Quarterly Plan Performance Review

HDHP Plan • 2026-3Q

RPG 5.09 • Run Date: 4/27/2026

Report Criteria & Contents

Experience Periods*

- **2026 Plan Year (Current)**
  - 2026-3Q.1st three Quarters: Claims Paid 7/1/2025 - 3/31/2026
- **2025 Plan Year**
  - 2025-3Q.1st three Quarters: Claims Paid 7/1/2024 - 3/31/2025
  - 2025 Full Year: Claims paid 7/1/2024 - 6/30/2025
- **2024 Plan Year**
  - 2024-3Q.1st three Quarters: Claims Paid 7/1/2023 - 3/31/2024
  - 2024 Full Year: Claims paid 7/1/2023 - 6/30/2024

Group Data

- Data reported is for the HDHP Plan only:
- Contract = 7670-06-414946 or 7670-10-414946
- Except where indicated, Report is for Medical data only excluding claim expenses

Normative Comparison Data

- Norm Groups: UMR Book of Business in InfoPort℠
- Composition: 5,293 groups with approximately 8.8 million members
- Norm Period matches Current Year: Claims Paid 7/1/2025 - 3/31/2026

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

Executive Summary

Cost Drivers

- Overall Cost Trend based on Medical Paid PEPY: +14.0%
- High-Cost Claimants Paid PMPM trend: +29.3%; Non HCCs trend: +7.5%
- Top Paid Diagnostic Chapters: Health Status & Services (+16.2% Paid PMPM), Neoplasms (Cancer) (+38.2%), Musculoskeletal (+9.3%)

Membership & Demographics

- Total membership is 2.7% lower than prior period
- Employees decreased 2.8%, while Dependents were down 2.6%
- 86.2% of members had < $2,500 medical paid, with 24.1% having no claims paid at all during the reporting period

Utilization Key Indicators

- Paid per IP Admit was $27,410, which is 3.2% higher than 2025-3Q
- Paid per ER Visit was $2,425, which is 2.3% higher than 2025-3Q

Network Utilization & Savings

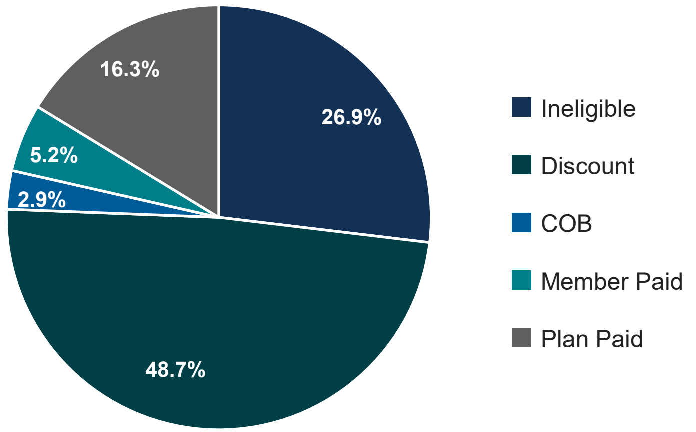
- 97.6% of all Medical spend dollars were to In Network providers
- The average In Network discount was 70.1%, which is 0.7 pts above the 2025 average discount of 69.4%

Medical Total Savings Summary

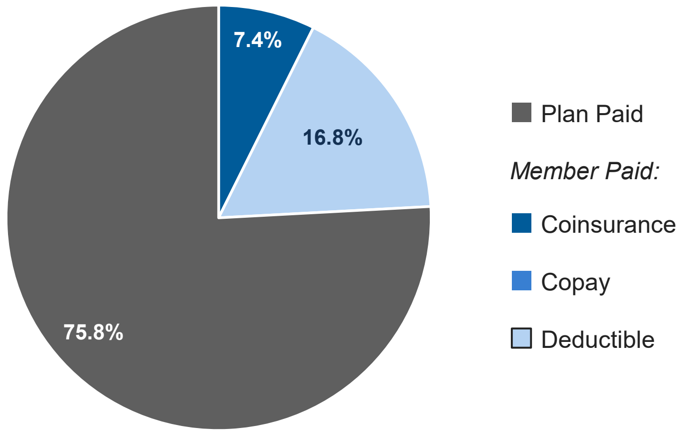
Dollar Chain: Billed to Paid Dollars

Dollar Amount	2026-3Q Total Dollars	2026-3Q PMPM*	2025 PMPM*	Trend
Medical Billed	**$442,833,040**	**$2,190**	$1,981	***10.6%***
(-) Ineligible	**$118,946,829**	**$588**	$588	***0.0%***
Medical Covered	**$323,886,210**	**$1,602**	$1,393	***15.0%***
(-) Discount	**$215,502,753**	**$1,066**	$902	***18.1%***
Medical Allowed	**$108,383,457**	**$536**	$490	***9.3%***
(-) COB	**$12,975,364**	**$64**	$70	***-8.8%***
(-) Coinsurance	**$6,983,652**	**$35**	$33	***4.2%***
(-) Copay	**$160**	**$0**	$0	***-88.9%***
(-) Deductible	**$15,932,064**	**$79**	$66	***19.8%***
Total Member Paid	**$22,915,876**	**$113**	$99	***14.6%***
Total Plan Paid	**$71,973,362**	**$356**	$320	***11.4%***

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	2025-3Q (7/1/2024 - 3/31/2025)						2026-3Q (7/1/2025 - 3/31/2026)						*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	$2,086,478	$1,978	$8,504	$8	**$2,094,982**	**$1,986**	$2,452,886	$2,604	$1,220	$1	$2,454,106	**$2,605**	*17.1%*	*31.2%*
1	$142,966	$154	$217	$0	**$143,183**	**$154**	$148,863	$135	$210	$0	$149,073	**$135**	*4.1%*	*-12.1%*
2 - 4	$762,966	$179	$47,030	$11	**$809,996**	**$190**	$711,404	$183	$35,620	$9	$747,023	**$192**	*-7.8%*	*0.7%*
5 - 9	$1,159,400	$124	$339,865	$36	**$1,499,264**	**$161**	$1,069,601	$117	$321,638	$35	$1,391,240	**$152**	*-7.2%*	*-5.3%*
10 - 14	$1,050,118	$88	$210,927	$18	**$1,261,045**	**$105**	$1,743,096	$147	$360,429	$30	$2,103,525	**$178**	*66.8%*	*68.4%*
15 - 19	$2,442,554	$176	$393,429	$28	**$2,835,983**	**$204**	$2,742,636	$204	$512,304	$38	$3,254,940	**$242**	*14.8%*	*19.0%*
20 - 24	$2,245,893	$130	$1,210,610	$70	**$3,456,503**	**$200**	$2,049,058	$122	$719,216	$43	$2,768,273	**$165**	*-19.9%*	*-17.7%*
25 - 29	$1,600,049	$135	$592,699	$50	**$2,192,748**	**$184**	$1,922,259	$155	$602,540	$49	$2,524,799	**$204**	*15.1%*	*10.4%*
30 - 34	$3,884,159	$278	$824,988	$59	**$4,709,147**	**$337**	$5,201,269	$391	$853,712	$64	$6,054,981	**$456**	*28.6%*	*35.3%*
35 - 39	$3,952,763	$262	$1,158,900	$77	**$5,111,663**	**$339**	$3,912,285	$256	$1,772,829	$116	$5,685,113	**$372**	*11.2%*	*9.8%*
40 - 44	$3,153,492	$187	$1,393,098	$83	**$4,546,590**	**$270**	$3,834,154	$227	$1,863,579	$110	$5,697,733	**$337**	*25.3%*	*24.8%*
45 - 49	$4,438,650	$286	$2,626,059	$169	**$7,064,709**	**$456**	$5,751,801	$367	$2,776,465	$177	$8,528,266	**$545**	*20.7%*	*19.5%*
50 - 54	$5,783,580	$330	$3,329,241	$190	**$9,112,821**	**$520**	$7,962,463	$489	$3,095,469	$190	$11,057,932	**$679**	*21.3%*	*30.7%*
55 - 59	$9,221,609	$487	$3,616,879	$191	**$12,838,488**	**$678**	$8,828,854	$482	$4,318,762	$236	$13,147,616	**$718**	*2.4%*	*5.9%*
60 - 64	$13,347,609	$592	$5,199,220	$230	**$18,546,829**	**$822**	$13,851,838	$669	$6,313,903	$305	$20,165,741	**$973**	*8.7%*	*18.4%*
65+	$9,670,144	$578	$5,152,942	$308	**$14,823,087**	**$886**	$9,790,895	$605	$5,561,690	$343	$15,352,585	**$948**	*3.6%*	*7.0%*
Total	**$64,942,432**	**$313**	**$26,104,606**	**$126**	**$91,047,038**	**$438**	**$71,973,362**	**$356**	**$29,109,584**	**$144**	**$101,082,946**	**$500**	***11.0%***	***14.1%***

