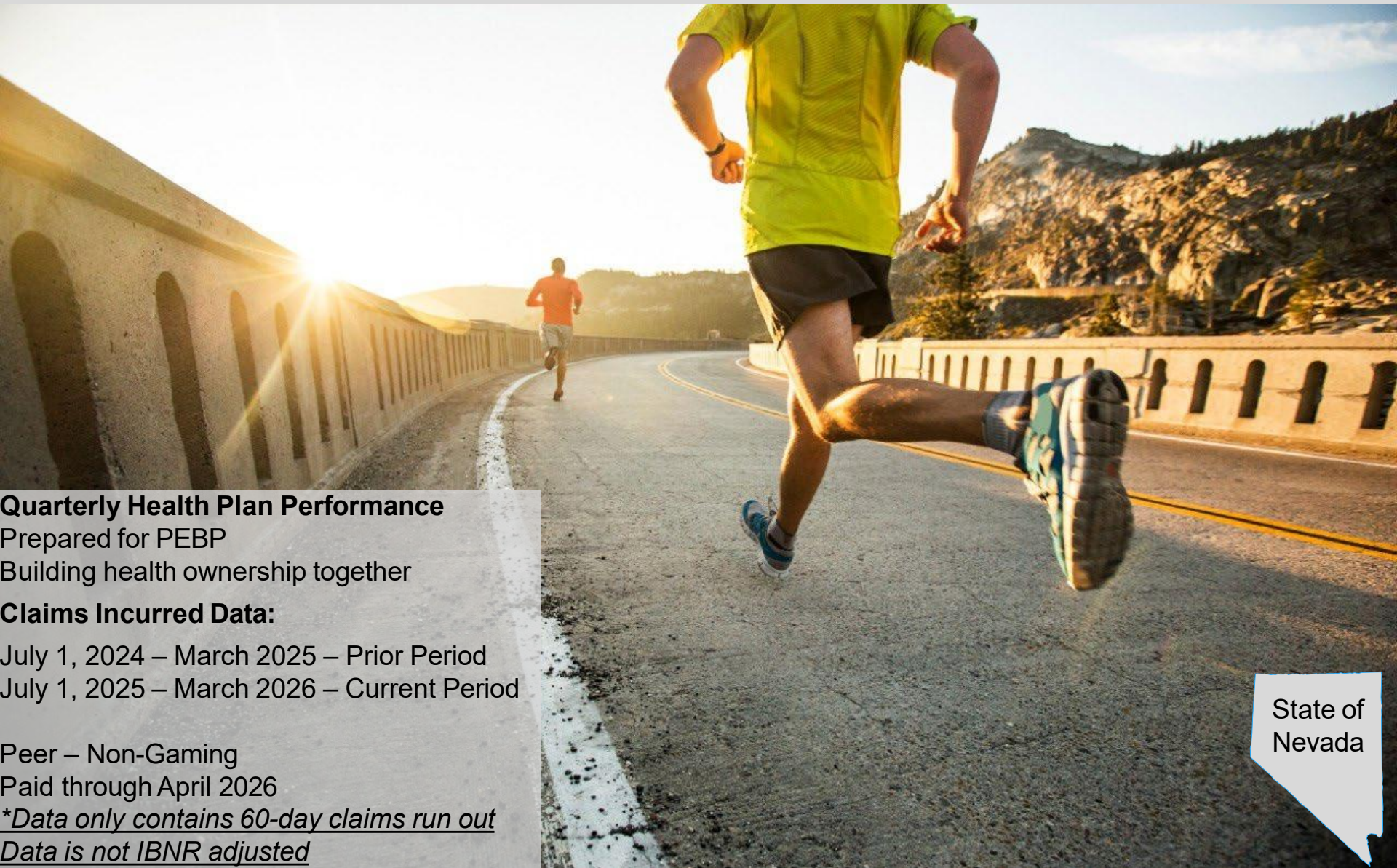


# Power Of Partnership.



## **Quarterly Health Plan Performance**

Prepared for PEBP

Building health ownership together

### **Claims Incurred Data:**

July 1, 2024 – March 2025 – Prior Period

July 1, 2025 – March 2026 – Current Period

Peer – Non-Gaming

Paid through April 2026

*\*Data only contains 60-day claims run out*

*Data is not IBNR adjusted*

State of  
Nevada



**Executive Summary**  
Spend and Utilization

# Executive Summary Utilization & Spend



## Population

- -8.4% decrease for employees from prior period
- -8.6% decrease for members from prior period

## Medical Paid PMPM

- 10.0% increase in medical paid PMPM from prior period
- Non-Catastrophic spend decreased -9.4% from prior period
- 25.4% increase in Catastrophic spend

## High-Cost Claimants

- 64 HCC in Q3 2026, up 23.1%
- 34.9% of medical spend comes from HCC

## Emergency Room

- ER Visits Per 1,000 members decreased -24.4%
- Avg. paid per ER Visit increased 13.2%
  - High Acuity level of ER visits

## Urgent Care

- Urgent Care visits per 1,000 members decreased by -10.7%
- Avg. paid per Urgent care visit increased 12.0%
  - High Acuity Level of UC Visits

## Rx Drivers

- Rx Net Paid PMPM increased 17.9%
- Specialty Spend increased 7.2%
- Specialty Rx driving 35.3% of total Rx Spend

