



PEBP

Public Employees' Benefits Program

Quarterly Plan Performance Review

Low Ded Plan • 2026-2Q



A UnitedHealthcare Company

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 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: 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: +14.4%
- High-Cost Claimants Paid PMPM trend: +42.0%; Non HCCs trend: +8.4%
- Top Paid Diagnostic Chapters: Health Status & Services (-0.7% Paid PMPM), Neoplasms (Cancer) (+17.8%), Musculoskeletal (+16.3%)



Membership & Demographics

- Total membership is 10.7% higher than prior period
- Employees increased 11.3%, while Dependents were up 10.1%
- 85.4% of members had < \$2,500 medical paid, with 22.6% having no claims paid at all during the reporting period



Utilization Key Indicators

- Paid per IP Admit was \$29,135, which is 2.9% higher than 2025-2Q
- Paid per ER Visit was \$3,357, which is 9.7% higher than 2025-2Q



Network Utilization & Savings

- 98.0% of all Medical spend dollars were to In Network providers
- The average In Network discount was 67.3%, which is somewhat (+0.2 pts) above the 2025 average discount of 67.1%

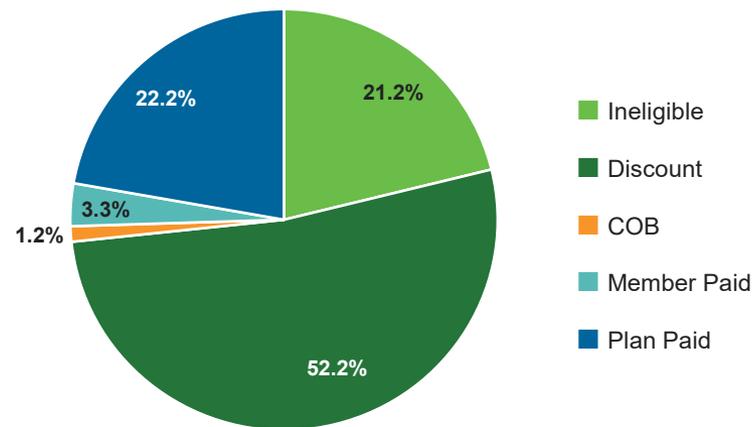
Medical Total Savings Summary



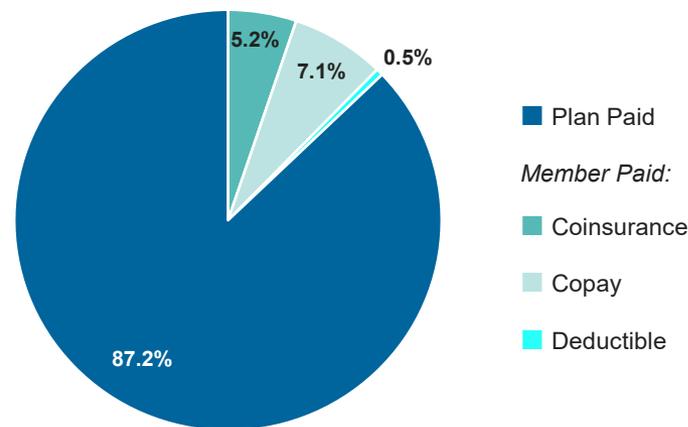
Dollar Chain: Billed to Paid Dollars

Dollar Amount	2026-2Q Total Dollars	2026-2Q PMPM*	2025 PMPM*	Trend
Medical Billed	\$307,287,755	\$2,006	\$1,796	11.7%
(-) Ineligible	\$64,972,315	\$424	\$344	23.3%
Medical Covered	\$242,315,441	\$1,582	\$1,452	9.0%
(-) Discount	\$160,120,312	\$1,045	\$958	9.1%
Medical Allowed	\$82,195,128	\$537	\$494	8.7%
(-) COB	\$3,629,224	\$24	\$20	16.3%
(-) Coinsurance	\$4,054,792	\$26	\$24	11.8%
(-) Copay	\$5,576,074	\$36	\$33	11.0%
(-) Deductible	\$412,616	\$3	\$2	7.8%
Total Member Paid	\$10,043,482	\$66	\$59	11.2%
Total Plan Paid	\$68,211,444	\$445	\$414	7.6%

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	\$2,252,886	\$1,591	\$14,313	\$10	\$2,267,199	\$1,601	\$4,616,002	\$2,870	\$25,609	\$16	\$4,641,610	\$2,886	104.7%	80.3%
1	\$415,513	\$271	\$4,853	\$3	\$420,366	\$274	\$345,970	\$210	\$22,274	\$14	\$368,244	\$224	-12.4%	-18.5%
2 - 4	\$763,744	\$153	\$49,850	\$10	\$813,593	\$163	\$1,360,641	\$259	\$85,774	\$16	\$1,446,416	\$275	77.8%	69.3%
5 - 9	\$1,186,523	\$127	\$513,071	\$55	\$1,699,594	\$182	\$1,743,415	\$174	\$274,045	\$27	\$2,017,460	\$201	18.7%	10.4%
10 - 14	\$1,404,176	\$144	\$198,095	\$20	\$1,602,271	\$164	\$2,078,932	\$189	\$520,303	\$47	\$2,599,235	\$237	62.2%	44.5%
15 - 19	\$2,684,305	\$234	\$684,322	\$60	\$3,368,627	\$294	\$2,450,743	\$196	\$889,792	\$71	\$3,340,535	\$267	-0.8%	-9.0%
20 - 24	\$2,058,615	\$187	\$821,977	\$75	\$2,880,592	\$262	\$2,802,481	\$227	\$1,164,962	\$94	\$3,967,443	\$321	37.7%	22.5%
25 - 29	\$2,859,759	\$299	\$1,277,441	\$134	\$4,137,200	\$433	\$4,060,673	\$390	\$1,345,127	\$129	\$5,405,800	\$519	30.7%	19.8%
30 - 34	\$3,624,439	\$330	\$1,653,641	\$150	\$5,278,079	\$480	\$4,209,773	\$364	\$2,264,699	\$196	\$6,474,472	\$560	22.7%	16.6%
35 - 39	\$4,799,667	\$397	\$2,026,782	\$168	\$6,826,450	\$565	\$5,592,059	\$407	\$2,341,642	\$171	\$7,933,701	\$578	16.2%	2.3%
40 - 44	\$4,869,305	\$413	\$2,236,795	\$190	\$7,106,100	\$602	\$6,418,536	\$485	\$3,182,452	\$240	\$9,600,988	\$725	35.1%	20.4%
45 - 49	\$4,334,818	\$416	\$2,329,444	\$223	\$6,664,262	\$639	\$6,103,065	\$504	\$3,347,625	\$276	\$9,450,690	\$780	41.8%	22.1%
50 - 54	\$4,867,425	\$433	\$2,989,700	\$266	\$7,857,125	\$698	\$5,883,917	\$490	\$4,057,505	\$338	\$9,941,422	\$828	26.5%	18.5%
55 - 59	\$6,221,772	\$608	\$3,205,078	\$313	\$9,426,849	\$921	\$8,386,592	\$726	\$4,005,057	\$347	\$12,391,650	\$1,073	31.5%	16.5%
60 - 64	\$7,391,748	\$834	\$3,178,994	\$359	\$10,570,742	\$1,193	\$8,049,116	\$802	\$3,751,186	\$374	\$11,800,302	\$1,176	11.6%	-1.4%
65+	\$3,822,524	\$1,059	\$1,541,696	\$427	\$5,364,219	\$1,486	\$4,109,528	\$991	\$1,939,695	\$468	\$6,049,222	\$1,459	12.8%	-1.8%
Total	\$53,557,219	\$387	\$22,726,051	\$164	\$76,283,270	\$551	\$68,211,444	\$445	\$29,217,747	\$191	\$97,429,191	\$636	27.7%	15.3%