Financial Summary – YTD Trend

Total Plan & Norm

Measure	Total Plan					UMR Norm	
	2024-3Q	⇨	2025-3Q	⇨	2026-3Q	2026-3Q	Variance
Average Enrollment							
Employees	8,183	*74.5%*	14,278	*-2.8%*	13,884		
Spouses	1,530	*66.8%*	2,553	*-3.4%*	2,466		
Children	3,703	*68.9%*	6,254	*-2.2%*	6,114		
Tot. Members	**13,417**	***72.1%***	**23,086**	***-2.7%***	**22,464**		
Avg. Family Size	1.6	*-1.4%*	1.6	*0.1%*	1.6	1.9	*-15.7%*
Financial Summary							
Allowed	$56,308,501	*80.7%*	$101,745,192	*6.5%*	$108,383,457		
Plan Paid	$39,675,856	*63.7%*	$64,942,432	*10.8%*	$71,973,362		
Member Paid (OOP)	$11,014,850	*101.1%*	$22,150,925	*3.5%*	$22,915,876		
Paid PEPY	$6,464	*-6.2%*	$6,064	*14.0%*	$6,912	$10,453	*-33.9%*
Paid PMPY	$3,943	*-4.9%*	$3,751	*13.9%*	$4,272	$5,447	*-21.6%*
Paid PEPM	$539	*-6.2%*	$505	*14.0%*	$576	$871	*-33.9%*
Paid PMPM	$329	*-4.9%*	$313	*13.9%*	$356	$454	*-21.6%*
High-Cost Claimants (Med Paid $100,000+)							
# of HCCs	104	*-10.6%*	93	*6.5%*	99		
HCCs per 1000	7.8	*-48.0%*	4.0	*9.4%*	4.4	4.9	*-9.4%*
Paid per HCC	$219,549	*-6.8%*	$204,554	*18.2%*	$241,812	$219,275	*10.3%*
HCC Paid % of Tot	57.5%	*-28.3 pts*	29.3%	*4.0 pts*	33.3%	27.8%	*5.5 pts*
Cost Distribution by Claim Type (Paid PMPY)							
Inpatient	$1,398	*-27.9%*	$1,009	*16.9%*	$1,179	$1,303	*-9.5%*
Outpatient	$1,081	*15.9%*	$1,253	*14.3%*	$1,432	$1,587	*-9.8%*
Physician	$1,411	*1.0%*	$1,425	*13.0%*	$1,610	$2,457	*-34.5%*
Ancillary	$52	*23.0%*	$64	*-21.6%*	$51	$100	*-49.3%*

- *With $51.9M paid, the State Active population is 72.1% of total 2026-3Q med spend*
- *On a Paid PMPM basis, State Actives are up 8.1% compared to prior year*
- *Total HDHP Plan Paid PMPM trend is +13.9%*

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 2024-3Q	⇨	State Active 2025-3Q	⇨	State Active 2026-3Q	Non-State Active 2024-3Q	⇨	Non-State Active 2025-3Q	⇨	Non-State Active 2026-3Q
Average Enrollment										
Employees	6,649	*76.7%*	11,747	*-1.3%*	11,595	2	*116.7%*	4	*50.9%*	7
Spouses	1,164	*68.1%*	1,958	*-1.8%*	1,922	0	*100.0%*	1	*130.6%*	2
Children	3,391	*69.8%*	5,758	*-1.5%*	5,670	1	*-27.3%*	1	*12.5%*	1
Tot. Members	**11,205**	***73.7%***	**19,462**	***-1.4%***	**19,187**	**4**	***65.6%***	**6**	***54.1%***	**9**
Avg. Family Size	1.7	*-1.7%*	1.7	*-0.1%*	1.7	1.8	*-23.6%*	1.4	*2.1%*	1.4
Financial Summary										
Allowed	$39,260,159	*74.9%*	$68,660,881	*7.3%*	$73,704,506	$57,058	*-43.3%*	$32,332	*215.6%*	$102,038
Plan Paid	$30,526,108	*59.5%*	$48,680,071	*6.6%*	$51,871,701	$45,865	*-48.9%*	$23,450	*214.8%*	$73,811
Member Paid (OOP)	$8,370,434	*103.0%*	$16,992,318	*5.6%*	$17,940,039	$11,193	*-20.6%*	$8,882	*83.2%*	$16,269
Paid PEPY	$6,121	*-9.7%*	$5,526	*7.9%*	$5,965	$30,577	*-76.4%*	$7,215	*108.7%*	$15,055
Paid PMPY	$3,632	*-8.2%*	$3,335	*8.1%*	$3,605	$17,199	*-69.1%*	$5,309	*104.3%*	$10,846
Paid PEPM	$510	*-9.7%*	$460	*7.9%*	$497	$2,548	*-76.4%*	$601	*108.7%*	$1,255
Paid PMPM	$303	*-8.2%*	$278	*8.1%*	$300	$1,433	*-69.1%*	$442	*104.3%*	$904
High-Cost Claimants (Med Paid $100,000+)										
# of HCCs	75	*-16.0%*	63	*1.6%*	64	0	-	0	-	0
HCCs per 1000	6.7	*-51.6%*	3.2	*3.0%*	3.3	0.0	-	0.0	-	0.0
Paid per HCC	$237,156	*-8.6%*	$216,728	*4.1%*	$225,596	$0	-	$0	-	$0
HCC Paid % of Tot	58.3%	*-30.2 pts*	28.0%	*-0.2 pts*	27.8%	0.0%	-	0.0%	-	0.0%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	$1,318	*-30.4%*	$918	*2.7%*	$943	$0	-	$0	-	$6,248
Outpatient	$979	*13.3%*	$1,109	*11.9%*	$1,241	$14,270	*-72.7%*	$3,893	*-38.1%*	$2,411
Physician	$1,292	*-1.5%*	$1,273	*8.0%*	$1,374	$2,923	*-51.5%*	$1,417	*-16.0%*	$1,190
Ancillary	$44	*-18.6%*	$36	*28.5%*	$46	$7	*-100.0%*	$0	-	$998

Financial Summary – YTD Trend

Retired Members

Measure	State Retirees					Non-State Retirees				
	2024-3Q	⇨	2025-3Q	⇨	2026-3Q	2024-3Q	⇨	2025-3Q	⇨	2026-3Q
Average Enrollment										
Employees	1,357	*64.9%*	2,237	*-9.9%*	2,016	175	*65.4%*	290	*-8.1%*	267
Spouses	346	*63.3%*	565	*-7.9%*	520	19	*51.7%*	29	*-25.0%*	22
Children	303	*59.7%*	484	*-10.3%*	434	8	*56.5%*	12	*-20.4%*	10
Tot. Members	**2,006**	***63.8%***	**3,286**	***-9.6%***	**2,970**	**202**	***63.7%***	**331**	***-10.0%***	**298**
Avg. Family Size	1.5	*-0.6%*	1.5	*0.3%*	1.5	1.2	*-1.0%*	1.1	*-2.1%*	1.1
Financial Summary										
Allowed	$14,066,832	*93.6%*	$27,228,563	*7.9%*	$29,380,852	$2,924,453	*99.1%*	$5,823,415	*-10.8%*	$5,196,062
Plan Paid	$8,172,730	*76.8%*	$14,452,400	*25.9%*	$18,190,106	$931,153	*91.9%*	$1,786,510	*2.9%*	$1,837,743
Member Paid (OOP)	$2,264,572	*98.2%*	$4,489,383	*-4.0%*	$4,308,768	$368,651	*79.1%*	$660,343	*-1.4%*	$650,800
Paid PEPY	$8,030	*7.2%*	$8,613	*39.7%*	$12,033	$7,077	*16.0%*	$8,211	*11.9%*	$9,189
Paid PMPY	$5,432	*7.9%*	$5,864	*39.3%*	$8,167	$6,133	*17.2%*	$7,187	*14.3%*	$8,216
Paid PEPM	$669	*7.2%*	$718	*39.7%*	$1,003	$590	*16.0%*	$684	*11.9%*	$766
Paid PMPM	$453	*7.9%*	$489	*39.3%*	$681	$511	*17.2%*	$599	*14.3%*	$685
High-Cost Claimants (Med Paid $100,000+)										
# of HCCs	26	*-3.8%*	25	*28.0%*	32	3	*66.7%*	5	*-40.0%*	3
HCCs per 1000	13.0	*-41.3%*	7.6	*41.6%*	10.8	14.8	*1.8%*	15.1	*-33.3%*	10.1
Paid per HCC	$170,464	*11.9%*	$190,749	*44.2%*	$275,067	$168,611	*-28.7%*	$120,195	*43.7%*	$172,716
HCC Paid % of Tot	*54.2%*	*-21.2 pts*	*33.0%*	*15.4 pts*	*48.4%*	*54.3%*	*-20.7 pts*	*33.6%*	*-5.4 pts*	*28.2%*
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	$1,657	*-25.3%*	$1,238	*94.1%*	$2,402	$3,314	*23.7%*	$4,098	*-1.1%*	$4,054
Outpatient	$1,605	*31.3%*	$2,107	*21.1%*	$2,552	$1,351	*-10.5%*	$1,209	*110.0%*	$2,539
Physician	$2,079	*9.9%*	$2,284	*37.6%*	$3,144	$1,360	*35.2%*	$1,838	*-17.8%*	$1,510
Ancillary	$92	*155.1%*	$235	*-70.7%*	$69	$108	*-62.2%*	$41	*175.5%*	$112

