



PEBP

Public Employees' Benefits Program

Quarterly Plan Performance Review EPO 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 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: 4,811 groups with approximately 7.6 million members
- Norm Period matches Current Year: Claims Paid 7/1/2025 - 12/31/2025

Executive Summary	3
Medical Total Savings Summary	4
Medical & Rx Paid Claims by Age Range	5
Financial Summary – YTD Trend	6 - 8
Financial Summary – Full Year Trend	9 - 11
Medical Paid Claims by Claim Type	12
Medical Cost Distribution	13
Utilization Summary – YTD Trend	14 - 16
On Demand Care Summary: ER & UC	17
Network Summary	18
Clinical Classification Summary	19
Top Dx Chapter #1: Musculoskeletal	20
Top Dx Chapter #2: Circulatory System	21
Top Dx Chapter #3: Injury & Poisoning	22
Mental & Behavioral Trend	23
Chronic Conditions	24
Prevention, Wellness, & Maintenance	25

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



Cost Drivers

- Overall Cost Trend based on Medical Paid PEPY: -22.5%
- High-Cost Claimants Paid PMPM trend: -48.2%; Non HCCs trend: -2.8%
- Top Paid Diagnostic Chapters: Musculoskeletal (-7.2% Paid PMPM), Circulatory System (-25.1%), Injury & Poisoning (+5.2%)



Membership & Demographics

- Total membership is 13.4% lower than prior period
- Employees decreased 11.8%, while Dependents were down 15.3%
- 79.3% of members had < \$2,500 medical paid, with 15.2% having no claims paid at all during the reporting period



Utilization Key Indicators

- Paid per IP Admit was \$41,089, which is 12.3% lower than 2025-2Q
- Paid per ER Visit was \$3,258, which is 1.0% higher than 2025-2Q



Network Utilization & Savings

- 96.5% of all Medical spend dollars were to In Network providers
- The average In Network discount was 60.3%, which is 4.6 pts above the 2025 average discount of 55.7%

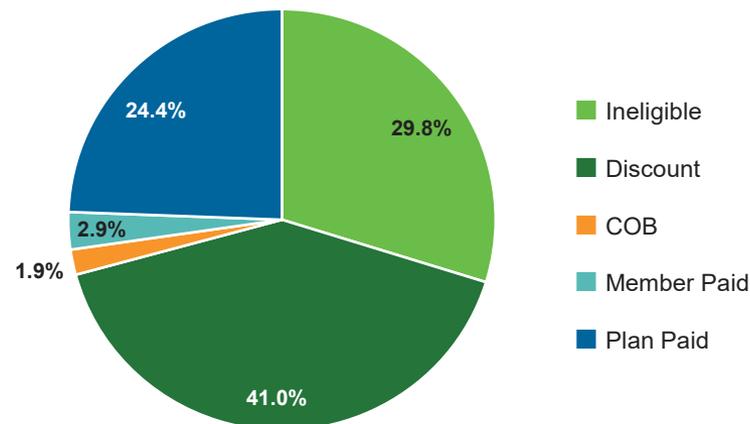
Medical Total Savings Summary



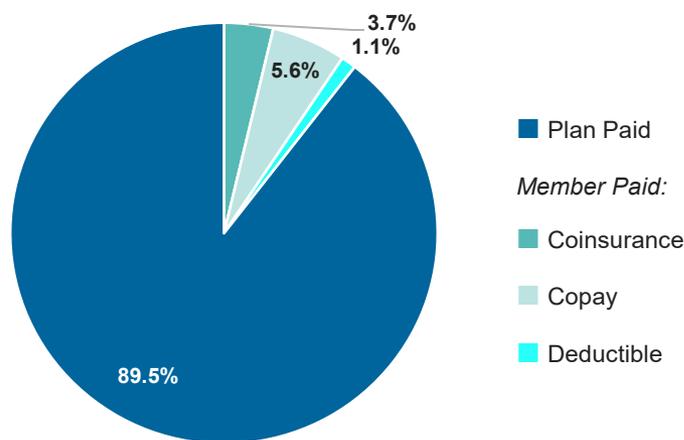
Dollar Chain: Billed to Paid Dollars

Dollar Amount	2026-2Q Total Dollars	2026-2Q PMPM*	2025 PMPM*	Trend
Medical Billed	\$68,297,200	\$2,512	\$2,435	3.2%
(-) Ineligible	\$20,327,925	\$748	\$628	19.0%
Medical Covered	\$47,969,275	\$1,764	\$1,807	-2.3%
(-) Discount	\$27,973,796	\$1,029	\$981	4.9%
Medical Allowed	\$19,995,479	\$735	\$826	-10.9%
(-) COB	\$1,321,500	\$49	\$32	50.7%
(-) Coinsurance	\$691,415	\$25	\$23	12.3%
(-) Copay	\$1,049,131	\$39	\$36	7.1%
(-) Deductible	\$211,384	\$8	\$5	52.0%
Total Member Paid	\$1,951,930	\$72	\$64	12.6%
Total Plan Paid	\$16,655,657	\$613	\$728	-15.8%

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	\$3,293,367	\$16,625	\$1,177	\$6	\$3,294,544	\$16,631	\$935,237	\$5,539	\$673	\$4	\$935,910	\$5,543	-71.6%	-66.7%
1	\$152,050	\$606	\$1,962	\$8	\$154,012	\$613	\$32,909	\$193	\$131	\$1	\$33,040	\$194	-78.5%	-68.4%
2 - 4	\$87,462	\$105	\$4,561	\$5	\$92,022	\$110	\$159,495	\$218	\$9,642	\$13	\$169,137	\$231	83.8%	109.9%
5 - 9	\$253,896	\$132	\$31,576	\$16	\$285,471	\$149	\$362,757	\$237	\$26,040	\$17	\$388,797	\$254	36.2%	70.6%
10 - 14	\$505,461	\$223	\$95,288	\$42	\$600,749	\$265	\$287,184	\$152	\$50,214	\$27	\$337,398	\$178	-43.8%	-32.9%
15 - 19	\$998,903	\$380	\$384,030	\$146	\$1,382,933	\$525	\$657,844	\$287	\$122,842	\$54	\$780,686	\$341	-43.5%	-35.2%
20 - 24	\$671,886	\$250	\$265,311	\$99	\$937,197	\$349	\$582,871	\$259	\$393,984	\$175	\$976,855	\$434	4.2%	24.1%
25 - 29	\$295,064	\$332	\$161,814	\$182	\$456,878	\$514	\$206,798	\$256	\$90,764	\$112	\$297,562	\$368	-34.9%	-28.5%
30 - 34	\$640,216	\$523	\$341,002	\$278	\$981,218	\$801	\$765,786	\$704	\$292,225	\$269	\$1,058,011	\$973	7.8%	21.5%
35 - 39	\$954,245	\$528	\$216,060	\$120	\$1,170,304	\$648	\$647,389	\$453	\$167,761	\$117	\$815,150	\$571	-30.3%	-11.9%
40 - 44	\$1,152,762	\$528	\$1,111,567	\$510	\$2,264,328	\$1,038	\$888,269	\$494	\$701,576	\$390	\$1,589,844	\$885	-29.8%	-14.8%
45 - 49	\$3,097,330	\$1,381	\$752,722	\$336	\$3,850,052	\$1,717	\$945,652	\$476	\$779,304	\$392	\$1,724,956	\$868	-55.2%	-49.4%
50 - 54	\$1,915,386	\$634	\$924,691	\$306	\$2,840,076	\$940	\$1,221,764	\$492	\$841,978	\$339	\$2,063,741	\$831	-27.3%	-11.7%
55 - 59	\$3,147,378	\$914	\$1,603,886	\$466	\$4,751,264	\$1,380	\$2,928,612	\$910	\$1,660,484	\$516	\$4,589,096	\$1,427	-3.4%	3.4%
60 - 64	\$3,752,253	\$1,019	\$1,947,647	\$529	\$5,699,900	\$1,548	\$3,780,263	\$1,206	\$1,573,457	\$502	\$5,353,720	\$1,708	-6.1%	10.4%
65+	\$3,442,105	\$1,618	\$1,181,327	\$555	\$4,623,432	\$2,173	\$2,252,827	\$1,020	\$1,596,271	\$723	\$3,849,098	\$1,743	-16.7%	-19.8%
Total	\$24,359,762	\$776	\$9,024,620	\$287	\$33,384,383	\$1,063	\$16,655,657	\$612	\$8,307,344	\$305	\$24,963,001	\$918	-25.2%	-13.7%

