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AGENDA ITEM

Action Item

Information Only

Date: July 25, 2024

Item Number: 4.2.2

Title: Self-Funded CDHP, LDPPPO, and EPO Plan Utilization Report for the period ending March 31, 2024

This report addresses medical, dental, prescription drug and HSA/HRA utilization for the PY 2024 period ending March 31, 2024. Included are:

- Executive Summary – provides a utilization overview.
- UMR Inc. CDHP Utilization Report – provides graphical supporting details for the information included in the Executive Summary.
- UMR Inc. LDPPPO Utilization Report – provides graphical supporting details for the information included in the Executive Summary.
- UMR Inc. EPO Utilization Report – provides graphical supporting details for the information included in the Executive Summary.
- Express Scripts Utilization Report – provides details supporting the prescription drug information included in the Executive Summary.
- Health Plan of Nevada Utilization – see Appendix D for Q3 Plan Year 2023 utilization data.

Executive Summary

CONSUMER DRIVEN HEALTH PLAN (CDHP)

The Consumer Driven Health Plan (CDHP) experience for Q3 of Plan Year 2024 compared to Q3 of Plan Year 2023 is summarized below.

- Population:
 - 10.3% decrease for primary participants
 - 12.4% decrease for primary participants plus dependents (members)
- Medical Cost:
 - 2.8% increase for primary participants
 - 5.0% increase for primary participants plus dependents (members)
- High-Cost Claims:
 - There were 96 High-Cost Claimants accounting for 33.2% of the total plan paid for Q3 of Plan Year 2024
 - 26.1% increase in High-Cost Claimants per 1,000 members
 - 19.3% decrease in average cost of High-Cost Claimant paid
- Top three highest cost clinical classifications include:
 - Cancer (\$5.4 million) – 27.4% of paid claims
 - Neurological Disorders (\$2.2 million) – 11.2% of paid claims
 - Cardia Disorders (\$2.2 million) – 11.0% of paid claims
- Emergency Room:
 - ER visits per 1,000 members increased 3.4%
 - Average paid per ER visit increased 6.7%
- Urgent Care:
 - Urgent Care visits per 1,000 members increased 10.1%
 - Average paid per Urgent Care visit decreased 6.7% (from \$45 to \$42)
- Network Utilization:
 - 97.4% of claims are from In-Network providers (the same as Q3 of PY2023)
 - Q3 of Plan Year 2024 In-Network discounts stayed the same as PY 2023 at 68.4%
- Prescription Drug Utilization:
 - Overall:
 - Total Net Claims decreased 10.5%
 - Total Gross Claims Costs decreased 0.4% (\$0.1 million)
 - Average Total Cost per Claim increased 11.2%
 - From \$115.05 to \$127.97
 - Member:
 - Total Member Cost decreased 4.3%
 - Average Participant Share per Claim increased 7.0%
 - Net Member PMPM increased 9.7%
 - From \$30.58 to \$33.54
 - Plan
 - Total Plan Cost increased 0.7%

- Average Plan Share per Claim increased 12.5%
- Net Plan PMPM increased 15.4%
 - From \$100.53 to \$116.00
- Net Plan PMPM factoring rebates increased 14.0%
 - From \$65.97 to \$75.20

LOW DEDUCTIBLE PPO PLAN (LDPPO)

The Low Deductible PPO Plan (LDPPO) experience for Q3 of Plan Year 2024 compared to Q3 of Plan Year 2023 is summarized below.

- Population:
 - 35.5% increase for primary participants
 - 33.5% increase for primary participants plus dependents (members)
- Medical Cost:
 - 8.3% increase for primary participants
 - 10.0% increase for primary participants plus dependents (members)
- High-Cost Claims:
 - There were 55 High-Cost Claimants accounting for 21.9% of the total plan paid for Q3 of Plan Year 2024
 - 4.3% decrease in High-Cost Claimants per 1,000 members
 - 5.2% decrease in average cost of High-Cost Claimant paid
- Top three highest cost clinical classifications include:
 - Cancer (\$3.6 million) – 27.4% of paid claims
 - Neurological Disorders (\$2.7 million) – 21.0% of paid claims
 - Cardiac Disorders (\$1.6 million) – 12.5% of paid claims
- Emergency Room:
 - ER visits per 1,000 members increased 11.0%
 - Average paid per ER visit increased 1.6%
- Urgent Care:
 - Urgent Care visits per 1,000 members increased by 1.4%
 - Average paid per Urgent Care visit increased 8.1% (from \$99 to \$107)
- Network Utilization:
 - 97.8% of claims are from In-Network providers (the same as Q3 of PY 2023)
 - Q3 of Plan Year 2024 In-Network discounts increased 1.0% over PY 2023
- Prescription Drug Utilization:
 - Overall:
 - Total Net Claims increased 36.2%
 - Total Gross Claims Costs increased 66.9% (\$12.1million)
 - Average Total Cost per Claim increased 22.5%
 - From \$120.20 to \$147.28
 - Member:
 - Total Member Cost increased 56.8%
 - Average Participant Share per Claim increased 15.1%

- Net Member PMPM increased 17.4%
 - From \$23.18 to \$27.21
 - Plan
 - Total Plan Cost increased 68.8%
 - Average Plan Share per Claim increased 24.0%
 - Net Plan PMPM increased 26.4%
 - From \$119.56 to \$151.11
 - Net Plan PMPM factoring rebates increased 27.5%
 - From \$78.59 to \$100.17

PEBP PREMIER PLAN (EPO)

The PEBP Premier Plan (EPO) experience for Q3 of Plan Year 2024 compared to Q3 of Plan Year 2023 is summarized below.

- Population:
 - 10.6% decrease for primary participants
 - 11.0% decrease for primary participants plus dependents (members)
- Medical Cost:
 - 4.2% increase for primary participants
 - 4.5 increase for primary participants plus dependents (members)
- High-Cost Claims:
 - There were 46 High-Cost Claimants accounting for 32.3% of the total plan paid for Q3 of Plan Year 2024
 - 23.1% increase in High-Cost Claimants per 1,000 members
 - 15.4% decrease in average cost of High-Cost Claimant paid
- Top three highest cost clinical classifications include:
 - Cancer (\$2.5 million) – 26.7% of paid claims
 - Cardiac Disorders (\$1.3 million) – 13.9% of paid claims
 - Infections (\$0.1 million) – 9.8% of paid claims
- Emergency Room:
 - ER visits per 1,000 members increased by 5.9%
 - Average paid per ER visit increased by 9.0%
- Urgent Care:
 - Urgent Care visits per 1,000 members increased by 7.8%
 - Average paid per Urgent Care visit increased 4.7%
- Network Utilization:
 - 96.2% of claims are from In-Network providers
 - In-Network utilization increased 0.1% over PY 2023
 - In-Network discounts increased 1.3% over PY 2023
- Prescription Drug Utilization:
 - Overall:
 - Total Net Claims decreased 7.3%
 - Total Gross Claims Costs increased 2.3% (\$0.3 million)
 - Average Total Cost per Claim increased 10.3%

- From \$145.79 to \$160.86
- Member:
 - Total Member Cost decreased 4.6%
 - Average Participant Share per Claim increased 2.9%
 - Net Member PMPM increased 7.5%
 - From \$40.97 to \$44.06
- Plan
 - Total Plan Cost increased 3.7%
 - Average Plan Share per Claim increased 11.8%
 - Net Plan PMPM increased 16.8%
 - From \$214.11 to \$250.06
 - Net Plan PMPM factoring rebates increased 16.8%
 - From \$139.74 to \$163.19

DENTAL PLAN

The Dental Plan experience for Q3 of Plan Year 2024 is summarized below.

- Dental Cost:
 - Total of \$19,905,370 paid for Dental claims
 - Basic claims account for 34.0% (\$6.8million)
 - Preventive claims account for 25.1% (\$5.0 million)
 - Diagnostic claims account for 22.5% (\$4.5 million)
 - Major claims account for 18.3 (\$3.7 million)

HEALTH REIMBURSEMENT ARRANGEMENT

The table below provides a list of HRA account balances as of March 31, 2024.

| HRA Account Balances as of Mar. 31, 2024 | | | |
|---|-------------------|------------------------------|------------------------------------|
| \$Range | # Accounts | Total Account Balance | Average Per Account Balance |
| 0 | 17,679 | 0.00 | 0.00 |
| \$.01 - \$500.00 | 35,636 | 8,875,776.60 | 249.07 |
| \$500.01 - \$1,000 | 3,120 | 2,105,246.36 | 674.76 |
| \$1,000.01 - \$1,500 | 1,039 | 1,252,242.03 | 1,205.24 |
| \$1,500.01 - \$2,000 | 500 | 865,102.22 | 1,730.20 |
| \$2,000.01 - \$2,500 | 297 | 669,271.49 | 2,253.44 |
| \$2,500.01 - \$3,000 | 232 | 638,709.62 | 2,753.06 |
| \$3,000.01 - \$3,500 | 142 | 459,398.64 | 3,235.20 |
| \$3,500.01 - \$4,000 | 182 | 681,551.72 | 3,744.79 |
| \$4,000.01 - \$4,500 | 132 | 558,951.85 | 4,234.48 |
| \$4,500.01 - \$5,000 | 106 | 504,971.61 | 4,763.88 |
| \$5,000.01 + | 664 | 5,651,038.56 | 8,510.60 |
| Total | 59,729 | \$ 22,262,261 | \$ 373 |

CONCLUSION

The information in this report provides plan experience for the Consumer Driven Health Plan (CDHP), Low Deductible PPO Plan (LDPPO) and the PEBP Premier Plan (EPO) through the third quarter of Plan Year 2024. The CDHP total plan paid decreased 8.0% over the same time for Plan Year 2023; however, on a PEPY basis the plan experienced an increase of 2.6%. The LDPPO total plan paid increased 8.3% over Q3 of Plan Year 2023. The EPO total plan paid decreased 6.9% over Q3 of Plan Year 2023. For HMO utilization and cost data please see the report provided in Appendix D.

Appendix A

Index of Tables

UMR Inc. – CDHP Utilization Review for PEBP January 1, 2024 – March 31, 2024

| | |
|--|----------|
| UMR INC. BENEFITS OVERVIEW | 2 |
| MEDICAL | |
| <i>Paid Claims by Age Group</i> | 3 |
| Financial Summary | 4 |
| Paid Claims by Claim Type | 8 |
| Cost Distribution – Medical Claims | 11 |
| Utilization Summary | 12 |
| Provider Network Summary | 14 |
| DENTAL | |
| Claims Analysis | 26 |
| Savings Summary | 27 |
| PREVENTIVE SERVICES | |
| Quality Metrics | 28 |
| PRESCRIPTION DRUG COSTS | |
| Prescription Drug Cost Comparison | 31 |

DATASCOPE™

Nevada Public Employees' Benefits Program

HDHP Plan

July 2023 – March 2024 Incurred,

Paid through May 2024

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Overview

- Total Medical Spend for 3Q24 was \$59,215,710 of which 75.3% was spent in the State Active population. When compared to 3Q23, this reflected a decrease of 8.0% in plan spend, with State Actives having a decrease of 3.9%.
 - When compared to 3Q22, 3Q24 decreased 18.2%, with State Actives having a decrease of 16.7%.
- On a PEPY basis, 3Q24 reflected an increase of 2.6% when compared to 3Q23. The largest group, State Actives, had a 7.2% increase when compared to the 3Q23 PEPY%.
 - When compared to 3Q22, 3Q24 increased 5.6%, with State Actives increasing 8.8%.
- 88.6% of the Average Membership had paid Medical claims less than \$2,500, with 24.8% having no claims paid at all during the reporting period.
- There were 96 high-cost Claimants (HCC's) over \$100K, that accounted for 33.2% of the total spend. HCCs accounted for 34.3% of total spend during 3Q23, with 87 members hitting the \$100K threshold. The largest diagnosis grouper was Cancer accounting for 27.4% of high-cost claimant dollars.
- IP Paid per Admit was \$28,380 which is an increase of 5.1% compared to 3Q23.
- ER Paid per Visit is \$2,435, which is an increase of 6.7% compared to 3Q23.
- 97.4% of all Medical spend dollars were to In Network providers. The average In Network discount was 68.2%, which is comparable to the PY23 average discount of 68.4%.

