



Public Employees' Benefits Program

Quarterly Plan Performance Review

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

Normative Comparison Data

- Norm Groups: UMR Book of Business in InfoPortSM
- Composition: 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: -16.5%
- High-Cost Claimants Paid PMPM trend: -38.3%; Non HCCs trend: -1.6%
- Top Paid Diagnostic Chapters: Musculoskeletal (-1.7% Paid PMPM), Injury & Poisoning (+21.2%), Health Status & Services (+4.2%)



Membership & Demographics

- Total membership is 13.8% lower than prior period
- Employees decreased 12.4%, while Dependents were down 15.5%
- 70.4% of members had < \$2,500 medical paid, with 11.1% having no claims paid at all during the reporting period



Utilization Key Indicators

- Paid per IP Admit was \$61,704, which is 59.4% higher than 2025-3Q
- Paid per ER Visit was \$3,360, which is 4.7% higher than 2025-3Q



Network Utilization & Savings

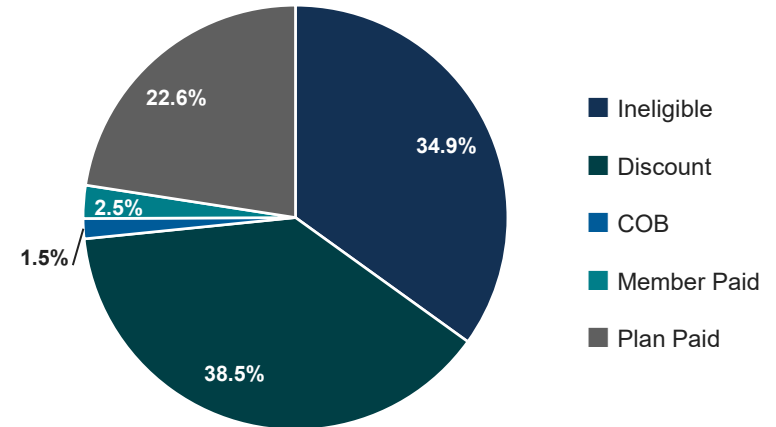
- 95.8% of all Medical spend dollars were to In Network providers
- The average In Network discount was 60.8%, which is 5.2 pts above the 2025 average discount of 55.7%

Medical Total Savings Summary

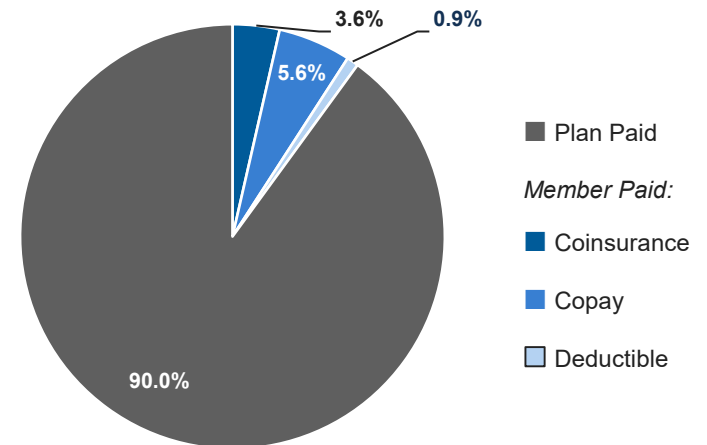
Dollar Chain: Billed to Paid Dollars

Dollar Amount	2026-3Q Total Dollars	2026-3Q PMPM*	2025 PMPM*	Trend
Medical Billed	\$112,006,666	\$2,776	\$2,435	14.0%
(-) Ineligible	\$39,093,908	\$969	\$628	54.2%
Medical Covered	\$72,912,758	\$1,807	\$1,807	0.0%
(-) Discount	\$43,054,455	\$1,067	\$981	8.8%
Medical Allowed	\$29,858,303	\$740	\$826	-10.4%
(-) COB	\$1,714,773	\$43	\$32	31.8%
(-) Coinsurance	\$1,003,965	\$25	\$23	9.9%
(-) Copay	\$1,557,912	\$39	\$36	7.2%
(-) Deductible	\$250,969	\$6	\$5	21.6%
Total Member Paid	\$2,812,846	\$70	\$64	9.3%
Total Plan Paid	\$25,244,632	\$626	\$728	-14.0%

Breakout of Billed Dollars



Breakout of Paid Dollars: Plan vs. Member Paid



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

Medical & Rx Paid Claims by Age Range

Age	2025-3Q (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	\$3,428,909	\$11,731	\$1,400	\$5	\$3,430,309	\$11,735	\$1,161,332	\$4,438	\$677	\$3	\$1,162,009	\$4,440	-66.1%	-62.2%
1	\$237,262	\$681	\$2,868	\$8	\$240,131	\$689	\$53,151	\$210	\$145	\$1	\$53,296	\$211	-77.8%	-69.4%
2 - 4	\$145,553	\$115	\$8,093	\$6	\$153,646	\$121	\$220,711	\$204	\$13,619	\$13	\$234,330	\$216	52.5%	78.5%
5 - 9	\$485,995	\$172	\$43,595	\$15	\$529,590	\$188	\$574,007	\$254	\$40,133	\$18	\$614,140	\$272	16.0%	44.8%
10 - 14	\$685,552	\$203	\$131,262	\$39	\$816,815	\$241	\$758,943	\$270	\$72,222	\$26	\$831,165	\$296	1.8%	22.5%
15 - 19	\$1,390,650	\$353	\$505,497	\$128	\$1,896,147	\$481	\$1,139,048	\$332	\$183,088	\$53	\$1,322,136	\$385	-30.3%	-19.9%
20 - 24	\$1,055,255	\$266	\$396,403	\$100	\$1,451,658	\$366	\$963,966	\$286	\$547,709	\$162	\$1,511,675	\$448	4.1%	22.6%
25 - 29	\$436,507	\$322	\$222,633	\$164	\$659,140	\$486	\$357,323	\$302	\$153,094	\$129	\$510,417	\$431	-22.6%	-11.4%
30 - 34	\$927,652	\$508	\$500,091	\$274	\$1,427,743	\$781	\$1,073,294	\$668	\$447,116	\$278	\$1,520,410	\$946	6.5%	21.1%
35 - 39	\$1,393,214	\$519	\$361,384	\$135	\$1,754,598	\$653	\$995,818	\$473	\$255,115	\$121	\$1,250,934	\$594	-28.7%	-9.1%
40 - 44	\$1,633,240	\$502	\$1,536,549	\$473	\$3,169,789	\$975	\$1,375,112	\$517	\$1,183,003	\$445	\$2,558,115	\$961	-19.3%	-1.4%
45 - 49	\$4,218,503	\$1,268	\$1,045,342	\$314	\$5,263,845	\$1,583	\$1,765,779	\$592	\$1,137,194	\$382	\$2,902,973	\$974	-44.9%	-38.4%
50 - 54	\$2,964,371	\$661	\$1,339,368	\$299	\$4,303,739	\$960	\$1,931,560	\$530	\$1,270,627	\$349	\$3,202,187	\$879	-25.6%	-8.5%
55 - 59	\$4,647,035	\$898	\$2,388,320	\$461	\$7,035,355	\$1,359	\$4,204,533	\$879	\$2,419,855	\$506	\$6,624,389	\$1,385	-5.8%	1.9%
60 - 64	\$6,080,839	\$1,114	\$2,742,837	\$503	\$8,823,676	\$1,617	\$5,677,045	\$1,228	\$2,398,146	\$519	\$8,075,190	\$1,747	-8.5%	8.0%
65+	\$4,784,684	\$1,479	\$1,882,123	\$582	\$6,666,808	\$2,061	\$2,993,009	\$909	\$2,324,329	\$706	\$5,317,339	\$1,615	-20.2%	-21.7%
Total	\$34,515,222	\$737	\$13,107,766	\$280	\$47,622,989	\$1,017	\$25,244,632	\$626	\$12,446,074	\$308	\$37,690,706	\$934	-20.9%	-8.2%

