



PEBP

Public Employees' Benefits Program

Quarterly Plan Performance Review

EPO 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 EPO Plan only:
- Contract = 7670-00-414946 or 7670-09-414946
- Except where indicated, Report is for Medical data only excluding claim expenses

Normative Comparison Data

- Norm Groups: UMR Book of Business in InfoPortSM
- 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: -22.8%
- High-Cost Claimants Paid PMPM trend: -64.2%; Non HCCs trend: +6.2%
- Top Paid Diagnostic Chapters: Musculoskeletal (+5.7% Paid PMPM), Circulatory System (-11.7%), Neoplasms (Cancer) (-23.7%)



Membership & Demographics

- Total membership is 13.2% lower than prior period
- Employees decreased 11.5%, while Dependents were down 15.2%
- 89.2% of members had < \$2,500 medical paid, with 26.1% having no claims paid at all during the reporting period



Utilization Key Indicators

- Paid per IP Admit was \$35,420, which is 9.9% higher than 2025-1Q
- Paid per ER Visit was \$3,311, which is 2.3% higher than 2025-1Q



Network Utilization & Savings

- 96.6% of all Medical spend dollars were to In Network providers
- The average In Network discount was 61.1%, which is 5.4 pts above the 2025 average discount of 55.7%

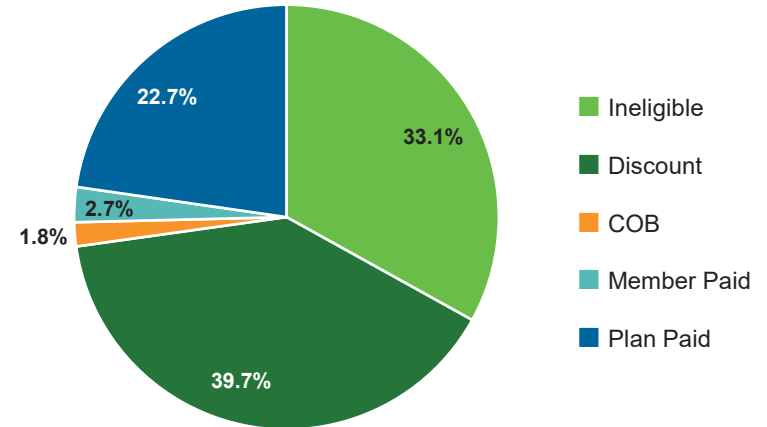
Medical Total Savings Summary



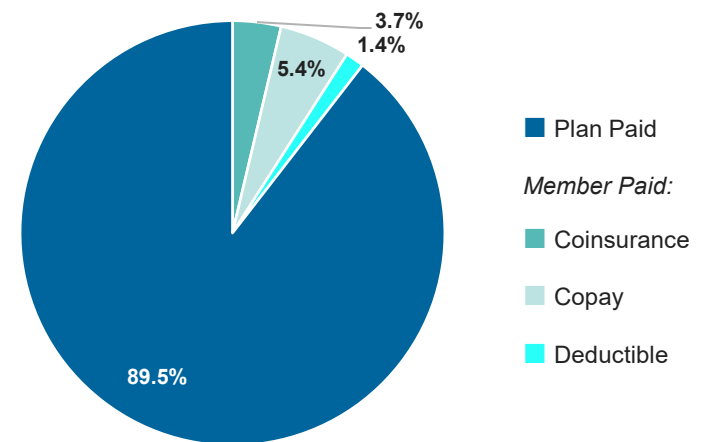
Dollar Chain: Billed to Paid Dollars

Dollar Amount	2026-1Q Total Dollars	2026-1Q PMPM*	2025 PMPM*	Trend
Medical Billed	\$39,079,086	\$2,847	\$2,435	16.9%
(-) Ineligible	\$12,907,577	\$940	\$628	49.7%
Medical Covered	\$26,171,509	\$1,907	\$1,807	5.5%
(-) Discount	\$15,513,120	\$1,130	\$981	15.2%
Medical Allowed	\$10,658,389	\$777	\$826	-6.0%
(-) COB	\$711,540	\$52	\$32	60.8%
(-) Coinsurance	\$365,604	\$27	\$23	17.7%
(-) Copay	\$532,676	\$39	\$36	7.8%
(-) Deductible	\$142,117	\$10	\$5	102.4%
Total Member Paid	\$1,040,396	\$76	\$64	18.9%
Total Plan Paid	\$8,873,158	\$647	\$728	-11.2%

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	\$2,997,979	\$29,802	\$25	\$0	\$2,998,004	\$29,802	\$198,923	\$2,431	\$44	\$1	\$198,966	\$2,432	-93.4%	-91.8%
1	\$118,205	\$856	\$518	\$4	\$118,723	\$859	\$16,626	\$197	\$34	\$0	\$16,660	\$197	-86.0%	-77.0%
2 - 4	\$40,227	\$97	\$1,720	\$4	\$41,947	\$101	\$77,719	\$211	\$5,193	\$14	\$82,912	\$226	97.7%	123.7%
5 - 9	\$122,846	\$127	\$10,732	\$11	\$133,578	\$138	\$171,560	\$219	\$13,691	\$18	\$185,251	\$237	38.7%	71.7%
10 - 14	\$259,082	\$227	\$46,300	\$41	\$305,382	\$267	\$188,417	\$195	\$26,609	\$28	\$215,025	\$223	-29.6%	-16.5%
15 - 19	\$579,158	\$440	\$191,255	\$145	\$770,413	\$585	\$337,547	\$295	\$54,166	\$47	\$391,713	\$342	-49.2%	-41.4%
20 - 24	\$309,036	\$227	\$124,573	\$92	\$433,608	\$319	\$315,202	\$280	\$182,156	\$162	\$497,358	\$442	14.7%	38.5%
25 - 29	\$115,519	\$266	\$97,752	\$225	\$213,270	\$491	\$103,781	\$249	\$44,457	\$107	\$148,238	\$355	-30.5%	-27.7%
30 - 34	\$289,020	\$463	\$181,320	\$291	\$470,340	\$754	\$505,975	\$920	\$127,776	\$232	\$633,751	\$1,152	34.7%	52.8%
35 - 39	\$566,221	\$623	\$101,208	\$111	\$667,429	\$735	\$339,233	\$466	\$71,071	\$98	\$410,304	\$563	-38.5%	-23.3%
40 - 44	\$438,057	\$399	\$559,970	\$511	\$998,028	\$910	\$437,208	\$483	\$363,946	\$402	\$801,154	\$885	-19.7%	-2.8%
45 - 49	\$1,781,625	\$1,561	\$445,527	\$390	\$2,227,152	\$1,952	\$752,213	\$756	\$409,252	\$411	\$1,161,465	\$1,167	-47.8%	-40.2%
50 - 54	\$1,046,206	\$682	\$476,198	\$310	\$1,522,404	\$993	\$588,447	\$462	\$401,280	\$315	\$989,726	\$777	-35.0%	-21.7%
55 - 59	\$1,323,623	\$774	\$774,707	\$453	\$2,098,330	\$1,227	\$1,311,895	\$809	\$844,097	\$521	\$2,155,993	\$1,330	2.7%	8.4%
60 - 64	\$1,900,487	\$1,023	\$1,063,520	\$572	\$2,964,007	\$1,595	\$2,219,406	\$1,389	\$787,708	\$493	\$3,007,115	\$1,882	1.5%	18.0%
65+	\$1,090,272	\$1,029	\$538,181	\$508	\$1,628,453	\$1,537	\$1,309,007	\$1,201	\$758,954	\$697	\$2,067,961	\$1,898	27.0%	23.5%
Total	\$12,977,563	\$821	\$4,613,505	\$292	\$17,591,067	\$1,113	\$8,873,158	\$646	\$4,090,435	\$298	\$12,963,593	\$944	-26.3%	-15.1%