Paid Claims by Age Group

| Paid Claims by Age Group | | | | | | | | | | | | | | |
|--------------------------|----------------------|---------------|----------------------|---------------|----------------------|---------------|----------------------|---------------|----------------------|---------------|----------------------|---------------|--------------|-------------|
| Age Range | 3Q23 | | | | 3Q24 | | | | % Change | | | | | |
| | Med Net Pay | Med PMPM | Rx Net Pay | Rx PMPM | Net Pay | PMPM | Med Net Pay | Med PMPM | Rx Net Pay | Rx PMPM | Net Pay | PMPM | Net Pay | PMPM |
| <1 | \$ 4,636,463 | \$ 3,161 | \$ 33,929 | \$ 23 | \$4,670,392 | \$ 3,184 | \$ 1,563,904 | \$ 1,401 | \$ 513 | \$ 0 | \$ 1,564,417 | \$ 1,402 | -66.5% | -56.0% |
| 1 | \$ 295,269 | \$ 158 | \$ 17,144 | \$ 9 | \$312,413 | \$ 168 | \$ 276,597 | \$ 233 | \$ 70,754 | \$ 60 | \$ 347,351 | \$ 292 | 11.2% | 74.4% |
| 2 - 4 | \$ 622,175 | \$ 109 | \$ 124,473 | \$ 22 | \$746,648 | \$ 131 | \$ 471,851 | \$ 98 | \$ 122,783 | \$ 26 | \$ 594,634 | \$ 124 | -20.4% | -5.4% |
| 5 - 9 | \$ 985,888 | \$ 79 | \$ 200,278 | \$ 16 | \$1,186,166 | \$ 95 | \$ 1,008,953 | \$ 100 | \$ 228,275 | \$ 23 | \$ 1,237,228 | \$ 123 | 4.3% | 29.6% |
| 10 - 14 | \$ 1,275,224 | \$ 86 | \$ 238,634 | \$ 16 | \$1,513,858 | \$ 102 | \$ 1,286,841 | \$ 103 | \$ 419,140 | \$ 34 | \$ 1,705,981 | \$ 137 | 12.7% | 34.1% |
| 15 - 19 | \$ 3,588,200 | \$ 219 | \$ 555,472 | \$ 34 | \$4,143,672 | \$ 253 | \$ 3,403,709 | \$ 232 | \$ 395,864 | \$ 27 | \$ 3,799,573 | \$ 259 | -8.3% | 2.3% |
| 20 - 24 | \$ 2,479,557 | \$ 123 | \$ 914,832 | \$ 45 | \$3,394,389 | \$ 168 | \$ 2,324,750 | \$ 133 | \$ 1,112,413 | \$ 64 | \$ 3,437,163 | \$ 197 | 1.3% | 17.0% |
| 25 - 29 | \$ 2,726,306 | \$ 198 | \$ 717,660 | \$ 52 | \$3,443,966 | \$ 251 | \$ 1,854,300 | \$ 158 | \$ 342,572 | \$ 29 | \$ 2,196,872 | \$ 188 | -36.2% | -25.1% |
| 30 - 34 | \$ 4,203,153 | \$ 249 | \$ 750,398 | \$ 45 | \$4,953,551 | \$ 294 | \$ 3,263,468 | \$ 225 | \$ 670,643 | \$ 46 | \$ 3,934,111 | \$ 272 | -20.6% | -7.5% |
| 35 - 39 | \$ 2,672,843 | \$ 146 | \$ 1,236,947 | \$ 67 | \$3,909,790 | \$ 213 | \$ 3,752,657 | \$ 234 | \$ 1,115,372 | \$ 69 | \$ 4,868,029 | \$ 303 | 24.5% | 42.4% |
| 40 - 44 | \$ 3,331,268 | \$ 172 | \$ 1,607,018 | \$ 83 | \$4,938,286 | \$ 255 | \$ 3,210,536 | \$ 184 | \$ 1,487,190 | \$ 85 | \$ 4,697,726 | \$ 269 | -4.9% | 5.4% |
| 45 - 49 | \$ 3,803,016 | \$ 206 | \$ 1,677,703 | \$ 91 | \$5,480,719 | \$ 297 | \$ 3,816,553 | \$ 234 | \$ 2,047,721 | \$ 126 | \$ 5,864,274 | \$ 360 | 7.0% | 20.9% |
| 50 - 54 | \$ 6,754,006 | \$ 322 | \$ 2,982,170 | \$ 142 | \$9,736,176 | \$ 463 | \$ 6,177,774 | \$ 332 | \$ 3,259,624 | \$ 175 | \$ 9,437,398 | \$ 507 | -3.1% | 9.3% |
| 55 - 59 | \$ 7,948,416 | \$ 343 | \$ 4,172,614 | \$ 180 | \$12,121,030 | \$ 523 | \$ 7,701,246 | \$ 382 | \$ 3,119,372 | \$ 155 | \$ 10,820,618 | \$ 536 | -10.7% | 2.5% |
| 60 - 64 | \$ 12,907,547 | \$ 472 | \$ 5,434,512 | \$ 199 | \$18,342,059 | \$ 670 | \$ 12,482,979 | \$ 507 | \$ 5,693,097 | \$ 231 | \$ 18,176,076 | \$ 738 | -0.9% | 10.1% |
| 65+ | \$ 6,136,737 | \$ 339 | \$ 4,422,523 | \$ 244 | \$10,559,260 | \$ 583 | \$ 6,619,593 | \$ 387 | \$ 5,178,284 | \$ 303 | \$ 11,797,877 | \$ 689 | 11.7% | 18.2% |
| Total | \$ 64,366,069 | \$ 258 | \$ 25,086,307 | \$ 101 | \$ 89,452,376 | \$ 359 | \$ 59,215,710 | \$ 271 | \$ 25,263,617 | \$ 116 | \$ 84,479,327 | \$ 387 | -5.6% | 7.8% |

Financial Summary (p. 1 of 2)

| | Total | | | | State Active | | | | Non-State Active | | | |
|--|----------------|----------------|----------------|------------------------|----------------|----------------|----------------|------------------------|------------------|----------------|----------------|------------------------|
| Summary | 3Q22 | 3Q23 | 3Q24 | Variance to Prior Year | 3Q22 | 3Q23 | 3Q24 | Variance to Prior Year | 3Q22 | 3Q23 | 3Q24 | Variance to Prior Year |
| Average Enrollment | | | | | | | | | | | | |
| Employees | 19,061 | 16,465 | 14,764 | -10.3% | 15,625 | 13,359 | 11,974 | -10.4% | 3 | 3 | 3 | 14.7% |
| Spouses | 4,030 | 3,298 | 2,782 | -15.7% | 3,188 | 2,527 | 2,115 | -16.3% | 1 | 1 | 1 | -22.0% |
| Children | 10,289 | 7,948 | 6,721 | -15.4% | 9,534 | 7,301 | 6,159 | -15.6% | 4 | 4 | 3 | -27.8% |
| Total Members | 33,380 | 27,711 | 24,267 | -12.4% | 28,347 | 23,187 | 20,248 | -12.7% | 8 | 8 | 7 | -11.1% |
| Family Size | 1.8 | 1.7 | 1.6 | -3.5% | 1.8 | 1.7 | 1.7 | -0.6% | 2.7 | 2.7 | 2.1 | -23.7% |
| Financial Summary | | | | | | | | | | | | |
| Gross Cost | \$99,158,042 | \$86,994,559 | \$80,818,684 | -7.1% | \$76,691,001 | \$65,464,986 | \$62,788,584 | -4.1% | \$49,469 | \$34,301 | \$67,783 | 97.6% |
| Client Paid | \$72,363,670 | \$64,366,069 | \$59,215,710 | -8.0% | \$55,885,730 | \$48,458,781 | \$46,580,031 | -3.9% | \$33,462 | \$23,704 | \$51,943 | 119.1% |
| Employee Paid | \$26,794,372 | \$22,628,491 | \$21,602,974 | -4.5% | \$20,805,272 | \$17,006,205 | \$16,208,553 | -4.7% | \$16,008 | \$10,596 | \$15,840 | 49.5% |
| Client Paid-PEPY | \$5,062 | \$5,212 | \$5,348 | 2.6% | \$4,769 | \$4,837 | \$5,187 | 7.2% | \$14,872 | \$10,535 | \$20,107 | 90.9% |
| Client Paid-PMPY | \$2,890 | \$3,097 | \$3,254 | 5.1% | \$2,629 | \$2,787 | \$3,067 | 10.0% | \$5,577 | \$3,951 | \$9,739 | 146.5% |
| Client Paid-PEPM | \$422 | \$434 | \$446 | 2.8% | \$397 | \$403 | \$432 | 7.2% | \$1,239 | \$878 | \$1,676 | 90.9% |
| Client Paid-PMPM | \$241 | \$258 | \$271 | 5.0% | \$219 | \$232 | \$256 | 10.3% | \$465 | \$329 | \$812 | 146.8% |
| High Cost Claimants (HCC's) > \$100k | | | | | | | | | | | | |
| # of HCC's | 117 | 87 | 96 | 10.3% | 81 | 63 | 75 | 19.0% | 0 | 0 | 0 | 0.0% |
| HCC's / 1,000 | 3.5 | 3.1 | 4.0 | 26.1% | 2.9 | 2.7 | 3.7 | 36.0% | 0.0 | 0.0 | 0.0 | 0.0% |
| Avg HCC Paid | \$218,227 | \$253,617 | \$204,586 | -19.3% | \$235,740 | \$256,535 | \$213,880 | -16.6% | \$0 | \$0 | \$0 | 0.0% |
| HCC's % of Plan Paid | 35.3% | 34.3% | 33.2% | -3.2% | 34.2% | 33.4% | 34.4% | 3.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Cost Distribution by Claim Type (PMPY) | | | | | | | | | | | | |
| Facility Inpatient | \$1,041 | \$1,049 | \$947 | -9.7% | \$923 | \$956 | \$932 | -2.5% | \$0 | \$0 | \$0 | 0.0% |
| Facility Outpatient | \$867 | \$1,000 | \$1,110 | 11.0% | \$768 | \$869 | \$1,022 | 17.6% | \$4,236 | \$2,164 | \$8,110 | 274.8% |
| Physician | \$930 | \$1,049 | \$1,197 | 14.1% | \$890 | \$962 | \$1,114 | 15.8% | \$1,306 | \$1,786 | \$1,629 | 0.0% |
| Other | \$52 | \$0 | \$0 | 0.0% | \$48 | \$0 | \$0 | 0.0% | \$35 | \$0 | \$0 | 0.0% |
| Total | \$2,890 | \$3,097 | \$3,254 | 5.1% | \$2,629 | \$2,787 | \$3,067 | 10.0% | \$5,577 | \$3,951 | \$9,739 | 146.5% |
| | Annualized | Annualized | Annualized | | Annualized | Annualized | Annualized | | Annualized | Annualized | Annualized | |

Financial Summary (p. 2 of 2)

| Summary | State Retirees | | | | Non-State Retirees | | | | Peer Index |
|--|----------------|----------------|----------------|------------------------|--------------------|----------------|----------------|------------------------|----------------|
| | 3Q22 | 3Q23 | 3Q24 | Variance to Prior Year | 3Q22 | 3Q23 | 3Q24 | Variance to Prior Year | |
| Average Enrollment | | | | | | | | | |
| Employees | 2,991 | 2,732 | 2,464 | -9.8% | 442 | 371 | 323 | -13.1% | |
| Spouses | 777 | 722 | 630 | -12.8% | 64 | 48 | 37 | -24.0% | |
| Children | 733 | 626 | 545 | -13.0% | 18 | 16 | 14 | -14.9% | |
| Total Members | 4,502 | 4,081 | 3,639 | -10.8% | 523 | 436 | 373 | -14.4% | |
| Family Size | 1.5 | 1.5 | 1.5 | -1.3% | 1.2 | 1.2 | 1.2 | -3.3% | 1.6 |
| Financial Summary | | | | | | | | | |
| Gross Cost | \$20,279,351 | \$18,225,283 | \$16,199,279 | -11.1% | \$2,138,221 | \$3,269,990 | \$1,763,038 | -46.1% | |
| Client Paid | \$15,085,396 | \$13,455,139 | \$11,575,357 | -14.0% | \$1,359,082 | \$2,428,444 | \$1,008,379 | -58.5% | |
| Employee Paid | \$5,193,955 | \$4,770,144 | \$4,623,922 | -3.1% | \$779,138 | \$841,546 | \$754,659 | -10.3% | |
| Client Paid-PEPY | \$6,724 | \$6,567 | \$6,265 | -4.6% | \$4,104 | \$8,722 | \$4,168 | -52.2% | \$6,258 |
| Client Paid-PMPY | \$4,468 | \$4,397 | \$4,242 | -3.5% | \$3,464 | \$7,430 | \$3,603 | -51.5% | \$3,830 |
| Client Paid-PEPM | \$560 | \$547 | \$522 | -4.6% | \$342 | \$727 | \$347 | -52.3% | \$521 |
| Client Paid-PMPM | \$372 | \$366 | \$353 | -3.6% | \$289 | \$619 | \$300 | -51.5% | \$319 |
| High Cost Claimants (HCC's) > \$100k | | | | | | | | | |
| # of HCC's | 34 | 25 | 22 | -12.0% | 3 | 3 | 1 | -66.7% | |
| HCC's / 1,000 | 7.6 | 6.1 | 6.1 | -1.3% | 5.7 | 6.9 | 2.7 | -61.0% | |
| Avg HCC Paid | \$175,686 | \$188,781 | \$163,603 | -13.3% | \$154,760 | \$394,479 | \$0 | -100.0% | |
| HCC's % of Plan Paid | 39.6% | 35.1% | 31.1% | -11.4% | 34.2% | 48.7% | 0.0% | -100.0% | |
| Cost Distribution by Claim Type (PMPY) | | | | | | | | | |
| Facility Inpatient | \$1,787 | \$1,246 | \$1,038 | -16.7% | \$1,032 | \$4,134 | \$912 | -77.9% | \$1,044 |
| Facility Outpatient | \$1,442 | \$1,670 | \$1,559 | -6.6% | \$1,258 | \$1,695 | \$1,367 | -19.4% | \$1,310 |
| Physician | \$1,160 | \$1,480 | \$1,644 | 11.1% | \$1,097 | \$1,601 | \$1,325 | -17.2% | \$1,404 |
| Other | \$79 | \$0 | \$0 | 0.0% | \$76 | \$0 | \$0 | 0.0% | \$72 |
| Total | \$4,468 | \$4,397 | \$4,242 | -3.5% | \$3,464 | \$7,430 | \$3,603 | -51.5% | \$3,830 |
| | Annualized | Annualized | Annualized | | Annualized | Annualized | Annualized | | |

