



PEBP

Public Employees' Benefits Program

Quarterly Plan Performance Review HDHP Plan • 2026-2Q



Report Criteria & Contents



Experience Periods*

- **2026 Plan Year (Current)**
2026-2Q. 1st two Quarters: Claims Paid 7/1/2025 - 12/31/2025
- **2025 Plan Year**
2025-2Q. 1st two Quarters: Claims Paid 7/1/2024 - 12/31/2024
2025 Full Year: Claims paid 7/1/2024 - 6/30/2025
- **2024 Plan Year**
2024-2Q. 1st two Quarters: Claims Paid 7/1/2023 - 12/31/2023
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 InfoPortSM
- Composition: 4,811 groups with approximately 7.6 million members
- Norm Period matches Current Year: Claims Paid 7/1/2025 - 12/31/2025

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



Cost Drivers

- Overall Cost Trend based on Medical Paid PEPY: +13.4%
- High-Cost Claimants Paid PMPM trend: +20.1%; Non HCCs trend: +11.0%
- Top Paid Diagnostic Chapters: Health Status & Services (+14.2% Paid PMPM), Neoplasms (Cancer) (+45.1%), Musculoskeletal (+6.9%)



Membership & Demographics

- Total membership is 2.0% lower than prior period
- Employees decreased 1.9%, while Dependents were down 2.2%
- 90.7% of members had < \$2,500 medical paid, with 30.6% having no claims paid at all during the reporting period



Utilization Key Indicators

- Paid per IP Admit was \$25,890, which is 3.0% lower than 2025-2Q
- Paid per ER Visit was \$2,316, which is 5.6% higher than 2025-2Q



Network Utilization & Savings

- 97.5% of all Medical spend dollars were to In Network providers
- The average In Network discount was 70.3%, which is 0.9 pts above the 2025 average discount of 69.4%

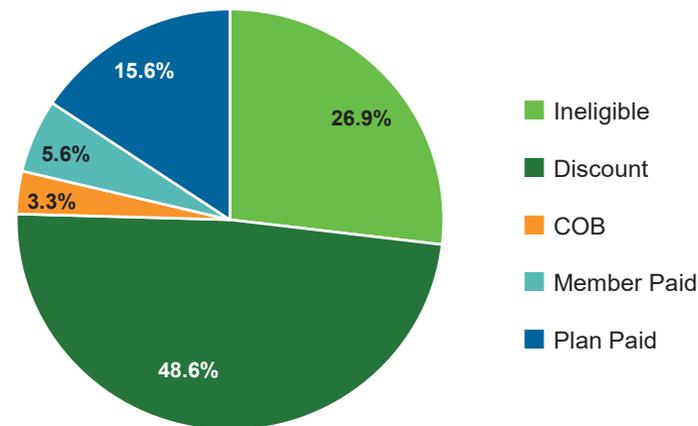
Medical Total Savings Summary



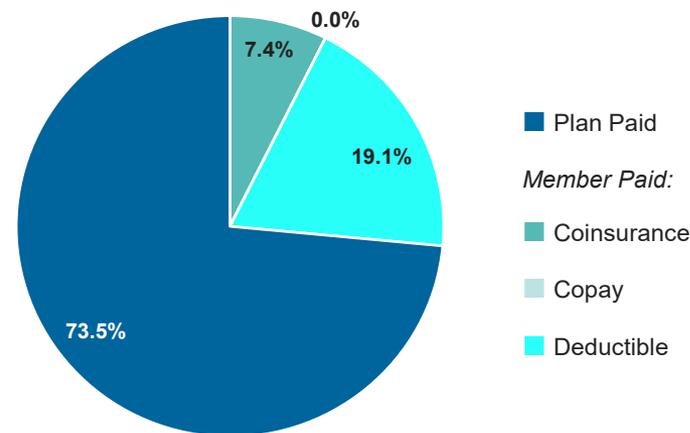
Dollar Chain: Billed to Paid Dollars

Dollar Amount	2026-2Q Total Dollars	2026-2Q PMPM*	2025 PMPM*	Trend
Medical Billed	\$296,852,675	\$2,191	\$1,981	10.6%
(-) Ineligible	\$79,706,009	\$588	\$588	0.0%
Medical Covered	\$217,146,666	\$1,603	\$1,393	15.1%
(-) Discount	\$143,939,466	\$1,063	\$903	17.7%
Medical Allowed	\$73,207,201	\$540	\$490	10.2%
(-) COB	\$9,724,271	\$72	\$70	2.0%
(-) Coinsurance	\$4,655,777	\$34	\$33	3.7%
(-) Copay	\$130	\$0	\$0	-86.5%
(-) Deductible	\$12,052,775	\$89	\$66	35.2%
Total Member Paid	\$16,708,682	\$123	\$99	24.6%
Total Plan Paid	\$46,380,494	\$342	\$320	7.1%

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	2025-2Q (7/1/2024 - 12/31/2024)						2026-2Q (7/1/2025 - 12/31/2025)						Change	
	Med Paid	Med Paid PMPM	Rx Paid	Rx Paid PMPM	Total Paid	Tot Paid PMPM	Med Paid	Med Paid PMPM	Rx Paid	Rx Paid PMPM	Total Paid	Tot Paid PMPM	Total Paid	Tot Paid PMPM
<1	\$1,443,306	\$2,069	\$409	\$1	\$1,443,716	\$2,070	\$1,496,769	\$2,405	\$902	\$1	\$1,497,672	\$2,407	3.7%	16.3%
1	\$94,108	\$156	\$67	\$0	\$94,175	\$156	\$95,650	\$133	\$72	\$0	\$95,722	\$133	1.6%	-15.0%
2 - 4	\$416,243	\$147	\$32,174	\$11	\$448,417	\$158	\$471,553	\$179	\$3,077	\$1	\$474,631	\$181	5.8%	14.4%
5 - 9	\$728,990	\$117	\$228,620	\$37	\$957,610	\$154	\$739,910	\$121	\$146,662	\$24	\$886,571	\$145	-7.4%	-6.1%
10 - 14	\$625,726	\$79	\$181,278	\$23	\$807,004	\$101	\$1,163,121	\$146	\$160,117	\$20	\$1,323,238	\$166	64.0%	64.1%
15 - 19	\$1,716,083	\$184	\$254,644	\$27	\$1,970,727	\$211	\$1,638,250	\$183	\$300,208	\$33	\$1,938,457	\$216	-1.6%	2.2%
20 - 24	\$1,540,967	\$134	\$876,198	\$76	\$2,417,165	\$210	\$1,158,140	\$103	\$483,294	\$43	\$1,641,433	\$146	-32.1%	-30.8%
25 - 29	\$993,378	\$128	\$368,761	\$47	\$1,362,139	\$175	\$1,168,365	\$141	\$419,560	\$51	\$1,587,926	\$191	16.6%	9.1%
30 - 34	\$2,537,522	\$274	\$531,015	\$57	\$3,068,537	\$331	\$2,902,350	\$325	\$570,213	\$64	\$3,472,563	\$389	13.2%	17.5%
35 - 39	\$2,728,750	\$274	\$730,525	\$73	\$3,459,276	\$348	\$2,685,728	\$263	\$1,161,016	\$114	\$3,846,744	\$377	11.2%	8.4%
40 - 44	\$1,995,677	\$180	\$966,226	\$87	\$2,961,903	\$266	\$2,763,938	\$244	\$1,200,061	\$106	\$3,963,999	\$350	33.8%	31.2%
45 - 49	\$2,535,515	\$247	\$1,647,281	\$160	\$4,182,796	\$407	\$3,574,717	\$345	\$1,842,466	\$178	\$5,417,183	\$523	29.5%	28.3%
50 - 54	\$3,972,571	\$338	\$2,221,340	\$189	\$6,193,911	\$527	\$5,163,759	\$469	\$2,136,068	\$194	\$7,299,827	\$664	17.9%	25.8%
55 - 59	\$5,993,613	\$473	\$2,380,332	\$188	\$8,373,945	\$660	\$5,582,832	\$456	\$2,865,050	\$234	\$8,447,882	\$690	0.9%	4.6%
60 - 64	\$8,519,463	\$563	\$3,478,980	\$230	\$11,998,443	\$792	\$9,174,203	\$660	\$4,291,104	\$309	\$13,465,307	\$969	12.2%	22.3%
65+	\$5,850,817	\$525	\$3,468,500	\$311	\$9,319,317	\$836	\$6,601,209	\$606	\$3,651,757	\$335	\$10,252,966	\$941	10.0%	12.6%
Total	\$41,692,730	\$302	\$17,366,352	\$126	\$59,059,082	\$427	\$46,380,494	\$342	\$19,231,629	\$142	\$65,612,123	\$484	11.1%	13.4%