## Overall Medical / Rx

- Total Medical/Rx increased 12.8% on PMPM basis

# Executive Summary Utilization & Spend



| Claims Paid by Age Group |                  |              |              |         |                 |             |                      |              |              |         |                 |             |                 |                 |
|--------------------------|------------------|--------------|--------------|---------|-----------------|-------------|----------------------|--------------|--------------|---------|-----------------|-------------|-----------------|-----------------|
| July - March Q3 2025     |                  |              |              |         |                 |             | July - March Q3 2026 |              |              |         |                 |             | Change          |                 |
| Age Band                 | Medical Net Paid | Medical PMPM | Rx Net Paid  | Rx PMPM | Med/Rx Net Paid | Med/Rx PMPM | Medical Net Paid     | Medical PMPM | Rx Net Paid  | Rx PMPM | Med/Rx Net Paid | Med/Rx PMPM | Med/Rx Net Paid | Med/Rx Net PMPM |
| <1                       | \$699,304        | \$1,998      | \$4,327      | \$12    | \$703,631       | \$2,010     | \$291,610            | \$791        | \$5,466      | \$15    | \$297,076       | \$806       | -57.8%          | 19.9%           |
| 01                       | \$74,941         | \$256        | \$388        | \$1     | \$75,329        | \$257       | \$106,030            | \$343        | \$13,786     | \$45    | \$119,816       | \$387       | 34.0%           | 3262.6%         |
| 02-04                    | \$594,010        | \$402        | \$4,679      | \$3     | \$598,690       | \$405       | \$486,304            | \$446        | \$3,167      | \$3     | \$489,470       | \$449       | 11.0%           | -8.2%           |
| 05-09                    | \$574,997        | \$207        | \$25,700     | \$9     | \$600,696       | \$217       | \$670,377            | \$259        | \$23,759     | \$9     | \$694,136       | \$268       | 24.9%           | -1.0%           |
| 10-14                    | \$635,903        | \$163        | \$66,264     | \$17    | \$702,167       | \$180       | \$575,221            | \$165        | \$46,620     | \$13    | \$621,841       | \$179       | 1.6%            | -21.0%          |
| 15-19                    | \$873,687        | \$191        | \$150,603    | \$33    | \$1,024,290     | \$224       | \$761,217            | \$187        | \$168,830    | \$42    | \$930,046       | \$229       | -1.8%           | 26.4%           |
| 20-24                    | \$864,544        | \$197        | \$204,061    | \$47    | \$1,068,606     | \$244       | \$894,831            | \$216        | \$121,202    | \$29    | \$1,016,034     | \$246       | 9.6%            | -37.1%          |
| 25-29                    | \$741,532        | \$291        | \$261,479    | \$103   | \$1,003,011     | \$393       | \$735,158            | \$357        | \$227,075    | \$110   | \$962,233       | \$467       | 22.8%           | 7.6%            |
| 30-34                    | \$1,119,817      | \$420        | \$394,712    | \$148   | \$1,514,528     | \$568       | \$841,505            | \$359        | \$388,554    | \$166   | \$1,230,059     | \$525       | -14.5%          | 12.0%           |
| 35-39                    | \$1,467,910      | \$449        | \$710,348    | \$217   | \$2,178,258     | \$666       | \$1,529,472          | \$521        | \$888,826    | \$303   | \$2,418,298     | \$824       | 16.1%           | 39.4%           |
| 40-44                    | \$1,279,434      | \$335        | \$678,216    | \$178   | \$1,957,650     | \$513       | \$1,382,328          | \$374        | \$954,376    | \$258   | \$2,336,704     | \$632       | 11.5%           | 45.2%           |
| 45-49                    | \$2,294,044      | \$504        | \$1,423,233  | \$313   | \$3,717,277     | \$817       | \$1,806,312          | \$448        | \$1,033,090  | \$256   | \$2,839,402     | \$704       | -11.2%          | -18.2%          |
| 50-54                    | \$2,327,232      | \$414        | \$2,051,141  | \$365   | \$4,378,373     | \$778       | \$3,324,226          | \$650        | \$2,600,614  | \$508   | \$5,924,840     | \$1,158     | 57.1%           | 39.5%           |
| 55-59                    | \$2,052,680      | \$377        | \$2,140,596  | \$393   | \$4,193,276     | \$770       | \$2,290,061          | \$432        | \$2,511,997  | \$474   | \$4,802,058     | \$907       | 14.7%           | 20.7%           |
| 60-64                    | \$2,127,485      | \$413        | \$1,832,405  | \$356   | \$3,959,890     | \$769       | \$3,036,800          | \$630        | \$1,934,240  | \$401   | \$4,971,040     | \$1,032     | 52.6%           | 12.9%           |
| 65+                      | \$3,001,196      | \$764        | \$1,662,940  | \$424   | \$4,664,136     | \$1,188     | \$2,110,384          | \$567        | \$1,585,906  | \$426   | \$3,696,290     | \$993       | -25.8%          | 0.6%            |
| Total                    | \$20,728,717     | \$378        | \$11,611,091 | \$212   | \$32,339,808    | \$590       | \$20,841,836         | \$416        | \$12,507,509 | \$250   | \$33,349,345    | \$666       | 3.1%            | 12.8%           |