Financial Summary – Prior Year Comparison (p. 1 of 2)

| Summary | Total | | | | State Active | | | | Non-State Active | | | |
|--|----------------|----------------|----------------|------------------------|----------------|----------------|----------------|------------------------|------------------|----------------|----------------|------------------------|
| | PY22 | PY23 | 3Q24 | Variance to Prior Year | PY22 | PY23 | 3Q24 | Variance to Prior Year | PY22 | PY23 | 3Q24 | Variance to Prior Year |
| Average Enrollment | | | | | | | | | | | | |
| Employees | 18,943 | 16,411 | 14,764 | -10.0% | 15,526 | 13,332 | 11,974 | -10.2% | 3 | 3 | 3 | 14.7% |
| Spouses | 3,974 | 7,866 | 2,782 | -64.6% | 3,134 | 7,223 | 2,115 | -70.7% | 1 | 4 | 1 | -80.5% |
| Children | 10,172 | 3,266 | 6,721 | 105.8% | 9,421 | 2,504 | 6,159 | 146.0% | 4 | 1 | 3 | 189.0% |
| Total Members | 33,089 | 27,544 | 24,267 | -11.9% | 28,082 | 23,059 | 20,248 | -12.2% | 8 | 8 | 7 | -11.1% |
| Family Size | 1.8 | 1.7 | 1.6 | -2.4% | 1.8 | 1.7 | 1.7 | -2.3% | 2.7 | 2.7 | 2.1 | -22.8% |
| Financial Summary | | | | | | | | | | | | |
| Gross Cost | \$138,077,453 | \$116,590,277 | \$80,818,684 | -30.7% | \$106,593,460 | \$87,356,314 | \$62,788,584 | -28.1% | \$55,484 | \$42,591 | \$67,783 | 59.1% |
| Client Paid | \$104,706,277 | \$88,479,381 | \$59,215,710 | -33.1% | \$80,561,976 | \$66,125,338 | \$46,580,031 | -29.6% | \$38,304 | \$30,890 | \$51,943 | 68.2% |
| Employee Paid | \$33,371,175 | \$28,110,896 | \$21,602,974 | -23.2% | \$26,031,484 | \$21,230,976 | \$16,208,553 | -23.7% | \$17,181 | \$11,702 | \$15,840 | 35.4% |
| Client Paid-PEPY | \$5,527 | \$5,391 | \$5,348 | -0.8% | \$5,189 | \$4,960 | \$5,187 | 4.6% | \$12,768 | \$10,297 | \$20,107 | 95.3% |
| Client Paid-PMPY | \$3,164 | \$3,212 | \$3,254 | 1.3% | \$2,869 | \$2,868 | \$3,067 | 6.9% | \$4,788 | \$3,861 | \$9,739 | 152.2% |
| Client Paid-PEPM | \$461 | \$449 | \$446 | -0.7% | \$432 | \$413 | \$432 | 4.6% | \$1,064 | \$858 | \$1,676 | 95.3% |
| Client Paid-PMPM | \$264 | \$268 | \$271 | 1.1% | \$239 | \$239 | \$256 | 7.1% | \$399 | \$322 | \$812 | 152.2% |
| High Cost Claimants (HCC's) > \$100k | | | | | | | | | | | | |
| # of HCC's | 160 | 126 | 96 | | 115 | 94 | 75 | | 0 | 0 | 0 | |
| HCC's / 1,000 | 4.8 | 4.6 | 4.0 | | 4.1 | 4.1 | 3.7 | | 0.0 | 0.0 | 0.0 | |
| Avg HCC Paid | \$251,190 | \$238,643 | \$204,586 | -14.3% | \$262,921 | \$233,021 | \$213,880 | -8.2% | \$0 | \$0 | \$0 | 0.0% |
| HCC's % of Plan Paid | 38.4% | 34.0% | 33.2% | -2.4% | 37.5% | 33.1% | 34.4% | 3.9% | 0.0% | 0.0% | 0.0% | 0.0% |
| Cost Distribution by Claim Type (PMPY) | | | | | | | | | | | | |
| Facility Inpatient | \$1,153 | \$995 | \$947 | -4.8% | \$1,028 | \$895 | \$932 | 4.1% | \$0 | \$0 | \$0 | 0.0% |
| Facility Outpatient | \$939 | \$1,074 | \$1,110 | 3.4% | \$821 | \$930 | \$1,022 | 9.9% | \$3,554 | \$2,208 | \$8,110 | 267.3% |
| Physician | \$1,011 | \$1,143 | \$1,197 | 4.7% | \$964 | \$1,043 | \$1,114 | 6.8% | \$1,200 | \$1,653 | \$1,629 | -1.5% |
| Other | \$62 | \$0 | \$0 | 0.0% | \$56 | \$0 | \$0 | 0.0% | \$34 | \$0 | \$0 | 0.0% |
| Total | \$3,164 | \$3,212 | \$3,254 | 1.3% | \$2,869 | \$2,868 | \$3,067 | 6.9% | \$4,788 | \$3,861 | \$9,739 | 152.2% |
| | | | Annualized | | | | Annualized | | | | Annualized | |

Financial Summary – Prior Year Comparison (p. 2 of 2)

| Summary | State Retirees | | | | Non-State Retirees | | | | Peer Index |
|--|----------------|----------------|----------------|------------------------|--------------------|----------------|----------------|------------------------|----------------|
| | PY22 | PY23 | 3Q24 | Variance to Prior Year | PY22 | PY23 | 3Q24 | Variance to Prior Year | |
| Average Enrollment | | | | | | | | | |
| Employees | 2,981 | 2,711 | 2,464 | -9.1% | 433 | 366 | 323 | -11.8% | |
| Spouses | 776 | 624 | 630 | 0.9% | 62 | 16 | 37 | 136.6% | |
| Children | 729 | 715 | 545 | -23.8% | 18 | 46 | 14 | -70.0% | |
| Total Members | 4,486 | 4,049 | 3,639 | -10.1% | 514 | 427 | 373 | -12.7% | |
| Family Size | 1.5 | 1.5 | 1.5 | -0.7% | 1.2 | 1.2 | 1.2 | -0.9% | 1.6 |
| Financial Summary | | | | | | | | | |
| Gross Cost | \$27,879,066 | \$25,102,026 | \$16,199,279 | -35.5% | \$3,549,442 | \$4,089,345 | \$1,763,038 | -56.9% | |
| Client Paid | \$21,491,378 | \$19,194,786 | \$11,575,357 | -39.7% | \$2,614,619 | \$3,128,367 | \$1,008,379 | -67.8% | |
| Employee Paid | \$6,387,688 | \$5,907,239 | \$4,623,922 | -21.7% | \$934,823 | \$960,978 | \$754,659 | -21.5% | |
| Client Paid-PEPY | \$7,210 | \$7,082 | \$6,265 | -11.5% | \$6,033 | \$8,557 | \$4,168 | -51.3% | \$6,258 |
| Client Paid-PMPY | \$4,791 | \$4,740 | \$4,242 | -10.5% | \$5,091 | \$7,321 | \$3,603 | -50.8% | \$3,830 |
| Client Paid-PEPM | \$601 | \$590 | \$522 | -11.5% | \$503 | \$713 | \$347 | -51.3% | \$521 |
| Client Paid-PMPM | \$399 | \$395 | \$353 | -10.6% | \$424 | \$610 | \$300 | -50.8% | \$319 |
| High Cost Claimants (HCC's) > \$100k | | | | | | | | | |
| # of HCC's | 44 | 31 | 22 | | 5 | 5 | 1 | | |
| HCC's / 1,000 | 9.8 | 7.7 | 6.1 | | 9.7 | 11.7 | 2.7 | | |
| Avg HCC Paid | \$199,873 | \$213,853 | \$163,603 | -23.5% | \$231,987 | \$307,109 | \$0 | -100.0% | |
| HCC's % of Plan Paid | 40.9% | 34.5% | 31.1% | -9.9% | 44.4% | 49.1% | 0.0% | -100.0% | |
| Cost Distribution by Claim Type (PMPY) | | | | | | | | | |
| Facility Inpatient | \$1,808 | \$1,250 | \$1,038 | -17.0% | \$2,262 | \$4,005 | \$912 | -77.2% | \$1,044 |
| Facility Outpatient | \$1,612 | \$1,838 | \$1,559 | -15.2% | \$1,488 | \$1,591 | \$1,367 | -14.1% | \$1,310 |
| Physician | \$1,280 | \$1,652 | \$1,644 | -0.5% | \$1,227 | \$1,724 | \$1,325 | -23.1% | \$1,404 |
| Other | \$91 | \$0 | \$0 | 0.0% | \$115 | \$0 | \$0 | 0.0% | \$72 |
| Total | \$4,791 | \$4,740 | \$4,242 | -10.5% | \$5,091 | \$7,321 | \$3,603 | -50.8% | \$3,830 |

Annualized

Annualized

Paid Claims by Claim Type – State Participants

| Net Paid Claims - Total | | | | | | | | | |
|-------------------------|----------------------|-----------------------|---------------------|----------------------|----------------------|-----------------------|---------------------|----------------------|--------------|
| State Participants | | | | | | | | | |
| | 3Q23 | | | | 3Q24 | | | | % Change |
| | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Total |
| Medical | | | | | | | | | |
| Inpatient | \$ 19,003,003 | \$ 3,794,559 | \$ 393,683 | \$ 23,191,246 | \$ 16,142,735 | \$ 2,760,560 | \$ 419,659 | \$ 19,322,953 | -16.7% |
| Outpatient | \$ 29,455,778 | \$ 8,187,369 | \$ 1,079,528 | \$ 38,722,675 | \$ 30,437,296 | \$ 6,574,387 | \$ 1,820,751 | \$ 38,832,435 | 0.3% |
| Total - Medical | \$ 48,458,781 | \$ 11,981,929 | \$ 1,473,211 | \$ 61,913,921 | \$ 46,580,031 | \$ 9,334,947 | \$ 2,240,410 | \$ 58,155,388 | -6.1% |

| Net Paid Claims - Per Participant per Month | | | | | | | | | |
|---|---------|-----------------------|-------------------|--------|---------|-----------------------|-------------------|--------|----------|
| | 3Q23 | | | | 3Q24 | | | | % Change |
| | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Total |
| Medical | \$ 403 | \$ 612 | \$ 295 | \$ 427 | \$ 432 | \$ 538 | \$ 464 | \$ 448 | 4.8% |

Paid Claims by Claim Type – Non-State Participants

| Net Paid Claims - Total | | | | | | | | | | |
|-------------------------|------------------|-----------------------|---------------------|---------------------|------------------|-----------------------|-------------------|---------------------|-------|---------------|
| Non-State Participants | | | | | | | | | | |
| | 3Q23 | | | | 3Q24 | | | | % | |
| | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Total | |
| Medical | | | | | | | | | | |
| Inpatient | \$ - | \$ 361,518 | \$ 1,082,334 | \$ 1,443,852 | \$ 62,617 | \$ 227,061 | \$ 289,678 | | | -79.9% |
| Outpatient | \$ 23,704 | \$ 580,477 | \$ 404,115 | \$ 1,008,296 | \$ 51,943 | \$ 308,831 | \$ 409,870 | \$ 770,644 | | -23.6% |
| Total - Medical | \$ 23,704 | \$ 941,995 | \$ 1,486,449 | \$ 2,452,148 | \$ 51,943 | \$ 371,448 | \$ 636,931 | \$ 1,060,322 | | -56.8% |

| Net Paid Claims - Per Participant per Month | | | | | | | | | | |
|---|---------|-----------------------|-------------------|--------|----------|-----------------------|-------------------|--------|-------|--------|
| | 3Q23 | | | | 3Q24 | | | | % | |
| | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Total | |
| Medical | \$ 878 | \$ 898 | \$ 649 | \$ 728 | \$ 1,678 | \$ 538 | \$ 288 | \$ 361 | | -50.4% |

Paid Claims by Claim Type – Total Participants

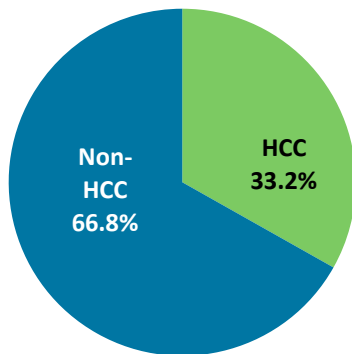
| Net Paid Claims - Total | | | | | | | | | | |
|-------------------------|----------------------|-----------------------|---------------------|----------------------|----------------------|-----------------------|---------------------|----------------------|--------------|--|
| Total Participants | | | | | | | | | | |
| | 3Q23 | | | | 3Q24 | | | | % Change | |
| | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Total | |
| Medical | | | | | | | | | | |
| Inpatient | \$ 19,003,003 | \$ 4,156,077 | \$ 1,476,017 | \$ 24,635,097 | \$ 16,142,735 | \$ 2,823,176 | \$ 646,720 | \$ 19,612,631 | -20.4% | |
| Outpatient | \$ 29,479,482 | \$ 8,767,846 | \$ 1,483,643 | \$ 39,730,971 | \$ 30,489,240 | \$ 6,883,219 | \$ 2,230,621 | \$ 39,603,079 | -0.3% | |
| Total - Medical | \$ 48,482,486 | \$ 12,923,923 | \$ 2,959,660 | \$ 64,366,068 | \$ 46,631,974 | \$ 9,706,395 | \$ 2,877,341 | \$ 59,215,710 | -8.0% | |

| Net Paid Claims - Per Participant per Month | | | | | | | | | | |
|---|---------|-----------------------|-------------------|--------|---------|-----------------------|-------------------|--------|----------|--|
| | 3Q23 | | | | 3Q24 | | | | % Change | |
| | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | | |
| Medical | \$ 403 | \$ 626 | \$ 406 | \$ 434 | \$ 433 | \$ 538 | \$ 409 | \$ 446 | 2.6% | |