Financial Summary – YTD Trend

Total Plan & Norm

Measure	Total Plan					UMR Norm	
	2024-3Q	⇒	2025-3Q	⇒	2026-3Q	2026-3Q	Variance
Average Enrollment							
Employees	1,713	64.7%	2,821	-12.4%	2,471		
Spouses	336	61.9%	543	-15.0%	462		
Children	1,131	62.4%	1,837	-15.7%	1,550		
Tot. Members	3,179	63.6%	5,202	-13.8%	4,482		
Avg. Family Size	1.9	-0.7%	1.8	-1.6%	1.8	1.9	-5.5%
Financial Summary							
Allowed	\$20,748,298	89.6%	\$39,335,984	-24.1%	\$29,858,303		
Plan Paid	\$18,051,842	91.2%	\$34,515,222	-26.9%	\$25,244,632		
Member Paid (OOP)	\$1,722,564	78.6%	\$3,076,700	-8.6%	\$2,812,846		
Paid PEPY	\$14,054	16.1%	\$16,313	-16.5%	\$13,620	\$10,453	30.3%
Paid PMPY	\$7,570	16.9%	\$8,847	-15.1%	\$7,509	\$5,447	37.9%
Paid PEPM	\$1,171	16.1%	\$1,359	-16.5%	\$1,135	\$871	30.3%
Paid PMPM	\$631	16.9%	\$737	-15.1%	\$626	\$454	37.9%
High-Cost Claimants (Med Paid \$100,000+)							
# of HCCs	44	-2.3%	43	-23.3%	33		
HCCs per 1000	13.8	-40.3%	8.3	-10.9%	7.4	4.9	51.3%
Paid per HCC	\$214,618	37.5%	\$295,158	-30.7%	\$204,405	\$219,275	-6.8%
HCC Paid % of Tot	52.3%	-15.5 pts	36.8%	-10.1 pts	26.7%	27.8%	-1.0 pts
Cost Distribution by Claim Type (Paid PMPY)							
Inpatient	\$1,820	62.6%	\$2,958	-48.6%	\$1,521	\$1,303	16.7%
Outpatient	\$2,380	6.5%	\$2,535	-4.5%	\$2,422	\$1,587	52.6%
Physician	\$3,285	-0.8%	\$3,258	6.4%	\$3,466	\$2,457	41.1%
Ancillary	\$85	12.5%	\$96	4.6%	\$100	\$100	0.7%

- With \$19.9M paid, the State Active population is 79.0% of total 2026-3Q med spend
- On a Paid PMPM basis, State Actives are down 19.7% compared to prior year
- Total EPO Plan Paid PMPM trend is -15.1%

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	1,414	63.0%	2,305	-13.9%	1,984	1	60.0%	2	0.0%	2
Spouses	286	61.2%	461	-17.0%	383	0	-	0	-	0
Children	1,053	62.0%	1,705	-16.3%	1,427	0	-	0	-	0
Tot. Members	2,753	62.4%	4,472	-15.2%	3,794	1	60.0%	2	0.0%	2
Avg. Family Size	1.9	-0.3%	1.9	-1.4%	1.9	1.0	0.0%	1.0	0.0%	1.0
Financial Summary										
Allowed	\$16,927,415	90.5%	\$32,239,924	-30.6%	\$22,362,958	\$3,074	77.9%	\$5,468	-46.3%	\$2,936
Plan Paid	\$15,379,347	90.4%	\$29,286,836	-31.9%	\$19,949,149	\$2,412	75.1%	\$4,224	-41.0%	\$2,490
Member Paid (OOP)	\$1,410,070	77.8%	\$2,507,012	-11.8%	\$2,210,999	\$663	87.7%	\$1,244	-64.2%	\$446
Paid PEPY	\$14,500	16.8%	\$16,939	-20.9%	\$13,406	\$2,894	9.5%	\$3,168	-41.0%	\$1,868
Paid PMPY	\$7,449	17.2%	\$8,733	-19.7%	\$7,011	\$2,894	9.5%	\$3,168	-41.0%	\$1,868
Paid PEPM	\$1,208	16.8%	\$1,412	-20.9%	\$1,117	\$241	9.5%	\$264	-41.0%	\$156
Paid PMPM	\$621	17.2%	\$728	-19.7%	\$584	\$241	9.5%	\$264	-41.0%	\$156
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	38	-10.5%	34	-26.5%	25	0	-	0	-	0
HCCs per 1000	13.8	-44.9%	7.6	-13.3%	6.6	0.0	-	0.0	-	0.0
Paid per HCC	\$218,375	47.3%	\$321,651	-41.6%	\$187,804	\$0	-	\$0	-	\$0
HCC Paid % of Tot	54.0%	-16.6 pts	37.3%	-13.8 pts	23.5%	0.0%	-	0.0%	-	0.0%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$1,936	60.1%	\$3,101	-57.4%	\$1,321	\$0	-	\$0	-	\$0
Outpatient	\$2,216	7.1%	\$2,373	-0.5%	\$2,362	\$0	-	\$0	-	\$0
Physician	\$3,220	-1.6%	\$3,169	2.1%	\$3,236	\$2,894	-5.6%	\$2,732	-47.6%	\$1,431
Ancillary	\$77	18.0%	\$90	1.8%	\$92	\$0	-	\$436	0.2%	\$436

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	271	73.6%	470	-5.8%	442	27	65.1%	44	-2.8%	43
Spouses	45	67.0%	74	-3.2%	72	5	54.3%	8	-11.3%	7
Children	72	70.9%	124	-7.5%	114	6	33.3%	8	-5.3%	8
Tot. Members	387	72.3%	668	-5.8%	629	38	58.4%	61	-4.2%	58
Avg. Family Size	1.4	-0.7%	1.4	0.0%	1.4	1.4	-4.1%	1.4	-1.5%	1.3
Financial Summary										
Allowed	\$3,579,996	88.3%	\$6,741,799	-8.6%	\$6,159,429	\$237,812	46.7%	\$348,793	282.2%	\$1,332,979
Plan Paid	\$2,562,946	96.5%	\$5,036,904	-9.5%	\$4,557,143	\$107,137	74.8%	\$187,259	293.0%	\$735,850
Member Paid (OOP)	\$279,440	88.1%	\$525,504	1.8%	\$535,112	\$32,391	32.6%	\$42,940	54.4%	\$66,289
Paid PEPY	\$12,631	13.2%	\$14,299	-4.0%	\$13,733	\$5,335	5.8%	\$5,646	304.1%	\$22,817
Paid PMPY	\$8,821	14.0%	\$10,059	-3.9%	\$9,664	\$3,737	10.3%	\$4,123	310.3%	\$16,916
Paid PEPM	\$1,053	13.2%	\$1,192	-4.0%	\$1,144	\$445	5.8%	\$470	304.1%	\$1,901
Paid PMPM	\$735	14.0%	\$838	-3.9%	\$805	\$311	10.3%	\$344	310.3%	\$1,410
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	6	50.0%	9	-22.2%	7	0	-	0	-	1
HCCs per 1000	15.5	-13.0%	13.5	-17.4%	11.1	0.0	-	0.0	-	17.2
Paid per HCC	\$181,053	5.3%	\$190,600	11.0%	\$211,623	\$0	-	\$0	-	\$558,806
HCC Paid % of Tot	42.4%	-8.3 pts	34.1%	-1.6 pts	32.5%	0.0%	-	0.0%	-	75.9%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$1,071	106.8%	\$2,216	-18.3%	\$1,811	\$1,070	-30.5%	\$744	1447.7%	\$11,510
Outpatient	\$3,667	0.6%	\$3,688	-24.9%	\$2,769	\$1,220	50.7%	\$1,838	43.7%	\$2,641
Physician	\$3,951	1.5%	\$4,011	22.9%	\$4,931	\$1,196	31.4%	\$1,572	70.7%	\$2,683
Ancillary	\$131	10.1%	\$145	5.2%	\$152	\$252	-112.0%	-\$30	-371.4%	\$82