Financial Summary – YTD Trend

Total Plan & Norm



Measure	Total Plan					UMR Norm	
	2024-1Q	⇒	2025-1Q	⇒	2026-1Q	2026-1Q	Variance
Average Enrollment							
Employees	3,151	-9.4%	2,855	-11.5%	2,527		
Spouses	605	-9.0%	551	-13.9%	474		
Children	2,070	-10.0%	1,863	-15.5%	1,574		
Tot. Members	5,826	-9.6%	5,269	-13.2%	4,575		
Avg. Family Size	1.8	-0.2%	1.8	-1.9%	1.8	1.9	-5.9%
Financial Summary							
Allowed	\$10,753,039	37.5%	\$14,790,483	-27.9%	\$10,658,389		
Plan Paid	\$9,192,097	41.2%	\$12,977,563	-31.6%	\$8,873,158		
Member Paid (OOP)	\$1,136,084	-1.4%	\$1,119,943	-7.1%	\$1,040,396		
Paid PEPY	\$11,670	55.8%	\$18,182	-22.8%	\$14,045	\$10,481	34.0%
Paid PMPY	\$6,311	56.1%	\$9,852	-21.3%	\$7,758	\$5,448	42.4%
Paid PEPM	\$973	55.8%	\$1,515	-22.8%	\$1,170	\$873	34.0%
Paid PMPM	\$526	56.1%	\$821	-21.3%	\$647	\$454	42.4%
High-Cost Claimants (Med Paid \$100,000+)							
# of HCCs	7	57.1%	11	-18.2%	9		
HCCs per 1000	1.2	73.8%	2.1	-5.8%	2.0	1.1	73.6%
Paid per HCC	\$157,437	192.2%	\$459,985	-62.0%	\$174,787	\$200,630	-12.9%
HCC Paid % of Tot	12.0%	27.0 pts	39.0%	-21.3 pts	17.7%	17.7%	0.0 pts
Cost Distribution by Claim Type (Paid PMPY)							
Inpatient	\$1,314	223.7%	\$4,254	-54.2%	\$1,948	\$1,280	52.2%
Outpatient	\$2,110	7.1%	\$2,259	11.5%	\$2,520	\$1,579	59.6%
Physician	\$2,794	15.9%	\$3,238	-2.3%	\$3,163	\$2,472	27.9%
Ancillary	\$93	9.0%	\$101	26.9%	\$128	\$116	10.2%

- With \$7.32M paid, the State Active population is 82.5% of total 2026-1Q med spend
- On a Paid PMPM basis, State Actives are down 23.1% compared to prior year
- Total EPO Plan Paid PMPM trend is -21.3%

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
Average Enrollment										
Employees	2,606	-10.3%	2,338	-13.1%	2,031	1	50.0%	2	-16.7%	2
Spouses	513	-9.2%	466	-15.9%	392	0	-	0	-	0
Children	1,930	-10.3%	1,731	-16.1%	1,452	0	-	0	-	0
Tot. Members	5,050	-10.2%	4,535	-14.6%	3,875	1	50.0%	2	-16.7%	2
Avg. Family Size	1.9	0.1%	1.9	-1.6%	1.9	1.0	0.0%	1.0	0.0%	1.0
Financial Summary										
Allowed	\$9,029,275	35.3%	\$12,220,522	-32.8%	\$8,212,840	\$223	1107.7%	\$2,698	-69.4%	\$825
Plan Paid	\$7,938,117	40.3%	\$11,140,926	-34.3%	\$7,322,864	\$179	990.6%	\$1,957	-71.6%	\$556
Member Paid (OOP)	\$946,220	-3.9%	\$908,947	-10.1%	\$816,862	\$44	1585.6%	\$741	-63.7%	\$269
Paid PEPY	\$12,184	56.4%	\$19,059	-24.3%	\$14,421	\$538	627.1%	\$3,914	-65.9%	\$1,335
Paid PMPY	\$6,288	56.3%	\$9,826	-23.1%	\$7,559	\$538	627.1%	\$3,914	-65.9%	\$1,335
Paid PEPM	\$1,015	56.4%	\$1,588	-24.3%	\$1,202	\$45	627.1%	\$326	-65.9%	\$111
Paid PMPM	\$524	56.3%	\$819	-23.1%	\$630	\$45	627.1%	\$326	-65.9%	\$111
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	7	28.6%	9	-11.1%	8	0	-	0	-	0
HCCs per 1000	1.4	43.2%	2.0	4.0%	2.1	0.0	-	0.0	-	0.0
Paid per HCC	\$157,437	228.9%	\$517,762	-65.2%	\$180,156	\$0	-	\$0	-	\$0
HCC Paid % of Tot	13.9%	27.9 pts	41.8%	-22.1 pts	19.7%	0.0%	-	0.0%	-	0.0%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$1,377	223.9%	\$4,461	-56.9%	\$1,921	\$0	-	\$0	-	\$0
Outpatient	\$2,110	0.7%	\$2,125	13.0%	\$2,401	\$0	-	\$0	-	\$0
Physician	\$2,710	16.0%	\$3,145	-0.9%	\$3,118	\$538	558.3%	\$3,544	-78.2%	\$772
Ancillary	\$91	5.1%	\$95	24.1%	\$118	\$0	-	\$370	51.9%	\$562

Financial Summary – YTD Trend

Retired Members



Measure	State Retirees					Non-State Retirees				
	2024-1Q	⇒	2025-1Q	⇒	2026-1Q	2024-1Q	⇒	2025-1Q	⇒	2026-1Q
Average Enrollment										
Employees	488	-3.8%	470	-4.0%	451	55	-18.2%	45	-4.4%	43
Spouses	81	-5.6%	76	-1.8%	75	11	-27.3%	8	-12.5%	7
Children	128	-3.6%	123	-7.6%	114	12	-22.2%	9	-14.3%	8
Tot. Members	697	-4.0%	669	-4.4%	640	78	-20.1%	62	-7.0%	58
Avg. Family Size	1.4	-0.2%	1.4	-0.5%	1.4	1.4	-2.3%	1.4	-2.6%	1.3
Financial Summary										
Allowed	\$1,570,647	58.8%	\$2,494,499	-12.7%	\$2,177,279	\$152,894	-52.4%	\$72,764	267.6%	\$267,445
Plan Paid	\$1,175,470	53.5%	\$1,804,708	-22.6%	\$1,397,271	\$78,330	-61.7%	\$29,972	408.7%	\$152,468
Member Paid (OOP)	\$171,167	15.5%	\$197,741	-1.3%	\$195,136	\$18,653	-32.9%	\$12,514	124.8%	\$28,129
Paid PEPY	\$9,629	59.6%	\$15,365	-19.4%	\$12,387	\$5,697	-53.2%	\$2,664	432.4%	\$14,183
Paid PMPY	\$6,745	59.9%	\$10,784	-19.0%	\$8,733	\$4,017	-52.1%	\$1,923	446.7%	\$10,515
Paid PEPM	\$802	59.6%	\$1,280	-19.4%	\$1,032	\$475	-53.2%	\$222	432.4%	\$1,182
Paid PMPM	\$562	59.9%	\$899	-19.0%	\$728	\$335	-52.1%	\$160	446.7%	\$876
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	0	-	2	-50.0%	1	0	-	0	-	0
HCCs per 1000	0.0	-	3.0	-47.7%	1.6	0.0	-	0.0	-	0.0
Paid per HCC	\$0	-	\$198,233	-33.5%	\$131,839	\$0	-	\$0	-	\$0
HCC Paid % of Tot	0.0%	-	22.0%	-12.5 pts	9.4%	0.0%	-	0.0%	-	0.0%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$997	223.1%	\$3,221	-34.1%	\$2,123	\$82	395.6%	\$407	352.3%	\$1,839
Outpatient	\$2,037	63.7%	\$3,335	-9.2%	\$3,027	\$2,836	-79.8%	\$574	761.0%	\$4,938
Physician	\$3,599	12.9%	\$4,062	-16.5%	\$3,392	\$1,071	8.0%	\$1,157	217.4%	\$3,671
Ancillary	\$113	47.5%	\$167	14.9%	\$191	\$28	-869.6%	-\$214	-130.8%	\$66