Financial Summary – YTD Trend

Total Plan & Norm



Measure	Total Plan					UMR Norm	
	2024-2Q	⇒	2025-2Q	⇒	2026-2Q	2026-2Q	Variance
Average Enrollment							
Employees	6,493	85.9%	12,072	11.3%	13,440		
Spouses	1,599	78.3%	2,852	9.8%	3,130		
Children	4,434	83.4%	8,132	10.2%	8,960		
Tot. Members	12,526	84.1%	23,056	10.7%	25,530		
Avg. Family Size	1.9	-1.0%	1.9	-0.5%	1.9	1.9	-1.2%
Financial Summary							
Allowed	\$29,213,519	122.4%	\$64,975,178	26.5%	\$82,195,128		
Plan Paid	\$23,575,059	127.2%	\$53,557,219	27.4%	\$68,211,444		
Member Paid (OOP)	\$4,347,380	93.0%	\$8,390,558	19.7%	\$10,043,482		
Paid PEPY	\$7,262	22.2%	\$8,873	14.4%	\$10,151	\$11,111	-8.6%
Paid PMPY	\$3,764	23.4%	\$4,646	15.0%	\$5,344	\$5,779	-7.5%
Paid PEPM	\$605	22.2%	\$739	14.4%	\$846	\$926	-8.6%
Paid PMPM	\$314	23.4%	\$387	15.0%	\$445	\$482	-7.5%
High-Cost Claimants (Med Paid \$100,000+)							
# of HCCs	26	96.2%	51	37.3%	70		
HCCs per 1000	2.1	6.6%	2.2	24.0%	2.7	2.9	-3.8%
Paid per HCC	\$202,956	1.7%	\$206,321	14.5%	\$236,280	\$210,001	12.5%
HCC Paid % of Tot	22.4%	-2.7 pts	19.6%	4.6 pts	24.2%	23.3%	0.9 pts
Cost Distribution by Claim Type (Paid PMPY)							
Inpatient	\$611	43.2%	\$876	39.6%	\$1,222	\$1,392	-12.2%
Outpatient	\$1,126	18.2%	\$1,330	18.1%	\$1,571	\$1,640	-4.2%
Physician	\$1,942	21.9%	\$2,367	3.0%	\$2,437	\$2,618	-6.9%
Ancillary	\$85	-14.2%	\$73	54.8%	\$113	\$129	-12.2%

- With \$60.9M paid, the State Active population is 89.3% of total 2026-2Q med spend
- On a Paid PMPM basis, State Actives are up 15.7% compared to prior year
- Total Low Ded Plan Paid PMPM trend is +15.0%

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	5,931	87.6%	11,129	11.1%	12,366	1	225.0%	2	38.5%	3
Spouses	1,421	79.6%	2,552	9.5%	2,794	1	75.0%	1	71.4%	2
Children	4,228	84.4%	7,795	9.9%	8,567	0	-	0	-	0
Tot. Members	11,580	85.5%	21,477	10.5%	23,727	1	150.0%	3	50.0%	5
Avg. Family Size	2.0	-1.2%	1.9	-0.6%	1.9	2.0	-23.1%	1.5	8.3%	1.7
Financial Summary										
Allowed	\$25,306,373	128.9%	\$57,922,197	26.0%	\$73,009,840	\$9,555	56.2%	\$14,924	296.7%	\$59,199
Plan Paid	\$20,571,570	131.9%	\$47,699,376	27.8%	\$60,946,838	\$7,618	54.5%	\$11,768	353.4%	\$53,357
Member Paid (OOP)	\$3,868,581	96.5%	\$7,599,844	18.6%	\$9,016,175	\$1,937	62.9%	\$3,155	85.1%	\$5,842
Paid PEPY	\$6,937	23.6%	\$8,572	15.0%	\$9,857	\$22,854	-52.5%	\$10,863	227.5%	\$35,571
Paid PMPY	\$3,553	25.0%	\$4,442	15.7%	\$5,137	\$11,427	-38.2%	\$7,061	202.3%	\$21,343
Paid PEPM	\$578	23.6%	\$714	15.0%	\$821	\$1,905	-52.5%	\$905	227.5%	\$2,964
Paid PMPM	\$296	25.0%	\$370	15.7%	\$428	\$952	-38.2%	\$588	202.3%	\$1,779
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	19	131.6%	44	40.9%	62	0	-	0	-	0
HCCs per 1000	1.6	24.9%	2.0	27.5%	2.6	0.0	-	0.0	-	0.0
Paid per HCC	\$209,364	-7.4%	\$193,814	19.9%	\$232,292	\$0	-	\$0	-	\$0
HCC Paid % of Tot	19.3%	-1.5 pts	17.9%	5.8 pts	23.6%	0.0%	-	0.0%	-	0.0%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$587	39.4%	\$819	42.7%	\$1,169	\$0	-	\$0	-	\$0
Outpatient	\$1,072	17.2%	\$1,257	18.8%	\$1,493	\$0	-	\$2,592	227.7%	\$8,496
Physician	\$1,810	26.7%	\$2,293	3.0%	\$2,362	\$11,427	-60.9%	\$4,468	187.5%	\$12,846
Ancillary	\$84	-12.2%	\$73	53.8%	\$113	\$0	-	\$0	-	\$0

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	541	69.0%	915	14.5%	1,048	20	29.4%	26	-11.7%	23
Spouses	169	69.8%	287	13.3%	325	9	31.4%	11	-19.4%	9
Children	206	63.4%	336	16.7%	392	1	50.0%	1	0.0%	1
Tot. Members	916	67.9%	1,538	14.8%	1,765	29	30.5%	38	-13.7%	33
Avg. Family Size	1.7	-0.7%	1.7	0.2%	1.7	1.5	0.8%	1.5	-2.2%	1.4
Financial Summary										
Allowed	\$3,624,362	90.0%	\$6,886,492	27.4%	\$8,770,117	\$273,229	-44.5%	\$151,565	134.9%	\$355,972
Plan Paid	\$2,919,490	97.7%	\$5,772,291	22.8%	\$7,088,085	\$76,382	-3.4%	\$73,784	66.9%	\$123,164
Member Paid (OOP)	\$432,678	75.6%	\$759,699	29.5%	\$983,503	\$44,183	-36.9%	\$27,861	36.3%	\$37,962
Paid PEPY	\$10,784	17.0%	\$12,616	7.2%	\$13,526	\$7,702	-25.4%	\$5,749	89.0%	\$10,867
Paid PMPY	\$6,373	17.8%	\$7,505	7.0%	\$8,030	\$5,268	-26.0%	\$3,900	93.3%	\$7,541
Paid PEPM	\$899	17.0%	\$1,051	7.2%	\$1,127	\$642	-25.4%	\$479	89.0%	\$906
Paid PMPM	\$531	17.8%	\$625	7.0%	\$669	\$439	-26.0%	\$325	93.3%	\$628
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	8	-12.5%	7	14.3%	8	0	-	0	-	0
HCCs per 1000	8.7	-47.9%	4.6	-0.4%	4.5	0.0	-	0.0	-	0.0
Paid per HCC	\$161,609	76.3%	\$284,926	-6.2%	\$267,194	\$0	-	\$0	-	\$0
HCC Paid % of Tot	44.3%	-9.7 pts	34.6%	-4.4 pts	30.2%	0.0%	-	0.0%	-	0.0%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$866	95.0%	\$1,688	14.0%	\$1,925	\$2,137	-100.0%	\$0	-	\$2,101
Outpatient	\$1,821	29.5%	\$2,360	9.6%	\$2,586	\$584	69.6%	\$990	111.7%	\$2,096
Physician	\$3,582	-5.3%	\$3,393	0.3%	\$3,404	\$2,458	10.6%	\$2,717	19.2%	\$3,239
Ancillary	\$104	-37.9%	\$65	78.2%	\$115	\$89	116.6%	\$193	-45.7%	\$105

Financial Summary – Full Year Trend

Plan Totals & Norm



Measure	Total Plan					UMR Norm	
	2024	↔	2025	↔	2026-2Q	2026-2Q	Variance
Average Enrollment							
Employees	8,440	45.8%	12,303	9.2%	13,440		
Spouses	2,054	40.6%	2,889	8.4%	3,130		
Children	5,707	44.7%	8,256	8.5%	8,960		
Tot. Members	16,202	44.7%	23,448	8.9%	25,530		
Avg. Family Size	1.9	-0.7%	1.9	-0.3%	1.9	1.9	-1.2%
Financial Summary							
Allowed	\$86,338,683	60.9%	\$138,897,633	-40.8%	\$82,195,128		
Plan Paid	\$72,239,934	61.1%	\$116,413,291	-41.4%	\$68,211,444		
Member Paid (OOP)	\$11,117,155	49.3%	\$16,592,748	-39.5%	\$10,043,482		
Paid PEPY	\$8,559	10.6%	\$9,462	7.3%	\$10,151	\$11,111	-8.6%
Paid PMPY	\$4,459	11.4%	\$4,965	7.6%	\$5,344	\$5,779	-7.5%
Paid PEPM	\$713	10.6%	\$789	7.3%	\$846	\$926	-8.6%
Paid PMPM	\$372	11.4%	\$414	7.6%	\$445	\$482	-7.5%
High-Cost Claimants (Med Paid \$100,000+)							
# of HCCs	88	36.4%	120	-41.7%	70		
HCCs per 1000	5.4	-5.8%	5.1	-46.4%	2.7	2.9	-3.8%
Paid per HCC	\$228,980	10.8%	\$253,751	-6.9%	\$236,280	\$210,001	12.5%
HCC Paid % of Tot	27.9%	-1.7 pts	26.2%	-1.9 pts	24.2%	23.3%	0.9 pts
Cost Distribution by Claim Type (Paid PMPY)							
Inpatient	\$878	18.2%	\$1,038	17.8%	\$1,222	\$1,392	-12.2%
Outpatient	\$1,304	9.5%	\$1,428	10.0%	\$1,571	\$1,640	-4.2%
Physician	\$2,188	10.2%	\$2,412	1.1%	\$2,437	\$2,618	-6.9%
Ancillary	\$89	-1.4%	\$87	29.5%	\$113	\$129	-12.2%