# Financial Summary



| Financial and Demographic (July 2025 thru March 2026 Q2) |              |              |              |        |              |              |              |        |                           |             |             |        |
|----------------------------------------------------------|--------------|--------------|--------------|--------|--------------|--------------|--------------|--------|---------------------------|-------------|-------------|--------|
|                                                          | Total        |              |              |        | State Active |              |              |        | Retiree (State/Non-State) |             |             |        |
| Summary                                                  | Thru 3Q24    | Thru 3Q25    | Thru 3Q26    | ▲      | Thru 3Q24    | Thru 3Q25    | Thru 3Q26    | ▲      | Thru 3Q24                 | Thru 3Q25   | Thru 3Q26   | ▲      |
| Avg. # Employees                                         | 3,537        | 3,503        | 3,210        | -8.4%  | 3,097        | 3,101        | 2,831        | -8.7%  | 440                       | 402         | 379         | -5.8%  |
| Avg. # Members                                           | 6,180        | 6,086        | 5,563        | -8.6%  | 5,578        | 5,535        | 5,043        | -8.9%  | 601                       | 551         | 519         | -5.8%  |
| Ratio                                                    | 1.7          | 1.7          | 1.7          | -0.2%  | 1.8          | 1.8          | 1.8          | -0.2%  | 1.4                       | 1.4         | 1.4         | 0.0%   |
| Financial                                                |              |              |              |        |              |              |              |        |                           |             |             |        |
| Medical Paid                                             | \$19,207,298 | \$20,728,717 | \$20,841,836 | 0.5%   | \$16,235,958 | \$18,272,310 | \$18,467,902 | 1.1%   | \$2,971,340               | \$2,456,408 | \$2,373,934 | -3.4%  |
| Member Paid                                              | \$1,717,696  | \$2,012,487  | \$1,632,984  | -18.9% | \$1,222,896  | \$1,273,048  | \$1,127,728  | -11.4% | \$494,800                 | \$739,438   | \$505,256   | -31.7% |
| Net Paid PEPY                                            | \$7,241      | \$7,889      | \$8,658      | 9.7%   | \$6,990      | \$7,857      | \$8,698      | 10.7%  | \$9,009                   | \$8,142     | \$8,361     | 2.7%   |
| Net Paid PMPY                                            | \$4,144      | \$4,541      | \$4,996      | 10.0%  | \$3,881      | \$4,402      | \$4,882      | 10.9%  | \$6,585                   | \$5,939     | \$6,098     | 2.7%   |
| Net Paid PEPM                                            | \$603        | \$657        | \$721        | 9.7%   | \$582        | \$655        | \$725        | 10.7%  | \$751                     | \$678       | \$697       | 2.7%   |
| Net Paid PMPM                                            | \$345        | \$378        | \$416        | 10.0%  | \$323        | \$367        | \$407        | 10.9%  | \$549                     | \$495       | \$508       | 2.7%   |
| High Cost Claimants                                      |              |              |              |        |              |              |              |        |                           |             |             |        |
| # of HCC's > \$50k                                       | 51           | 52           | 64           | 23.1%  | 37           | 43           | 53           | 23.3%  | 14                        | 9           | 11          | 22.2%  |
| Avg. paid per claimant                                   | \$101,840    | \$113,499    | \$115,399    | 1.7%   | \$102,152    | \$115,111    | \$118,995    | 3.4%   | \$101,015                 | \$105,800   | \$98,074    | -7.3%  |
| HCC % of Spend                                           | 26.9%        | 28.0%        | 34.9%        | 24.8%  | 23.2%        | 27.0%        | 33.8%        | 25.0%  | 47.1%                     | 34.4%       | 43.5%       | 26.5%  |
| Spend by Location (PMPY)                                 |              |              |              |        |              |              |              |        |                           |             |             |        |
| Inpatient                                                | \$1,142      | \$1,350      | \$1,323      | -2.0%  | \$994        | \$1,448      | \$1,402      | -3.2%  | \$2,520                   | \$2,230     | \$1,903     | -14.6% |
| Outpatient                                               | \$1,073      | \$1,240      | \$1,273      | 2.6%   | \$1,014      | \$1,194      | \$1,198      | 0.3%   | \$1,583                   | \$1,385     | \$1,328     | -4.1%  |
| Professional                                             | \$1,933      | \$1,952      | \$2,423      | 24.1%  | \$1,873      | \$1,349      | \$1,807      | 34.0%  | \$2,486                   | \$2,327     | \$2,863     | 23.1%  |
| Total                                                    | \$4,148      | \$4,543      | \$5,019      | 10.5%  | \$3,881      | \$4,402      | \$4,882      | 10.9%  | \$6,588                   | \$5,942     | \$6,095     | 2.6%   |



# Paid Claims by Claim Type



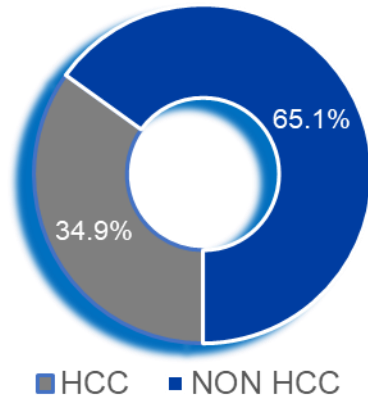
| Net Paid Claims - Total |                      |              |             |              |                      |              |             |              |        |
|-------------------------|----------------------|--------------|-------------|--------------|----------------------|--------------|-------------|--------------|--------|
| Total Participants      |                      |              |             |              |                      |              |             |              |        |
|                         | July - March 2025 Q3 |              |             |              | July - March 2026 Q3 |              |             |              | ▲      |
|                         | Actives              | Pre-Medicare | Medicare    | Total        | Actives              | Pre-Medicare | Medicare    | Total        |        |
| Medical                 |                      |              |             |              |                      |              |             |              |        |
| InPatient               | \$4,527,839          | \$178,808    | \$1,456,928 | \$6,163,576  | \$4,491,776          | \$0          | \$1,029,540 | \$5,521,317  | -10.4% |
| OutPatient              | \$12,758,780         | \$267,952    | \$1,538,410 | \$14,565,141 | \$14,001,229         | \$221,869    | \$1,097,421 | \$15,320,519 | 5.2%   |
| Total - Medical         | \$17,286,619         | \$446,760    | \$2,995,338 | \$20,728,717 | \$18,493,006         | \$221,869    | \$2,126,961 | \$20,841,836 | 0.5%   |
|                         |                      |              |             |              |                      |              |             |              |        |
| Net Paid Claims - Total |                      |              |             |              |                      |              |             |              |        |
| Total Participants      |                      |              |             |              |                      |              |             |              |        |
|                         | July - March 2025 Q3 |              |             |              | July - March 2026 Q3 |              |             |              | ▲      |
|                         | Actives              | Pre-Medicare | Medicare    | Total        | Actives              | Pre-Medicare | Medicare    | Total        |        |
| Medical PMPM            | \$347                | \$421        | \$2,823     | \$378        | \$406                | \$266        | \$572       | \$416        | 10.0%  |

