



Public Employees' Benefits Program

Quarterly Plan Performance Review

Low Ded Plan • 2026-3Q



A UnitedHealthcare Company

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

Normative Comparison Data

- Norm Groups: UMR Book of Business in InfoPortSM
- 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

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Executive Summary



Cost Drivers

- Overall Cost Trend based on Medical Paid PEPY: +10.9%
- High-Cost Claimants Paid PMPM trend: +17.1%; Non HCCs trend: +9.5%
- Top Paid Diagnostic Chapters: Health Status & Services (+3.1% Paid PMPM), Musculoskeletal (+18.4%), Neoplasms (Cancer) (+3.9%)



Membership & Demographics

- Total membership is 10.0% higher than prior period
- Employees increased 10.5%, while Dependents were up 9.5%
- 78.6% of members had < \$2,500 medical paid, with 17.1% having no claims paid at all during the reporting period



Utilization Key Indicators

- Paid per IP Admit was \$27,304, which is 10.5% lower than 2025-3Q
- Paid per ER Visit was \$3,324, which is 5.6% higher than 2025-3Q



Network Utilization & Savings

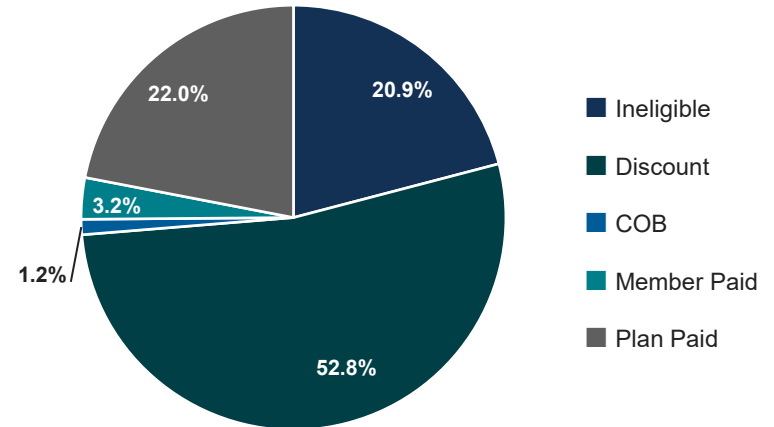
- 98.2% of all Medical spend dollars were to In Network providers
- The average In Network discount was 67.9%, which is 0.8 pts above the 2025 average discount of 67.1%

Medical Total Savings Summary

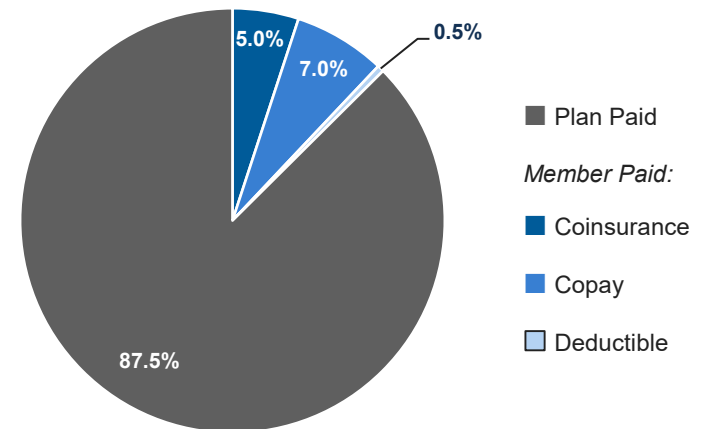
Dollar Chain: Billed to Paid Dollars

Dollar Amount	2026-3Q Total Dollars	2026-3Q PMPM*	2025 PMPM*	Trend
Medical Billed	\$474,215,629	\$2,059	\$1,796	14.6%
(-) Ineligible	\$99,134,522	\$430	\$344	25.1%
Medical Covered	\$375,081,107	\$1,628	\$1,452	12.2%
(-) Discount	\$250,098,847	\$1,086	\$958	13.3%
Medical Allowed	\$124,982,259	\$543	\$494	9.9%
(-) COB	\$5,512,981	\$24	\$20	17.4%
(-) Coinsurance	\$5,998,429	\$26	\$24	10.0%
(-) Copay	\$8,341,574	\$36	\$33	10.4%
(-) Deductible	\$598,810	\$3	\$2	4.1%
Total Member Paid	\$14,938,813	\$65	\$59	10.0%
Total Plan Paid	\$104,110,928	\$452	\$414	9.2%

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	2025-3Q (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	\$4,734,658	\$2,218	\$24,955	\$12	\$4,759,613	\$2,230	\$5,856,462	\$2,437	\$31,843	\$13	\$5,888,305	\$2,450	23.7%	9.9%
1	\$685,151	\$304	\$12,177	\$5	\$697,328	\$309	\$611,016	\$247	\$37,205	\$15	\$648,221	\$262	-7.0%	-15.3%
2 - 4	\$1,472,906	\$196	\$77,102	\$10	\$1,550,008	\$206	\$1,825,031	\$233	\$124,751	\$16	\$1,949,783	\$249	25.8%	20.7%
5 - 9	\$1,788,652	\$127	\$745,968	\$53	\$2,534,620	\$180	\$2,599,677	\$174	\$337,953	\$23	\$2,937,630	\$196	15.9%	9.2%
10 - 14	\$2,325,304	\$157	\$301,524	\$20	\$2,626,827	\$177	\$3,130,841	\$190	\$910,959	\$55	\$4,041,799	\$245	53.9%	38.3%
15 - 19	\$3,792,327	\$219	\$1,007,338	\$58	\$4,799,665	\$277	\$3,776,051	\$200	\$1,226,986	\$65	\$5,003,037	\$265	4.2%	-4.5%
20 - 24	\$3,286,309	\$197	\$1,248,733	\$75	\$4,535,041	\$272	\$4,474,248	\$242	\$1,801,340	\$97	\$6,275,588	\$339	38.4%	25.0%
25 - 29	\$4,534,178	\$314	\$1,824,049	\$126	\$6,358,227	\$440	\$5,780,266	\$369	\$2,075,651	\$132	\$7,855,917	\$501	23.6%	14.0%
30 - 34	\$6,009,079	\$362	\$2,587,072	\$156	\$8,596,150	\$518	\$6,535,968	\$378	\$3,365,663	\$195	\$9,901,631	\$572	15.2%	10.4%
35 - 39	\$7,113,326	\$387	\$2,993,817	\$163	\$10,107,143	\$549	\$9,031,249	\$437	\$3,391,422	\$164	\$12,422,671	\$601	22.9%	9.4%
40 - 44	\$7,703,221	\$430	\$3,276,586	\$183	\$10,979,807	\$612	\$9,450,244	\$475	\$4,777,325	\$240	\$14,227,569	\$715	29.6%	16.7%
45 - 49	\$6,471,992	\$410	\$3,763,702	\$238	\$10,235,695	\$648	\$9,115,207	\$498	\$4,991,385	\$273	\$14,106,593	\$771	37.8%	19.1%
50 - 54	\$8,066,246	\$475	\$4,592,489	\$271	\$12,658,736	\$746	\$9,082,799	\$505	\$6,182,109	\$344	\$15,264,907	\$848	20.6%	13.8%
55 - 59	\$9,993,962	\$646	\$4,810,655	\$311	\$14,804,618	\$956	\$12,593,099	\$723	\$5,884,642	\$338	\$18,477,741	\$1,061	24.8%	10.9%
60 - 64	\$11,183,994	\$834	\$4,608,808	\$344	\$15,792,802	\$1,177	\$13,951,607	\$918	\$5,794,744	\$381	\$19,746,351	\$1,299	25.0%	10.3%
65+	\$5,838,789	\$1,064	\$2,222,077	\$405	\$8,060,867	\$1,469	\$6,297,162	\$1,002	\$2,929,670	\$466	\$9,226,833	\$1,469	14.5%	0.0%
Total	\$85,000,092	\$406	\$34,097,054	\$163	\$119,097,146	\$569	\$104,110,928	\$452	\$43,863,648	\$190	\$147,974,576	\$642	24.2%	13.0%