Financial Summary – Full Year Trend

Plan Totals & Norm

Measure	Total Plan					UMR Norm	
	2024	⇒	2025	⇒	2026-3Q	2026-3Q	Variance
Average Enrollment							
Employees	2,041	37.4%	2,804	-11.9%	2,471		
Spouses	400	34.8%	539	-14.4%	462		
Children	1,347	35.6%	1,827	-15.2%	1,550		
Tot. Members	3,788	36.5%	5,170	-13.3%	4,482		
Avg. Family Size	1.9	-0.7%	1.8	-1.6%	1.8	1.9	-5.5%
Financial Summary							
Allowed	\$35,356,369	44.9%	\$51,230,661	-41.7%	\$29,858,303		
Plan Paid	\$31,068,720	45.3%	\$45,156,705	-44.1%	\$25,244,632		
Member Paid (OOP)	\$2,685,152	47.3%	\$3,956,451	-28.9%	\$2,812,846		
Paid PEPY	\$15,224	5.8%	\$16,103	-15.4%	\$13,620	\$10,453	30.3%
Paid PMPY	\$8,201	6.5%	\$8,734	-14.0%	\$7,509	\$5,447	37.9%
Paid PEPM	\$1,269	5.8%	\$1,342	-15.4%	\$1,135	\$871	30.3%
Paid PMPM	\$683	6.5%	\$728	-14.0%	\$626	\$454	37.9%
High-Cost Claimants (Med Paid \$100,000+)							
# of HCCs	62	-4.8%	59	-44.1%	33		
HCCs per 1000	16.4	-30.3%	11.4	-35.5%	7.4	4.9	51.3%
Paid per HCC	\$268,731	7.9%	\$289,942	-29.5%	\$204,405	\$219,275	-6.8%
HCC Paid % of Tot	53.6%	-15.7 pts	37.9%	-11.2 pts	26.7%	27.8%	-1.0 pts
Cost Distribution by Claim Type (Paid PMPY)							
Inpatient	\$2,536	10.0%	\$2,789	-45.5%	\$1,521	\$1,303	16.7%
Outpatient	\$2,270	8.1%	\$2,455	-1.3%	\$2,422	\$1,587	52.6%
Physician	\$3,307	2.7%	\$3,396	2.1%	\$3,466	\$2,457	41.1%
Ancillary	\$89	6.3%	\$94	6.7%	\$100	\$100	0.7%

- Total plan paid amount for the first three quarters of 2024 was 76.4% of the full year
- Annualizing 2025 paid dollars using the same ratio would result in a total paid of \$33.0 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	1,685	35.9%	2,291	-13.4%	1,984	1	12.5%	2	18.5%	2
Spouses	341	34.3%	457	-16.3%	383	0	-	0	-	0
Children	1,253	35.2%	1,694	-15.7%	1,427	0	-	0	-	0
Tot. Members	3,279	35.5%	4,442	-14.6%	3,794	1	12.5%	2	18.5%	2
Avg. Family Size	1.9	-0.3%	1.9	-1.4%	1.9	1.0	0.0%	1.0	0.0%	1.0
Financial Summary										
Allowed	\$29,401,900	42.9%	\$42,008,318	-46.8%	\$22,362,958	\$4,294	30.8%	\$5,618	-47.7%	\$2,936
Plan Paid	\$26,976,131	42.0%	\$38,309,548	-47.9%	\$19,949,149	\$3,368	29.3%	\$4,354	-42.8%	\$2,490
Member Paid (OOP)	\$2,208,831	45.1%	\$3,203,983	-31.0%	\$2,210,999	\$926	36.5%	\$1,264	-64.7%	\$446
Paid PEPY	\$16,009	4.5%	\$16,724	-19.8%	\$13,406	\$2,526	14.9%	\$2,903	-35.7%	\$1,868
Paid PMPY	\$8,228	4.8%	\$8,625	-18.7%	\$7,011	\$2,526	14.9%	\$2,903	-35.7%	\$1,868
Paid PEPM	\$1,334	4.5%	\$1,394	-19.8%	\$1,117	\$210	14.9%	\$242	-35.7%	\$156
Paid PMPM	\$686	4.8%	\$719	-18.7%	\$584	\$210	14.9%	\$242	-35.7%	\$156
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	54	-11.1%	48	-47.9%	25	0	-	0	-	0
HCCs per 1000	16.5	-34.4%	10.8	-39.0%	6.6	0.0	-	0.0	-	0.0
Paid per HCC	\$278,222	10.8%	\$308,200	-39.1%	\$187,804	\$0	-	\$0	-	\$0
HCC Paid % of Tot	55.7%	-17.1 pts	38.6%	-15.1 pts	23.5%	0.0%	-	0.0%	-	0.0%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$2,791	3.9%	\$2,899	-54.4%	\$1,321	\$0	-	\$0	-	\$0
Outpatient	\$2,118	9.4%	\$2,317	1.9%	\$2,362	\$0	-	\$0	-	\$0
Physician	\$3,237	2.5%	\$3,318	-2.5%	\$3,236	\$2,345	7.3%	\$2,516	-43.1%	\$1,431
Ancillary	\$81	10.7%	\$90	2.0%	\$92	\$181	114.3%	\$387	12.7%	\$436

Financial Summary – Full Year Trend

Retired Members

Measure	State Retirees					Non-State Retirees				
	2024	⇒	2025	⇒	2026-3Q	2024	⇒	2025	⇒	2026-3Q
Average Enrollment										
Employees	323	45.0%	468	-5.5%	442	32	39.1%	44	-2.1%	43
Spouses	53	39.1%	74	-3.0%	72	6	26.0%	8	-8.7%	7
Children	87	43.0%	124	-8.1%	114	8	11.1%	8	-4.0%	8
Tot. Members	463	43.9%	667	-5.7%	629	45	32.7%	60	-3.2%	58
Avg. Family Size	1.4	-0.7%	1.4	-0.2%	1.4	1.4	-4.6%	1.4	-1.1%	1.3
Financial Summary										
Allowed	\$5,453,744	59.6%	\$8,705,026	-29.2%	\$6,159,429	\$496,431	3.1%	\$511,699	160.5%	\$1,332,979
Plan Paid	\$3,824,979	72.2%	\$6,587,906	-30.8%	\$4,557,143	\$264,242	-3.5%	\$254,897	188.7%	\$735,850
Member Paid (OOP)	\$423,702	62.8%	\$689,806	-22.4%	\$535,112	\$51,693	18.8%	\$61,398	8.0%	\$66,289
Paid PEPY	\$11,847	18.8%	\$14,073	-2.4%	\$13,733	\$8,367	-30.6%	\$5,804	293.1%	\$22,817
Paid PMPY	\$8,258	19.7%	\$9,882	-2.2%	\$9,664	\$5,850	-27.3%	\$4,254	297.6%	\$16,916
Paid PEPM	\$987	18.8%	\$1,173	-2.4%	\$1,144	\$697	-30.6%	\$484	293.1%	\$1,901
Paid PMPM	\$688	19.7%	\$823	-2.2%	\$805	\$488	-27.3%	\$355	297.6%	\$1,410
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	7	57.1%	11	-36.4%	7	1	-100.0%	0	-	1
HCCs per 1000	15.1	9.2%	16.5	-32.5%	11.1	22.1	-100.0%	0.0	-	17.2
Paid per HCC	\$201,561	2.5%	\$206,510	2.5%	\$211,623	\$132,680	-100.0%	\$0	-	\$558,806
HCC Paid % of Tot	36.9%	-2.4 pts	34.5%	-2.0 pts	32.5%	50.2%	-50.2 pts	0.0%	-	75.9%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$834	165.5%	\$2,216	-18.3%	\$1,811	\$1,548	-28.1%	\$1,113	934.4%	\$11,510
Outpatient	\$3,299	4.9%	\$3,459	-19.9%	\$2,769	\$2,807	-44.6%	\$1,556	69.7%	\$2,641
Physician	\$4,002	1.9%	\$4,077	20.9%	\$4,931	\$1,238	29.5%	\$1,603	67.4%	\$2,683
Ancillary	\$123	6.3%	\$130	16.8%	\$152	\$258	-106.8%	-\$17	-573.2%	\$82