Cost Distribution – Medical Claims

| 3Q23 | | | | | | 3Q24 | | | | | | |
|------------------|---------------|---------------------|---------------|---------------------|---------------|--------------------------|------------------|---------------|---------------------|---------------|---------------------|---------------|
| Avg # of Members | % of Members | Total Paid | % of Paid | EE Paid | % EE Paid | Paid Claims Category | Avg # of Members | % of Members | Total Paid | % of Paid | EE Paid | % EE Paid |
| 81 | 0.3% | \$22,061,710 | 34.3% | \$539,659 | 2.4% | \$100,000.01 Plus | 87 | 0.4% | \$19,640,253 | 33.2% | \$546,479 | 2.5% |
| 107 | 0.4% | \$8,068,065 | 12.5% | \$677,496 | 3.0% | \$50,000.01-\$100,000.00 | 112 | 0.5% | \$8,231,480 | 13.9% | \$631,841 | 2.9% |
| 235 | 0.8% | \$8,528,547 | 13.3% | \$1,286,496 | 5.7% | \$25,000.01-\$50,000.00 | 199 | 0.8% | \$7,092,638 | 12.0% | \$1,106,455 | 5.1% |
| 561 | 2.0% | \$9,156,663 | 14.2% | \$2,859,035 | 12.6% | \$10,000.01-\$25,000.00 | 523 | 2.2% | \$8,567,756 | 14.5% | \$2,576,288 | 11.9% |
| 766 | 2.8% | \$5,558,687 | 8.6% | \$2,596,454 | 11.5% | \$5,000.01-\$10,000.00 | 759 | 3.1% | \$5,494,080 | 9.3% | \$2,720,252 | 12.6% |
| 1,093 | 3.9% | \$4,026,747 | 6.3% | \$2,719,630 | 12.0% | \$2,500.01-\$5,000.00 | 1,090 | 4.5% | \$3,973,663 | 6.7% | \$2,813,934 | 13.0% |
| 12,940 | 46.7% | \$6,965,649 | 10.8% | \$9,658,452 | 42.7% | \$0.01-\$2,500.00 | 10,423 | 43.0% | \$6,215,840 | 10.5% | \$8,834,118 | 40.9% |
| 4,925 | 17.8% | \$0 | 0.0% | \$2,291,268 | 10.1% | \$0.00 | 5,053 | 20.8% | \$0 | 0.0% | \$2,373,608 | 11.0% |
| 7,004 | 25.3% | \$0 | 0.0% | \$0 | 0.0% | No Claims | 6,020 | 24.8% | \$0 | 0.0% | \$0 | 0.0% |
| 27,711 | 100.0% | \$64,366,069 | 100.0% | \$22,628,491 | 100.0% | | 24,267 | 100.0% | \$59,215,710 | 100.0% | \$21,602,974 | 100.0% |

Distribution of HCC Medical Claims Paid



HCC – High-Cost Claimant over \$100K

| HCC's by Diagnosis Group | | | |
|--------------------------------|-------------|---------------------|---------------|
| Top 10 Diagnosis Groupers | Patients | Total Paid | % Paid |
| Cancer | 38 | \$5,388,807 | 27.4% |
| Neurological Disorders | 61 | \$2,201,796 | 11.2% |
| Cardiac Disorders | 72 | \$2,163,301 | 11.0% |
| Hematological Disorders | 40 | \$1,138,384 | 5.8% |
| Gastrointestinal Disorders | 58 | \$1,120,790 | 5.7% |
| Pregnancy-related Disorders | 6 | \$1,004,848 | 5.1% |
| Infections | 35 | \$924,906 | 4.7% |
| Medical/Surgical Complications | 26 | \$764,840 | 3.9% |
| Pulmonary Disorders | 61 | \$719,545 | 3.7% |
| Endocrine/Metabolic Disorders | 46 | \$580,738 | 3.0% |
| All Other | | \$3,632,298 | 18.5% |
| Overall | ---- | \$19,640,253 | 100.0% |

Utilization Summary (p. 1 of 2)

Inpatient data reflects facility charges and professional services.
DX&L = Diagnostics, X-Ray and Laboratory

| Summary | Total | | | | State Active | | | | Non-State Active | | | |
|-----------------------------|------------|------------|------------|------------------------|--------------|------------|------------|------------------------|------------------|------------|------------|------------------------|
| | 3Q22 | 3Q23 | 3Q24 | Variance to Prior Year | 3Q22 | 3Q23 | 3Q24 | Variance to Prior Year | 3Q22 | 3Q23 | 3Q24 | Variance to Prior Year |
| Inpatient Summary | | | | | | | | | | | | |
| # of Admits | 1,036 | 820 | 708 | | 758 | 612 | 538 | | 0 | 0 | 0 | |
| # of Bed Days | 7,071 | 4,956 | 4,076 | | 5,152 | 3,665 | 2,977 | | 0 | 0 | 0 | |
| Paid Per Admit | \$36,824 | \$27,014 | \$28,380 | 5.1% | \$38,349 | \$27,718 | \$30,519 | 10.1% | \$0 | \$0 | \$0 | 0.0% |
| Paid Per Day | \$5,395 | \$4,470 | \$4,930 | 10.3% | \$5,642 | \$4,628 | \$5,515 | 19.2% | \$0 | \$0 | \$0 | 0.0% |
| Admits Per 1,000 | 41 | 39 | 39 | 0.0% | 36 | 35 | 35 | 0.0% | 0 | 0 | 0 | 0.0% |
| Days Per 1,000 | 282 | 238 | 224 | -5.9% | 242 | 211 | 196 | -7.1% | 0 | 0 | 0 | 0.0% |
| Avg LOS | 6.8 | 6 | 5.8 | -3.3% | 6.8 | 6 | 5.5 | -8.3% | 0 | 0 | 0 | 0.0% |
| # Admits From ER | 572 | 475 | 460 | -3.2% | 376 | 328 | 335 | 2.1% | 0 | 0 | 0 | 0.0% |
| Physician Office | | | | | | | | | | | | |
| OV Utilization per Member | 3.7 | 3.7 | 4 | 8.1% | 3.5 | 3.4 | 3.7 | 8.8% | 3.7 | 3.2 | 3.4 | 6.2% |
| Avg Paid per OV | \$77 | \$80 | \$80 | 0.0% | \$79 | \$76 | \$76 | 0.0% | \$79 | \$71 | \$113 | 0.0% |
| Avg OV Paid per Member | \$286 | \$293 | \$319 | 8.9% | \$276 | \$256 | \$280 | 9.4% | \$290 | \$224 | \$382 | 0.0% |
| DX&L Utilization per Member | 7.2 | 9.2 | 9.4 | 2.2% | 6.8 | 8.4 | 8.8 | 4.8% | 15.5 | 6.2 | 8.3 | 33.9% |
| Avg Paid per DX&L | \$50 | \$46 | \$48 | 4.3% | \$47 | \$43 | \$47 | 9.3% | \$204 | \$92 | \$276 | 0.0% |
| Avg DX&L Paid per Member | \$366 | \$423 | \$457 | 8.0% | \$322 | \$366 | \$419 | 14.5% | \$3,161 | \$566 | \$2,280 | 0.0% |
| Emergency Room | | | | | | | | | | | | |
| # of Visits | 3,691 | 3,088 | 2,808 | | 3,077 | 2,461 | 2,269 | | 4 | 3 | 5 | |
| Visits Per Member | 0.15 | 0.15 | 0.15 | 0.0% | 0.14 | 0.14 | 0.15 | 7.1% | 0.67 | 0.50 | 0.94 | 88.0% |
| Visits Per 1,000 | 147 | 149 | 154 | 3.4% | 145 | 142 | 149 | 4.9% | 667 | 500 | 938 | 87.6% |
| Avg Paid per Visit | \$1,918 | \$2,283 | \$2,435 | 6.7% | \$1,948 | \$2,379 | \$2,548 | 7.1% | \$1,117 | \$4,167 | \$4,474 | 7.4% |
| Urgent Care | | | | | | | | | | | | |
| # of Visits | 6,732 | 5,566 | 5,373 | | 5,944 | 4,920 | 4,692 | | 5 | 3 | 2 | |
| Visits Per Member | 0.27 | 0.27 | 0.30 | 11.1% | 0.28 | 0.28 | 0.31 | 10.7% | 0.83 | 0.50 | 0.38 | -24.0% |
| Visits Per 1,000 | 269 | 268 | 295 | 10.1% | 280 | 283 | 309 | 9.2% | 833 | 500 | 375 | -25.0% |
| Avg Paid per Visit | \$66 | \$45 | \$42 | -6.7% | \$66 | \$45 | \$42 | -6.7% | \$106 | \$42 | \$130 | 0.0% |
| | Annualized | Annualized | Annualized | | Annualized | Annualized | Annualized | | Annualized | Annualized | Annualized | |

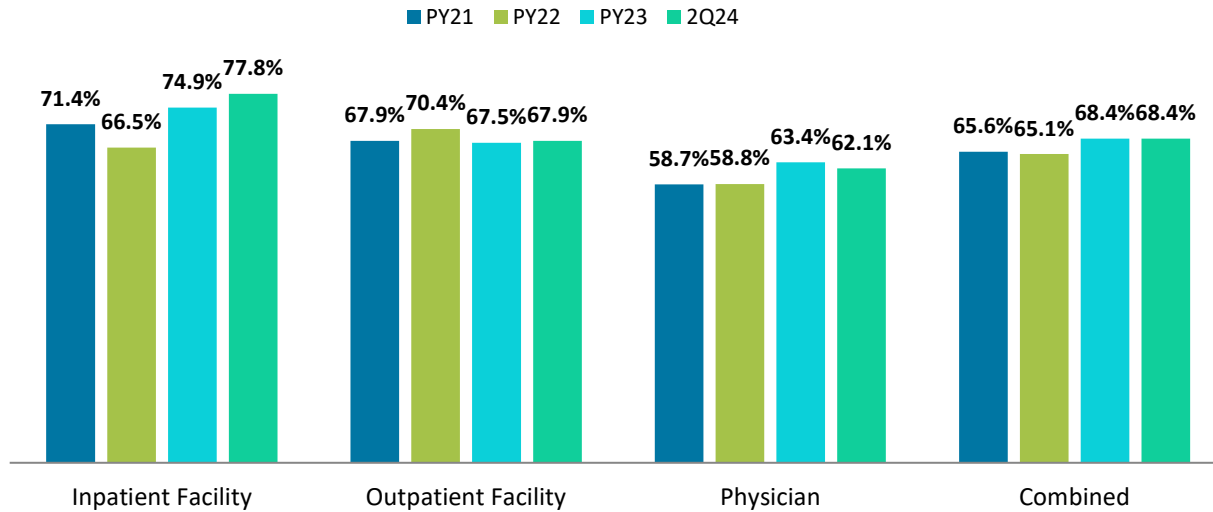
Utilization Summary (p. 2 of 2)

Inpatient data reflects facility charges and professional services.
DX&L = Diagnostics, X-Ray and Laboratory

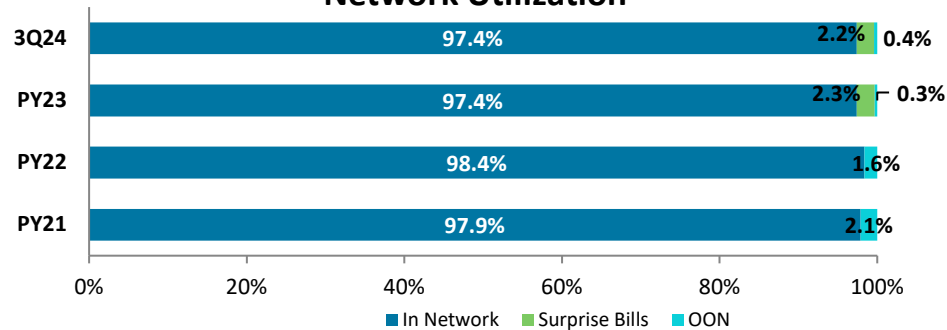
| Summary | State Retirees | | | | Non-State Retirees | | | | Peer Index |
|-----------------------------|----------------|------------|------------|------------------------|--------------------|------------|------------|------------------------|------------|
| | 3Q22 | 3Q23 | 3Q24 | Variance to Prior Year | 3Q22 | 3Q23 | 3Q24 | Variance to Prior Year | |
| Inpatient Summary | | | | | | | | | |
| # of Admits | 238 | 165 | 137 | | 40 | 43 | 33 | | |
| # of Bed Days | 1,697 | 966 | 951 | | 222 | 325 | 148 | | |
| Paid Per Admit | \$34,238 | \$25,474 | \$24,479 | -3.9% | \$23,317 | \$22,909 | \$9,714 | -57.6% | \$19,305 |
| Paid Per Day | \$4,802 | \$4,351 | \$3,526 | -19.0% | \$4,201 | \$3,031 | \$2,166 | -28.5% | \$3,615 |
| Admits Per 1,000 | 70 | 54 | 50 | -7.4% | 102 | 132 | 118 | -10.6% | 64 |
| Days Per 1,000 | 503 | 316 | 348 | 10.1% | 566 | 994 | 529 | -46.8% | 342 |
| Avg LOS | 7.1 | 5.9 | 6.9 | 16.9% | 5.6 | 7.6 | 4.5 | -40.8% | 5.3 |
| # Admits From ER | 168 | 118 | 100 | -15.3% | 28 | 29 | 25 | -13.8% | |
| Physician Office | | | | | | | | | |
| OV Utilization per Member | 4.9 | 4.9 | 5.0 | 2.0% | 6.6 | 7.5 | 8.1 | 8.0% | 5.2 |
| Avg Paid per OV | \$73 | \$102 | \$108 | 5.9% | \$34 | \$37 | \$34 | -8.1% | \$97 |
| Avg OV Paid per Member | \$355 | \$503 | \$542 | 7.8% | \$227 | \$279 | \$274 | -1.8% | \$502 |
| DX&L Utilization per Member | 9.7 | 12.8 | 12 | -6.3% | 9.5 | 19.7 | 17.9 | -9.1% | 9.0 |
| Avg Paid per DX&L | \$63 | \$56 | \$53 | -5.4% | \$52 | \$35 | \$41 | 17.1% | \$46 |
| Avg DX&L Paid per Member | \$618 | \$719 | \$639 | -11.1% | \$499 | \$692 | \$736 | 6.4% | \$412 |
| Emergency Room | | | | | | | | | |
| # of Visits | 530 | 523 | 435 | | 80 | 101 | 99 | | |
| Visits Per Member | 0.16 | 0.17 | 0.16 | -5.9% | 0.20 | 0.31 | 0.35 | 12.9% | 0.23 |
| Visits Per 1,000 | 157 | 171 | 159 | -7.0% | 204 | 309 | 354 | 14.6% | 228 |
| Avg Paid per Visit | \$1,821 | \$1,987 | \$2,204 | 10.9% | \$1,441 | \$1,441 | \$752 | -47.8% | \$1,035 |
| Urgent Care | | | | | | | | | |
| # of Visits | 718 | 573 | 608 | | 65 | 70 | 71 | | |
| Visits Per Member | 0.21 | 0.19 | 0.22 | 15.8% | 0.17 | 0.21 | 0.25 | 19.0% | 0.38 |
| Visits Per 1,000 | 213 | 187 | 223 | 19.3% | 166 | 214 | 254 | 18.7% | 379 |
| Avg Paid per Visit | \$62 | \$48 | \$40 | -16.7% | \$38 | \$37 | \$49 | 32.4% | \$132 |
| | Annualized | Annualized | Annualized | | Annualized | Annualized | Annualized | | |

