



Public Employees' Benefits Program

# Quarterly Plan Performance Review

## Low Ded Plan • 2026-1Q



A UnitedHealthcare Company

# Report Criteria & Contents



## Experience Periods\*

### ➤ 2026 Plan Year (Current)

2026-1Q.1st Quarter: Claims Paid 7/1/2025 - 9/30/2025

### ➤ 2025 Plan Year

2025-1Q.1st Quarter: Claims Paid 7/1/2024 - 9/30/2024

2025 Full Year: Claims paid 7/1/2024 - 6/30/2025

### ➤ 2024 Plan Year

2024-1Q.1st Quarter: Claims Paid 7/1/2023 - 9/30/2023

2024 Full Year: Claims paid 7/1/2023 - 6/30/2024

## Group Data

- Data reported is for the Low Ded Plan only:
- Contract = 7670-07-414946 or 7670-11-414946
- Except where indicated, Report is for Medical data only excluding claim expenses

## Normative Comparison Data

- Norm Groups: UMR Book of Business in InfoPort<sup>SM</sup>
- Composition: 4,769 groups with approximately 7.5 million members
- Norm Period matches Current Year: Claims Paid 7/1/2025 - 9/30/2025

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\* Additional date ranges for specific figures are defined on the page if applicable



## Cost Drivers

- Overall Cost Trend based on Medical Paid PEPY: +23.6%
- High-Cost Claimants Paid PMPM trend: +80.0%; Non HCCs trend: +15.5%
- Top Paid Diagnostic Chapters: Neoplasms (Cancer) (+32.1% Paid PMPM), Health Status & Services (-4.8%), Musculoskeletal (+21.3%)



## Membership & Demographics

- Total membership is 11.7% higher than prior period
- Employees increased 12.6%, while Dependents were up 10.7%
- 92.6% of members had < \$2,500 medical paid, with 35.4% having no claims paid at all during the reporting period



## Utilization Key Indicators

- Paid per IP Admit was \$27,221, which is 8.8% lower than 2025-1Q
- Paid per ER Visit was \$3,268, which is 10.0% higher than 2025-1Q



## Network Utilization & Savings

- 97.3% of all Medical spend dollars were to In Network providers
- The average In Network discount was 65.8%, which is 1.3 pts below the 2025 average discount of 67.1%

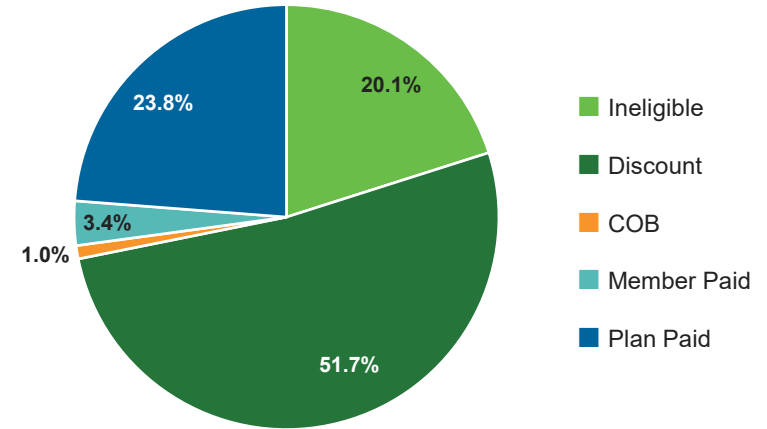
# Medical Total Savings Summary



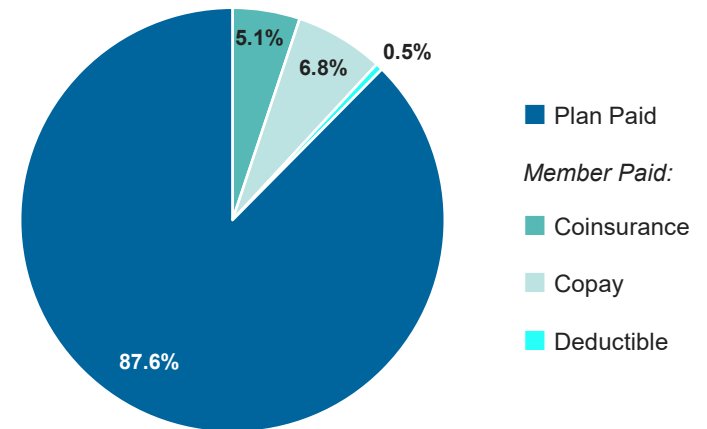
## Dollar Chain: Billed to Paid Dollars

| Dollar Amount            | 2026-1Q<br>Total Dollars | 2026-1Q<br>PMPM* | 2025<br>PMPM* | Trend |
|--------------------------|--------------------------|------------------|---------------|-------|
| <b>Medical Billed</b>    | <b>\$148,769,134</b>     | <b>\$1,949</b>   | \$1,796       | 8.6%  |
| (-) Ineligible           | \$29,901,721             | \$392            | \$344         | 13.9% |
| <b>Medical Covered</b>   | <b>\$118,867,413</b>     | <b>\$1,558</b>   | \$1,452       | 7.3%  |
| (-) Discount             | \$76,990,013             | \$1,009          | \$958         | 5.3%  |
| <b>Medical Allowed</b>   | <b>\$41,877,400</b>      | <b>\$549</b>     | \$494         | 11.2% |
| (-) COB                  | \$1,498,759              | \$20             | \$20          | -3.6% |
| (-) Coinsurance          | \$2,072,633              | \$27             | \$24          | 14.7% |
| (-) Copay                | \$2,728,755              | \$36             | \$33          | 9.0%  |
| (-) Deductible           | \$217,173                | \$3              | \$2           | 13.9% |
| <b>Total Member Paid</b> | <b>\$5,018,561</b>       | <b>\$66</b>      | \$59          | 11.5% |
| <b>Total Plan Paid</b>   | <b>\$35,377,660</b>      | <b>\$464</b>     | \$414         | 12.0% |

## Breakout of Billed Dollars



## Breakout of Paid Dollars: Plan vs. Member Paid



\* PMPM (per member per month): Amount per the average total membership (both primary subscribers and dependents) per month.

# Medical & Rx Paid Claims by Age Range



| Age     | 2025-1Q (7/1/2024 - 9/30/2024) |               |              |              |              |               | 2026-1Q (7/1/2025 - 9/30/2025) |               |              |              |              |               | Change     |               |
|---------|--------------------------------|---------------|--------------|--------------|--------------|---------------|--------------------------------|---------------|--------------|--------------|--------------|---------------|------------|---------------|
|         | Med Paid                       | Med Paid PMPM | Rx Paid      | Rx Paid PMPM | Total Paid   | Tot Paid PMPM | Med Paid                       | Med Paid PMPM | Rx Paid      | Rx Paid PMPM | Total Paid   | Tot Paid PMPM | Total Paid | Tot Paid PMPM |
| <1      | \$890,701                      | \$1,280       | \$5,975      | \$9          | \$896,677    | \$1,289       | \$3,617,832                    | \$4,476       | \$19,285     | \$24         | \$3,637,117  | \$4,500       | 305.6%     | 249.2%        |
| 1       | \$240,880                      | \$308         | \$2,782      | \$4          | \$243,662    | \$312         | \$164,741                      | \$203         | \$8,179      | \$10         | \$172,920    | \$213         | -29.0%     | -31.8%        |
| 2 - 4   | \$371,349                      | \$151         | \$14,182     | \$6          | \$385,531    | \$156         | \$694,265                      | \$262         | \$30,065     | \$11         | \$724,330    | \$273         | 87.9%      | 74.7%         |
| 5 - 9   | \$590,344                      | \$128         | \$241,126    | \$52         | \$831,470    | \$181         | \$790,863                      | \$157         | \$162,601    | \$32         | \$953,463    | \$189         | 14.7%      | 4.4%          |
| 10 - 14 | \$659,284                      | \$136         | \$108,696    | \$22         | \$767,981    | \$159         | \$1,136,381                    | \$208         | \$192,171    | \$35         | \$1,328,552  | \$244         | 73.0%      | 53.5%         |
| 15 - 19 | \$1,524,774                    | \$269         | \$327,987    | \$58         | \$1,852,761  | \$327         | \$1,409,367                    | \$228         | \$454,515    | \$74         | \$1,863,882  | \$302         | 0.6%       | -7.6%         |
| 20 - 24 | \$1,029,837                    | \$189         | \$349,808    | \$64         | \$1,379,645  | \$254         | \$1,190,428                    | \$194         | \$430,813    | \$70         | \$1,621,241  | \$264         | 17.5%      | 3.9%          |
| 25 - 29 | \$1,225,808                    | \$260         | \$592,842    | \$126        | \$1,818,649  | \$385         | \$1,783,036                    | \$341         | \$605,202    | \$116        | \$2,388,238  | \$457         | 31.3%      | 18.7%         |
| 30 - 34 | \$1,777,320                    | \$325         | \$679,104    | \$124        | \$2,456,423  | \$449         | \$1,975,842                    | \$340         | \$1,004,251  | \$173        | \$2,980,093  | \$513         | 21.3%      | 14.4%         |
| 35 - 39 | \$2,062,539                    | \$350         | \$1,033,508  | \$175        | \$3,096,047  | \$525         | \$2,986,323                    | \$438         | \$1,167,150  | \$171        | \$4,153,472  | \$609         | 34.2%      | 16.0%         |
| 40 - 44 | \$2,257,803                    | \$387         | \$1,069,373  | \$183        | \$3,327,176  | \$571         | \$3,550,024                    | \$536         | \$1,525,311  | \$230        | \$5,075,335  | \$767         | 52.5%      | 34.4%         |
| 45 - 49 | \$2,060,739                    | \$401         | \$1,175,163  | \$229        | \$3,235,903  | \$629         | \$2,854,803                    | \$479         | \$1,556,747  | \$261        | \$4,411,549  | \$741         | 36.3%      | 17.7%         |
| 50 - 54 | \$2,317,465                    | \$416         | \$1,354,085  | \$243        | \$3,671,550  | \$659         | \$3,086,848                    | \$511         | \$1,953,728  | \$323        | \$5,040,575  | \$834         | 37.3%      | 26.5%         |
| 55 - 59 | \$3,274,573                    | \$646         | \$1,486,140  | \$293        | \$4,760,713  | \$940         | \$3,691,468                    | \$645         | \$1,873,002  | \$327        | \$5,564,470  | \$972         | 16.9%      | 3.4%          |
| 60 - 64 | \$3,284,624                    | \$752         | \$1,467,487  | \$336        | \$4,752,111  | \$1,088       | \$4,393,656                    | \$885         | \$1,744,784  | \$352        | \$6,138,440  | \$1,237       | 29.2%      | 13.7%         |
| 65+     | \$1,869,460                    | \$1,050       | \$765,663    | \$430        | \$2,635,122  | \$1,480       | \$2,051,785                    | \$993         | \$738,111    | \$357        | \$2,789,896  | \$1,351       | 5.9%       | -8.7%         |
| Total   | \$25,437,498                   | \$372         | \$10,673,920 | \$156        | \$36,111,418 | \$528         | \$35,377,660                   | \$464         | \$13,465,914 | \$176        | \$48,843,574 | \$640         | 35.3%      | 21.1%         |