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	\$10,398,426	\$850,944	\$258,401	\$11,507,771	\$3,759,542	\$612,227	\$241,757	\$4,613,526	-59.9%
Outpatient	\$7,958,109	\$1,719,024	\$127,660	\$9,804,793	\$6,720,535	\$1,151,895	\$154,107	\$8,026,538	-18.1%
Physician	\$10,627,542	\$1,805,622	\$202,854	\$12,636,018	\$9,207,456	\$1,977,807	\$347,625	\$11,532,887	-8.7%
Ancillary	\$302,760	\$55,661	\$16,737	\$375,159	\$261,615	\$64,076	\$7,649	\$333,341	-11.1%
Total	\$29,286,836	\$4,431,252	\$605,652	\$34,323,740	\$19,949,149	\$3,806,005	\$751,139	\$24,506,292	-28.6%
PMPM	\$727.73	\$886.81	\$598.59	\$742.09	\$584.25	\$829.37	\$702.12	\$615.68	-17.0%
Non-State Members									
Inpatient	\$0	\$27,438	\$6,337	\$33,775	\$0	\$443,749	\$56,934	\$500,682	1382.4%
Outpatient	\$0	\$0	\$83,467	\$83,467	\$0	\$64,788	\$50,098	\$114,887	37.6%
Physician	\$3,643	\$11,110	\$60,286	\$75,038	\$1,908	\$63,634	\$53,064	\$118,606	58.1%
Ancillary	\$581	\$0	-\$1,378	-\$797	\$582	\$100	\$3,483	\$4,165	-622.3%
Total	\$4,224	\$38,547	\$148,711	\$191,482	\$2,490	\$572,271	\$163,579	\$738,340	285.6%
PMPM	\$263.99	\$856.60	\$297.42	\$341.32	\$155.64	\$12,717.13	\$342.93	\$1,372.38	302.1%
All Members									
Inpatient	\$10,398,426	\$878,381	\$264,738	\$11,541,545	\$3,759,542	\$1,055,975	\$298,691	\$5,114,208	-55.7%
Outpatient	\$7,958,109	\$1,719,024	\$211,127	\$9,888,260	\$6,720,535	\$1,216,684	\$204,205	\$8,141,424	-17.7%
Physician	\$10,631,185	\$1,816,732	\$263,140	\$12,711,056	\$9,209,364	\$2,041,440	\$400,689	\$11,651,493	-8.3%
Ancillary	\$303,341	\$55,661	\$15,359	\$374,361	\$262,197	\$64,176	\$11,133	\$337,506	-9.8%
Total	\$29,291,060	\$4,469,799	\$754,363	\$34,515,222	\$19,951,639	\$4,378,275	\$914,718	\$25,244,632	-26.9%
PMPM	\$727.54	\$886.54	\$498.99	\$737.28	\$584.05	\$944.81	\$591.35	\$625.77	-15.1%

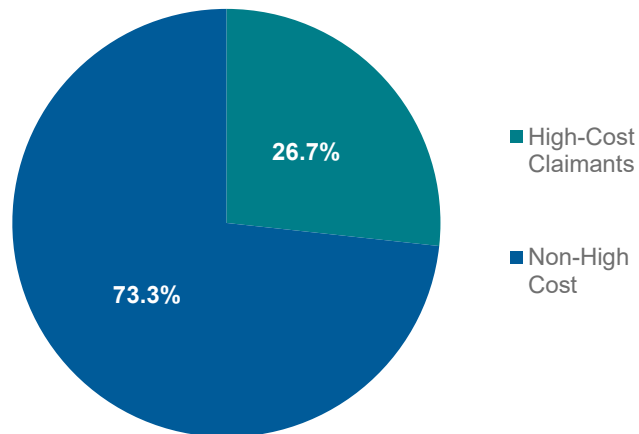
Medical Cost Distribution

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	668	11.5%	\$0	0.0%	\$0	0.0%	568	11.1%	\$0	0.0%	\$0	0.0%
< \$0 - \$0	186	3.2%	-\$98,350	-0.3%	\$3,207	0.1%	226	4.4%	-\$228,884	-0.9%	\$3,007	0.1%
> \$0 - \$2,500	3,323	57.1%	\$2,588,717	7.5%	\$734,115	23.9%	2,824	55.0%	\$2,269,470	9.0%	\$628,182	22.3%
> \$2,500 - \$5,000	647	11.1%	\$2,284,584	6.6%	\$522,043	17.0%	631	12.3%	\$2,284,818	9.1%	\$518,414	18.4%
> \$5,000 - \$10,000	441	7.6%	\$3,043,545	8.8%	\$564,339	18.3%	409	8.0%	\$2,808,357	11.1%	\$526,632	18.7%
> \$10,000 - \$25,000	310	5.3%	\$4,937,433	14.3%	\$590,874	19.2%	303	5.9%	\$4,800,271	19.0%	\$617,046	21.9%
> \$25,000 - \$50,000	142	2.4%	\$4,915,249	14.2%	\$341,387	11.1%	104	2.0%	\$3,592,715	14.2%	\$267,069	9.5%
> \$50,000 - \$100,000	61	1.0%	\$4,152,252	12.0%	\$175,936	5.7%	41	0.8%	\$2,972,511	11.8%	\$126,518	4.5%
> \$100,000	43	0.7%	\$12,691,792	36.8%	\$144,800	4.7%	33	0.6%	\$6,745,374	26.7%	\$125,978	4.5%
Total	5,821	100.0%	\$34,515,222	100.0%	\$3,076,700	100.0%	5,139	100.0%	\$25,244,632	100.0%	\$2,812,846	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	Injury, Poisoning & External Causes	17	\$1,372,313	20.3%
2	Neoplasms	13	\$1,070,616	15.9%
3	Health Status & Health Services	27	\$767,083	11.4%
4	Perinatal Originating Conditions	4	\$496,407	7.4%
5	Circulatory System	20	\$477,243	7.1%
6	Musculoskeletal System	17	\$466,391	6.9%
7	Respiratory System	11	\$367,179	5.4%
8	Digestive System	14	\$328,742	4.9%
9	Endocrine, Nutritional & Metabolic	15	\$312,323	4.6%
10	Pregnancy, Childbirth & the Puerperium	1	\$205,670	3.0%
...	All Others		\$881,405	13.1%
=	Total	33	\$6,745,374	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	263	-9.1%	239	-37.7%	149		
# of Admit Days	1,379	14.6%	1,581	-46.6%	845		
Paid per Admit	\$35,762	8.2%	\$38,704	59.4%	\$61,704	\$28,343	117.7%
Paid per Admit Day	\$6,820	-14.2%	\$5,851	86.0%	\$10,880	\$5,770	88.6%
Admits per 1000	110.3	-44.5%	61.3	-27.7%	44.3	45.7	-3.1%
Average LOS	5.2	26.2%	6.6	-14.3%	5.7	4.9	15.5%
Emergency Room Visits							
# of ER Visits	999	-5.6%	943	-9.7%	852		
~ % resulting in Admit	15.0%	0.0 pts	15.1%	-4.1 pts	10.9%	10.5%	0.5 pts
ER Visits per Patient	1.5	-5.9%	1.4	1.9%	1.4		
ER Visits per 1000	418.9	-42.3%	241.7	4.8%	253.4	220.4	15.0%
Paid per ER Visit	\$3,069	4.6%	\$3,210	4.7%	\$3,360	\$2,447	37.3%
Urgent Care Visits							
# of UC Visits	2,073	-4.2%	1,986	-26.0%	1,470		
UC Visits per Patient	1.5	-0.1%	1.5	-4.5%	1.5		-
UC Visits per 1000	869.3	-41.4%	509.1	-14.1%	437.3	249.2	75.5%
Paid per UC Visit	\$126	6.1%	\$133	5.1%	\$140	\$121	16.3%
Office Visits							
Off Visits per Patient	4.7	3.6%	4.8	0.5%	4.9		
Paid per Office Visit	\$112	3.4%	\$116	6.9%	\$124	\$98	27.5%
Office Visits Paid PMPY	\$1,084	-41.4%	\$635	9.3%	\$694	\$379	83.2%
Services							
Radiology Svcs per 1000	5,989.6	-35.4%	3,866.8	-5.2%	3,666.2	3,555.6	3.1%
Radiology Paid PMPY	\$975	-36.7%	\$618	-8.6%	\$565		
Lab Services per 1000	19,512.6	-42.7%	11,177.4	7.6%	12,029.5	9,761.3	23.2%
Labs Paid PMPY	\$412	-30.0%	\$288	-10.2%	\$259		