Provider Network Summary

In Network Discounts



Network Utilization



Diagnosis Grouper Summary

| Diagnosis Grouper | Total Paid | % Paid | Insured | Spouse | Child | Male | Female |
|----------------------------------|---------------------|---------------|---------------------|--------------------|---------------------|---------------------|---------------------|
| Cancer | \$7,880,005 | 13.3% | \$6,008,739 | \$1,815,274 | \$55,992 | \$3,241,030 | \$4,638,975 |
| Cardiac Disorders | \$5,191,621 | 8.8% | \$3,389,147 | \$1,133,325 | \$669,149 | \$3,256,760 | \$1,934,861 |
| Health Status/Encounters | \$5,098,056 | 8.6% | \$3,335,388 | \$698,934 | \$1,063,735 | \$1,896,985 | \$3,201,071 |
| Gastrointestinal Disorders | \$4,758,837 | 8.0% | \$3,362,979 | \$566,530 | \$829,328 | \$1,734,849 | \$3,023,988 |
| Neurological Disorders | \$4,294,794 | 7.3% | \$2,023,092 | \$590,391 | \$1,681,311 | \$1,003,819 | \$3,290,976 |
| Pregnancy-related Disorders | \$3,130,099 | 5.3% | \$1,418,791 | \$334,284 | \$1,377,024 | \$697,194 | \$2,432,905 |
| Trauma/Accidents | \$3,087,896 | 5.2% | \$1,965,959 | \$323,674 | \$798,263 | \$1,262,372 | \$1,825,524 |
| Musculoskeletal Disorders | \$2,722,239 | 4.6% | \$2,142,590 | \$357,128 | \$222,520 | \$961,559 | \$1,760,679 |
| Mental Health | \$2,573,848 | 4.3% | \$1,008,680 | \$258,866 | \$1,306,301 | \$1,262,326 | \$1,311,521 |
| Spine-related Disorders | \$2,238,038 | 3.8% | \$1,830,831 | \$280,493 | \$126,714 | \$1,028,657 | \$1,209,382 |
| Infections | \$2,146,428 | 3.6% | \$1,730,065 | \$262,983 | \$153,380 | \$981,431 | \$1,164,998 |
| Pulmonary Disorders | \$1,996,950 | 3.4% | \$1,236,772 | \$245,716 | \$514,461 | \$1,034,195 | \$962,754 |
| Eye/ENT Disorders | \$1,996,820 | 3.4% | \$1,341,827 | \$351,535 | \$303,458 | \$889,926 | \$1,106,894 |
| Renal/Urologic Disorders | \$1,873,221 | 3.2% | \$1,420,326 | \$193,036 | \$259,859 | \$863,754 | \$1,009,467 |
| Endocrine/Metabolic Disorders | \$1,535,968 | 2.6% | \$1,316,519 | \$172,536 | \$46,914 | \$832,989 | \$702,980 |
| Hematological Disorders | \$1,457,901 | 2.5% | \$692,653 | \$734,444 | \$30,803 | \$1,000,020 | \$457,881 |
| Gynecological/Breast Disorders | \$1,270,032 | 2.1% | \$910,178 | \$258,523 | \$101,331 | \$25,431 | \$1,244,601 |
| Non-malignant Neoplasm | \$1,182,133 | 2.0% | \$1,059,876 | \$84,737 | \$37,520 | \$451,369 | \$730,764 |
| Medical/Surgical Complications | \$1,181,950 | 2.0% | \$957,044 | \$115,166 | \$109,739 | \$180,961 | \$1,000,988 |
| Dermatological Disorders | \$693,835 | 1.2% | \$433,702 | \$166,888 | \$93,245 | \$304,336 | \$389,500 |
| Diabetes | \$603,194 | 1.0% | \$450,197 | \$37,439 | \$115,559 | \$239,323 | \$363,872 |
| Miscellaneous | \$596,728 | 1.0% | \$452,346 | \$67,640 | \$76,742 | \$179,442 | \$417,285 |
| Vascular Disorders | \$514,296 | 0.9% | \$383,510 | \$39,567 | \$91,219 | \$193,627 | \$320,669 |
| Abnormal Lab/Radiology | \$392,065 | 0.7% | \$298,376 | \$80,618 | \$13,071 | \$138,706 | \$253,359 |
| Congenital/Chromosomal Anomalies | \$381,558 | 0.6% | \$71,630 | \$139,149 | \$170,779 | \$86,740 | \$294,818 |
| Medication Related Conditions | \$198,544 | 0.3% | \$57,590 | \$7,639 | \$133,315 | \$19,574 | \$178,971 |
| External Hazard Exposure | \$95,283 | 0.2% | \$4,746 | \$2,466 | \$88,071 | \$88,737 | \$6,546 |
| Cholesterol Disorders | \$81,319 | 0.1% | \$67,460 | \$12,177 | \$1,681 | \$48,321 | \$32,998 |
| Dental Conditions | \$21,443 | 0.0% | \$14,590 | \$263 | \$6,590 | \$11,700 | \$9,743 |
| Allergic Reaction | \$20,361 | 0.0% | \$9,187 | \$916 | \$10,258 | \$8,904 | \$11,457 |
| Cause of Morbidity | \$241 | 0.0% | \$0 | \$0 | \$241 | \$241 | \$0 |
| Social Determinants of Health | \$6 | 0.0% | \$6 | \$0 | \$0 | \$0 | \$6 |
| Total | \$59,215,710 | 100.0% | \$39,394,799 | \$9,332,336 | \$10,488,575 | \$23,925,277 | \$35,290,434 |

Mental Health Drilldown

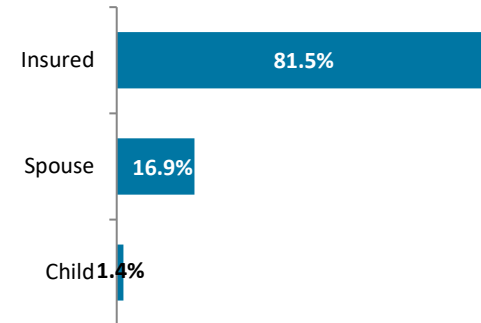
| Grouper | PY21 | | PY22 | | PY23 | | 3Q24 | |
|----------------------------------|----------|--------------------|----------|--------------------|----------|--------------------|----------|--------------------|
| | Patients | Total Paid | Patients | Total Paid | Patients | Total Paid | Patients | Total Paid |
| Developmental Disorders | 179 | \$1,179,402 | 113 | \$719,871 | 106 | \$1,143,180 | 95 | \$659,222 |
| Alcohol Abuse/Dependence | 136 | \$1,288,204 | 101 | \$873,612 | 129 | \$434,007 | 98 | \$533,809 |
| Depression | 1,597 | \$1,103,414 | 1,156 | \$1,279,244 | 974 | \$1,005,022 | 844 | \$455,172 |
| Mood and Anxiety Disorders | 1,920 | \$638,818 | 1,486 | \$406,189 | 1,263 | \$370,422 | 1,025 | \$292,028 |
| Mental Health Conditions, Other | 1,220 | \$771,034 | 911 | \$431,490 | 774 | \$383,973 | 658 | \$216,730 |
| Eating Disorders | 55 | \$647,596 | 44 | \$596,928 | 34 | \$112,463 | 24 | \$79,085 |
| Bipolar Disorder | 315 | \$464,418 | 225 | \$197,224 | 193 | \$202,937 | 185 | \$69,127 |
| Sexually Related Disorders | 68 | \$90,021 | 42 | \$11,305 | 56 | \$109,156 | 44 | \$59,836 |
| Substance Abuse/Dependence | 140 | \$213,345 | 86 | \$540,594 | 81 | \$99,940 | 58 | \$45,337 |
| Complications of Substance Abuse | 42 | \$202,208 | 22 | \$89,081 | 26 | \$88,753 | 24 | \$38,860 |
| Schizophrenia | 26 | \$141,033 | 25 | \$110,357 | 21 | \$81,413 | 16 | \$32,132 |
| Attention Deficit Disorder | 482 | \$72,965 | 374 | \$57,319 | 369 | \$42,820 | 332 | \$31,699 |
| Psychoses | 54 | \$86,357 | 32 | \$70,201 | 35 | \$108,586 | 21 | \$27,609 |
| Sleep Disorders | 564 | \$76,491 | 371 | \$46,254 | 347 | \$39,783 | 254 | \$23,913 |
| Personality Disorders | 25 | \$16,690 | 19 | \$13,480 | 8 | \$1,502 | 14 | \$5,664 |
| Tobacco Use Disorder | 126 | \$8,010 | 106 | \$6,184 | 103 | \$7,184 | 89 | \$3,626 |
| Total | | \$7,000,007 | | \$5,449,334 | | \$4,231,141 | | \$2,573,848 |

Diagnosis Grouper – Cancer

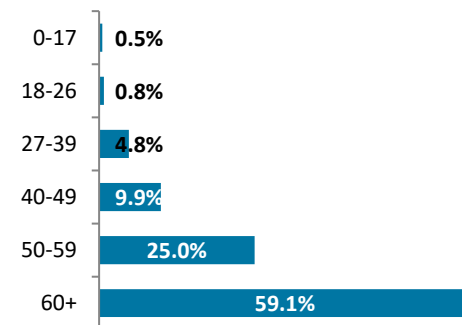
| Diagnosis Sub-Group | Patients | Claims | Total Paid | % Paid |
|---------------------------|----------|--------|--------------------|---------------|
| Cancer Therapies | 63 | 379 | \$2,776,154 | 4.7% |
| Cancers, Other | 77 | 824 | \$1,443,812 | 2.4% |
| Breast Cancer | 151 | 1,431 | \$847,886 | 1.4% |
| Secondary Cancers | 44 | 365 | \$600,782 | 1.0% |
| Prostate Cancer | 92 | 567 | \$443,364 | 0.7% |
| Colon Cancer | 38 | 452 | \$355,189 | 0.6% |
| Carcinoma in Situ | 77 | 262 | \$204,487 | 0.3% |
| Lung Cancer | 19 | 166 | \$179,684 | 0.3% |
| Cervical/Uterine Cancer | 42 | 276 | \$131,252 | 0.2% |
| Lymphomas | 29 | 336 | \$127,040 | 0.2% |
| Melanoma | 35 | 139 | \$114,225 | 0.2% |
| Thyroid Cancer | 35 | 175 | \$113,777 | 0.2% |
| Leukemias | 23 | 317 | \$110,480 | 0.2% |
| Ovarian Cancer | 19 | 173 | \$103,110 | 0.2% |
| Non-Melanoma Skin Cancers | 206 | 519 | \$98,769 | 0.2% |
| Myeloma | 10 | 199 | \$82,877 | 0.1% |
| Kidney Cancer | 19 | 178 | \$63,491 | 0.1% |
| Brain Cancer | 4 | 13 | \$39,616 | 0.1% |
| Pancreatic Cancer | 4 | 108 | \$30,454 | 0.1% |
| Bladder Cancer | 15 | 79 | \$13,555 | 0.0% |
| Overall | ---- | ---- | \$7,880,005 | 100.0% |

*Patient and claim counts are unique only within the category

Relationship



Age Range

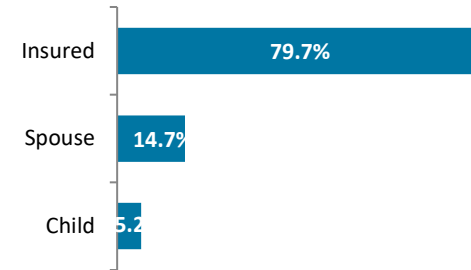


Diagnosis Grouper – Cardiac Disorders

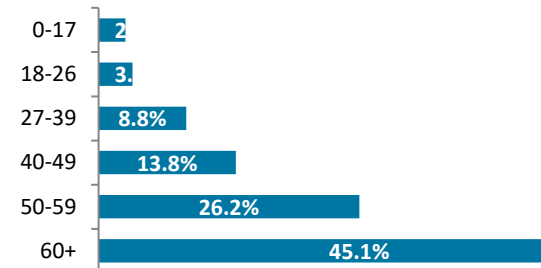
| Diagnosis Sub-Grouper | Patients | Claims | Total Paid | % Paid |
|---------------------------|-------------|-------------|--------------------|---------------|
| Coronary Artery Disease | 388 | 991 | \$811,674 | 1.4% |
| Myocardial Infarction | 40 | 229 | \$772,588 | 1.3% |
| Heart Valve Disorders | 263 | 424 | \$731,347 | 1.2% |
| Atrial Fibrillation | 193 | 868 | \$725,777 | 1.2% |
| Chest Pain | 863 | 1,999 | \$652,320 | 1.1% |
| Congestive Heart Failure | 121 | 374 | \$433,170 | 0.7% |
| Hypertension | 2,191 | 4,656 | \$335,406 | 0.6% |
| Pulmonary Embolism | 34 | 191 | \$246,805 | 0.4% |
| Cardiac Arrhythmias | 475 | 1,009 | \$182,677 | 0.3% |
| Cardiac Conditions, Other | 446 | 898 | \$151,953 | 0.3% |
| Cardiomyopathy | 31 | 69 | \$91,982 | 0.2% |
| Cardio-Respiratory Arrest | 55 | 164 | \$46,758 | 0.1% |
| Shock | 11 | 36 | \$8,500 | 0.0% |
| Ventricular Fibrillation | 4 | 4 | \$666 | 0.0% |
| Overall | ---- | ---- | \$5,191,621 | 100.0% |