Financial Summary – YTD Trend

Total Plan & Norm

Measure	Total Plan					UMR Norm	
	2024-3Q	⇒	2025-3Q	⇒	2026-3Q	2026-3Q	Variance
Average Enrollment							
Employees	5,573	118.9%	12,201	10.5%	13,477		
Spouses	1,362	110.9%	2,871	9.3%	3,137		
Children	3,774	117.2%	8,199	9.5%	8,979		
Tot. Members	10,709	117.3%	23,271	10.0%	25,594		
Avg. Family Size	1.9	-0.7%	1.9	-0.4%	1.9	1.9	-1.0%
Financial Summary							
Allowed	\$43,296,528	135.5%	\$101,979,426	22.6%	\$124,982,259		
Plan Paid	\$36,649,777	131.9%	\$85,000,092	22.5%	\$104,110,928		
Member Paid (OOP)	\$5,434,307	129.6%	\$12,478,429	19.7%	\$14,938,813		
Paid PEPY	\$8,769	5.9%	\$9,289	10.9%	\$10,300	\$10,453	-1.5%
Paid PMPY	\$4,563	6.7%	\$4,870	11.4%	\$5,424	\$5,447	-0.4%
Paid PEPM	\$731	5.9%	\$774	10.9%	\$858	\$871	-1.5%
Paid PMPM	\$380	6.7%	\$406	11.4%	\$452	\$454	-0.4%
High-Cost Claimants (Med Paid \$100,000+)							
# of HCCs	54	64.8%	89	31.5%	117		
HCCs per 1000	5.0	-24.2%	3.8	19.5%	4.6	4.9	-6.0%
Paid per HCC	\$247,264	-3.2%	\$239,246	-2.0%	\$234,383	\$219,275	6.9%
HCC Paid % of Tot	36.4%	-11.4 pts	25.1%	1.3 pts	26.3%	27.8%	-1.4 pts
Cost Distribution by Claim Type (Paid PMPY)							
Inpatient	\$929	12.4%	\$1,044	10.2%	\$1,150	\$1,303	-11.8%
Outpatient	\$1,283	8.2%	\$1,388	17.1%	\$1,626	\$1,587	2.5%
Physician	\$2,270	4.1%	\$2,362	6.4%	\$2,512	\$2,457	2.3%
Ancillary	\$82	-7.3%	\$76	78.4%	\$136	\$100	36.1%

- With \$92.4M paid, the State Active population is 88.7% of total 2026-3Q med spend
- On a Paid PMPM basis, State Actives are up 11.1% compared to prior year
- Total Low Ded Plan Paid PMPM trend is +11.4%

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				
	2024-3Q	⇒	2025-3Q	⇒	2026-3Q	2024-3Q	⇒	2025-3Q	⇒	2026-3Q
Average Enrollment										
Employees	5,099	120.7%	11,254	10.1%	12,392	1	214.3%	2	22.7%	3
Spouses	1,210	112.4%	2,571	8.9%	2,799	1	85.7%	1	38.5%	2
Children	3,601	118.3%	7,861	9.2%	8,582	0	-	0	-	0
Tot. Members	9,910	118.8%	21,685	9.6%	23,773	2	150.0%	4	28.6%	5
Avg. Family Size	1.9	-0.9%	1.9	-0.4%	1.9	2.0	-20.5%	1.6	4.8%	1.7
Financial Summary										
Allowed	\$37,792,147	140.4%	\$90,860,894	21.8%	\$110,636,879	\$12,547	55.2%	\$19,467	225.3%	\$63,319
Plan Paid	\$32,152,396	135.9%	\$75,832,194	21.8%	\$92,386,212	\$9,996	52.9%	\$15,281	272.6%	\$56,933
Member Paid (OOP)	\$4,885,217	131.1%	\$11,289,715	19.2%	\$13,460,730	\$2,551	64.1%	\$4,187	52.5%	\$6,386
Paid PEPY	\$8,408	6.9%	\$8,985	10.6%	\$9,940	\$17,136	-51.4%	\$8,335	203.6%	\$25,304
Paid PMPY	\$4,326	7.8%	\$4,663	11.1%	\$5,182	\$8,568	-38.9%	\$5,239	189.8%	\$15,182
Paid PEPM	\$701	6.9%	\$749	10.6%	\$828	\$1,428	-51.4%	\$695	203.6%	\$2,109
Paid PMPM	\$360	7.8%	\$389	11.1%	\$432	\$714	-38.9%	\$437	189.8%	\$1,265
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	42	90.5%	80	23.8%	99	0	-	0	-	0
HCCs per 1000	4.2	-13.0%	3.7	12.9%	4.2	0.0	-	0.0	-	0.0
Paid per HCC	\$259,860	-9.4%	\$235,305	0.0%	\$235,340	\$0	-	\$0	-	\$0
HCC Paid % of Tot	33.9%	-9.1 pts	24.8%	0.4 pts	25.2%	0.0%	-	0.0%	-	0.0%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$887	13.0%	\$1,003	6.4%	\$1,067	\$0	-	\$0	-	\$0
Outpatient	\$1,170	11.0%	\$1,299	18.3%	\$1,537	\$0	-	\$1,481	285.5%	\$5,712
Physician	\$2,186	4.5%	\$2,285	6.8%	\$2,441	\$8,568	-56.1%	\$3,758	150.7%	\$9,419
Ancillary	\$83	-8.1%	\$76	79.9%	\$138	\$0	-	\$0	-	\$51

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	457	101.2%	920	15.2%	1,060	16	57.3%	25	-10.7%	22
Spouses	144	100.7%	288	13.4%	327	7	57.4%	11	-15.6%	9
Children	173	94.6%	336	17.9%	397	1	80.0%	1	0.0%	1
Tot. Members	774	99.6%	1,545	15.4%	1,783	23	57.9%	37	-11.8%	32
Avg. Family Size	1.7	-0.8%	1.7	0.2%	1.7	1.5	0.4%	1.5	-1.3%	1.4
Financial Summary										
Allowed	\$5,257,412	104.1%	\$10,730,712	26.0%	\$13,519,906	\$234,421	57.1%	\$368,353	106.9%	\$762,156
Plan Paid	\$4,378,123	104.4%	\$8,947,747	25.0%	\$11,184,392	\$109,262	87.5%	\$204,871	135.9%	\$483,391
Member Paid (OOP)	\$505,994	125.5%	\$1,141,002	25.0%	\$1,426,522	\$40,544	7.4%	\$43,526	3.8%	\$45,174
Paid PEPY	\$12,765	1.6%	\$12,967	8.5%	\$14,072	\$9,169	19.2%	\$10,926	164.1%	\$28,859
Paid PMPY	\$7,544	2.4%	\$7,723	8.3%	\$8,362	\$6,273	18.8%	\$7,450	167.6%	\$19,934
Paid PEPM	\$1,064	1.6%	\$1,081	8.5%	\$1,173	\$764	19.2%	\$911	164.1%	\$2,405
Paid PMPM	\$629	2.4%	\$644	8.3%	\$697	\$523	18.8%	\$621	167.6%	\$1,661
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	13	-30.8%	9	88.9%	17	0	-	0	-	1
HCCs per 1000	16.8	-65.3%	5.8	63.6%	9.5	0.0	-	0.0	-	30.9
Paid per HCC	\$187,080	46.5%	\$274,138	-19.3%	\$221,164	\$0	-	\$0	-	\$364,353
HCC Paid % of Tot	55.5%	-28.0 pts	27.6%	6.0 pts	33.6%	0.0%	-	0.0%	-	75.4%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$1,433	15.1%	\$1,650	22.2%	\$2,016	\$1,779	-100.0%	\$0	-	\$14,658
Outpatient	\$2,688	-4.1%	\$2,578	8.2%	\$2,790	\$2,746	47.1%	\$4,041	-44.0%	\$2,263
Physician	\$3,355	2.1%	\$3,426	0.5%	\$3,444	\$1,709	90.7%	\$3,259	-10.6%	\$2,913
Ancillary	\$68	0.7%	\$69	62.4%	\$112	\$39	280.7%	\$149	-32.8%	\$100

Financial Summary – Full Year Trend

Plan Totals & Norm

Measure	Total Plan					UMR Norm	
	2024	⇒	2025	⇒	2026-3Q	2026-3Q	Variance
Average Enrollment							
Employees	6,835	80.0%	12,303	9.5%	13,477		
Spouses	1,657	74.4%	2,889	8.6%	3,137		
Children	4,604	79.3%	8,256	8.8%	8,979		
Tot. Members	13,096	79.0%	23,447	9.2%	25,594		
Avg. Family Size	1.9	-0.5%	1.9	-0.4%	1.9	1.9	-1.0%
Financial Summary							
Allowed	\$71,596,453	94.0%	\$138,897,633	-10.0%	\$124,982,259		
Plan Paid	\$60,490,825	92.4%	\$116,413,291	-10.6%	\$104,110,928		
Member Paid (OOP)	\$8,881,598	86.8%	\$16,592,748	-10.0%	\$14,938,813		
Paid PEPY	\$8,850	6.9%	\$9,462	8.9%	\$10,300	\$10,453	-1.5%
Paid PMPY	\$4,619	7.5%	\$4,965	9.2%	\$5,424	\$5,447	-0.4%
Paid PEPM	\$738	6.9%	\$789	8.9%	\$858	\$871	-1.5%
Paid PMPM	\$385	7.5%	\$414	9.2%	\$452	\$454	-0.4%
High-Cost Claimants (Med Paid \$100,000+)							
# of HCCs	88	36.4%	120	-2.5%	117		
HCCs per 1000	6.7	-23.8%	5.1	-10.7%	4.6	4.9	-6.0%
Paid per HCC	\$228,980	10.8%	\$253,751	-7.6%	\$234,383	\$219,275	6.9%
HCC Paid % of Tot	33.3%	-7.2 pts	26.2%	0.2 pts	26.3%	27.8%	-1.4 pts
Cost Distribution by Claim Type (Paid PMPY)							
Inpatient	\$933	11.2%	\$1,038	10.8%	\$1,150	\$1,303	-11.8%
Outpatient	\$1,348	5.9%	\$1,428	13.8%	\$1,626	\$1,587	2.5%
Physician	\$2,251	7.4%	\$2,418	3.9%	\$2,512	\$2,457	2.3%
Ancillary	\$87	-6.7%	\$81	67.4%	\$136	\$100	36.1%