- Inpatient Admission rate per 1000 decreased significantly (-27.7%), but amount paid per Admission is significantly (+59.4%) higher than prior period
- ER utilization increased 4.8%, and amount paid per ER visit is 4.7% 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	224	-17.0%	186	-39.2%	113	0	-	0	-	0
# of Admit Days	1,177	4.4%	1,229	-48.2%	637	0	-	0	-	0
Paid per Admit	\$36,993	13.4%	\$41,961	64.7%	\$69,097	\$0	-	\$0	-	\$0
Paid per Admit Day	\$7,040	-9.8%	\$6,350	93.0%	\$12,257	\$0	-	\$0	-	\$0
Admits per 1000	108.5	-48.9%	55.5	-28.4%	39.7	0.0	-	0.0	-	0.0
Average LOS	5.3	25.8%	6.6	-14.7%	5.6	0.0	-	0.0	-	0.0
Emergency Room Visits										
# of ER Visits	862	-9.6%	779	-12.3%	683	0	-	1	-100.0%	0
~ % resulting in Admit	13.8%	-1.9 pts	11.9%	-1.4 pts	10.5%	0.0%	-	0.0%	0.0 pts	0.0%
ER Visits per Patient	1.4	-5.5%	1.4	3.7%	1.4	0.0	-	1.0	-100.0%	0.0
ER Visits per 1000	417.5	-44.4%	232.3	3.3%	240.0	0.0	-	750.0	-100.0%	0.0
Paid per ER Visit	\$3,117	5.2%	\$3,278	8.0%	\$3,539	\$0	-	\$369	-100.0%	\$0
Urgent Care Visits										
# of UC Visits	1,859	-6.1%	1,745	-25.3%	1,304	0	-	0	-	0
UC Visits per Patient	1.6	-0.3%	1.6	-3.7%	1.5	0.0	-	0.0	-	0.0
UC Visits per 1000	900.4	-42.2%	520.3	-11.9%	458.3	0.0	-	0.0	-	0.0
Paid per UC Visit	\$128	5.7%	\$136	5.9%	\$144	\$0	-	\$0	-	\$0
Office Visits										
Off Visits per Patient	4.5	3.0%	4.6	0.7%	4.6	8.0	-12.5%	7.0	-14.3%	6.0
Paid per Office Visit	\$116	4.3%	\$121	6.5%	\$129	\$140	8.8%	\$152	19.9%	\$182
Office Visits Paid PMPY	\$1,066	-41.6%	\$623	9.6%	\$682	\$1,341	-40.5%	\$798	2.8%	\$820
Services										
Radiology Svcs per 1000	5,682.1	-37.0%	3,581.1	-4.8%	3,410.0	4,800.0	-37.5%	3,000.0	0.0%	3,000.0
Radiology Paid PMPY	\$951	-36.9%	\$601	-9.7%	\$542	\$386	-26.9%	\$282	7.6%	\$304
Lab Services per 1000	18,773.4	-42.9%	10,722.2	6.1%	11,377.9	25,200.0	-40.5%	15,000.0	-50.0%	7,500.0
Labs Paid PMPY	\$412	-31.4%	\$283	-9.6%	\$255	\$588	-19.5%	\$473	-85.5%	\$69

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	34	47.1%	50	-34.0%	33	5	-40.0%	3	0.0%	3
# of Admit Days	188	81.9%	342	-45.3%	187	14	-28.6%	10	110.0%	21
Paid per Admit	\$28,568	-1.8%	\$28,059	-3.2%	\$27,172	\$29,509	-51.9%	\$14,188	1049.4%	\$163,078
Paid per Admit Day	\$5,167	-20.6%	\$4,102	16.9%	\$4,795	\$10,539	-59.6%	\$4,256	447.3%	\$23,297
Admits per 1000	117.0	-14.7%	99.9	-29.9%	70.0	174.4	-62.1%	66.1	4.4%	69.0
Average LOS	5.5	23.7%	6.8	-17.2%	5.7	2.8	19.0%	3.3	110.0%	7.0
Emergency Room Visits										
# of ER Visits	129	14.7%	148	2.0%	151	8	87.5%	15	20.0%	18
~ % resulting in Admit	20.9%	10.8 pts	31.8%	-18.5 pts	13.2%	50.0%	-36.7 pts	13.3%	-7.8 pts	5.6%
ER Visits per Patient	1.7	-11.7%	1.5	-8.1%	1.4	1.1	19.3%	1.4	10.0%	1.5
ER Visits per 1000	444.0	-33.4%	295.6	8.3%	320.2	279.1	18.3%	330.3	25.3%	413.8
Paid per ER Visit	\$2,760	13.0%	\$3,118	-11.2%	\$2,769	\$2,856	-73.1%	\$768	95.0%	\$1,498
Urgent Care Visits										
# of UC Visits	194	16.0%	225	-33.3%	150	20	-20.0%	16	0.0%	16
UC Visits per Patient	1.5	-0.7%	1.5	-7.3%	1.4	1.4	24.4%	1.8	-35.7%	1.1
UC Visits per 1000	667.7	-32.7%	449.4	-29.2%	318.1	697.7	-49.5%	352.3	4.4%	367.8
Paid per UC Visit	\$111	12.8%	\$125	-0.6%	\$124	\$50	-30.8%	\$35	-11.4%	\$31
Office Visits										
Off Visits per Patient	5.7	6.3%	6.1	-6.1%	5.7	5.7	0.6%	5.8	17.8%	6.8
Paid per Office Visit	\$100	-0.8%	\$99	11.2%	\$111	\$48	9.1%	\$52	12.6%	\$59
Office Visits Paid PMPY	\$1,262	-40.9%	\$746	5.7%	\$788	\$606	-40.6%	\$359	33.4%	\$480
Services										
Radiology Svcs per 1000	8,091.6	-27.8%	5,839.6	-16.2%	4,892.2	6,872.1	-52.9%	3,236.7	120.9%	7,149.4
Radiology Paid PMPY	\$1,222	-38.1%	\$756	-5.4%	\$716	\$235	56.2%	\$368	10.2%	\$405
Lab Services per 1000	24,774.0	-40.9%	14,648.9	7.8%	15,796.2	19,255.8	-66.7%	6,407.3	117.8%	13,954.0
Labs Paid PMPY	\$427	-20.7%	\$339	-12.8%	\$295	\$236	-37.3%	\$148	-29.5%	\$104

On Demand Care Summary

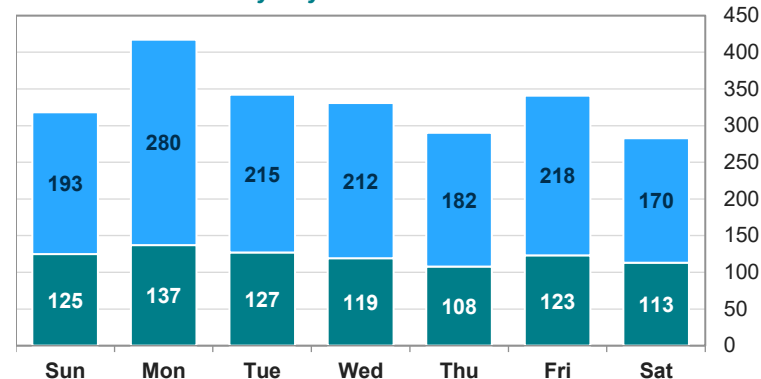
Emergency Room & Urgent Care

Measure	2025-3Q	2026-3Q	Change	UMR Norm	Variance
Emergency Room					
# of Visits	943	852	-9.7%		
# of Patients	687	609	-11.4%		
Total Plan Paid	\$3,027,209	\$2,862,505	-5.4%		
Total Mem Paid	\$451,005	\$426,965	-5.3%		
Visits per 1000	241.7	253.4	4.8%	220.4	15.0%
Paid per Visit	\$3,210	\$3,360	4.7%	\$2,447	37.3%
Paid PMPM	\$65	\$71	9.7%	\$45	57.9%
% ER Patients w/ Office Visit*	95.6%	96.4%	0.8 pts		
% Potentially Avoidable**	12.8%	13.4%	0.5 pts	82.2%	-68.9 pts
Urgent Care					
# of Visits	1,986	1,470	-26.0%		
# of Patients	1,285	996	-22.5%		
Total Plan Paid	\$265,125	\$206,249	-22.2%		
Total Mem Paid	\$90,053	\$68,465	-24.0%		
Visits per 1000	509.1	437.3	-14.1%	249.2	75.5%
Paid per Visit	\$133	\$140	5.1%	\$121	16.3%
Paid PMPM	\$6	\$5	-9.7%	\$3	104.1%

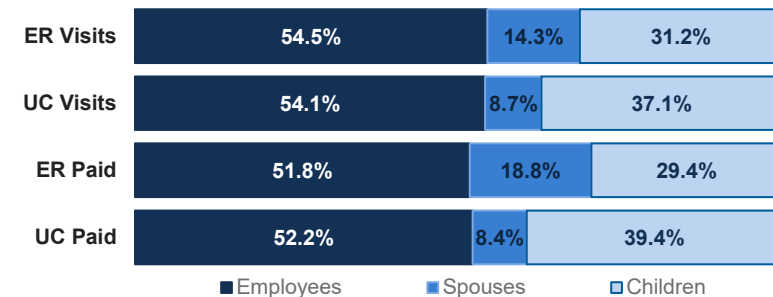
* Office Visit within prior 12 months..