Financial Summary – Full Year Trend

Plan Totals & Norm



Measure	Total Plan					UMR Norm	
	2024	⇒	2025	⇒	2026-1Q	2026-1Q	Variance
Average Enrollment							
Employees	3,089	-9.2%	2,804	-9.9%	2,527		
Spouses	602	-10.4%	539	-12.0%	474		
Children	2,037	-10.3%	1,827	-13.8%	1,574		
Tot. Members	5,727	-9.7%	5,170	-11.5%	4,575		
Avg. Family Size	1.9	-0.6%	1.8	-1.8%	1.8	1.9	-5.9%
Financial Summary							
Allowed	\$50,382,246	1.7%	\$51,230,661	-79.2%	\$10,658,389		
Plan Paid	\$44,213,123	2.1%	\$45,156,705	-80.4%	\$8,873,158		
Member Paid (OOP)	\$4,194,135	-5.7%	\$3,956,451	-73.7%	\$1,040,396		
Paid PEPY	\$14,315	12.5%	\$16,103	-12.8%	\$14,045	\$10,481	34.0%
Paid PMPY	\$7,720	13.1%	\$8,734	-11.2%	\$7,758	\$5,448	42.4%
Paid PEPM	\$1,193	12.5%	\$1,342	-12.8%	\$1,170	\$873	34.0%
Paid PMPM	\$643	13.1%	\$728	-11.2%	\$647	\$454	42.4%
High-Cost Claimants (Med Paid \$100,000+)							
# of HCCs	62	-4.8%	59	-84.7%	9		
HCCs per 1000	10.8	5.4%	11.4	-82.8%	2.0	1.1	73.6%
Paid per HCC	\$268,731	7.9%	\$289,942	-39.7%	\$174,787	\$200,630	-12.9%
HCC Paid % of Tot	37.7%	0.2 pts	37.9%	-20.2 pts	17.7%	17.7%	0.0 pts
Cost Distribution by Claim Type (Paid PMPY)							
Inpatient	\$2,312	20.7%	\$2,789	-30.2%	\$1,948	\$1,280	52.2%
Outpatient	\$2,177	12.8%	\$2,455	2.6%	\$2,520	\$1,579	59.6%
Physician	\$3,134	7.9%	\$3,382	-6.5%	\$3,163	\$2,472	27.9%
Ancillary	\$98	10.8%	\$108	18.0%	\$128	\$116	10.2%

- Total plan paid amount for the first quarter of 2024 was 28.7% of the full year
- Annualizing 2025 paid dollars using the same ratio would result in a total paid of \$30.9 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
Average Enrollment										
Employees	2,551	-10.2%	2,291	-11.3%	2,031	2	-18.2%	2	11.1%	2
Spouses	512	-10.6%	457	-14.2%	392	0	-	0	-	0
Children	1,896	-10.6%	1,694	-14.3%	1,452	0	-	0	-	0
Tot. Members	4,959	-10.4%	4,442	-12.8%	3,875	2	-18.2%	2	11.1%	2
Avg. Family Size	1.9	-0.2%	1.9	-1.6%	1.9	1.0	0.0%	1.0	0.0%	1.0
Financial Summary										
Allowed	\$41,912,359	0.2%	\$42,008,318	-80.4%	\$8,212,840	\$4,517	24.4%	\$5,618	-85.3%	\$825
Plan Paid	\$38,203,284	0.3%	\$38,309,548	-80.9%	\$7,322,864	\$3,547	22.7%	\$4,354	-87.2%	\$556
Member Paid (OOP)	\$3,460,814	-7.4%	\$3,203,983	-74.5%	\$816,862	\$970	30.3%	\$1,264	-78.7%	\$269
Paid PEPY	\$14,974	11.7%	\$16,724	-13.8%	\$14,421	\$1,935	50.0%	\$2,903	-54.0%	\$1,335
Paid PMPY	\$7,704	11.9%	\$8,625	-12.4%	\$7,559	\$1,935	50.0%	\$2,903	-54.0%	\$1,335
Paid PEPM	\$1,248	11.7%	\$1,394	-13.8%	\$1,202	\$161	50.0%	\$242	-54.0%	\$111
Paid PMPM	\$642	11.9%	\$719	-12.4%	\$630	\$161	50.0%	\$242	-54.0%	\$111
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	54	-11.1%	48	-83.3%	8	0	-	0	-	0
HCCs per 1000	10.9	-0.8%	10.8	-80.9%	2.1	0.0	-	0.0	-	0.0
Paid per HCC	\$278,222	10.8%	\$308,200	-41.5%	\$180,156	\$0	-	\$0	-	\$0
HCC Paid % of Tot	39.3%	-0.7 pts	38.6%	-18.9 pts	19.7%	0.0%	-	0.0%	-	0.0%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$2,476	17.1%	\$2,899	-33.7%	\$1,921	\$0	-	\$0	-	\$0
Outpatient	\$2,071	11.9%	\$2,317	3.6%	\$2,401	\$0	-	\$0	-	\$0
Physician	\$3,067	7.8%	\$3,304	-5.6%	\$3,118	\$1,804	39.5%	\$2,516	-69.3%	\$772
Ancillary	\$92	13.6%	\$104	13.8%	\$118	\$131	194.7%	\$387	45.2%	\$562

Financial Summary – Full Year Trend

Retired Members



Measure	State Retirees					Non-State Retirees				
	2024	⇒	2025	⇒	2026-1Q	2024	⇒	2025	⇒	2026-1Q
Average Enrollment										
Employees	486	-3.6%	468	-3.6%	451	50	-11.7%	44	-2.1%	43
Spouses	80	-7.4%	74	1.0%	75	10	-21.4%	8	-8.7%	7
Children	130	-4.0%	124	-8.4%	114	12	-27.5%	8	-4.0%	8
Tot. Members	695	-4.1%	667	-4.0%	640	71	-15.6%	60	-3.2%	58
Avg. Family Size	1.4	-0.5%	1.4	-0.4%	1.4	1.4	-4.4%	1.4	-1.1%	1.3
Financial Summary										
Allowed	\$7,783,435	11.8%	\$8,705,026	-75.0%	\$2,177,279	\$681,934	-25.0%	\$511,699	-47.7%	\$267,445
Plan Paid	\$5,652,251	16.6%	\$6,587,906	-78.8%	\$1,397,271	\$354,041	-28.0%	\$254,897	-40.2%	\$152,468
Member Paid (OOP)	\$655,475	5.2%	\$689,806	-71.7%	\$195,136	\$76,876	-20.1%	\$61,398	-54.2%	\$28,129
Paid PEPY	\$11,637	20.9%	\$14,073	-12.0%	\$12,387	\$7,116	-18.4%	\$5,804	144.4%	\$14,183
Paid PMPY	\$8,129	21.6%	\$9,882	-11.6%	\$8,733	\$4,986	-14.7%	\$4,254	147.2%	\$10,515
Paid PEPM	\$970	20.9%	\$1,173	-12.0%	\$1,032	\$593	-18.4%	\$484	144.4%	\$1,182
Paid PMPM	\$677	21.6%	\$823	-11.6%	\$728	\$416	-14.7%	\$355	147.2%	\$876
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	7	57.1%	11	-90.9%	1	1	-100.0%	0	-	0
HCCs per 1000	10.1	63.9%	16.5	-90.5%	1.6	14.1	-100.0%	0.0	-	0.0
Paid per HCC	\$201,561	2.5%	\$206,510	-36.2%	\$131,839	\$132,680	-100.0%	\$0	-	\$0
HCC Paid % of Tot	25.0%	9.5 pts	34.5%	-25.0 pts	9.4%	37.5%	-37.5 pts	0.0%	-	0.0%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$1,283	72.7%	\$2,216	-4.2%	\$2,123	\$1,007	10.5%	\$1,113	65.3%	\$1,839
Outpatient	\$2,898	19.4%	\$3,459	-12.5%	\$3,027	\$2,576	-39.6%	\$1,556	217.4%	\$4,938
Physician	\$3,812	6.4%	\$4,058	-16.4%	\$3,392	\$1,228	30.6%	\$1,603	129.1%	\$3,671
Ancillary	\$135	10.4%	\$149	28.1%	\$191	\$175	-109.8%	-\$17	-481.7%	\$66