Financial Summary – Full Year Trend

Plan Totals & Norm

Measure	Total Plan					UMR Norm	
	2024	⇨	2025	⇨	2026-3Q	2026-3Q	*Variance*
Average Enrollment							
Employees	9,842	*45.4%*	14,312	*-3.0%*	13,884		
Spouses	1,827	*39.6%*	2,550	*-3.3%*	2,466		
Children	4,428	*41.1%*	6,250	*-2.2%*	6,114		
Tot. Members	**16,097**	***43.6%***	**23,112**	***-2.8%***	**22,464**		
Avg. Family Size	1.6	*-1.3%*	1.6	*0.2%*	1.6	1.9	*-15.7%*
Financial Summary							
Allowed	$93,151,002	*46.0%*	$135,998,902	*-20.3%*	$108,383,457		
Plan Paid	$66,404,990	*33.5%*	$88,624,170	*-18.8%*	$71,973,362		
Member Paid (OOP)	$16,404,762	*67.3%*	$27,441,813	*-16.5%*	$22,915,876		
Paid PEPY	$6,747	*-8.2%*	$6,192	*11.6%*	$6,912	$10,453	*-33.9%*
Paid PMPY	$4,125	*-7.0%*	$3,835	*11.4%*	$4,272	$5,447	*-21.6%*
Paid PEPM	$562	*-8.2%*	$516	*11.6%*	$576	$871	*-33.9%*
Paid PMPM	$344	*-7.0%*	$320	*11.4%*	$356	$454	*-21.6%*
High-Cost Claimants (Med Paid $100,000+)							
# of HCCs	148	*-13.5%*	128	*-22.7%*	99		
HCCs per 1000	9.2	*-39.8%*	5.5	*-20.4%*	4.4	4.9	*-9.4%*
Paid per HCC	$230,303	*-11.6%*	$203,621	*18.8%*	$241,812	$219,275	*10.3%*
HCC Paid % of Tot	51.3%	*-21.9 pts*	29.4%	*3.9 pts*	33.3%	27.8%	*5.5 pts*
Cost Distribution by Claim Type (Paid PMPY)							
Inpatient	$1,348	*-29.3%*	$953	*23.7%*	$1,179	$1,303	*-9.5%*
Outpatient	$1,195	*9.3%*	$1,306	*9.7%*	$1,432	$1,587	*-9.8%*
Physician	$1,530	*-1.2%*	$1,512	*6.5%*	$1,610	$2,457	*-34.5%*
Ancillary	$52	*21.9%*	$64	*-20.9%*	$51	$100	*-49.3%*

- *Total plan paid amount for the first three quarters of 2024 was 73.3% of the full year*
- *Annualizing 2025 paid dollars using the same ratio would result in a total paid of $98.2 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	⇨	2026-3Q	2024	⇨	2025	⇨	2026-3Q
Average Enrollment										
Employees	8,019	*47.2%*	11,806	*-1.8%*	11,595	3	*106.7%*	5	*26.5%*	7
Spouses	1,394	*40.6%*	1,960	*-2.0%*	1,922	0	*266.7%*	1	*67.7%*	2
Children	4,058	*41.9%*	5,758	*-1.5%*	5,670	1	*-21.4%*	1	*9.1%*	1
Tot. Members	**13,471**	***44.9%***	**19,525**	***-1.7%***	**19,187**	**4**	***78.7%***	**7**	***29.6%***	**9**
Avg. Family Size	1.7	*-1.6%*	1.7	*0.1%*	1.7	1.6	*-13.5%*	1.4	*2.5%*	1.4
Financial Summary										
Allowed	$65,852,974	*39.0%*	$91,514,620	*-19.5%*	$73,704,506	$72,947	*-54.1%*	$33,497	*204.6%*	$102,038
Plan Paid	$51,498,861	*28.4%*	$66,141,692	*-21.6%*	$51,871,701	$61,402	*-61.5%*	$23,665	*211.9%*	$73,811
Member Paid (OOP)	$12,585,988	*68.6%*	$21,217,588	*-15.4%*	$17,940,039	$11,545	*-14.8%*	$9,832	*65.5%*	$16,269
Paid PEPY	$6,422	*-12.8%*	$5,602	*6.5%*	$5,965	$24,561	*-81.4%*	$4,580	*228.7%*	$15,055
Paid PMPY	$3,823	*-11.4%*	$3,388	*6.4%*	$3,605	$15,677	*-78.4%*	$3,381	*220.8%*	$10,846
Paid PEPM	$535	*-12.8%*	$467	*6.5%*	$497	$2,047	*-81.4%*	$382	*228.7%*	$1,255
Paid PMPM	$319	*-11.4%*	$282	*6.4%*	$300	$1,306	*-78.4%*	$282	*220.8%*	$904
High-Cost Claimants (Med Paid $100,000+)										
# of HCCs	110	*-20.9%*	87	*-26.4%*	64	0	-	0	-	0
HCCs per 1000	8.2	*-45.4%*	4.5	*-25.1%*	3.3	0.0	-	0.0	-	0.0
Paid per HCC	$245,319	*-14.3%*	$210,234	*7.3%*	$225,596	$0	-	$0	-	$0
HCC Paid % of Tot	52.4%	*-24.7 pts*	27.7%	*0.2 pts*	27.8%	0.0%	-	0.0%	-	0.0%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	$1,279	*-32.1%*	$868	*8.6%*	$943	$0	-	$0	-	$6,248
Outpatient	$1,090	*4.8%*	$1,142	*8.6%*	$1,241	$9,953	*-75.3%*	$2,456	*-1.8%*	$2,411
Physician	$1,410	*-5.3%*	$1,336	*2.9%*	$1,374	$5,720	*-84.0%*	$916	*29.8%*	$1,190
Ancillary	$44	*-6.7%*	$41	*12.2%*	$46	$5	*77.1%*	$9	*11539.5%*	$998

Financial Summary – Full Year Trend

Retired Members

Measure	State Retirees 2024	⇨	State Retirees 2025	⇨	State Retirees 2026-3Q	Non-State Retirees 2024	⇨	Non-State Retirees 2025	⇨	Non-State Retirees 2026-3Q
Average Enrollment										
Employees	1,613	*37.2%*	2,213	*-8.9%*	2,016	208	*38.5%*	288	*-7.3%*	267
Spouses	410	*36.6%*	560	*-7.0%*	520	23	*26.7%*	29	*-23.7%*	22
Children	360	*33.1%*	479	*-9.6%*	434	9	*32.7%*	12	*-19.2%*	10
Tot. Members	**2,383**	***36.5%***	**3,252**	***-8.7%***	**2,970**	**239**	***37.2%***	**328**	***-9.2%***	**298**
Avg. Family Size	1.5	*-0.5%*	1.5	*0.3%*	1.5	1.2	*-1.0%*	1.1	*-2.0%*	1.1
Financial Summary										
Allowed	$22,711,677	*62.4%*	$36,877,665	*-20.3%*	$29,380,852	$4,513,404	*67.8%*	$7,573,121	*-31.4%*	$5,196,062
Plan Paid	$13,599,461	*49.1%*	$20,280,083	*-10.3%*	$18,190,106	$1,245,265	*75.0%*	$2,178,730	*-15.7%*	$1,837,743
Member Paid (OOP)	$3,280,740	*65.5%*	$5,428,023	*-20.6%*	$4,308,768	$526,489	*49.4%*	$786,370	*-17.2%*	$650,800
Paid PEPY	$8,431	*8.7%*	$9,166	*31.3%*	$12,033	$5,996	*26.3%*	$7,574	*21.3%*	$9,189
Paid PMPY	$5,707	*9.3%*	$6,237	*30.9%*	$8,167	$5,203	*27.5%*	$6,636	*23.8%*	$8,216
Paid PEPM	$703	*8.7%*	$764	*31.3%*	$1,003	$500	*26.3%*	$631	*21.3%*	$766
Paid PMPM	$476	*9.3%*	$520	*30.9%*	$681	$434	*27.5%*	$553	*23.8%*	$685
High-Cost Claimants (Med Paid $100,000+)										
# of HCCs	37	*-5.4%*	35	*-8.6%*	32	3	*100.0%*	6	*-50.0%*	3
HCCs per 1000	15.5	*-30.7%*	10.8	*0.1%*	10.8	12.5	*45.8%*	18.3	*-45.0%*	10.1
Paid per HCC	$175,418	*14.4%*	$200,660	*37.1%*	$275,067	$175,672	*-28.8%*	$125,018	*38.2%*	$172,716
HCC Paid % of Tot	47.7%	*-13.1 pts*	34.6%	*13.8 pts*	48.4%	42.3%	*-7.9 pts*	34.4%	*-6.2 pts*	28.2%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	$1,634	*-25.2%*	$1,222	*96.5%*	$2,402	$2,441	*37.8%*	$3,364	*20.5%*	$4,054
Outpatient	$1,784	*27.5%*	$2,274	*12.2%*	$2,552	$1,105	*26.9%*	$1,403	*81.0%*	$2,539
Physician	$2,199	*15.5%*	$2,540	*23.8%*	$3,144	$1,517	*19.3%*	$1,810	*-16.6%*	$1,510
Ancillary	$90	*122.4%*	$200	*-65.7%*	$69	$139	*-57.9%*	$59	*92.0%*	$112