Financial Summary – YTD Trend

Total Plan & Norm



Measure	Total Plan					UMR Norm	
	2024-2Q	⇒	2025-2Q	⇒	2026-2Q	2026-2Q	Variance
Average Enrollment							
Employees	2,079	36.4%	2,837	-11.8%	2,502		
Spouses	403	35.5%	546	-14.2%	469		
Children	1,369	35.1%	1,849	-15.6%	1,561		
Tot. Members	3,851	35.9%	5,233	-13.4%	4,531		
Avg. Family Size	1.9	-0.4%	1.8	-1.8%	1.8	1.9	-5.8%
Financial Summary							
Allowed	\$14,454,547	92.3%	\$27,796,732	-28.1%	\$19,995,479		
Plan Paid	\$12,576,529	93.7%	\$24,359,762	-31.6%	\$16,655,657		
Member Paid (OOP)	\$1,459,478	44.9%	\$2,114,233	-7.7%	\$1,951,930		
Paid PEPY	\$12,098	42.0%	\$17,173	-22.5%	\$13,317	\$11,111	19.9%
Paid PMPY	\$6,531	42.6%	\$9,311	-21.0%	\$7,351	\$5,779	27.2%
Paid PEPM	\$1,008	42.0%	\$1,431	-22.5%	\$1,110	\$926	19.9%
Paid PMPM	\$544	42.6%	\$776	-21.0%	\$613	\$482	27.2%
High-Cost Claimants (Med Paid \$100,000+)							
# of HCCs	21	47.6%	31	-22.6%	24		
HCCs per 1000	5.5	8.7%	5.9	-10.6%	5.3	2.9	85.8%
Paid per HCC	\$191,350	65.3%	\$316,384	-42.0%	\$183,398	\$210,001	-12.7%
HCC Paid % of Tot	32.0%	8.3 pts	40.3%	-13.8 pts	26.4%	23.3%	3.1 pts
Cost Distribution by Claim Type (Paid PMPY)							
Inpatient	\$1,705	110.9%	\$3,597	-48.8%	\$1,841	\$1,392	32.2%
Outpatient	\$1,841	32.6%	\$2,442	-10.1%	\$2,195	\$1,640	33.9%
Physician	\$2,904	9.2%	\$3,171	0.9%	\$3,200	\$2,618	22.3%
Ancillary	\$81	24.7%	\$101	14.0%	\$115	\$129	-11.0%

- With \$13.4M paid, the State Active population is 80.3% of total 2026-2Q med spend
- On a Paid PMPM basis, State Actives are down 25.0% compared to prior year
- Total EPO Plan Paid PMPM trend is -21.0%

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	1,717	35.2%	2,321	-13.3%	2,012	1	25.0%	2	-30.0%	1
Spouses	343	35.1%	463	-16.3%	388	0	-	0	-	0
Children	1,276	34.6%	1,718	-16.2%	1,440	0	-	0	-	0
Tot. Members	3,336	35.0%	4,502	-14.7%	3,840	1	25.0%	2	-30.0%	1
Avg. Family Size	1.9	-0.1%	1.9	-1.6%	1.9	1.0	0.0%	1.0	0.0%	1.0
Financial Summary										
Allowed	\$11,820,009	94.2%	\$22,959,098	-34.5%	\$15,031,244	\$1,422	184.1%	\$4,040	-61.4%	\$1,558
Plan Paid	\$10,670,730	95.8%	\$20,894,147	-36.0%	\$13,369,233	\$1,115	172.1%	\$3,033	-58.5%	\$1,260
Member Paid (OOP)	\$1,190,883	43.8%	\$1,712,296	-10.9%	\$1,526,242	\$307	227.7%	\$1,007	-70.3%	\$299
Paid PEPY	\$12,428	44.9%	\$18,005	-26.2%	\$13,289	\$1,672	117.7%	\$3,640	-40.7%	\$2,159
Paid PMPY	\$6,397	45.1%	\$9,282	-25.0%	\$6,964	\$1,672	117.7%	\$3,640	-40.7%	\$2,159
Paid PEPM	\$1,036	44.9%	\$1,500	-26.2%	\$1,107	\$139	117.7%	\$303	-40.7%	\$180
Paid PMPM	\$533	45.1%	\$773	-25.0%	\$580	\$139	117.7%	\$303	-40.7%	\$180
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	17	41.2%	24	-20.8%	19	0	-	0	-	0
HCCs per 1000	5.1	4.6%	5.3	-7.2%	4.9	0.0	-	0.0	-	0.0
Paid per HCC	\$203,690	75.8%	\$358,140	-50.1%	\$178,567	\$0	-	\$0	-	\$0
HCC Paid % of Tot	32.5%	8.7 pts	41.1%	-15.8 pts	25.4%	0.0%	-	0.0%	-	0.0%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$1,704	125.1%	\$3,836	-59.7%	\$1,547	\$0	-	\$0	-	\$0
Outpatient	\$1,767	28.8%	\$2,275	-6.5%	\$2,128	\$0	-	\$0	-	\$0
Physician	\$2,853	7.7%	\$3,073	3.6%	\$3,182	\$1,672	89.3%	\$3,165	-44.5%	\$1,758
Ancillary	\$72	35.5%	\$98	9.4%	\$107	\$0	-	\$475	-15.5%	\$401

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	326	44.2%	470	-5.3%	445	35	28.4%	45	-3.4%	43
Spouses	53	40.4%	75	-1.2%	74	7	17.1%	8	-12.5%	7
Children	85	44.3%	123	-7.7%	113	8	8.3%	9	-7.7%	8
Tot. Members	464	43.8%	667	-5.2%	633	50	23.6%	61	-5.2%	58
Avg. Family Size	1.4	-0.3%	1.4	0.0%	1.4	1.4	-3.7%	1.4	-1.9%	1.3
Financial Summary										
Allowed	\$2,488,328	87.6%	\$4,668,156	-15.5%	\$3,946,252	\$144,788	14.3%	\$165,438	514.4%	\$1,016,424
Plan Paid	\$1,851,813	83.5%	\$3,398,202	-23.1%	\$2,612,750	\$52,871	21.8%	\$64,379	944.5%	\$672,414
Member Paid (OOP)	\$244,160	52.5%	\$372,355	1.2%	\$376,866	\$24,128	18.4%	\$28,576	69.8%	\$48,523
Paid PEPY	\$11,364	27.3%	\$14,464	-18.9%	\$11,737	\$3,050	-5.1%	\$2,893	980.9%	\$31,275
Paid PMPY	\$7,977	27.6%	\$10,182	-18.9%	\$8,261	\$2,136	-1.5%	\$2,105	1001.5%	\$23,187
Paid PEPM	\$947	27.3%	\$1,205	-18.9%	\$978	\$254	-5.1%	\$241	980.9%	\$2,606
Paid PMPM	\$665	27.6%	\$849	-18.9%	\$688	\$178	-1.5%	\$175	1001.5%	\$1,932
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	4	75.0%	7	-42.9%	4	0	-	0	-	1
HCCs per 1000	8.6	21.7%	10.5	-39.7%	6.3	0.0	-	0.0	-	17.2
Paid per HCC	\$138,905	21.5%	\$168,765	-31.7%	\$115,262	\$0	-	\$0	-	\$541,490
HCC Paid % of Tot	30.0%	4.8 pts	34.8%	-17.1 pts	17.6%	0.0%	-	0.0%	-	80.5%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$1,877	22.6%	\$2,302	-3.3%	\$2,226	\$188	10.1%	\$207	8194.5%	\$17,186
Outpatient	\$2,508	49.5%	\$3,749	-33.3%	\$2,501	\$627	-14.4%	\$536	527.6%	\$3,366
Physician	\$3,445	16.0%	\$3,996	-15.6%	\$3,373	\$1,291	11.9%	\$1,444	75.6%	\$2,536
Ancillary	\$147	-8.0%	\$135	19.5%	\$162	\$30	-372.9%	-\$83	-218.7%	\$98