*Patient and claim counts are unique only within the category

Relationship



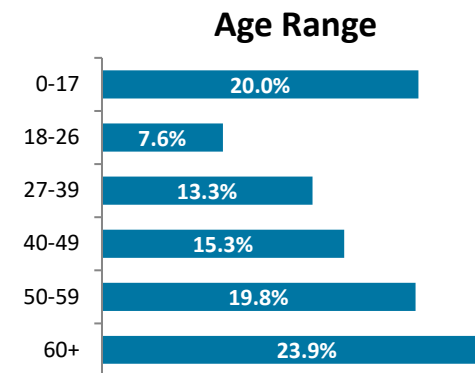
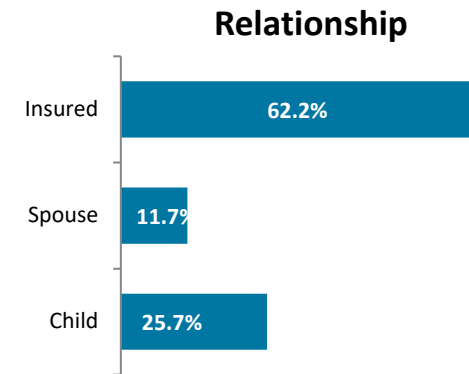
Age Range



Diagnosis Grouper – Health Status/Encounters

| Diagnosis Sub-Grouper | Patients | Claims | Total Paid | % Paid |
|--------------------------------|----------|--------|--------------------|-------------|
| Screenings | 5,208 | 10,021 | \$1,830,361 | 3.1% |
| Exams | 6,561 | 11,826 | \$1,217,082 | 2.1% |
| Prophylactic Measures | 2,838 | 3,601 | \$686,735 | 1.2% |
| Encounters - Infants/Children | 2,004 | 2,853 | \$405,217 | 0.7% |
| Aftercare | 331 | 798 | \$243,430 | 0.4% |
| Prosthetics/Devices/Implants | 348 | 1,136 | \$197,925 | 0.3% |
| Counseling | 612 | 2,239 | \$144,306 | 0.2% |
| Personal History of Condition | 697 | 1,149 | \$118,777 | 0.2% |
| Acquired Absence | 55 | 92 | \$104,528 | 0.2% |
| Family History of Condition | 130 | 196 | \$75,553 | 0.1% |
| Encounter - Transplant Related | 34 | 165 | \$24,752 | 0.0% |
| Encounter - Procedure | 40 | 62 | \$22,260 | 0.0% |
| Health Status, Other | 84 | 132 | \$14,153 | 0.0% |
| Lifestyle/Situational Issues | 77 | 140 | \$6,275 | 0.0% |
| Follow-Up Encounters | 8 | 17 | \$6,011 | 0.0% |
| Miscellaneous Examinations | 18 | 32 | \$526 | 0.0% |
| Donors | 2 | 2 | \$113 | 0.0% |
| Blood Type | 1 | 2 | \$51 | 0.0% |
| Patient Non-compliance | 1 | 1 | \$0 | 0.0% |
| Overall | ---- | ---- | \$5,098,056 | 8.5% |

*Patient and claim counts are unique only within the category



Emergency Room / Urgent Care Summary

| | 3Q23 | | 3Q24 | | Peer Index | |
|--------------------------|--------------------|------------------|--------------------|------------------|------------|-------------|
| | ER | Urgent Care | ER | Urgent Care | ER | Urgent Care |
| Number of Visits | 3,088 | 5,566 | 2,808 | 5,373 | | |
| Visits Per Member | 0.15 | 0.27 | 0.15 | 0.30 | 0.23 | 0.38 |
| Visits/1000 Members | 149 | 268 | 154 | 296 | 228 | 379 |
| Avg Paid Per Visit | \$2,283 | \$45 | \$2,435 | \$42 | \$1,085 | \$132 |
| % with OV* | 80.7% | 78.5% | 81.8% | 77.7% | | |
| % Avoidable | 16.1% | 41.4% | 15.5% | 39.8% | | |
| Total Member Paid | \$3,940,686 | \$708,013 | \$3,807,678 | \$775,264 | | |
| Total Plan Paid | \$7,051,027 | \$250,789 | \$6,837,899 | \$225,700 | | |

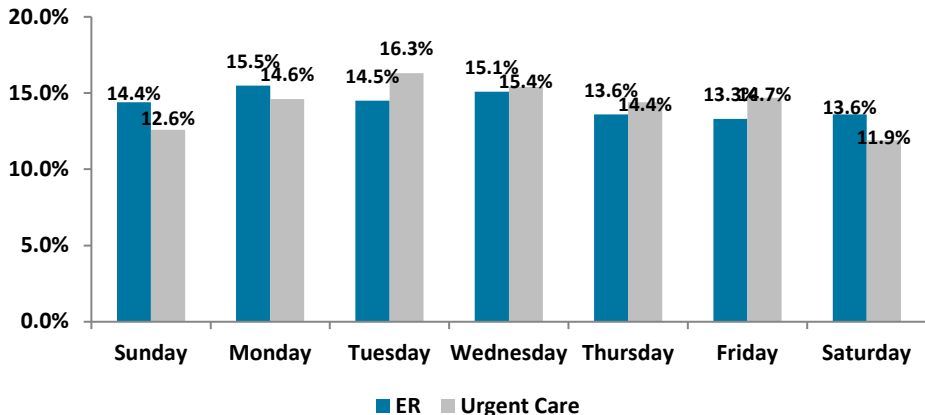
*looks back 12 months

Annualized Annualized Annualized Annualized

% of Paid

| | | | |
|----|------------------|-----------------|----------------|
| UC | Insured 61.9% | Spouse 10.1% | Child 28.0% |
| ER | Insured 62.1% | Spouse 12.0% | Child 26.0% |

Visits by Day of Week



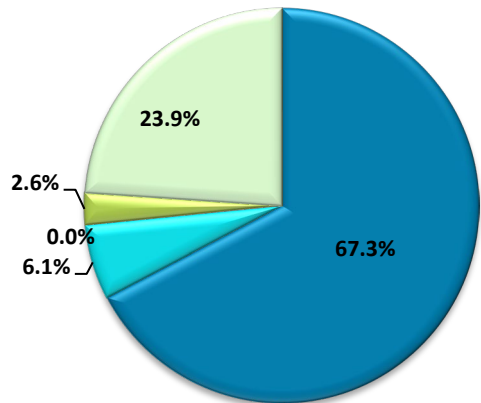
| ER / UC Visits by Relationship | | | | | | |
|--------------------------------|--------------|------------|--------------|------------|--------------|------------|
| Relationship | ER | Per 1,000 | Urgent Care | Per 1,000 | Total | Per 1,000 |
| Insured | 1,743 | 118 | 3,324 | 4,380 | 5,067 | 343 |
| Spouse | 337 | 121 | 542 | 863 | 879 | 316 |
| Child | 728 | 108 | 1,507 | 1,655 | 2,235 | 333 |
| Total | 2,808 | 116 | 5,373 | 221 | 8,181 | 337 |

Hospital and physician urgent care centers are included in the data.
Paid amount includes facility and professional fees.

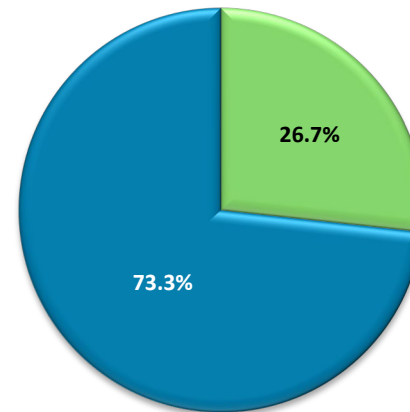
Savings Summary – Medical Claims

| Description | Dollars | PPPM | % of Eligible |
|-------------------------------|---------------------|--------------|---------------|
| Eligible Charges | \$256,362,971 | \$1,929 | 100.0% |
| PPO Discount | \$166,454,402 | \$1,253 | 64.9% |
| Deductible | \$15,167,712 | \$114 | 5.9% |
| Copay | \$243 | \$0 | 0.0% |
| Coinsurance | \$6,435,019 | \$48 | 2.5% |
| Total Participant Paid | \$21,602,974 | \$163 | 8.4% |
| Total Plan Paid | \$59,215,710 | \$446 | 23.1% |

| | |
|--------------------------------------|--------------|
| Total Participant Paid - PY23 | \$143 |
| Total Plan Paid - PY23 | \$449 |



■ PPO Discount
 ■ Deductible
 ■ Copay
■ Coinsurance
 ■ Total Plan Paid



■ Total Participant Paid
 ■ Total Plan Paid

Paid Claims by Age Range – Dental

| Dental Paid Claims by Age Group | | | | | | | | |
|---------------------------------|---------------------|--------------|---------------------|--------------|----------------------|--------------|------------------|--------------|
| Age Range | 3Q22 | | 3Q23 | | 3Q24 | | % Change | |
| | Dental Plan Paid | Dental PMPM | Dental Plan Paid | Dental PMPM | Dental Plan Paid | Dental PMPM | Dental Plan Paid | Dental PMPM |
| <1 | \$ 8,125 | \$ 2 | \$ 6,193 | \$ 1 | \$ 7,417 | \$ 3 | 19.8% | 93.6% |
| 1 | \$ 38,589 | \$ 8 | \$ 37,555 | \$ 9 | \$ 37,179 | \$ 12 | -1.0% | 29.9% |
| 2 - 4 | \$ 304,460 | \$ 20 | \$ 297,020 | \$ 21 | \$ 314,053 | \$ 28 | 5.7% | 33.7% |
| 5 - 9 | \$ 942,227 | \$ 32 | \$ 868,316 | \$ 29 | \$ 908,404 | \$ 41 | 4.6% | 39.4% |
| 10 - 14 | \$ 951,380 | \$ 28 | \$ 953,784 | \$ 27 | \$ 991,833 | \$ 37 | 4.0% | 35.5% |
| 15 - 19 | \$ 1,076,080 | \$ 29 | \$ 1,072,350 | \$ 29 | \$ 1,348,925 | \$ 43 | 25.8% | 50.1% |
| 20 - 24 | \$ 678,238 | \$ 17 | \$ 650,075 | \$ 17 | \$ 808,561 | \$ 25 | 24.4% | 47.5% |
| 25 - 29 | \$ 646,038 | \$ 23 | \$ 555,431 | \$ 21 | \$ 669,214 | \$ 30 | 20.5% | 43.9% |
| 30 - 34 | \$ 857,552 | \$ 25 | \$ 724,862 | \$ 22 | \$ 846,314 | \$ 32 | 16.8% | 43.5% |
| 35 - 39 | \$ 1,038,679 | \$ 27 | \$ 919,981 | \$ 24 | \$ 1,051,516 | \$ 34 | 14.3% | 40.6% |
| 40 - 44 | \$ 1,025,864 | \$ 27 | \$ 995,763 | \$ 26 | \$ 1,173,151 | \$ 36 | 17.8% | 39.4% |
| 45 - 49 | \$ 1,080,130 | \$ 29 | \$ 989,198 | \$ 26 | \$ 1,194,426 | \$ 39 | 20.7% | 46.5% |
| 50 - 54 | \$ 1,343,834 | \$ 31 | \$ 1,263,941 | \$ 29 | \$ 1,411,371 | \$ 40 | 11.7% | 36.2% |
| 55 - 59 | \$ 1,519,728 | \$ 34 | \$ 1,414,266 | \$ 33 | \$ 1,626,915 | \$ 46 | 15.0% | 39.0% |
| 60 - 64 | \$ 1,934,543 | \$ 39 | \$ 1,717,029 | \$ 36 | \$ 1,916,045 | \$ 50 | 11.6% | 36.8% |
| 65+ | \$ 5,085,544 | \$ 42 | \$ 4,764,184 | \$ 40 | \$ 5,600,045 | \$ 56 | 17.5% | 41.4% |
| Total | \$18,531,011 | \$ 31 | \$17,229,950 | \$ 29 | \$ 19,905,369 | \$ 41 | 15.5% | 40.9% |