- Total plan paid amount for the first two quarters of 2024 was 46.0% of the full year
- Annualizing 2025 paid dollars using the same ratio would result in a total paid of \$148 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	7,728	46.9%	11,351	8.9%	12,366	1	138.5%	3	16.1%	3
Spouses	1,828	41.6%	2,589	7.9%	2,794	1	46.2%	2	26.3%	2
Children	5,447	45.3%	7,914	8.3%	8,567	0	-	0	-	0
Tot. Members	15,004	45.7%	21,854	8.6%	23,727	2	92.3%	4	20.0%	5
Avg. Family Size	1.9	-0.8%	1.9	-0.3%	1.9	2.0	-19.4%	1.6	3.3%	1.7
Financial Summary										
Allowed	\$75,146,464	64.6%	\$123,713,482	-41.0%	\$73,009,840	\$25,037	-17.5%	\$20,653	186.6%	\$59,199
Plan Paid	\$63,125,236	64.9%	\$104,078,363	-41.4%	\$60,946,838	\$20,063	-19.5%	\$16,151	230.4%	\$53,357
Member Paid (OOP)	\$10,009,496	50.4%	\$15,053,276	-40.1%	\$9,016,175	\$4,974	-9.5%	\$4,503	29.8%	\$5,842
Paid PEPY	\$8,168	12.3%	\$9,169	7.5%	\$9,857	\$18,520	-66.2%	\$6,252	469.0%	\$35,571
Paid PMPY	\$4,207	13.2%	\$4,762	7.9%	\$5,137	\$9,260	-58.1%	\$3,876	450.6%	\$21,343
Paid PEPM	\$681	12.3%	\$764	7.5%	\$821	\$1,543	-66.2%	\$521	469.0%	\$2,964
Paid PMPM	\$351	13.2%	\$397	7.9%	\$428	\$772	-58.1%	\$323	450.6%	\$1,779
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	70	50.0%	105	-41.0%	62	0	-	0	-	0
HCCs per 1000	4.7	3.0%	4.8	-45.6%	2.6	0.0	-	0.0	-	0.0
Paid per HCC	\$230,519	11.0%	\$255,813	-9.2%	\$232,292	\$0	-	\$0	-	\$0
HCC Paid % of Tot	25.6%	0.2 pts	25.8%	-2.2 pts	23.6%	0.0%	-	0.0%	-	0.0%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$842	19.4%	\$1,005	16.3%	\$1,169	\$0	-	\$0	-	\$0
Outpatient	\$1,216	9.7%	\$1,334	12.0%	\$1,493	\$608	70.6%	\$1,037	719.3%	\$8,496
Physician	\$2,061	13.3%	\$2,336	1.1%	\$2,362	\$8,592	-67.0%	\$2,839	352.5%	\$12,846
Ancillary	\$88	-1.2%	\$87	30.2%	\$113	\$60	-100.0%	\$0	-	\$0

Financial Summary – Full Year Trend

Retired Members



Measure	State Retirees					Non-State Retirees				
	2024	↔	2025	↔	2026-2Q	2024	↔	2025	↔	2026-2Q
Average Enrollment										
Employees	687	34.5%	925	13.3%	1,048	23	5.4%	25	-7.8%	23
Spouses	215	34.0%	288	13.0%	325	10	1.7%	10	-12.2%	9
Children	259	31.5%	341	15.0%	392	1	20.0%	1	0.0%	1
Tot. Members	1,162	33.7%	1,554	13.6%	1,765	34	4.6%	36	-8.8%	33
Avg. Family Size	1.7	-0.6%	1.7	0.3%	1.7	1.5	-0.7%	1.5	-1.1%	1.4
Financial Summary										
Allowed	\$10,611,915	38.0%	\$14,647,388	-40.1%	\$8,770,117	\$555,267	-7.1%	\$516,110	-31.0%	\$355,972
Plan Paid	\$8,842,938	36.4%	\$12,059,589	-41.2%	\$7,088,085	\$251,697	3.0%	\$259,189	-52.5%	\$123,164
Member Paid (OOP)	\$1,028,904	44.4%	\$1,485,264	-33.8%	\$983,503	\$73,782	-32.6%	\$49,705	-23.6%	\$37,962
Paid PEPY	\$12,865	1.4%	\$13,042	3.7%	\$13,526	\$10,787	-2.3%	\$10,543	3.1%	\$10,867
Paid PMPY	\$7,613	2.0%	\$7,763	3.4%	\$8,030	\$7,349	-1.6%	\$7,233	4.3%	\$7,541
Paid PEPM	\$1,072	1.4%	\$1,087	3.7%	\$1,127	\$899	-2.3%	\$879	3.1%	\$906
Paid PMPM	\$634	2.0%	\$647	3.4%	\$669	\$612	-1.6%	\$603	4.3%	\$628
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	18	-11.1%	16	-50.0%	8	1	-100.0%	0	-	0
HCCs per 1000	15.5	-33.5%	10.3	-56.0%	4.5	29.2	-100.0%	0.0	-	0.0
Paid per HCC	\$216,572	3.6%	\$224,337	19.1%	\$267,194	\$109,572	-100.0%	\$0	-	\$0
HCC Paid % of Tot	44.1%	-14.3 pts	29.8%	0.4 pts	30.2%	43.5%	-43.5 pts	0.0%	-	0.0%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$1,277	18.4%	\$1,512	27.3%	\$1,925	\$3,095	-93.2%	\$210	900.5%	\$2,101
Outpatient	\$2,434	11.3%	\$2,710	-4.6%	\$2,586	\$1,717	100.0%	\$3,432	-38.9%	\$2,096
Physician	\$3,805	-9.4%	\$3,446	-1.2%	\$3,404	\$2,383	44.9%	\$3,451	-6.1%	\$3,239
Ancillary	\$96	-1.7%	\$95	21.9%	\$115	\$155	-9.9%	\$139	-24.7%	\$105

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	\$8,794,778	\$1,290,061	\$8,184	\$10,093,023	\$13,866,488	\$1,676,509	\$22,572	\$15,565,569	54.2%
Outpatient	\$13,493,802	\$1,775,954	\$38,826	\$15,308,582	\$17,715,354	\$2,229,254	\$53,368	\$19,997,976	30.6%
Physician	\$24,621,678	\$2,491,522	\$117,961	\$27,231,162	\$28,024,585	\$2,823,049	\$181,525	\$31,029,159	13.9%
Ancillary	\$789,118	\$44,342	\$5,441	\$838,901	\$1,340,410	\$87,666	\$14,143	\$1,442,220	71.9%
Total	\$47,699,376	\$5,601,880	\$170,412	\$53,471,667	\$60,946,838	\$6,816,477	\$271,608	\$68,034,923	27.2%
PMPM	\$370.16	\$667.72	\$202.86	\$387.22	\$428.11	\$725.99	\$225.75	\$444.80	14.9%
Non-State Members									
Inpatient	\$0	\$0	\$0	\$0	\$0	\$30,753	\$3,556	\$34,309	-
Outpatient	\$4,321	\$12,311	\$6,413	\$23,045	\$21,241	\$12,136	\$22,095	\$55,472	140.7%
Physician	\$7,447	\$25,076	\$26,328	\$58,851	\$32,116	\$17,167	\$35,743	\$85,025	44.5%
Ancillary	\$0	\$145	\$3,511	\$3,656	\$0	\$44	\$1,671	\$1,715	-53.1%
Total	\$11,768	\$37,532	\$36,252	\$85,552	\$53,357	\$60,100	\$63,064	\$176,521	106.3%
PMPM	\$588.41	\$872.61	\$197.03	\$346.36	\$1,778.55	\$2,730.45	\$362.46	\$781.06	125.5%
All Members									
Inpatient	\$8,794,778	\$1,290,061	\$8,184	\$10,093,023	\$13,866,488	\$1,707,262	\$26,128	\$15,599,878	54.6%
Outpatient	\$13,498,123	\$1,788,264	\$45,239	\$15,331,627	\$17,736,595	\$2,241,390	\$75,463	\$20,053,448	30.8%
Physician	\$24,629,126	\$2,516,598	\$144,289	\$27,290,013	\$28,056,701	\$2,840,215	\$217,268	\$31,114,184	14.0%
Ancillary	\$789,118	\$44,487	\$8,952	\$842,557	\$1,340,410	\$87,710	\$15,814	\$1,443,935	71.4%
Total	\$47,711,144	\$5,639,411	\$206,664	\$53,557,219	\$61,000,195	\$6,876,577	\$334,673	\$68,211,444	27.4%
PMPM	\$370.19	\$668.76	\$201.81	\$387.15	\$428.39	\$730.68	\$243.02	\$445.30	15.0%