- Total plan paid amount for the first three quarters of 2024 was 73.0% of the full year
- Annualizing 2025 paid dollars using the same ratio would result in a total paid of \$143 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	6,263	81.2%	11,351	9.2%	12,392	1	181.8%	3	16.1%	3
Spouses	1,475	75.6%	2,589	8.1%	2,799	1	72.7%	2	26.3%	2
Children	4,395	80.1%	7,914	8.4%	8,582	0	-	0	-	0
Tot. Members	12,132	80.1%	21,854	8.8%	23,773	2	127.3%	4	20.0%	5
Avg. Family Size	1.9	-0.6%	1.9	-0.4%	1.9	2.0	-19.4%	1.6	3.3%	1.7
Financial Summary										
Allowed	\$62,321,732	98.5%	\$123,713,482	-10.6%	\$110,636,879	\$23,507	-12.1%	\$20,653	206.6%	\$63,319
Plan Paid	\$52,794,401	97.1%	\$104,078,363	-11.2%	\$92,386,212	\$18,860	-14.4%	\$16,151	252.5%	\$56,933
Member Paid (OOP)	\$8,016,734	87.8%	\$15,053,276	-10.6%	\$13,460,730	\$4,647	-3.1%	\$4,503	41.8%	\$6,386
Paid PEPY	\$8,430	8.8%	\$9,169	8.4%	\$9,940	\$20,574	-69.6%	\$6,252	304.7%	\$25,304
Paid PMPY	\$4,351	9.4%	\$4,763	8.8%	\$5,182	\$10,287	-62.3%	\$3,876	291.7%	\$15,182
Paid PEPM	\$702	8.8%	\$764	8.4%	\$828	\$1,715	-69.6%	\$521	304.7%	\$2,109
Paid PMPM	\$363	9.4%	\$397	8.8%	\$432	\$857	-62.3%	\$323	291.7%	\$1,265
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	70	50.0%	105	-5.7%	99	0	-	0	-	0
HCCs per 1000	5.8	-16.7%	4.8	-13.3%	4.2	0.0	-	0.0	-	0.0
Paid per HCC	\$230,519	11.0%	\$255,813	-8.0%	\$235,340	\$0	-	\$0	-	\$0
HCC Paid % of Tot	30.6%	-4.8 pts	25.8%	-0.6 pts	25.2%	0.0%	-	0.0%	-	0.0%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$893	12.6%	\$1,005	6.1%	\$1,067	\$0	-	\$0	-	\$0
Outpatient	\$1,246	7.0%	\$1,334	15.2%	\$1,537	\$718	44.4%	\$1,037	450.8%	\$5,712
Physician	\$2,125	10.2%	\$2,342	4.2%	\$2,441	\$9,498	-70.1%	\$2,839	231.8%	\$9,419
Ancillary	\$87	-7.0%	\$81	69.5%	\$138	\$71	-100.0%	\$0	-	\$51

Financial Summary – Full Year Trend

Retired Members

Measure	State Retirees					Non-State Retirees				
	2024	⇒	2025	⇒	2026-3Q	2024	⇒	2025	⇒	2026-3Q
Average Enrollment										
Employees	553	67.2%	925	14.6%	1,060	18	34.1%	25	-9.2%	22
Spouses	173	66.2%	288	13.5%	327	8	29.5%	10	-12.2%	9
Children	208	63.7%	341	16.4%	397	1	50.0%	1	0.0%	1
Tot. Members	934	66.3%	1,554	14.8%	1,783	27	33.1%	36	-9.8%	32
Avg. Family Size	1.7	-0.6%	1.7	0.2%	1.7	1.5	-0.7%	1.5	-0.7%	1.4
Financial Summary										
Allowed	\$8,832,582	65.8%	\$14,647,388	-7.7%	\$13,519,906	\$418,633	23.3%	\$516,110	47.7%	\$762,156
Plan Paid	\$7,453,477	61.8%	\$12,059,589	-7.3%	\$11,184,392	\$224,086	15.7%	\$259,189	86.5%	\$483,391
Member Paid (OOP)	\$805,386	84.4%	\$1,485,264	-4.0%	\$1,426,522	\$54,831	-9.3%	\$49,705	-9.1%	\$45,174
Paid PEPY	\$13,479	-3.2%	\$13,042	7.9%	\$14,072	\$12,223	-13.7%	\$10,543	173.7%	\$28,859
Paid PMPY	\$7,976	-2.7%	\$7,763	7.7%	\$8,362	\$8,325	-13.1%	\$7,233	175.6%	\$19,934
Paid PEPM	\$1,123	-3.2%	\$1,087	7.9%	\$1,173	\$1,019	-13.7%	\$879	173.7%	\$2,405
Paid PMPM	\$665	-2.7%	\$647	7.7%	\$697	\$694	-13.1%	\$603	175.6%	\$1,661
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	18	-11.1%	16	6.3%	17	1	-100.0%	0	-	1
HCCs per 1000	19.3	-46.5%	10.3	-7.4%	9.5	37.2	-100.0%	0.0	-	30.9
Paid per HCC	\$216,572	3.6%	\$224,337	-1.4%	\$221,164	\$109,572	-100.0%	\$0	-	\$364,353
HCC Paid % of Tot	52.3%	-22.5 pts	29.8%	3.9 pts	33.6%	48.9%	-48.9 pts	0.0%	-	75.4%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$1,369	10.4%	\$1,512	33.3%	\$2,016	\$3,938	-94.7%	\$210	6881.4%	\$14,658
Outpatient	\$2,651	2.2%	\$2,710	3.0%	\$2,790	\$2,075	65.5%	\$3,432	-34.1%	\$2,263
Physician	\$3,876	-10.7%	\$3,462	-0.5%	\$3,444	\$2,146	60.8%	\$3,451	-15.6%	\$2,913
Ancillary	\$80	-1.4%	\$79	41.9%	\$112	\$166	-16.0%	\$139	-28.1%	\$100

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)				2026-3Q (7/1/2025 - 3/31/2026)				Trend
	Active	Pre-Medicare Retirees	Medicare Retirees	Total	Active	Pre-Medicare Retirees	Medicare Retirees	Total	Total
State Members									
Inpatient	\$16,307,298	\$1,832,672	\$79,332	\$18,219,301	\$19,019,642	\$2,671,663	\$25,018	\$21,716,323	19.2%
Outpatient	\$21,124,702	\$2,892,919	\$93,511	\$24,111,132	\$27,398,079	\$3,552,308	\$179,289	\$31,129,676	29.1%
Physician	\$37,156,010	\$3,771,564	\$197,953	\$41,125,527	\$43,514,171	\$4,281,098	\$325,455	\$48,120,723	17.0%
Ancillary	\$1,244,185	\$75,638	\$4,158	\$1,323,981	\$2,454,321	\$135,123	\$14,438	\$2,603,881	96.7%
Total	\$75,832,194	\$8,572,793	\$374,953	\$84,779,941	\$92,386,212	\$10,640,192	\$544,200	\$103,570,604	22.2%
PMPM	\$388.55	\$680.73	\$286.46	\$405.51	\$431.80	\$747.50	\$299.77	\$450.29	11.0%
Non-State Members									
Inpatient	\$0	\$0	\$0	\$0	\$0	\$351,894	\$3,556	\$355,450	-
Outpatient	\$4,321	\$12,308	\$98,819	\$115,448	\$21,418	\$12,136	\$42,738	\$76,292	-33.9%
Physician	\$10,960	\$49,254	\$40,382	\$100,596	\$35,322	\$19,811	\$50,823	\$105,956	5.3%
Ancillary	\$0	\$329	\$3,779	\$4,108	\$193	\$44	\$2,389	\$2,625	-36.1%
Total	\$15,281	\$61,891	\$142,980	\$220,151	\$56,933	\$383,885	\$99,505	\$540,324	145.4%
PMPM	\$436.59	\$966.77	\$537.56	\$603.15	\$1,265.18	\$12,786.85	\$381.28	\$1,608.11	166.6%
All Members									
Inpatient	\$16,307,298	\$1,832,672	\$79,332	\$18,219,301	\$19,019,642	\$3,023,557	\$28,574	\$22,071,773	21.1%
Outpatient	\$21,129,023	\$2,905,227	\$192,330	\$24,226,580	\$27,419,497	\$3,564,444	\$222,027	\$31,205,969	28.8%
Physician	\$37,166,970	\$3,820,818	\$238,335	\$41,226,123	\$43,549,493	\$4,300,909	\$376,277	\$48,226,679	17.0%
Ancillary	\$1,244,185	\$75,967	\$7,937	\$1,328,088	\$2,454,513	\$135,167	\$16,827	\$2,606,507	96.3%
Total	\$75,847,475	\$8,634,684	\$517,933	\$85,000,092	\$92,443,145	\$11,024,077	\$643,705	\$104,110,928	22.5%
PMPM	\$388.55	\$682.18	\$328.87	\$405.85	\$431.97	\$772.84	\$310.02	\$451.98	11.4%