** 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



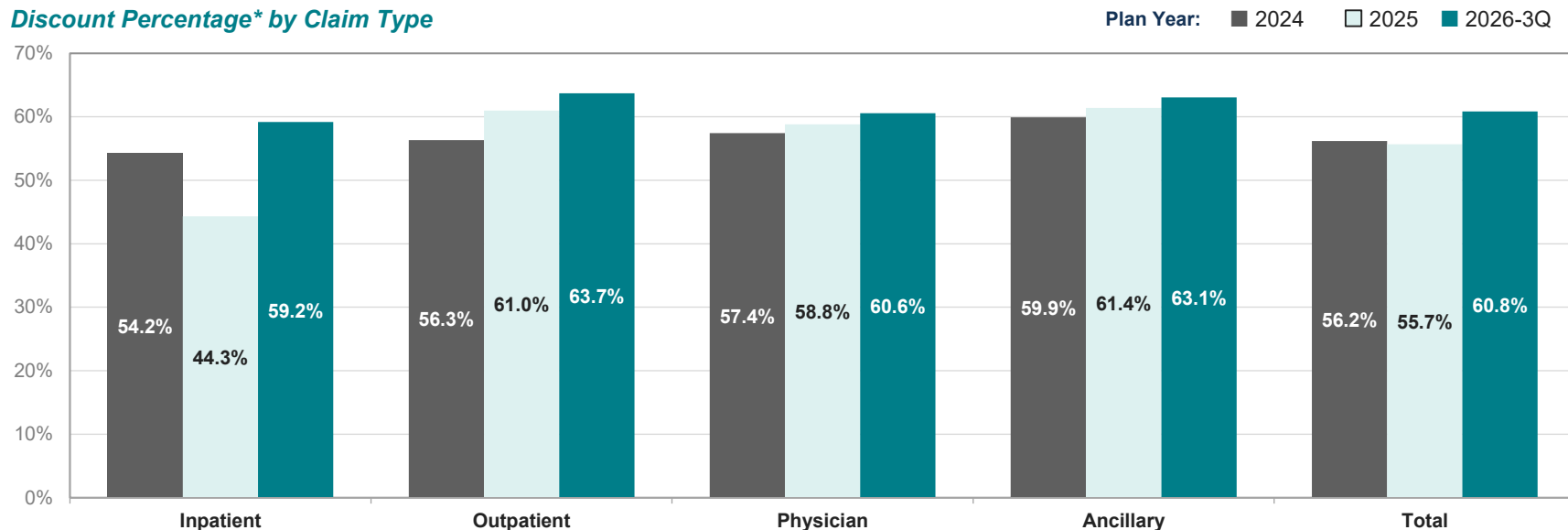
	# of Visits			Total Paid		
	ER	UC	Total	ER	UC	Total
Employee	464	796	1,260	\$1,482,152	\$107,659	\$1,589,811
Spouse	122	128	250	\$537,672	\$17,266	\$554,939
Child	266	546	812	\$842,681	\$81,323	\$924,004
Total	852	1,470	2,322	\$2,862,505	\$206,249	\$3,068,754



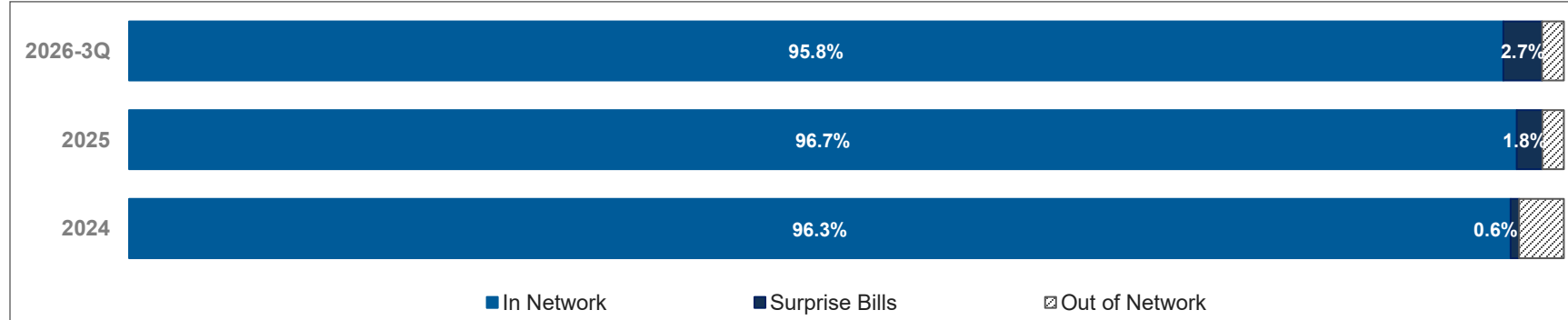
Network Summary

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

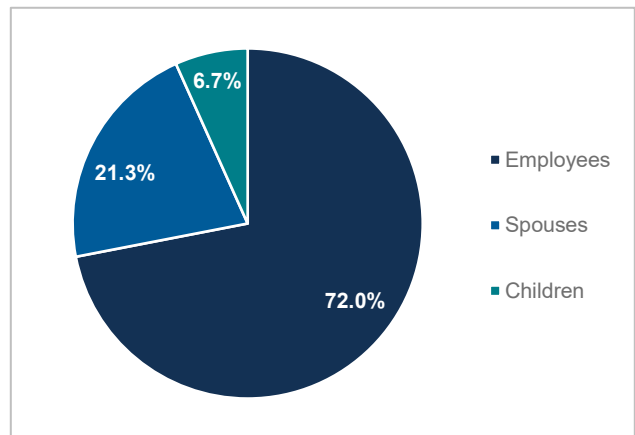
Diagnostic Chapter	2025 (Full Year)		2026-3Q		CYTD Paid by Relationship			CYTD Paid by Sex	
	Patients	Total Paid	Patients	Total Paid	Employee	Spouse	Child	Male	Female
Musculoskeletal System	1,916	\$5,111,750	1,477	\$3,268,683	\$2,351,985	\$697,053	\$219,646	\$1,492,443	\$1,776,240
Injury, Poisoning & External Causes	954	\$3,217,301	696	\$2,534,726	\$1,576,305	\$281,966	\$676,454	\$1,584,640	\$950,087
Health Status & Health Services	3,709	\$3,578,036	2,822	\$2,424,454	\$1,515,619	\$502,278	\$406,557	\$899,074	\$1,525,379
Neoplasms	948	\$5,069,259	650	\$2,095,411	\$1,434,656	\$490,844	\$169,911	\$659,756	\$1,435,655
Circulatory System	1,057	\$4,561,417	763	\$2,073,271	\$1,591,006	\$420,576	\$61,690	\$926,013	\$1,147,258
Mental, Behavioral & Neurodevelopmental	1,305	\$2,232,030	1,054	\$1,668,043	\$719,644	\$140,228	\$808,170	\$630,386	\$1,037,657
Digestive System	839	\$3,833,453	597	\$1,553,697	\$1,191,012	\$222,697	\$139,988	\$675,781	\$877,916
Symptoms, Signs & Findings, NEC	2,460	\$2,751,576	1,809	\$1,463,582	\$889,503	\$226,870	\$347,209	\$544,416	\$919,166
Nervous System	1,081	\$1,684,188	880	\$1,357,283	\$776,908	\$265,101	\$315,274	\$511,324	\$845,959
Respiratory System	1,683	\$1,989,295	1,115	\$1,338,572	\$633,690	\$141,361	\$563,520	\$887,100	\$451,471
Genitourinary System	1,125	\$2,141,134	834	\$1,255,280	\$888,721	\$246,455	\$120,104	\$459,243	\$796,036
Endocrine, Nutritional & Metabolic	1,718	\$1,519,332	1,352	\$1,137,620	\$873,704	\$183,550	\$80,366	\$582,997	\$554,622
Pregnancy, Childbirth & the Puerperium	100	\$1,125,245	90	\$788,585	\$604,905	\$67,316	\$116,363	\$7	\$788,577
Perinatal Originating Conditions	60	\$3,326,874	41	\$623,199	\$524	\$0	\$622,675	\$432,739	\$190,461
Infectious & Parasitic Diseases	496	\$868,889	282	\$453,954	\$297,341	\$126,400	\$30,213	\$125,598	\$328,357
Eye and Adnexa	1,537	\$443,366	1,079	\$453,398	\$297,141	\$50,411	\$105,845	\$202,376	\$251,022
Skin & Subcutaneous Tissue	1,389	\$471,294	1,045	\$314,839	\$201,304	\$39,463	\$74,073	\$179,832	\$135,007
Ear and Mastoid Process	513	\$468,197	340	\$188,041	\$91,974	\$30,450	\$65,617	\$79,385	\$108,656
Congenital Malformations & Abnormalities	97	\$259,127	74	\$132,327	\$21,985	\$186	\$110,157	\$116,982	\$15,345
Blood & Immune Disorders	216	\$504,817	167	\$119,668	\$104,164	\$10,263	\$5,240	\$34,246	\$85,422
External Causes of Morbidity	1	\$124	0	\$0	\$0	\$0	\$0	\$0	\$0
Total	5,279	\$45,156,705	4,423	\$25,244,632	\$16,062,090	\$4,143,469	\$5,039,073	\$11,024,340	\$14,220,292