Medical Paid Claims by Claim Type

Breakout of State vs. Non-State by Member Status

Claim Type	2025-3Q (7/1/2024 - 3/31/2025) Active	Pre-Medicare Retirees	Medicare Retirees	Total	2026-3Q (7/1/2025 - 3/31/2026) Active	Pre-Medicare Retirees	Medicare Retirees	Total	*Trend* *Total*
State Members									
Inpatient	$13,396,753	$2,010,662	$1,039,604	**$16,447,019**	$13,570,553	$3,844,453	$1,505,673	**$18,920,680**	*15.0%*
Outpatient	$16,182,760	$4,384,925	$806,981	**$21,374,665**	$17,856,590	$4,984,837	$698,633	**$23,540,060**	*10.1%*
Physician	$18,574,651	$4,700,936	$929,248	**$24,204,835**	$19,778,342	$5,949,119	$1,054,060	**$26,781,521**	*10.6%*
Ancillary	$525,908	$118,086	$461,959	**$1,105,953**	$666,216	$120,409	$32,922	**$819,547**	*-25.9%*
Total	**$48,680,071**	**$11,214,609**	**$3,237,791**	**$63,132,472**	**$51,871,701**	**$14,898,819**	**$3,291,287**	**$70,061,807**	***11.0%***
PMPM	**$277.92**	**$511.39**	**$423.42**	**$308.36**	**$300.39**	**$768.12**	**$448.99**	**$351.35**	***13.9%***
Non-State Members									
Inpatient	$0	$141,870	$876,937	**$1,018,807**	$42,520	$21,835	$885,000	**$949,355**	*-6.8%*
Outpatient	$17,192	$172,840	$127,706	**$317,738**	$16,406	$174,002	$393,952	**$584,360**	*83.9%*
Physician	$6,257	$138,571	$318,448	**$463,276**	$8,096	$110,073	$227,745	**$345,913**	*-25.3%*
Ancillary	$0	$7,714	$2,426	**$10,140**	$6,790	$5,318	$19,818	**$31,925**	*214.8%*
Total	**$23,450**	**$460,994**	**$1,325,516**	**$1,809,960**	**$73,811**	**$311,228**	**$1,526,515**	**$1,911,554**	***5.6%***
PMPM	**$442.45**	**$775.66**	**$554.92**	**$596.17**	**$903.81**	**$762.34**	**$670.78**	**$691.17**	***15.9%***
All Members									
Inpatient	$13,396,753	$2,152,532	$1,916,541	**$17,465,825**	$13,613,073	$3,866,288	$2,390,674	**$19,870,035**	*13.8%*
Outpatient	$16,199,952	$4,557,765	$934,686	**$21,692,403**	$17,872,995	$5,158,840	$1,092,585	**$24,124,420**	*11.2%*
Physician	$18,580,909	$4,839,506	$1,247,696	**$24,668,111**	$19,786,438	$6,059,192	$1,281,804	**$27,127,434**	*10.0%*
Ancillary	$525,908	$125,800	$464,385	**$1,116,093**	$673,006	$125,727	$52,740	**$851,472**	*-23.7%*
Total	**$48,703,521**	**$11,675,603**	**$4,563,307**	**$64,942,432**	**$51,945,513**	**$15,210,047**	**$4,817,802**	**$71,973,362**	***10.8%***
PMPM	**$277.97**	**$518.36**	**$454.72**	**$312.57**	**$300.67**	**$768.00**	**$501.53**	**$355.99**	***13.9%***

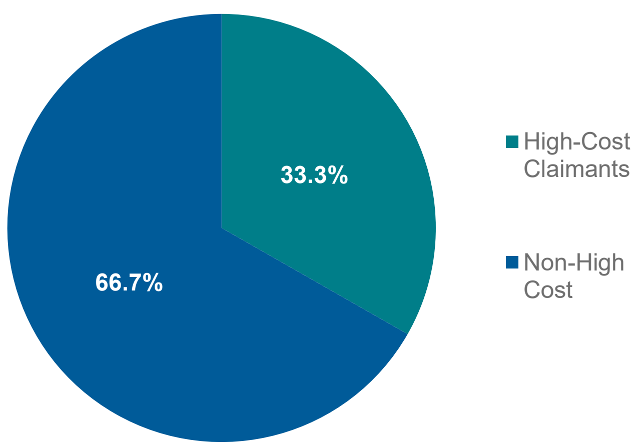
Medical Cost Distribution

Distribution by Member Cost

Member Total Paid Range	2025-3Q (7/1/2024 - 3/31/2025)						2026-3Q (7/1/2025 - 3/31/2026)					
	*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	6,732	24.9%	$0	0.0%	$0	0.0%	6,285	24.1%	$0	0.0%	$0	0.0%
< $0 - $0	5,458	20.2%	-$499,817	-0.8%	$2,038,368	9.2%	5,303	20.4%	-$659,378	-0.9%	$2,012,091	8.8%
> $0 - $2,500	11,465	42.5%	$6,400,022	9.9%	$8,846,053	39.9%	10,868	41.7%	$6,127,726	8.5%	$8,717,582	38.0%
> $2,500 - $5,000	1,312	4.9%	$4,638,005	7.1%	$3,026,372	13.7%	1,397	5.4%	$4,949,409	6.9%	$3,315,826	14.5%
> $5,000 - $10,000	885	3.3%	$6,199,219	9.5%	$2,905,508	13.1%	948	3.6%	$6,640,863	9.2%	$3,000,344	13.1%
> $10,000 - $25,000	650	2.4%	$10,056,752	15.5%	$2,859,781	12.9%	717	2.8%	$11,279,827	15.7%	$3,073,761	13.4%
> $25,000 - $50,000	250	0.9%	$8,679,399	13.4%	$1,198,045	5.4%	278	1.1%	$9,564,225	13.3%	$1,387,223	6.1%
> $50,000 - $100,000	150	0.6%	$10,445,299	16.1%	$801,109	3.6%	148	0.6%	$10,131,317	14.1%	$802,028	3.5%
> $100,000	93	0.3%	$19,023,552	29.3%	$475,689	2.1%	99	0.4%	$23,939,374	33.3%	$607,020	2.6%
Total	**26,995**	**100.0%**	**$64,942,432**	**100.0%**	**$22,150,925**	**100.0%**	**26,043**	**100.0%**	**$71,973,362**	**100.0%**	**$22,915,876**	**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	45	$4,928,417	20.6%
2	Health Status & Health Services	90	$4,666,348	19.5%
3	Circulatory System	69	$2,424,575	10.1%
4	Musculoskeletal System	66	$1,593,904	6.7%
5	Injury, Poisoning & External Causes	52	$1,574,889	6.6%
6	Nervous System	55	$1,259,499	5.3%
7	Perinatal Originating Conditions	7	$1,206,625	5.0%
8	Respiratory System	51	$1,176,849	4.9%
9	Digestive System	44	$1,078,721	4.5%
10	Infectious & Parasitic Diseases	31	$1,045,556	4.4%
...	*All Others*		*$2,983,993*	*12.5%*
=	**Total**	**99**	**$23,939,374**	**100.0%**

Utilization Summary – YTD Trend

Plan Totals & Norm

Measure	Total Plan					UMR Norm	
	2024-3Q	⇨	2025-3Q	⇨	2026-3Q	2026-3Q	*Variance*
Inpatient Admissions							
# of Admits	788	*-11.0%*	701	*6.0%*	743		
# of Admit Days	5,784	*-39.9%*	3,477	*7.6%*	3,742		
Paid per Admit	$32,820	*-19.1%*	$26,561	*3.2%*	$27,410	$28,343	*-3.3%*
Paid per Admit Day	$4,471	*19.8%*	$5,355	*1.6%*	$5,442	$5,770	*-5.7%*
Admits per 1000	78.3	*-48.3%*	40.5	*8.9%*	44.1	45.7	*-3.5%*
Average LOS	7.3	*-32.4%*	5.0	*1.5%*	5.0	4.9	*2.5%*
Emergency Room Visits							
# of ER Visits	3,511	*-2.6%*	3,418	*13.0%*	3,863		
~ % resulting in Admit	14.2%	*-1.6 pts*	12.6%	*-0.1 pts*	12.5%	10.5%	*2.0 pts*
ER Visits per Patient	1.4	*-0.2%*	1.4	*6.5%*	1.5		
ER Visits per 1000	348.9	*-43.4%*	197.4	*16.1%*	229.3	220.4	*4.0%*
Paid per ER Visit	$2,218	*6.9%*	$2,371	*2.3%*	$2,425	$2,447	*-0.9%*
Urgent Care Visits							
# of UC Visits	5,681	*1.3%*	5,756	*-10.7%*	5,138		
UC Visits per Patient	1.4	*1.0%*	1.5	*-2.5%*	1.4		-
UC Visits per 1000	564.6	*-41.1%*	332.4	*-8.3%*	305.0	249.2	*22.4%*
Paid per UC Visit	$40	*15.9%*	$46	*7.1%*	$50	$121	*-58.9%*
Office Visits							
Off Visits per Patient	3.8	*4.5%*	4.0	*4.1%*	4.2		
Paid per Office Visit	$41	*8.2%*	$45	*10.8%*	$49	$98	*-49.3%*
Office Visits Paid PMPY	$270	*-38.0%*	$167	*15.4%*	$193	$379	*-49.1%*
Services							
Radiology Svcs per 1000	6,589.8	*-41.3%*	3,868.2	*9.1%*	4,218.3	3,555.6	*18.6%*
Radiology Paid PMPY	$452	*-37.7%*	$282	*12.3%*	$316		
Lab Services per 1000	17,122.9	*-40.9%*	10,118.9	*9.3%*	11,059.5	9,761.3	*13.3%*
Labs Paid PMPY	$286	*-35.1%*	$185	*14.0%*	$211		