# Cost Distribution – Medical Claims > \$50K



| July - March 3Q26 |                 |             |           |                 |                       |               | July - March 3Q26 |                 |             |           |                 |                       |
|-------------------|-----------------|-------------|-----------|-----------------|-----------------------|---------------|-------------------|-----------------|-------------|-----------|-----------------|-----------------------|
| # of Members      | % of Population | Total Paid  | % of Paid | Subscriber Paid | % of Subscribers paid | Paid Claims   | # of Members      | % of Population | Total Paid  | % of Paid | Subscriber Paid | % of Subscribers paid |
| 5                 | 0.1%            | \$1,567,888 | 7.6%      | \$1,337,098     | 85.3%                 | > \$100k      | 8                 | 0.1%            | \$1,749,554 | 8.4%      | \$636,376       | 36.4%                 |
| 18                | 0.3%            | \$1,438,799 | 6.9%      | \$689,907       | 48.0%                 | \$50k- \$100k | 23                | 0.4%            | \$1,671,744 | 8.0%      | \$1,227,269     | 73.4%                 |
| 62                | 1.0%            | \$2,247,270 | 10.8%     | \$1,446,734     | 64.4%                 | \$25k - \$50k | 50                | 0.9%            | \$1,999,299 | 9.6%      | \$1,563,658     | 78.2%                 |
| 168               | 2.8%            | \$3,639,400 | 17.6%     | \$2,253,537     | 61.9%                 | \$10k - \$25k | 165               | 3.0%            | \$3,858,333 | 18.5%     | \$2,637,919     | 68.4%                 |
| 329               | 5.4%            | \$2,860,183 | 13.8%     | \$1,809,471     | 63.3%                 | \$5k - \$10k  | 332               | 6.0%            | \$2,859,159 | 13.7%     | \$1,754,808     | 61.4%                 |

% Paid Attributed to Catastrophic Cases



HCC > \$50k - CCSR Chapter Conditions - Thru 3Q26

| Top 5 AHRQ Category conditions                      | # of Patients | Total Paid  | % of Med Paid |
|-----------------------------------------------------|---------------|-------------|---------------|
| Diseases of the circulatory system                  | 11            | \$1,805,016 | 21.9%         |
| Neoplasms                                           | 9             | \$1,679,548 | 20.4%         |
| Endocrine, nutritional and metabolic diseases       | 5             | \$647,983   | 7.9%          |
| Certain infectious and parasitic diseases           | 6             | \$632,799   | 7.7%          |
| Injury, poisoning and certain other external causes | 5             | \$626,388   | 7.6%          |

# Utilization Summary



| Utilization Summary            |                      |                      |        |                      |                      |        |                         |                      |        |
|--------------------------------|----------------------|----------------------|--------|----------------------|----------------------|--------|-------------------------|----------------------|--------|
|                                | Total                |                      |        | State Active         |                      |        | Retiree State/Non-State |                      |        |
|                                | July - March<br>3Q25 | July - March<br>3Q26 | ▲      | July - March<br>3Q25 | July - March<br>3Q26 | ▲      | July - March<br>3Q25    | July - March<br>3Q26 | ▲      |
| <b>Inpatient</b>               |                      |                      |        |                      |                      |        |                         |                      |        |
| # of Admits                    | 288                  | 202                  | -29.9% | 246                  | 172                  | -30.1% | 42                      | 30                   | -28.6% |
| # of Bedays                    | 1,831                | 1,132                | -38.2% | 1,449                | 841                  | -42.0% | 382                     | 291                  | -23.8% |
| Avg. Paid per Admit            | \$20,568             | \$21,025             | 2.2%   | \$20,414             | \$20,899             | 2.4%   | \$21,470                | \$21,750             | 1.3%   |
| Avg. Paid per Day              | \$3,235              | \$3,752              | 16.0%  | \$3,466              | \$4,274              | 23.3%  | \$2,361                 | \$2,242              | -5.0%  |
| Admits Per K                   | 63.1                 | 48.4                 | -23.3% | 59.3                 | 45.5                 | -23.3% | 101.6                   | 77.0                 | -24.2% |
| Days Per K                     | 401.1                | 271.3                | -32.4% | 349.1                | 222.3                | -36.3% | 924.0                   | 747.1                | -19.1% |
| ALOS                           | 6.4                  | 5.6                  | -11.9% | 5.9                  | 4.9                  | -17.0% | 5.5                     | 5.9                  | 7.3%   |
| Admits from ER                 | 140                  | 116                  | -17.1% | 117                  | 98                   | -16.2% | 23                      | 18                   | -21.7% |
| <b>Physician Office Visits</b> |                      |                      |        |                      |                      |        |                         |                      |        |
| Per Member Per Year            | 0.8                  | 0.8                  | -0.1%  | 0.7                  | 0.8                  | 1.4%   | 0.9                     | 0.7                  | -13.3% |
| Paid Per Visit                 | \$162                | \$179                | 10.9%  | \$167                | \$187                | 12.0%  | \$117                   | \$106                | -10.1% |
| Net Paid PMPM                  | \$10.13              | \$11.22              | 10.7%  | \$10.31              | \$11.70              | 13.5%  | \$8.38                  | \$6.53               | -22.1% |
| <b>Emergency Room</b>          |                      |                      |        |                      |                      |        |                         |                      |        |
| # of Visits                    | 631                  | 436                  | -30.9% | 574                  | 385                  | -32.9% | 57                      | 51                   | -10.5% |
| Visits Per K                   | 138.2                | 104.5                | -24.4% | 138.3                | 101.8                | -26.4% | 137.9                   | 130.9                | -5.0%  |
| Avg Paid Per Visit             | \$2,961              | \$3,352              | 13.2%  | \$2,979              | \$3,433              | 15.2%  | \$2,778                 | \$2,741              | -1.3%  |
| <b>Urgent Care</b>             |                      |                      |        |                      |                      |        |                         |                      |        |
| # of Visits                    | 3,055                | 2,494                | -18.4% | 2,748                | 2,256                | -17.9% | 306                     | 236                  | -22.9% |
| Visits Per K                   | 669.3                | 597.8                | -10.7% | 662.0                | 596.4                | -9.9%  | 740.2                   | 605.9                | -18.1% |
| Avg Paid Per Visit             | \$126                | \$141                | 12.0%  | \$91                 | \$96                 | 5.2%   | \$78                    | \$79                 | 2.0%   |