Medical Cost Distribution

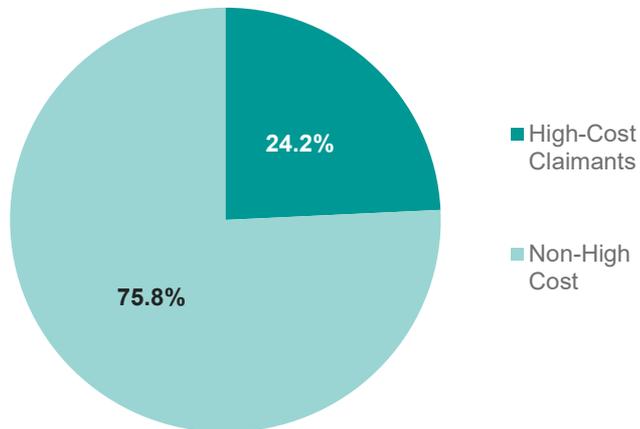
Distribution by Member Cost



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	6,196	24.3%	\$0	0.0%	\$0	0.0%	6,381	22.6%	\$0	0.0%	\$0	0.0%
< \$0 - \$0	828	3.2%	-\$232,139	-0.4%	\$27,371	0.3%	1,022	3.6%	-\$395,551	-0.6%	\$46,314	0.5%
> \$0 - \$2,500	15,180	59.4%	\$9,474,384	17.7%	\$3,169,828	37.8%	16,647	59.1%	\$10,736,056	15.7%	\$3,498,357	34.8%
> \$2,500 - \$5,000	1,538	6.0%	\$5,336,773	10.0%	\$1,445,041	17.2%	1,847	6.6%	\$6,468,902	9.5%	\$1,752,861	17.5%
> \$5,000 - \$10,000	896	3.5%	\$6,173,890	11.5%	\$1,300,139	15.5%	1,130	4.0%	\$7,840,385	11.5%	\$1,622,609	16.2%
> \$10,000 - \$25,000	563	2.2%	\$8,760,592	16.4%	\$1,331,515	15.9%	730	2.6%	\$11,164,719	16.4%	\$1,707,662	17.0%
> \$25,000 - \$50,000	204	0.8%	\$6,916,334	12.9%	\$631,242	7.5%	244	0.9%	\$8,404,604	12.3%	\$741,605	7.4%
> \$50,000 - \$100,000	94	0.4%	\$6,605,020	12.3%	\$294,728	3.5%	106	0.4%	\$7,452,699	10.9%	\$380,736	3.8%
> \$100,000	51	0.2%	\$10,522,365	19.6%	\$190,694	2.3%	70	0.2%	\$16,539,630	24.2%	\$293,339	2.9%
Total	25,550	100.0%	\$53,557,219	100.0%	\$8,390,558	100.0%	28,177	100.0%	\$68,211,444	100.0%	\$10,043,482	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	\$3,391,699	20.5%
2	Perinatal Originating Conditions	8	\$2,262,830	13.7%
3	Health Status & Health Services	63	\$1,502,788	9.1%
4	Blood & Immune Disorders	16	\$1,193,210	7.2%
5	Musculoskeletal System	33	\$1,077,465	6.5%
6	Nervous System	32	\$1,048,077	6.3%
7	Circulatory System	34	\$1,048,067	6.3%
8	Injury, Poisoning & External Causes	29	\$1,013,946	6.1%
9	Endocrine, Nutritional & Metabolic	31	\$938,752	5.7%
10	Respiratory System	24	\$737,489	4.5%
...	All Others		\$2,325,307	14.1%
=	Total	70	\$16,539,630	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	327	35.2%	442	15.2%	509		
# of Admit Days	1,600	32.9%	2,126	8.9%	2,315		
Paid per Admit	\$23,734	19.3%	\$28,303	2.9%	\$29,135	\$29,282	-0.5%
Paid per Admit Day	\$4,851	21.3%	\$5,884	8.9%	\$6,406	\$5,888	8.8%
Admits per 1000	52.2	-26.6%	38.3	4.0%	39.9	47.4	-15.8%
Average LOS	4.9	-1.7%	4.8	-5.4%	4.5	5.0	-8.5%
Emergency Room Visits							
# of ER Visits	1,699	29.7%	2,203	29.4%	2,850		
~ % resulting in Admit	8.7%	1.8 pts	10.5%	-0.7 pts	9.8%	10.3%	-0.6 pts
ER Visits per Patient	1.3	-0.4%	1.3	2.4%	1.3		
ER Visits per 1000	271.3	-29.6%	191.1	16.8%	223.3	227.4	-1.8%
Paid per ER Visit	\$2,881	6.2%	\$3,059	9.7%	\$3,357	\$2,561	31.1%
Urgent Care Visits							
# of UC Visits	3,488	22.7%	4,280	10.3%	4,720		
UC Visits per Patient	1.3	-1.2%	1.3	0.6%	1.3		-
UC Visits per 1000	556.9	-33.3%	371.3	-0.4%	369.8	248.6	48.7%
Paid per UC Visit	\$97	9.6%	\$107	3.0%	\$110	\$126	-13.0%
Office Visits							
Off Visits per Patient	3.2	3.6%	3.3	7.9%	3.5		
Paid per Office Visit	\$85	5.4%	\$89	2.2%	\$91	\$101	-9.9%
Office Visits Paid PMPY	\$531	-26.1%	\$392	12.8%	\$443	\$399	10.9%
Services							
Radiology Svcs per 1000	5,185.9	-24.7%	3,903.4	1.6%	3,967.0	3,767.6	5.3%
Radiology Paid PMPY	\$498	-22.2%	\$388	10.6%	\$429		
Lab Services per 1000	14,124.6	-24.7%	10,636.2	13.2%	12,043.2	9,864.7	22.1%
Labs Paid PMPY	\$335	-21.2%	\$264	12.0%	\$296		

- Inpatient Admission rate per 1000 increased 4.0%, and amount paid per Admission is 2.9% higher than prior period
- ER utilization increased significantly (+16.8%), and amount paid per ER visit is 9.7% 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				
	2024-2Q	⇒	2025-2Q	⇒	2026-2Q	2024-2Q	⇒	2025-2Q	⇒	2026-2Q
Inpatient Admissions										
# of Admits	296	43.9%	426	10.3%	470	0	-	0	-	0
# of Admit Days	1,450	39.2%	2,018	4.5%	2,108	0	-	0	-	0
Paid per Admit	\$23,991	14.7%	\$27,528	0.9%	\$27,772	\$0	-	\$0	-	\$0
Paid per Admit Day	\$4,898	18.7%	\$5,811	6.6%	\$6,192	\$0	-	\$0	-	\$0
Admits per 1000	51.1	-22.4%	39.7	-0.1%	39.6	0.0	-	0.0	-	0.0
Average LOS	4.9	-3.3%	4.7	-5.3%	4.5	0.0	-	0.0	-	0.0
Emergency Room Visits										
# of ER Visits	1,561	32.0%	2,061	29.1%	2,661	0	-	2	-50.0%	1
~ % resulting in Admit	8.5%	2.1 pts	10.6%	-1.1 pts	9.5%	0.0%	-	0.0%	0.0 pts	0.0%
ER Visits per Patient	1.3	-0.5%	1.3	2.9%	1.3	0.0	-	2.0	-50.0%	1.0
ER Visits per 1000	269.6	-28.8%	191.9	16.9%	224.3	0.0	-	1,200.0	-66.7%	400.0
Paid per ER Visit	\$2,952	0.8%	\$2,975	14.3%	\$3,400	\$0	-	\$1,852	-47.1%	\$980
Urgent Care Visits										
# of UC Visits	3,305	22.6%	4,053	9.9%	4,453	2	-100.0%	0	-	0
UC Visits per Patient	1.3	-1.6%	1.3	0.9%	1.3	1.0	-100.0%	0.0	-	0.0
UC Visits per 1000	570.8	-33.9%	377.4	-0.6%	375.3	3,000.0	-100.0%	0.0	-	0.0
Paid per UC Visit	\$98	9.5%	\$107	3.2%	\$110	\$170	-100.0%	\$0	-	\$0
Office Visits										
Off Visits per Patient	3.1	4.1%	3.2	7.6%	3.5	7.0	-35.7%	4.5	127.8%	10.3
Paid per Office Visit	\$84	5.6%	\$89	1.6%	\$90	\$142	11.2%	\$158	-18.0%	\$130
Office Visits Paid PMPY	\$511	-25.6%	\$380	12.1%	\$426	\$2,988	-71.4%	\$855	149.0%	\$2,128
Services										
Radiology Svcs per 1000	4,790.6	-23.4%	3,668.9	2.1%	3,744.5	9,000.0	-26.7%	6,600.0	57.6%	10,400.0
Radiology Paid PMPY	\$457	-21.3%	\$359	12.1%	\$403	\$5,794	-64.4%	\$2,064	162.9%	\$5,424
Lab Services per 1000	13,728.6	-23.9%	10,451.5	12.8%	11,792.7	37,500.0	-36.0%	24,000.0	25.0%	30,000.0
Labs Paid PMPY	\$330	-21.7%	\$258	12.5%	\$290	\$291	-23.5%	\$223	264.5%	\$812