# Financial Summary – YTD Trend

## Total Plan & Norm



| Measure  | Total Plan    |              |               |              |               | UMR Norm  |          |
|--|---------------|--------------|---------------|--------------|---------------|-----------|----------|
|  | 2024-1Q       | ⇒            | 2025-1Q       | ⇒            | 2026-1Q       | 2026-1Q   | Variance |
| <b>Average Enrollment</b>                          |               |              |               |              |               |           |          |
| Employees  | 9,436         | 26.2%        | 11,911        | 12.6%        | 13,406        |           |          |
| Spouses  | 2,359         | 20.0%        | 2,831         | 10.2%        | 3,120         |           |          |
| Children   | 6,522         | 23.2%        | 8,038         | 10.9%        | 8,913         |           |          |
| <b>Tot. Members</b>                                | <b>18,317</b> | <b>24.4%</b> | <b>22,780</b> | <b>11.7%</b> | <b>25,439</b> |           |          |
| Avg. Family Size                                   | 1.9           | -1.5%        | 1.9           | -0.8%        | 1.9           | 1.9       | -1.4%    |
| <b>Financial Summary</b>                           |               |              |               |              |               |           |          |
| Allowed  | \$21,473,240  | 43.6%        | \$30,841,570  | 35.8%        | \$41,877,400  |           |          |
| Plan Paid  | \$17,368,700  | 46.5%        | \$25,437,498  | 39.1%        | \$35,377,660  |           |          |
| Member Paid (OOP)                                  | \$3,108,161   | 33.5%        | \$4,150,880   | 20.9%        | \$5,018,561   |           |          |
| Paid PEPY  | \$7,363       | 16.0%        | \$8,543       | 23.6%        | \$10,556      | \$10,481  | 0.7%     |
| Paid PMPY  | \$3,793       | 17.8%        | \$4,467       | 24.5%        | \$5,563       | \$5,448   | 2.1%     |
| Paid PEPM  | \$614         | 16.0%        | \$712         | 23.6%        | \$880         | \$873     | 0.7%     |
| Paid PMPM  | \$316         | 17.8%        | \$372         | 24.5%        | \$464         | \$454     | 2.1%     |
| <b>High-Cost Claimants (Med Paid \$100,000+)</b>   |               |              |               |              |               |           |          |
| # of HCCs  | 10            | 80.0%        | 18            | 61.1%        | 29            |           |          |
| HCCs per 1000                                      | 0.5           | 44.7%        | 0.8           | 44.3%        | 1.1           | 1.1       | 0.6%     |
| Paid per HCC                                       | \$224,697     | -11.9%       | \$197,965     | 24.7%        | \$246,961     | \$200,630 | 23.1%    |
| HCC Paid % of Tot                                  | 12.9%         | 1.1 pts      | 14.0%         | 6.2 pts      | 20.2%         | 17.7%     | 2.6 pts  |
| <b>Cost Distribution by Claim Type (Paid PMPY)</b> |               |              |               |              |               |           |          |
| Inpatient  | \$676         | 40.0%        | \$946         | 49.4%        | \$1,413       | \$1,280   | 10.4%    |
| Outpatient   | \$1,105       | 11.5%        | \$1,232       | 34.8%        | \$1,661       | \$1,579   | 5.2%     |
| Physician  | \$1,946       | 13.5%        | \$2,209       | 8.8%         | \$2,404       | \$2,472   | -2.8%    |
| Ancillary  | \$66          | 19.5%        | \$79          | 7.0%         | \$84          | \$116     | -27.4%   |

- With \$32.3M paid, the State Active population is 91.4% of total 2026-1Q med spend
- On a Paid PMPM basis, State Actives are up 30.3% compared to prior year
- Total Low Ded Plan Paid PMPM trend is +24.5%

**PEPY** (per employee per year) and **PEPM** (per employee per month) represent amounts per the primary subscriber (employee or retiree).

**PMPY** (per member per year) and **PMPM** (per member per month) represent amounts per all covered members, including dependents.

Amounts **Per Year (PEPY and PMPY)** have been annualized.

**HCCs** (High-cost Claimants) are based on patients with \$100,000+ paid medical in the period.

**Claim Type: Ancillary** includes Durable Medical Equipment, prosthetics, some drugs paid on the medical plan, et al.

# Financial Summary – YTD Trend

## Active Members



| Measure  | State Active  |              |               |              |               | Non-State Active |               |            |              |            |
|--|---------------|--------------|---------------|--------------|---------------|------------------|---------------|------------|--------------|------------|
|  | 2024-1Q       | ⇒            | 2025-1Q       | ⇒            | 2026-1Q       | 2024-1Q          | ⇒             | 2025-1Q    | ⇒            | 2026-1Q    |
| <b>Average Enrollment</b>                          |               |              |               |              |               |                  |               |            |              |            |
| Employees  | 8,606         | 27.5%        | 10,970        | 12.5%        | 12,345        | 1                | 100.0%        | 2          | 50.0%        | 3          |
| Spouses  | 2,097         | 20.7%        | 2,531         | 10.2%        | 2,789         | 1                | 0.0%          | 1          | 100.0%       | 2          |
| Children   | 6,221         | 23.8%        | 7,702         | 10.7%        | 8,528         | 0                | -             | 0          | -            | 0          |
| <b>Tot. Members</b>                                | <b>16,924</b> | <b>25.3%</b> | <b>21,203</b> | <b>11.6%</b> | <b>23,661</b> | <b>2</b>         | <b>50.0%</b>  | <b>3</b>   | <b>66.7%</b> | <b>5</b>   |
| <b>Avg. Family Size</b>                            | <b>2.0</b>    | <b>-1.7%</b> | <b>1.9</b>    | <b>-0.8%</b> | <b>1.9</b>    | <b>2.0</b>       | <b>-25.0%</b> | <b>1.5</b> | <b>11.1%</b> | <b>1.7</b> |
| <b>Financial Summary</b>                           |               |              |               |              |               |                  |               |            |              |            |
| Allowed  | \$18,811,182  | 43.8%        | \$27,056,684  | 40.0%        | \$37,885,996  | \$9,487          | 21.8%         | \$11,551   | 90.3%        | \$21,984   |
| Plan Paid  | \$15,240,731  | 46.0%        | \$22,246,230  | 45.4%        | \$32,341,781  | \$7,618          | 23.9%         | \$9,435    | 84.3%        | \$17,387   |
| Member Paid (OOP)                                  | \$2,773,779   | 35.5%        | \$3,758,665   | 20.0%        | \$4,510,699   | \$1,869          | 13.2%         | \$2,116    | 117.2%       | \$4,597    |
| Paid PEPY  | \$7,084       | 14.5%        | \$8,112       | 29.2%        | \$10,480      | \$30,471         | -38.1%        | \$18,870   | 22.9%        | \$23,183   |
| Paid PMPY  | \$3,602       | 16.5%        | \$4,197       | 30.3%        | \$5,468       | \$15,236         | -17.4%        | \$12,580   | 10.6%        | \$13,910   |
| Paid PEPM  | \$590         | 14.5%        | \$676         | 29.2%        | \$873         | \$2,539          | -38.1%        | \$1,572    | 22.9%        | \$1,932    |
| Paid PMPM  | \$300         | 16.5%        | \$350         | 30.3%        | \$456         | \$1,270          | -17.4%        | \$1,048    | 10.6%        | \$1,159    |
| <b>High-Cost Claimants (Med Paid \$100,000+)</b>   |               |              |               |              |               |                  |               |            |              |            |
| # of HCCs  | 7             | 100.0%       | 14            | 100.0%       | 28            | 0                | -             | 0          | -            | 0          |
| HCCs per 1000                                      | 0.4           | 59.6%        | 0.7           | 79.2%        | 1.2           | 0.0              | -             | 0.0        | -            | 0.0        |
| Paid per HCC                                       | \$248,284     | -28.2%       | \$178,292     | 41.3%        | \$251,944     | \$0              | -             | \$0        | -            | \$0        |
| HCC Paid % of Tot                                  | 11.4%         | -0.2 pts     | 11.2%         | 10.6 pts     | 21.8%         | 0.0%             | -             | 0.0%       | -            | 0.0%       |
| <b>Cost Distribution by Claim Type (Paid PMPY)</b> |               |              |               |              |               |                  |               |            |              |            |
| Inpatient  | \$635         | 28.7%        | \$816         | 77.1%        | \$1,446       | \$0              | -             | \$0        | -            | \$0        |
| Outpatient   | \$1,103       | 5.5%         | \$1,163       | 37.8%        | \$1,604       | \$0              | -             | \$5,761    | -70.0%       | \$1,731    |
| Physician  | \$1,805       | 18.6%        | \$2,141       | 9.1%         | \$2,335       | \$15,236         | -55.2%        | \$6,819    | 78.6%        | \$12,179   |
| Ancillary  | \$60          | 25.8%        | \$76          | 9.1%         | \$83          | \$0              | -             | \$0        | -            | \$0        |

# Financial Summary – YTD Trend

## Retired Members



| Measure  | State Retirees |              |              |              |              | Non-State Retirees |              |           |               |           |
|--|----------------|--------------|--------------|--------------|--------------|--------------------|--------------|-----------|---------------|-----------|
|  | 2024-1Q        | ⇒            | 2025-1Q      | ⇒            | 2026-1Q      | 2024-1Q            | ⇒            | 2025-1Q   | ⇒             | 2026-1Q   |
| <b>Average Enrollment</b>                          |                |              |              |              |              |                    |              |           |               |           |
| Employees  | 799            | 14.1%        | 912          | 13.6%        | 1,036        | 30                 | -9.9%        | 27        | -15.9%        | 23        |
| Spouses  | 247            | 15.9%        | 287          | 11.9%        | 321          | 13                 | -5.1%        | 12        | -27.0%        | 9         |
| Children   | 300            | 11.8%        | 336          | 14.4%        | 384          | 1                  | 0.0%         | 1         | 0.0%          | 1         |
| Tot. Members                                       | <b>1,346</b>   | <b>13.9%</b> | <b>1,534</b> | <b>13.5%</b> | <b>1,740</b> | <b>44</b>          | <b>-8.3%</b> | <b>41</b> | <b>-18.9%</b> | <b>33</b> |
| Avg. Family Size                                   | 1.7            | -0.2%        | 1.7          | -0.1%        | 1.7          | 1.5                | 1.8%         | 1.5       | -3.6%         | 1.4       |
| <b>Financial Summary</b>                           |                |              |              |              |              |                    |              |           |               |           |
| Allowed  | \$2,552,217    | 44.2%        | \$3,679,280  | 2.3%         | \$3,764,807  | \$100,353          | -6.3%        | \$94,054  | 117.5%        | \$204,612 |
| Plan Paid  | \$2,096,908    | 50.0%        | \$3,146,052  | -6.7%        | \$2,934,294  | \$23,444           | 52.6%        | \$35,781  | 135.3%        | \$84,197  |
| Member Paid (OOP)                                  | \$309,546      | 19.1%        | \$368,778    | 32.1%        | \$487,270    | \$22,967           | -7.2%        | \$21,322  | -25.0%        | \$15,995  |
| Paid PEPY  | \$10,502       | 31.4%        | \$13,804     | -17.9%       | \$11,333     | \$3,091            | 69.4%        | \$5,236   | 179.6%        | \$14,643  |
| Paid PMPY  | \$6,230        | 31.7%        | \$8,203      | -17.8%       | \$6,744      | \$2,115            | 66.4%        | \$3,519   | 190.0%        | \$10,206  |
| Paid PEPM  | \$875          | 31.4%        | \$1,150      | -17.9%       | \$944        | \$258              | 69.4%        | \$436     | 179.6%        | \$1,220   |
| Paid PMPM  | \$519          | 31.7%        | \$684        | -17.8%       | \$562        | \$176              | 66.4%        | \$293     | 190.0%        | \$850     |
| <b>High-Cost Claimants (Med Paid \$100,000+)</b>   |                |              |              |              |              |                    |              |           |               |           |
| # of HCCs  | 3              | 33.3%        | 4            | -75.0%       | 1            | 0                  | -            | 0         | -             | 0         |
| HCCs per 1000                                      | 2.2            | 17.0%        | 2.6          | -78.0%       | 0.6          | 0.0                | -            | 0.0       | -             | 0.0       |
| Paid per HCC                                       | \$159,287      | 67.5%        | \$266,805    | -59.7%       | \$107,440    | \$0                | -            | \$0       | -             | \$0       |
| HCC Paid % of Tot                                  | 22.8%          | 11.1 pts     | 33.9%        | -30.3 pts    | 3.7%         | 0.0%               | -            | 0.0%      | -             | 0.0%      |
| <b>Cost Distribution by Claim Type (Paid PMPY)</b> |                |              |              |              |              |                    |              |           |               |           |
| Inpatient  | \$1,216        | 127.5%       | \$2,765      | -66.8%       | \$919        | \$0                | -            | \$0       | -             | \$3,933   |
| Outpatient   | \$1,181        | 85.5%        | \$2,190      | 10.8%        | \$2,426      | -\$70              | -1170.1%     | \$745     | 273.1%        | \$2,780   |
| Physician  | \$3,695        | -15.4%       | \$3,126      | 5.3%         | \$3,291      | \$2,122            | 29.4%        | \$2,746   | 24.8%         | \$3,427   |
| Ancillary  | \$138          | -11.4%       | \$122        | -11.9%       | \$108        | \$63               | -54.4%       | \$29      | 127.0%        | \$65      |