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
State Members									
Inpatient	\$5,058,268	\$329,556	\$209,507	\$5,597,332	\$1,861,347	\$279,790	\$59,836	\$2,200,972	-60.7%
Outpatient	\$2,408,981	\$510,041	\$47,985	\$2,967,008	\$2,326,113	\$392,951	\$91,320	\$2,810,384	-5.3%
Physician	\$3,565,581	\$591,769	\$87,969	\$4,245,320	\$3,020,817	\$470,626	\$72,131	\$3,563,574	-16.1%
Ancillary	\$108,095	\$19,914	\$7,965	\$135,974	\$114,587	\$29,191	\$1,427	\$145,205	6.8%
Total	\$11,140,926	\$1,451,281	\$353,427	\$12,945,634	\$7,322,864	\$1,172,557	\$224,713	\$8,720,134	-32.6%
PMPM	\$818.86	\$867.82	\$1,052.37	\$829.13	\$629.89	\$749.84	\$630.95	\$643.77	-22.4%
Non-State Members									
Inpatient	\$0	\$0	\$6,337	\$6,337	\$0	\$19,400	\$7,270	\$26,670	320.9%
Outpatient	\$0	\$0	\$8,939	\$8,939	\$0	\$51,126	\$20,481	\$71,608	701.1%
Physician	\$1,772	\$2,800	\$15,226	\$19,798	\$322	\$26,699	\$26,537	\$53,558	170.5%
Ancillary	\$185	\$0	-\$3,329	-\$3,144	\$234	\$100	\$854	\$1,188	-137.8%
Total	\$1,957	\$2,800	\$27,172	\$31,929	\$556	\$97,325	\$55,143	\$153,024	379.3%
PMPM	\$326.16	\$186.68	\$157.98	\$165.44	\$111.21	\$6,488.33	\$346.81	\$854.88	416.7%
All Members									
Inpatient	\$5,058,268	\$329,556	\$215,844	\$5,603,669	\$1,861,347	\$299,190	\$67,106	\$2,227,643	-60.2%
Outpatient	\$2,408,981	\$510,041	\$56,924	\$2,975,946	\$2,326,113	\$444,078	\$111,801	\$2,881,992	-3.2%
Physician	\$3,567,353	\$594,570	\$103,195	\$4,265,118	\$3,021,139	\$497,324	\$98,668	\$3,617,132	-15.2%
Ancillary	\$108,280	\$19,914	\$4,636	\$132,830	\$114,821	\$29,291	\$2,281	\$146,393	10.2%
Total	\$11,142,882	\$1,454,081	\$380,599	\$12,977,563	\$7,323,420	\$1,269,882	\$279,856	\$8,873,158	-31.6%
PMPM	\$818.65	\$861.76	\$749.45	\$821.03	\$629.67	\$804.36	\$543.25	\$646.52	-21.3%

Medical Cost Distribution

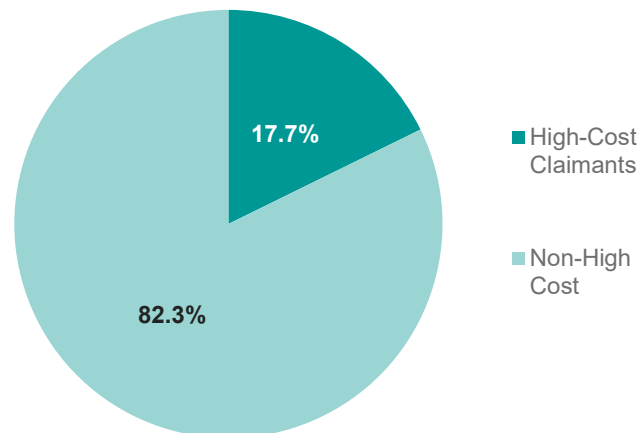
Distribution by Member Cost



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
No Claims	1,548	27.6%	\$0	0.0%	\$0	0.0%	1,300	26.1%	\$0	0.0%	\$0	0.0%
< \$0 - \$0	202	3.6%	-\$65,352	-0.5%	-\$2,458	-0.2%	205	4.1%	-\$52,733	-0.6%	-\$19	0.0%
> \$0 - \$2,500	3,267	58.3%	\$1,784,124	13.7%	\$506,547	45.2%	2,935	58.9%	\$1,672,960	18.9%	\$459,089	44.1%
> \$2,500 - \$5,000	255	4.5%	\$891,978	6.9%	\$174,562	15.6%	255	5.1%	\$917,767	10.3%	\$186,650	17.9%
> \$5,000 - \$10,000	151	2.7%	\$1,026,982	7.9%	\$165,955	14.8%	135	2.7%	\$922,767	10.4%	\$144,633	13.9%
> \$10,000 - \$25,000	115	2.1%	\$1,810,843	14.0%	\$146,311	13.1%	93	1.9%	\$1,476,720	16.6%	\$133,079	12.8%
> \$25,000 - \$50,000	41	0.7%	\$1,389,510	10.7%	\$72,251	6.5%	25	0.5%	\$891,867	10.1%	\$43,678	4.2%
> \$50,000 - \$100,000	15	0.3%	\$1,079,648	8.3%	\$35,990	3.2%	22	0.4%	\$1,470,725	16.6%	\$51,886	5.0%
> \$100,000	11	0.2%	\$5,059,831	39.0%	\$20,786	1.9%	9	0.2%	\$1,573,086	17.7%	\$21,400	2.1%
Total	5,605	100.0%	\$12,977,563	100.0%	\$1,119,943	100.0%	4,979	100.0%	\$8,873,158	100.0%	\$1,040,396	100.0%

* 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	Neoplasms	1	\$370,073	23.5%
2	Circulatory System	5	\$345,846	22.0%
3	Pregnancy, Childbirth & the Puerperium	1	\$204,306	13.0%
4	Digestive System	3	\$190,229	12.1%
5	Injury, Poisoning & External Causes	3	\$129,052	8.2%
6	Infectious & Parasitic Diseases	2	\$100,301	6.4%
7	Musculoskeletal System	3	\$99,943	6.4%
8	Congenital Malformations & Abnormalities	1	\$86,664	5.5%
9	Respiratory System	5	\$26,631	1.7%
10	Perinatal Originating Conditions	1	\$8,591	0.5%
...	All Others		\$11,451	0.7%
=	Total	9	\$1,573,086	100.0%

Utilization Summary – YTD Trend

Plan Totals & Norm



Measure	Total Plan					UMR Norm	
	2024-1Q	⇒	2025-1Q	⇒	2026-1Q	2026-1Q	Variance
Inpatient Admissions							
# of Admits	86	-9.3%	78	-23.1%	60		
# of Admit Days	392	30.9%	513	-42.5%	295		
Paid per Admit	\$31,208	3.2%	\$32,219	9.9%	\$35,420	\$26,669	32.8%
Paid per Admit Day	\$6,847	-28.4%	\$4,899	47.1%	\$7,204	\$5,506	30.8%
Admits per 1000	59.0	0.3%	59.2	-11.4%	52.5	46.7	12.3%
Average LOS	4.6	44.3%	6.6	-25.2%	4.9	4.8	1.5%
Emergency Room Visits							
# of ER Visits	350	-10.3%	314	2.9%	323		
~ % resulting in Admit	14.6%	-1.2 pts	13.4%	0.9 pts	14.2%	10.1%	4.1 pts
ER Visits per Patient	1.3	-0.3%	1.3	-3.3%	1.2		
ER Visits per 1000	240.3	-0.8%	238.4	18.5%	282.4	226.8	24.5%
Paid per ER Visit	\$2,859	13.2%	\$3,238	2.3%	\$3,311	\$2,496	32.7%
Urgent Care Visits							
# of UC Visits	563	12.1%	631	-23.6%	482		
UC Visits per Patient	1.2	4.4%	1.2	-3.1%	1.2		-
UC Visits per 1000	386.5	23.9%	479.0	-12.0%	421.4	232.9	80.9%
Paid per UC Visit	\$122	9.7%	\$134	2.5%	\$137	\$122	12.8%
Office Visits							
Off Visits per Patient	2.3	3.8%	2.4	-1.4%	2.3		
Paid per Office Visit	\$109	6.2%	\$116	6.4%	\$124	\$98	26.5%
Office Visits Paid PMPY	\$572	12.7%	\$645	7.2%	\$691	\$370	86.9%
Services							
Radiology Svcs per 1000	3,435.6	17.3%	4,031.2	-6.5%	3,770.2	3,615.7	4.3%
Radiology Paid PMPY	\$514	21.6%	\$625	-1.9%	\$613		
Lab Services per 1000	11,205.4	8.7%	12,184.8	-3.4%	11,766.1	9,459.3	24.4%
Labs Paid PMPY	\$199	35.1%	\$269	-10.2%	\$241		