Utilization Summary – YTD Trend

Retired Members



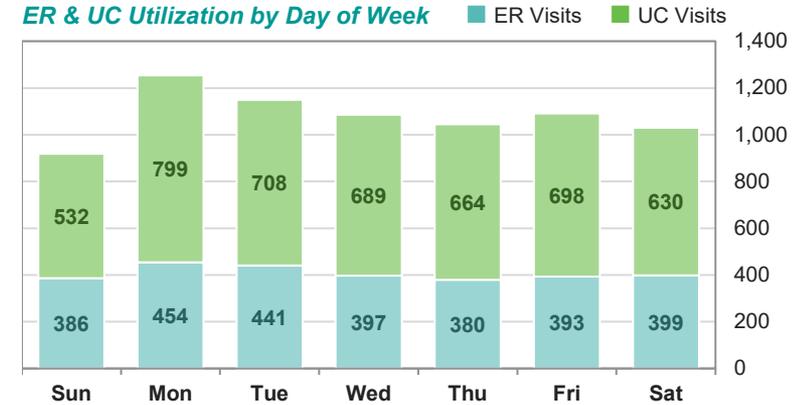
Measure	State Retirees					Non-State Retirees				
	2024-2Q	⇒	2025-2Q	⇒	2026-2Q	2024-2Q	⇒	2025-2Q	⇒	2026-2Q
Inpatient Admissions										
# of Admits	30	-46.7%	16	118.8%	35	1	-100.0%	0	-	4
# of Admit Days	139	-22.3%	108	75.9%	190	11	-100.0%	0	-	17
Paid per Admit	\$19,454	151.5%	\$48,928	1.5%	\$49,664	\$75,918	-100.0%	\$0	-	\$9,729
Paid per Admit Day	\$4,199	72.6%	\$7,249	26.2%	\$9,149	\$6,902	-100.0%	\$0	-	\$2,289
Admits per 1000	65.5	-68.2%	20.8	90.6%	39.7	69.0	-100.0%	0.0	-	244.9
Average LOS	4.6	45.7%	6.8	-19.6%	5.4	11.0	-100.0%	0.0	-	4.3
Emergency Room Visits										
# of ER Visits	135	1.5%	137	28.5%	176	3	0.0%	3	300.0%	12
~ % resulting in Admit	11.1%	-2.4 pts	8.8%	4.9 pts	13.6%	0.0%	0.0 pts	0.0%	16.7 pts	16.7%
ER Visits per Patient	1.4	0.5%	1.4	-5.5%	1.3	1.0	50.0%	1.5	14.3%	1.7
ER Visits per 1000	294.7	-39.6%	178.1	11.9%	199.4	206.9	-23.3%	158.6	363.3%	734.7
Paid per ER Visit	\$2,099	107.6%	\$4,358	-33.9%	\$2,879	\$673	316.7%	\$2,805	-57.7%	\$1,187
Urgent Care Visits										
# of UC Visits	172	26.2%	217	18.9%	258	9	11.1%	10	-10.0%	9
UC Visits per Patient	1.2	6.8%	1.3	-5.5%	1.3	1.5	-16.7%	1.3	2.9%	1.3
UC Visits per 1000	375.4	-24.9%	282.1	3.6%	292.3	620.7	-14.8%	528.6	4.2%	551.0
Paid per UC Visit	\$93	12.4%	\$105	-0.4%	\$104	\$58	3.9%	\$61	-63.0%	\$22
Office Visits										
Off Visits per Patient	3.7	-0.2%	3.7	7.7%	4.0	4.2	18.3%	4.9	18.1%	5.8
Paid per Office Visit	\$93	2.6%	\$95	7.7%	\$102	\$55	65.2%	\$91	-29.6%	\$64
Office Visits Paid PMPY	\$778	-28.9%	\$553	18.6%	\$655	\$618	38.2%	\$854	-17.1%	\$708
Services										
Radiology Svcs per 1000	9,571.7	-26.7%	7,020.9	-2.8%	6,824.5	24,275.9	-58.8%	9,991.2	1.1%	10,102.0
Radiology Paid PMPY	\$1,015	-24.0%	\$772	-2.2%	\$755	\$458	41.8%	\$649	41.4%	\$918
Lab Services per 1000	18,652.4	-30.1%	13,044.5	16.7%	15,221.5	28,137.9	-41.8%	16,387.7	18.8%	19,469.4
Labs Paid PMPY	\$408	-14.1%	\$350	5.2%	\$369	\$227	-37.7%	\$141	74.2%	\$246

On Demand Care Summary

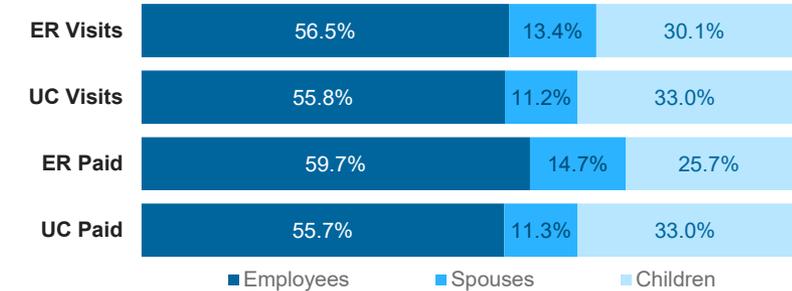
Emergency Room & Urgent Care



Measure	2025-2Q	2026-2Q	Change	UMR Norm	Variance
Emergency Room					
# of Visits	2,203	2,850	29.4%		
# of Patients	1,715	2,166	26.3%		
Total Plan Paid	\$6,740,039	\$9,568,812	42.0%		
Total Mem Paid	\$1,403,517	\$1,820,587	29.7%		
Visits per 1000	191.1	223.3	16.8%	227.4	-1.8%
Paid per Visit	\$3,059	\$3,357	9.7%	\$2,561	31.1%
Paid PMPM	\$49	\$62	28.2%	\$49	28.7%
% ER Patients w/ Office Visit*	90.0%	92.6%	2.6 pts		
% Potentially Avoidable**	16.3%	14.3%	-2.0 pts	82.9%	-68.6 pts
Urgent Care					
# of Visits	4,280	4,720	10.3%		
# of Patients	3,268	3,584	9.7%		
Total Plan Paid	\$457,017	\$518,887	13.5%		
Total Mem Paid	\$307,525	\$350,958	14.1%		
Visits per 1000	371.3	369.8	-0.4%	248.6	48.7%
Paid per Visit	\$107	\$110	3.0%	\$126	-13.0%
Paid PMPM	\$3	\$3	2.5%	\$3	29.4%



ER & UC Utilization & Cost by Relationship



	# of Visits			Total Paid		
	ER	UC	Total	ER	UC	Total
Employee	1,609	2,634	4,243	\$5,711,411	\$289,091	\$6,000,501
Spouse	382	528	910	\$1,402,967	\$58,604	\$1,461,570
Child	859	1,558	2,417	\$2,454,435	\$171,193	\$2,625,627
Total	2,850	4,720	7,570	\$9,568,812	\$518,887	\$10,087,699

* 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.