Financial Summary – YTD Trend

Total Plan & Norm



Measure	Total Plan					UMR Norm	
	2024-2Q	⇒	2025-2Q	⇒	2026-2Q	2026-2Q	Variance
Average Enrollment							
Employees	9,854	44.4%	14,228	-1.9%	13,960		
Spouses	1,862	37.3%	2,558	-3.2%	2,475		
Children	4,488	39.3%	6,252	-1.7%	6,143		
Tot. Members	16,204	42.2%	23,037	-2.0%	22,577		
Avg. Family Size	1.6	-1.5%	1.6	-0.1%	1.6	1.9	-15.9%
Financial Summary							
Allowed	\$38,825,298	76.7%	\$68,595,101	6.7%	\$73,207,201		
Plan Paid	\$26,539,704	57.1%	\$41,692,730	11.2%	\$46,380,494		
Member Paid (OOP)	\$10,706,419	53.5%	\$16,429,759	1.7%	\$16,708,682		
Paid PEPY	\$5,387	8.8%	\$5,861	13.4%	\$6,645	\$11,111	-40.2%
Paid PMPY	\$3,276	10.5%	\$3,620	13.5%	\$4,109	\$5,779	-28.9%
Paid PEPM	\$449	8.8%	\$488	13.4%	\$554	\$926	-40.2%
Paid PMPM	\$273	10.5%	\$302	13.5%	\$342	\$482	-28.9%
High-Cost Claimants (Med Paid \$100,000+)							
# of HCCs	57	3.5%	59	0.0%	59		
HCCs per 1000	3.5	-27.2%	2.6	2.0%	2.6	2.9	-8.3%
Paid per HCC	\$188,047	4.7%	\$196,836	17.7%	\$231,654	\$210,001	10.3%
HCC Paid % of Tot	40.4%	-12.5 pts	27.9%	1.6 pts	29.5%	23.3%	6.1 pts
Cost Distribution by Claim Type (Paid PMPY)							
Inpatient	\$990	1.7%	\$1,007	9.1%	\$1,099	\$1,392	-21.1%
Outpatient	\$1,003	17.1%	\$1,174	17.4%	\$1,379	\$1,640	-15.9%
Physician	\$1,245	10.1%	\$1,371	14.1%	\$1,565	\$2,618	-40.2%
Ancillary	\$38	79.3%	\$68	-1.9%	\$66	\$129	-48.5%

- With \$33.6M paid, the State Active population is 72.5% of total 2026-2Q med spend
- On a Paid PMPM basis, State Actives are up 5.8% compared to prior year
- Total HDHP Plan Paid PMPM trend is +13.5%

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				
	2024-2Q	⇒	2025-2Q	⇒	2026-2Q	2024-2Q	⇒	2025-2Q	⇒	2026-2Q
Average Enrollment										
Employees	7,991	46.0%	11,664	-0.1%	11,651	3	40.0%	4	85.7%	7
Spouses	1,415	38.1%	1,955	-1.4%	1,928	1	-25.0%	1	261.1%	2
Children	4,110	39.8%	5,748	-1.0%	5,692	2	-61.5%	1	20.0%	1
Tot. Members	13,516	43.3%	19,367	-0.5%	19,271	5	-9.4%	5	92.5%	9
Avg. Family Size	1.7	-1.8%	1.7	-0.4%	1.7	2.1	-35.3%	1.4	3.7%	1.4
Financial Summary										
Allowed	\$29,206,504	58.3%	\$46,239,027	6.5%	\$49,237,932	\$3,632	770.1%	\$31,600	223.8%	\$102,329
Plan Paid	\$20,265,850	57.7%	\$31,950,910	5.3%	\$33,637,560	\$2,830	707.4%	\$22,847	226.6%	\$74,625
Member Paid (OOP)	\$7,947,894	57.2%	\$12,493,598	3.0%	\$12,869,646	\$802	991.5%	\$8,754	83.7%	\$16,078
Paid PEPY	\$5,072	8.0%	\$5,478	5.4%	\$5,774	\$2,264	476.7%	\$13,055	75.9%	\$22,962
Paid PMPY	\$2,999	10.0%	\$3,300	5.8%	\$3,491	\$1,061	790.9%	\$9,454	69.7%	\$16,039
Paid PEPM	\$423	8.0%	\$457	5.4%	\$481	\$189	476.7%	\$1,088	75.9%	\$1,913
Paid PMPM	\$250	10.0%	\$275	5.8%	\$291	\$88	790.9%	\$788	69.7%	\$1,337
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	43	0.0%	43	-9.3%	39	0	-	0	-	0
HCCs per 1000	3.2	-30.2%	2.2	-8.9%	2.0	0.0	-	0.0	-	0.0
Paid per HCC	\$192,960	4.8%	\$202,305	5.2%	\$212,915	\$0	-	\$0	-	\$0
HCC Paid % of Tot	40.9%	-13.7 pts	27.2%	-2.5 pts	24.7%	0.0%	-	0.0%	-	0.0%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$912	5.8%	\$965	-10.4%	\$864	\$0	-	\$0	-	\$9,139
Outpatient	\$896	18.4%	\$1,061	17.0%	\$1,241	\$0	-	\$7,114	-48.0%	\$3,696
Physician	\$1,158	6.7%	\$1,236	8.6%	\$1,342	\$1,061	120.5%	\$2,340	-25.4%	\$1,745
Ancillary	\$33	14.1%	\$38	14.0%	\$43	\$0	-	\$0	-	\$1,459

Financial Summary – YTD Trend

Retired Members



Measure	State Retirees					Non-State Retirees				
	2024-2Q	↔	2025-2Q	↔	2026-2Q	2024-2Q	↔	2025-2Q	↔	2026-2Q
Average Enrollment										
Employees	1,644	37.9%	2,267	-10.4%	2,031	217	35.4%	293	-7.7%	271
Spouses	421	36.0%	573	-8.8%	522	25	19.3%	30	-23.5%	23
Children	367	33.9%	491	-10.4%	440	9	28.6%	12	-18.1%	10
Tot. Members	2,432	37.0%	3,331	-10.1%	2,993	251	33.6%	335	-9.5%	303
Avg. Family Size	1.5	-0.7%	1.5	0.3%	1.5	1.2	-1.4%	1.1	-1.9%	1.1
Financial Summary										
Allowed	\$9,054,914	99.1%	\$18,031,202	10.2%	\$19,865,352	\$560,248	666.3%	\$4,293,271	-6.8%	\$4,001,588
Plan Paid	\$5,453,795	63.3%	\$8,907,759	30.5%	\$11,627,363	\$817,228	-0.7%	\$811,214	28.3%	\$1,040,946
Member Paid (OOP)	\$2,386,366	41.2%	\$3,370,159	-1.2%	\$3,330,652	\$371,356	50.1%	\$557,248	-11.7%	\$492,305
Paid PEPY	\$6,635	18.4%	\$7,859	45.7%	\$11,447	\$7,549	-26.7%	\$5,534	39.0%	\$7,692
Paid PMPY	\$4,485	19.3%	\$5,349	45.2%	\$7,768	\$6,516	-25.7%	\$4,843	41.7%	\$6,863
Paid PEPM	\$553	18.4%	\$655	45.7%	\$954	\$629	-26.7%	\$461	39.0%	\$641
Paid PMPM	\$374	19.3%	\$446	45.2%	\$647	\$543	-25.7%	\$404	41.7%	\$572
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	11	36.4%	15	13.3%	17	3	-66.7%	1	100.0%	2
HCCs per 1000	4.5	-0.4%	4.5	26.1%	5.7	12.0	-75.0%	3.0	120.9%	6.6
Paid per HCC	\$183,081	2.4%	\$187,439	52.1%	\$285,138	\$135,647	-24.4%	\$102,583	64.0%	\$168,264
HCC Paid % of Tot	36.9%	-5.4 pts	31.6%	10.1 pts	41.7%	49.8%	-37.1 pts	12.6%	19.7 pts	32.3%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$1,164	-1.3%	\$1,149	104.0%	\$2,345	\$3,536	-42.5%	\$2,032	69.7%	\$3,449
Outpatient	\$1,526	21.0%	\$1,846	19.6%	\$2,208	\$1,728	-44.0%	\$968	91.1%	\$1,849
Physician	\$1,735	21.7%	\$2,110	42.6%	\$3,010	\$1,188	51.1%	\$1,794	-20.3%	\$1,430
Ancillary	\$61	298.8%	\$244	-15.6%	\$205	\$64	-23.5%	\$49	174.8%	\$135