Financial Summary – Full Year Trend

Plan Totals & Norm



Measure	Total Plan					UMR Norm	
	2024	↔	2025	↔	2026-2Q	2026-2Q	Variance
Average Enrollment							
Employees	2,563	9.4%	2,804	-10.8%	2,502		
Spouses	501	7.7%	539	-13.1%	469		
Children	1,691	8.0%	1,827	-14.5%	1,561		
Tot. Members	4,754	8.7%	5,170	-12.4%	4,531		
Avg. Family Size	1.9	-0.6%	1.8	-1.7%	1.8	1.9	-5.8%
Financial Summary							
Allowed	\$43,086,529	18.9%	\$51,230,661	-61.0%	\$19,995,479		
Plan Paid	\$37,911,868	19.1%	\$45,156,705	-63.1%	\$16,655,657		
Member Paid (OOP)	\$3,463,753	14.2%	\$3,956,451	-50.7%	\$1,951,930		
Paid PEPY	\$14,793	8.9%	\$16,103	-17.3%	\$13,317	\$11,111	19.9%
Paid PMPY	\$7,974	9.5%	\$8,734	-15.8%	\$7,351	\$5,779	27.2%
Paid PEPM	\$1,233	8.9%	\$1,342	-17.3%	\$1,110	\$926	19.9%
Paid PMPM	\$664	9.5%	\$728	-15.8%	\$613	\$482	27.2%
High-Cost Claimants (Med Paid \$100,000+)							
# of HCCs	62	-4.8%	59	-59.3%	24		
HCCs per 1000	13.0	-12.5%	11.4	-53.6%	5.3	2.9	85.8%
Paid per HCC	\$268,731	7.9%	\$289,942	-36.7%	\$183,398	\$210,001	-12.7%
HCC Paid % of Tot	43.9%	-6.1 pts	37.9%	-11.5 pts	26.4%	23.3%	3.1 pts
Cost Distribution by Claim Type (Paid PMPY)							
Inpatient	\$2,499	11.6%	\$2,789	-34.0%	\$1,841	\$1,392	32.2%
Outpatient	\$2,177	12.7%	\$2,455	-10.6%	\$2,195	\$1,640	33.9%
Physician	\$3,198	5.7%	\$3,382	-5.4%	\$3,200	\$2,618	22.3%
Ancillary	\$100	8.8%	\$108	5.6%	\$115	\$129	-11.0%

- Total plan paid amount for the first two quarters of 2024 was 53.9% of the full year
- Annualizing 2025 paid dollars using the same ratio would result in a total paid of \$30.9 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	2,116	8.2%	2,291	-12.2%	2,012	2	-10.0%	2	-22.2%	1
Spouses	426	7.3%	457	-15.2%	388	0	-	0	-	0
Children	1,574	7.6%	1,694	-15.0%	1,440	0	-	0	-	0
Tot. Members	4,116	7.9%	4,442	-13.6%	3,840	2	-10.0%	2	-22.2%	1
Avg. Family Size	1.9	-0.3%	1.9	-1.6%	1.9	1.0	0.0%	1.0	0.0%	1.0
Financial Summary										
Allowed	\$35,754,447	17.5%	\$42,008,318	-64.2%	\$15,031,244	\$4,325	29.9%	\$5,618	-72.3%	\$1,558
Plan Paid	\$32,764,263	16.9%	\$38,309,548	-65.1%	\$13,369,233	\$3,375	29.0%	\$4,354	-71.1%	\$1,260
Member Paid (OOP)	\$2,844,849	12.6%	\$3,203,983	-52.4%	\$1,526,242	\$950	33.1%	\$1,264	-76.4%	\$299
Paid PEPY	\$15,483	8.0%	\$16,724	-20.5%	\$13,289	\$2,025	43.4%	\$2,903	-25.6%	\$2,159
Paid PMPY	\$7,961	8.3%	\$8,625	-19.3%	\$6,964	\$2,025	43.4%	\$2,903	-25.6%	\$2,159
Paid PEPM	\$1,290	8.0%	\$1,394	-20.5%	\$1,107	\$169	43.4%	\$242	-25.6%	\$180
Paid PMPM	\$663	8.3%	\$719	-19.3%	\$580	\$169	43.4%	\$242	-25.6%	\$180
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	54	-11.1%	48	-60.4%	19	0	-	0	-	0
HCCs per 1000	13.1	-17.6%	10.8	-54.2%	4.9	0.0	-	0.0	-	0.0
Paid per HCC	\$278,222	10.8%	\$308,200	-42.1%	\$178,567	\$0	-	\$0	-	\$0
HCC Paid % of Tot	45.9%	-7.2 pts	38.6%	-13.2 pts	25.4%	0.0%	-	0.0%	-	0.0%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$2,690	7.8%	\$2,899	-46.6%	\$1,547	\$0	-	\$0	-	\$0
Outpatient	\$2,040	13.6%	\$2,317	-8.2%	\$2,128	\$0	-	\$0	-	\$0
Physician	\$3,139	5.3%	\$3,304	-3.7%	\$3,182	\$1,880	33.8%	\$2,516	-30.1%	\$1,758
Ancillary	\$92	13.1%	\$104	2.9%	\$107	\$145	167.9%	\$387	3.7%	\$401

Financial Summary – Full Year Trend

Retired Members



Measure	State Retirees					Non-State Retirees				
	2024	↔	2025	↔	2026-2Q	2024	↔	2025	↔	2026-2Q
Average Enrollment										
Employees	404	15.8%	468	-4.9%	445	41	8.2%	44	-2.1%	43
Spouses	67	11.4%	74	-0.5%	74	8	-3.2%	8	-8.7%	7
Children	108	15.0%	124	-8.7%	113	10	-12.3%	8	-4.0%	8
Tot. Members	579	15.1%	667	-5.1%	633	58	3.3%	60	-3.2%	58
Avg. Family Size	1.4	-0.6%	1.4	-0.2%	1.4	1.4	-4.5%	1.4	-1.1%	1.3
Financial Summary										
Allowed	\$6,765,663	28.7%	\$8,705,026	-54.7%	\$3,946,252	\$562,094	-9.0%	\$511,699	98.6%	\$1,016,424
Plan Paid	\$4,854,348	35.7%	\$6,587,906	-60.3%	\$2,612,750	\$289,883	-12.1%	\$254,897	163.8%	\$672,414
Member Paid (OOP)	\$553,849	24.5%	\$689,806	-45.4%	\$376,866	\$64,105	-4.2%	\$61,398	-21.0%	\$48,523
Paid PEPY	\$12,005	17.2%	\$14,073	-16.6%	\$11,737	\$7,143	-18.7%	\$5,804	438.8%	\$31,275
Paid PMPY	\$8,383	17.9%	\$9,882	-16.4%	\$8,261	\$4,998	-14.9%	\$4,254	445.0%	\$23,187
Paid PEPM	\$1,000	17.2%	\$1,173	-16.6%	\$978	\$595	-18.7%	\$484	438.8%	\$2,606
Paid PMPM	\$699	17.9%	\$823	-16.4%	\$688	\$416	-14.9%	\$355	445.0%	\$1,932
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	7	57.1%	11	-63.6%	4	1	-100.0%	0	-	1
HCCs per 1000	12.1	36.5%	16.5	-61.7%	6.3	17.2	-100.0%	0.0	-	17.2
Paid per HCC	\$201,561	2.5%	\$206,510	-44.2%	\$115,262	\$132,680	-100.0%	\$0	-	\$541,490
HCC Paid % of Tot	29.1%	5.4 pts	34.5%	-16.8 pts	17.6%	45.8%	-45.8 pts	0.0%	-	80.5%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$1,280	73.2%	\$2,216	0.5%	\$2,226	\$1,206	-7.7%	\$1,113	1444.6%	\$17,186
Outpatient	\$3,145	10.0%	\$3,459	-27.7%	\$2,501	\$2,312	-32.7%	\$1,556	116.3%	\$3,366
Physician	\$3,814	6.4%	\$4,058	-16.9%	\$3,373	\$1,274	25.8%	\$1,603	58.2%	\$2,536
Ancillary	\$144	3.5%	\$149	8.2%	\$162	\$207	-108.3%	-\$17	-670.7%	\$98