- Inpatient Admission rate per 1000 decreased 11.4%, but amount paid per Admission is 9.9% higher than prior period
- ER utilization increased significantly (+18.5%), and amount paid per ER visit is 2.3% 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
Inpatient Admissions										
# of Admits	75	-24.0%	57	-22.8%	44	0	-	0	-	0
# of Admit Days	362	-5.8%	341	-42.2%	197	0	-	0	-	0
Paid per Admit	\$32,037	-3.2%	\$31,026	1.4%	\$31,452	\$0	-	\$0	-	\$0
Paid per Admit Day	\$6,638	-21.9%	\$5,186	35.5%	\$7,025	\$0	-	\$0	-	\$0
Admits per 1000	59.4	-15.4%	50.3	-9.7%	45.4	0.0	-	0.0	-	0.0
Average LOS	4.8	23.9%	6.0	-25.2%	4.5	0.0	-	0.0	-	0.0
Emergency Room Visits										
# of ER Visits	297	-16.8%	247	2.0%	252	0	-	1	-100.0%	0
~ % resulting in Admit	14.1%	-4.4 pts	9.7%	5.4 pts	15.1%	0.0%	-	0.0%	0.0 pts	0.0%
ER Visits per Patient	1.2	1.1%	1.2	-3.3%	1.2	0.0	-	1.0	-100.0%	0.0
ER Visits per 1000	235.3	-7.4%	217.9	19.4%	260.1	0.0	-	2,000.0	-100.0%	0.0
Paid per ER Visit	\$2,923	9.3%	\$3,195	11.7%	\$3,569	\$0	-	\$369	-100.0%	\$0
Urgent Care Visits										
# of UC Visits	495	10.1%	545	-22.6%	422	0	-	0	-	0
UC Visits per Patient	1.2	4.7%	1.2	-3.5%	1.2	0.0	-	0.0	-	0.0
UC Visits per 1000	392.1	22.6%	480.7	-9.4%	435.6	0.0	-	0.0	-	0.0
Paid per UC Visit	\$125	9.1%	\$136	2.3%	\$139	\$0	-	\$0	-	\$0
Office Visits										
Off Visits per Patient	2.2	1.7%	2.3	-0.7%	2.3	1.0	100.0%	2.0	-50.0%	1.0
Paid per Office Visit	\$112	7.8%	\$121	6.8%	\$129	\$173	-27.6%	\$125	-67.5%	\$41
Office Visits Paid PMPY	\$560	12.4%	\$629	8.5%	\$682	\$518	-3.5%	\$500	-80.5%	\$98
Services										
Radiology Svcs per 1000	3,330.1	11.2%	3,703.5	-3.1%	3,589.0	0.0	-	8,000.0	-100.0%	0.0
Radiology Paid PMPY	\$516	18.4%	\$611	0.1%	\$612	\$0	-	\$753	-100.0%	\$0
Lab Services per 1000	10,831.4	6.5%	11,530.5	-3.5%	11,129.2	30,000.0	-13.3%	26,000.0	-7.7%	24,000.0
Labs Paid PMPY	\$192	36.6%	\$262	-8.6%	\$240	\$20	3306.1%	\$681	-67.7%	\$220

Utilization Summary – YTD Trend

Retired Members



Measure	State Retirees					Non-State Retirees				
	2024-1Q	⇒	2025-1Q	⇒	2026-1Q	2024-1Q	⇒	2025-1Q	⇒	2026-1Q
Inpatient Admissions										
# of Admits	10	100.0%	20	-30.0%	14	1	0.0%	1	100.0%	2
# of Admit Days	29	486.2%	170	-54.1%	78	1	100.0%	2	900.0%	20
Paid per Admit	\$27,931	32.1%	\$36,887	-44.2%	\$20,589	\$1,744	292.9%	\$6,853	3206.1%	\$226,549
Paid per Admit Day	\$9,631	-54.9%	\$4,340	-14.8%	\$3,695	\$1,744	96.5%	\$3,426	561.2%	\$22,655
Admits per 1000	57.4	108.3%	119.5	-26.8%	87.5	51.3	25.1%	64.2	114.9%	137.9
Average LOS	2.9	193.1%	8.5	-34.5%	5.6	1.0	100.0%	2.0	400.0%	10.0
Emergency Room Visits										
# of ER Visits	49	20.4%	59	3.4%	61	4	75.0%	7	42.9%	10
~ % resulting in Admit	14.3%	14.5 pts	28.8%	-15.7 pts	13.1%	50.0%	-35.7 pts	14.3%	-14.3 pts	0.0%
ER Visits per Patient	1.5	-11.7%	1.3	-5.1%	1.2	1.0	16.7%	1.2	7.1%	1.3
ER Visits per 1000	281.2	25.4%	352.6	8.1%	381.3	205.1	119.0%	449.2	53.5%	689.7
Paid per ER Visit	\$2,253	68.6%	\$3,800	-35.8%	\$2,439	\$5,552	-92.1%	\$436	388.5%	\$2,131
Urgent Care Visits										
# of UC Visits	58	36.2%	79	-30.4%	55	10	-30.0%	7	-28.6%	5
UC Visits per Patient	1.2	5.9%	1.3	2.0%	1.3	1.4	-18.3%	1.2	-14.3%	1.0
UC Visits per 1000	332.8	41.8%	472.1	-27.2%	343.8	512.8	-12.4%	449.2	-23.2%	344.8
Paid per UC Visit	\$111	13.7%	\$126	3.9%	\$131	\$49	-7.5%	\$45	-28.7%	\$32
Office Visits										
Off Visits per Patient	2.6	12.6%	2.9	-6.4%	2.7	2.5	10.5%	2.8	-5.0%	2.6
Paid per Office Visit	\$101	-0.8%	\$100	7.2%	\$107	\$52	3.6%	\$54	-13.1%	\$47
Office Visits Paid PMPY	\$691	12.1%	\$775	0.0%	\$775	\$323	16.9%	\$378	-2.4%	\$369
Services										
Radiology Svcs per 1000	4,303.9	44.7%	6,226.5	-30.7%	4,312.7	2,564.1	62.7%	4,171.1	139.7%	10,000.0
Radiology Paid PMPY	\$549	38.6%	\$761	-23.4%	\$583	\$52	198.9%	\$155	566.5%	\$1,036
Lab Services per 1000	14,168.5	19.8%	16,970.6	-9.1%	15,425.8	8,615.4	-7.6%	7,957.2	70.7%	13,586.2
Labs Paid PMPY	\$251	33.1%	\$334	-21.4%	\$262	\$198	-74.0%	\$52	173.5%	\$141

On Demand Care Summary

Emergency Room & Urgent Care

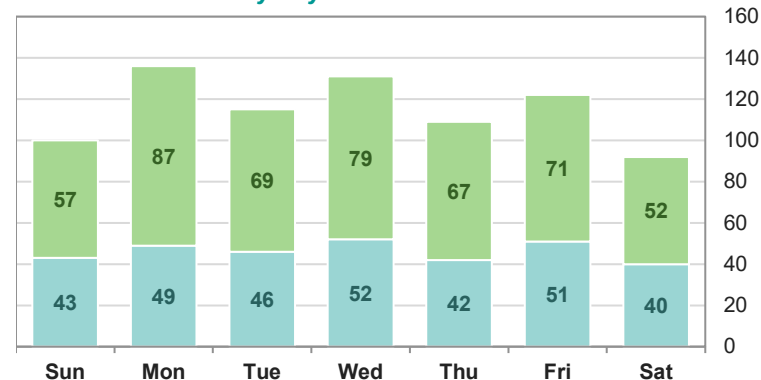


Measure	2025-1Q	2026-1Q	Change	UMR Norm	Variance
Emergency Room					
# of Visits	314	323	2.9%		
# of Patients	251	267	6.4%		
Total Plan Paid	\$1,016,728	\$1,069,472	5.2%		
Total Mem Paid	\$151,138	\$155,402	2.8%		
Visits per 1000	238.4	282.4	18.5%	226.8	24.5%
Paid per Visit	\$3,238	\$3,311	2.3%	\$2,496	32.7%
Paid PMPM	\$64	\$78	21.1%	\$47	65.2%
% ER Patients w/ Office Visit*	95.6%	95.1%	-0.5 pts		
% Potentially Avoidable**	8.6%	9.6%	1.0 pts	83.0%	-73.4 pts
Urgent Care					
# of Visits	631	482	-23.6%		
# of Patients	514	405	-21.2%		
Total Plan Paid	\$84,506	\$66,188	-21.7%		
Total Mem Paid	\$27,899	\$22,395	-19.7%		
Visits per 1000	479.0	421.4	-12.0%	232.9	80.9%
Paid per Visit	\$134	\$137	2.5%	\$122	12.8%
Paid PMPM	\$5	\$5	-9.8%	\$2	104.0%

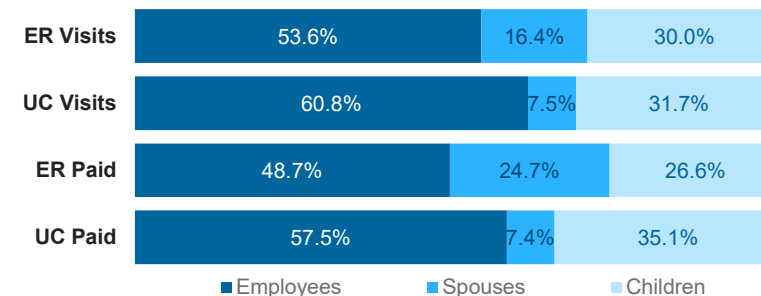
* Office Visit within prior 12 months..