# Financial Summary – Full Year Trend

## Plan Totals & Norm



| Measure  | Total Plan    |              |               |              |               | UMR Norm   |              |
|--|---------------|--------------|---------------|--------------|---------------|------------|--------------|
|  | 2024          | ⇒            | 2025          | ⇒            | 2026-1Q       | 2026-1Q    | Variance     |
| <b>Average Enrollment</b>                          |               |              |               |              |               |            |              |
| Employees  | 9,999         | 23.0%        | 12,304        | 9.0%         | 13,406        |            |              |
| Spouses  | 2,446         | 18.1%        | 2,889         | 8.0%         | 3,120         |            |              |
| Children   | 6,788         | 21.6%        | 8,256         | 8.0%         | 8,913         |            |              |
| <b>Tot. Members</b>                                | <b>19,233</b> | <b>21.9%</b> | <b>23,448</b> | <b>8.5%</b>  | <b>25,439</b> |            |              |
| <b>Avg. Family Size</b>                            | <b>1.9</b>    | <b>-0.9%</b> | <b>1.9</b>    | <b>-0.4%</b> | <b>1.9</b>    | <b>1.9</b> | <b>-1.4%</b> |
| <b>Financial Summary</b>                           |               |              |               |              |               |            |              |
| Allowed  | \$100,584,108 | 38.1%        | \$138,897,633 | -69.9%       | \$41,877,400  |            |              |
| Plan Paid  | \$83,741,413  | 39.0%        | \$116,413,291 | -69.6%       | \$35,377,660  |            |              |
| Member Paid (OOP)                                  | \$13,125,142  | 26.4%        | \$16,592,748  | -69.8%       | \$5,018,561   |            |              |
| Paid PEPY  | \$8,375       | 13.0%        | \$9,462       | 11.6%        | \$10,556      | \$10,481   | 0.7%         |
| Paid PMPY  | \$4,354       | 14.0%        | \$4,965       | 12.0%        | \$5,563       | \$5,448    | 2.1%         |
| Paid PEPM  | \$698         | 13.0%        | \$788         | 11.6%        | \$880         | \$873      | 0.7%         |
| Paid PMPM  | \$363         | 14.0%        | \$414         | 12.0%        | \$464         | \$454      | 2.1%         |
| <b>High-Cost Claimants (Med Paid \$100,000+)</b>   |               |              |               |              |               |            |              |
| # of HCCs  | 88            | 36.4%        | 120           | -75.8%       | 29            |            |              |
| HCCs per 1000                                      | 4.6           | 11.9%        | 5.1           | -77.7%       | 1.1           | 1.1        | 0.6%         |
| Paid per HCC                                       | \$228,980     | 10.8%        | \$253,751     | -2.7%        | \$246,961     | \$200,630  | 23.1%        |
| HCC Paid % of Tot                                  | 24.1%         | 2.1 pts      | 26.2%         | -5.9 pts     | 20.2%         | 17.7%      | 2.6 pts      |
| <b>Cost Distribution by Claim Type (Paid PMPY)</b> |               |              |               |              |               |            |              |
| Inpatient  | \$836         | 24.1%        | \$1,037       | 36.2%        | \$1,413       | \$1,280    | 10.4%        |
| Outpatient   | \$1,274       | 12.1%        | \$1,428       | 16.3%        | \$1,661       | \$1,579    | 5.2%         |
| Physician  | \$2,159       | 11.7%        | \$2,412       | -0.3%        | \$2,404       | \$2,472    | -2.8%        |
| Ancillary  | \$86          | 1.9%         | \$87          | -3.5%        | \$84          | \$116      | -27.4%       |

- Total plan paid amount for the first quarter of 2024 was 21.9% of the full year
- Annualizing 2025 paid dollars using the same ratio would result in a total paid of \$162 M

**PEPY** (per employee per year) and **PEPM** (per employee per month) represent amounts per the primary subscriber (employee or retiree).

**PMPY** (per member per year) and **PMPM** (per member per month) represent amounts per all covered members, including dependents.

Amounts **Per Year (PEPY and PMPY)** have been annualized for the 2024 Plan Year.

**HCCs** (High-cost Claimants) are based on patients with \$100,000+ paid medical in the period.

**Claim Type: Ancillary** includes Durable Medical Equipment, prosthetics, some drugs paid on the medical plan, et al.

# Financial Summary – Full Year Trend

## Active Members



| Measure  | State Active  |              |               |              |               | Non-State Active |               |            |              |            |
|--|---------------|--------------|---------------|--------------|---------------|------------------|---------------|------------|--------------|------------|
|  | 2024          | ⇒            | 2025          | ⇒            | 2026-1Q       | 2024             | ⇒             | 2025       | ⇒            | 2026-1Q    |
| <b>Average Enrollment</b>                          |               |              |               |              |               |                  |               |            |              |            |
| Employees  | 9,150         | 24.1%        | 11,352        | 8.7%         | 12,345        | 1                | 106.7%        | 3          | 16.1%        | 3          |
| Spouses  | 2,176         | 19.0%        | 2,589         | 7.7%         | 2,789         | 1                | 26.7%         | 2          | 26.3%        | 2          |
| Children   | 6,478         | 22.2%        | 7,914         | 7.8%         | 8,528         | 0                | -             | 0          | -            | 0          |
| <b>Tot. Members</b>                                | <b>17,804</b> | <b>22.8%</b> | <b>21,855</b> | <b>8.3%</b>  | <b>23,661</b> | <b>3</b>         | <b>66.7%</b>  | <b>4</b>   | <b>20.0%</b> | <b>5</b>   |
| <b>Avg. Family Size</b>                            | <b>1.9</b>    | <b>-1.1%</b> | <b>1.9</b>    | <b>-0.4%</b> | <b>1.9</b>    | <b>2.0</b>       | <b>-19.4%</b> | <b>1.6</b> | <b>3.3%</b>  | <b>1.7</b> |
| <b>Financial Summary</b>                           |               |              |               |              |               |                  |               |            |              |            |
| Allowed  | \$87,492,756  | 41.4%        | \$123,713,482 | -69.4%       | \$37,885,996  | \$33,055         | -37.5%        | \$20,653   | 6.4%         | \$21,984   |
| Plan Paid  | \$73,120,641  | 42.3%        | \$104,078,363 | -68.9%       | \$32,341,781  | \$26,488         | -39.0%        | \$16,151   | 7.7%         | \$17,387   |
| Member Paid (OOP)                                  | \$11,795,191  | 27.6%        | \$15,053,276  | -70.0%       | \$4,510,699   | \$6,566          | -31.4%        | \$4,503    | 2.1%         | \$4,597    |
| Paid PEPY  | \$7,992       | 14.7%        | \$9,168       | 14.3%        | \$10,480      | \$21,191         | -70.5%        | \$6,252    | 270.8%       | \$23,183   |
| Paid PMPY  | \$4,107       | 16.0%        | \$4,762       | 14.8%        | \$5,468       | \$10,595         | -63.4%        | \$3,876    | 258.8%       | \$13,910   |
| Paid PEPM  | \$666         | 14.7%        | \$764         | 14.3%        | \$873         | \$1,766          | -70.5%        | \$521      | 270.8%       | \$1,932    |
| Paid PMPM  | \$342         | 16.0%        | \$397         | 14.8%        | \$456         | \$883            | -63.4%        | \$323      | 258.8%       | \$1,159    |
| <b>High-Cost Claimants (Med Paid \$100,000+)</b>   |               |              |               |              |               |                  |               |            |              |            |
| # of HCCs  | 70            | 50.0%        | 105           | -73.3%       | 28            | 0                | -             | 0          | -            | 0          |
| HCCs per 1000                                      | 3.9           | 22.2%        | 4.8           | -75.4%       | 1.2           | 0.0              | -             | 0.0        | -            | 0.0        |
| Paid per HCC                                       | \$230,519     | 11.0%        | \$255,813     | -1.5%        | \$251,944     | \$0              | -             | \$0        | -            | \$0        |
| HCC Paid % of Tot                                  | 22.1%         | 3.7 pts      | 25.8%         | -4.0 pts     | 21.8%         | 0.0%             | -             | 0.0%       | -            | 0.0%       |
| <b>Cost Distribution by Claim Type (Paid PMPY)</b> |               |              |               |              |               |                  |               |            |              |            |
| Inpatient  | \$794         | 26.5%        | \$1,005       | 43.9%        | \$1,446       | \$0              | -             | \$0        | -            | \$0        |
| Outpatient   | \$1,199       | 11.2%        | \$1,334       | 20.2%        | \$1,604       | \$527            | 96.9%         | \$1,037    | 66.9%        | \$1,731    |
| Physician  | \$2,029       | 15.1%        | \$2,337       | -0.1%        | \$2,335       | \$10,017         | -71.7%        | \$2,839    | 328.9%       | \$12,179   |
| Ancillary  | \$84          | 3.4%         | \$87          | -4.8%        | \$83          | \$52             | -100.0%       | \$0        | -            | \$0        |

# Financial Summary – Full Year Trend

## Retired Members



| Measure  | State Retirees |              |              |              |              | Non-State Retirees |               |           |              |           |
|--|----------------|--------------|--------------|--------------|--------------|--------------------|---------------|-----------|--------------|-----------|
|  | 2024           | ⇒            | 2025         | ⇒            | 2026-1Q      | 2024               | ⇒             | 2025      | ⇒            | 2026-1Q   |
| <b>Average Enrollment</b>                          |                |              |              |              |              |                    |               |           |              |           |
| Employees  | 820            | 12.7%        | 925          | 12.0%        | 1,036        | 28                 | -13.5%        | 25        | -6.4%        | 23        |
| Spouses  | 256            | 12.4%        | 288          | 11.3%        | 321          | 12                 | -16.3%        | 10        | -12.2%       | 9         |
| Children   | 309            | 10.3%        | 341          | 12.7%        | 384          | 1                  | 0.0%          | 1         | 0.0%         | 1         |
| Tot. Members                                       | <b>1,385</b>   | <b>12.2%</b> | <b>1,554</b> | <b>12.0%</b> | <b>1,740</b> | <b>42</b>          | <b>-14.0%</b> | <b>36</b> | <b>-7.9%</b> | <b>33</b> |
| Avg. Family Size                                   | 1.7            | -0.5%        | 1.7          | 0.0%         | 1.7          | 1.5                | -0.6%         | 1.5       | -1.6%        | 1.4       |
| <b>Financial Summary</b>                           |                |              |              |              |              |                    |               |           |              |           |
| Allowed  | \$12,423,242   | 17.9%        | \$14,647,388 | -74.3%       | \$3,764,807  | \$635,055          | -18.7%        | \$516,110 | -60.4%       | \$204,612 |
| Plan Paid  | \$10,327,679   | 16.8%        | \$12,059,589 | -75.7%       | \$2,934,294  | \$266,605          | -2.8%         | \$259,189 | -67.5%       | \$84,197  |
| Member Paid (OOP)                                  | \$1,230,503    | 20.7%        | \$1,485,264  | -67.2%       | \$487,270    | \$92,881           | -46.5%        | \$49,705  | -67.8%       | \$15,995  |
| Paid PEPY  | \$12,593       | 3.6%         | \$13,042     | -13.1%       | \$11,333     | \$9,382            | 12.4%         | \$10,543  | 38.9%        | \$14,643  |
| Paid PMPY  | \$7,456        | 4.1%         | \$7,763      | -13.1%       | \$6,744      | \$6,399            | 13.0%         | \$7,233   | 41.1%        | \$10,206  |
| Paid PEPM  | \$1,049        | 3.6%         | \$1,087      | -13.1%       | \$944        | \$782              | 12.4%         | \$879     | 38.9%        | \$1,220   |
| Paid PMPM  | \$621          | 4.1%         | \$647        | -13.1%       | \$562        | \$533              | 13.0%         | \$603     | 41.1%        | \$850     |
| <b>High-Cost Claimants (Med Paid \$100,000+)</b>   |                |              |              |              |              |                    |               |           |              |           |
| # of HCCs  | 18             | -11.1%       | 16           | -93.8%       | 1            | 1                  | -100.0%       | 0         | -            | 0         |
| HCCs per 1000                                      | 13.0           | -20.7%       | 10.3         | -94.4%       | 0.6          | 24.0               | -100.0%       | 0.0       | -            | 0.0       |
| Paid per HCC                                       | \$216,572      | 3.6%         | \$224,337    | -52.1%       | \$107,440    | \$109,572          | -100.0%       | \$0       | -            | \$0       |
| HCC Paid % of Tot                                  | 37.7%          | -8.0 pts     | 29.8%        | -26.1 pts    | 3.7%         | 41.1%              | -41.1 pts     | 0.0%      | -            | 0.0%      |
| <b>Cost Distribution by Claim Type (Paid PMPY)</b> |                |              |              |              |              |                    |               |           |              |           |
| Inpatient  | \$1,315        | 15.0%        | \$1,512      | -39.2%       | \$919        | \$2,544            | -91.7%        | \$210     | 1773.5%      | \$3,933   |
| Outpatient   | \$2,225        | 21.8%        | \$2,710      | -10.5%       | \$2,426      | \$1,379            | 149.0%        | \$3,432   | -19.0%       | \$2,780   |
| Physician  | \$3,808        | -9.5%        | \$3,446      | -4.5%        | \$3,291      | \$2,338            | 47.6%         | \$3,451   | -0.7%        | \$3,427   |
| Ancillary  | \$108          | -12.1%       | \$95         | 13.7%        | \$108        | \$138              | 0.9%          | \$139     | -53.4%       | \$65      |