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	\$8,635,418	\$522,856	\$245,327	\$9,403,601	\$2,969,646	\$510,940	\$192,903	\$3,673,489	-60.9%
Outpatient	\$5,121,893	\$1,181,147	\$70,214	\$6,373,253	\$4,084,483	\$668,647	\$122,278	\$4,875,408	-23.5%
Physician	\$6,916,779	\$1,180,762	\$152,749	\$8,250,290	\$6,109,720	\$914,140	\$152,714	\$7,176,574	-13.0%
Ancillary	\$220,058	\$32,263	\$12,884	\$265,205	\$205,384	\$48,091	\$3,036	\$256,512	-3.3%
Total	\$20,894,147	\$2,917,028	\$481,174	\$24,292,350	\$13,369,233	\$2,141,819	\$470,931	\$15,981,984	-34.2%
PMPM	\$773.46	\$873.87	\$721.56	\$783.15	\$580.31	\$696.41	\$654.42	\$595.60	-23.9%
Non-State Members									
Inpatient	\$0	\$0	\$6,337	\$6,337	\$0	\$443,149	\$55,258	\$498,406	7765.0%
Outpatient	\$0	\$0	\$16,404	\$16,404	\$0	\$64,188	\$33,427	\$97,615	495.1%
Physician	\$2,637	\$5,257	\$38,915	\$46,810	\$1,025	\$44,235	\$29,305	\$74,566	59.3%
Ancillary	\$396	\$0	-\$2,534	-\$2,138	\$234	\$100	\$2,752	\$3,086	-244.4%
Total	\$3,033	\$5,257	\$59,123	\$67,413	\$1,260	\$551,672	\$120,742	\$673,673	899.3%
PMPM	\$303.33	\$175.22	\$175.44	\$178.81	\$179.93	\$18,389.07	\$379.69	\$1,897.67	961.3%
All Members									
Inpatient	\$8,635,418	\$522,856	\$251,664	\$9,409,938	\$2,969,646	\$954,089	\$248,161	\$4,171,896	-55.7%
Outpatient	\$5,121,893	\$1,181,147	\$86,618	\$6,389,657	\$4,084,483	\$732,836	\$155,704	\$4,973,023	-22.2%
Physician	\$6,919,417	\$1,186,019	\$191,664	\$8,297,099	\$6,110,745	\$958,375	\$182,019	\$7,251,140	-12.6%
Ancillary	\$220,453	\$32,263	\$10,351	\$263,068	\$205,619	\$48,191	\$5,788	\$259,598	-1.3%
Total	\$20,897,181	\$2,922,285	\$540,296	\$24,359,762	\$13,370,493	\$2,693,491	\$591,673	\$16,655,657	-31.6%
PMPM	\$773.29	\$867.65	\$538.22	\$775.90	\$580.19	\$867.32	\$570.23	\$612.60	-21.0%

Medical Cost Distribution

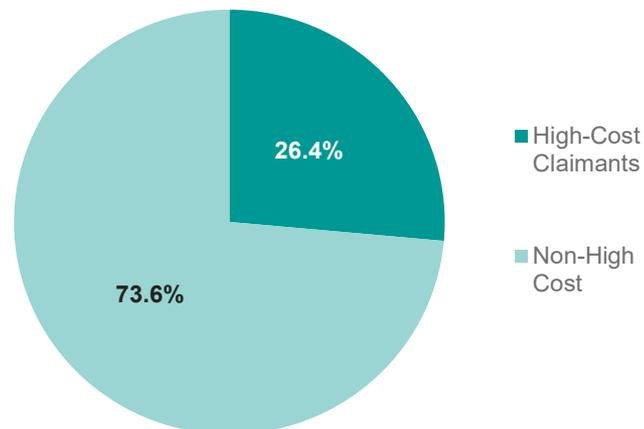
Distribution by Member Cost



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	937	16.3%	\$0	0.0%	\$0	0.0%	772	15.2%	\$0	0.0%	\$0	0.0%
< \$0 - \$0	195	3.4%	-\$110,239	-0.5%	\$2,375	0.1%	218	4.3%	-\$213,761	-1.3%	\$3,930	0.2%
> \$0 - \$2,500	3,478	60.7%	\$2,420,374	9.9%	\$686,814	32.5%	3,036	59.8%	\$2,210,756	13.3%	\$613,399	31.4%
> \$2,500 - \$5,000	492	8.6%	\$1,733,276	7.1%	\$380,879	18.0%	485	9.6%	\$1,724,555	10.4%	\$391,283	20.0%
> \$5,000 - \$10,000	267	4.7%	\$1,845,403	7.6%	\$325,889	15.4%	285	5.6%	\$1,956,271	11.7%	\$348,868	17.9%
> \$10,000 - \$25,000	218	3.8%	\$3,512,617	14.4%	\$375,923	17.8%	174	3.4%	\$2,756,010	16.5%	\$305,357	15.6%
> \$25,000 - \$50,000	85	1.5%	\$2,890,887	11.9%	\$165,985	7.9%	49	1.0%	\$1,669,407	10.0%	\$120,450	6.2%
> \$50,000 - \$100,000	31	0.5%	\$2,259,536	9.3%	\$88,675	4.2%	31	0.6%	\$2,150,860	12.9%	\$85,479	4.4%
> \$100,000	31	0.5%	\$9,807,909	40.3%	\$87,693	4.1%	24	0.5%	\$4,401,559	26.4%	\$83,165	4.3%
Total	5,734	100.0%	\$24,359,762	100.0%	\$2,114,233	100.0%	5,074	100.0%	\$16,655,657	100.0%	\$1,951,930	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	7	\$721,973	16.4%
2	Injury, Poisoning & External Causes	10	\$683,363	15.5%
3	Perinatal Originating Conditions	4	\$452,537	10.3%
4	Circulatory System	13	\$447,701	10.2%
5	Digestive System	7	\$314,830	7.2%
6	Musculoskeletal System	11	\$301,271	6.8%
7	Respiratory System	8	\$282,185	6.4%
8	Health Status & Health Services	20	\$246,254	5.6%
9	Pregnancy, Childbirth & the Puerperium	1	\$205,670	4.7%
10	Infectious & Parasitic Diseases	6	\$198,913	4.5%
...	All Others		\$546,863	12.4%
=	Total	24	\$4,401,559	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	159	-1.9%	156	-32.7%	105		
# of Admit Days	706	68.4%	1,189	-49.6%	599		
Paid per Admit	\$28,448	64.8%	\$46,868	-12.3%	\$41,089	\$29,282	40.3%
Paid per Admit Day	\$6,407	-4.0%	\$6,149	17.1%	\$7,203	\$5,888	22.3%
Admits per 1000	82.6	-27.8%	59.6	-22.3%	46.3	47.4	-2.2%
Average LOS	4.4	71.7%	7.6	-25.2%	5.7	5.0	14.7%
Emergency Room Visits							
# of ER Visits	659	-5.3%	624	-8.7%	570		
~ % resulting in Admit	14.9%	-0.1 pts	14.7%	-2.3 pts	12.5%	10.3%	2.1 pts
ER Visits per Patient	1.3	-1.9%	1.3	-1.4%	1.3		
ER Visits per 1000	342.2	-30.3%	238.5	5.5%	251.6	227.4	10.7%
Paid per ER Visit	\$2,932	10.0%	\$3,224	1.0%	\$3,258	\$2,561	27.2%
Urgent Care Visits							
# of UC Visits	1,281	-4.4%	1,225	-16.8%	1,019		
UC Visits per Patient	1.4	1.6%	1.4	-1.7%	1.4		-
UC Visits per 1000	665.2	-29.6%	468.2	-3.9%	449.8	248.6	80.9%
Paid per UC Visit	\$126	3.1%	\$130	4.6%	\$136	\$126	7.9%
Office Visits							
Off Visits per Patient	3.5	3.2%	3.6	2.7%	3.7		
Paid per Office Visit	\$111	5.0%	\$117	6.4%	\$124	\$101	22.7%
Office Visits Paid PMPY	\$869	-27.5%	\$630	12.0%	\$705	\$399	76.7%
Services							
Radiology Svcs per 1000	5,009.2	-23.2%	3,845.5	-1.6%	3,782.5	3,767.6	0.4%
Radiology Paid PMPY	\$784	-23.7%	\$598	-5.2%	\$567		
Lab Services per 1000	15,905.1	-29.7%	11,174.9	1.7%	11,361.2	9,864.7	15.2%
Labs Paid PMPY	\$313	-13.9%	\$269	-11.8%	\$238		