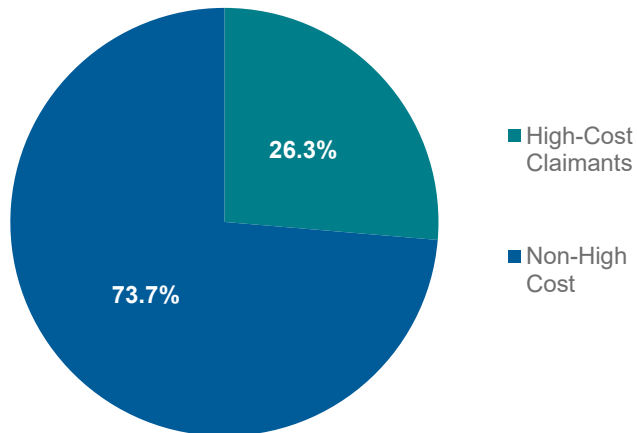
Medical Cost Distribution

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	4,976	18.6%	\$0	0.0%	\$0	0.0%	5,003	17.1%	\$0	0.0%	\$0	0.0%
< \$0 - \$0	831	3.1%	-\$234,233	-0.3%	\$27,080	0.2%	1,056	3.6%	-\$508,927	-0.5%	\$58,754	0.4%
> \$0 - \$2,500	15,787	59.0%	\$10,958,933	12.9%	\$3,801,068	30.5%	16,939	57.9%	\$12,301,846	11.8%	\$4,170,932	27.9%
> \$2,500 - \$5,000	2,359	8.8%	\$8,302,021	9.8%	\$2,339,753	18.8%	2,644	9.0%	\$9,429,864	9.1%	\$2,569,133	17.2%
> \$5,000 - \$10,000	1,359	5.1%	\$9,453,474	11.1%	\$2,092,264	16.8%	1,758	6.0%	\$12,302,056	11.8%	\$2,768,943	18.5%
> \$10,000 - \$25,000	908	3.4%	\$14,134,954	16.6%	\$2,341,849	18.8%	1,171	4.0%	\$17,991,760	17.3%	\$3,003,107	20.1%
> \$25,000 - \$50,000	309	1.2%	\$10,697,894	12.6%	\$1,002,616	8.0%	377	1.3%	\$12,895,926	12.4%	\$1,209,668	8.1%
> \$50,000 - \$100,000	151	0.6%	\$10,394,145	12.2%	\$525,216	4.2%	177	0.6%	\$12,275,621	11.8%	\$671,325	4.5%
> \$100,000	89	0.3%	\$21,292,905	25.1%	\$348,584	2.8%	117	0.4%	\$27,422,782	26.3%	\$486,950	3.3%
Total	26,769	100.0%	\$85,000,092	100.0%	\$12,478,429	100.0%	29,242	100.0%	\$104,110,928	100.0%	\$14,938,813	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	54	\$4,652,717	17.0%
2	Health Status & Health Services	109	\$2,805,782	10.2%
3	Perinatal Originating Conditions	12	\$2,769,410	10.1%
4	Circulatory System	67	\$2,414,754	8.8%
5	Endocrine, Nutritional & Metabolic	61	\$2,298,321	8.4%
6	Nervous System	58	\$1,658,721	6.0%
7	Musculoskeletal System	65	\$1,658,466	6.0%
8	Blood & Immune Disorders	33	\$1,642,656	6.0%
9	Injury, Poisoning & External Causes	53	\$1,514,133	5.5%
10	Respiratory System	49	\$1,311,756	4.8%
...	All Others		\$4,696,066	17.1%
=	Total	117	\$27,422,782	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	549	36.2%	748	4.1%	779		
# of Admit Days	2,595	34.2%	3,482	2.9%	3,582		
Paid per Admit	\$26,262	16.1%	\$30,491	-10.5%	\$27,304	\$28,343	-3.7%
Paid per Admit Day	\$5,556	17.9%	\$6,550	-9.3%	\$5,938	\$5,770	2.9%
Admits per 1000	68.4	-37.3%	42.9	-5.3%	40.6	45.7	-11.2%
Average LOS	4.7	-1.5%	4.7	-1.2%	4.6	4.9	-6.4%
Emergency Room Visits							
# of ER Visits	2,546	34.2%	3,417	27.1%	4,343		
~ % resulting in Admit	10.5%	0.6 pts	11.1%	-1.3 pts	9.8%	10.5%	-0.6 pts
ER Visits per Patient	1.3	2.0%	1.4	2.7%	1.4		
ER Visits per 1000	317.0	-38.2%	195.8	15.6%	226.3	220.4	2.7%
Paid per ER Visit	\$2,943	7.0%	\$3,148	5.6%	\$3,324	\$2,447	35.9%
Urgent Care Visits							
# of UC Visits	5,397	29.9%	7,013	3.2%	7,235		
UC Visits per Patient	1.4	0.6%	1.4	-0.4%	1.4		-
UC Visits per 1000	672.0	-40.2%	401.8	-6.2%	376.9	249.2	51.2%
Paid per UC Visit	\$101	7.1%	\$108	4.9%	\$114	\$121	-5.8%
Office Visits							
Off Visits per Patient	4.1	3.0%	4.2	8.1%	4.6		
Paid per Office Visit	\$85	5.1%	\$90	3.0%	\$92	\$98	-5.3%
Office Visits Paid PMPY	\$647	-38.4%	\$398	12.6%	\$448	\$379	18.2%
Services							
Radiology Svcs per 1000	6,156.7	-38.1%	3,808.8	6.6%	4,059.1	3,555.6	14.2%
Radiology Paid PMPY	\$604	-35.1%	\$392	8.4%	\$425		
Lab Services per 1000	16,996.0	-37.0%	10,700.6	13.5%	12,144.3	9,761.3	24.4%
Labs Paid PMPY	\$407	-33.7%	\$270	14.5%	\$309		