# Medical Paid Claims by Claim Type

## Breakout of State vs. Non-State by Member Status



| Claim Type               | 2025-1Q (7/1/2024 - 9/30/2024) |                       |                   |                     | 2026-1Q (7/1/2025 - 9/30/2025) |                       |                   |                     | Trend         |
|--------------------------|--------------------------------|-----------------------|-------------------|---------------------|--------------------------------|-----------------------|-------------------|---------------------|---------------|
|                          | Active                         | Pre-Medicare Retirees | Medicare Retirees | Total               | Active                         | Pre-Medicare Retirees | Medicare Retirees | Total               | Total         |
| <b>State Members</b>     |                                |                       |                   |                     |                                |                       |                   |                     |               |
| Inpatient                | \$4,327,835                    | \$1,057,334           | \$3,225           | <b>\$5,388,393</b>  | \$8,554,651                    | \$381,596             | \$18,352          | <b>\$8,954,599</b>  | 66.2%         |
| Outpatient               | \$6,166,775                    | \$821,959             | \$17,929          | <b>\$7,006,664</b>  | \$9,485,376                    | \$1,041,934           | \$13,561          | <b>\$10,540,871</b> | 50.4%         |
| Physician                | \$11,350,229                   | \$1,138,378           | \$60,410          | <b>\$12,549,017</b> | \$13,813,022                   | \$1,344,578           | \$87,464          | <b>\$15,245,063</b> | 21.5%         |
| Ancillary                | \$401,391                      | \$45,814              | \$1,003           | <b>\$448,208</b>    | \$488,732                      | \$39,322              | \$7,487           | <b>\$535,542</b>    | 19.5%         |
| <b>Total</b>             | <b>\$22,246,230</b>            | <b>\$3,063,485</b>    | <b>\$82,567</b>   | <b>\$25,392,282</b> | <b>\$32,341,781</b>            | <b>\$2,807,431</b>    | <b>\$126,864</b>  | <b>\$35,276,076</b> | <b>38.9%</b>  |
| PMPM                     | <b>\$349.74</b>                | <b>\$731.24</b>       | <b>\$200.04</b>   | <b>\$372.27</b>     | <b>\$455.63</b>                | <b>\$608.54</b>       | <b>\$208.73</b>   | <b>\$462.91</b>     | <b>24.3%</b>  |
| <b>Non-State Members</b> |                                |                       |                   |                     |                                |                       |                   |                     |               |
| Inpatient                | \$0                            | \$0                   | \$0               | <b>\$0</b>          | \$0                            | \$30,753              | \$1,698           | <b>\$32,451</b>     | -             |
| Outpatient               | \$4,321                        | \$4,807               | \$2,767           | <b>\$11,895</b>     | \$2,163                        | \$6,740               | \$16,194          | <b>\$25,098</b>     | 111.0%        |
| Physician                | \$5,114                        | \$15,078              | \$12,838          | <b>\$33,030</b>     | \$15,223                       | \$15,975              | \$12,301          | <b>\$43,499</b>     | 31.7%         |
| Ancillary                | \$0                            | \$0                   | \$291             | <b>\$291</b>        | \$0                            | \$44                  | \$492             | <b>\$536</b>        | 84.2%         |
| <b>Total</b>             | <b>\$9,435</b>                 | <b>\$19,885</b>       | <b>\$15,897</b>   | <b>\$45,216</b>     | <b>\$17,387</b>                | <b>\$53,512</b>       | <b>\$30,685</b>   | <b>\$101,584</b>    | <b>124.7%</b> |
| PMPM                     | <b>\$1,048.31</b>              | <b>\$903.40</b>       | <b>\$158.98</b>   | <b>\$345.16</b>     | <b>\$1,159.13</b>              | <b>\$4,459.33</b>     | <b>\$352.71</b>   | <b>\$891.09</b>     | <b>158.2%</b> |
| <b>All Members</b>       |                                |                       |                   |                     |                                |                       |                   |                     |               |
| Inpatient                | \$4,327,835                    | \$1,057,334           | \$3,225           | <b>\$5,388,393</b>  | \$8,554,651                    | \$412,349             | \$20,050          | <b>\$8,987,050</b>  | 66.8%         |
| Outpatient               | \$6,171,096                    | \$826,766             | \$20,697          | <b>\$7,018,559</b>  | \$9,487,540                    | \$1,048,674           | \$29,755          | <b>\$10,565,969</b> | 50.5%         |
| Physician                | \$11,355,343                   | \$1,153,456           | \$73,248          | <b>\$12,582,047</b> | \$13,828,245                   | \$1,360,553           | \$99,764          | <b>\$15,288,562</b> | 21.5%         |
| Ancillary                | \$401,391                      | \$45,814              | \$1,294           | <b>\$448,499</b>    | \$488,732                      | \$39,366              | \$7,980           | <b>\$536,079</b>    | 19.5%         |
| <b>Total</b>             | <b>\$22,255,665</b>            | <b>\$3,083,370</b>    | <b>\$98,464</b>   | <b>\$25,437,498</b> | <b>\$32,359,168</b>            | <b>\$2,860,943</b>    | <b>\$157,549</b>  | <b>\$35,377,660</b> | <b>39.1%</b>  |
| PMPM                     | <b>\$349.84</b>                | <b>\$732.14</b>       | <b>\$192.03</b>   | <b>\$372.22</b>     | <b>\$455.77</b>                | <b>\$618.53</b>       | <b>\$226.76</b>   | <b>\$463.55</b>     | <b>24.5%</b>  |

# Medical Cost Distribution

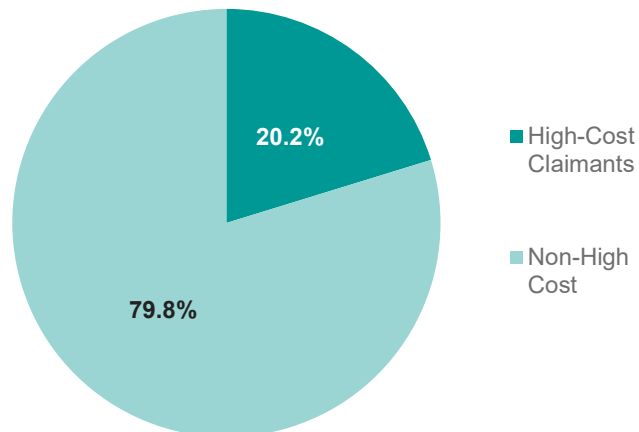
## Distribution by Member Cost



| Member Total Paid Range          | 2025-1Q (7/1/2024 - 9/30/2024) |                  |                     |                   |                         |               | 2026-1Q (7/1/2025 - 9/30/2025) |                  |                     |                   |                         |               |
|----------------------------------|--------------------------------|------------------|---------------------|-------------------|-------------------------|---------------|--------------------------------|------------------|---------------------|-------------------|-------------------------|---------------|
|                                  | Unique Members                 | Members % of Tot | Total Paid          | Tot Paid % of Tot | Total OOP (Member Paid) | OOP % of Tot  | Unique Members                 | Members % of Tot | Total Paid          | Tot Paid % of Tot | Total OOP (Member Paid) | OOP % of Tot  |
| <b>No Claims</b>                 | 8,761                          | 36.1%            | \$0                 | 0.0%              | \$0                     | 0.0%          | 9,585                          | 35.4%            | \$0                 | 0.0%              | \$0                     | 0.0%          |
| <b>&lt; \$0 - \$0</b>            | 849                            | 3.5%             | -\$130,907          | -0.5%             | \$27,613                | 0.7%          | 1,029                          | 3.8%             | -\$120,000          | -0.3%             | \$40,503                | 0.8%          |
| <b>&gt; \$0 - \$2,500</b>        | 13,039                         | 53.7%            | \$6,427,889         | 25.3%             | \$2,044,631             | 49.3%         | 14,436                         | 53.3%            | \$7,297,415         | 20.6%             | \$2,261,412             | 45.1%         |
| <b>&gt; \$2,500 - \$5,000</b>    | 781                            | 3.2%             | \$2,730,867         | 10.7%             | \$665,972               | 16.0%         | 872                            | 3.2%             | \$3,071,701         | 8.7%              | \$726,345               | 14.5%         |
| <b>&gt; \$5,000 - \$10,000</b>   | 433                            | 1.8%             | \$2,965,447         | 11.7%             | \$535,114               | 12.9%         | 577                            | 2.1%             | \$3,965,559         | 11.2%             | \$694,952               | 13.8%         |
| <b>&gt; \$10,000 - \$25,000</b>  | 256                            | 1.1%             | \$3,981,797         | 15.7%             | \$511,348               | 12.3%         | 343                            | 1.3%             | \$5,281,215         | 14.9%             | \$662,101               | 13.2%         |
| <b>&gt; \$25,000 - \$50,000</b>  | 91                             | 0.4%             | \$3,171,853         | 12.5%             | \$205,359               | 4.9%          | 131                            | 0.5%             | \$4,501,393         | 12.7%             | \$356,410               | 7.1%          |
| <b>&gt; \$50,000 - \$100,000</b> | 40                             | 0.2%             | \$2,727,179         | 10.7%             | \$98,269                | 2.4%          | 59                             | 0.2%             | \$4,218,513         | 11.9%             | \$203,990               | 4.1%          |
| <b>&gt; \$100,000</b>            | 18                             | 0.1%             | \$3,563,372         | 14.0%             | \$62,574                | 1.5%          | 29                             | 0.1%             | \$7,161,864         | 20.2%             | \$72,847                | 1.5%          |
| <b>Total</b>                     | <b>24,268</b>                  | <b>100.0%</b>    | <b>\$25,437,498</b> | <b>100.0%</b>     | <b>\$4,150,880</b>      | <b>100.0%</b> | <b>27,061</b>                  | <b>100.0%</b>    | <b>\$35,377,660</b> | <b>100.0%</b>     | <b>\$5,018,561</b>      | <b>100.0%</b> |

\* Unique Members are counted equally regardless of length of coverage. Note that because data is on a paid basis, member counts may also include those not active in the period.

### Cost Distribution: HCCs vs. Non-HCCs



### HCC Cost Breakout by Diagnostic Chapter

| #   | Diagnostic Chapter                      | Patients  | Total Paid         | % of Tot      |
|-----|---|-----------|--------------------|---------------|
| 1   | Perinatal Originating Conditions        | 6         | \$2,107,675        | 29.4%         |
| 2   | Neoplasms                               | 10        | \$1,404,224        | 19.6%         |
| 3   | Blood & Immune Disorders                | 4         | \$742,080          | 10.4%         |
| 4   | Infectious & Parasitic Diseases         | 7         | \$515,764          | 7.2%          |
| 5   | Endocrine, Nutritional & Metabolic      | 10        | \$487,254          | 6.8%          |
| 6   | Musculoskeletal System                  | 8         | \$424,432          | 5.9%          |
| 7   | Circulatory System                      | 7         | \$414,748          | 5.8%          |
| 8   | Injury, Poisoning & External Causes     | 9         | \$240,183          | 3.4%          |
| 9   | Health Status & Health Services         | 22        | \$234,485          | 3.3%          |
| 10  | Mental, Behavioral & Neurodevelopmental | 6         | \$218,133          | 3.0%          |
| ... | All Others                              |           | \$372,885          | 5.2%          |
| =   | <b>Total</b>                            | <b>29</b> | <b>\$7,161,864</b> | <b>100.0%</b> |

# Utilization Summary – YTD Trend

## Plan Totals & Norm



| Measure                      | Total Plan |          |          |         |          | UMR Norm |          |
|------------------------------|------------|----------|----------|---------|----------|----------|----------|
|                              | 2024-1Q    | ⇒        | 2025-1Q  | ⇒       | 2026-1Q  | 2026-1Q  | Variance |
| <b>Inpatient Admissions</b>  |            |          |          |         |          |          |          |
| # of Admits                  | 172        | 11.6%    | 192      | 37.5%   | 264      |          |          |
| # of Admit Days              | 740        | 38.9%    | 1,028    | 9.8%    | 1,129    |          |          |
| Paid per Admit               | \$25,345   | 17.7%    | \$29,842 | -8.8%   | \$27,221 | \$26,669 | 2.1%     |
| Paid per Admit Day           | \$5,891    | -5.4%    | \$5,574  | 14.2%   | \$6,365  | \$5,506  | 15.6%    |
| Admits per 1000              | 37.6       | -10.2%   | 33.7     | 23.1%   | 41.5     | 46.7     | -11.1%   |
| Average LOS                  | 4.3        | 24.4%    | 5.4      | -20.1%  | 4.3      | 4.8      | -11.7%   |
| <b>Emergency Room Visits</b> |            |          |          |         |          |          |          |
| # of ER Visits               | 802        | 35.7%    | 1,088    | 36.7%   | 1,487    |          |          |
| ~ % resulting in Admit       | 9.9%       | -0.2 pts | 9.7%     | 0.9 pts | 10.6%    | 10.1%    | 0.4 pts  |
| ER Visits per Patient        | 1.2        | 0.0%     | 1.2      | 2.2%    | 1.2      |          |          |
| ER Visits per 1000           | 175.1      | 9.1%     | 191.0    | 22.4%   | 233.8    | 226.8    | 3.1%     |
| Paid per ER Visit            | \$2,960    | 0.4%     | \$2,972  | 10.0%   | \$3,268  | \$2,496  | 31.0%    |
| <b>Urgent Care Visits</b>    |            |          |          |         |          |          |          |
| # of UC Visits               | 1,499      | 36.6%    | 2,047    | 12.8%   | 2,308    |          |          |
| UC Visits per Patient        | 1.2        | -1.3%    | 1.2      | 1.2%    | 1.2      |          | -        |
| UC Visits per 1000           | 327.4      | 9.8%     | 359.4    | 1.0%    | 362.9    | 232.9    | 55.8%    |
| Paid per UC Visit            | \$89       | 16.8%    | \$104    | 5.8%    | \$110    | \$122    | -9.4%    |
| <b>Office Visits</b>         |            |          |          |         |          |          |          |
| Off Visits per Patient       | 2.1        | 4.1%     | 2.2      | 1.5%    | 2.3      |          |          |
| Paid per Office Visit        | \$84       | 5.9%     | \$89     | 5.8%    | \$94     | \$98     | -4.2%    |
| Office Visits Paid PMPY      | \$347      | 14.3%    | \$396    | 7.1%    | \$425    | \$370    | 14.8%    |
| <b>Services</b>              |            |          |          |         |          |          |          |
| Radiology Svcs per 1000      | 3,286.9    | 21.0%    | 3,977.1  | -5.3%   | 3,765.0  | 3,615.7  | 4.1%     |
| Radiology Paid PMPY          | \$307      | 24.9%    | \$383    | 10.5%   | \$424    |          |          |
| Lab Services per 1000        | 9,520.6    | 14.4%    | 10,891.4 | 5.6%    | 11,499.3 | 9,459.3  | 21.6%    |
| Labs Paid PMPY               | \$213      | 21.5%    | \$258    | 14.6%   | \$296    |          |          |