- Inpatient Admission rate per 1000 decreased significantly (-22.3%), and amount paid per Admission is 12.3% lower than prior period
- ER utilization increased 5.5%, and amount paid per ER visit is 1.0% 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	134	-7.5%	124	-38.7%	76	0	-	0	-	0
# of Admit Days	590	65.3%	975	-55.8%	431	0	-	0	-	0
Paid per Admit	\$29,588	73.5%	\$51,345	-19.6%	\$41,300	\$0	-	\$0	-	\$0
Paid per Admit Day	\$6,720	-2.8%	\$6,530	11.5%	\$7,283	\$0	-	\$0	-	\$0
Admits per 1000	80.3	-31.4%	55.1	-28.1%	39.6	0.0	-	0.0	-	0.0
Average LOS	4.4	78.6%	7.9	-27.9%	5.7	0.0	-	0.0	-	0.0
Emergency Room Visits										
# of ER Visits	570	-8.9%	519	-12.9%	452	0	-	1	-100.0%	0
~ % resulting in Admit	13.3%	-1.6 pts	11.8%	0.0 pts	11.7%	0.0%	-	0.0%	0.0 pts	0.0%
ER Visits per Patient	1.3	-1.7%	1.3	-0.8%	1.3	0.0	-	1.0	-100.0%	0.0
ER Visits per 1000	341.7	-32.5%	230.5	2.1%	235.4	0.0	-	1,200.0	-100.0%	0.0
Paid per ER Visit	\$3,016	7.0%	\$3,227	9.5%	\$3,535	\$0	-	\$369	-100.0%	\$0
Urgent Care Visits										
# of UC Visits	1,137	-5.4%	1,076	-16.4%	900	0	-	0	-	0
UC Visits per Patient	1.4	1.6%	1.4	-1.2%	1.4	0.0	-	0.0	-	0.0
UC Visits per 1000	681.6	-29.9%	478.0	-1.9%	468.8	0.0	-	0.0	-	0.0
Paid per UC Visit	\$129	2.7%	\$132	5.1%	\$139	\$0	-	\$0	-	\$0
Office Visits										
Off Visits per Patient	3.4	2.3%	3.4	2.6%	3.5	4.0	0.0%	4.0	-25.0%	3.0
Paid per Office Visit	\$115	6.1%	\$122	5.8%	\$129	\$193	-34.9%	\$126	-44.3%	\$70
Office Visits Paid PMPY	\$853	-27.4%	\$619	11.9%	\$693	\$1,158	-47.9%	\$603	-40.4%	\$360
Services										
Radiology Svcs per 1000	4,743.1	-24.8%	3,568.0	0.0%	3,568.5	3,000.0	60.0%	4,800.0	42.9%	6,857.1
Radiology Paid PMPY	\$775	-24.6%	\$585	-6.1%	\$549	\$0	-	\$452	53.7%	\$694
Lab Services per 1000	15,306.7	-30.1%	10,702.6	-0.1%	10,687.3	19,500.0	-13.8%	16,800.0	2.0%	17,142.9
Labs Paid PMPY	\$307	-12.9%	\$267	-13.8%	\$230	\$514	0.0%	\$514	-69.5%	\$157

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	22	40.9%	31	-16.1%	26	3	-66.7%	1	200.0%	3
# of Admit Days	109	94.5%	212	-30.7%	147	7	-71.4%	2	950.0%	21
Paid per Admit	\$24,996	21.0%	\$30,254	-12.7%	\$26,419	\$2,816	143.4%	\$6,853	2276.6%	\$162,860
Paid per Admit Day	\$5,045	-12.3%	\$4,424	5.6%	\$4,673	\$1,207	183.9%	\$3,426	579.0%	\$23,266
Admits per 1000	94.8	-2.0%	92.9	-11.5%	82.2	121.2	-73.0%	32.7	216.4%	103.4
Average LOS	5.0	38.0%	6.8	-17.3%	5.7	2.3	-14.3%	2.0	250.0%	7.0
Emergency Room Visits										
# of ER Visits	84	14.3%	96	6.3%	102	5	60.0%	8	100.0%	16
~ % resulting in Admit	22.6%	8.6 pts	31.3%	-14.6 pts	16.7%	60.0%	-47.5 pts	12.5%	-6.3 pts	6.3%
ER Visits per Patient	1.5	-6.2%	1.4	-9.9%	1.3	1.0	14.3%	1.1	40.0%	1.6
ER Visits per 1000	361.8	-20.5%	287.6	12.1%	322.5	202.0	29.5%	261.6	110.9%	551.7
Paid per ER Visit	\$2,265	52.5%	\$3,456	-33.6%	\$2,296	\$4,449	-86.3%	\$611	158.0%	\$1,578
Urgent Care Visits										
# of UC Visits	129	7.8%	139	-22.3%	108	15	-33.3%	10	10.0%	11
UC Visits per Patient	1.3	3.5%	1.4	-5.7%	1.3	1.5	-16.7%	1.3	-2.2%	1.2
UC Visits per 1000	555.7	-25.0%	416.5	-18.0%	341.5	606.1	-46.0%	327.0	16.0%	379.3
Paid per UC Visit	\$114	5.4%	\$121	3.6%	\$125	\$38	20.8%	\$45	-43.5%	\$26
Office Visits										
Off Visits per Patient	4.1	6.9%	4.4	-1.6%	4.4	4.2	-3.6%	4.1	15.5%	4.7
Paid per Office Visit	\$99	-0.6%	\$98	12.8%	\$111	\$48	-0.8%	\$48	-6.3%	\$45
Office Visits Paid PMPY	\$1,025	-28.9%	\$729	11.8%	\$815	\$500	-36.6%	\$317	9.5%	\$347
Services										
Radiology Svcs per 1000	6,866.1	-15.9%	5,773.9	-19.2%	4,667.0	5,575.8	-42.5%	3,204.4	157.2%	8,241.4
Radiology Paid PMPY	\$919	-20.4%	\$732	-8.1%	\$673	\$156	-6.1%	\$147	311.1%	\$603
Lab Services per 1000	20,421.8	-27.7%	14,765.9	2.9%	15,186.8	13,777.8	-52.1%	6,604.9	114.1%	14,137.9
Labs Paid PMPY	\$366	-17.1%	\$304	-2.7%	\$295	\$219	-67.2%	\$72	54.7%	\$111

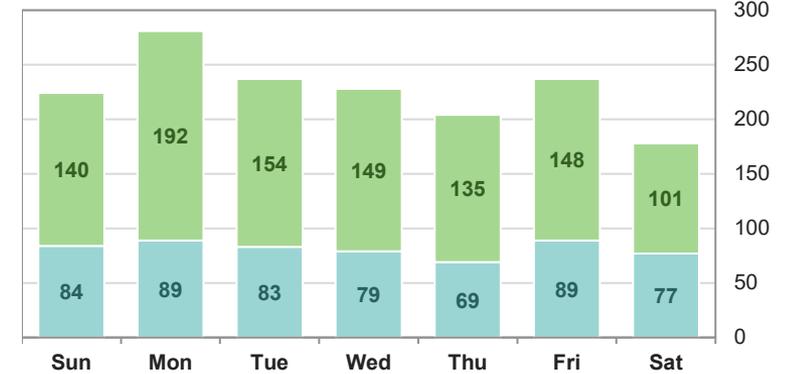
On Demand Care Summary

Emergency Room & Urgent Care

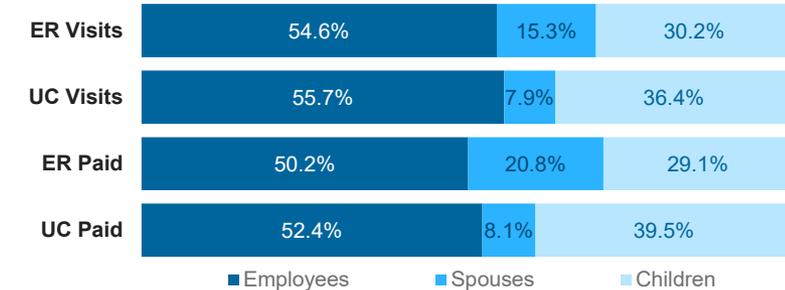


Measure	2025-2Q	2026-2Q	Change	UMR Norm	Variance
Emergency Room					
# of Visits	624	570	-8.7%		
# of Patients	475	440	-7.4%		
Total Plan Paid	\$2,012,034	\$1,857,209	-7.7%		
Total Mem Paid	\$299,667	\$280,712	-6.3%		
Visits per 1000	238.5	251.6	5.5%	227.4	10.7%
Paid per Visit	\$3,224	\$3,258	1.0%	\$2,561	27.2%
Paid PMPM	\$64	\$68	6.6%	\$49	40.8%
% ER Patients w/ Office Visit*	96.0%	95.2%	-0.8 pts		
% Potentially Avoidable**	10.6%	11.9%	1.4 pts	82.9%	-70.9 pts
Urgent Care					
# of Visits	1,225	1,019	-16.8%		
# of Patients	884	748	-15.4%		
Total Plan Paid	\$159,674	\$138,966	-13.0%		
Total Mem Paid	\$54,517	\$47,563	-12.8%		
Visits per 1000	468.2	449.8	-3.9%	248.6	80.9%
Paid per Visit	\$130	\$136	4.6%	\$126	7.9%
Paid PMPM	\$5	\$5	0.5%	\$3	95.3%

ER & UC Utilization by Day of Week



ER & UC Utilization & Cost by Relationship



	# of Visits			Total Paid		
	ER	UC	Total	ER	UC	Total
Employee	311	568	879	\$931,694	\$72,791	\$1,004,485
Spouse	87	80	167	\$385,910	\$11,310	\$397,220
Child	172	371	543	\$539,605	\$54,865	\$594,470
Total	570	1,019	1,589	\$1,857,209	\$138,966	\$1,996,174

* 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.