Financial Summary – Full Year Trend

Plan Totals & Norm



Measure	Total Plan					UMR Norm	
	2024	↔	2025	↔	2026-2Q	2026-2Q	Variance
Average Enrollment							
Employees	12,303	16.3%	14,312	-2.5%	13,960		
Spouses	2,295	11.1%	2,550	-2.9%	2,475		
Children	5,554	12.5%	6,247	-1.7%	6,143		
Tot. Members	20,151	14.7%	23,109	-2.3%	22,577		
Avg. Family Size	1.6	-1.4%	1.6	0.2%	1.6	1.9	-15.9%
Financial Summary							
Allowed	\$110,882,128	22.7%	\$135,998,902	-46.2%	\$73,207,201		
Plan Paid	\$79,826,506	11.0%	\$88,624,170	-47.7%	\$46,380,494		
Member Paid (OOP)	\$22,161,728	23.8%	\$27,441,813	-39.1%	\$16,708,682		
Paid PEPY	\$6,488	-4.6%	\$6,192	7.3%	\$6,645	\$11,111	-40.2%
Paid PMPY	\$3,961	-3.2%	\$3,835	7.1%	\$4,109	\$5,779	-28.9%
Paid PEPM	\$541	-4.6%	\$516	7.3%	\$554	\$926	-40.2%
Paid PMPM	\$330	-3.2%	\$320	7.1%	\$342	\$482	-28.9%
High-Cost Claimants (Med Paid \$100,000+)							
# of HCCs	148	-13.5%	128	-53.9%	59		
HCCs per 1000	7.3	-24.6%	5.5	-52.8%	2.6	2.9	-8.3%
Paid per HCC	\$230,303	-11.6%	\$203,621	13.8%	\$231,654	\$210,001	10.3%
HCC Paid % of Tot	42.7%	-13.3 pts	29.4%	0.1 pts	29.5%	23.3%	6.1 pts
Cost Distribution by Claim Type (Paid PMPY)							
Inpatient	\$1,285	-25.8%	\$953	15.3%	\$1,099	\$1,392	-21.1%
Outpatient	\$1,157	12.9%	\$1,306	5.6%	\$1,379	\$1,640	-15.9%
Physician	\$1,460	3.1%	\$1,505	4.0%	\$1,565	\$2,618	-40.2%
Ancillary	\$59	20.2%	\$71	-6.7%	\$66	\$129	-48.5%

- Total plan paid amount for the first two quarters of 2024 was 47.0% of the full year
- Annualizing 2025 paid dollars using the same ratio would result in a total paid of \$98.6 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	↔	2026-2Q	2024	↔	2025	↔	2026-2Q
Average Enrollment										
Employees	10,013	17.9%	11,807	-1.3%	11,651	3	67.6%	5	25.8%	7
Spouses	1,750	12.1%	1,961	-1.7%	1,928	0	120.0%	1	97.0%	2
Children	5,089	13.1%	5,755	-1.1%	5,692	2	-47.6%	1	9.1%	1
Tot. Members	16,851	15.9%	19,522	-1.3%	19,271	5	33.3%	7	32.9%	9
Avg. Family Size	1.7	-1.8%	1.7	0.0%	1.7	1.7	-20.4%	1.4	5.7%	1.4
Financial Summary										
Allowed	\$81,546,375	12.2%	\$91,514,620	-46.2%	\$49,237,932	\$74,194	-54.9%	\$33,497	205.5%	\$102,329
Plan Paid	\$62,366,719	6.1%	\$66,141,692	-49.1%	\$33,637,560	\$62,162	-61.9%	\$23,665	215.3%	\$74,625
Member Paid (OOP)	\$16,852,361	25.9%	\$21,217,588	-39.3%	\$12,869,646	\$12,033	-18.3%	\$9,832	63.5%	\$16,078
Paid PEPY	\$6,229	-10.1%	\$5,602	3.1%	\$5,774	\$20,160	-77.3%	\$4,580	401.3%	\$22,962
Paid PMPY	\$3,701	-8.5%	\$3,388	3.0%	\$3,491	\$11,840	-71.4%	\$3,381	374.4%	\$16,039
Paid PEPM	\$519	-10.1%	\$467	3.1%	\$481	\$1,680	-77.3%	\$382	401.3%	\$1,913
Paid PMPM	\$308	-8.5%	\$282	3.0%	\$291	\$987	-71.4%	\$282	374.4%	\$1,337
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	110	-20.9%	87	-55.2%	39	0	-	0	-	0
HCCs per 1000	6.5	-31.7%	4.5	-54.6%	2.0	0.0	-	0.0	-	0.0
Paid per HCC	\$245,319	-14.3%	\$210,234	1.3%	\$212,915	\$0	-	\$0	-	\$0
HCC Paid % of Tot	43.3%	-15.6 pts	27.7%	-3.0 pts	24.7%	0.0%	-	0.0%	-	0.0%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$1,240	-30.0%	\$868	-0.4%	\$864	\$0	-	\$0	-	\$9,139
Outpatient	\$1,048	9.0%	\$1,142	8.7%	\$1,241	\$7,425	-66.9%	\$2,456	50.5%	\$3,696
Physician	\$1,359	-2.1%	\$1,330	0.9%	\$1,342	\$4,412	-79.2%	\$916	90.5%	\$1,745
Ancillary	\$54	-12.4%	\$47	-9.4%	\$43	\$4	137.3%	\$9	16924.9%	\$1,459

Financial Summary – Full Year Trend

Retired Members



Measure	State Retirees					Non-State Retirees				
	2024	↔	2025	↔	2026-2Q	2024	↔	2025	↔	2026-2Q
Average Enrollment										
Employees	2,025	9.2%	2,212	-8.2%	2,031	262	9.8%	288	-6.0%	271
Spouses	516	8.5%	560	-6.6%	522	29	-1.1%	29	-20.8%	23
Children	452	6.1%	479	-8.3%	440	11	5.2%	12	-16.9%	10
Tot. Members	2,992	8.6%	3,251	-7.9%	2,993	303	8.6%	329	-7.7%	303
Avg. Family Size	1.5	-0.5%	1.5	0.3%	1.5	1.2	-1.1%	1.1	-1.8%	1.1
Financial Summary										
Allowed	\$25,351,856	45.5%	\$36,877,665	-46.1%	\$19,865,352	\$3,909,703	93.7%	\$7,573,121	-47.2%	\$4,001,588
Plan Paid	\$15,770,048	28.6%	\$20,280,083	-42.7%	\$11,627,363	\$1,627,578	33.9%	\$2,178,730	-52.2%	\$1,040,946
Member Paid (OOP)	\$4,561,766	19.0%	\$5,428,023	-38.6%	\$3,330,652	\$735,568	6.9%	\$786,370	-37.4%	\$492,305
Paid PEPY	\$7,788	17.7%	\$9,169	24.8%	\$11,447	\$6,206	21.9%	\$7,567	1.6%	\$7,692
Paid PMPY	\$5,270	18.4%	\$6,238	24.5%	\$7,768	\$5,377	23.3%	\$6,631	3.5%	\$6,863
Paid PEPM	\$649	17.7%	\$764	24.8%	\$954	\$517	21.9%	\$631	1.6%	\$641
Paid PMPM	\$439	18.4%	\$520	24.5%	\$647	\$448	23.3%	\$553	3.5%	\$572
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	37	-5.4%	35	-51.4%	17	3	100.0%	6	-66.7%	2
HCCs per 1000	12.4	-12.9%	10.8	-47.3%	5.7	9.9	84.2%	18.3	-63.9%	6.6
Paid per HCC	\$175,418	14.4%	\$200,660	42.1%	\$285,138	\$175,672	-28.8%	\$125,018	34.6%	\$168,264
HCC Paid % of Tot	41.2%	-6.5 pts	34.6%	7.1 pts	41.7%	32.4%	2.0 pts	34.4%	-2.1 pts	32.3%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$1,405	-13.0%	\$1,223	91.8%	\$2,345	\$2,619	28.4%	\$3,362	2.6%	\$3,449
Outpatient	\$1,754	29.7%	\$2,275	-3.0%	\$2,208	\$1,191	17.7%	\$1,402	31.9%	\$1,849
Physician	\$2,031	24.4%	\$2,527	19.1%	\$3,010	\$1,433	25.3%	\$1,795	-20.3%	\$1,430
Ancillary	\$80	166.2%	\$214	-3.8%	\$205	\$135	-46.7%	\$72	88.1%	\$135