- Inpatient Admission rate per 1000 increased significantly (+23.1%), but amount paid per Admission is 8.8% lower than prior period
- ER utilization increased significantly (+22.4%), and amount paid per ER visit is 10.0% higher than prior period

**Admissions** and all other **Visits** are counted for utilization if the *initial Paid Date* for the first primary claim (facility claim for non-Office Visits) fell within the time period. For cost purposes, however, all visit costs paid within the time period are included.

Counts **per 1000** and amounts **PMPY** (per member per year) have been annualized.

# Utilization Summary – YTD Trend

## Active Members



| Measure                      | State Active |          |          |         |          | Non-State Active |         |          |         |          |
|------------------------------|--------------|----------|----------|---------|----------|------------------|---------|----------|---------|----------|
|                              | 2024-1Q      | ⇒        | 2025-1Q  | ⇒       | 2026-1Q  | 2024-1Q          | ⇒       | 2025-1Q  | ⇒       | 2026-1Q  |
| <b>Inpatient Admissions</b>  |              |          |          |         |          |                  |         |          |         |          |
| # of Admits                  | 159          | 13.2%    | 180      | 36.7%   | 246      | 0                | -       | 0        | -       | 0        |
| # of Admit Days              | 695          | 34.0%    | 931      | 15.3%   | 1,073    | 0                | -       | 0        | -       | 0        |
| Paid per Admit               | \$25,960     | 10.7%    | \$28,739 | -3.5%   | \$27,724 | \$0              | -       | \$0      | -       | \$0      |
| Paid per Admit Day           | \$5,939      | -6.4%    | \$5,556  | 14.4%   | \$6,356  | \$0              | -       | \$0      | -       | \$0      |
| Admits per 1000              | 37.6         | -9.6%    | 34.0     | 22.5%   | 41.6     | 0.0              | -       | 0.0      | -       | 0.0      |
| Average LOS                  | 4.4          | 18.3%    | 5.2      | -15.7%  | 4.4      | 0.0              | -       | 0.0      | -       | 0.0      |
| <b>Emergency Room Visits</b> |              |          |          |         |          |                  |         |          |         |          |
| # of ER Visits               | 735          | 39.5%    | 1,025    | 36.1%   | 1,395    | 0                | -       | 2        | -50.0%  | 1        |
| ~ % resulting in Admit       | 9.7%         | -0.3 pts | 9.4%     | 1.0 pts | 10.3%    | 0.0%             | -       | 0.0%     | 0.0 pts | 0.0%     |
| ER Visits per Patient        | 1.2          | -0.4%    | 1.2      | 2.9%    | 1.2      | 0.0              | -       | 2.0      | -50.0%  | 1.0      |
| ER Visits per 1000           | 173.7        | 11.3%    | 193.4    | 22.0%   | 235.8    | 0.0              | -       | 2,666.7  | -70.0%  | 800.0    |
| Paid per ER Visit            | \$3,045      | -3.7%    | \$2,932  | 12.3%   | \$3,291  | \$0              | -       | \$1,852  | -47.1%  | \$980    |
| <b>Urgent Care Visits</b>    |              |          |          |         |          |                  |         |          |         |          |
| # of UC Visits               | 1,420        | 35.8%    | 1,928    | 13.3%   | 2,185    | 1                | -100.0% | 0        | -       | 0        |
| UC Visits per Patient        | 1.2          | -2.0%    | 1.2      | 1.5%    | 1.2      | 1.0              | -100.0% | 0.0      | -       | 0.0      |
| UC Visits per 1000           | 335.6        | 8.4%     | 363.7    | 1.6%    | 369.4    | 2,000.0          | -100.0% | 0.0      | -       | 0.0      |
| Paid per UC Visit            | \$90         | 15.6%    | \$104    | 5.9%    | \$111    | \$170            | -100.0% | \$0      | -       | \$0      |
| <b>Office Visits</b>         |              |          |          |         |          |                  |         |          |         |          |
| Off Visits per Patient       | 2.1          | 4.5%     | 2.2      | 1.2%    | 2.2      | 4.0              | -25.0%  | 3.0      | 75.0%   | 5.3      |
| Paid per Office Visit        | \$83         | 6.3%     | \$88     | 4.8%    | \$92     | \$163            | 10.5%   | \$180    | -30.9%  | \$124    |
| Office Visits Paid PMPY      | \$334        | 15.2%    | \$385    | 5.8%    | \$408    | \$2,609          | -44.8%  | \$1,441  | 45.0%   | \$2,090  |
| <b>Services</b>              |              |          |          |         |          |                  |         |          |         |          |
| Radiology Svcs per 1000      | 3,069.1      | 21.9%    | 3,742.6  | -5.6%   | 3,531.5  | 8,000.0          | 66.7%   | 13,333.3 | -10.0%  | 12,000.0 |
| Radiology Paid PMPY          | \$281        | 26.8%    | \$357    | 10.0%   | \$392    | \$6,111          | -26.8%  | \$4,476  | 55.5%   | \$6,959  |
| Lab Services per 1000        | 9,264.8      | 16.2%    | 10,764.9 | 4.4%    | 11,237.0 | 26,000.0         | 53.8%   | 40,000.0 | -42.0%  | 23,200.0 |
| Labs Paid PMPY               | \$213        | 19.5%    | \$255    | 13.6%   | \$290    | \$211            | 69.9%   | \$359    | -13.1%  | \$312    |

# Utilization Summary – YTD Trend

## Retired Members



| Measure                      | State Retirees |         |          |          |          | Non-State Retirees |        |          |          |          |
|------------------------------|----------------|---------|----------|----------|----------|--------------------|--------|----------|----------|----------|
|                              | 2024-1Q        | ⇒       | 2025-1Q  | ⇒        | 2026-1Q  | 2024-1Q            | ⇒      | 2025-1Q  | ⇒        | 2026-1Q  |
| <b>Inpatient Admissions</b>  |                |         |          |          |          |                    |        |          |          |          |
| # of Admits                  | 13             | -7.7%   | 12       | 33.3%    | 16       | 0                  | -      | 0        | -        | 2        |
| # of Admit Days              | 45             | 115.6%  | 97       | -54.6%   | 44       | 0                  | -      | 0        | -        | 12       |
| Paid per Admit               | \$17,817       | 160.3%  | \$46,377 | -55.5%   | \$20,632 | \$0                | -      | \$0      | -        | \$18,154 |
| Paid per Admit Day           | \$5,147        | 11.5%   | \$5,737  | 30.8%    | \$7,503  | \$0                | -      | \$0      | -        | \$3,026  |
| Admits per 1000              | 38.6           | -19.0%  | 31.3     | 17.5%    | 36.8     | 0.0                | -      | 0.0      | -        | 242.4    |
| Average LOS                  | 3.5            | 133.5%  | 8.1      | -66.0%   | 2.8      | 0.0                | -      | 0.0      | -        | 6.0      |
| <b>Emergency Room Visits</b> |                |         |          |          |          |                    |        |          |          |          |
| # of ER Visits               | 67             | -11.9%  | 59       | 45.8%    | 86       | 0                  | -      | 2        | 150.0%   | 5        |
| ~ % resulting in Admit       | 11.9%          | 3.3 pts | 15.3%    | -2.5 pts | 12.8%    | 0.0%               | -      | 0.0%     | 40.0 pts | 40.0%    |
| ER Visits per Patient        | 1.2            | 2.4%    | 1.2      | -4.8%    | 1.1      | 0.0                | -      | 2.0      | -50.0%   | 1.0      |
| ER Visits per 1000           | 199.0          | -22.7%  | 153.8    | 28.5%    | 197.7    | 0.0                | -      | 196.7    | 208.1%   | 606.1    |
| Paid per ER Visit            | \$2,020        | 84.5%   | \$3,726  | -18.2%   | \$3,047  | \$0                | -      | \$2,457  | -52.6%   | \$1,165  |
| <b>Urgent Care Visits</b>    |                |         |          |          |          |                    |        |          |          |          |
| # of UC Visits               | 70             | 64.3%   | 115      | 3.5%     | 119      | 8                  | -50.0% | 4        | 0.0%     | 4        |
| UC Visits per Patient        | 1.1            | 12.5%   | 1.3      | -1.9%    | 1.2      | 1.3                | -25.0% | 1.0      | 0.0%     | 1.0      |
| UC Visits per 1000           | 208.0          | 44.2%   | 299.9    | -8.8%    | 273.5    | 721.8              | -45.5% | 393.4    | 23.2%    | 484.8    |
| Paid per UC Visit            | \$73           | 43.8%   | \$105    | 4.0%     | \$109    | \$55               | -17.6% | \$46     | -49.8%   | \$23     |
| <b>Office Visits</b>         |                |         |          |          |          |                    |        |          |          |          |
| Off Visits per Patient       | 2.4            | 0.1%    | 2.4      | 3.4%     | 2.5      | 2.2                | 44.8%  | 3.2      | 13.9%    | 3.6      |
| Paid per Office Visit        | \$90           | 1.0%    | \$90     | 17.5%    | \$106    | \$65               | 78.5%  | \$117    | -37.4%   | \$73     |
| Office Visits Paid PMPY      | \$495          | 7.0%    | \$530    | 21.0%    | \$641    | \$413              | 164.2% | \$1,091  | -18.0%   | \$895    |
| <b>Services</b>              |                |         |          |          |          |                    |        |          |          |          |
| Radiology Svcs per 1000      | 5,965.5        | 20.6%   | 7,196.6  | -6.3%    | 6,741.0  | 4,872.2            | -15.2% | 4,131.1  | 213.9%   | 12,969.7 |
| Radiology Paid PMPY          | \$631          | 17.9%   | \$743    | 10.4%    | \$821    | \$146              | 266.6% | \$536    | 121.6%   | \$1,187  |
| Lab Services per 1000        | 12,646.9       | -2.0%   | 12,390.6 | 20.1%    | 14,883.9 | 11,458.6           | 57.9%  | 18,098.4 | 6.5%     | 19,272.7 |
| Labs Paid PMPY               | \$207          | 49.6%   | \$309    | 24.8%    | \$386    | \$116              | 14.4%  | \$132    | 68.1%    | \$222    |