- Inpatient Admission rate per 1000 decreased 5.3%, and amount paid per Admission is 10.5% lower than prior period
- ER utilization increased significantly (+15.6%), and amount paid per ER visit is 5.6% 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				
	2024-3Q	⇒	2025-3Q	⇒	2026-3Q	2024-3Q	⇒	2025-3Q	⇒	2026-3Q
Inpatient Admissions										
# of Admits	499	41.9%	708	1.4%	718	0	-	0	-	0
# of Admit Days	2,323	41.0%	3,276	-0.8%	3,251	0	-	0	-	0
Paid per Admit	\$25,933	16.5%	\$30,218	-15.9%	\$25,409	\$0	-	\$0	-	\$0
Paid per Admit Day	\$5,571	17.2%	\$6,531	-14.1%	\$5,612	\$0	-	\$0	-	\$0
Admits per 1000	67.1	-35.2%	43.5	-7.5%	40.3	0.0	-	0.0	-	0.0
Average LOS	4.7	-0.6%	4.6	-2.1%	4.5	0.0	-	0.0	-	0.0
Emergency Room Visits										
# of ER Visits	2,332	36.7%	3,189	27.5%	4,067	0	-	2	-50.0%	1
~ % resulting in Admit	10.3%	0.7 pts	11.0%	-1.4 pts	9.6%	0.0%	-	0.0%	0.0 pts	0.0%
ER Visits per Patient	1.3	2.6%	1.4	3.2%	1.4	0.0	-	2.0	-50.0%	1.0
ER Visits per 1000	313.8	-37.5%	196.1	16.3%	228.1	0.0	-	685.7	-61.1%	266.7
Paid per ER Visit	\$2,970	3.5%	\$3,073	8.9%	\$3,348	\$0	-	\$1,852	-47.1%	\$980
Urgent Care Visits										
# of UC Visits	5,102	30.6%	6,664	2.5%	6,831	2	-100.0%	0	-	0
UC Visits per Patient	1.4	0.3%	1.4	-0.1%	1.4	1.0	-100.0%	0.0	-	0.0
UC Visits per 1000	686.4	-40.3%	409.7	-6.5%	383.1	1,714.3	-100.0%	0.0	-	0.0
Paid per UC Visit	\$101	7.1%	\$109	5.3%	\$114	\$170	-100.0%	\$0	-	\$0
Office Visits										
Off Visits per Patient	4.0	3.4%	4.2	8.0%	4.5	9.0	-38.9%	5.5	136.4%	13.0
Paid per Office Visit	\$84	5.8%	\$89	2.6%	\$91	\$140	13.5%	\$159	-20.6%	\$127
Office Visits Paid PMPY	\$621	-37.8%	\$386	12.1%	\$433	\$2,168	-72.3%	\$601	192.1%	\$1,756
Services										
Radiology Svcs per 1000	5,696.1	-37.0%	3,590.9	6.4%	3,821.4	5,142.9	-13.3%	4,457.1	85.5%	8,266.7
Radiology Paid PMPY	\$560	-35.4%	\$361	10.1%	\$398	\$3,311	-34.9%	\$2,155	79.5%	\$3,868
Lab Services per 1000	16,540.1	-36.6%	10,494.1	13.2%	11,883.6	39,428.6	-59.1%	16,114.3	50.6%	24,266.7
Labs Paid PMPY	\$397	-33.7%	\$263	15.3%	\$303	\$304	-52.7%	\$144	294.2%	\$567

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	49	-18.4%	40	40.0%	56	1	-100.0%	0	-	5
# of Admit Days	261	-21.1%	206	36.4%	281	11	-100.0%	0	-	50
Paid per Admit	\$28,600	23.5%	\$35,317	33.5%	\$47,138	\$75,918	-100.0%	\$0	-	\$77,242
Paid per Admit Day	\$5,369	27.7%	\$6,858	37.0%	\$9,394	\$6,902	-100.0%	\$0	-	\$7,724
Admits per 1000	84.4	-59.1%	34.5	21.3%	41.9	57.4	-100.0%	0.0	-	206.2
Average LOS	5.3	-3.3%	5.2	-2.6%	5.0	11.0	-100.0%	0.0	-	10.0
Emergency Room Visits										
# of ER Visits	206	8.3%	223	17.0%	261	8	-62.5%	3	366.7%	14
~ % resulting in Admit	13.1%	-0.1 pts	13.0%	0.4 pts	13.4%	0.0%	0.0 pts	0.0%	21.4 pts	21.4%
ER Visits per Patient	1.5	-6.0%	1.4	-5.4%	1.3	1.1	31.3%	1.5	33.3%	2.0
ER Visits per 1000	355.0	-45.8%	192.5	1.4%	195.1	459.3	-76.3%	109.1	429.2%	577.3
Paid per ER Visit	\$2,556	66.0%	\$4,242	-27.1%	\$3,092	\$5,029	-44.2%	\$2,805	-63.0%	\$1,039
Urgent Care Visits										
# of UC Visits	284	19.0%	338	13.9%	385	9	22.2%	11	72.7%	19
UC Visits per Patient	1.4	6.2%	1.5	-9.2%	1.3	1.5	-18.5%	1.2	72.7%	2.1
UC Visits per 1000	489.4	-40.4%	291.7	-1.3%	287.9	516.7	-22.6%	400.0	95.9%	783.5
Paid per UC Visit	\$97	6.9%	\$104	-0.6%	\$103	\$58	-5.6%	\$55	-29.5%	\$39
Office Visits										
Off Visits per Patient	5.0	0.2%	5.0	6.3%	5.3	6.0	26.8%	7.6	7.5%	8.2
Paid per Office Visit	\$96	-0.6%	\$95	7.3%	\$102	\$57	38.2%	\$79	-23.7%	\$60
Office Visits Paid PMPY	\$971	-42.4%	\$559	15.3%	\$645	\$825	-4.9%	\$785	-14.7%	\$670
Services										
Radiology Svcs per 1000	11,534.3	-41.7%	6,722.3	5.4%	7,084.2	23,598.1	-58.2%	9,854.5	15.1%	11,340.2
Radiology Paid PMPY	\$1,173	-30.2%	\$818	-5.7%	\$772	\$601	-9.2%	\$546	30.5%	\$712
Lab Services per 1000	22,253.6	-39.6%	13,451.4	15.0%	15,473.1	34,851.7	-53.0%	16,363.6	12.4%	18,391.8
Labs Paid PMPY	\$545	-32.2%	\$370	3.7%	\$383	\$286	-52.3%	\$136	78.4%	\$243

On Demand Care Summary

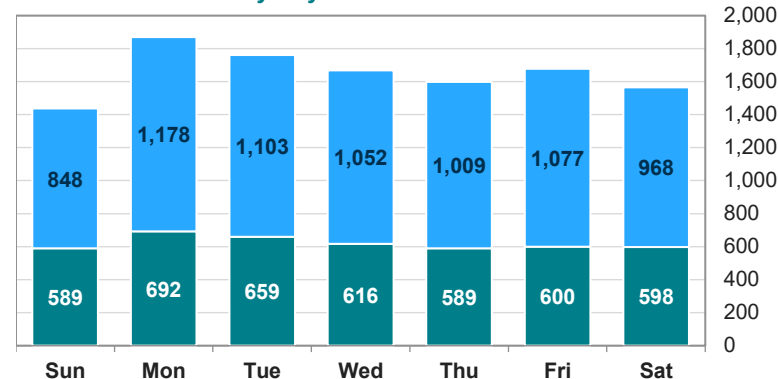
Emergency Room & Urgent Care

Measure	2025-3Q	2026-3Q	Change	UMR Norm	Variance
Emergency Room					
# of Visits	3,417	4,343	27.1%		
# of Patients	2,505	3,100	23.8%		
Total Plan Paid	\$10,757,848	\$14,438,047	34.2%		
Total Mem Paid	\$2,126,468	\$2,701,809	27.1%		
Visits per 1000	195.8	226.3	15.6%	220.4	2.7%
Paid per Visit	\$3,148	\$3,324	5.6%	\$2,447	35.9%
Paid PMPM	\$51	\$63	22.0%	\$45	39.5%
% ER Patients w/ Office Visit*	91.4%	94.0%	2.7 pts		
% Potentially Avoidable**	15.9%	15.4%	-0.5 pts	82.2%	-66.9 pts
Urgent Care					
# of Visits	7,013	7,235	3.2%		
# of Patients	4,888	5,065	3.6%		
Total Plan Paid	\$759,282	\$821,782	8.2%		
Total Mem Paid	\$510,134	\$539,610	5.8%		
Visits per 1000	401.8	376.9	-6.2%	249.2	51.2%
Paid per Visit	\$108	\$114	4.9%	\$121	-5.8%
Paid PMPM	\$4	\$4	-1.6%	\$3	42.4%

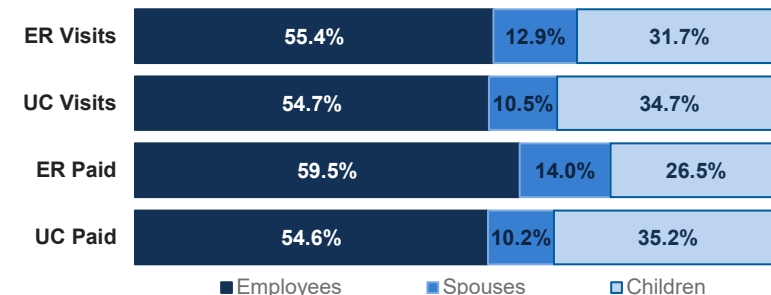
* Office Visit within prior 12 months..