Medical Paid Claims by Claim Type

Breakout of State vs. Non-State by Member Status



Claim Type	2025-2Q (7/1/2024 - 12/31/2024)				2026-2Q (7/1/2025 - 12/31/2025)				Trend
	Active	Pre-Medicare Retirees	Medicare Retirees	Total	Active	Pre-Medicare Retirees	Medicare Retirees	Total	Total
State Members									
Inpatient	\$9,344,087	\$1,283,635	\$630,472	\$11,258,193	\$8,329,093	\$2,462,792	\$1,046,844	\$11,838,728	5.2%
Outpatient	\$10,271,254	\$2,546,964	\$526,743	\$13,344,962	\$11,960,411	\$2,810,668	\$493,739	\$15,264,818	14.4%
Physician	\$11,970,554	\$3,016,027	\$498,323	\$15,484,904	\$12,934,070	\$3,924,948	\$580,804	\$17,439,822	12.6%
Ancillary	\$365,015	\$91,971	\$313,624	\$770,611	\$413,986	\$91,323	\$216,246	\$721,555	-6.4%
Total	\$31,950,910	\$6,938,597	\$1,969,162	\$40,858,669	\$33,637,560	\$9,289,730	\$2,337,633	\$45,264,923	10.8%
PMPM	\$274.96	\$467.58	\$382.84	\$300.02	\$290.91	\$714.23	\$471.83	\$338.84	12.9%
Non-State Members									
Inpatient	\$0	\$32,305	\$308,032	\$340,337	\$42,520	\$18,081	\$504,952	\$565,554	66.2%
Outpatient	\$17,192	\$86,742	\$75,390	\$179,325	\$17,197	\$91,937	\$188,543	\$297,677	66.0%
Physician	\$5,654	\$69,850	\$230,656	\$306,161	\$8,119	\$69,282	\$147,652	\$225,054	-26.5%
Ancillary	\$0	\$7,496	\$741	\$8,237	\$6,790	\$1,044	\$19,454	\$27,287	231.3%
Total	\$22,847	\$196,394	\$614,820	\$834,060	\$74,625	\$180,344	\$860,601	\$1,115,571	33.8%
PMPM	\$787.81	\$480.21	\$384.02	\$409.05	\$1,336.57	\$644.06	\$558.84	\$594.71	45.4%
All Members									
Inpatient	\$9,344,087	\$1,315,940	\$938,504	\$11,598,531	\$8,371,613	\$2,480,873	\$1,551,796	\$12,404,282	6.9%
Outpatient	\$10,288,447	\$2,633,706	\$602,133	\$13,524,286	\$11,977,608	\$2,902,605	\$682,282	\$15,562,495	15.1%
Physician	\$11,976,209	\$3,085,877	\$728,979	\$15,791,065	\$12,942,188	\$3,994,230	\$728,457	\$17,664,875	11.9%
Ancillary	\$365,015	\$99,468	\$314,365	\$778,848	\$420,776	\$92,367	\$235,700	\$748,842	-3.9%
Total	\$31,973,757	\$7,134,991	\$2,583,982	\$41,692,730	\$33,712,185	\$9,470,074	\$3,198,235	\$46,380,494	11.2%
PMPM	\$275.09	\$467.92	\$383.12	\$301.63	\$291.42	\$712.75	\$492.46	\$342.38	13.5%

Medical Cost Distribution

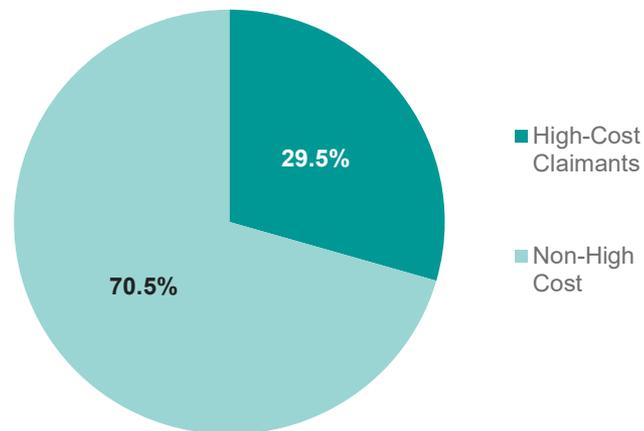
Distribution by Member Cost



Member Total Paid Range	2025-2Q (7/1/2024 - 12/31/2024)						2026-2Q (7/1/2025 - 12/31/2025)					
	Unique Members	Members % of Tot	Total Paid	Tot Paid % of Tot	Total OOP (Member Paid)	OOP % of Tot	Unique Members	Members % of Tot	Total Paid	Tot Paid % of Tot	Total OOP (Member Paid)	OOP % of Tot
No Claims	7,935	30.4%	\$0	0.0%	\$0	0.0%	7,724	30.6%	\$0	0.0%	\$0	0.0%
< \$0 - \$0	5,750	22.0%	-\$503,586	-1.2%	\$2,000,270	12.2%	5,463	21.6%	-\$561,463	-1.2%	\$1,977,818	11.8%
> \$0 - \$2,500	10,226	39.2%	\$5,211,852	12.5%	\$7,091,309	43.2%	9,751	38.6%	\$5,071,641	10.9%	\$6,947,048	41.6%
> \$2,500 - \$5,000	850	3.3%	\$3,006,654	7.2%	\$2,021,980	12.3%	887	3.5%	\$3,114,468	6.7%	\$2,071,473	12.4%
> \$5,000 - \$10,000	596	2.3%	\$4,189,387	10.0%	\$1,893,938	11.5%	634	2.5%	\$4,434,837	9.6%	\$1,998,061	12.0%
> \$10,000 - \$25,000	441	1.7%	\$6,787,755	16.3%	\$1,892,097	11.5%	464	1.8%	\$7,327,502	15.8%	\$1,923,734	11.5%
> \$25,000 - \$50,000	161	0.6%	\$5,573,072	13.4%	\$779,282	4.7%	198	0.8%	\$6,680,895	14.4%	\$930,353	5.6%
> \$50,000 - \$100,000	83	0.3%	\$5,814,297	13.9%	\$441,377	2.7%	97	0.4%	\$6,645,005	14.3%	\$498,210	3.0%
> \$100,000	59	0.2%	\$11,613,298	27.9%	\$309,506	1.9%	59	0.2%	\$13,667,609	29.5%	\$361,985	2.2%
Total	26,101	100.0%	\$41,692,730	100.0%	\$16,429,759	100.0%	25,277	100.0%	\$46,380,494	100.0%	\$16,708,682	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	31	\$3,302,534	24.2%
2	Health Status & Health Services	51	\$2,728,991	20.0%
3	Injury, Poisoning & External Causes	31	\$1,362,605	10.0%
4	Circulatory System	45	\$1,142,675	8.4%
5	Respiratory System	30	\$873,376	6.4%
6	Musculoskeletal System	34	\$861,411	6.3%
7	Perinatal Originating Conditions	4	\$857,166	6.3%
8	Nervous System	30	\$487,541	3.6%
9	Endocrine, Nutritional & Metabolic	28	\$456,836	3.3%
10	Digestive System	23	\$338,847	2.5%
...	All Others		\$1,255,628	9.2%
=	Total	59	\$13,667,609	100.0%

Utilization Summary – YTD Trend

Plan Totals & Norm



Measure	Total Plan					UMR Norm	
	2024-2Q	⇒	2025-2Q	⇒	2026-2Q	2026-2Q	Variance
Inpatient Admissions							
# of Admits	509	-5.3%	482	0.4%	484		
# of Admit Days	4,105	-40.0%	2,464	-4.1%	2,364		
Paid per Admit	\$30,955	-13.7%	\$26,700	-3.0%	\$25,890	\$29,282	-11.6%
Paid per Admit Day	\$3,838	36.1%	\$5,223	1.5%	\$5,301	\$5,888	-10.0%
Admits per 1000	62.8	-33.4%	41.8	2.5%	42.9	47.4	-9.5%
Average LOS	8.1	-36.6%	5.1	-4.5%	4.9	5.0	-1.8%
Emergency Room Visits							
# of ER Visits	2,365	-3.3%	2,286	14.2%	2,610		
~ % resulting in Admit	13.4%	-1.6 pts	11.8%	0.5 pts	12.3%	10.3%	2.0 pts
ER Visits per Patient	1.3	0.2%	1.3	11.2%	1.5		
ER Visits per 1000	291.9	-32.0%	198.5	16.5%	231.2	227.4	1.7%
Paid per ER Visit	\$2,220	-1.2%	\$2,192	5.6%	\$2,316	\$2,561	-9.6%
Urgent Care Visits							
# of UC Visits	3,769	-5.4%	3,567	-7.3%	3,308		
UC Visits per Patient	1.3	-0.1%	1.3	-0.1%	1.3		-
UC Visits per 1000	465.2	-33.4%	309.7	-5.4%	293.0	248.6	17.9%
Paid per UC Visit	\$31	17.0%	\$36	7.7%	\$39	\$126	-68.9%
Office Visits							
Off Visits per Patient	3.0	4.8%	3.1	4.4%	3.3		
Paid per Office Visit	\$35	8.2%	\$38	12.8%	\$43	\$101	-57.5%
Office Visits Paid PMPY	\$193	-25.4%	\$144	17.9%	\$170	\$399	-57.5%
Services							
Radiology Svcs per 1000	5,483.7	-27.3%	3,984.1	7.9%	4,298.5	3,767.6	14.1%
Radiology Paid PMPY	\$349	-27.9%	\$252	31.8%	\$332		
Lab Services per 1000	14,153.2	-28.2%	10,164.2	8.5%	11,027.1	9,864.7	11.8%
Labs Paid PMPY	\$220	-23.7%	\$168	22.2%	\$205		