\*Not Representative of all utilization

Data based on medical spend



# Diagnosis Grouper Summary – Top 25



| Top 25 CCSR Category                                       | Total Paid | % Paid | Insured   | Spouse    | Dependent | Male      | Female    | Unassigned |
|------------------------------------------------------------|------------|--------|-----------|-----------|-----------|-----------|-----------|------------|
| Respiratory failure; insufficiency; arrest                 | \$905,420  | 5.3%   | \$170,181 | \$733,025 | \$2,214   | \$736,709 | \$168,711 | \$0        |
| Spondylopathies/spondyloarthropathy                        | \$853,927  | 5.0%   | \$614,362 | \$238,379 | \$1,186   | \$370,496 | \$483,432 | \$0        |
| Neurodevelopmental disorders                               | \$831,634  | 4.9%   | \$27,496  | \$2,719   | \$801,420 | \$541,402 | \$290,232 | \$0        |
| Encounter for antineoplastic therapies                     | \$490,238  | 2.9%   | \$490,238 |           |           | \$25,129  | \$465,109 | \$0        |
| Diabetes mellitus with complication                        | \$456,255  | 2.7%   | \$317,905 | \$109,925 | \$28,425  | \$334,734 | \$121,521 | \$0        |
| Sleep wake disorders                                       | \$364,380  | 2.1%   | \$308,401 | \$40,626  | \$15,353  | \$179,018 | \$185,361 | \$0        |
| Other specified and unspecified liver disease              | \$327,990  | 1.9%   | \$3,692   | \$323,904 | \$393     | \$325,604 | \$2,385   | \$0        |
| Septicemia                                                 | \$320,660  | 1.9%   | \$269,581 | \$50,556  | \$522     | \$154,296 | \$166,364 | \$0        |
| Complication of other surgical or medical care             | \$315,192  | 1.9%   | \$151,487 | \$61,917  | \$101,789 | \$228,438 | \$86,754  | \$0        |
| Leukemia - acute myeloid leukemia (AML)                    | \$305,927  | 1.8%   | \$305,927 |           |           |           | \$305,927 | \$0        |
| Headache; including migraine                               | \$287,226  | 1.7%   | \$140,004 | \$130,916 | \$16,306  | \$10,514  | \$276,712 | \$0        |
| Chronic kidney disease                                     | \$272,926  | 1.6%   | \$272,241 | \$685     |           | \$272,926 | \$0       | \$0        |
| Breast cancer - all other types                            | \$272,213  | 1.6%   | \$116,687 | \$155,526 |           | \$1,165   | \$271,047 | \$0        |
| Cardiac dysrhythmias                                       | \$227,402  | 1.3%   | \$221,778 | \$5,625   | \$0       | \$99,450  | \$127,953 | \$0        |
| Neoplasm-related encounters                                | \$226,631  | 1.3%   | \$192,021 | \$32,600  | \$2,009   | \$62,828  | \$163,804 | \$0        |
| Abdominal pain and other digestive/abdomen                 | \$223,284  | 1.3%   | \$146,598 | \$55,158  | \$21,528  | \$46,669  | \$176,615 | \$0        |
| Depressive disorders                                       | \$217,836  | 1.3%   | \$129,667 | \$22,782  | \$65,386  | \$76,619  | \$141,217 | \$0        |
| Sprains and strains, initial encounter                     | \$197,951  | 1.2%   | \$136,772 | \$34,796  | \$26,384  | \$71,840  | \$126,111 | \$0        |
| Medical examination/evaluation                             | \$195,596  | 1.1%   | \$53,404  | \$9,532   | \$132,661 | \$80,997  | \$114,599 | \$0        |
| Other specified and unspecified upper respiratory diseases | \$195,528  | 1.1%   | \$107,222 | \$70,933  | \$17,373  | \$91,694  | \$103,834 | \$0        |
| Nonspecific chest pain                                     | \$194,938  | 1.1%   | \$131,460 | \$18,869  | \$44,609  | \$75,056  | \$119,882 | \$0        |
| Other unspecified nutritional and metabolic disorders      | \$192,573  | 1.1%   | \$105,728 | \$86,625  | \$221     | \$105,181 | \$87,393  | \$0        |
| Respiratory cancers                                        | \$172,893  | 1.0%   | \$168,771 | \$4,121   |           | \$11,703  | \$161,189 | \$0        |
| Hearing loss                                               | \$167,216  | 1.0%   | \$122,663 | \$33,581  | \$10,972  | \$92,352  | \$74,864  | \$0        |
| Other unspecified diseases of kidney and ureters           | \$166,849  | 1.0%   | \$141,126 | \$775     | \$24,947  | \$87,008  | \$79,841  | \$0        |