# On Demand Care Summary

## Emergency Room & Urgent Care

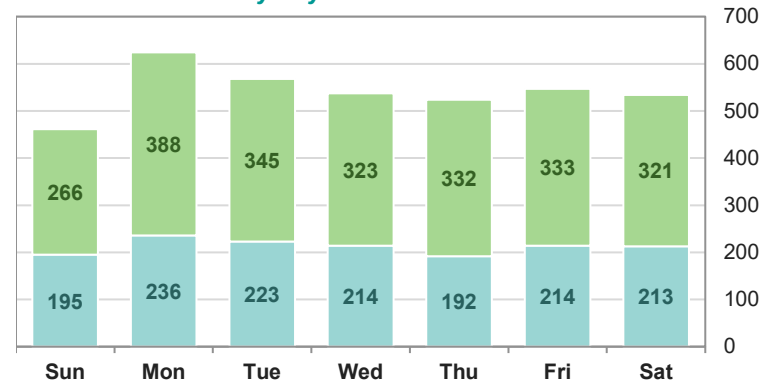


| Measure                        | 2025-1Q     | 2026-1Q     | Change   | UMR Norm | Variance  |
|--------------------------------|-------------|-------------|----------|----------|-----------|
| <b>Emergency Room</b>          |             |             |          |          |           |
| # of Visits                    | 1,088       | 1,487       | 36.7%    |          |           |
| # of Patients                  | 916         | 1,225       | 33.7%    |          |           |
| Total Plan Paid                | \$3,233,583 | \$4,860,196 | 50.3%    |          |           |
| Total Mem Paid                 | \$698,928   | \$940,535   | 34.6%    |          |           |
| Visits per 1000                | 191.0       | 233.8       | 22.4%    | 226.8    | 3.1%      |
| Paid per Visit                 | \$2,972     | \$3,268     | 10.0%    | \$2,496  | 31.0%     |
| Paid PMPM                      | \$47        | \$64        | 34.6%    | \$47     | 35.0%     |
| % ER Patients w/ Office Visit* | 88.9%       | 90.4%       | 1.5 pts  |          |           |
| % Potentially Avoidable**      | 16.7%       | 15.2%       | -1.5 pts | 83.0%    | -67.8 pts |
| <b>Urgent Care</b>             |             |             |          |          |           |
| # of Visits                    | 2,047       | 2,308       | 12.8%    |          |           |
| # of Patients                  | 1,744       | 1,943       | 11.4%    |          |           |
| Total Plan Paid                | \$213,605   | \$254,792   | 19.3%    |          |           |
| Total Mem Paid                 | \$145,627   | \$170,531   | 17.1%    |          |           |
| Visits per 1000                | 359.4       | 362.9       | 1.0%     | 232.9    | 55.8%     |
| Paid per Visit                 | \$104       | \$110       | 5.8%     | \$122    | -9.4%     |
| Paid PMPM                      | \$3         | \$3         | 6.8%     | \$2      | 41.2%     |

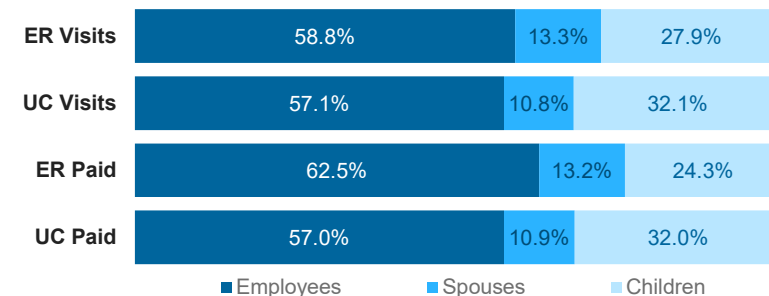
\* Office Visit within prior 12 months..

\*\* ER Visits are categorized as potentially avoidable based on primary and secondary diagnosis and do not necessarily indicate misuse of the ER for the patient's specific circumstances.

ER & UC Utilization by Day of Week



ER & UC Utilization & Cost by Relationship



|          | # of Visits |       |       | Total Paid  |           |             |
|----------|-------------|-------|-------|-------------|-----------|-------------|
|          | ER          | UC    | Total | ER          | UC        | Total       |
| Employee | 874         | 1,317 | 2,191 | \$3,037,232 | \$145,323 | \$3,182,554 |
| Spouse   | 198         | 249   | 447   | \$643,927   | \$27,845  | \$671,772   |
| Child    | 415         | 742   | 1,157 | \$1,179,038 | \$81,625  | \$1,260,662 |
| Total    | 1,487       | 2,308 | 3,795 | \$4,860,196 | \$254,792 | \$5,114,989 |

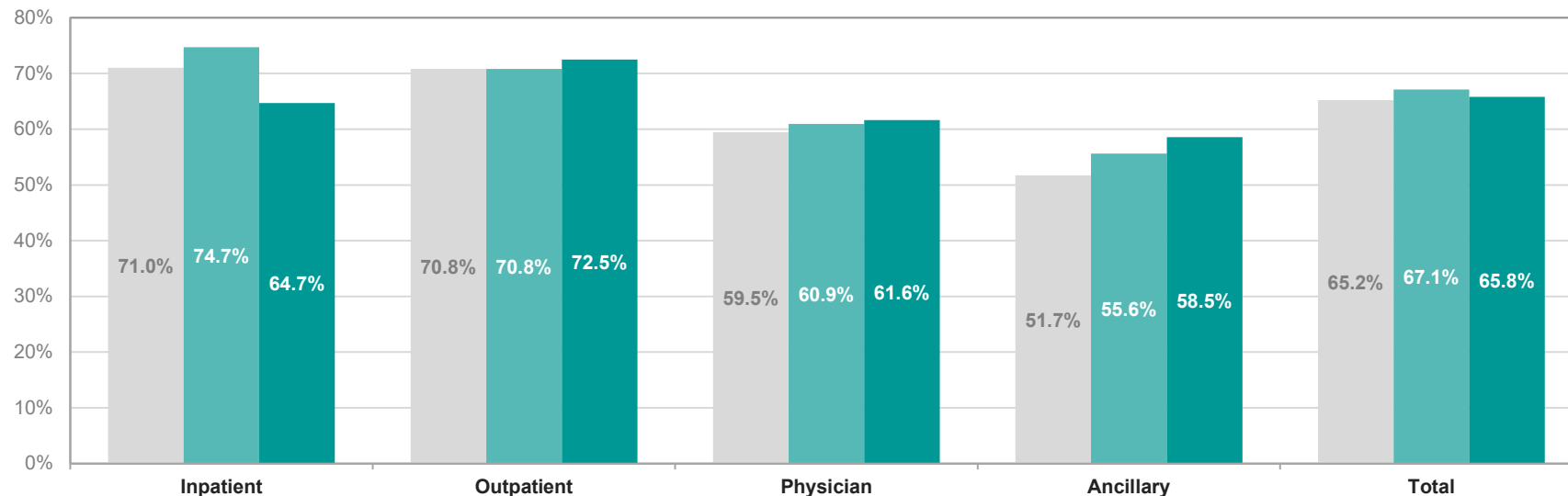
# Network Summary

## Discount Percentage & Network Utilization

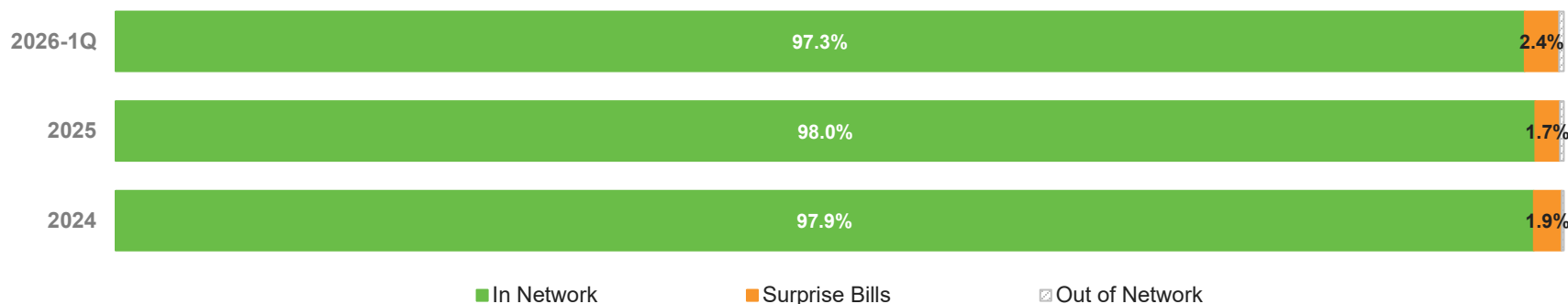


**Discount Percentage\* by Claim Type**

Plan Year: 2024 2025 2026-1Q



**Network Utilization\***



\* Network Discounts and Utilization exclude COB Claims, and Network Discounts additionally exclude Surprise Bills.

# Clinical Classification Summary

## Breakout by Diagnostic Chapter



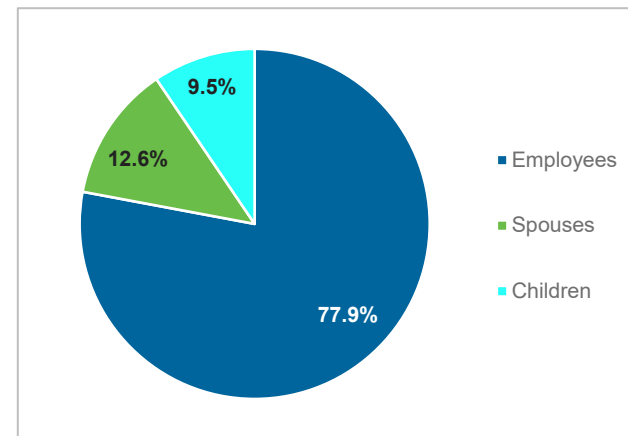
| Diagnostic Chapter                       | 2025 (Full Year) |                      | 2026-1Q       |                     | CYTD Paid by Relationship |                    |                    | CYTD Paid by Sex    |                     |
|--|------------------|----------------------|---------------|---------------------|---------------------------|--------------------|--------------------|---------------------|---------------------|
|  | Patients         | Total Paid           | Patients      | Total Paid          | Employee                  | Spouse             | Child              | Male                | Female              |
| Neoplasms                                | 3,006            | \$10,454,135         | 1,204         | \$3,744,865         | \$2,918,900               | \$470,682          | \$355,283          | \$1,265,104         | \$2,479,761         |
| Health Status & Health Services          | 15,933           | \$13,125,849         | 7,316         | \$3,389,732         | \$2,035,640               | \$524,582          | \$829,510          | \$1,080,173         | \$2,309,559         |
| Musculoskeletal System                   | 6,392            | \$9,971,815          | 3,272         | \$3,281,409         | \$2,433,530               | \$652,735          | \$195,145          | \$1,616,541         | \$1,664,869         |
| Perinatal Originating Conditions         | 312              | \$4,049,899          | 145           | \$2,714,084         | \$2,098                   | \$0                | \$2,711,986        | \$2,556,041         | \$158,043           |
| Mental, Behavioral & Neurodevelopmental  | 5,403            | \$9,148,979          | 3,643         | \$2,690,700         | \$1,281,955               | \$175,214          | \$1,233,531        | \$1,166,595         | \$1,524,105         |
| Circulatory System                       | 3,700            | \$9,265,567          | 1,604         | \$2,683,474         | \$1,966,591               | \$657,597          | \$59,287           | \$1,502,095         | \$1,181,379         |
| Symptoms, Signs & Findings, NEC          | 10,316           | \$7,524,028          | 4,395         | \$2,288,541         | \$1,483,749               | \$382,409          | \$422,383          | \$763,530           | \$1,525,011         |
| Injury, Poisoning & External Causes      | 3,374            | \$8,521,617          | 1,381         | \$2,168,900         | \$1,309,519               | \$229,618          | \$629,763          | \$1,208,373         | \$960,526           |
| Digestive System                         | 3,369            | \$6,835,609          | 1,318         | \$2,019,770         | \$1,434,041               | \$346,611          | \$239,118          | \$933,723           | \$1,086,047         |
| Endocrine, Nutritional & Metabolic       | 6,742            | \$5,668,698          | 3,458         | \$1,615,599         | \$1,338,325               | \$164,626          | \$112,648          | \$630,843           | \$984,755           |
| Genitourinary System                     | 5,020            | \$5,876,996          | 2,154         | \$1,553,190         | \$1,164,752               | \$235,213          | \$153,225          | \$436,400           | \$1,116,790         |
| Nervous System                           | 3,485            | \$5,995,432          | 1,828         | \$1,535,400         | \$1,182,186               | \$196,550          | \$156,664          | \$541,004           | \$994,396           |
| Pregnancy, Childbirth & the Puerperium   | 643              | \$5,490,502          | 378           | \$1,499,473         | \$971,073                 | \$314,640          | \$213,760          | \$1,093             | \$1,498,380         |
| Respiratory System                       | 6,826            | \$5,610,487          | 2,034         | \$1,175,117         | \$551,451                 | \$174,964          | \$448,701          | \$495,438           | \$679,679           |
| Blood & Immune Disorders                 | 1,041            | \$2,739,481          | 412           | \$937,582           | \$344,969                 | \$21,328           | \$571,286          | \$831,958           | \$105,624           |
| Infectious & Parasitic Diseases          | 1,937            | \$1,811,338          | 579           | \$759,868           | \$399,298                 | \$146,614          | \$213,955          | \$437,145           | \$322,722           |
| Skin & Subcutaneous Tissue               | 5,109            | \$1,235,100          | 1,991         | \$464,811           | \$281,109                 | \$87,993           | \$95,709           | \$170,476           | \$294,336           |
| Eye and Adnexa                           | 5,230            | \$1,509,643          | 1,753         | \$365,222           | \$221,245                 | \$58,430           | \$85,547           | \$143,690           | \$221,531           |
| Ear and Mastoid Process                  | 2,008            | \$974,018            | 590           | \$259,385           | \$184,597                 | \$13,422           | \$61,367           | \$60,038            | \$199,347           |
| Congenital Malformations & Abnormalities | 435              | \$581,437            | 153           | \$230,387           | \$94,853                  | \$9,669            | \$125,865          | \$137,732           | \$92,654            |
| External Causes of Morbidity             | 11               | \$22,660             | 2             | \$152               | \$109                     | \$0                | \$43               | \$0                 | \$152               |
| <b>Total</b>                             | <b>23,085</b>    | <b>\$116,413,291</b> | <b>16,906</b> | <b>\$35,377,660</b> | <b>\$21,599,988</b>       | <b>\$4,862,894</b> | <b>\$8,914,777</b> | <b>\$15,977,994</b> | <b>\$19,399,666</b> |