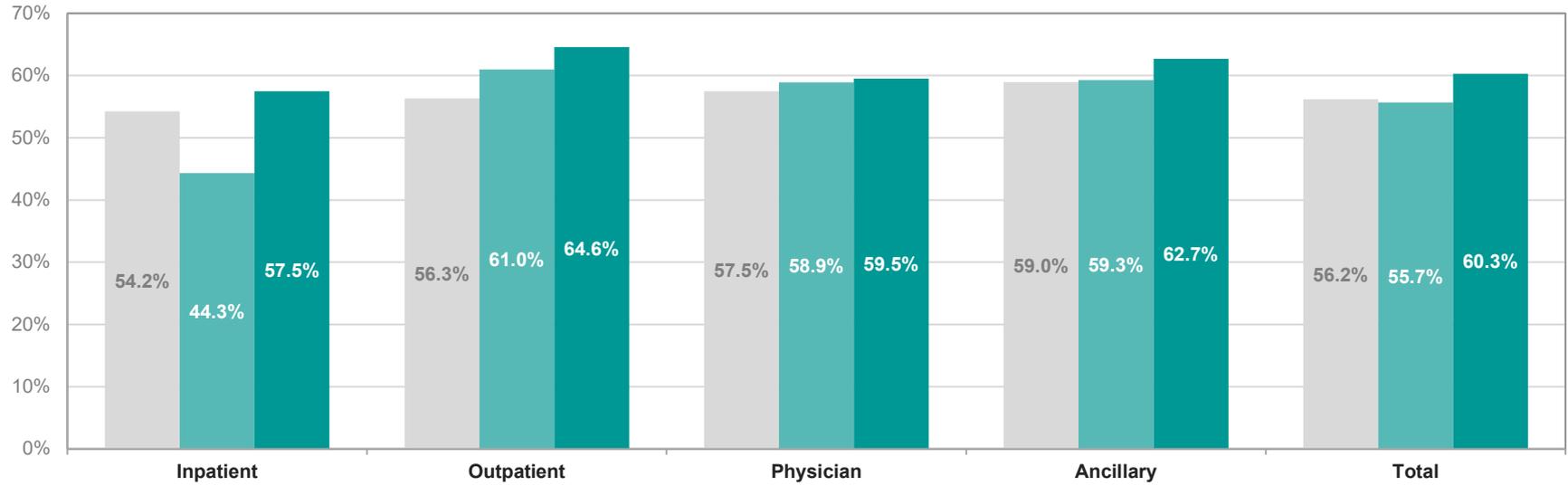
Network Summary

Discount Percentage & Network Utilization

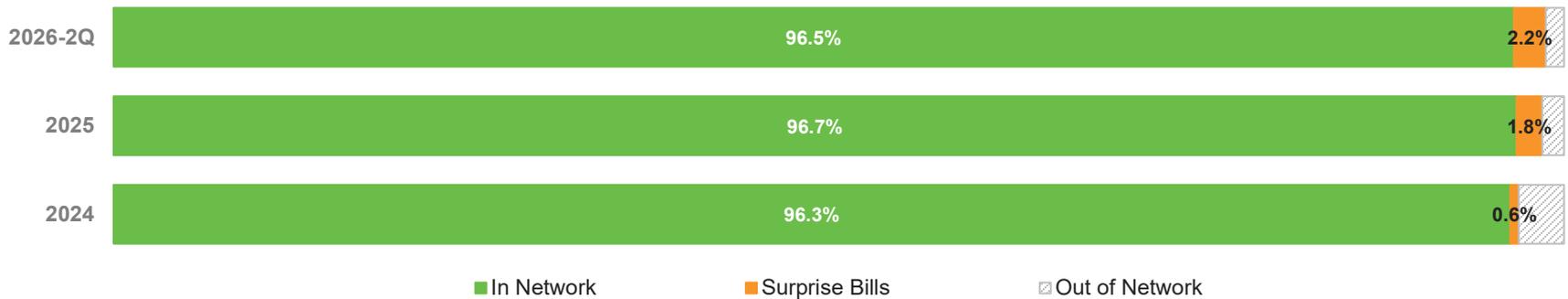


Discount Percentage* by Claim Type

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
Musculoskeletal System	1,916	\$5,111,750	1,250	\$2,078,013	\$1,480,856	\$474,374	\$122,782	\$983,213	\$1,094,800
Circulatory System	1,057	\$4,561,417	612	\$1,496,734	\$1,195,839	\$256,544	\$44,351	\$621,629	\$875,105
Injury, Poisoning & External Causes	954	\$3,217,301	549	\$1,482,999	\$1,062,678	\$229,943	\$190,378	\$988,258	\$494,740
Neoplasms	948	\$5,069,259	516	\$1,475,134	\$1,050,917	\$411,026	\$13,191	\$528,430	\$946,703
Health Status & Health Services	3,709	\$3,578,036	2,365	\$1,390,630	\$850,604	\$247,137	\$292,889	\$453,387	\$937,243
Digestive System	839	\$3,833,453	473	\$1,169,823	\$879,656	\$186,063	\$104,104	\$514,643	\$655,180
Mental, Behavioral & Neurodevelopmental	1,305	\$2,232,030	914	\$1,075,017	\$487,995	\$89,854	\$497,168	\$406,151	\$668,866
Symptoms, Signs & Findings, NEC	2,460	\$2,751,576	1,418	\$1,004,855	\$570,927	\$163,641	\$270,288	\$336,763	\$668,093
Nervous System	1,081	\$1,684,188	744	\$840,146	\$487,817	\$145,775	\$206,554	\$340,473	\$499,673
Genitourinary System	1,125	\$2,141,134	660	\$832,696	\$597,260	\$163,842	\$71,595	\$367,409	\$465,287
Respiratory System	1,683	\$1,989,295	792	\$820,851	\$329,388	\$112,487	\$378,975	\$570,789	\$250,062
Endocrine, Nutritional & Metabolic	1,718	\$1,519,332	1,135	\$686,085	\$495,523	\$126,686	\$63,876	\$383,147	\$302,938
Pregnancy, Childbirth & the Puerperium	100	\$1,125,245	71	\$544,210	\$449,343	\$24,474	\$70,393	\$7	\$544,202
Perinatal Originating Conditions	60	\$3,326,874	29	\$534,977	\$171	\$0	\$534,807	\$357,613	\$177,364
Infectious & Parasitic Diseases	496	\$868,889	203	\$410,258	\$285,631	\$109,394	\$15,233	\$102,192	\$308,066
Eye and Adnexa	1,537	\$443,366	800	\$249,905	\$174,991	\$30,145	\$44,770	\$97,951	\$151,954
Skin & Subcutaneous Tissue	1,389	\$471,294	818	\$216,150	\$135,368	\$22,850	\$57,932	\$118,744	\$97,406
Ear and Mastoid Process	513	\$468,197	255	\$136,513	\$60,165	\$21,430	\$54,917	\$51,246	\$85,266
Congenital Malformations & Abnormalities	97	\$259,127	49	\$116,632	\$18,501	\$93	\$98,038	\$107,226	\$9,406
Blood & Immune Disorders	216	\$504,817	131	\$94,029	\$81,965	\$7,980	\$4,083	\$24,336	\$69,692
External Causes of Morbidity	1	\$124	0	\$0	\$0	\$0	\$0	\$0	\$0
Total	5,279	\$45,156,705	4,165	\$16,655,657	\$10,695,594	\$2,823,739	\$3,136,324	\$7,353,611	\$9,302,045