** 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	173	293	466	\$520,769	\$38,047	\$558,816
Spouse	53	36	89	\$264,129	\$4,891	\$269,020
Child	97	153	250	\$284,574	\$23,250	\$307,824
Total	323	482	805	\$1,069,472	\$66,188	\$1,135,660

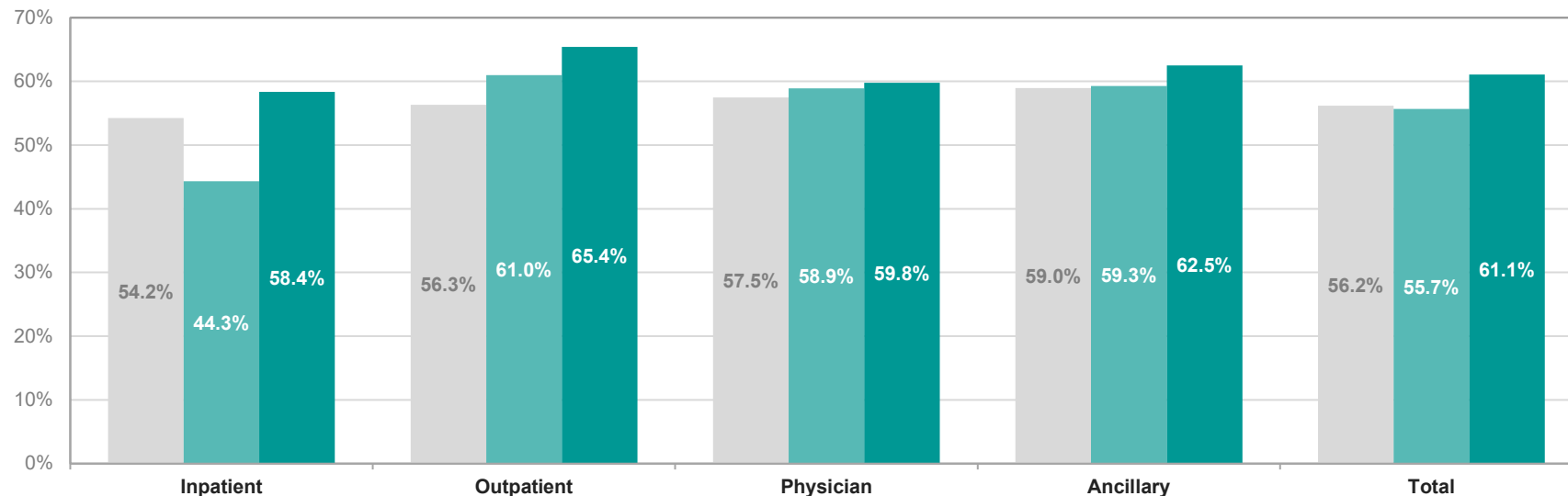
Network Summary

Discount Percentage & Network Utilization

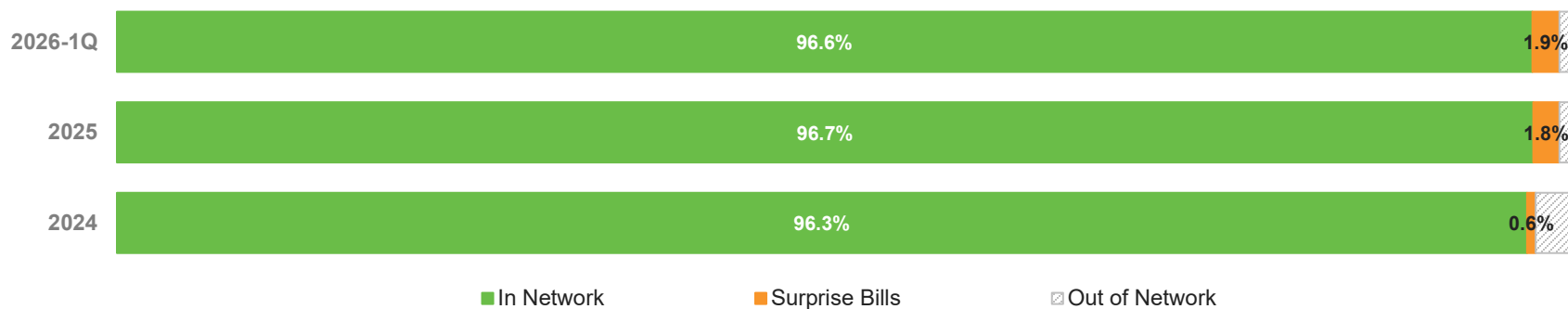


Discount Percentage* by Claim Type

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



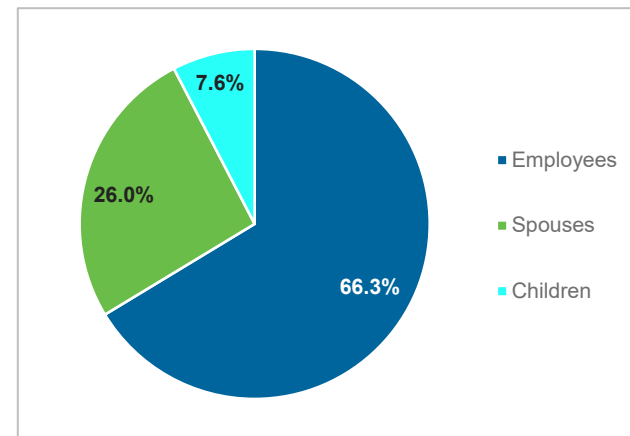
Diagnostic Chapter	2025 (Full Year)		2026-1Q		CYTD Paid by Relationship			CYTD Paid by Sex	
	Patients	Total Paid	Patients	Total Paid	Employee	Spouse	Child	Male	Female
Musculoskeletal System	1,916	\$5,111,750	915	\$1,195,217	\$792,842	\$311,154	\$91,222	\$540,999	\$654,219
Circulatory System	1,057	\$4,561,417	392	\$891,370	\$677,572	\$186,456	\$27,342	\$308,218	\$583,152
Neoplasms	948	\$5,069,259	356	\$855,789	\$760,435	\$76,594	\$18,761	\$109,578	\$746,212
Injury, Poisoning & External Causes	954	\$3,217,301	356	\$753,102	\$449,946	\$167,356	\$135,800	\$416,357	\$336,744
Health Status & Health Services	3,709	\$3,578,036	1,499	\$731,417	\$467,763	\$121,020	\$142,634	\$221,348	\$510,069
Digestive System	839	\$3,833,453	307	\$621,048	\$479,047	\$103,776	\$38,225	\$280,149	\$340,899
Mental, Behavioral & Neurodevelopmental	1,305	\$2,232,030	720	\$505,572	\$219,119	\$46,770	\$239,682	\$158,303	\$347,269
Symptoms, Signs & Findings, NEC	2,460	\$2,751,576	927	\$438,256	\$299,545	\$80,413	\$58,299	\$129,288	\$308,968
Genitourinary System	1,125	\$2,141,134	421	\$431,568	\$276,879	\$114,376	\$40,312	\$223,424	\$208,144
Nervous System	1,081	\$1,684,188	546	\$401,812	\$228,211	\$83,956	\$89,645	\$157,277	\$244,536
Pregnancy, Childbirth & the Puerperium	100	\$1,125,245	46	\$396,148	\$350,514	\$1,819	\$43,815	\$0	\$396,148
Respiratory System	1,683	\$1,989,295	445	\$390,013	\$233,923	\$68,491	\$87,599	\$241,853	\$148,160
Endocrine, Nutritional & Metabolic	1,718	\$1,519,332	775	\$379,927	\$252,461	\$97,189	\$30,277	\$213,049	\$166,879
Infectious & Parasitic Diseases	496	\$868,889	120	\$308,463	\$236,670	\$67,295	\$4,499	\$70,738	\$237,725
Eye and Adnexa	1,537	\$443,366	476	\$131,977	\$88,055	\$18,190	\$25,732	\$31,366	\$100,610
Skin & Subcutaneous Tissue	1,389	\$471,294	509	\$124,956	\$71,042	\$12,037	\$41,877	\$72,991	\$51,964
Congenital Malformations & Abnormalities	97	\$259,127	30	\$108,131	\$14,212	\$93	\$93,826	\$102,035	\$6,096
Perinatal Originating Conditions	60	\$3,326,874	19	\$79,336	\$0	\$0	\$79,336	\$17,926	\$61,409
Ear and Mastoid Process	513	\$468,197	153	\$70,063	\$26,982	\$13,997	\$29,084	\$24,800	\$45,263
Blood & Immune Disorders	216	\$504,817	87	\$58,995	\$50,442	\$5,626	\$2,927	\$8,404	\$50,590
External Causes of Morbidity	1	\$124	0	\$0	\$0	\$0	\$0	\$0	\$0
Total	5,279	\$45,156,705	3,562	\$8,873,158	\$5,975,657	\$1,576,606	\$1,320,895	\$3,328,103	\$5,545,055