# Neoplasms (Cancer)

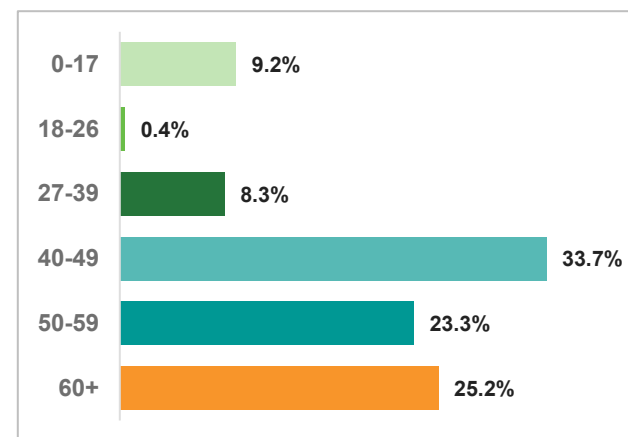
## Breakout by Diagnostic Grouping & Demographics

| #   | Neoplasms (Cancer) Dx Grouping | Patients     | Claims       | Total Paid         | % Paid        |
|-----|--------------------------------|--------------|--------------|--------------------|---------------|
| 1   | Other cancer                   | 25           | 99           | \$701,530          | 18.7%         |
| 2   | Breast cancer                  | 90           | 542          | \$670,978          | 17.9%         |
| 3   | Neoplasms of unspec nature     | 348          | 468          | \$497,262          | 13.3%         |
| 4   | Benign neoplasms               | 697          | 970          | \$467,595          | 12.5%         |
| 5   | Other gastrointestinal cancers | 14           | 110          | \$303,574          | 8.1%          |
| 6   | Colorectal cancer              | 20           | 145          | \$170,259          | 4.5%          |
| 7   | Multiple myeloma               | 3            | 61           | \$155,928          | 4.2%          |
| 8   | Lymphoma                       | 26           | 139          | \$150,604          | 4.0%          |
| 9   | Skin cancer                    | 73           | 141          | \$144,001          | 3.8%          |
| 10  | Secondary malignancies         | 24           | 57           | \$101,625          | 2.7%          |
| 11  | Prostate cancer                | 34           | 211          | \$100,911          | 2.7%          |
| 12  | Leukemia                       | 20           | 89           | \$56,969           | 1.5%          |
| 13  | Pancreatic cancer              | 4            | 71           | \$51,977           | 1.4%          |
| 14  | Head & neck cancers            | 11           | 41           | \$37,976           | 1.0%          |
| 15  | Thyroid cancer                 | 36           | 80           | \$35,846           | 1.0%          |
| 16  | Respiratory cancers            | 8            | 67           | \$35,625           | 1.0%          |
| 17  | Ovarian cancer                 | 7            | 44           | \$16,386           | 0.4%          |
| 18  | Brain cancer                   | 6            | 23           | \$14,418           | 0.4%          |
| 19  | Other urinary system cancer    | 6            | 19           | \$11,306           | 0.3%          |
| 20  | Oral cancer                    | 2            | 6            | \$6,706            | 0.2%          |
| ... | All Others                     | 27           | 50           | \$13,390           | 0.4%          |
| =   | <b>Total</b>                   | <b>1,204</b> | <b>3,743</b> | <b>\$3,744,865</b> | <b>100.0%</b> |

### Neoplasms (Cancer) Paid by Relationship



### Neoplasms (Cancer) Paid by Age Range



**Note: there are additional cancer-related costs for encounters and therapy, totaling \$1,304,881 – see Health Status for more details**

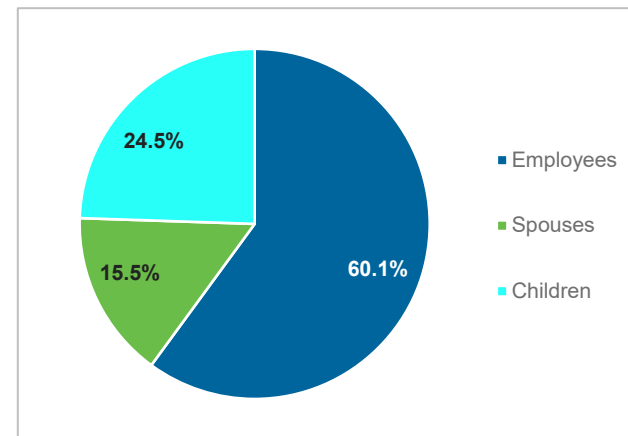
# Health Status & Health Services

## Breakout by Diagnostic Grouping & Demographics

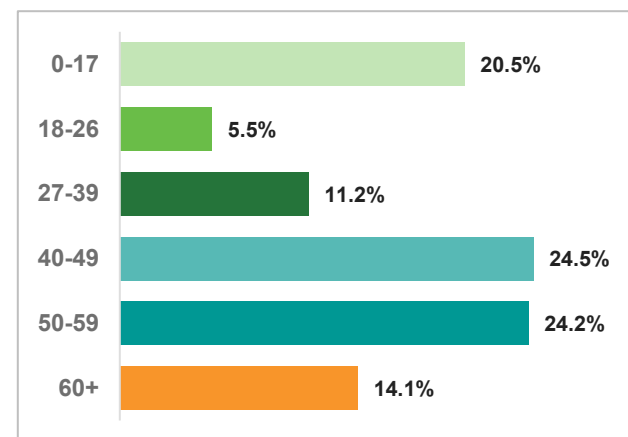


| #   | Health Status & Services Dx Grouping             | Patients     | Claims        | Total Paid         | % Paid        |
|-----|--|--------------|---------------|--------------------|---------------|
| 1   | Medical examination/evaluation                   | 4,635        | 6,323         | \$839,679          | 24.8%         |
| 2   | Encounter for antineoplastic therapies           | 34           | 94            | \$682,821          | 20.1%         |
| 3   | Neoplasm-related encounters                      | 1,382        | 2,097         | \$622,060          | 18.4%         |
| 4   | Exposure, enc, screen or contact w infectious dz | 1,826        | 2,249         | \$554,753          | 16.4%         |
| 5   | Contraceptive & procreative management           | 372          | 538           | \$217,758          | 6.4%          |
| 6   | Implant, device or graft related encounter       | 140          | 249           | \$85,045           | 2.5%          |
| 7   | Encount for obs & exam for conds ruled out       | 793          | 1,089         | \$61,328           | 1.8%          |
| 8   | Other aftercare encounter                        | 183          | 280           | \$58,753           | 1.7%          |
| 9   | Other specified status                           | 330          | 467           | \$41,120           | 1.2%          |
| 10  | Encounter for administrative purposes            | 15           | 22            | \$38,238           | 1.1%          |
| 11  | Family history of disease                        | 52           | 66            | \$33,912           | 1.0%          |
| 12  | Organ transplant status                          | 16           | 43            | \$30,874           | 0.9%          |
| 13  | Encounter for prophylactic or oth procedures     | 24           | 29            | \$30,816           | 0.9%          |
| 14  | Other specified encounters & counseling          | 128          | 316           | \$23,942           | 0.7%          |
| 15  | Personal history of malignant neoplasm           | 39           | 53            | \$22,049           | 0.7%          |
| 16  | Personal history of other disease                | 110          | 123           | \$20,030           | 0.6%          |
| 17  | Genetic susceptibility to disease                | 7            | 10            | \$9,687            | 0.3%          |
| 18  | Lifestyle/life management factors                | 33           | 41            | \$3,766            | 0.1%          |
| 19  | Encounter for mental health conditions           | 508          | 551           | \$3,717            | 0.1%          |
| 20  | Enc for prophylactic measures (ex immuniz)       | 30           | 40            | \$3,366            | 0.1%          |
| ... | All Others                                       | 119          | 129           | \$6,018            | 0.2%          |
| =   | <b>Total</b>                                     | <b>7,316</b> | <b>14,786</b> | <b>\$3,389,732</b> | <b>100.0%</b> |

Health Status & Services Paid by Relationship



Health Status & Services Paid by Age Range



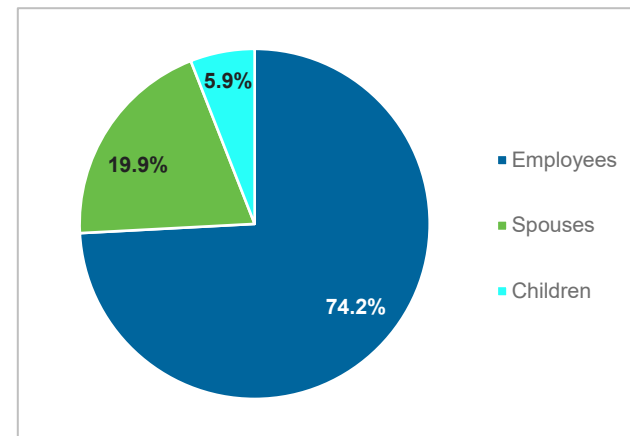
# Musculoskeletal System

## Breakout by Diagnostic Grouping & Demographics

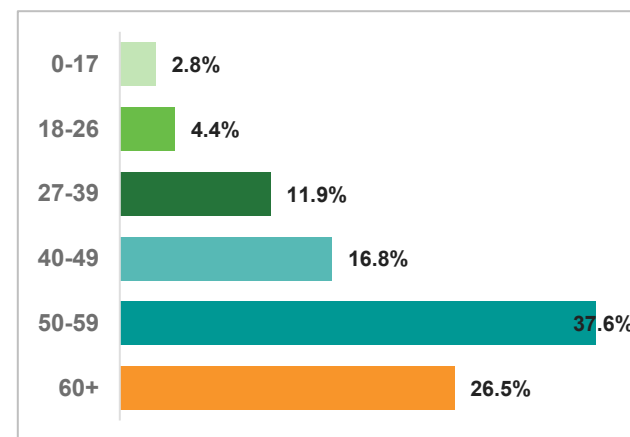


| #  | Musculoskeletal Dx Grouping            | Patients     | Claims        | Total Paid         | % Paid        |
|----|--|--------------|---------------|--------------------|---------------|
| 1  | Spondylopathies & arthropathy          | 890          | 2,372         | \$987,590          | 30.1%         |
| 2  | Osteoarthritis & osteoporosis          | 361          | 688           | \$561,049          | 17.1%         |
| 3  | Other musculoskeletal pain             | 1,583        | 3,707         | \$457,617          | 13.9%         |
| 4  | Tendon, tissue, muscle disorders       | 601          | 1,081         | \$400,008          | 12.2%         |
| 5  | Other MSK                              | 50           | 126           | \$307,896          | 9.4%          |
| 6  | Joint disorders & fractures            | 215          | 412           | \$166,420          | 5.1%          |
| 7  | Scoliosis & oth deformities            | 201          | 358           | \$149,516          | 4.6%          |
| 8  | Low back pain                          | 364          | 812           | \$112,917          | 3.4%          |
| 9  | Lupus                                  | 66           | 127           | \$66,200           | 2.0%          |
| 10 | Rheumatoid arthritis & related disease | 95           | 183           | \$54,353           | 1.7%          |
| 11 | Gout & crystal arthropathies           | 41           | 53            | \$11,780           | 0.4%          |
| 12 | Biomechanical lesions                  | 240          | 608           | \$6,064            | 0.2%          |
| =  | <b>Total</b>                           | <b>3,272</b> | <b>11,205</b> | <b>\$3,281,409</b> | <b>100.0%</b> |