Musculoskeletal System

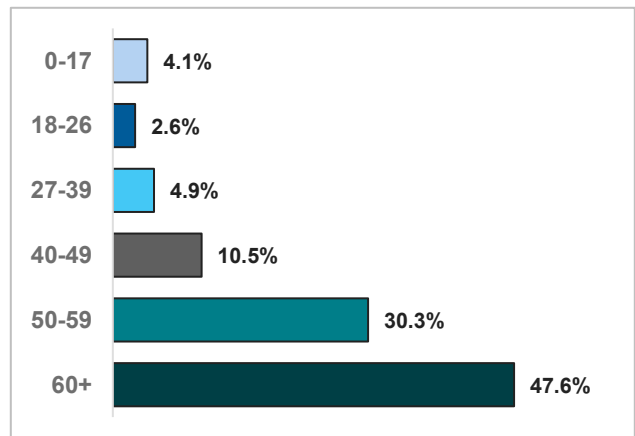
Breakout by Diagnostic Grouping & Demographics

#	Musculoskeletal Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Spondylopathies & arthropathy	463	2,188	\$1,113,111	34.1%
2	Osteoarthritis & osteoporosis	276	770	\$628,434	19.2%
3	Tendon, tissue, muscle disorders	357	906	\$449,298	13.7%
4	Other musculoskeletal pain	900	3,047	\$444,826	13.6%
5	Joint disorders & fractures	122	334	\$183,249	5.6%
6	Scoliosis & oth deformities	122	254	\$180,709	5.5%
7	Low back pain	192	648	\$97,378	3.0%
8	Other MSK	22	125	\$79,299	2.4%
9	Lupus	34	117	\$45,876	1.4%
10	Rheumatoid arthritis & related disease	45	189	\$36,816	1.1%
11	Gout & crystal arthropathies	34	52	\$6,640	0.2%
12	Biomechanical lesions	110	597	\$3,049	0.1%
=	Total	1,477	9,548	\$3,268,683	100.0%

Musculoskeletal Paid by Relationship



Musculoskeletal Paid by Age Range

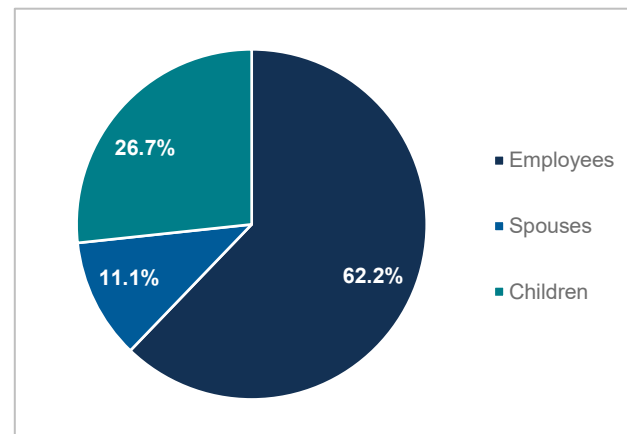


Injury, Poisoning & External Causes

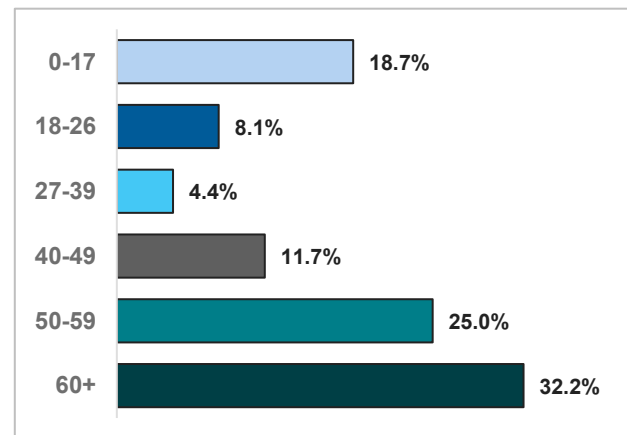
Breakout by Diagnostic Grouping & Demographics

#	Injury & Poisoning Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Traumatic brain injury (TBI); concuss	23	81	\$891,193	35.2%
2	Sprains & strains	242	602	\$282,120	11.1%
3	Fracture of lower limb (except hip)	43	161	\$230,326	9.1%
4	Compl of surg or med care, injury	24	75	\$192,560	7.6%
5	Open wounds to limbs	80	135	\$181,188	7.1%
6	Fracture of neck of the femur (hip)	6	30	\$154,730	6.1%
7	Fracture of the upper limb	52	193	\$81,154	3.2%
8	Internal organ injury	1	4	\$72,242	2.9%
9	Compl of intern orthop device or implant	12	37	\$65,603	2.6%
10	Other unspecified injury	121	181	\$64,369	2.5%
11	Compl of transplanted organs or tissue	3	15	\$60,363	2.4%
12	Dislocations	24	63	\$53,333	2.1%
13	Superficial injury; contusion	114	153	\$51,226	2.0%
14	Open wounds of head & neck	30	44	\$26,164	1.0%
15	Effect of for body entering opening	12	20	\$22,656	0.9%
16	Fracture of torso	8	21	\$18,307	0.7%
17	Allergic reactions	32	50	\$16,556	0.7%
18	Burn & corrosion	10	21	\$15,439	0.6%
19	Open wounds of trunk	3	4	\$10,713	0.4%
20	Other complication	9	14	\$10,343	0.4%
...	All Others	72	109	\$34,138	1.3%
=	Total	696	2,254	\$2,534,726	100.0%

Injury & Poisoning Paid by Relationship



Injury & Poisoning Paid by Age Range

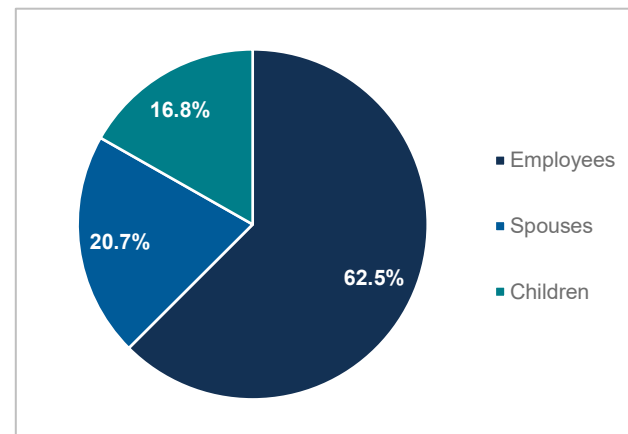


Health Status & Health Services

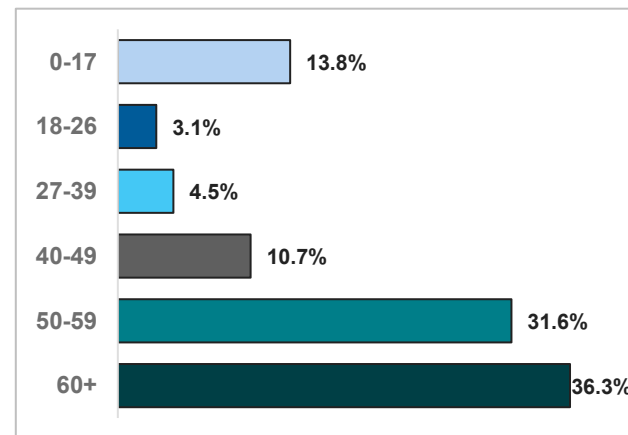
Breakout by Diagnostic Grouping & Demographics