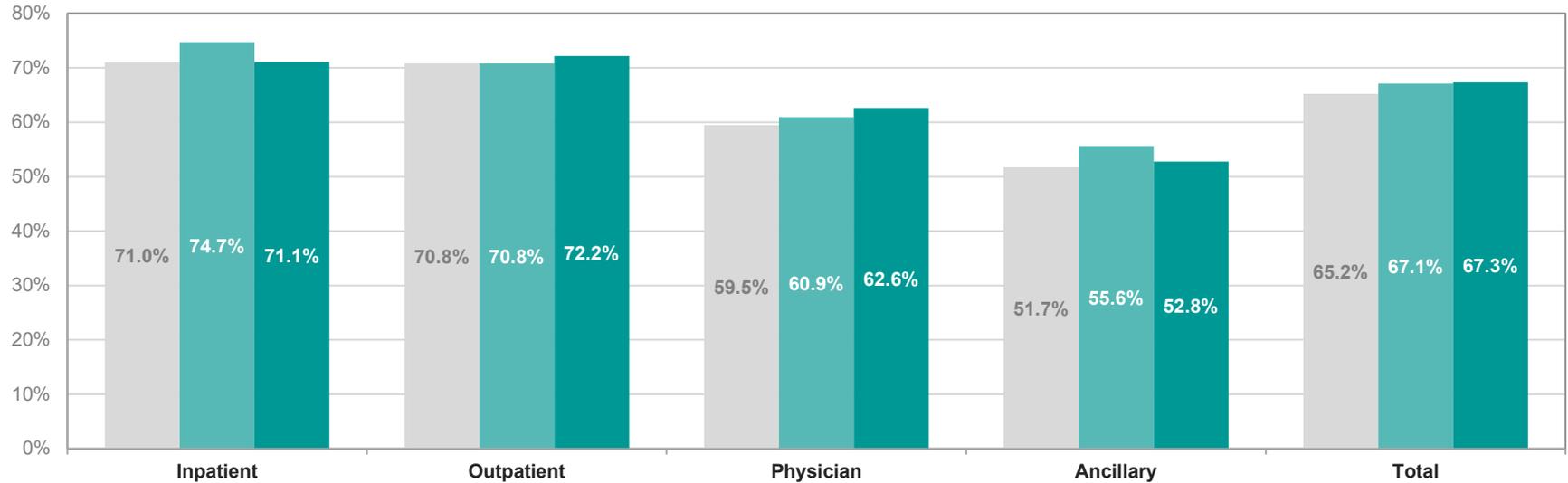
Network Summary

Discount Percentage & Network Utilization

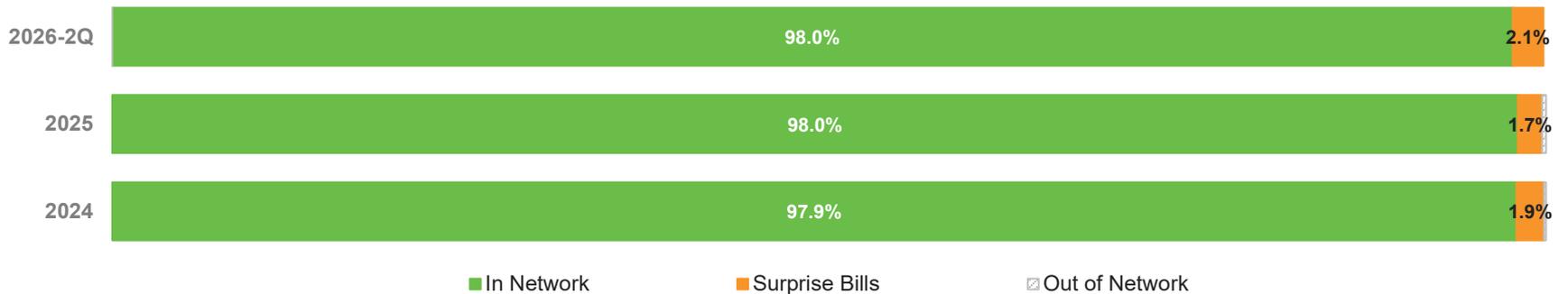


Discount Percentage* by Claim Type

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	15,933	\$13,125,849	12,174	\$7,095,829	\$4,012,180	\$1,431,515	\$1,652,134	\$2,305,338	\$4,790,491
Neoplasms	3,006	\$10,454,135	1,996	\$6,704,145	\$5,400,427	\$892,439	\$411,279	\$2,358,507	\$4,345,638
Musculoskeletal System	6,392	\$9,971,815	4,939	\$6,311,568	\$4,270,088	\$1,621,157	\$420,323	\$2,680,972	\$3,630,596
Mental, Behavioral & Neurodevelopmental	5,403	\$9,148,979	4,801	\$5,409,471	\$2,515,350	\$371,817	\$2,522,304	\$2,258,722	\$3,150,749
Circulatory System	3,700	\$9,265,567	2,684	\$5,199,473	\$3,691,102	\$1,216,119	\$292,253	\$2,853,592	\$2,345,881
Injury, Poisoning & External Causes	3,374	\$8,521,617	2,323	\$4,651,310	\$3,068,180	\$324,429	\$1,258,701	\$2,601,750	\$2,049,560
Symptoms, Signs & Findings, NEC	10,316	\$7,524,028	7,166	\$4,533,897	\$2,986,830	\$727,779	\$819,288	\$1,549,461	\$2,984,436
Digestive System	3,369	\$6,835,609	2,246	\$4,030,888	\$2,512,484	\$925,248	\$593,156	\$1,881,372	\$2,149,515
Nervous System	3,485	\$5,995,432	2,787	\$3,480,661	\$2,756,610	\$410,977	\$313,074	\$977,920	\$2,502,742
Genitourinary System	5,020	\$5,876,996	3,623	\$3,254,668	\$2,360,412	\$539,035	\$355,221	\$947,498	\$2,307,169
Perinatal Originating Conditions	312	\$4,049,899	220	\$3,136,636	\$2,381	\$0	\$3,134,255	\$2,804,569	\$332,067
Endocrine, Nutritional & Metabolic	6,742	\$5,668,698	5,505	\$3,048,137	\$2,310,607	\$497,711	\$239,819	\$1,217,825	\$1,830,313
Pregnancy, Childbirth & the Puerperium	643	\$5,490,502	539	\$2,967,258	\$1,966,270	\$679,057	\$321,931	\$2,121	\$2,965,138
Respiratory System	6,826	\$5,610,487	3,942	\$2,929,036	\$1,782,516	\$308,711	\$837,809	\$983,956	\$1,945,080
Blood & Immune Disorders	1,041	\$2,739,481	756	\$1,536,356	\$822,474	\$50,460	\$663,422	\$1,323,562	\$212,794
Infectious & Parasitic Diseases	1,937	\$1,811,338	1,037	\$1,093,967	\$573,665	\$251,391	\$268,911	\$607,889	\$486,077
Skin & Subcutaneous Tissue	5,109	\$1,235,100	3,581	\$899,668	\$521,093	\$148,390	\$230,185	\$305,645	\$594,023
Eye and Adnexa	5,230	\$1,509,643	3,128	\$738,344	\$460,784	\$139,932	\$137,628	\$307,475	\$430,869
Congenital Malformations & Abnormalities	435	\$581,437	271	\$665,052	\$180,375	\$36,898	\$447,780	\$304,872	\$360,180
Ear and Mastoid Process	2,008	\$974,018	1,160	\$524,534	\$336,215	\$45,560	\$142,759	\$195,616	\$328,918
External Causes of Morbidity	11	\$22,660	9	\$545	\$383	\$0	\$162	\$71	\$474
Total	23,085	\$116,413,291	21,212	\$68,211,444	\$42,530,426	\$10,618,626	\$15,062,392	\$28,468,734	\$39,742,710