*Musculoskeletal Paid by Relationship*



*Musculoskeletal Paid by Age Range*



# Mental & Behavioral Trend

## Prevalence & Cost by Diagnostic Grouping

| Mental & Behavioral<br>Diagnostic Grouping | 2024 (Full Year) |                    | 2025 (Full Year) |                    | 2026-1Q      |                    | 2026-1Q Paid by Claim Type |                 |                    |                |
|--|------------------|--------------------|------------------|--------------------|--------------|--------------------|----------------------------|-----------------|--------------------|----------------|
|  | Patients         | Total Paid         | Patients         | Total Paid         | Patients     | Total Paid         | Inpatient                  | Outpatient      | Physician          | Ancillary      |
| Depressive disorders                       | 1,312            | \$1,765,217        | 1,657            | \$2,195,970        | 965          | \$583,446          | \$53,041                   | \$5,403         | \$524,440          | \$561          |
| Neurodevelopmental disorders               | 839              | \$967,358          | 1,117            | \$2,005,009        | 678          | \$581,791          | \$0                        | \$374           | \$578,621          | \$2,796        |
| Anxiety & related Disorders                | 1,659            | \$914,955          | 2,234            | \$1,366,176        | 1,316        | \$397,101          | \$3,903                    | \$18,784        | \$374,414          | \$0            |
| Other mental health                        | 359              | \$444,148          | 475              | \$484,670          | 230          | \$328,892          | \$42,000                   | \$6,559         | \$280,333          | \$0            |
| Trauma & stressor disorders                | 1,151            | \$777,003          | 1,462            | \$1,169,043        | 887          | \$311,711          | \$2,629                    | \$2,223         | \$306,859          | \$0            |
| Alcohol-related disorders                  | 100              | \$479,637          | 129              | \$614,122          | 54           | \$171,485          | \$125,158                  | \$14,092        | \$32,235           | \$0            |
| Bipolar & related Disorders                | 220              | \$270,639          | 285              | \$252,131          | 167          | \$105,072          | \$45,157                   | \$0             | \$59,915           | \$0            |
| Eating disorders                           | 53               | \$266,949          | 67               | \$215,695          | 34           | \$67,300           | \$0                        | \$0             | \$67,300           | \$0            |
| Obsessive compulsive disorders             | 82               | \$67,055           | 113              | \$292,390          | 76           | \$53,436           | \$16,682                   | \$0             | \$36,754           | \$0            |
| Suicidal ideation, attempt or self-harm    | 61               | \$408,763          | 59               | \$212,799          | 15           | \$46,585           | \$16,503                   | \$21,992        | \$8,090            | \$0            |
| Schizophrenia spectrum disorders           | 29               | \$162,208          | 40               | \$204,689          | 21           | \$39,431           | \$27,066                   | \$6,526         | \$5,839            | \$0            |
| Other substance use                        | 96               | \$10,587           | 94               | \$16,449           | 41           | \$11,840           | \$5,441                    | \$626           | \$5,772            | \$0            |
| Stimulant disorders                        | 11               | \$15,213           | 10               | \$7,200            | 5            | \$5,194            | \$0                        | \$0             | \$5,194            | \$0            |
| Cannabis-related disorders                 | 19               | \$5,535            | 26               | \$42,633           | 11           | \$3,636            | \$0                        | \$0             | \$3,636            | \$0            |
| Opioid disorders                           | 23               | \$40,867           | 30               | \$70,004           | 18           | -\$16,220          | -\$18,666                  | \$0             | \$2,446            | \$0            |
| <b>Total</b>                               | <b>4,161</b>     | <b>\$6,596,135</b> | <b>5,403</b>     | <b>\$9,148,979</b> | <b>3,643</b> | <b>\$2,690,700</b> | <b>\$318,914</b>           | <b>\$76,580</b> | <b>\$2,291,850</b> | <b>\$3,357</b> |

# Chronic Conditions

## Prevalence & Severity of 24 Chronic Conditions



| Chronic Condition                  | With Condition |               |              | Moderate/High Risk Condition |               |              |              |                 |                    |
|------------------------------------|----------------|---------------|--------------|------------------------------|---------------|--------------|--------------|-----------------|--------------------|
|                                    | # of Mems      | Mems per 1000 | Change vs LY | # of Mems                    | Mems per 1000 | Change vs LY | Allowed PMPY | Admits per 1000 | ER Visits per 1000 |
| <b>Affective Psychosis</b>         | 67             | 2.9           | 34.0%        | 43                           | 1.8           | 43.3%        | \$10,480     | 149.3           | 164.2              |
| <b>Asthma</b>                      | 813            | 34.7          | 17.3%        | 328                          | 14.0          | 22.8%        | \$4,764      | 59.0            | 238.6              |
| <b>Atrial Fibrillation</b>         | 161            | 6.9           | 33.1%        | 122                          | 5.2           | 48.8%        | \$37,006     | 310.6           | 577.6              |
| <b>Blood Disorders</b>             | 1,033          | 44.1          | 44.7%        | 442                          | 18.9          | 44.9%        | \$17,664     | 154.9           | 285.6              |
| <b>CAD</b>                         | 266            | 11.3          | 35.7%        | 138                          | 5.9           | 42.3%        | \$21,918     | 240.6           | 353.4              |
| <b>COPD</b>                        | 65             | 2.8           | 51.2%        | 33                           | 1.4           | 13.8%        | \$19,937     | 338.5           | 446.2              |
| <b>Cancer</b>                      | 1,480          | 63.1          | 21.6%        | 721                          | 30.8          | 27.2%        | \$17,513     | 82.4            | 189.2              |
| <b>Chronic Pain</b>                | 134            | 5.7           | 4.7%         | 50                           | 2.1           | -7.4%        | \$21,835     | 268.7           | 395.5              |
| <b>CHF</b>                         | 58             | 2.5           | 20.8%        | 34                           | 1.5           | 25.9%        | \$53,102     | 569.0           | 793.1              |
| <b>Demyelinating Diseases</b>      | 73             | 3.1           | 28.1%        | 53                           | 2.3           | 39.5%        | \$28,535     | 109.6           | 315.1              |
| <b>Depression</b>                  | 1,645          | 70.2          | 27.5%        | 1,199                        | 51.1          | 28.9%        | \$9,382      | 108.2           | 268.7              |
| <b>Diabetes</b>                    | 1,459          | 62.2          | 30.0%        | 1,074                        | 45.8          | 33.3%        | \$7,971      | 73.3            | 235.8              |
| <b>ESRD</b>                        | 65             | 2.8           | 35.4%        | 47                           | 2.0           | 51.6%        | \$53,023     | 784.6           | 1,138.5            |
| <b>Eating Disorders</b>            | 67             | 2.9           | 31.4%        | 49                           | 2.1           | 25.6%        | \$12,057     | 29.9            | 209.0              |
| <b>HIV/AIDS</b>                    | 42             | 1.8           | 40.0%        | 35                           | 1.5           | 52.2%        | \$5,019      | 71.4            | 166.7              |
| <b>Hyperlipidemia</b>              | 831            | 35.4          | 30.3%        | 275                          | 11.7          | 33.5%        | \$2,076      | 15.6            | 59.0               |
| <b>Hypertension</b>                | 2,007          | 85.6          | 27.8%        | 992                          | 42.3          | 27.3%        | \$7,875      | 81.7            | 223.7              |
| <b>Immune Disorders</b>            | 75             | 3.2           | 19.0%        | 29                           | 1.2           | 7.4%         | \$33,640     | 146.7           | 253.3              |
| <b>IBD</b>                         | 82             | 3.5           | -10.9%       | 26                           | 1.1           | -29.7%       | \$4,587      | 12.2            | 195.1              |
| <b>Liver Disease</b>               | 3              | 0.1           | 0.0%         | 2                            | 0.1           | -33.3%       | \$128,382    | 2,666.7         | 2,666.7            |
| <b>Morbid Obesity</b>              | 414            | 17.7          | 61.7%        | 195                          | 8.3           | 54.8%        | \$6,032      | 74.9            | 159.4              |
| <b>Osteoarthritis</b>              | 700            | 29.9          | 19.7%        | 316                          | 13.5          | 24.4%        | \$8,566      | 28.6            | 154.3              |
| <b>Peripheral Vascular Disease</b> | 82             | 3.5           | 17.1%        | 24                           | 1.0           | 84.6%        | \$8,584      | 109.8           | 182.9              |
| <b>Rheumatoid Arthritis</b>        | 142            | 6.1           | 24.6%        | 104                          | 4.4           | 23.8%        | \$10,320     | 35.2            | 225.4              |

- *Most prevalent chronic condition is Hypertension, with 2,007 members*
- *Depression is the condition with the most moderate/high risk members (1,199)*
- *Members with mod/high risk Cancer have the highest combined cost: 721 members totaling \$12.6M*

**Date Range:** Service Dates 7/1/2024 - 6/30/2025, Paid through 9/30/2025

**With Condition** members are identified by having any covered claim with a diagnosis for the condition in Dx position 1.

**Moderate/High-Risk Condition** members had either multiple provider visits for the condition (based on Dx position 1) during the date range or at least one ER Visit or Admission for the condition in the range.

#### Cost & Utilization for All Members:

- **Allowed PMPY:** \$6,061
- **Admits per 1000:** 46.7
- **ER Visits per 1000:** 205.2



# Prevention, Wellness, & Maintenance

## Preventive & Condition-specific Screening Rate Trends



| Preventive Service   | Population   | Jul 2023 - Jun 2024 |        |         | Jul 2024 - Jun 2025 |        |         | Rate Change | UMR Norm |          |
|----------------------|--|---------------------|--------|---------|---------------------|--------|---------|-------------|----------|----------|
|                      |  | Eligible            | Actual | Rate    | Eligible            | Actual | Rate    |             | Rate     | Variance |
| Well Visits          | Rate for Well Baby & Well Child is Visits per 1,000. Rate for adults is the percentage who had a well visit. |                     |        |         |                     |        |         |             |          |          |
| Well Baby Visit      | 0 - 15 months  | 241.2               | 1,306  | 5,415.2 | 298.9               | 1,701  | 5,690.3 | 5.1%        | 5,386.4  | 5.6%     |
| Well Child Visit     | 3 - 6 years  | 961.6               | 788    | 819.4   | 1,172.2             | 921    | 785.7   | -4.1%       | 802.8    | -2.1%    |
| Adults w/ Well Visit | Adults 18+   | 14,499              | 6,249  | 43.1%   | 17,710              | 7,885  | 44.5%   | 1.4 pts     | 40.5%    | 4.0 pts  |
| Screenings           | Rate for all screenings is the percentage of eligible population who had the screening during the period.    |                     |        |         |                     |        |         |             |          |          |
| Mammogram            | Females 40 - 69  | 4,458               | 2,076  | 46.6%   | 5,384               | 2,654  | 49.3%   | 2.7 pts     | 46.9%    | 2.4 pts  |
| Cervical Cancer      | Females 21 - 64  | 7,671               | 2,306  | 30.1%   | 9,330               | 2,680  | 28.7%   | -1.3 pts    | 23.0%    | 5.7 pts  |
| Prostate Cancer      | Males 50 - 70  | 1,975               | 871    | 44.1%   | 2,397               | 1,126  | 47.0%   | 2.9 pts     | 42.2%    | 4.8 pts  |
| Colorectal Cancer    | Members 45 - 75  | 6,163               | 1,124  | 18.2%   | 7,478               | 1,437  | 19.2%   | 1.0 pts     | 16.4%    | 2.8 pts  |
| Cholesterol          | Female 45+ Male 35+  | 7,581               | 4,311  | 56.9%   | 9,228               | 5,398  | 58.5%   | 1.6 pts     | 46.9%    | 11.6 pts |
| Condition-specific   | Screening  |                     |        |         |                     |        |         |             |          |          |
| Asthma               | Office Visit for Asthma  | 693                 | 566    | 81.7%   | 813                 | 651    | 80.1%   | -1.6 pts    |          |          |
| COPD                 | Spirometry Test  | 43                  | 5      | 11.6%   | 65                  | 14     | 21.5%   | 9.9 pts     |          |          |
| Type 2 Diabetes      | A1c Test   | 1,034               | 959    | 92.7%   | 1,335               | 1,242  | 93.0%   | 0.3 pts     | 0        | 0        |
|                      | Eye Exam   | 1,034               | 234    | 22.6%   | 1,335               | 299    | 22.4%   | -0.2 pts    | 0.0%     | 0.0 pts  |
|                      | Lipid Panel  | 1,034               | 873    | 84.4%   | 1,335               | 1,126  | 84.3%   | -0.1 pts    | 0        | 0        |
|                      | Urine Protein Test   | 1,034               | 717    | 69.3%   | 1,335               | 956    | 71.6%   | 2.3 pts     | 0.0%     | 0.0 pts  |
|                      | Any Diabetes Screen  | 1,034               | 996    | 96.3%   | 1,335               | 1,285  | 96.3%   | -0.1 pts    | 0        | 0        |
| Hyperlipidemia       | Lipid Profile  | 638                 | 334    | 52.4%   | 831                 | 404    | 48.6%   | -3.7 pts    |          |          |
| Hypertension         | Creatinine Test  | 1,570               | 309    | 19.7%   | 2,007               | 393    | 19.6%   | -0.1 pts    |          |          |
|                      | Lipid Profile  | 1,570               | 435    | 27.7%   | 2,007               | 497    | 24.8%   | -2.9 pts    |          |          |

**Date Range:** Reporting periods are service-based with 3 months of runout: Current period is Service Dates 7/1/2024 - 6/30/2025, Paid through 9/30/2025

**Note:** Preventive Services do not include those performed at onsite clinics or ones for which no claim was submitted to UMR.