#	Health Status & Services Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Encounter for antineoplastic therapies	14	51	\$727,331	30.0%
2	Neoplasm-related encounters	782	1,626	\$507,749	20.9%
3	Medical examination/evaluation	1,924	3,035	\$451,617	18.6%
4	Exposure, enc, screen or contact w infectious dz	1,148	1,513	\$293,631	12.1%
5	Implant, device or graft related encounter	126	421	\$109,190	4.5%
6	Contraceptive & procreative management	101	170	\$94,262	3.9%
7	Other aftercare encounter	110	196	\$89,386	3.7%
8	Encount for obs & exam for conds ruled out	271	382	\$45,149	1.9%
9	Other specified status	219	475	\$25,245	1.0%
10	Encounter for administrative purposes	10	20	\$16,198	0.7%
11	Personal history of other disease	51	65	\$13,981	0.6%
12	Enc for prophylactic measures (ex immuniz)	23	42	\$10,976	0.5%
13	Family history of disease	36	41	\$8,860	0.4%
14	Other specified encounters & counseling	40	82	\$6,124	0.3%
15	Encounter for prophylactic or oth procedures	8	8	\$5,293	0.2%
16	Genetic susceptibility to disease	6	8	\$5,203	0.2%
17	Personal history of malignant neoplasm	26	38	\$4,956	0.2%
18	Personal history of nicotine dependence	11	12	\$2,672	0.1%
19	Organ transplant status	9	49	\$2,117	0.1%
20	Acquired absence of limb or organ	11	15	\$1,726	0.1%
...	All Others	129	154	\$2,788	0.1%
=	Total	2,822	8,585	\$2,424,454	100.0%

Health Status & Services Paid by Relationship



Health Status & Services Paid by Age Range



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
Depressive disorders	424	\$531,931	410	\$621,974	315	\$439,263	\$96,833	\$6,633	\$335,797	\$0
Neurodevelopmental disorders	253	\$292,459	260	\$259,148	217	\$334,818	\$0	\$1,335	\$330,288	\$3,196
Anxiety & related Disorders	512	\$337,685	490	\$381,768	403	\$301,107	\$0	\$8,172	\$292,935	\$0
Trauma & stressor disorders	338	\$370,626	332	\$297,354	274	\$244,364	\$0	\$4,525	\$239,839	\$0
Other mental health	141	\$117,944	133	\$99,065	92	\$112,097	\$6,022	\$69,165	\$36,910	\$0
Bipolar & related Disorders	79	\$92,390	66	\$83,919	49	\$64,871	\$28,395	\$0	\$36,476	\$0
Suicidal ideation, attempt or self-harm	23	\$42,788	24	\$141,882	14	\$57,769	\$0	\$53,636	\$4,133	\$0
Alcohol-related disorders	45	\$307,936	30	\$150,432	26	\$42,473	\$3,952	\$28,194	\$10,327	\$0
Cannabis-related disorders	5	\$3,870	10	\$2,953	6	\$23,680	\$15,984	\$7,199	\$497	\$0
Obsessive compulsive disorders	22	\$60,775	20	\$9,774	27	\$18,041	\$0	\$0	\$18,041	\$0
Eating disorders	15	\$51,171	13	\$88,845	8	\$12,435	\$0	\$0	\$12,435	\$0
Schizophrenia spectrum disorders	16	\$33,159	13	\$68,703	9	\$8,785	\$420	-\$591	\$8,957	\$0
Opiod disorders	13	\$38,318	8	\$13,737	5	\$4,277	\$592	\$3,198	\$486	\$0
Other substance use	40	\$10,408	37	\$7,180	23	\$2,707	\$0	\$199	\$2,509	\$0
Stimulant disorders	6	\$31,146	1	\$5,296	3	\$1,355	\$0	\$0	\$1,355	\$0
Total	1,352	\$2,322,608	1,305	\$2,232,030	1,054	\$1,668,043	\$152,198	\$181,664	\$1,330,984	\$3,196

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	10	2.1	11.1%	4	0.8	-20.0%	\$8,250	400.0	200.0
Asthma	218	45.3	-7.2%	83	17.2	-27.2%	\$4,473	64.2	165.1
Atrial Fibrillation	68	14.1	-2.9%	52	10.8	4.0%	\$33,680	352.9	602.9
Blood Disorders	209	43.4	0.0%	102	21.2	5.2%	\$24,489	157.9	430.6
CAD	92	19.1	10.8%	51	10.6	15.9%	\$14,068	130.4	434.8
COPD	33	6.9	-10.8%	24	5.0	9.1%	\$26,763	333.3	727.3
Cancer	467	97.0	-18.5%	238	49.4	-13.8%	\$18,146	83.5	235.5
Chronic Pain	36	7.5	-18.2%	24	5.0	14.3%	\$74,683	750.0	1,083.3
CHF	23	4.8	-20.7%	6	1.2	-68.4%	\$16,381	217.4	217.4
Demyelinating Diseases	21	4.4	16.7%	17	3.5	41.7%	\$16,659	0.0	476.2
Depression	361	75.0	-13.6%	270	56.1	-9.4%	\$14,241	119.1	376.7
Diabetes	484	100.5	-3.4%	366	76.0	-1.3%	\$11,177	62.0	258.3
ESRD	19	3.9	18.8%	13	2.7	18.2%	\$84,079	684.2	1,473.7
Eating Disorders	11	2.3	-21.4%	8	1.7	-20.0%	\$20,352	363.6	636.4
HIV/AIDS	6	1.2	0.0%	4	0.8	-20.0%	\$2,987	0.0	0.0
Hyperlipidemia	210	43.6	4.5%	73	15.2	10.6%	\$4,140	19.0	100.0
Hypertension	540	112.1	-5.8%	250	51.9	8.2%	\$11,993	114.8	272.2
Immune Disorders	26	5.4	8.3%	13	2.7	18.2%	\$27,467	76.9	423.1
IBD	29	6.0	16.0%	9	1.9	0.0%	\$3,637	0.0	103.4
Liver Disease	0	0.0	-100.0%	0	0.0	-100.0%	\$0	0.0	0.0
Morbid Obesity	93	19.3	-8.8%	45	9.3	-25.0%	\$7,056	53.8	182.8
Osteoarthritis	279	57.9	-1.4%	124	25.7	0.0%	\$13,234	60.9	179.2
Peripheral Vascular Disease	18	3.7	-41.9%	5	1.0	-50.0%	\$10,371	166.7	333.3
Rheumatoid Arthritis	56	11.6	-8.2%	44	9.1	-6.4%	\$11,516	89.3	303.6

- *Most prevalent chronic condition is Hypertension, with 540 members*
- *Diabetes is the condition with the most moderate/high risk members (366)*
- *Members with mod/high risk Cancer have the highest combined cost: 238 members totaling \$4.32M*

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:** \$8,694
- **Admits per 1000:** 52.1
- **ER Visits per 1000:** 235.1

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	46.6	263	5,649.6	36.6	214	5,841.3	3.4%	5,373.2	8.7%
Well Child Visit	3 - 6 years	227.5	191	839.6	196.5	170	865.2	3.1%	806.3	7.3%
Adults w/ Well Visit	Adults 18+	4,227	1,827	43.2%	3,771	1,686	44.7%	1.5 pts	44.9%	-0.2 pts
Screenings	Rate for all screenings is the percentage of eligible population who had the screening during the period.									
Mammogram	Females 40 - 69	1,525	789	51.7%	1,353	687	50.8%	-1.0 pts	51.6%	-0.8 pts
Cervical Cancer	Females 21 - 64	2,028	496	24.5%	1,757	438	24.9%	0.5 pts	24.8%	0.1 pts
Prostate Cancer	Males 50 - 70	890	448	50.3%	834	399	47.8%	-2.5 pts	46.7%	1.1 pts
Colorectal Cancer	Members 45 - 75	2,455	446	18.2%	2,231	382	17.1%	-1.0 pts	17.7%	-0.6 pts
Cholesterol	Female 45+ Male 35+	2,770	1,602	57.8%	2,512	1,450	57.7%	-0.1 pts	51.2%	6.5 pts
Condition-specific	Screening									
Asthma	Office Visit for Asthma	235	194	82.6%	218	187	85.8%	3.2 pts		
COPD	Spirometry Test	37	4	10.8%	33	7	21.2%	10.4 pts		
Type 2 Diabetes	A1c Test	459	415	90.4%	445	402	90.3%	-0.1 pts	84.5%	5.8 pts
	Eye Exam	-	-	-	0	0	0	-	0	0
	Lipid Panel	459	344	74.9%	445	325	73.0%	-1.9 pts	72.9%	0.1 pts
	Urine Protein Test	459	296	64.5%	445	293	65.8%	1.4 pts	66.2%	-0.4 pts
	Any Diabetes Screen	459	428	93.2%	445	411	92.4%	-0.9 pts	88.4%	3.9 pts
Hyperlipidemia	Lipid Profile	201	92	45.8%	210	109	51.9%	6.1 pts		
Hypertension	Creatinine Test	573	128	22.3%	540	140	25.9%	3.6 pts		
	Lipid Profile	573	160	27.9%	540	148	27.4%	-0.5 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.