- Inpatient Admission rate per 1000 increased 2.5%, but amount paid per Admission is 3.0% lower than prior period
- ER utilization increased significantly (+16.5%), 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				
	2024-2Q	⇒	2025-2Q	⇒	2026-2Q	2024-2Q	⇒	2025-2Q	⇒	2026-2Q
Inpatient Admissions										
# of Admits	365	0.8%	368	0.0%	368	0	-	0	-	2
# of Admit Days	3,038	-37.9%	1,886	-12.6%	1,649	0	-	0	-	10
Paid per Admit	\$31,204	-7.7%	\$28,794	-13.6%	\$24,871	\$0	-	\$0	-	\$22,120
Paid per Admit Day	\$3,749	49.9%	\$5,618	-1.2%	\$5,550	\$0	-	\$0	-	\$4,424
Admits per 1000	54.0	-29.6%	38.0	0.5%	38.2	0.0	-	0.0	-	429.9
Average LOS	8.3	-38.4%	5.1	-12.6%	4.5	0.0	-	0.0	-	5.0
Emergency Room Visits										
# of ER Visits	1,864	1.3%	1,889	9.5%	2,068	0	-	1	400.0%	5
~ % resulting in Admit	11.7%	-0.9 pts	10.7%	0.1 pts	10.9%	0.0%	-	0.0%	40.0 pts	40.0%
ER Visits per Patient	1.3	0.4%	1.3	8.5%	1.4	0.0	-	1.0	66.7%	1.7
ER Visits per 1000	275.8	-29.3%	195.1	10.0%	214.6	0.0	-	413.8	159.7%	1,074.6
Paid per ER Visit	\$2,344	-5.1%	\$2,224	10.1%	\$2,450	\$0	-	\$18,276	-89.4%	\$1,938
Urgent Care Visits										
# of UC Visits	3,271	-4.9%	3,112	-7.6%	2,876	2	-100.0%	0	-	2
UC Visits per Patient	1.3	0.3%	1.3	-1.6%	1.3	1.0	-100.0%	0.0	-	1.0
UC Visits per 1000	484.0	-33.6%	321.4	-7.1%	298.5	750.0	-100.0%	0.0	-	429.9
Paid per UC Visit	\$31	14.1%	\$36	8.9%	\$39	\$130	-100.0%	\$0	-	\$51
Office Visits										
Off Visits per Patient	2.8	5.3%	3.0	4.7%	3.1	2.5	-60.0%	1.0	122.2%	2.2
Paid per Office Visit	\$36	5.6%	\$38	10.6%	\$43	\$133	-33.8%	\$88	-41.8%	\$51
Office Visits Paid PMPY	\$182	-27.3%	\$132	15.7%	\$153	\$498	-85.4%	\$73	202.1%	\$220
Services										
Radiology Svcs per 1000	4,702.6	-26.1%	3,477.4	11.0%	3,860.5	2,625.0	-36.9%	1,655.2	107.8%	3,438.8
Radiology Paid PMPY	\$312	-32.8%	\$210	18.4%	\$248	\$1,767	33.4%	\$2,358	-48.7%	\$1,210
Lab Services per 1000	13,183.0	-28.3%	9,455.2	8.5%	10,259.5	5,250.0	-52.7%	2,482.8	601.2%	17,409.0
Labs Paid PMPY	\$205	-21.6%	\$161	17.9%	\$190	\$59	1166.7%	\$743	135.8%	\$1,752

Utilization Summary – YTD Trend

Retired Members



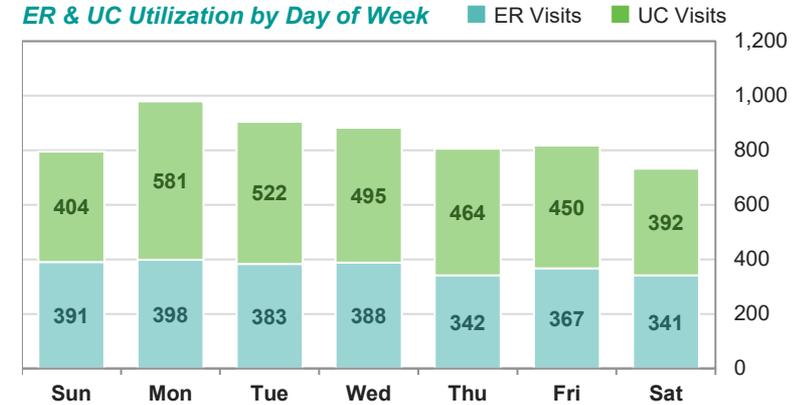
Measure	State Retirees					Non-State Retirees				
	2024-2Q	⇒	2025-2Q	⇒	2026-2Q	2024-2Q	⇒	2025-2Q	⇒	2026-2Q
Inpatient Admissions										
# of Admits	111	-16.2%	93	-5.4%	88	33	-36.4%	21	23.8%	26
# of Admit Days	851	-47.0%	451	25.9%	568	216	-41.2%	127	7.9%	137
Paid per Admit	\$31,410	-28.0%	\$22,629	54.3%	\$34,915	\$26,669	-69.9%	\$8,036	25.2%	\$10,059
Paid per Admit Day	\$4,097	13.9%	\$4,666	15.9%	\$5,409	\$4,074	-67.4%	\$1,329	43.7%	\$1,909
Admits per 1000	91.3	-38.8%	55.8	5.3%	58.8	263.1	-52.4%	125.4	36.7%	171.4
Average LOS	7.7	-36.7%	4.8	33.1%	6.5	6.5	-7.6%	6.0	-12.9%	5.3
Emergency Room Visits										
# of ER Visits	417	-20.4%	332	22.0%	405	84	-23.8%	64	106.3%	132
~ % resulting in Admit	17.7%	0.3 pts	18.1%	0.9 pts	19.0%	29.8%	-18.8 pts	10.9%	2.7 pts	13.6%
ER Visits per Patient	1.4	3.0%	1.4	7.1%	1.5	1.6	-7.5%	1.5	101.5%	3.1
ER Visits per 1000	343.0	-41.9%	199.4	35.7%	270.6	669.8	-43.0%	382.1	127.8%	870.3
Paid per ER Visit	\$1,963	15.2%	\$2,262	-4.7%	\$2,156	\$737	-13.0%	\$641	12.2%	\$719
Urgent Care Visits										
# of UC Visits	455	-9.5%	412	-11.9%	363	41	4.9%	43	55.8%	67
UC Visits per Patient	1.3	-1.8%	1.3	3.7%	1.3	1.5	-8.2%	1.3	91.8%	2.6
UC Visits per 1000	374.2	-33.9%	247.4	-2.0%	242.5	326.9	-21.5%	256.7	72.1%	441.8
Paid per UC Visit	\$31	37.7%	\$43	-0.1%	\$43	\$9	158.2%	\$22	42.6%	\$32
Office Visits										
Off Visits per Patient	3.5	3.5%	3.6	4.2%	3.8	5.2	5.4%	5.5	5.4%	5.8
Paid per Office Visit	\$34	17.0%	\$40	21.1%	\$48	\$18	24.0%	\$22	18.8%	\$26
Office Visits Paid PMPY	\$250	-17.3%	\$207	29.7%	\$268	\$236	-14.5%	\$202	30.4%	\$264
Services										
Radiology Svcs per 1000	8,577.1	-28.5%	6,128.8	1.2%	6,200.8	17,645.2	-32.1%	11,988.1	11.6%	13,384.6
Radiology Paid PMPY	\$545	-9.8%	\$491	77.3%	\$871	\$384	-34.4%	\$252	2.8%	\$259
Lab Services per 1000	17,372.1	-22.5%	13,461.6	2.2%	13,762.5	35,417.9	-47.8%	18,483.6	76.4%	32,604.4
Labs Paid PMPY	\$306	-30.8%	\$212	35.4%	\$287	\$213	-32.7%	\$143	141.2%	\$346

On Demand Care Summary

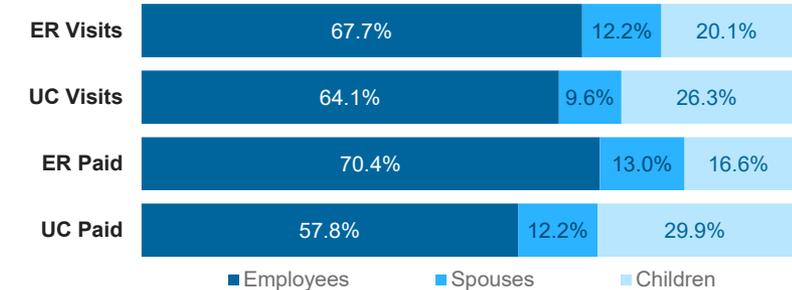
Emergency Room & Urgent Care



Measure	2025-2Q	2026-2Q	Change	UMR Norm	Variance
Emergency Room					
# of Visits	2,286	2,610	14.2%		
# of Patients	1,732	1,778	2.7%		
Total Plan Paid	\$5,012,000	\$6,043,508	20.6%		
Total Mem Paid	\$2,942,238	\$2,974,977	1.1%		
Visits per 1000	198.5	231.2	16.5%	227.4	1.7%
Paid per Visit	\$2,192	\$2,316	5.6%	\$2,561	-9.6%
Paid PMPM	\$36	\$45	23.0%	\$49	-8.1%
% ER Patients w/ Office Visit*	89.8%	89.9%	0.1 pts		
% Potentially Avoidable**	16.2%	16.1%	-0.1 pts	82.9%	-66.8 pts
Urgent Care					
# of Visits	3,567	3,308	-7.3%		
# of Patients	2,670	2,478	-7.2%		
Total Plan Paid	\$130,137	\$130,000	-0.1%		
Total Mem Paid	\$507,903	\$464,462	-8.6%		
Visits per 1000	309.7	293.0	-5.4%	248.6	17.9%
Paid per Visit	\$36	\$39	7.7%	\$126	-68.9%
Paid PMPM	\$1	\$1	1.9%	\$3	-63.3%



ER & UC Utilization & Cost by Relationship



	# of Visits			Total Paid		
	ER	UC	Total	ER	UC	Total
Employee	1,767	2,121	3,888	\$4,256,466	\$75,186	\$4,331,651
Spouse	318	318	636	\$784,123	\$15,888	\$800,011
Child	525	869	1,394	\$1,002,920	\$38,926	\$1,041,846
Total	2,610	3,308	5,918	\$6,043,508	\$130,000	\$6,173,508

* 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.