Musculoskeletal System

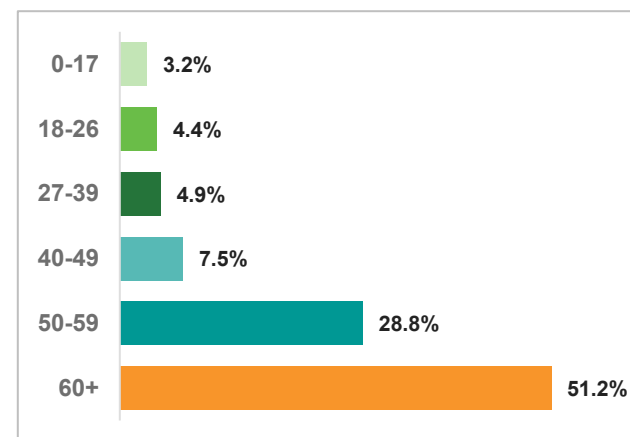
Breakout by Diagnostic Grouping & Demographics

#	Musculoskeletal Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Osteoarthritis & osteoporosis	133	275	\$327,038	27.4%
2	Spondylopathies & arthropathy	269	702	\$305,362	25.5%
3	Tendon, tissue, muscle disorders	160	320	\$205,691	17.2%
4	Other musculoskeletal pain	451	1,083	\$170,570	14.3%
5	Joint disorders & fractures	57	139	\$52,081	4.4%
6	Scoliosis & oth deformities	56	86	\$51,928	4.3%
7	Low back pain	88	220	\$37,546	3.1%
8	Rheumatoid arthritis & related disease	40	76	\$28,657	2.4%
9	Lupus	25	49	\$5,005	0.4%
10	Other MSK	10	22	\$4,469	0.4%
11	Biomechanical lesions	62	230	\$4,066	0.3%
12	Gout & crystal arthropathies	14	18	\$2,804	0.2%
=	Total	915	3,369	\$1,195,217	100.0%

Musculoskeletal Paid by Relationship



Musculoskeletal Paid by Age Range



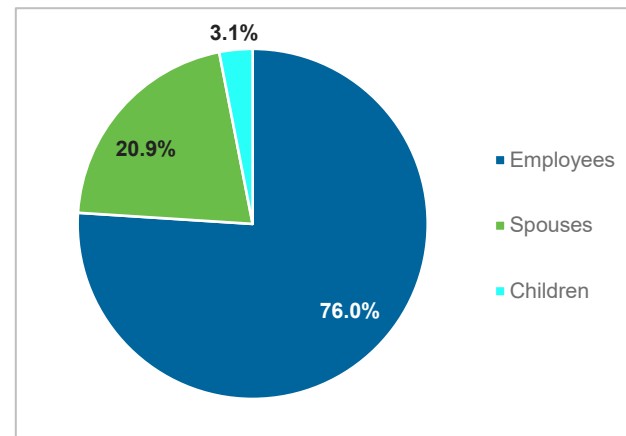
Circulatory System

Breakout by Diagnostic Grouping & Demographics

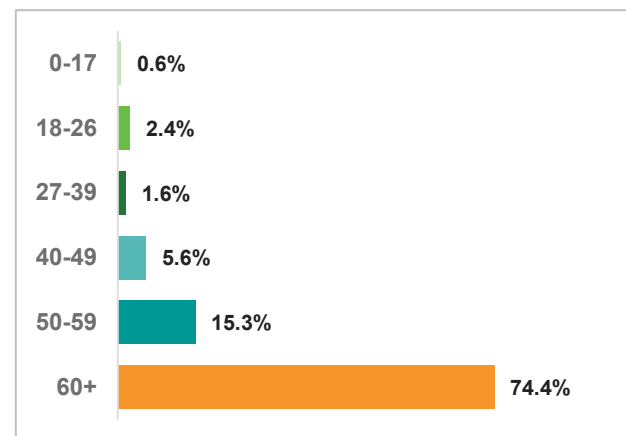


#	Circulatory System Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Cardiac dysrhythmias	69	159	\$260,374	29.2%
2	Heart failure	9	12	\$133,020	14.9%
3	Vascular disease	31	61	\$114,529	12.8%
4	Coronary atherosclerosis & oth heart disease	51	116	\$91,965	10.3%
5	Myocardial infarction	2	21	\$69,180	7.8%
6	Other circulatory	19	24	\$61,588	6.9%
7	Nonspecific chest pain	52	90	\$59,706	6.7%
8	Hypertension	198	281	\$37,592	4.2%
9	Acute pulmonary embolism, DVT	16	35	\$22,843	2.6%
10	Cerebrovascular disease	11	39	\$21,967	2.5%
11	Nonrheumatic & unspecified valve disorders	18	55	\$17,810	2.0%
12	Myocarditis & cardiomyopathy	3	5	\$798	0.1%
=	Total	392	982	\$891,370	100.0%

Circulatory System Paid by Relationship



Circulatory System Paid by Age Range

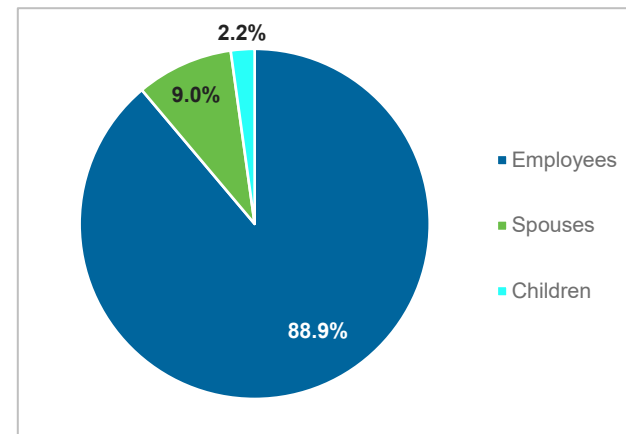


Neoplasms (Cancer)

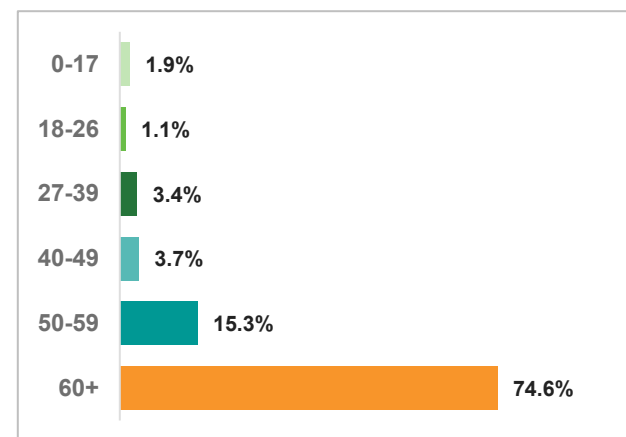
Breakout by Diagnostic Grouping & Demographics