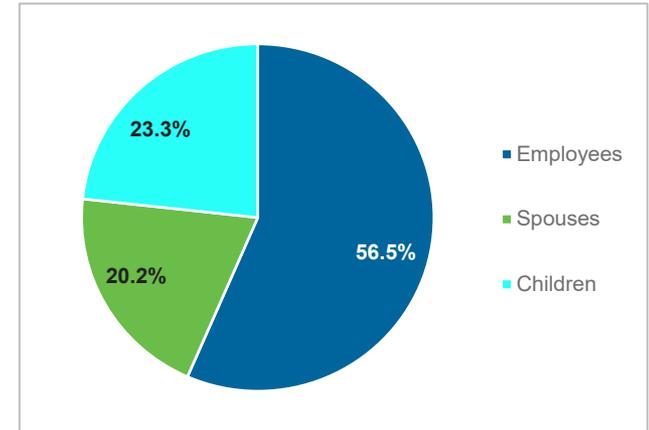
Health Status & Health Services

Breakout by Diagnostic Grouping & Demographics

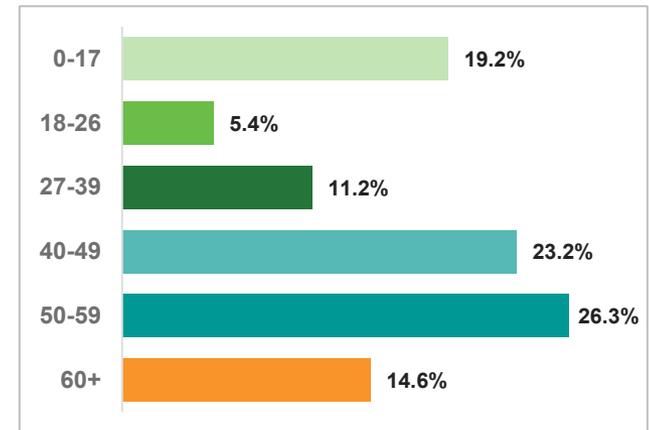


#	Health Status & Services Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Encounter for antineoplastic therapies	55	264	\$1,704,176	24.0%
2	Medical examination/evaluation	8,155	12,509	\$1,633,370	23.0%
3	Neoplasm-related encounters	2,595	4,390	\$1,293,640	18.2%
4	Exposure, enc, screen or contact w infectious dz	4,284	5,741	\$1,167,646	16.5%
5	Contraceptive & procreative management	585	965	\$369,002	5.2%
6	Implant, device or graft related encounter	264	645	\$127,352	1.8%
7	Encount for obs & exam for conds ruled out	1,465	2,000	\$127,023	1.8%
8	Other aftercare encounter	332	595	\$115,104	1.6%
9	Other specified status	602	1,065	\$91,075	1.3%
10	Encounter for administrative purposes	33	65	\$73,757	1.0%
11	Family history of disease	102	133	\$71,873	1.0%
12	Organ transplant status	25	124	\$64,317	0.9%
13	Personal history of other disease	218	273	\$46,344	0.7%
14	Other specified encounters & counseling	222	564	\$45,310	0.6%
15	Encounter for prophylactic or oth procedures	42	51	\$44,597	0.6%
16	Personal history of malignant neoplasm	73	101	\$44,147	0.6%
17	Enc for prophylactic measures (ex immuniz)	118	141	\$43,873	0.6%
18	Acquired absence of limb or organ	32	54	\$8,766	0.1%
19	Lifestyle/life management factors	55	81	\$8,652	0.1%
20	Encounter for mental health conditions	975	1,135	\$7,878	0.1%
...	All Others	222	253	\$7,926	0.1%
=	Total	12,174	30,905	\$7,095,829	100.0%

Health Status & Services Paid by Relationship



Health Status & Services Paid by Age Range



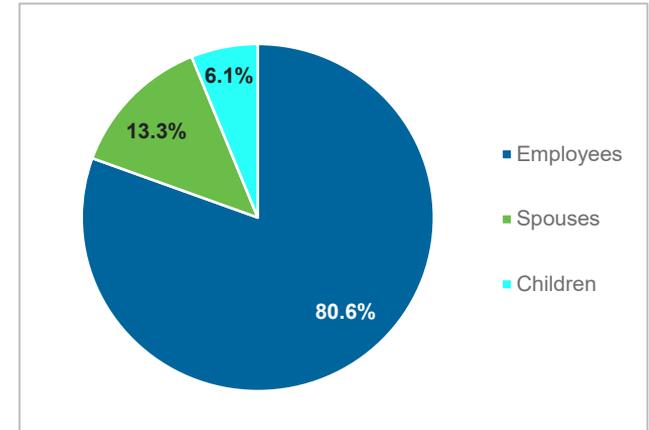
Neoplasms (Cancer)

Breakout by Diagnostic Grouping & Demographics

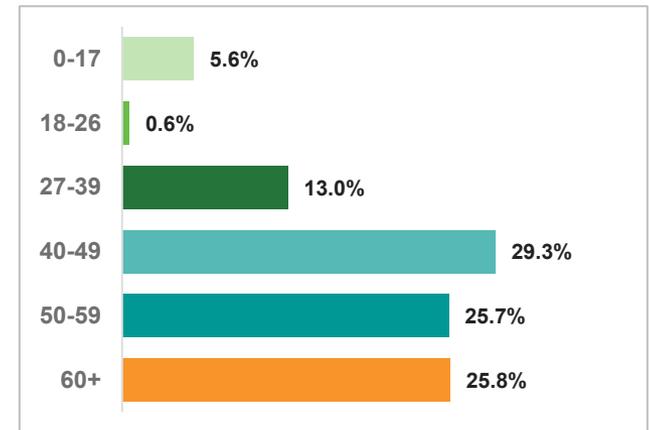


#	Neoplasms (Cancer) Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Breast cancer	137	1,229	\$1,414,003	21.1%
2	Benign neoplasms	1,244	1,894	\$881,539	13.1%
3	Other cancer	42	208	\$780,287	11.6%
4	Neoplasms of unspec nature	701	989	\$643,579	9.6%
5	Leukemia	27	220	\$502,128	7.5%
6	Secondary malignancies	31	110	\$421,236	6.3%
7	Other gastrointestinal cancers	17	234	\$359,605	5.4%
8	Multiple myeloma	5	93	\$335,959	5.0%
9	Lymphoma	34	285	\$271,957	4.1%
10	Colorectal cancer	27	316	\$249,366	3.7%
11	Skin cancer	130	301	\$209,731	3.1%
12	Pancreatic cancer	5	119	\$159,555	2.4%
13	Prostate cancer	48	314	\$147,869	2.2%
14	Head & neck cancers	16	83	\$64,926	1.0%
15	Respiratory cancers	10	151	\$63,869	1.0%
16	Kidney Cancer	9	30	\$55,628	0.8%
17	Thyroid cancer	52	169	\$47,982	0.7%
18	Ovarian cancer	11	100	\$31,960	0.5%
19	Brain cancer	9	42	\$24,197	0.4%
20	Other urinary system cancer	8	36	\$14,611	0.2%
...	All Others	33	73	\$24,157	0.4%
=	Total	1,996	7,574	\$6,704,145	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 \$2,997,815 – see Health Status for more details