Dental Paid Claims – State Participants

| Dental Paid Claims - Total | | | | | | | | | | |
|----------------------------|----------------------|-----------------------|---------------------|----------------------|----------------------|-----------------------|---------------------|----------------------|--------------|--|
| State Participants | | | | | | | | | | |
| | 3Q23 | | | | 3Q24 | | | | % | |
| | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Total | |
| Dental | \$ 11,370,567 | \$ 1,583,426 | \$ 342,505 | \$ 13,296,498 | \$ 13,233,287 | \$ 1,655,906 | \$ 428,524 | \$ 15,317,718 | 15.2% | |
| Dental Exchange | \$ - | \$ - | \$ 2,453,723 | \$ 2,453,723 | \$ - | \$ - | \$ 2,906,269 | \$ 2,906,269 | 18.4% | |
| Total | \$ 11,370,567 | \$ 1,583,426 | \$ 2,796,228 | \$ 15,750,221 | \$ 13,233,287 | \$ 1,655,906 | \$ 3,334,793 | \$ 18,223,986 | 33.6% | |

| Dental Paid Claims - Per Participant per Month | | | | | | | | | | |
|--|---------|-----------------------|-------------------|-------|---------|-----------------------|-------------------|-------|-------|--|
| | 3Q23 | | | | 3Q24 | | | | % | |
| | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Total | |
| Dental | \$ 49 | \$ 51 | \$ 53 | \$ 49 | \$ 55 | \$ 55 | \$ 67 | \$ 56 | 13.4% | |
| Dental Exchange | \$ - | \$ - | \$ 47 | \$ 47 | \$ - | \$ - | \$ 55 | \$ 55 | 17.2% | |

Dental Paid Claims – Non-State Participants

| Dental Paid Claims - Total | | | | | | | | | | |
|----------------------------|-----------------|-----------------------|---------------------|---------------------|-----------------|-----------------------|---------------------|---------------------|--------------|--|
| Non-State Participants | | | | | | | | | | |
| | 3Q23 | | | | 3Q24 | | | | % | |
| | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Total | |
| Dental | \$ 3,120 | \$ 69,024 | \$ 156,068 | \$ 228,212 | \$ 2,645 | \$ 48,368 | \$ 167,561 | \$ 218,574 | -4.2% | |
| Dental Exchange | \$ - | \$ - | \$ 1,251,517 | \$ 1,251,517 | \$ - | \$ - | \$ 1,462,810 | \$ 1,462,810 | 16.9% | |
| Total | \$ 3,120 | \$ 69,024 | \$ 1,407,586 | \$ 1,479,729 | \$ 2,645 | \$ 48,368 | \$ 1,630,370 | \$ 1,681,383 | 13.6% | |

| Dental Paid Claims - Per Participant per Month | | | | | | | | | | |
|--|---------|-----------------------|-------------------|-------|---------|-----------------------|-------------------|-------|-------|--|
| | 3Q23 | | | | 3Q24 | | | | % | |
| | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Total | |
| Dental | \$ 58 | \$ 39 | \$ 42 | \$ 41 | \$ 44 | \$ 39 | \$ 46 | \$ 44 | 8.0% | |
| Dental Exchange | \$ - | \$ - | \$ 41 | \$ 41 | \$ - | \$ - | \$ 50 | \$ 50 | 21.1% | |

Dental Paid Claims – Total Participants

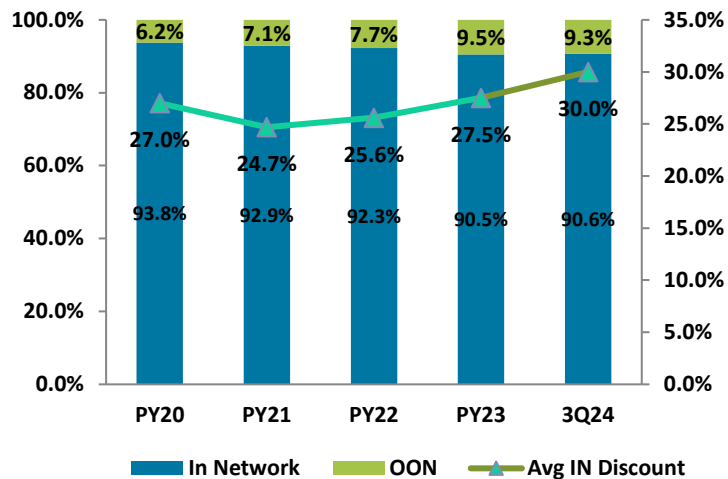
| Dental Paid Claims - Total | | | | | | | | | | |
|----------------------------|----------------------|-----------------------|---------------------|----------------------|----------------------|-----------------------|---------------------|----------------------|--------------|--|
| Total Participants | | | | | | | | | | |
| | 2Q23 | | | | 3Q24 | | | | % | |
| | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Change | |
| Dental | \$ 11,373,687 | \$ 1,652,449 | \$ 498,574 | \$ 13,524,710 | \$ 13,235,932 | \$ 1,704,274 | \$ 596,085 | \$ 15,536,292 | 14.9% | |
| Dental Exchange | \$ - | \$ - | \$ 3,705,240 | \$ 3,705,240 | \$ - | \$ - | \$ 4,369,078 | \$ 4,369,078 | 17.9% | |
| Total | \$ 11,373,687 | \$ 1,652,449 | \$ 4,203,814 | \$ 17,229,950 | \$ 13,235,932 | \$ 1,704,274 | \$ 4,965,163 | \$ 19,905,370 | 15.5% | |

| Dental Paid Claims - Per Participant per Month | | | | | | | | | | |
|--|---------|-----------------------|-------------------|-------|---------|-----------------------|-------------------|-------|--------|--|
| | 2Q23 | | | | 3Q24 | | | | % | |
| | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Change | |
| Dental | \$ 49 | \$ 50 | \$ 49 | \$ 49 | \$ 55 | \$ 54 | \$ 59 | \$ 55 | 13.3% | |
| Dental Exchange | \$ - | \$ - | \$ 45 | \$ 45 | \$ - | \$ - | \$ 54 | \$ 54 | 18.6% | |

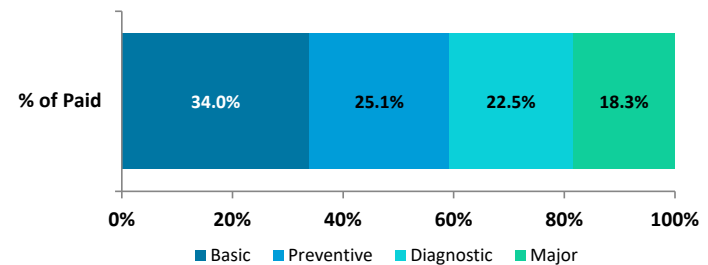
Dental Claims Analysis

| Cost Distribution | | | | | | | | |
|----------------------|------------------|---------------|----------------|---------------|---------------------|---------------|--------------------|---------------|
| Paid Claims Category | Avg # of Members | % of Members | # Claims | # of Claims | Total Paid | % of Paid | Total EE Paid | % of EE Paid |
| \$1,000.01 Plus | 4,239 | 7.9% | 24,979 | 24.2% | \$8,735,269 | 43.9% | \$4,947,830 | 56.1% |
| \$750.01-\$1,000.00 | 1,726 | 3.2% | 7,808 | 7.6% | \$1,861,722 | 9.4% | \$980,839 | 11.1% |
| \$500.01-\$750.00 | 2,820 | 5.3% | 11,319 | 11.0% | \$2,166,022 | 10.9% | \$966,844 | 11.0% |
| \$250.01-\$500.00 | 9,764 | 18.3% | 31,043 | 30.1% | \$4,253,051 | 21.4% | \$1,008,394 | 11.4% |
| \$0.01-\$250.00 | 14,499 | 27.1% | 27,189 | 26.3% | \$2,889,307 | 14.5% | \$880,300 | 10.0% |
| \$0.00 | 432 | 0.8% | 954 | 0.9% | \$0 | 0.0% | \$33,074 | 0.4% |
| No Claims | 19,994 | 37.4% | 0 | 0.0% | \$0 | 0.0% | \$0 | 0.0% |
| Total | 53,473 | 100.0% | 103,292 | 100.0% | \$19,905,370 | 100.0% | \$8,817,279 | 100.0% |

Network Performance



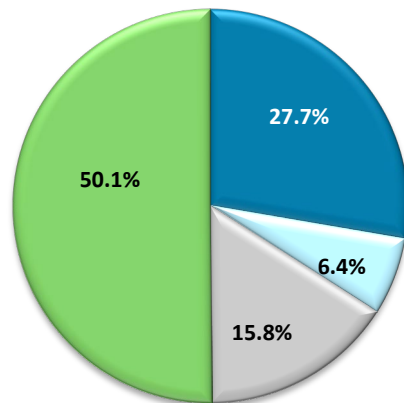
| Claim Category | Total Paid | % of Paid |
|----------------|---------------------|---------------|
| Basic | \$6,768,878 | 34.0% |
| Preventive | \$5,001,042 | 25.1% |
| Diagnostic | \$4,484,244 | 22.5% |
| Major | \$3,651,205 | 18.3% |
| Total | \$19,905,370 | 100.0% |



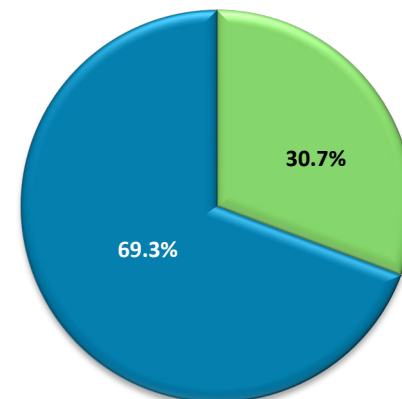
Savings Summary – Dental Claims

| Description | Dollars | PPPM | % of Eligible |
|-------------------------------|---------------------|-------------|---------------|
| Eligible Charges | \$39,843,717 | \$134 | 100.0% |
| PPO Discount | \$10,987,468 | \$37 | 27.6% |
| Deductible | \$2,524,988 | \$9 | 6.3% |
| Coinsurance | \$6,292,292 | \$21 | 15.8% |
| Total Participant Paid | \$8,817,279 | \$30 | 22.1% |
| Total Plan Paid | \$19,905,370 | \$67 | 50.0% |

| | |
|--------------------------------------|-------------|
| Total Participant Paid - PY23 | \$25 |
| Total Plan Paid - PY23 | \$57 |



■ PPO Discount ■ Deductible
■ Coinsurance ■ Total Plan Paid



■ Total Participant Paid ■ Total Plan Paid

Quality Metrics

| Condition | Metric | #Members in Group | #Meeting Metric | #Not Meeting Metric | % Meeting Metric |
|---------------------------------------|---|-------------------|-----------------|---------------------|------------------|
| Asthma | Asthma and a routine provider visit in the last 12 months | 1,005 | 976 | 29 | 97.1% |
| | Two or more asthma related ER Visits in the last 6 months | 1,005 | 3 | 1,002 | 0.3% |
| | Asthma related admit in last 12 months | 1,005 | 8 | 997 | 0.8% |
| Chronic Obstructive Pulmonary Disease | Exacerbations in last 12 months | 229 | 8 | 221 | 3.5% |
| | Members with COPD who had an annual spirometry test | 229 | 38 | 191 | 16.6% |
| Congestive Heart Failure | Re-admission to hospital with Heart Failure diagnosis within 30 days following a HF inpat | 8 | 0 | 8 | 0.0% |
| | ER Visit for Heart Failure in last 90 days | 196 | 7 | 189 | 3.6% |
| | Follow-up OV within 4 weeks of discharge from HF admission | 8 | 5 | 3 | 62.5% |
| Diabetes | Annual office visit | 1,406 | 1,341 | 65 | 95.4% |
| | Annual dilated eye exam | 1,406 | 485 | 921 | 34.5% |
| | Annual foot exam | 1,406 | 638 | 768 | 45.4% |
| | Annual HbA1c test done | 1,406 | 1,165 | 241 | 82.9% |
| | Diabetes Annual lipid profile | 1,406 | 1,091 | 315 | 77.6% |
| | Annual microalbumin urine screen | 1,406 | 959 | 447 | 68.2% |
| Hyperlipidemia | Hyperlipidemia Annual lipid profile | 4,060 | 3,266 | 794 | 80.4% |
| Hypertension | Hypertension Annual lipid profile | 3,963 | 2,746 | 1,217 | 69.3% |
| | Annual serum creatinine test | 3,876 | 3,099 | 777 | 80.0% |
| Wellness | Well Child Visit - 15 months | 112 | 106 | 6 | 94.6% |
| | Routine office visit in last 6 months (All Ages) | 24,015 | 14,391 | 9,624 | 59.9% |
| | Colorectal cancer screening ages 45-75 within the appropriate time period | 10,060 | 4,960 | 5,100 | 49.3% |
| | Women age 25-65 with recommended cervical cancer/HPV screening | 7,301 | 5,001 | 2,300 | 68.5% |
| | Males age greater than 49 with PSA test in last 24 months | 4,046 | 1,988 | 2,058 | 49.1% |
| | Routine exam in last 24 months (All Ages) | 24,015 | 19,790 | 4,225 | 82.4% |
| | Women age 40 to 75 with a screening mammogram last 24 months | 6,406 | 3,897 | 2,509 | 60.8% |

All member counts represent members active at the end of the report period.
Quality Metrics are always calculated on an incurred basis.