- *Inpatient Admission rate per 1000 increased 8.9%, and amount paid per Admission is 3.2% higher than prior period*
- *ER utilization increased significantly (+16.1%), 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 2024-3Q	⇨	State Active 2025-3Q	⇨	State Active 2026-3Q	Non-State Active 2024-3Q	⇨	Non-State Active 2025-3Q	⇨	Non-State Active 2026-3Q
Inpatient Admissions										
# of Admits	589	*-9.2%*	535	*5.0%*	562	0	-	0	-	2
# of Admit Days	4,352	*-39.1%*	2,651	*0.6%*	2,667	0	-	0	-	10
Paid per Admit	$34,020	*-17.3%*	$28,146	*-7.0%*	$26,162	$0	-	$0	-	$21,737
Paid per Admit Day	$4,604	*23.4%*	$5,680	*-2.9%*	$5,513	$0	-	$0	-	$4,347
Admits per 1000	70.1	*-47.7%*	36.7	*6.6%*	39.1	0.0	-	0.0	-	293.9
Average LOS	7.4	*-32.9%*	5.0	*-4.2%*	4.7	0.0	-	0.0	-	5.0
Emergency Room Visits										
# of ER Visits	2,790	*0.8%*	2,813	*9.2%*	3,073	4	*-75.0%*	1	*400.0%*	5
~ % resulting in Admit	12.8%	*-1.7 pts*	11.1%	*-0.3 pts*	10.8%	0.0%	*0.0 pts*	0.0%	*40.0 pts*	40.0%
ER Visits per Patient	1.4	*0.3%*	1.4	*3.7%*	1.4	2.0	*-50.0%*	1.0	*66.7%*	1.7
ER Visits per 1000	332.0	*-42.0%*	192.7	*10.8%*	213.5	1,500.0	*-84.9%*	226.4	*224.5%*	734.7
Paid per ER Visit	$2,350	*2.1%*	$2,399	*5.3%*	$2,526	$5,162	*254.0%*	$18,276	*-89.4%*	$1,938
Urgent Care Visits										
# of UC Visits	4,968	*1.8%*	5,058	*-10.7%*	4,516	2	*-50.0%*	1	*200.0%*	3
UC Visits per Patient	1.4	*1.5%*	1.5	*-3.8%*	1.4	1.0	*0.0%*	1.0	*50.0%*	1.5
UC Visits per 1000	591.2	*-41.4%*	346.5	*-9.4%*	313.8	750.0	*-69.8%*	226.4	*94.7%*	440.8
Paid per UC Visit	$40	*14.2%*	$46	*7.4%*	$49	$130	*-4.6%*	$124	*-39.2%*	$75
Office Visits										
Off Visits per Patient	3.6	*4.6%*	3.8	*4.0%*	3.9	2.8	*-46.4%*	1.5	*77.8%*	2.7
Paid per Office Visit	$42	*7.2%*	$45	*9.7%*	$49	$122	*-52.3%*	$58	*-9.1%*	$53
Office Visits Paid PMPY	$249	*-38.8%*	$153	*14.1%*	$174	$639	*-87.7%*	$79	*135.9%*	$186
Services										
Radiology Svcs per 1000	5,740.3	*-41.4%*	3,361.8	*13.3%*	3,807.2	7,500.0	*-84.9%*	1,132.1	*107.7%*	2,351.0
Radiology Paid PMPY	$414	*-44.7%*	$229	*7.7%*	$247	$4,510	*-71.3%*	$1,296	*-36.2%*	$827
Lab Services per 1000	15,927.9	*-41.0%*	9,403.9	*9.1%*	10,256.5	8,625.0	*-73.7%*	2,264.2	*471.1%*	12,930.6
Labs Paid PMPY	$268	*-34.9%*	$174	*11.6%*	$194	$408	*2.1%*	$417	*168.5%*	$1,119

Utilization Summary – YTD Trend

Retired Members

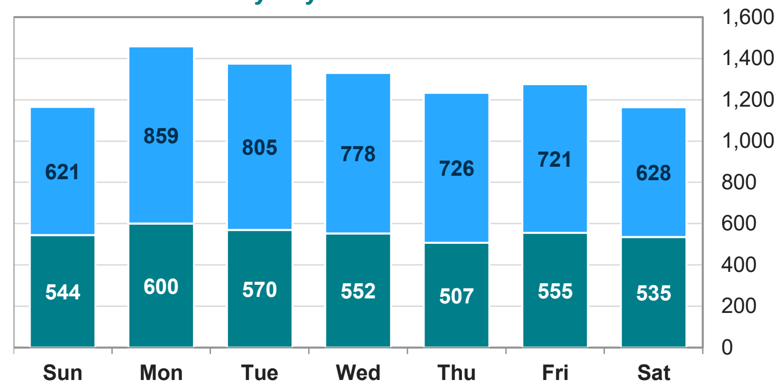
Measure	State Retirees					Non-State Retirees				
	2024-3Q	⇨	2025-3Q	⇨	2026-3Q	2024-3Q	⇨	2025-3Q	⇨	2026-3Q
Inpatient Admissions										
# of Admits	159	*-19.5%*	128	*8.6%*	139	40	*-5.0%*	38	*5.3%*	40
# of Admit Days	1,175	*-46.2%*	632	*37.5%*	869	257	*-24.5%*	194	*1.0%*	196
Paid per Admit	$29,927	*-17.1%*	$24,824	*47.9%*	$36,707	$26,650	*-62.1%*	$10,095	*27.9%*	$12,914
Paid per Admit Day	$4,050	*24.1%*	$5,028	*16.8%*	$5,871	$4,148	*-52.3%*	$1,977	*33.3%*	$2,636
Admits per 1000	105.7	*-50.9%*	51.9	*20.2%*	62.4	263.4	*-42.0%*	152.9	*17.0%*	178.8
Average LOS	7.4	*-33.2%*	4.9	*26.6%*	6.3	6.4	*-20.5%*	5.1	*-4.0%*	4.9
Emergency Room Visits										
# of ER Visits	586	*-15.7%*	494	*22.5%*	605	131	*-16.0%*	110	*63.6%*	180
~ % resulting in Admit	17.9%	*1.7 pts*	19.6%	*-0.3 pts*	19.3%	28.2%	*-9.2 pts*	19.1%	*-1.3 pts*	17.8%
ER Visits per Patient	1.4	*1.0%*	1.4	*10.8%*	1.6	2.0	*-7.6%*	1.8	*48.8%*	2.7
ER Visits per 1000	389.5	*-48.5%*	200.4	*35.5%*	271.6	862.8	*-48.7%*	442.5	*81.9%*	804.8
Paid per ER Visit	$1,918	*32.3%*	$2,537	*-4.6%*	$2,420	$647	*16.6%*	$755	*-3.5%*	$728
Urgent Care Visits										
# of UC Visits	641	*-1.6%*	631	*-17.1%*	523	70	*-5.7%*	66	*45.5%*	96
UC Visits per Patient	1.4	*-1.1%*	1.4	*-0.3%*	1.4	1.6	*-13.7%*	1.4	*70.9%*	2.4
UC Visits per 1000	426.1	*-39.9%*	256.0	*-8.3%*	234.8	461.0	*-42.4%*	265.5	*61.7%*	429.2
Paid per UC Visit	$39	*28.1%*	$50	*6.3%*	$53	$27	*41.7%*	$38	*9.1%*	$41
Office Visits										
Off Visits per Patient	4.5	*5.2%*	4.8	*4.3%*	5.0	7.2	*4.8%*	7.5	*10.0%*	8.3
Paid per Office Visit	$43	*10.0%*	$47	*16.0%*	$54	$23	*27.4%*	$30	*5.9%*	$31
Office Visits Paid PMPY	$373	*-34.5%*	$244	*24.0%*	$303	$374	*-27.8%*	$270	*18.2%*	$319
Services										
Radiology Svcs per 1000	9,833.5	*-37.3%*	6,165.0	*-0.5%*	6,131.8	21,451.2	*-49.3%*	10,877.6	*7.3%*	11,669.2
Radiology Paid PMPY	$656	*-10.4%*	$588	*30.6%*	$768	$439	*-30.6%*	$304	*-10.4%*	$273
Lab Services per 1000	21,082.8	*-37.2%*	13,242.6	*7.0%*	14,165.9	44,180.0	*-51.9%*	21,268.5	*49.2%*	31,734.7
Labs Paid PMPY	$386	*-35.4%*	$249	*23.9%*	$309	$294	*-32.4%*	$199	*53.0%*	$304

On Demand Care Summary

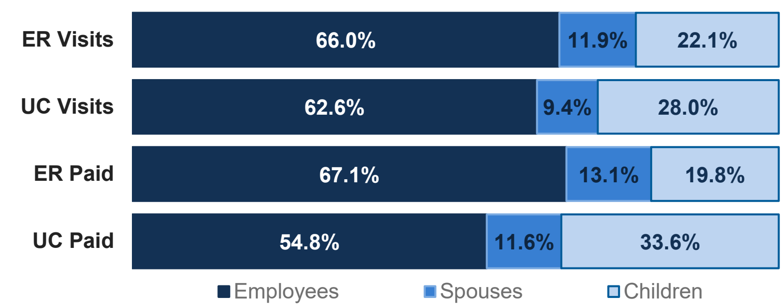
Emergency Room & Urgent Care

Measure	2025-3Q	2026-3Q	*Change*	UMR Norm	*Variance*
Emergency Room					
# of Visits	3,418	3,863	*13.0%*		
# of Patients	2,445	2,595	*6.1%*		
Total Plan Paid	$8,102,841	$9,366,532	*15.6%*		
Total Mem Paid	$4,087,701	$4,272,186	*4.5%*		
Visits per 1000	197.4	229.3	*16.1%*	220.4	*4.0%*
Paid per Visit	$2,371	$2,425	*2.3%*	$2,447	*-0.9%*
Paid PMPM	$39	$46	*18.8%*	$45	*3.1%*
% ER Patients w/ Office Visit*	90.2%	90.3%	*0.0 pts*		
% Potentially Avoidable**	17.1%	15.9%	*-1.2 pts*	82.2%	*-66.3 pts*
Urgent Care					
# of Visits	5,756	5,138	*-10.7%*		
# of Patients	3,945	3,612	*-8.4%*		
Total Plan Paid	$266,325	$254,499	*-4.4%*		
Total Mem Paid	$777,007	$693,019	*-10.8%*		
Visits per 1000	332.4	305.0	*-8.3%*	249.2	*22.4%*
Paid per Visit	$46	$50	*7.1%*	$121	*-58.9%*
Paid PMPM	$1	$1	*-1.8%*	$3	*-49.8%*