\*Not Representative of all utilization

Data based on medical spend only

# Mental Health Drilldown



| Top 10 Mental Health                              |                   |            |                   |            |
|---------------------------------------------------|-------------------|------------|-------------------|------------|
| CCSR Category Description                         | July - March 3Q25 |            | July - March 3Q26 |            |
|                                                   | Patients          | Total Paid | Patients          | Total Paid |
| Neurodevelopmental disorders                      | 205               | \$510,364  | 188               | \$831,634  |
| Depressive disorders                              | 320               | \$295,639  | 336               | \$217,836  |
| Anxiety and fear-related disorders                | 409               | \$168,405  | 360               | \$139,432  |
| Trauma- and stressor-related disorders            | 233               | \$115,487  | 203               | \$125,724  |
| Bipolar and related disorders                     | 74                | \$59,680   | 63                | \$46,272   |
| Suicidal ideation/attempt/intentional self-harm   | 9                 | \$26,835   | 12                | \$67,489   |
| Alcohol-related disorders                         | 23                | \$56,572   | 9                 | \$32,883   |
| Schizophrenia spectrum other psychotic disorders  | 9                 | \$5,769    | 13                | \$15,085   |
| Other specified and unspecified mood disorders    | 15                | \$8,156    | 17                | \$11,385   |
| Disruptive, impulse-control and conduct disorders | 7                 | \$4,293    | 11                | \$11,093   |

*\*Not Representative of all utilization*

*Data based on medical spend only*

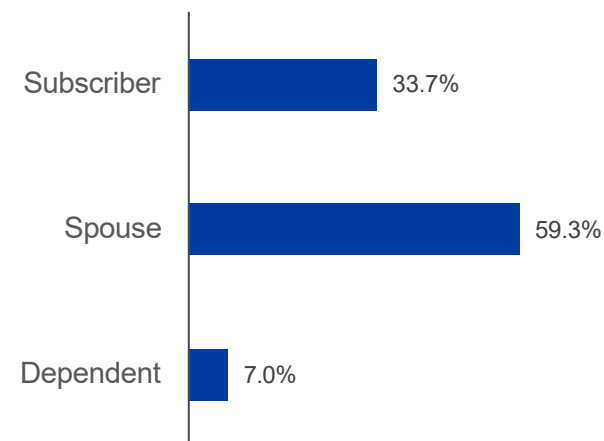
# Respiratory Disorders

| Top 10 Respiratory Disorders                 |          |        |            |        |
|----------------------------------------------|----------|--------|------------|--------|
| CCSR Category Description                    | Patients | Claims | Total Paid | % Paid |
| Respiratory failure; insufficiency; arrest   | 19       | 125    | \$905,420  | 57.5%  |
| Unspecified upper respiratory disease        | 248      | 840    | \$195,528  | 12.4%  |
| Sinusitis                                    | 213      | 318    | \$110,694  | 7.0%   |
| Pneumonia                                    | 25       | 65     | \$98,144   | 6.2%   |
| Pleural effusion and pulmonary collapse      | 18       | 68     | \$63,444   | 4.0%   |
| Asthma                                       | 145      | 276    | \$62,291   | 4.0%   |
| Other specified upper respiratory infections | 471      | 612    | \$40,663   | 2.6%   |
| Acute and chronic tonsillitis                | 45       | 72     | \$30,186   | 1.9%   |
| Influenza                                    | 74       | 84     | \$28,289   | 1.8%   |
| Acute bronchitis                             | 165      | 198    | \$21,473   | 1.4%   |

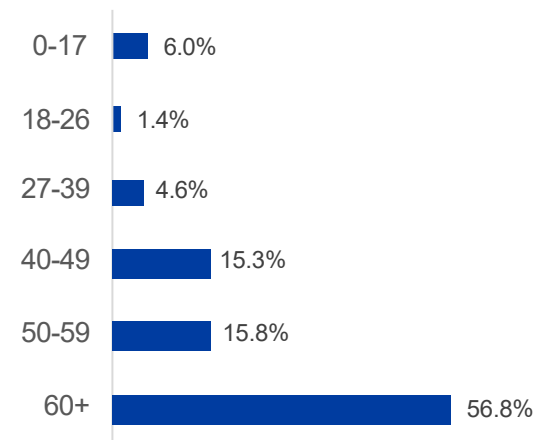
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## Spend by Relationship