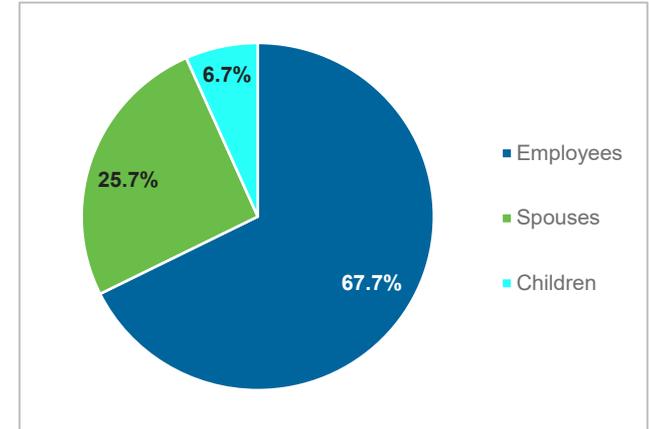
Musculoskeletal System

Breakout by Diagnostic Grouping & Demographics

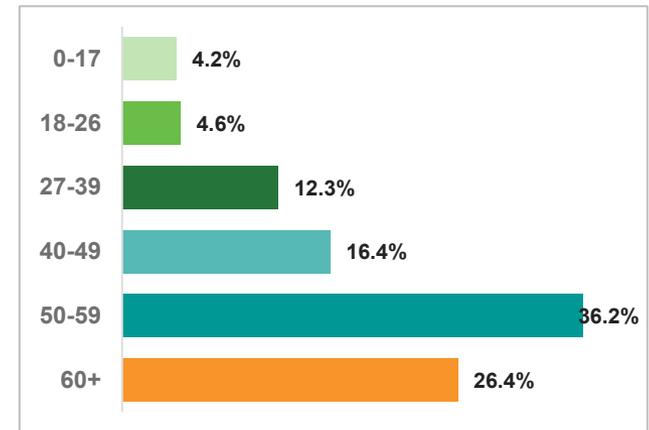


#	Musculoskeletal Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Spondylopathies & arthropathy	1,382	4,967	\$1,842,408	29.2%
2	Osteoarthritis & osteoporosis	627	1,498	\$939,574	14.9%
3	Other musculoskeletal pain	2,630	7,992	\$833,143	13.2%
4	Tendon, tissue, muscle disorders	1,033	2,518	\$739,244	11.7%
5	Scoliosis & oth deformities	379	754	\$652,914	10.3%
6	Joint disorders & fractures	372	881	\$395,949	6.3%
7	Other MSK	69	319	\$370,464	5.9%
8	Low back pain	641	1,853	\$258,267	4.1%
9	Rheumatoid arthritis & related disease	144	431	\$155,964	2.5%
10	Lupus	112	315	\$91,769	1.5%
11	Gout & crystal arthropathies	81	112	\$17,680	0.3%
12	Biomechanical lesions	348	1,293	\$14,191	0.2%
=	Total	4,939	24,173	\$6,311,568	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	839	\$967,358	1,117	\$2,005,009	1,004	\$1,267,862	\$0	\$5,075	\$1,259,309	\$3,477
Depressive disorders	1,312	\$1,765,217	1,657	\$2,195,970	1,338	\$1,189,188	\$126,782	\$20,628	\$1,041,163	\$615
Anxiety & related Disorders	1,659	\$914,955	2,234	\$1,366,176	1,835	\$850,302	\$3,903	\$46,081	\$800,084	\$235
Trauma & stressor disorders	1,151	\$777,003	1,462	\$1,169,043	1,235	\$707,779	\$7,938	\$10,013	\$689,827	\$0
Other mental health	359	\$444,148	475	\$484,670	351	\$422,364	\$45,789	\$27,615	\$348,959	\$0
Alcohol-related disorders	100	\$479,637	129	\$614,122	87	\$281,145	\$167,800	\$55,528	\$56,392	\$1,426
Bipolar & related Disorders	220	\$270,639	285	\$252,131	230	\$190,381	\$69,546	\$0	\$120,835	\$0
Schizophrenia spectrum disorders	29	\$162,208	40	\$204,689	31	\$134,334	\$112,452	\$7,317	\$14,565	\$0
Eating disorders	53	\$266,949	67	\$215,695	44	\$109,203	\$13,273	\$0	\$95,930	\$0
Obsessive compulsive disorders	82	\$67,055	113	\$292,390	114	\$108,611	\$16,682	\$0	\$91,929	\$0
Suicidal ideation, attempt or self-harm	61	\$408,763	59	\$212,799	33	\$101,491	\$33,380	\$45,564	\$22,547	\$0
Other substance use	96	\$10,587	94	\$16,449	71	\$35,481	\$26,402	\$626	\$8,452	\$0
Cannabis-related disorders	19	\$5,535	26	\$42,633	19	\$13,349	\$0	\$7,424	\$5,925	\$0
Stimulant disorders	11	\$15,213	10	\$7,200	9	\$10,782	\$3,803	\$0	\$6,979	\$0
Opioid disorders	23	\$40,867	30	\$70,004	25	-\$12,800	-\$18,666	\$0	\$5,865	\$0
Total	4,161	\$6,596,135	5,403	\$9,148,979	4,801	\$5,409,471	\$609,083	\$225,872	\$4,568,763	\$5,753

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	73	3.0	23.7%	42	1.7	13.5%	\$10,595	150.7	205.5
Asthma	833	34.6	14.3%	322	13.4	10.3%	\$4,740	66.0	276.1
Atrial Fibrillation	177	7.3	31.1%	123	5.1	26.8%	\$27,412	276.8	598.9
Blood Disorders	1,093	45.3	38.7%	477	19.8	37.5%	\$15,743	135.4	293.7
CAD	279	11.6	32.2%	148	6.1	41.0%	\$18,613	182.8	358.4
COPD	64	2.7	36.2%	31	1.3	10.7%	\$16,805	250.0	390.6
Cancer	1,550	64.3	17.7%	742	30.8	21.8%	\$17,332	89.7	183.9
Chronic Pain	148	6.1	9.6%	60	2.5	1.7%	\$27,974	297.3	425.7
CHF	52	2.2	0.0%	32	1.3	-3.0%	\$21,631	365.4	461.5
Demyelinating Diseases	77	3.2	37.5%	52	2.2	33.3%	\$29,403	77.9	415.6
Depression	1,699	70.5	21.1%	1,245	51.7	21.1%	\$8,554	100.1	257.2
Diabetes	1,578	65.5	24.2%	1,115	46.3	25.0%	\$7,769	64.6	230.7
ESRD	72	3.0	28.6%	45	1.9	28.6%	\$31,374	583.3	1,027.8
Eating Disorders	64	2.7	25.5%	44	1.8	22.2%	\$12,087	15.6	234.4
HIV/AIDS	45	1.9	32.4%	38	1.6	72.7%	\$4,336	66.7	133.3
Hyperlipidemia	915	38.0	36.2%	274	11.4	16.6%	\$2,203	14.2	59.0
Hypertension	2,089	86.7	22.2%	1,013	42.0	24.4%	\$7,024	75.6	199.1
Immune Disorders	76	3.2	22.6%	38	1.6	46.2%	\$41,906	210.5	289.5
IBD	114	4.7	26.7%	23	1.0	-23.3%	\$2,185	8.8	96.5
Liver Disease	3	0.1	-25.0%	2	0.1	-50.0%	\$50,512	1,000.0	2,000.0
Morbid Obesity	410	17.0	32.3%	198	8.2	32.9%	\$6,871	78.0	187.8
Osteoarthritis	753	31.2	16.9%	322	13.4	18.4%	\$7,829	29.2	152.7
Peripheral Vascular Disease	94	3.9	27.0%	28	1.2	75.0%	\$8,089	106.4	127.7
Rheumatoid Arthritis	154	6.4	21.3%	107	4.4	23.0%	\$11,412	51.9	350.6

- Most prevalent chronic condition is Hypertension, with 2,089 members
- Depression is the condition with the most moderate/high risk members (1,245)
- Members with mod/high risk Cancer have the highest combined cost: 742 members totaling \$12.9M

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: \$6,042
- Admits per 1000: 46.1
- ER Visits per 1000: 209.7

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	256.2	1,398	5,456.2	310.9	1,757	5,651.8	3.6%	5,517.6	2.4%
Well Child Visit	3 - 6 years	1,009.2	827	819.4	1,203.9	1,005	834.8	1.9%	735.5	13.5%
Adults w/ Well Visit	Adults 18+	15,357	6,756	44.0%	18,231	8,185	44.9%	0.9 pts	42.30%	2.6
Screenings		<i>Rate for all screenings is the percentage of eligible population who had the screening during the period.</i>								
Mammogram	Females 40 - 69	4,701	2,265	48.2%	5,556	2,703	48.7%	0.5 pts	45.0%	3.7
Cervical Cancer	Females 21 - 64	8,115	2,460	30.3%	9,609	2,664	27.7%	-2.6 pts	25.6%	2.1
Prostate Cancer	Males 50 - 70	2,090	959	45.9%	2,467	1,206	48.9%	3.0 pts	42.2%	6.7
Colorectal Cancer	Members 45 - 75	6,517	1,233	18.9%	7,713	1,482	19.2%	0.3 pts	18.6%	0.6
Cholesterol	Female 45+ Male 35+	8,020	4,654	58.0%	9,509	5,613	59.0%	1.0 pts	54.1%	4.9
Condition-specific Screening										
Asthma	Office Visit for Asthma	729	588	80.7%	833	648	77.8%	-2.9 pts		
COPD	Spirometry Test	47	9	19.1%	64	13	20.3%	1.2 pts		
Type 2 Diabetes	A1c Test	1,166	1,064	91.3%	1,452	1,338	92.1%	0.9 pts	86.5%	5.6
	Eye Exam	1,166	246	21.1%	1,452	323	22.2%	1.1 pts	0.0%	0.0
	Lipid Panel	1,166	947	81.2%	1,452	1,175	80.9%	-0.3 pts	80.4%	0.5
	Urine Protein Test	1,166	783	67.2%	1,452	1,000	68.9%	1.7 pts	71.1%	-2.2
	Any Diabetes Screen	1,166	1,102	94.5%	1,452	1,389	95.7%	1.2 pts	0.0%	0.0
Hyperlipidemia	Lipid Profile	672	354	52.7%	915	426	46.6%	-6.1 pts		
Hypertension	Creatinine Test	1,710	320	18.7%	2,089	411	19.7%	1.0 pts		
	Lipid Profile	1,710	439	25.7%	2,089	528	25.3%	-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.