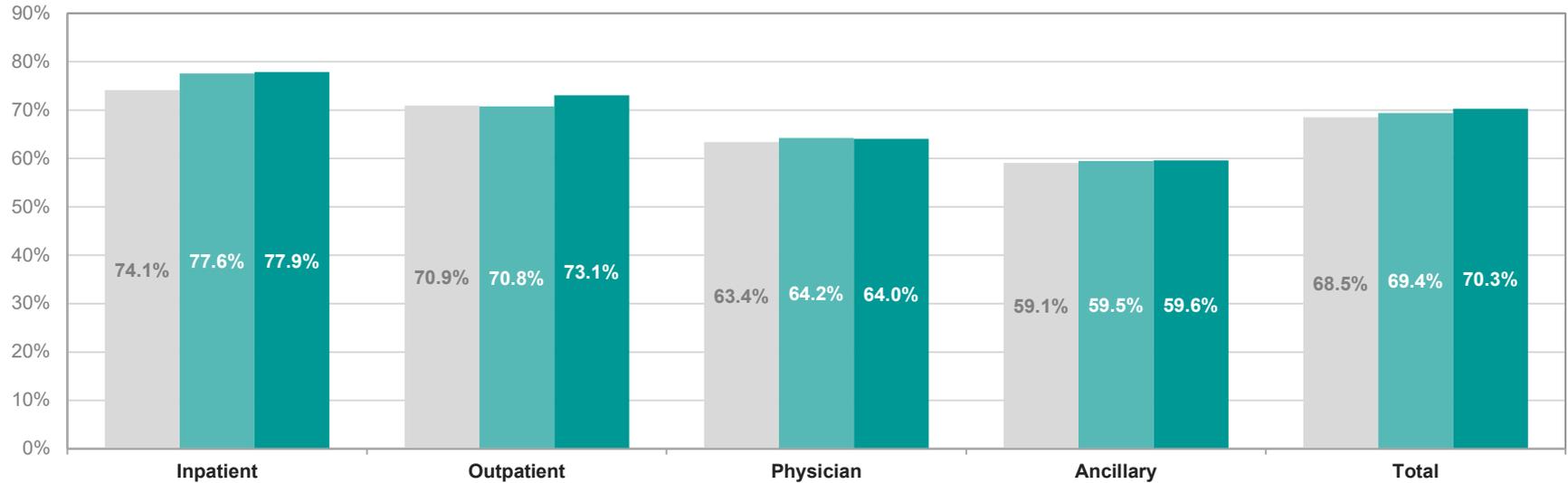
Network Summary

Discount Percentage & Network Utilization

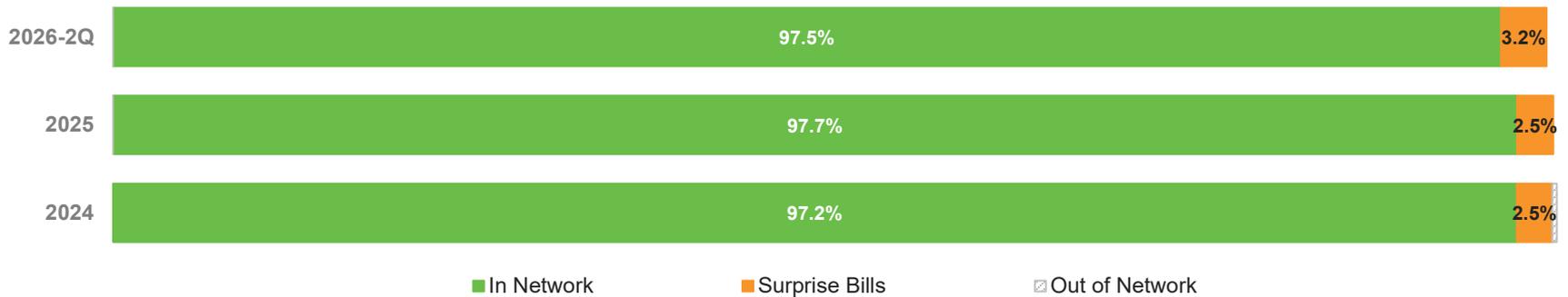


Discount Percentage* by Claim Type

Plan Year: 2024 2025 2026-2Q



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)		2026-2Q		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	9,042	\$6,855,061	\$5,227,634	\$641,760	\$985,667	\$2,871,388	\$3,983,673
Neoplasms	3,177	\$8,496,372	1,921	\$6,023,971	\$4,446,247	\$1,499,806	\$77,918	\$3,179,314	\$2,844,657
Musculoskeletal System	6,235	\$9,614,034	4,202	\$5,020,521	\$3,648,574	\$1,006,615	\$365,332	\$2,755,764	\$2,264,757
Circulatory System	4,249	\$9,533,462	2,712	\$4,594,912	\$3,738,681	\$590,581	\$265,650	\$2,941,597	\$1,653,315
Injury, Poisoning & External Causes	2,881	\$7,432,651	1,738	\$3,537,659	\$1,786,861	\$759,679	\$991,119	\$2,112,387	\$1,425,273
Symptoms, Signs & Findings, NEC	8,856	\$5,378,622	5,438	\$2,779,166	\$2,081,986	\$328,419	\$368,762	\$1,356,959	\$1,422,207
Digestive System	2,875	\$5,633,027	1,680	\$2,492,945	\$1,757,220	\$436,482	\$299,243	\$1,082,571	\$1,410,375
Respiratory System	5,262	\$3,232,126	2,626	\$2,032,699	\$1,641,836	\$169,353	\$221,510	\$863,635	\$1,169,065
Nervous System	3,005	\$3,876,394	2,079	\$2,026,760	\$1,270,800	\$328,638	\$427,321	\$754,645	\$1,272,115
Genitourinary System	4,241	\$4,467,616	2,634	\$1,938,905	\$1,449,472	\$356,816	\$132,617	\$696,061	\$1,242,845
Mental, Behavioral & Neurodevelopmental	3,387	\$3,746,998	2,481	\$1,884,969	\$771,186	\$274,348	\$839,435	\$895,587	\$989,382
Endocrine, Nutritional & Metabolic	6,461	\$3,685,436	4,392	\$1,734,644	\$1,487,451	\$160,747	\$86,446	\$1,004,416	\$730,229
Pregnancy, Childbirth & the Puerperium	410	\$2,314,674	282	\$1,397,138	\$978,600	\$342,899	\$75,639	\$2,312	\$1,394,826
Perinatal Originating Conditions	190	\$2,082,861	109	\$1,242,314	\$120	\$0	\$1,242,194	\$1,160,773	\$80,134
Infectious & Parasitic Diseases	1,624	\$2,894,059	836	\$993,933	\$717,818	\$237,819	\$38,297	\$640,713	\$353,220
Skin & Subcutaneous Tissue	4,810	\$1,242,481	2,918	\$551,183	\$425,226	\$86,803	\$39,154	\$288,349	\$262,834
Eye and Adnexa	4,098	\$895,465	2,114	\$521,964	\$373,329	\$119,758	\$28,877	\$231,826	\$290,138
Blood & Immune Disorders	967	\$752,337	664	\$398,705	\$344,778	\$39,883	\$14,044	\$246,681	\$152,025
Congenital Malformations & Abnormalities	271	\$541,322	188	\$207,565	\$77,056	\$9,604	\$120,906	\$110,687	\$96,878
Ear and Mastoid Process	1,596	\$513,866	820	\$145,307	\$102,177	\$9,652	\$33,478	\$65,536	\$79,770
External Causes of Morbidity	0	\$0	7	\$170	\$0	\$0	\$170	\$170	\$0
Total	21,073	\$88,624,170	16,785	\$46,380,494	\$32,327,051	\$7,399,662	\$6,653,781	\$23,261,370	\$23,117,716