** 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



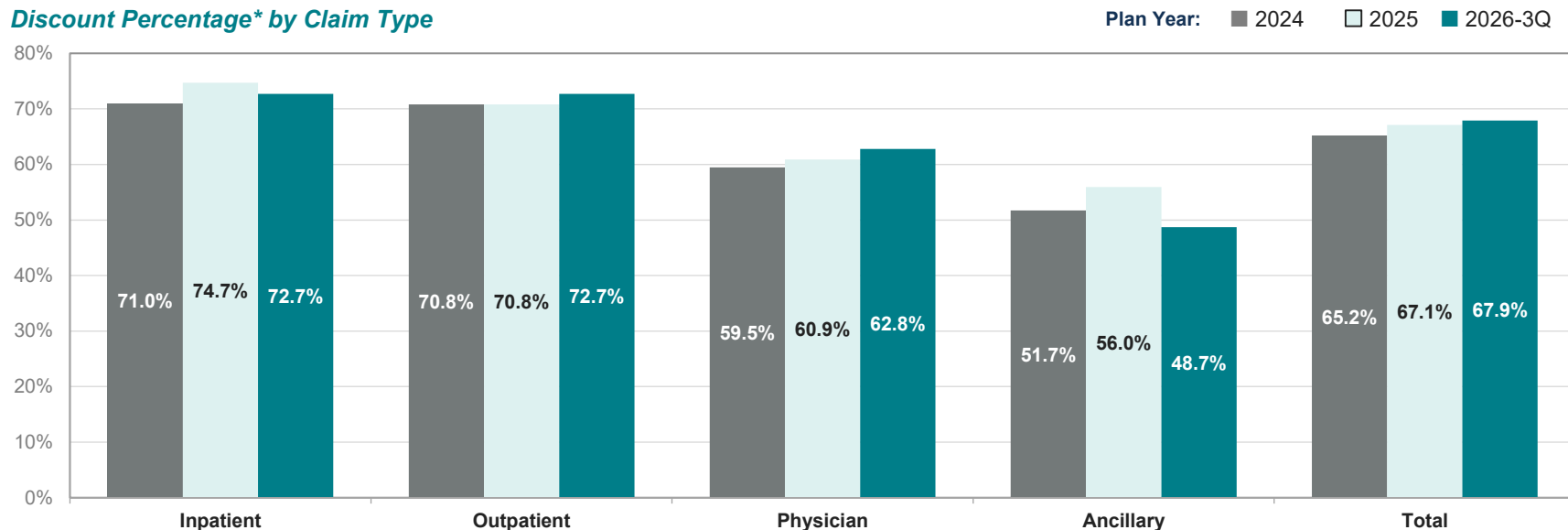
	# of Visits			Total Paid		
	ER	UC	Total	ER	UC	Total
Employee	2,408	3,960	6,368	\$8,588,144	\$448,532	\$9,036,676
Spouse	560	763	1,323	\$2,025,605	\$83,831	\$2,109,436
Child	1,375	2,512	3,887	\$3,824,299	\$289,419	\$4,113,718
Total	4,343	7,235	11,578	\$14,438,047	\$821,782	\$15,259,829



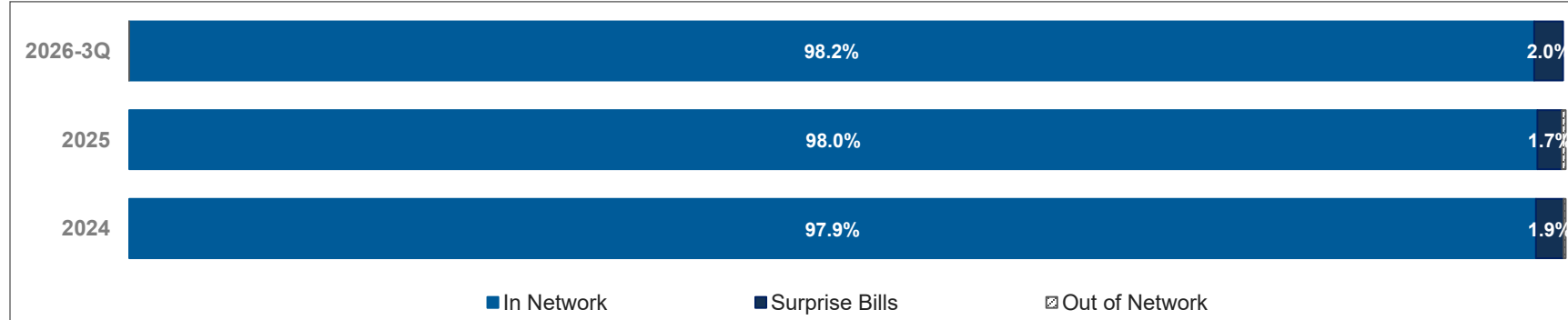
Network Summary

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

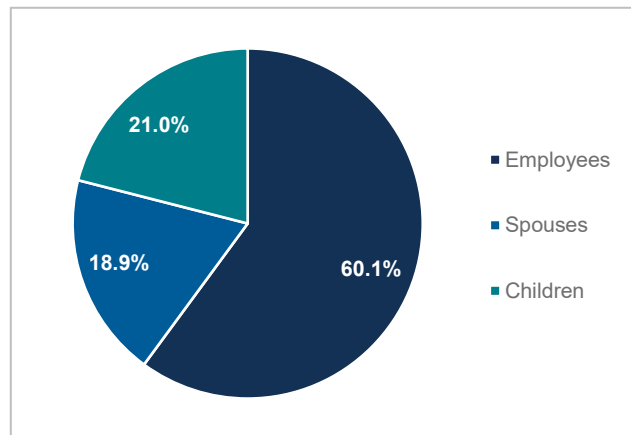
Diagnostic Chapter	2025 (Full Year)		2026-3Q		CYTD Paid by Relationship			CYTD Paid by Sex	
	Patients	Total Paid	Patients	Total Paid	Employee	Spouse	Child	Male	Female
Health Status & Health Services	15,933	\$13,125,849	15,228	\$11,081,063	\$6,658,207	\$2,093,896	\$2,328,960	\$3,884,904	\$7,196,158
Musculoskeletal System	6,392	\$9,971,815	6,249	\$9,663,444	\$6,546,549	\$2,412,251	\$704,644	\$3,976,283	\$5,687,160
Neoplasms	3,006	\$10,454,135	2,609	\$8,893,961	\$6,912,244	\$1,419,602	\$562,115	\$3,388,173	\$5,505,788
Mental, Behavioral & Neurodevelopmental	5,403	\$9,148,979	5,637	\$8,576,708	\$4,039,584	\$631,300	\$3,905,824	\$3,725,941	\$4,850,767
Circulatory System	3,700	\$9,265,567	3,424	\$8,111,984	\$5,756,167	\$1,932,461	\$423,356	\$4,596,413	\$3,515,571
Injury, Poisoning & External Causes	3,374	\$8,521,617	3,125	\$7,041,833	\$4,626,021	\$590,207	\$1,825,605	\$3,621,891	\$3,419,943
Symptoms, Signs & Findings, NEC	10,316	\$7,524,028	9,425	\$6,807,461	\$4,430,354	\$1,022,469	\$1,354,638	\$2,366,225	\$4,441,236
Digestive System	3,369	\$6,835,609	3,039	\$6,481,513	\$4,214,142	\$1,328,201	\$939,170	\$3,037,633	\$3,443,880
Endocrine, Nutritional & Metabolic	6,742	\$5,668,698	6,748	\$5,432,170	\$4,388,197	\$699,572	\$344,401	\$2,584,760	\$2,847,410
Nervous System	3,485	\$5,995,432	3,491	\$5,332,490	\$4,171,184	\$709,727	\$451,579	\$1,518,966	\$3,813,524
Genitourinary System	5,020	\$5,876,996	4,770	\$5,013,244	\$3,599,837	\$870,009	\$543,398	\$1,398,423	\$3,614,821
Respiratory System	6,826	\$5,610,487	5,940	\$4,800,598	\$2,821,050	\$525,466	\$1,454,082	\$1,983,479	\$2,817,119
Pregnancy, Childbirth & the Puerperium	643	\$5,490,502	646	\$4,517,762	\$2,964,301	\$1,062,025	\$491,436	\$2,556	\$4,515,205
Perinatal Originating Conditions	312	\$4,049,899	303	\$3,867,723	\$4,734	\$0	\$3,862,989	\$3,440,364	\$427,359
Blood & Immune Disorders	1,041	\$2,739,481	1,006	\$2,149,141	\$1,392,282	\$79,776	\$677,084	\$1,798,594	\$350,546
Infectious & Parasitic Diseases	1,937	\$1,811,338	1,424	\$1,827,309	\$1,073,699	\$303,086	\$450,525	\$835,828	\$991,481
Eye and Adnexa	5,230	\$1,509,643	4,460	\$1,285,264	\$783,496	\$215,820	\$285,948	\$582,505	\$702,758
Skin & Subcutaneous Tissue	5,109	\$1,235,100	4,723	\$1,271,541	\$743,674	\$209,913	\$317,954	\$454,221	\$817,320
Congenital Malformations & Abnormalities	435	\$581,437	372	\$1,142,540	\$205,260	\$220,485	\$716,796	\$534,810	\$607,731
Ear and Mastoid Process	2,008	\$974,018	1,724	\$811,766	\$449,897	\$60,538	\$301,330	\$346,208	\$465,558
External Causes of Morbidity	11	\$22,660	15	\$1,413	\$383	\$49	\$980	\$164	\$1,248
Total	23,085	\$116,413,291	23,610	\$104,110,928	\$65,781,261	\$16,386,853	\$21,942,814	\$44,078,343	\$60,032,585