## Spend by Age Range

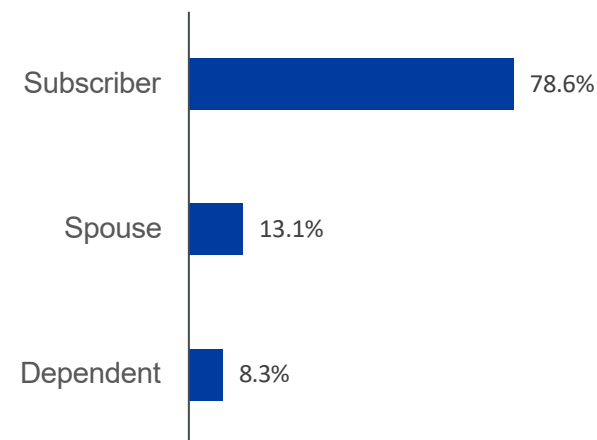


| Top 10 Infectious and Parasitic Diseases              |          |        |            |        |
|-------------------------------------------------------|----------|--------|------------|--------|
| CCSR Description                                      | Patients | Claims | Total Paid | % Paid |
| Septicemia                                            | 20       | 57     | \$320,660  | 78.4%  |
| Viral infection                                       | 100      | 146    | \$47,406   | 11.6%  |
| COVID-19                                              | 53       | 100    | \$18,953   | 4.6%   |
| Foodborne intoxications                               | 3        | 3      | \$12,310   | 3.0%   |
| HIV infection                                         | 27       | 161    | \$3,573    | 0.9%   |
| STD (excluding HIV and hepatitis)                     | 18       | 24     | \$2,804    | 0.7%   |
| Hepatitis                                             | 7        | 25     | \$1,348    | 0.3%   |
| Fungal infections                                     | 70       | 94     | \$1,177    | 0.3%   |
| Bacterial infections                                  | 11       | 12     | \$691      | 0.2%   |
| Parasitic, other specified and unspecified infections | 3        | 4      | \$0        | 0.0%   |

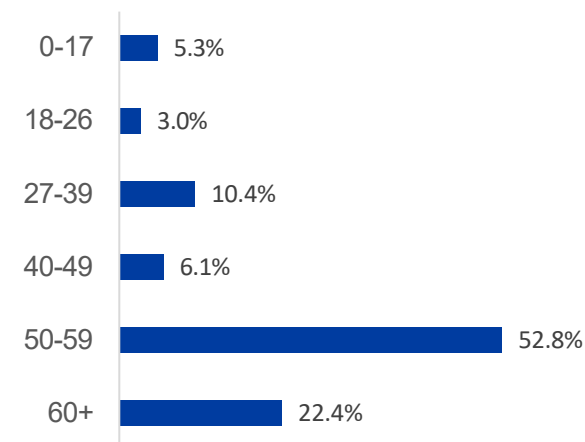
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## Spend by Relationship



## Spend by Age Range



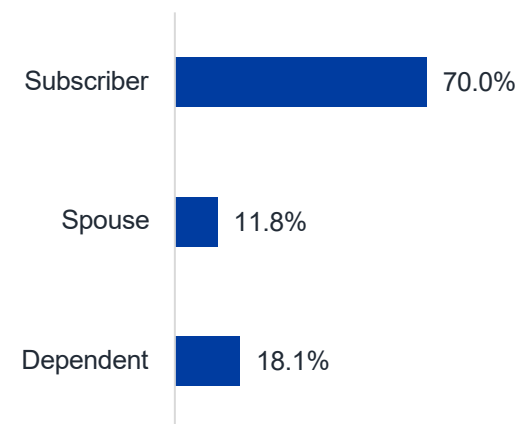
# Pregnancy Related Disorders

| Top 10 Complications of Pregnancy                       |          |        |            |        |
|---------------------------------------------------------|----------|--------|------------|--------|
| CCSR Description                                        | Patients | Claims | Total Paid | % Paid |
| Other specified complications in pregnancy              | 29       | 116    | \$72,667   | 13.5%  |
| Early or threatened labor                               | 9        | 15     | \$63,243   | 11.8%  |
| Malposition, disproportion or other labor complications | 12       | 18     | \$57,912   | 10.8%  |
| Complications specified during childbirth               | 14       | 18     | \$56,880   | 10.6%  |
| Uncomplicated pregnancy, delivery or puerperium         | 47       | 166    | \$53,740   | 10.0%  |
| Diabetes or abnormal glucose tolerance complicating     | 10       | 82     | \$36,365   | 6.8%   |
| Early, first or unspecified trimester hemorrhage        | 12       | 30     | \$35,765   | 6.7%   |
| Hypertension and hypertensive-related conditions        | 8        | 61     | \$35,508   | 6.6%   |
| Previous C-section                                      | 4        | 8      | \$33,798   | 6.3%   |
| OB-related trauma to perineum and vulva                 | 5        | 6      | \$18,028   | 3.4%   |

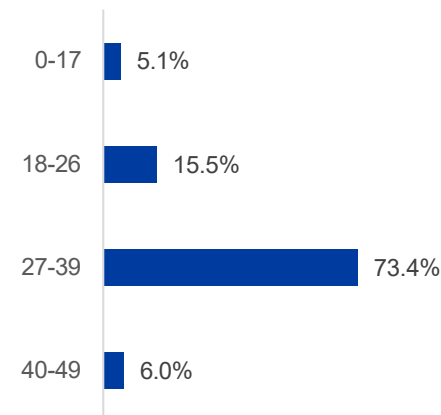
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## Spend by Relationship