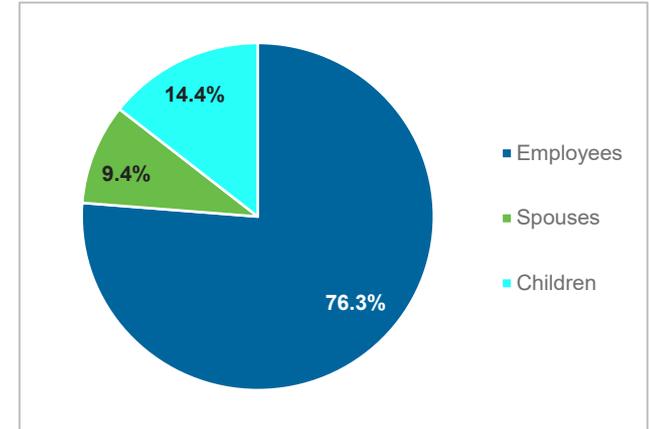
Health Status & Health Services

Breakout by Diagnostic Grouping & Demographics

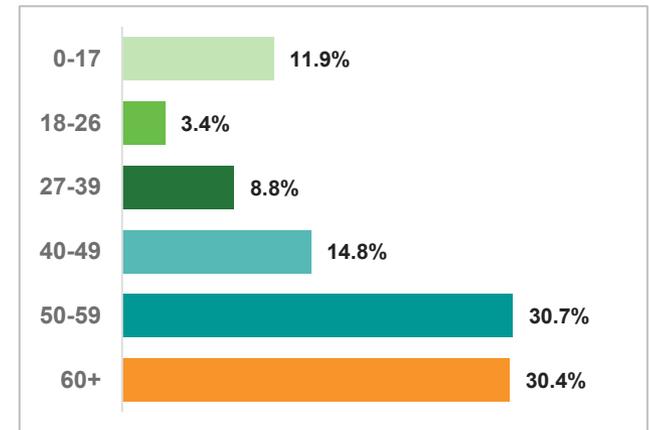


#	Health Status & Services Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Encounter for antineoplastic therapies	63	511	\$2,974,809	43.4%
2	Neoplasm-related encounters	2,287	3,900	\$1,217,200	17.8%
3	Medical examination/evaluation	5,659	8,620	\$987,282	14.4%
4	Exposure, enc, screen or contact w infectious dz	2,700	3,470	\$610,733	8.9%
5	Contraceptive & procreative management	342	499	\$272,659	4.0%
6	Other aftercare encounter	335	694	\$254,161	3.7%
7	Encount for obs & exam for conds ruled out	993	1,293	\$92,343	1.3%
8	Implant, device or graft related encounter	288	832	\$85,706	1.3%
9	Other specified status	436	818	\$70,455	1.0%
10	Acquired absence of limb or organ	42	60	\$69,548	1.0%
11	Family history of disease	77	108	\$52,217	0.8%
12	Enc for prophylactic measures (ex immuniz)	57	123	\$40,093	0.6%
13	Organ transplant status	30	186	\$31,782	0.5%
14	Personal history of other disease	164	221	\$26,975	0.4%
15	Other specified encounters & counseling	121	256	\$17,718	0.3%
16	Personal history of malignant neoplasm	73	85	\$12,441	0.2%
17	Encounter for administrative purposes	26	31	\$9,990	0.1%
18	Lifestyle/life management factors	33	54	\$6,514	0.1%
19	Encounter for prophylactic or oth procedures	22	26	\$5,739	0.1%
20	Encounter for mental health conditions	817	956	\$5,715	0.1%
...	All Others	114	142	\$10,984	0.2%
=	Total	9,042	23,925	\$6,855,061	100.0%

Health Status & Services Paid by Relationship



Health Status & Services Paid by Age Range



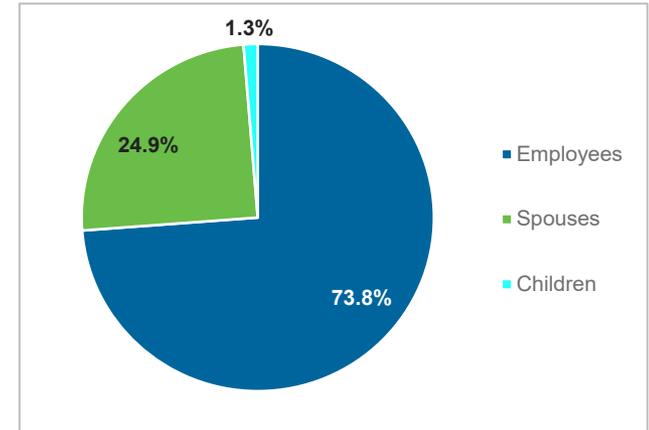
Neoplasms (Cancer)

Breakout by Diagnostic Grouping & Demographics

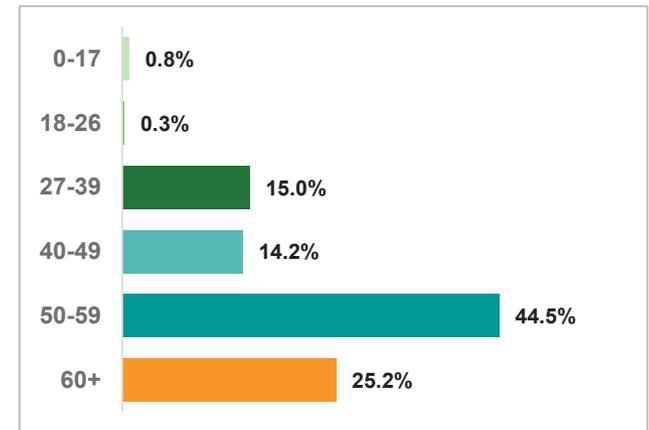


#	Neoplasms (Cancer) Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Prostate cancer	91	622	\$1,014,092	16.8%
2	Breast cancer	142	1,179	\$889,966	14.8%
3	Benign neoplasms	1,066	1,674	\$828,083	13.7%
4	Leukemia	29	288	\$616,026	10.2%
5	Secondary malignancies	40	198	\$390,702	6.5%
6	Ovarian cancer	14	123	\$386,625	6.4%
7	Lymphoma	31	244	\$367,897	6.1%
8	Other cancer	38	215	\$230,005	3.8%
9	Colorectal cancer	31	451	\$222,293	3.7%
10	Head & neck cancers	13	99	\$172,203	2.9%
11	Thyroid cancer	39	168	\$157,719	2.6%
12	Multiple myeloma	7	216	\$151,858	2.5%
13	Pancreatic cancer	8	230	\$120,661	2.0%
14	Other gastrointestinal cancers	17	102	\$102,141	1.7%
15	Skin cancer	188	518	\$83,138	1.4%
16	Neoplasms of unspec nature	684	960	\$73,820	1.2%
17	Respiratory cancers	14	89	\$62,145	1.0%
18	Endometrial cancer	18	55	\$44,934	0.7%
19	Female reproductive	13	113	\$32,606	0.5%
20	Oral cancer	6	76	\$32,285	0.5%
...	All Others	36	212	\$44,773	0.7%
=	Total	1,921	8,589	\$6,023,971	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 \$4,192,009 – see Health Status for more details

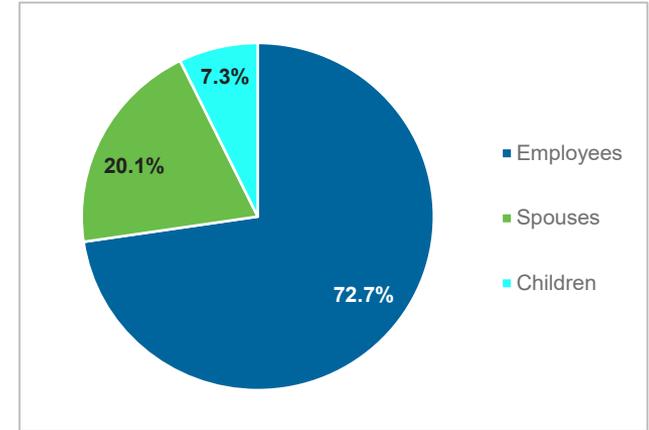
Musculoskeletal System

Breakout by Diagnostic Grouping & Demographics

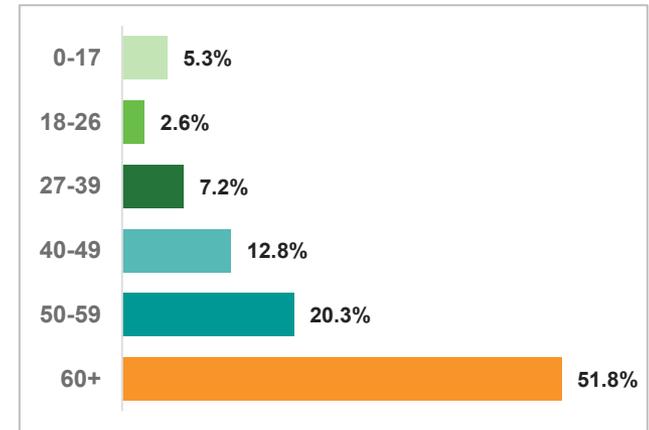


#	Musculoskeletal Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Spondylopathies & arthropathy	1,130	4,519	\$1,618,376	32.2%
2	Osteoarthritis & osteoporosis	708	2,013	\$930,762	18.5%
3	Tendon, tissue, muscle disorders	868	2,397	\$670,199	13.3%
4	Other musculoskeletal pain	2,137	7,237	\$478,450	9.5%
5	Scoliosis & oth deformities	340	624	\$385,695	7.7%
6	Joint disorders & fractures	265	576	\$290,690	5.8%
7	Other MSK	72	326	\$245,080	4.9%
8	Rheumatoid arthritis & related disease	122	386	\$143,765	2.9%
9	Low back pain	501	1,610	\$132,298	2.6%
10	Lupus	83	252	\$102,249	2.0%
11	Biomechanical lesions	331	1,231	\$14,777	0.3%
12	Gout & crystal arthropathies	86	182	\$8,179	0.2%
=	Total	4,202	23,384	\$5,020,521	100.0%