Health Status & Health Services

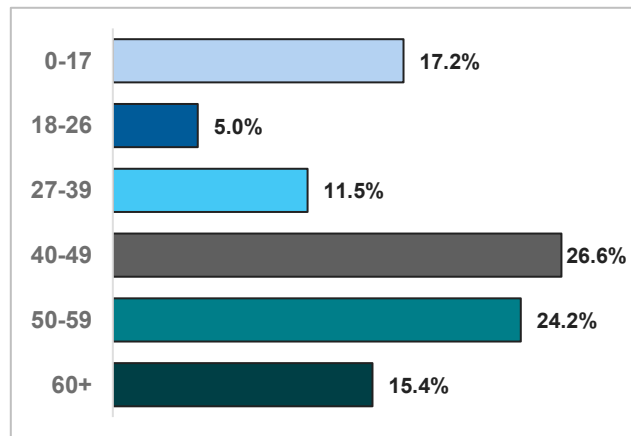
Breakout by Diagnostic Grouping & Demographics

#	Health Status & Services Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Encounter for antineoplastic therapies	65	399	\$2,901,020	26.2%
2	Medical examination/evaluation	10,833	18,245	\$2,408,501	21.7%
3	Neoplasm-related encounters	3,730	6,582	\$1,997,596	18.0%
4	Exposure, enc, screen or contact w infectious dz	5,471	7,924	\$1,585,858	14.3%
5	Contraceptive & procreative management	783	1,392	\$576,531	5.2%
6	Implant, device or graft related encounter	374	994	\$257,471	2.3%
7	Other aftercare encounter	507	944	\$253,494	2.3%
8	Encount for obs & exam for conds ruled out	2,101	2,909	\$187,873	1.7%
9	Other specified status	818	1,630	\$141,996	1.3%
10	Organ transplant status	26	258	\$136,337	1.2%
11	Family history of disease	168	224	\$127,606	1.2%
12	Encounter for administrative purposes	54	94	\$92,323	0.8%
13	Personal history of malignant neoplasm	99	144	\$72,875	0.7%
14	Enc for prophylactic measures (ex immuniz)	157	208	\$69,177	0.6%
15	Encounter for prophylactic or oth procedures	77	92	\$66,824	0.6%
16	Personal history of other disease	306	416	\$65,843	0.6%
17	Other specified encounters & counseling	330	770	\$60,305	0.5%
18	Acquired absence of limb or organ	54	94	\$27,443	0.2%
19	Encounter for mental health conditions	1,457	1,786	\$12,692	0.1%
20	Lifestyle/life management factors	69	110	\$10,480	0.1%
...	All Others	345	447	\$28,815	0.3%
=	Total	15,228	45,485	\$11,081,063	100.0%

Health Status & Services Paid by Relationship



Health Status & Services Paid by Age Range

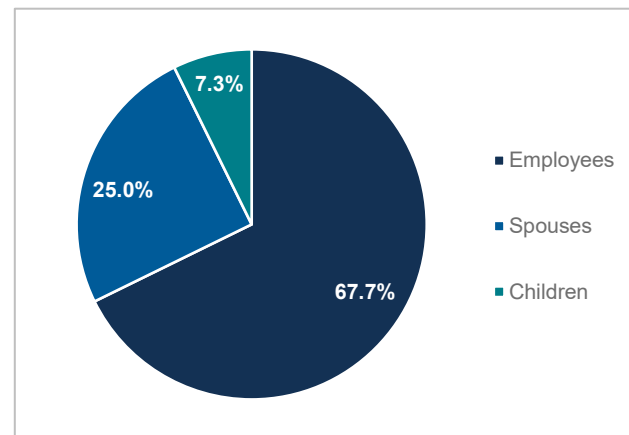


Musculoskeletal System

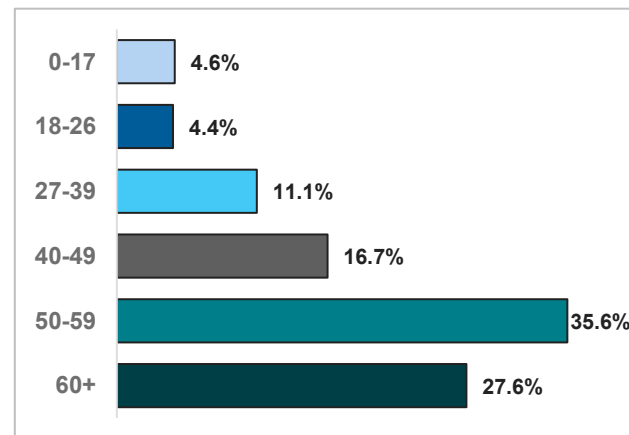
Breakout by Diagnostic Grouping & Demographics

#	Musculoskeletal Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Spondylopathies & arthropathy	1,795	7,593	\$2,914,224	30.2%
2	Osteoarthritis & osteoporosis	838	2,245	\$1,733,019	17.9%
3	Other musculoskeletal pain	3,525	11,846	\$1,304,930	13.5%
4	Tendon, tissue, muscle disorders	1,396	3,753	\$1,179,894	12.2%
5	Scoliosis & oth deformities	534	1,138	\$790,966	8.2%
6	Joint disorders & fractures	537	1,256	\$537,574	5.6%
7	Other MSK	107	425	\$406,656	4.2%
8	Low back pain	856	2,652	\$339,318	3.5%
9	Rheumatoid arthritis & related disease	166	662	\$292,343	3.0%
10	Lupus	138	472	\$108,142	1.1%
11	Gout & crystal arthropathies	103	167	\$30,213	0.3%
12	Biomechanical lesions	445	1,971	\$26,164	0.3%
=	Total	6,249	35,810	\$9,663,444	100.0%

Musculoskeletal Paid by Relationship



Musculoskeletal Paid by Age Range

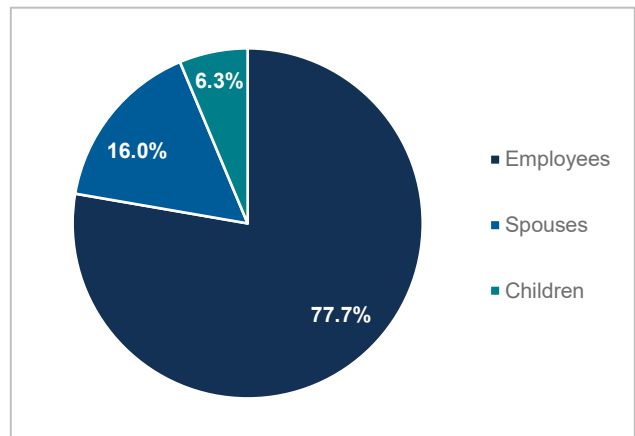


Neoplasms (Cancer)

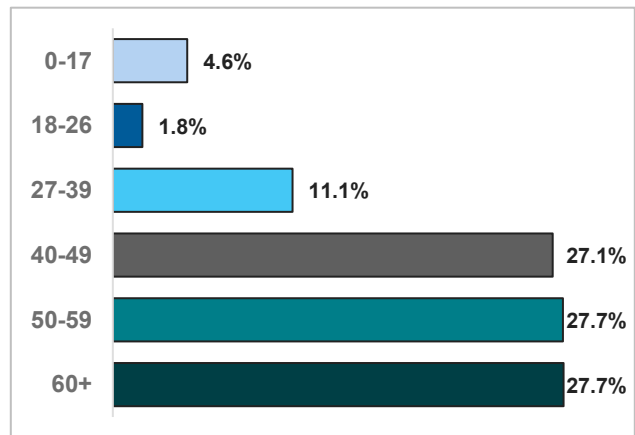
Breakout by Diagnostic Grouping & Demographics