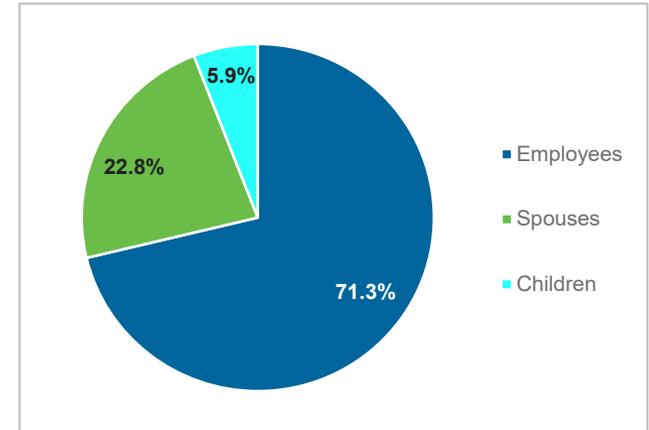
Musculoskeletal System

Breakout by Diagnostic Grouping & Demographics

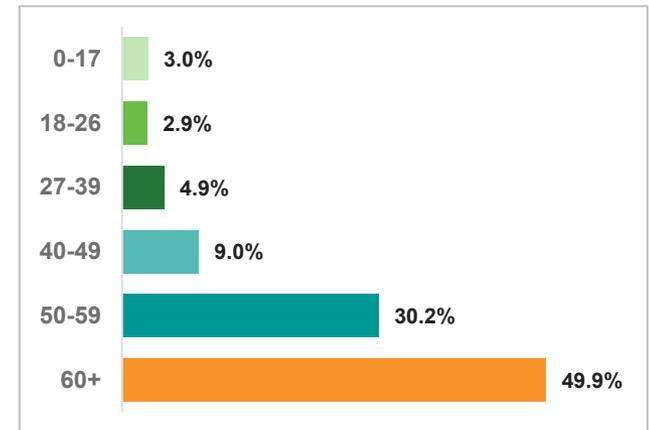


#	Musculoskeletal Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Spondylopathies & arthropathy	389	1,472	\$676,421	32.6%
2	Osteoarthritis & osteoporosis	209	519	\$418,470	20.1%
3	Tendon, tissue, muscle disorders	272	645	\$316,229	15.2%
4	Other musculoskeletal pain	705	2,150	\$300,040	14.4%
5	Joint disorders & fractures	90	236	\$150,093	7.2%
6	Scoliosis & oth deformities	94	167	\$82,298	4.0%
7	Low back pain	146	447	\$70,291	3.4%
8	Other MSK	17	98	\$26,720	1.3%
9	Rheumatoid arthritis & related disease	45	126	\$23,285	1.1%
10	Lupus	32	86	\$9,898	0.5%
11	Gout & crystal arthropathies	24	36	\$5,103	0.2%
12	Biomechanical lesions	89	399	-\$835	0.0%
=	Total	1,250	6,663	\$2,078,013	100.0%

Musculoskeletal Paid by Relationship



Musculoskeletal Paid by Age Range



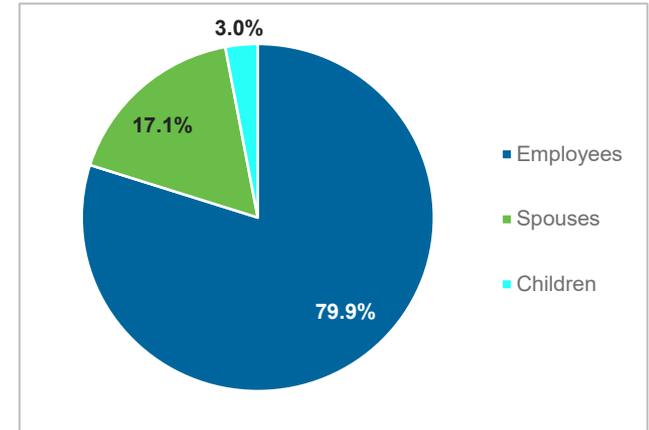
Circulatory System

Breakout by Diagnostic Grouping & Demographics

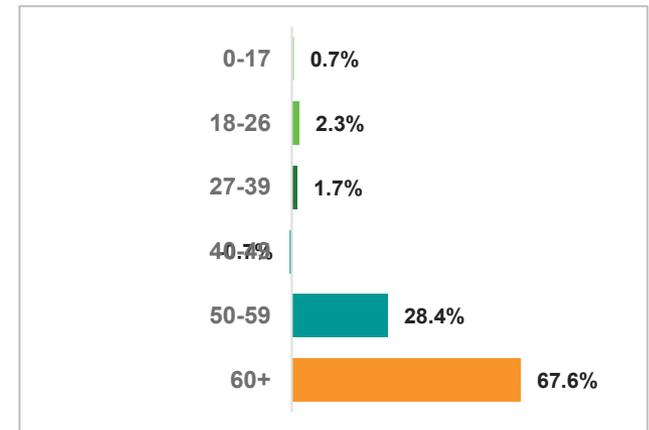


#	Circulatory System Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Cardiac dysrhythmias	114	310	\$312,263	20.9%
2	Heart failure	17	27	\$187,443	12.5%
3	Myocardial infarction	4	50	\$166,535	11.1%
4	Vascular disease	47	104	\$135,400	9.0%
5	Nonspecific chest pain	101	207	\$130,356	8.7%
6	Hypertension	325	537	\$124,552	8.3%
7	Coronary atherosclerosis & oth heart disease	88	214	\$121,276	8.1%
8	Other circulatory	35	50	\$112,716	7.5%
9	Acute pulmonary embolism, DVT	22	59	\$98,542	6.6%
10	Nonrheumatic & unspecified valve disorders	28	85	\$60,635	4.1%
11	Cerebrovascular disease	19	68	\$45,449	3.0%
12	Myocarditis & cardiomyopathy	5	8	\$1,568	0.1%
=	Total	612	1,888	\$1,496,734	100.0%

Circulatory System Paid by Relationship



Circulatory System Paid by Age Range



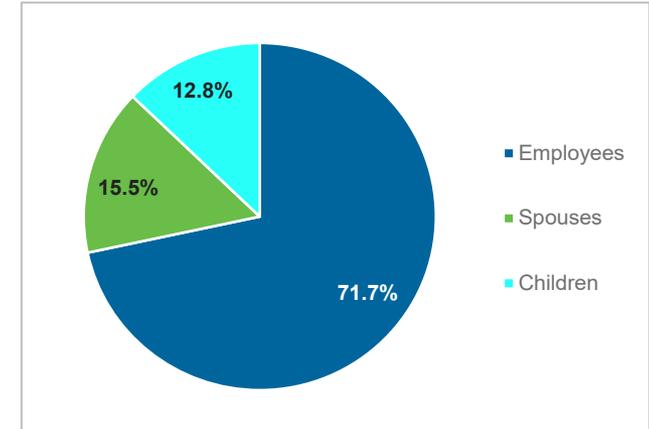
Injury, Poisoning & External Causes

Breakout by Diagnostic Grouping & Demographics

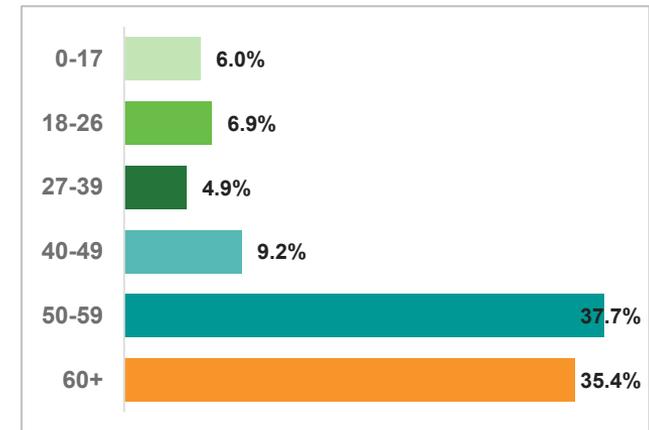


#	Injury & Poisoning Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Traumatic brain injury (TBI); concuss	16	48	\$495,473	33.4%
2	Sprains & strains	186	399	\$167,656	11.3%
3	Open wounds to limbs	66	103	\$163,844	11.0%
4	Compl of surg or med care, injury	17	55	\$128,734	8.7%
5	Fracture of lower limb (except hip)	31	123	\$101,458	6.8%
6	Internal organ injury	1	3	\$72,242	4.9%
7	Compl of intern orthop device or implant	10	25	\$55,889	3.8%
8	Other unspecified injury	89	133	\$46,809	3.2%
9	Compl of transplanted organs or tissue	2	5	\$42,489	2.9%
10	Superficial injury; contusion	84	108	\$36,553	2.5%
11	Fracture of the upper limb	41	141	\$36,164	2.4%
12	Dislocations	17	39	\$17,656	1.2%
13	Open wounds of head & neck	20	27	\$17,334	1.2%
14	Burn & corrosion	9	20	\$15,347	1.0%
15	Effect of for body entering opening	9	16	\$13,679	0.9%
16	Fracture of torso	3	11	\$12,066	0.8%
17	Open wounds of trunk	3	4	\$10,713	0.7%
18	Allergic reactions	26	35	\$10,035	0.7%
19	Other complication	7	12	\$9,408	0.6%
20	Other injury	16	19	\$8,206	0.6%
...	All Others	42	71	\$21,242	1.4%
=	Total	549	1,581	\$1,482,999	100.0%