Musculoskeletal Paid by Relationship



Musculoskeletal Paid by Age Range



Mental & Behavioral Trend

Prevalence & Cost by Diagnostic Grouping



Mental & Behavioral Diagnostic Grouping	2024 (Full Year)		2025 (Full Year)		2026-2Q		2026-2Q 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	419	\$486,863	\$0	\$0	\$486,244	\$619
Depressive disorders	1,005	\$728,698	972	\$640,203	660	\$371,251	\$104,689	\$2,956	\$262,337	\$1,268
Alcohol-related disorders	124	\$806,533	137	\$565,545	65	\$315,322	\$166,772	\$87,315	\$61,236	\$0
Anxiety & related Disorders	1,199	\$362,534	1,284	\$382,098	885	\$202,396	\$41,293	\$21,928	\$139,071	\$104
Trauma & stressor disorders	760	\$288,426	836	\$376,394	593	\$147,138	\$2,150	\$20,108	\$124,881	\$0
Bipolar & related Disorders	172	\$99,260	174	\$152,956	112	\$83,243	\$64,130	\$3,029	\$16,040	\$44
Suicidal ideation, attempt or self-harm	51	\$205,797	44	\$79,221	27	\$79,954	\$2,094	\$71,456	\$6,404	\$0
Other mental health	258	\$121,588	311	\$82,352	178	\$71,318	\$0	\$43,057	\$28,212	\$49
Schizophrenia spectrum disorders	48	\$121,142	41	\$59,034	34	\$46,386	\$17,608	\$20,474	\$8,304	\$0
Eating disorders	30	\$83,704	23	\$16,533	10	\$38,398	\$0	\$0	\$38,398	\$0
Obsessive compulsive disorders	54	\$72,146	57	\$70,219	33	\$14,556	\$0	\$0	\$14,556	\$0
Opioid disorders	35	\$37,710	37	\$36,077	24	\$14,182	\$7,125	\$2,129	\$4,928	\$0
Other substance use	106	\$12,377	114	\$19,144	78	\$8,207	\$0	\$3,343	\$4,864	\$0
Cannabis-related disorders	24	\$15,571	28	\$13,141	13	\$5,378	\$0	\$1,840	\$3,538	\$0
Stimulant disorders	7	\$21,155	12	\$6,892	5	\$376	\$0	\$0	\$376	\$0
Total	3,269	\$4,218,922	3,387	\$3,746,998	2,481	\$1,884,969	\$405,861	\$277,635	\$1,199,388	\$2,084

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	53	2.3	15.2%	34	1.5	17.2%	\$7,992	56.6	264.2
Asthma	583	25.3	-4.4%	222	9.6	-10.8%	\$5,887	51.5	473.4
Atrial Fibrillation	236	10.2	10.8%	172	7.5	7.5%	\$47,247	326.3	707.6
Blood Disorders	942	40.9	1.6%	433	18.8	9.6%	\$19,336	192.1	542.5
CAD	378	16.4	-3.3%	210	9.1	-1.9%	\$24,571	227.5	418.0
COPD	101	4.4	-11.4%	66	2.9	-1.5%	\$29,136	386.1	910.9
Cancer	1,723	74.8	-4.9%	903	39.2	-2.7%	\$16,544	95.8	220.0
Chronic Pain	136	5.9	16.2%	59	2.6	11.3%	\$36,248	463.2	1,352.9
CHF	96	4.2	12.9%	56	2.4	24.4%	\$39,158	479.2	822.9
Demyelinating Diseases	56	2.4	-8.2%	36	1.6	-18.2%	\$25,554	125.0	607.1
Depression	906	39.3	-6.4%	639	27.7	5.3%	\$10,584	131.3	364.2
Diabetes	1,493	64.8	0.8%	1,010	43.9	0.1%	\$12,900	91.1	269.9
ESRD	118	5.1	0.9%	83	3.6	-9.8%	\$54,130	1,025.4	2,110.2
Eating Disorders	21	0.9	-12.5%	14	0.6	0.0%	\$20,147	142.9	142.9
HIV/AIDS	40	1.7	0.0%	33	1.4	10.0%	\$6,926	175.0	450.0
Hyperlipidemia	928	40.3	17.0%	318	13.8	16.5%	\$4,377	23.7	80.8
Hypertension	2,353	102.2	-3.2%	1,128	49.0	-5.4%	\$8,632	89.2	261.8
Immune Disorders	44	1.9	-20.0%	24	1.0	9.1%	\$29,853	204.5	522.7
IBD	64	2.8	12.3%	15	0.7	7.1%	\$4,741	46.9	171.9
Liver Disease	11	0.5	175.0%	9	0.4	125.0%	\$116,028	1,818.2	2,727.3
Morbid Obesity	248	10.8	0.4%	104	4.5	-11.1%	\$6,966	68.5	173.4
Osteoarthritis	894	38.8	3.0%	392	17.0	-1.5%	\$13,330	47.0	199.1
Peripheral Vascular Disease	115	5.0	-8.7%	34	1.5	-15.0%	\$19,513	165.2	313.0
Rheumatoid Arthritis	140	6.1	19.7%	101	4.4	18.8%	\$14,843	78.6	292.9

- Most prevalent chronic condition is Hypertension, with 2,353 members
- Hypertension is also the condition with the most moderate/high risk members (1,128)
- Members with mod/high risk Cancer have the highest combined cost: 903 members totaling \$14.9M

Date Range: Service Dates 10/1/2024 - 9/30/2025, Paid through 12/31/2025

With Condition members are identified by having any covered claim with a diagnosis for the condition in Dx position 1.

Moderate/High-Risk Condition members had either multiple provider visits for the condition (based on Dx position 1) during the date range or at least one ER Visit or Admission for the condition in the range.

Cost & Utilization for All Members:

- **Allowed PMPY:** \$5,784
- **Admits per 1000:** 41.7
- **ER Visits per 1000:** 208.4

Prevention, Wellness, & Maintenance

Preventive & Condition-specific Screening Rate Trends



Preventive Service	Population	Oct 2023 - Sep 2024			Oct 2024 - Sep 2025			Rate Change	UMR Norm	
		Eligible	Actual	Rate	Eligible	Actual	Rate		Rate	Variance
Well Visits		<i>Rate for Well Baby & Well Child is Visits per 1,000. Rate for adults is the percentage who had a well visit.</i>								
Well Baby Visit	0 - 15 months	139.4	798	5,723.2	140.7	744	5,289.0	-7.6%	5,517.6	-4.1%
Well Child Visit	3 - 6 years	753.1	572	759.5	723.3	530	732.8	-3.5%	735.5	-0.4%
Adults w/ Well Visit	Adults 18+	19,724	7,239	36.7%	19,102	6,962	36.4%	-0.3 pts	42.3%	-5.9
Screenings		<i>Rate for all screenings is the percentage of eligible population who had the screening during the period.</i>								
Mammogram	Females 40 - 69	6,140	2,633	42.9%	5,754	2,588	45.0%	2.1 pts	45.0%	0.0
Cervical Cancer	Females 21 - 64	8,849	2,178	24.6%	8,441	1,989	23.6%	-1.1 pts	25.6%	-2.0
Prostate Cancer	Males 50 - 70	3,796	1,561	41.1%	3,578	1,456	40.7%	-0.4 pts	42.2%	-1.5
Colorectal Cancer	Members 45 - 75	10,207	1,587	15.5%	9,628	1,594	16.6%	1.0 pts	18.6%	-2.0
Cholesterol	Female 45+ Male 35+	12,293	5,859	47.7%	11,759	5,754	48.9%	1.3 pts	54.1%	-5.2
Condition-specific Screening										
Asthma	Office Visit for Asthma	610	498	81.6%	583	452	77.5%	-4.1 pts		
COPD	Spirometry Test	114	20	17.5%	101	17	16.8%	-0.7 pts		
Type 2 Diabetes	A1c Test	1,402	1,200	85.6%	1,411	1,206	85.5%	-0.1 pts	86.5%	-1.0
	Eye Exam	1,402	367	26.2%	1,411	380	26.9%	0.8 pts	0.0%	
	Lipid Panel	1,402	1,058	75.5%	1,411	1,082	76.7%	1.2 pts	80.4%	-3.7
	Urine Protein Test	1,402	883	63.0%	1,411	915	64.8%	1.9 pts	71.1%	-6.3
	Any Diabetes Screen	1,402	1,308	93.3%	1,411	1,320	93.6%	0.3 pts	0.0%	
Hyperlipidemia	Lipid Profile	793	411	51.8%	928	435	46.9%	-5.0 pts		
Hypertension	Creatinine Test	2,432	467	19.2%	2,353	469	19.9%	0.7 pts		
	Lipid Profile	2,432	595	24.5%	2,353	584	24.8%	0.4 pts		

Date Range: Reporting periods are service-based with 3 months of runout: Current period is [Service Dates 10/1/2024 – 9/30/2025, paid through 12/31/2025]

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