ER & UC Utilization by Day of Week



ER & UC Utilization & Cost by Relationship



	# of Visits			**Total Paid**		
	ER	UC	**Total**	ER	UC	Total
Employee	2,551	3,215	**5,766**	$6,289,105	$139,491	**$6,428,596**
Spouse	458	483	**941**	$1,226,986	$29,433	**$1,256,420**
Child	854	1,440	**2,294**	$1,850,440	$85,574	**$1,936,014**
Total	**3,863**	**5,138**	**9,001**	**$9,366,532**	**$254,499**	**$9,621,030**

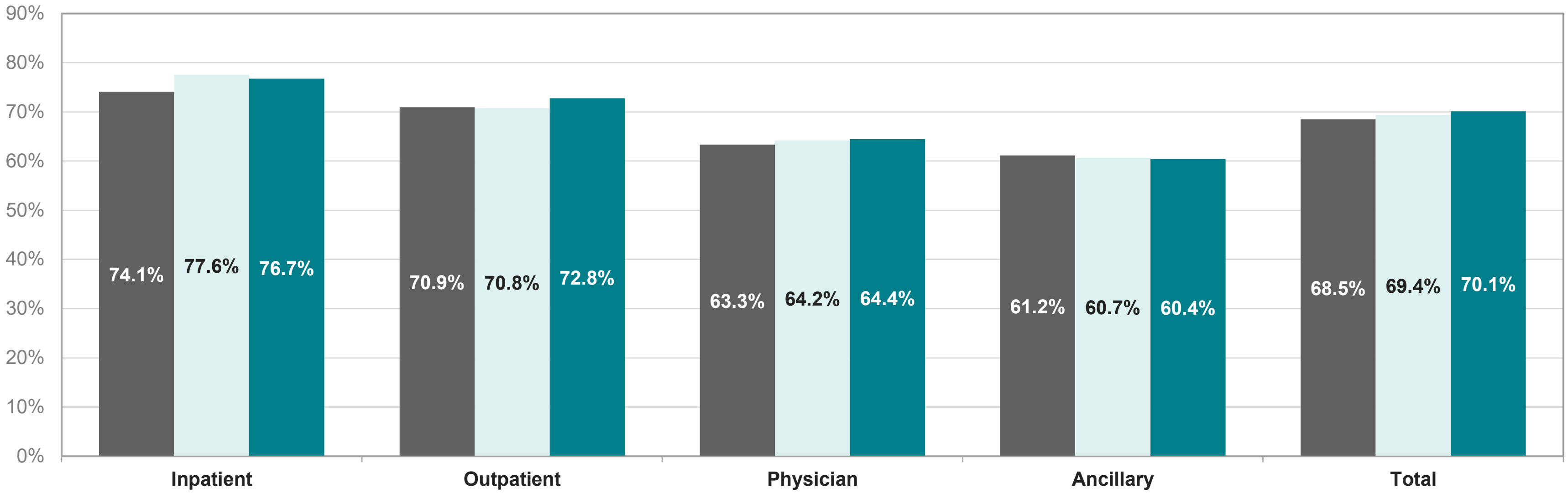
* Office Visit within prior 12 months..

** 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.

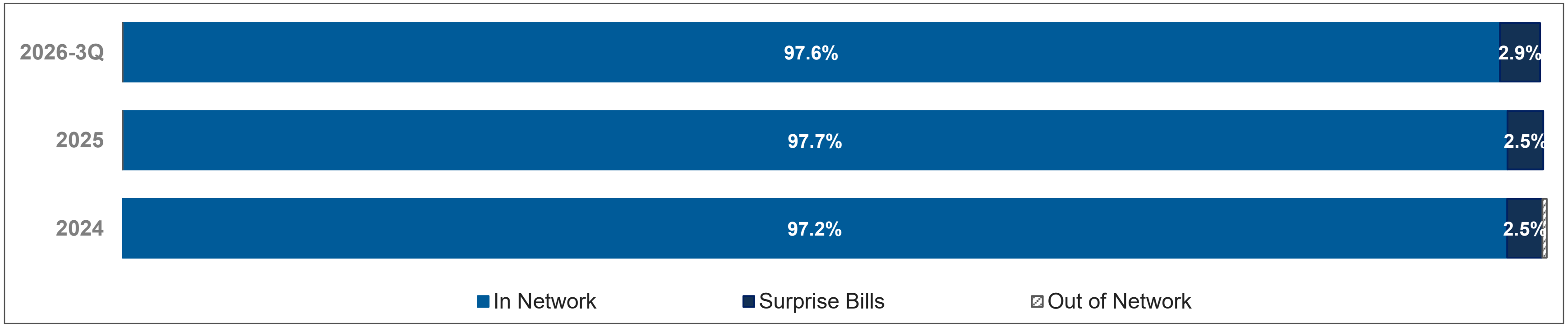
Network Summary

Discount Percentage & Network Utilization

Discount Percentage by Claim Type*



*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)		2026-3Q		CYTD Paid by Relationship			CYTD Paid by Sex	
	Patients	Total Paid	Patients	Total Paid	Employee	Spouse	Child	Male	Female
Health Status & Health Services	13,867	$12,290,366	11,433	$10,409,540	$8,184,918	$945,076	$1,279,547	$4,409,429	$6,000,111
Neoplasms	3,177	$8,496,372	2,441	$8,561,675	$6,547,427	$1,842,228	$172,020	$4,864,324	$3,697,351
Musculoskeletal System	6,235	$9,614,034	5,108	$7,657,432	$5,742,281	$1,421,868	$493,284	$4,268,397	$3,389,035
Circulatory System	4,249	$9,533,462	3,408	$7,084,246	$5,790,273	$989,297	$304,676	$4,352,167	$2,732,079
Injury, Poisoning & External Causes	2,881	$7,432,651	2,369	$5,236,952	$2,714,162	$985,602	$1,537,188	$2,985,349	$2,251,603
Symptoms, Signs & Findings, NEC	8,856	$5,378,622	7,127	$4,391,694	$3,152,668	$531,998	$707,027	$2,040,879	$2,350,814
Digestive System	2,875	$5,633,027	2,238	$4,382,656	$2,858,118	$734,054	$790,484	$2,032,541	$2,350,115
Nervous System	3,005	$3,876,394	2,600	$3,602,365	$2,381,888	$523,087	$697,389	$1,577,747	$2,024,618
Respiratory System	5,262	$3,232,126	3,903	$3,057,125	$2,289,594	$228,568	$538,963	$1,322,368	$1,734,757
Mental, Behavioral & Neurodevelopmental	3,387	$3,746,998	3,000	$2,957,796	$1,271,276	$419,475	$1,267,046	$1,319,471	$1,638,325
Genitourinary System	4,241	$4,467,616	3,450	$2,938,618	$2,190,593	$510,256	$237,770	$1,087,272	$1,851,346
Endocrine, Nutritional & Metabolic	6,461	$3,685,436	5,453	$2,458,695	$2,075,706	$237,743	$145,246	$1,319,382	$1,139,313
Pregnancy, Childbirth & the Puerperium	410	$2,314,674	351	$2,052,959	$1,509,054	$398,395	$145,509	$5,478	$2,047,481
Infectious & Parasitic Diseases	1,624	$2,894,059	1,145	$2,048,440	$1,586,422	$296,339	$165,678	$1,618,832	$429,607
Perinatal Originating Conditions	190	$2,082,861	157	$1,943,927	$157	$0	$1,943,770	$1,571,301	$371,219
Skin & Subcutaneous Tissue	4,810	$1,242,481	3,843	$817,020	$626,942	$129,180	$60,898	$443,354	$373,666
Eye and Adnexa	4,098	$895,465	2,939	$810,672	$569,147	$194,817	$46,708	$355,261	$455,411
Blood & Immune Disorders	967	$752,337	849	$638,216	$538,230	$54,509	$45,477	$294,351	$343,865
Ear and Mastoid Process	1,596	$513,866	1,141	$562,858	$190,307	$169,877	$202,674	$115,922	$446,936
Congenital Malformations & Abnormalities	271	$541,322	236	$360,474	$99,733	$11,259	$249,481	$244,940	$115,534
External Causes of Morbidity	0	$0	10	$0	$0	$0	$0	$0	$0
Total	**21,073**	**$88,624,170**	**18,940**	**$71,973,362**	**$50,318,897**	**$10,623,628**	**$11,030,837**	**$36,228,767**	**$35,743,187**