#	Neoplasms (Cancer) Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Secondary malignancies	7	19	\$398,965	46.6%
2	Breast cancer	35	124	\$83,722	9.8%
3	Benign neoplasms	200	272	\$74,020	8.6%
4	Colorectal cancer	5	43	\$54,888	6.4%
5	Respiratory cancers	3	35	\$48,438	5.7%
6	Skin cancer	36	96	\$38,729	4.5%
7	Leukemia	4	30	\$30,747	3.6%
8	Kidney Cancer	4	10	\$26,677	3.1%
9	Neoplasms of unspec nature	116	133	\$20,921	2.4%
10	Thyroid cancer	2	8	\$18,159	2.1%
11	Prostate cancer	18	33	\$18,063	2.1%
12	Brain cancer	1	1	\$12,491	1.5%
13	Lymphoma	8	59	\$10,665	1.2%
14	Pancreatic cancer	2	13	\$5,981	0.7%
15	Cervical cancer	1	1	\$3,173	0.4%
16	Other urinary system cancer	2	4	\$2,825	0.3%
17	Ovarian cancer	2	3	\$2,732	0.3%
18	Head & neck cancers	2	3	\$1,625	0.2%
19	Endometrial cancer	3	5	\$1,157	0.1%
20	Other cancer	4	5	\$848	0.1%
...	All Others	7	11	\$964	0.1%
=	Total	356	968	\$855,789	100.0%

Neoplasms (Cancer) Paid by Relationship



Neoplasms (Cancer) Paid by Age Range



Note: there are additional cancer-related costs for encounters and therapy, totaling \$311,494 – these costs are categorized under Health Status

Mental & Behavioral Trend

Prevalence & Cost by Diagnostic Grouping

Mental & Behavioral 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	424	\$531,931	410	\$621,974	192	\$149,704	\$41,842	\$6,000	\$100,590	\$1,272
Anxiety & related Disorders	512	\$337,685	490	\$381,768	250	\$97,417	\$0	\$1,701	\$95,716	\$0
Trauma & stressor disorders	338	\$370,626	332	\$297,354	179	\$75,937	\$0	\$0	\$75,937	\$0
Neurodevelopmental disorders	253	\$292,459	260	\$259,148	137	\$73,121	\$0	\$1,335	\$71,787	\$0
Other mental health	141	\$117,944	133	\$99,065	50	\$35,952	\$0	\$19,776	\$16,176	\$0
Bipolar & related Disorders	79	\$92,390	66	\$83,919	30	\$25,232	\$13,273	\$0	\$11,959	\$0
Alcohol-related disorders	45	\$307,936	30	\$150,432	10	\$17,712	\$3,320	\$11,831	\$2,561	\$0
Suicidal ideation, attempt or self-harm	23	\$42,788	24	\$141,882	7	\$14,407	\$0	\$12,114	\$2,293	\$0
Obsessive compulsive disorders	22	\$60,775	20	\$9,774	14	\$5,550	\$0	\$0	\$5,550	\$0
Eating disorders	15	\$51,171	13	\$88,845	6	\$3,511	\$0	\$0	\$3,511	\$0
Schizophrenia spectrum disorders	16	\$33,159	13	\$68,703	6	\$3,099	\$0	-\$591	\$3,690	\$0
Cannabis-related disorders	5	\$3,870	10	\$2,953	2	\$2,170	\$0	\$1,785	\$385	\$0
Stimulant disorders	6	\$31,146	1	\$5,296	2	\$913	\$0	\$0	\$913	\$0
Other substance use	40	\$10,408	37	\$7,180	8	\$845	\$0	\$0	\$845	\$0
Opioid disorders	13	\$38,318	8	\$13,737	0	\$0	\$0	\$0	\$0	\$0
Total	1,352	\$2,322,608	1,305	\$2,232,030	720	\$505,572	\$58,435	\$53,949	\$391,915	\$1,272

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
Affective Psychosis	11	2.1	22.2%	5	1.0	-37.5%	\$11,236	363.6	454.5
Asthma	221	42.7	-10.2%	104	20.1	-14.8%	\$5,337	67.9	203.6
Atrial Fibrillation	65	12.6	20.4%	49	9.5	16.7%	\$44,869	553.8	1,092.3
Blood Disorders	208	40.2	-7.1%	102	19.7	-2.9%	\$31,465	235.6	471.2
CAD	89	17.2	-1.1%	53	10.2	23.3%	\$19,188	202.2	460.7
COPD	38	7.3	-5.0%	25	4.8	-7.4%	\$27,745	342.1	578.9
Cancer	509	98.4	-9.4%	252	48.7	-4.2%	\$19,925	104.1	241.7
Chronic Pain	38	7.3	-17.4%	17	3.3	-26.1%	\$60,356	342.1	631.6
CHF	26	5.0	-7.1%	13	2.5	-23.5%	\$153,131	500.0	615.4
Demyelinating Diseases	18	3.5	-10.0%	16	3.1	33.3%	\$33,250	55.6	333.3
Depression	389	75.2	-3.7%	288	55.7	5.1%	\$15,033	162.0	367.6
Diabetes	503	97.3	1.4%	382	73.9	-2.3%	\$10,608	65.6	224.7
ESRD	17	3.3	-5.6%	12	2.3	-20.0%	\$231,255	941.2	1,647.1
Eating Disorders	13	2.5	-7.1%	8	1.5	-11.1%	\$16,643	230.8	461.5
HIV/AIDS	5	1.0	-28.6%	5	1.0	0.0%	\$3,793	0.0	0.0
Hyperlipidemia	203	39.3	-3.3%	79	15.3	29.5%	\$5,147	14.8	113.3
Hypertension	553	106.9	-2.1%	256	49.5	0.8%	\$9,216	92.2	229.7
Immune Disorders	25	4.8	-3.8%	13	2.5	-7.1%	\$27,216	40.0	160.0
IBD	21	4.1	-32.3%	6	1.2	-14.3%	\$3,478	0.0	190.5
Liver Disease	1	0.2	-66.7%	1	0.2	0.0%	\$1,315,592	1,000.0	0.0
Morbid Obesity	96	18.6	-6.8%	53	10.2	-10.2%	\$26,518	83.3	177.1
Osteoarthritis	270	52.2	-4.9%	115	22.2	-9.4%	\$14,322	100.0	266.7
Peripheral Vascular Disease	26	5.0	-16.1%	5	1.0	-54.5%	\$11,697	192.3	269.2
Rheumatoid Arthritis	57	11.0	-6.6%	45	8.7	2.3%	\$10,809	52.6	263.2

- *Most prevalent chronic condition is Hypertension, with 553 members*
- *Diabetes is the condition with the most moderate/high risk members (382)*
- *Members with mod/high risk Cancer have the highest combined cost: 252 members totaling \$5.02M*

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:** \$8,722
- **Admits per 1000:** 60.3
- **ER Visits per 1000:** 233.2

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	58.8	322	5,476.1	40.2	221	5,498.6	0.4%	5,386.4	2.1%
Well Child Visit	3 - 6 years	248.2	205	826.1	209.5	186	888.0	7.5%	802.8	10.6%
Adults w/ Well Visit	Adults 18+	4,435	1,869	42.1%	4,030	1,780	44.2%	2.0 pts	40.5%	3.7 pts
Screenings	Rate for all screenings is the percentage of eligible population who had the screening during the period.									
Mammogram	Females 40 - 69	1,596	769	48.2%	1,452	754	51.9%	3.8 pts	46.9%	5.0 pts
Cervical Cancer	Females 21 - 64	2,153	513	23.8%	1,904	488	25.6%	1.8 pts	23.0%	2.6 pts
Prostate Cancer	Males 50 - 70	914	416	45.5%	873	414	47.4%	1.9 pts	42.2%	5.2 pts
Colorectal Cancer	Members 45 - 75	2,557	422	16.5%	2,360	431	18.3%	1.8 pts	16.4%	1.9 pts
Cholesterol	Female 45+ Male 35+	2,882	1,619	56.2%	2,664	1,517	56.9%	0.8 pts	46.9%	10.1 pts
Condition-specific	Screening									
Asthma	Office Visit for Asthma	246	207	84.1%	221	176	79.6%	-4.5 pts		
COPD	Spirometry Test	40	8	20.0%	38	5	13.2%	-6.8 pts		
Type 2 Diabetes	A1c Test	451	412	91.4%	461	417	90.5%	-0.9 pts	0	0
	Eye Exam	451	127	28.2%	461	136	29.5%	1.3 pts	0.0%	0.0 pts
	Lipid Panel	451	353	78.3%	461	355	77.0%	-1.3 pts	0	0
	Urine Protein Test	451	292	64.7%	461	310	67.2%	2.5 pts	0.0%	0.0 pts
	Any Diabetes Screen	451	435	96.5%	461	446	96.7%	0.3 pts	0	0
Hyperlipidemia	Lipid Profile	210	109	51.9%	203	107	52.7%	0.8 pts		
Hypertension	Creatinine Test	565	153	27.1%	553	130	23.5%	-3.6 pts		
	Lipid Profile	565	174	30.8%	553	144	26.0%	-4.8 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.