#	Neoplasms (Cancer) Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Breast cancer	159	1,745	\$2,004,782	22.5%
2	Benign neoplasms	1,729	2,778	\$1,311,425	14.7%
3	Other cancer	55	280	\$928,475	10.4%
4	Neoplasms of unspec nature	965	1,431	\$752,944	8.5%
5	Leukemia	30	317	\$544,666	6.1%
6	Secondary malignancies	37	187	\$499,087	5.6%
7	Other gastrointestinal cancers	21	313	\$422,535	4.8%
8	Multiple myeloma	6	128	\$419,166	4.7%
9	Lymphoma	36	374	\$363,546	4.1%
10	Colorectal cancer	34	467	\$362,669	4.1%
11	Skin cancer	175	483	\$304,022	3.4%
12	Prostate cancer	57	428	\$302,655	3.4%
13	Pancreatic cancer	8	170	\$192,876	2.2%
14	Head & neck cancers	19	124	\$129,997	1.5%
15	Thyroid cancer	62	243	\$91,411	1.0%
16	Respiratory cancers	10	199	\$69,819	0.8%
17	Kidney Cancer	14	42	\$59,308	0.7%
18	Ovarian cancer	12	124	\$41,625	0.5%
19	Brain cancer	9	47	\$27,451	0.3%
20	Oral cancer	5	28	\$22,686	0.3%
...	All Others	38	138	\$42,813	0.5%
=	Total	2,609	10,871	\$8,893,961	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 \$4,898,616 – see Health Status for more details

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	839	\$967,358	1,117	\$2,005,009	1,202	\$1,981,263	\$11,747	\$18,626	\$1,948,252	\$2,638
Depressive disorders	1,312	\$1,765,217	1,657	\$2,195,970	1,646	\$1,821,736	\$206,566	\$29,514	\$1,584,912	\$744
Anxiety & related Disorders	1,659	\$914,955	2,234	\$1,366,176	2,267	\$1,360,428	\$58,129	\$68,828	\$1,233,471	\$0
Trauma & stressor disorders	1,151	\$777,003	1,462	\$1,169,043	1,546	\$1,065,016	\$9,506	\$10,034	\$1,045,476	\$0
Other mental health	359	\$444,148	475	\$484,670	460	\$802,293	\$196,182	\$52,273	\$553,838	\$0
Alcohol-related disorders	100	\$479,637	129	\$614,122	116	\$448,933	\$251,629	\$81,821	\$114,057	\$1,426
Bipolar & related Disorders	220	\$270,639	285	\$252,131	266	\$320,539	\$120,039	\$4,118	\$196,382	\$0
Eating disorders	53	\$266,949	67	\$215,695	60	\$178,051	\$20,549	\$0	\$157,502	\$0
Suicidal ideation, attempt or self-harm	61	\$408,763	59	\$212,799	48	\$171,192	\$46,138	\$89,873	\$35,180	\$0
Schizophrenia spectrum disorders	29	\$162,208	40	\$204,689	35	\$170,800	\$115,485	\$16,003	\$39,312	\$0
Obsessive compulsive disorders	82	\$67,055	113	\$292,390	129	\$158,623	\$16,682	\$0	\$141,941	\$0
Other substance use	96	\$10,587	94	\$16,449	101	\$46,188	\$27,141	\$2,337	\$16,709	\$0
Cannabis-related disorders	19	\$5,535	26	\$42,633	25	\$27,276	\$0	\$18,865	\$8,411	\$0
Stimulant disorders	11	\$15,213	10	\$7,200	12	\$17,289	\$8,484	\$0	\$8,805	\$0
Opioid disorders	23	\$40,867	30	\$70,004	33	\$7,082	-\$5,138	\$558	\$11,662	\$0
Total	4,161	\$6,596,135	5,403	\$9,148,979	5,637	\$8,576,708	\$1,083,139	\$392,851	\$7,095,911	\$4,808

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	76	3.1	20.6%	45	1.8	18.4%	\$10,656	236.8	289.5
Asthma	846	34.3	12.1%	333	13.5	5.0%	\$6,409	72.1	248.2
Atrial Fibrillation	183	7.4	24.5%	119	4.8	12.3%	\$30,407	251.4	546.4
Blood Disorders	1,136	46.0	30.7%	485	19.6	26.0%	\$16,555	134.7	264.1
CAD	299	12.1	30.6%	147	6.0	31.3%	\$21,689	187.3	361.2
COPD	63	2.6	12.5%	33	1.3	17.9%	\$33,625	285.7	428.6
Cancer	1,624	65.8	15.3%	775	31.4	21.3%	\$17,453	91.1	177.3
Chronic Pain	162	6.6	19.1%	69	2.8	25.5%	\$28,563	364.2	555.6
CHF	60	2.4	13.2%	33	1.3	3.1%	\$24,396	450.0	433.3
Demyelinating Diseases	77	3.1	26.2%	49	2.0	4.3%	\$31,974	77.9	480.5
Depression	1,756	71.1	16.5%	1,308	53.0	17.8%	\$8,685	104.2	284.7
Diabetes	1,628	65.9	18.6%	1,178	47.7	25.2%	\$8,237	64.5	246.9
ESRD	73	3.0	21.7%	48	1.9	17.1%	\$46,250	726.0	1,630.1
Eating Disorders	65	2.6	14.0%	39	1.6	-2.5%	\$12,259	46.2	384.6
HIV/AIDS	43	1.7	22.9%	39	1.6	69.6%	\$3,837	46.5	139.5
Hyperlipidemia	985	39.9	34.6%	297	12.0	16.9%	\$2,838	11.2	58.9
Hypertension	2,123	86.0	16.4%	1,048	42.5	20.6%	\$7,572	75.4	238.8
Immune Disorders	83	3.4	22.1%	41	1.7	57.7%	\$58,228	216.9	241.0
IBD	126	5.1	40.0%	30	1.2	7.1%	\$3,373	15.9	95.2
Liver Disease	2	0.1	-60.0%	2	0.1	-50.0%	\$88,676	1,500.0	3,000.0
Morbid Obesity	418	16.9	21.9%	206	8.3	19.1%	\$8,492	93.3	220.1
Osteoarthritis	796	32.2	24.0%	339	13.7	21.9%	\$7,806	31.4	135.7
Peripheral Vascular Disease	91	3.7	7.1%	24	1.0	14.3%	\$6,456	65.9	197.8
Rheumatoid Arthritis	159	6.4	16.1%	119	4.8	22.7%	\$11,195	62.9	358.5

- *Most prevalent chronic condition is Hypertension, with 2,123 members*
- *Depression is the condition with the most moderate/high risk members (1,308)*
- *Members with mod/high risk Cancer have the highest combined cost: 775 members totaling \$13.5M*

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:** \$6,146
- **Admits per 1000:** 44.4
- **ER Visits per 1000:** 214.9

Prevention, Wellness, & Maintenance

Preventive & Condition-specific Screening Rate Trends

Preventive Service	Population	2024			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	271.4	1,504	5,542.6	321.8	1,833	5,696.7	2.8%	5,373.2	6.0%
Well Child Visit	3 - 6 years	1,064.4	880	826.8	1,226.6	1,004	818.5	-1.0%	806.3	1.5%
Adults w/ Well Visit	Adults 18+	16,205	7,168	44.2%	18,703	8,389	44.9%	0.6 pts	44.9%	0.0 pts
Screenings	Rate for all screenings is the percentage of eligible population who had the screening during the period.									
Mammogram	Females 40 - 69	4,944	2,389	48.3%	5,716	2,804	49.1%	0.7 pts	51.6%	-2.6 pts
Cervical Cancer	Females 21 - 64	8,550	2,570	30.1%	9,864	2,693	27.3%	-2.8 pts	24.8%	2.5 pts
Prostate Cancer	Males 50 - 70	2,205	1,015	46.0%	2,528	1,229	48.6%	2.6 pts	46.7%	1.9 pts
Colorectal Cancer	Members 45 - 75	6,865	1,283	18.7%	7,933	1,473	18.6%	-0.1 pts	17.7%	0.8 pts
Cholesterol	Female 45+ Male 35+	8,457	5,019	59.3%	9,770	5,787	59.2%	-0.1 pts	51.2%	8.0 pts
Condition-specific	Screening									
Asthma	Office Visit for Asthma	755	620	82.1%	846	657	77.7%	-4.5 pts		
COPD	Spirometry Test	56	11	19.6%	63	11	17.5%	-2.2 pts		
Type 2 Diabetes	A1c Test	1,256	1,164	92.7%	1,502	1,381	91.9%	-0.7 pts	84.5%	7.5 pts
	Eye Exam	-	-	-	0	0	0	-	0	0
	Lipid Panel	1,256	1,048	83.4%	1,502	1,213	80.8%	-2.7 pts	72.9%	7.9 pts
	Urine Protein Test	1,256	878	69.9%	1,502	1,024	68.2%	-1.7 pts	66.2%	1.9 pts
	Any Diabetes Screen	1,256	1,196	95.2%	1,502	1,412	94.0%	-1.2 pts	88.4%	5.6 pts
Hyperlipidemia	Lipid Profile	732	373	51.0%	985	476	48.3%	-2.6 pts		
Hypertension	Creatinine Test	1,824	348	19.1%	2,123	413	19.5%	0.4 pts		
	Lipid Profile	1,824	466	25.5%	2,123	528	24.9%	-0.7 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.