## Spend by Age Range



# Emergency Room and Urgent Care



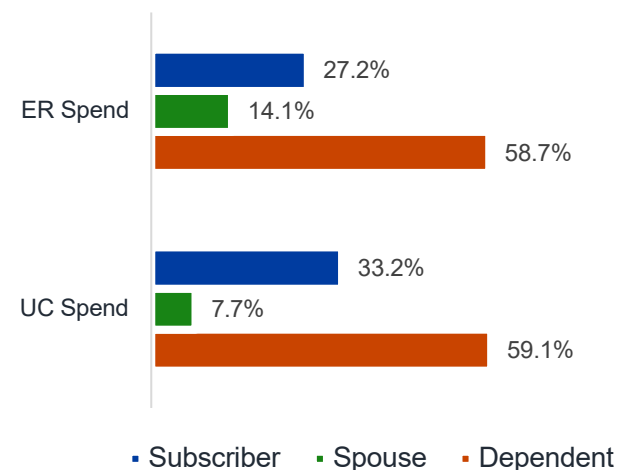
|                     | July - March 3Q25 |             | July - March 3Q26 |             | Peer    |             |
|---------------------|-------------------|-------------|-------------------|-------------|---------|-------------|
| Metric              | ER                | Urgent Care | ER                | Urgent Care | ER      | Urgent Care |
| # of Visits         | 631               | 3,055       | 436               | 2,494       |         |             |
| Visits Per Member   | 0.10              | 0.48        | 0.08              | 0.54        | 0.07    | 0.13        |
| Visits Per K        | 138.2             | 669.3       | 104.5             | 597.8       | 104.3   | 586.2       |
| Avg. Paid Per Visit | \$2,961           | \$112       | \$3,352.20        | \$121       | \$2,891 | \$121       |

*\*Not Representative of all utilization*

*Data based on medical spend only*

| Emergency Room and Urgent Care Visits by Relationships - 3Q26 |           |          |           |          |
|---------------------------------------------------------------|-----------|----------|-----------|----------|
| Relationship                                                  | ER Visits | ER Per K | UC Visits | UC Per K |
| Member                                                        | 122       | 29.2     | 671       | 160.8    |
| Spouse                                                        | 46        | 11.0     | 205       | 49.1     |
| Dependent                                                     | 268       | 64.2     | 1,618     | 387.8    |
| Total                                                         | 436       | 104.5    | 2,494     | 597.8    |

ER / UC Spend by Relationship





# Clinical Conditions by Medical Spend

(CCSR Chapters Conditions) \*Updated as of 2026-05



| Top 15 Chapter Conditions                                           | Members Per K | PMPM    |
|---------------------------------------------------------------------|---------------|---------|
| Diseases of the respiratory system                                  | 210.7         | \$31.45 |
| Neoplasms                                                           | 97.3          | \$31.26 |
| Mental, behavioral and neurodevelopmental disorders                 | 169.3         | \$30.35 |
| Diseases of the circulatory system                                  | 181.9         | \$28.51 |
| Diseases of the musculoskeletal system and connective tissue        | 254.2         | \$28.29 |
| Factors influencing health status and contact with health services  | 571.8         | \$27.10 |
| Injury, poisoning and certain other consequences of external causes | 119.2         | \$25.42 |
| Diseases of the digestive system                                    | 122.1         | \$24.86 |
| Diseases of the nervous system                                      | 157.8         | \$21.72 |
| Diseases of the genitourinary system                                | 186.2         | \$21.47 |
| Endocrine, nutritional and metabolic diseases                       | 293.9         | \$17.76 |
| Symptoms, signs and abnormal clinical and laboratory findings       | 364.8         | \$15.98 |
| Pregnancy, childbirth and the puerperium                            | 12.0          | \$10.72 |
| Certain infectious and parasitic diseases                           | 53.0          | \$8.17  |
| Diseases of the ear and mastoid process                             | 57.0          | \$4.35  |

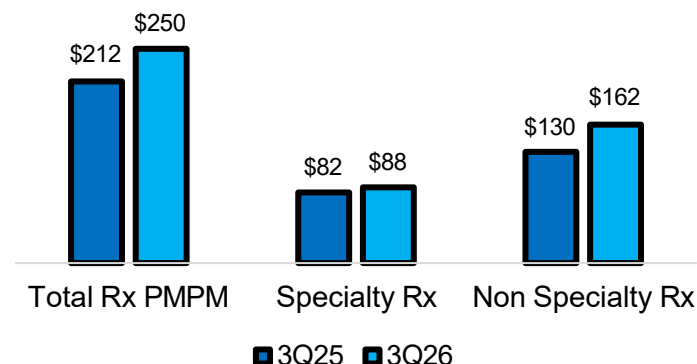
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# Pharmacy Drivers

|                               | July - March<br>3Q25 | July - March<br>3Q26 | Δ     |
|-------------------------------|----------------------|----------------------|-------|
| Enrolled Members              | 18,258               | 16,688               | -8.6% |
| Average Prescriptions PMPY    | 17.5                 | 18.4                 | 4.9%  |
| Formulary Rate                | 88.7%                | 89.3%                | 0.6%  |
| Generic Use Rate              | 85.1%                | 84.6%                | -0.6% |
| Generic Substitution Rate     | 98.9%                | 98.8%                | -0.1% |
| Avg Net Paid per Prescription | \$145                | \$163                | 12.4% |
| Net Paid PMPM                 | \$212                | \$250                | 17.9% |

## Total Rx Spend by Benefit and Type



## Pharmacy Performance

- Rx spend increased of 17.9%, (**\$37 PMPM**) from prior period
- Avg. paid per Script increased 12.4% (**\$18 PMPM**) year over year
- Specialty Rx spend driving **35.3%** of Rx Spend
- Specialty Rx spend decreased **-9.03%** from the prior period
- Specialty Rx Drivers:
  - Mounjaro** (Antidiabetic) Spend up **60.01%**
  - Ozempic** (Antidiabetic) Spend down **-6.1%** in the current period

## Top 5 Therapeutic Classes by Spend