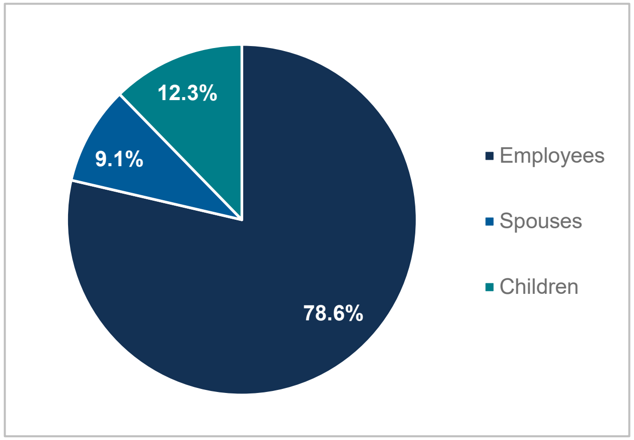
#1 Top Dx Chapter

Health Status & Health Services

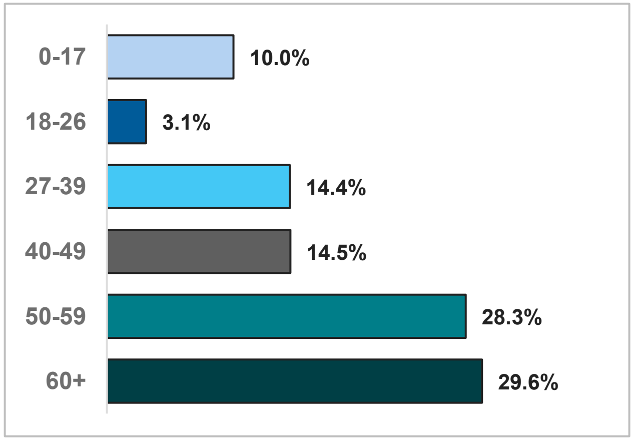
Breakout by Diagnostic Grouping & Demographics

#	Health Status & Services Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Encounter for antineoplastic therapies	67	629	$4,822,071	46.3%
2	Neoplasm-related encounters	3,225	5,694	$1,781,805	17.1%
3	Medical examination/evaluation	7,644	12,491	$1,453,246	14.0%
4	Exposure, enc, screen or contact w infectious dz	3,499	4,816	$847,744	8.1%
5	Contraceptive & procreative management	476	749	$397,842	3.8%
6	Other aftercare encounter	451	1,020	$298,530	2.9%
7	Implant, device or graft related encounter	383	1,114	$143,241	1.4%
8	Encount for obs & exam for conds ruled out	1,448	1,878	$123,548	1.2%
9	Other specified status	585	1,200	$114,502	1.1%
10	Family history of disease	111	160	$82,098	0.8%
11	Acquired absence of limb or organ	48	72	$71,277	0.7%
12	Organ transplant status	34	270	$52,354	0.5%
13	Enc for prophylactic measures (ex immuniz)	79	178	$49,451	0.5%
14	Personal history of other disease	242	330	$39,947	0.4%
15	Genetic susceptibility to disease	14	37	$26,168	0.3%
16	Other specified encounters & counseling	174	350	$24,429	0.2%
17	Personal history of malignant neoplasm	101	128	$22,007	0.2%
18	Encounter for administrative purposes	36	49	$15,265	0.1%
19	Encounter for prophylactic or oth procedures	36	43	$14,769	0.1%
20	Lifestyle/life management factors	47	81	$9,756	0.1%
...	*All Others*	*1,359*	*1,692*	*$19,494*	*0.2%*
=	**Total**	**11,433**	**34,606**	**$10,409,540**	**100.0%**

Health Status & Services Paid by Relationship



Health Status & Services Paid by Age Range

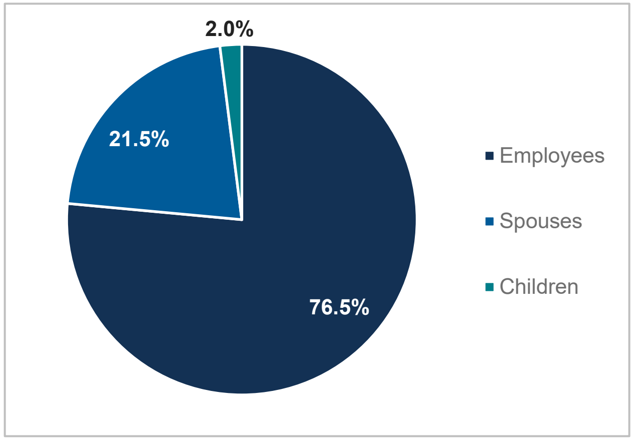


Neoplasms (Cancer)

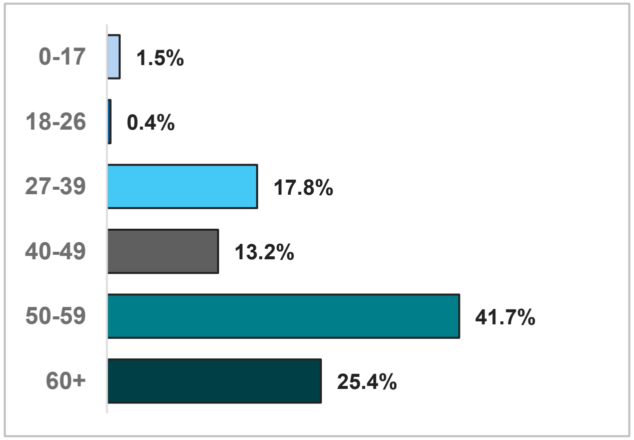
Breakout by Diagnostic Grouping & Demographics

#	Neoplasms (Cancer) Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Benign neoplasms	1,471	2,373	$1,199,800	14.0%
2	Breast cancer	153	1,562	$1,174,478	13.7%
3	Leukemia	36	430	$1,154,103	13.5%
4	Prostate cancer	101	888	$1,108,239	12.9%
5	Secondary malignancies	51	300	$679,943	7.9%
6	Lymphoma	36	368	$493,309	5.8%
7	Colorectal cancer	40	635	$412,359	4.8%
8	Ovarian cancer	15	164	$405,132	4.7%
9	Other cancer	49	283	$328,664	3.8%
10	Multiple myeloma	8	288	$233,609	2.7%
11	Pancreatic cancer	10	306	$200,333	2.3%
12	Thyroid cancer	44	245	$191,559	2.2%
13	Head & neck cancers	17	181	$184,540	2.2%
14	Other gastrointestinal cancers	19	163	$154,428	1.8%
15	Neoplasms of unspec nature	908	1,418	$132,282	1.5%
16	Skin cancer	239	697	$118,249	1.4%
17	Respiratory cancers	14	126	$90,017	1.1%
18	Female reproductive	13	181	$67,355	0.8%
19	Brain cancer	6	15	$62,038	0.7%
20	Other urinary system cancer	15	65	$52,245	0.6%
...	*All Others*	*53*	*357*	*$118,996*	*1.4%*
=	**Total**	**2,441**	**12,214**	**$8,561,675**	**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 $6,603,876 – see Health Status for more details

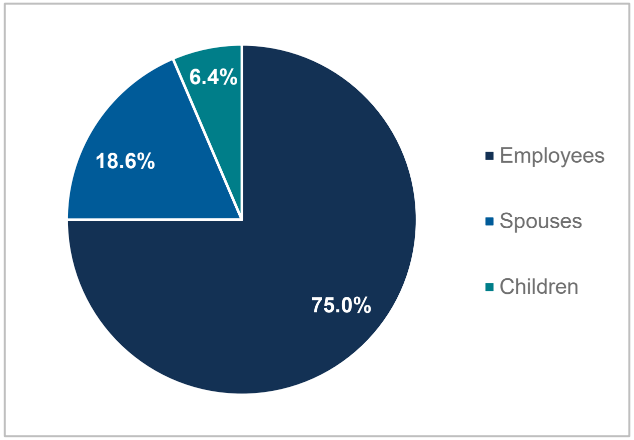
#3 Top Dx Chapter

Musculoskeletal System

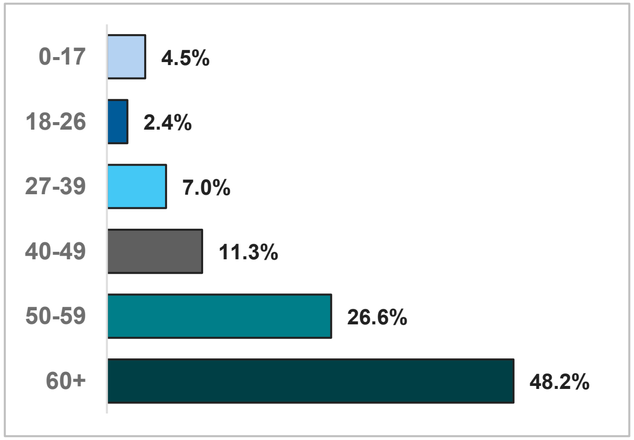
Breakout by Diagnostic Grouping & Demographics

#	Musculoskeletal Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Spondylopathies & arthropathy	1,430	6,513	$2,235,022	29.2%
2	Osteoarthritis & osteoporosis	917	2,821	$1,648,214	21.5%
3	Tendon, tissue, muscle disorders	1,144	3,278	$904,870	11.8%
4	Joint disorders & fractures	352	822	$747,668	9.8%
5	Other musculoskeletal pain	2,745	10,296	$744,166	9.7%
6	Scoliosis & oth deformities	460	932	$469,326	6.1%
7	Other MSK	96	477	$294,679	3.8%
8	Lupus	107	374	$197,479	2.6%
9	Low back pain	654	2,216	$191,487	2.5%
10	Rheumatoid arthritis & related disease	135	553	$186,060	2.4%
11	Biomechanical lesions	395	1,690	$25,552	0.3%
12	Gout & crystal arthropathies	114	258	$12,908	0.2%
=	**Total**	**5,108**	**33,022**	**$7,657,432**	**100.0%**