Injury & Poisoning Paid by Relationship



Injury & Poisoning 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
Depressive disorders	424	\$531,931	410	\$621,974	267	\$288,393	\$67,226	\$6,633	\$213,075	\$1,460
Anxiety & related Disorders	512	\$337,685	490	\$381,768	345	\$206,990	\$0	\$5,965	\$201,025	\$0
Neurodevelopmental disorders	253	\$292,459	260	\$259,148	180	\$184,736	\$0	\$1,335	\$183,401	\$0
Trauma & stressor disorders	338	\$370,626	332	\$297,354	232	\$165,921	\$0	\$4,525	\$161,248	\$148
Other mental health	141	\$117,944	133	\$99,065	65	\$93,050	\$0	\$68,150	\$24,901	\$0
Bipolar & related Disorders	79	\$92,390	66	\$83,919	41	\$37,549	\$13,273	\$0	\$24,276	\$0
Suicidal ideation, attempt or self-harm	23	\$42,788	24	\$141,882	11	\$26,033	\$0	\$22,466	\$3,566	\$0
Alcohol-related disorders	45	\$307,936	30	\$150,432	20	\$23,837	\$3,320	\$12,781	\$7,737	\$0
Cannabis-related disorders	5	\$3,870	10	\$2,953	3	\$17,562	\$15,392	\$1,785	\$385	\$0
Obsessive compulsive disorders	22	\$60,775	20	\$9,774	21	\$10,624	\$0	\$0	\$10,624	\$0
Eating disorders	15	\$51,171	13	\$88,845	7	\$8,352	\$0	\$0	\$8,352	\$0
Schizophrenia spectrum disorders	16	\$33,159	13	\$68,703	9	\$8,345	\$420	-\$591	\$8,516	\$0
Other substance use	40	\$10,408	37	\$7,180	15	\$1,343	\$0	\$0	\$1,343	\$0
Stimulant disorders	6	\$31,146	1	\$5,296	2	\$1,266	\$0	\$0	\$1,266	\$0
Opioid disorders	13	\$38,318	8	\$13,737	3	\$1,015	\$592	\$0	\$423	\$0
Total	1,352	\$2,322,608	1,305	\$2,232,030	914	\$1,075,017	\$100,223	\$123,048	\$850,137	\$1,608

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	2.0	-16.7%	5	1.0	-16.7%	\$9,310	300.0	300.0
Asthma	216	43.2	-10.0%	87	17.4	-29.3%	\$4,874	64.8	213.0
Atrial Fibrillation	71	14.2	14.5%	57	11.4	26.7%	\$38,151	478.9	774.6
Blood Disorders	215	43.0	-1.4%	106	21.2	10.4%	\$23,846	186.0	427.9
CAD	92	18.4	3.4%	50	10.0	25.0%	\$14,624	173.9	456.5
COPD	35	7.0	-7.9%	25	5.0	-3.8%	\$26,257	314.3	657.1
Cancer	487	97.5	-15.3%	250	50.0	-5.3%	\$17,181	90.3	240.2
Chronic Pain	36	7.2	-23.4%	19	3.8	-20.8%	\$54,367	527.8	1,083.3
CHF	23	4.6	-28.1%	7	1.4	-65.0%	\$27,926	304.3	347.8
Demyelinating Diseases	19	3.8	11.8%	17	3.4	30.8%	\$23,710	0.0	473.7
Depression	380	76.1	-8.9%	278	55.6	-5.1%	\$14,028	123.7	352.6
Diabetes	495	99.1	-0.8%	359	71.9	-6.8%	\$10,397	58.6	220.2
ESRD	21	4.2	50.0%	12	2.4	-7.7%	\$97,097	714.3	1,476.2
Eating Disorders	15	3.0	0.0%	9	1.8	-18.2%	\$16,354	200.0	466.7
HIV/AIDS	6	1.2	0.0%	5	1.0	0.0%	\$2,050	0.0	0.0
Hyperlipidemia	211	42.2	8.2%	75	15.0	13.6%	\$4,806	19.0	99.5
Hypertension	557	111.5	-1.9%	261	52.2	13.0%	\$10,355	104.1	247.8
Immune Disorders	26	5.2	13.0%	13	2.6	0.0%	\$21,753	38.5	153.8
IBD	23	4.6	-4.2%	7	1.4	40.0%	\$5,902	43.5	217.4
Liver Disease	0	0.0	-100.0%	0	0.0	-100.0%	\$0	0.0	0.0
Morbid Obesity	87	17.4	-17.1%	44	8.8	-24.1%	\$8,878	57.5	149.4
Osteoarthritis	275	55.0	-0.7%	113	22.6	-7.4%	\$13,402	65.5	192.7
Peripheral Vascular Disease	19	3.8	-40.6%	5	1.0	-54.5%	\$12,006	157.9	368.4
Rheumatoid Arthritis	60	12.0	-6.3%	43	8.6	-4.4%	\$8,466	66.7	316.7

- *Most prevalent chronic condition is Hypertension, with 557 members*
- *Diabetes is the condition with the most moderate/high risk members (359)*
- *Members with mod/high risk Cancer have the highest combined cost: 250 members totaling \$4.30M*

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:** \$8,512
- **Admits per 1000:** 57.0
- **ER Visits per 1000:** 233.2

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	51.8	282	5,439.9	37.9	223	5,889.2	8.3%	5,517.6	6.7%
Well Child Visit	3 - 6 years	238.2	188	789.4	201.8	176	872.3	10.5%	735.5	18.6%
Adults w/ Well Visit	Adults 18+	4,332	1,828	42.2%	3,903	1,737	44.5%	2.3 pts	42.30%	2.2
Screenings		<i>Rate for all screenings is the percentage of eligible population who had the screening during the period.</i>								
Mammogram	Females 40 - 69	1,562	773	49.5%	1,403	730	52.0%	2.5 pts	45.0%	7.0
Cervical Cancer	Females 21 - 64	2,092	503	24.0%	1,833	464	25.3%	1.3 pts	25.6%	-0.3
Prostate Cancer	Males 50 - 70	900	434	48.2%	857	409	47.7%	-0.5 pts	42.2%	5.5
Colorectal Cancer	Members 45 - 75	2,507	431	17.2%	2,298	428	18.6%	1.4 pts	18.6%	0.0
Cholesterol	Female 45+ Male 35+	2,826	1,594	56.4%	2,590	1,508	58.2%	1.8 pts	54.1%	4.1
Condition-specific Screening										
Asthma	Office Visit for Asthma	240	198	82.5%	216	176	81.5%	-1.0 pts		
COPD	Spirometry Test	38	8	21.1%	35	5	14.3%	-6.8 pts		
Type 2 Diabetes	A1c Test	457	414	90.6%	456	413	90.6%	0.0 pts	86.5%	4.1
	Eye Exam	457	121	26.5%	456	149	32.7%	6.2 pts	0.0%	0.0
	Lipid Panel	457	343	75.1%	456	353	77.4%	2.4 pts	80.4%	-3.0
	Urine Protein Test	457	292	63.9%	456	310	68.0%	4.1 pts	71.1%	-3.1
	Any Diabetes Screen	457	435	95.2%	456	438	96.1%	0.9 pts	0.0%	0.0
Hyperlipidemia	Lipid Profile	195	102	52.3%	211	106	50.2%	-2.1 pts		
Hypertension	Creatinine Test	568	136	23.9%	557	135	24.2%	0.3 pts		
	Lipid Profile	568	160	28.2%	557	149	26.8%	-1.4 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.