Musculoskeletal Paid by Relationship



Musculoskeletal Paid by Age Range



Condition Focus

Mental & Behavioral Trend

Prevalence & Cost by Diagnostic Grouping

Mental & Behavioral Diagnostic Grouping	2024 (Full Year)		2025 (Full Year)		2026-3Q		2026-3Q Paid by Claim Type			
	Patients	Total Paid	Patients	Total Paid	Patients	Total Paid	Inpatient	Outpatient	Physician	Ancillary
Neurodevelopmental disorders	502	$1,242,281	532	$1,247,192	508	$742,418	$0	$0	$741,367	$1,051
Alcohol-related disorders	124	$806,533	137	$565,545	81	$592,562	$332,933	$103,858	$148,663	$7,108
Depressive disorders	1,005	$728,698	972	$640,203	820	$559,125	$156,007	$8,880	$394,238	$0
Anxiety & related Disorders	1,199	$362,534	1,284	$382,098	1,108	$316,321	$41,293	$30,661	$244,368	$0
Trauma & stressor disorders	760	$288,426	836	$376,394	757	$253,663	$0	$22,015	$231,602	$46
Other mental health	258	$121,588	311	$82,352	234	$106,950	$0	$45,715	$61,045	$190
Suicidal ideation, attempt or self-harm	51	$205,797	44	$79,221	33	$100,879	$2,094	$89,902	$8,883	$0
Bipolar & related Disorders	172	$99,260	174	$152,956	134	$87,764	$57,208	$3,029	$27,527	$0
Schizophrenia spectrum disorders	48	$121,142	41	$59,034	37	$66,277	$18,778	$34,201	$13,298	$0
Eating disorders	30	$83,704	23	$16,533	16	$52,693	$0	$0	$52,693	$0
Obsessive compulsive disorders	54	$72,146	57	$70,219	40	$23,091	$0	$0	$23,091	$0
Cannabis-related disorders	24	$15,571	28	$13,141	20	$22,761	$0	$16,161	$6,600	$0
Opiod disorders	35	$37,710	37	$36,077	27	$18,150	$7,125	$2,129	$8,895	$0
Other substance use	106	$12,377	114	$19,144	101	$14,068	$0	$4,866	$9,203	$0
Stimulant disorders	7	$21,155	12	$6,892	7	$1,074	$0	$0	$1,074	$0
Total	**3,269**	**$4,218,922**	**3,387**	**$3,746,998**	**3,000**	**$2,957,796**	**$615,439**	**$361,417**	**$1,972,546**	**$8,395**

Condition Focus

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	52	2.3	*4.0%*	36	1.6	*12.5%*	$7,954	76.9	269.2
Asthma	570	24.9	*-7.9%*	219	9.6	*-11.3%*	$6,857	57.9	473.7
Atrial Fibrillation	239	10.5	*8.6%*	164	7.2	*4.5%*	$40,606	330.5	665.3
Blood Disorders	991	43.4	*10.7%*	443	19.4	*11.6%*	$21,707	193.7	515.6
CAD	382	16.7	*-2.3%*	201	8.8	*-4.7%*	$19,766	172.8	366.5
COPD	86	3.8	*-28.9%*	53	2.3	*-26.4%*	$29,193	418.6	837.2
Cancer	1,699	74.3	*-5.6%*	880	38.5	*-4.1%*	$18,884	95.4	219.0
Chronic Pain	120	5.3	*-11.1%*	53	2.3	*-22.1%*	$37,494	466.7	833.3
CHF	95	4.2	*4.4%*	56	2.5	*12.0%*	$34,768	494.7	884.2
Demyelinating Diseases	60	2.6	*-3.2%*	43	1.9	*16.2%*	$21,665	133.3	700.0
Depression	940	41.1	*1.4%*	642	28.1	*4.2%*	$11,234	157.4	362.8
Diabetes	1,501	65.7	*0.0%*	1,020	44.6	*-0.3%*	$11,876	92.6	267.2
ESRD	115	5.0	*-4.2%*	79	3.5	*-9.2%*	$57,972	1,173.9	2,382.6
Eating Disorders	21	0.9	*-8.7%*	12	0.5	*-25.0%*	$18,685	190.5	190.5
HIV/AIDS	41	1.8	*10.8%*	33	1.4	*10.0%*	$7,136	170.7	439.0
Hyperlipidemia	950	41.6	*17.1%*	306	13.4	*9.3%*	$3,979	23.2	82.1
Hypertension	2,325	101.7	*-4.8%*	1,124	49.2	*-4.7%*	$8,698	94.2	272.7
Immune Disorders	46	2.0	*0.0%*	22	1.0	*-8.3%*	$27,000	217.4	587.0
IBD	68	3.0	*36.0%*	19	0.8	*58.3%*	$5,611	29.4	176.5
Liver Disease	11	0.5	*83.3%*	8	0.4	*33.3%*	$113,251	1,636.4	2,363.6
Morbid Obesity	248	10.9	*-5.0%*	113	4.9	*-7.4%*	$9,650	76.6	201.6
Osteoarthritis	914	40.0	*4.2%*	408	17.9	*6.8%*	$13,865	62.4	240.7
Peripheral Vascular Disease	111	4.9	*-14.6%*	38	1.7	*15.2%*	$17,559	153.2	333.3
Rheumatoid Arthritis	138	6.0	*6.2%*	98	4.3	*5.4%*	$36,817	87.0	347.8

- *Most prevalent chronic condition is Hypertension, with 2,325 members*
- *Hypertension is also the condition with the most moderate/high risk members (1,124)*
- *Members with mod/high risk Cancer have the highest combined cost: 880 members totaling $16.6M*

Date Range: Service Dates 1/1/2025 - 12/31/2025, Paid through 3/31/2026

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:** $5,817
- **Admits per 1000:** 42.7
- **ER Visits per 1000:** 210.5

Prevention, Wellness, & Maintenance
Preventive & Condition-specific Screening Rate Trends

Preventive Service	Population	2024 Eligible	2024 Actual	2024 Rate	2025 Eligible	2025 Actual	2025 Rate	*Rate Change*	UMR Norm Rate	UMR Norm *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	142.1	828	**5,825.8**	139.4	717	**5,145.3**	*-11.7%*	**5,373.2**	*-4.2%*
Well Child Visit	3 - 6 years	743.6	558	**750.4**	710.5	516	**726.2**	*-3.2%*	**806.3**	*-9.9%*
Adults w/ Well Visit	Adults 18+	19,513	7,172	**36.8%**	18,950	6,942	**36.6%**	*-0.1 pts*	**44.9%**	*-8.2 pts*
Screenings	*Rate for all screenings is the percentage of eligible population who had the screening during the period.*									
Mammogram	Females 40 - 69	6,030	2,641	**43.8%**	5,674	2,551	**45.0%**	*1.2 pts*	**51.6%**	*-6.7 pts*
Cervical Cancer	Females 21 - 64	8,716	2,109	**24.2%**	8,357	1,981	**23.7%**	*-0.5 pts*	**24.8%**	*-1.1 pts*
Prostate Cancer	Males 50 - 70	3,741	1,573	**42.0%**	3,527	1,448	**41.1%**	*-1.0 pts*	**46.7%**	*-5.7 pts*
Colorectal Cancer	Members 45 - 75	10,049	1,586	**15.8%**	9,503	1,561	**16.4%**	*0.6 pts*	**17.7%**	*-1.3 pts*
Cholesterol	Female 45+ Male 35+	12,134	5,865	**48.3%**	11,650	5,788	**49.7%**	*1.3 pts*	**51.2%**	*-1.5 pts*
Condition-specific	**Screening**									
Asthma	Office Visit for Asthma	619	498	**80.5%**	570	452	**79.3%**	*-1.2 pts*		
COPD	Spirometry Test	121	23	**19.0%**	86	17	**19.8%**	*0.8 pts*		
Type 2 Diabetes	A1c Test	1,426	1,221	**85.6%**	1,421	1,230	**86.6%**	*0.9 pts*	**84.5%**	*2.1 pts*
	Eye Exam	-	-	**-**	0	0	**0**	-	**0**	*0*
	Lipid Panel	1,426	1,090	**76.4%**	1,421	1,101	**77.5%**	*1.0 pts*	**72.9%**	*4.6 pts*
	Urine Protein Test	1,426	895	**62.8%**	1,421	932	**65.6%**	*2.8 pts*	**66.2%**	*-0.7 pts*
	Any Diabetes Screen	1,426	1,263	**88.6%**	1,421	1,280	**90.1%**	*1.5 pts*	**88.4%**	*1.6 pts*
Hyperlipidemia	Lipid Profile	811	404	**49.8%**	950	448	**47.2%**	*-2.7 pts*		
Hypertension	Creatinine Test	2,441	475	**19.5%**	2,325	447	**19.2%**	*-0.2 pts*		
	Lipid Profile	2,441	575	**23.6%**	2,325	585	**25.2%**	*1.6 pts*		

Date Range: Reporting periods are service-based with 3 months of runout: Current period is Service Dates 1/1/2025 - 12/31/2025, Paid through 3/31/2026

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