Chronic Conditions Prevalence

A member is identified as having a chronic condition if any one of the following three conditions is met within a 24 month service date period:

Two outpatient claims for the Dx on separate days of service

One ER Visit with the Dx as primary

One IP admission with the Dx as the admitting

| Chronic Condition | # With Condition | % of Members | Members per 1,000 | Admits per 1,000 | ER Visits per 1,000 | PMPY |
|-----------------------------|------------------|--------------|-------------------|------------------|---------------------|----------|
| Affective Psychosis | 177 | 0.74% | 7.29 | 195.92 | 579.59 | \$11,450 |
| Asthma | 1,139 | 4.74% | 46.94 | 134.00 | 448.34 | \$14,771 |
| Atrial Fibrillation | 287 | 1.19% | 11.83 | 367.55 | 546.36 | \$28,450 |
| Blood Disorders | 1,676 | 6.97% | 69.07 | 252.79 | 444.35 | \$22,030 |
| CAD | 600 | 2.49% | 24.73 | 270.01 | 408.60 | \$24,479 |
| COPD | 226 | 0.94% | 9.31 | 352.37 | 561.17 | \$24,916 |
| Cancer | 984 | 4.09% | 40.55 | 202.54 | 250.98 | \$26,762 |
| Chronic Pain | 710 | 2.95% | 29.26 | 172.66 | 530.62 | \$17,855 |
| Congestive Heart Failure | 195 | 0.81% | 8.04 | 627.55 | 864.80 | \$44,608 |
| Demyelinating Diseases | 61 | 0.25% | 2.51 | 296.02 | 432.64 | \$52,019 |
| Depression | 1,599 | 6.65% | 65.89 | 124.84 | 413.07 | \$11,366 |
| Diabetes | 1,578 | 6.56% | 65.03 | 135.53 | 283.55 | \$15,353 |
| ESRD | 30 | 0.12% | 1.24 | 1,129.41 | 1,270.59 | \$43,127 |
| Eating Disorders | 89 | 0.37% | 3.67 | 219.18 | 566.21 | \$17,614 |
| HIV/AIDS | 33 | 0.14% | 1.36 | 41.24 | 247.42 | \$42,942 |
| Hyperlipidemia | 5,021 | 20.88% | 206.91 | 80.67 | 217.53 | \$9,527 |
| Hypertension | 3,993 | 16.60% | 164.55 | 116.18 | 299.05 | \$11,900 |
| Immune Disorders | 135 | 0.56% | 5.56 | 392.73 | 480.00 | \$46,478 |
| Inflammatory Bowel Disease | 94 | 0.39% | 3.87 | 134.83 | 524.34 | \$33,785 |
| Liver Diseases | 552 | 2.30% | 22.75 | 289.32 | 484.00 | \$20,825 |
| Morbid Obesity | 824 | 3.43% | 33.96 | 199.38 | 379.36 | \$16,461 |
| Osteoarthritis | 1,121 | 4.66% | 46.20 | 116.62 | 366.89 | \$13,729 |
| Peripheral Vascular Disease | 166 | 0.69% | 6.84 | 368.96 | 571.01 | \$22,343 |
| Rheumatoid Arthritis | 144 | 0.60% | 5.93 | 87.31 | 388.04 | \$28,149 |

*For Diabetes only, one or more Rx claims can also be used to identify the condition.

Data Includes Medical and Pharmacy Based on 24 months incurred dates

Methodology

- Average member counts were weighted by the number of months each member had on the plan.
- Claims were pulled based upon the date paid.
- Claims were categorized based upon four groups:
 - Inpatient Facility
 - Outpatient Facility
 - Physician
 - Other (Other includes any medical reimbursements or durable medical equipment.)
- Inpatient analysis was done by identifying facility claims where a room and board charge was submitted and paid. Claims were then rolled up for the entire admission and categorized by the diagnosis code that held the highest paid amount. (Hospice and skilled nursing facility claims were excluded)
- Outpatient claims were flagged by an in-or-outpatient indicator being present on the claim that identified it as taking place at an outpatient facility.
- Physician claims were identified when the vendor type indicator was flagged as a professional charge.
 - These claims were in some cases segregated further to differentiate primary care physicians and specialists.
 - Office visits were identified by the presence of evaluation and management or consultation codes.
- Emergency room and urgent care episodes should be considered subcategories of physician and outpatient facility.
 - Emergency Room visits are identified by facility claims with a revenue code of 450-455, 457-459.
 - Urgent Care visits are identified by facility claims with a revenue code of 456 or physician claims with a place of service of "Urgent Care".
 - Outpatient claims (including facility and physician) are then rolled up for the day of service and summarized as an ER/UC visit.
 - If a member has an emergency room visit on the same day as an urgent care visit, all claims are grouped into one episode and counted as an emergency room visit.
 - If a member was admitted into the hospital through the ER, the member will not show an ER visit. ER claims are bundled with the inpatient stay.

Public Employees' Benefits Program - RX Costs
PY 2024 - Through Quarter Ending March 31, 2024

| Express Scripts | | 1Q-3Q FY2024 CDHP | 1Q-3Q FY2023 CDHP | Difference | % Change |
|---|---------------------|--------------------------|--------------------------|----------------------------|-----------------|
| Membership Summary | | | | Membership Summary | |
| Member Count (Membership) | 24,197 | | 27,720 | (3,523) | -12.7% |
| Utilizing Member Count (Patients) | 16,420 | | 19,723 | (3,303) | -16.7% |
| Percent Utilizing (Utilization) | 67.9% | | 71.2% | (0.03) | -4.6% |
| Claim Summary | | | | Claims Summary | |
| Net Claims (Total Rx's) | 254,470 | | 284,290 | (29,820) | -10.5% |
| Claims per Elig Member per Month (Claims PMPM) | 1.17 | | 1.14 | 0.03 | 2.6% |
| Total Claims for Generic (Generic Rx) | 222,058 | | 243,426 | (21,368.00) | -8.8% |
| Total Claims for Brand (Brand Rx) | 32,412 | | 40,864 | (8,452.00) | -20.7% |
| Total Claims for Brand w/Gen Equiv (Multisource Brand Claims) | 921 | | 1,130 | (209.00) | -18.5% |
| Total Non-Specialty Claims | 251,565 | | 280,345 | (28,780.00) | -10.3% |
| Total Specialty Claims | 2,905 | | 3,945 | (1,040.00) | -26.4% |
| Generic % of Total Claims (GFR) | 87.3% | | 85.6% | 0.02 | 1.9% |
| Generic Effective Rate (GCR) | 99.6% | | 99.5% | 0.00 | 0.0% |
| Mail Order Claims | 69,807 | | 79,194 | (9,387.00) | -11.9% |
| Mail Penetration Rate* | 31.2% | | 32.0% | (0.01) | -0.8% |
| Claims Cost Summary | | | | Claims Cost Summary | |
| Total Prescription Cost (Total Gross Cost) | \$32,565,038 | | \$32,708,629 | (\$143,591.00) | -0.4% |
| Total Generic Gross Cost | \$3,324,684 | | \$3,738,579 | (\$413,895.00) | -11.1% |
| Total Brand Gross Cost | \$29,240,354 | | \$28,970,050 | \$270,304.00 | 0.9% |
| Total MSB Gross Cost | \$402,567 | | \$629,317 | (\$226,750.00) | -36.0% |
| Total Ingredient Cost | \$31,451,608 | | \$32,225,558 | (\$773,950.00) | -2.4% |
| Total Dispensing Fee | \$1,091,671 | | \$447,194 | \$644,477.00 | 144.1% |
| Total Other (e.g. tax) | \$21,758 | | \$35,878 | (\$14,120.00) | -39.4% |
| Avg Total Cost per Claim (Gross Cost/Rx) | \$127.97 | | \$115.05 | \$12.92 | 11.2% |
| Avg Total Cost for Generic (Gross Cost/Generic Rx) | \$15.36 | | \$15.36 | \$0.00 | 0.0% |
| Avg Total Cost for Brand (Gross Cost/Brand Rx) | \$902.15 | | \$708.94 | \$193.21 | 27.3% |
| Avg Total Cost for MSB (MSB Gross Cost/MSB ARx) | \$437.10 | | \$556.92 | (\$119.82) | -21.5% |
| Member Cost Summary | | | | Member Cost Summary | |
| Total Member Cost | \$7,303,881 | | \$7,629,342 | (\$325,461.00) | -4.3% |
| Total Copay | \$5,894,999 | | \$6,005,466 | (\$110,467.00) | -1.8% |
| Total Deductible | \$1,408,882 | | \$1,623,877 | (\$214,995.00) | -13.2% |
| Avg Copay per Claim (Copay/Rx) | \$23.17 | | \$21.12 | \$2.04 | 9.7% |
| Avg Participant Share per Claim (Copay+Deductible/RX) | \$28.70 | | \$26.84 | \$1.87 | 7.0% |
| Avg Copay for Generic (Copay/Generic Rx) | \$6.79 | | \$6.85 | (\$0.06) | -0.9% |
| Avg Copay for Brand (Copay/Brand Rx) | \$178.81 | | \$145.87 | \$32.94 | 22.6% |
| Avg Copay for Brand w/ Generic Equiv (Copay/Multisource Rx) | \$115.32 | | \$162.88 | (\$47.56) | -29.2% |
| Net PMPM (Participant Cost PMPM) | \$33.54 | | \$30.58 | \$2.96 | 9.7% |
| Copay % of Total Prescription Cost (Member Cost Share %) | 22.4% | | 23.3% | -0.9% | -3.8% |
| Plan Cost Summary | | | | Plan Cost Summary | |
| Total Plan Cost (Plan Cost) | \$25,261,156 | | \$25,079,287 | \$181,869.00 | 0.7% |
| Total Non-Specialty Cost (Non-Specialty Plan Cost) | \$10,589,174 | | \$9,098,426 | \$1,490,748.00 | 16.4% |
| Total Specialty Drug Cost (Specialty Plan Cost) | \$14,671,982 | | \$15,980,860 | (\$1,308,878.00) | -8.2% |
| Avg Plan Cost per Claim (Plan Cost/Rx) | \$99.27 | | \$88.22 | \$11.05 | 12.5% |
| Avg Plan Cost for Generic (Plan Cost/Generic Rx) | \$8.18 | | \$8.50 | (\$0.32) | -3.8% |
| Avg Plan Cost for Brand (Plan Cost/Brand Rx) | \$723.34 | | \$563.06 | \$160.28 | 28.5% |
| Avg Plan Cost for MSB (MSB Plan Cost/MSB ARx) | \$321.77 | | \$1,394.03 | (\$1,072.26) | -76.9% |
| Net PMPM (Plan Cost PMPM) | \$116.00 | | \$100.53 | \$15.47 | 15.4% |
| PMPM without Specialty (Non-Specialty PMPM) | \$42.09 | | \$36.47 | \$4.02 | 17.3% |
| PMPM for Specialty Only (Specialty PMPM) | \$67.37 | | \$64.06 | \$3.31 | 5.2% |
| Specialty % of Plan Cost | 58.1% | | 63.70% | (\$0.06) | -8.8% |
| Rebates Received (Q1-Q3 FY2023 actual) | \$8,885,059 | | \$8,622,319 | \$262,740.45 | 3.0% |
| Net PMPM (Plan Cost PMPM factoring Rebates) | \$75.20 | | \$65.97 | \$9.23 | 14.0% |
| PMPM without Specialty (Non-Specialty PMPM) | \$29.36 | | \$15.36 | \$0.92 | 5.0% |
| PMPM for Specialty Only (Specialty PMPM) | \$45.03 | | \$50.00 | (\$4.97) | -9.9% |

Appendix B

Index of Tables

UMR Inc. – LDPPO Utilization Review for PEBP January 1, 2024 – March 31, 2024

| | |
|--|----------|
| UMR INC. BENEFITS OVERVIEW | 2 |
| MEDICAL | |
| <i>Paid Claims by Age Group</i> | 3 |
| Financial Summary | 4 |
| Paid Claims by Claim Type | 8 |
| Cost Distribution – Medical Claims | 11 |
| Utilization Summary | 12 |
| Provider Network Summary | 14 |
| PREVENTIVE SERVICES | |
| Quality Metrics | 22 |
| PRESCRIPTION DRUG COSTS | |
| Prescription Drug Cost Comparison | 25 |

DATASCOPE™

Nevada Public Employees' Benefits Program

Low Deductible Plan

July 2023 – March 2024 Incurred,

Paid through May 2024

Reimagine | Rediscover **Benefits**



Overview

- Total Medical Spend for 3Q24 was \$59,634,480 with a plan cost per employee per year (PEPY) of \$8,122. This is an increase of 8.3% when compared to 3Q23.
 - IP Cost per Admit is \$24,045 which is 4.4% lower than 3Q23.
 - ER Cost per Visit is \$3,216 which is 1.6% higher than 3Q23.
- Employees shared in 13.8% of the medical cost.
- Inpatient facility costs were 17.7% of the plan spend.
- 80.9% of the Average Membership had paid Medical claims less than \$2,500, with 18.3% of those having no claims paid at all during the reporting period.
- 55 members exceeded the \$100k high-cost threshold during the reporting period, which accounted for 21.9% of the plan spend. The highest diagnosis category was Cancer, accounting for 27.4% of the high-cost claimant dollars.
- Total spending with in-network providers was 97.8%. The average In Network discount was 65.3%, which is 1.6% higher than the PY23 average discount of 64.3%.

Paid Claims by Age Group

| Paid Claims by Age Group | | | | | | | | | | | | | | |
|--------------------------|----------------------|---------------|----------------------|---------------|----------------------|---------------|----------------------|---------------|----------------------|---------------|----------------------|---------------|--------------|--------------|
| Age Range | 3Q23 | | | | | | 3Q24 | | | | | | % Change | |
| | Med Net Pay | Med PMPM | Rx Net Pay | Rx PMPM | Net Pay | PMPM | Med Net Pay | Med PMPM | Rx Net Pay | Rx PMPM | Net Pay | PMPM | Net Pay | PMPM |
| <1 | \$ 1,518,680 | \$ 1,096 | \$ 32,133 | \$ 23 | \$ 1,550,813 | \$ 1,119 | \$ 5,035,887 | \$ 2,826 | \$ 17,316 | \$ 10 | \$ 5,053,203 | \$ 2,836 | 225.8% | 153.4% |
| 1 | \$ 316,887 | \$ 241 | \$ 6,767 | \$ 5 | \$ 323,654 | \$ 246 | \$ 415,641 | \$ 236 | \$ 3,937 | \$ 2 | \$ 419,578 | \$ 238 | 29.6% | -3.4% |
| 2 - 4 | \$ 827,960 | \$ 171 | \$ 36,202 | \$ 7 | \$ 864,162 | \$ 178 | \$ 809,899 | \$ 134 | \$ 30,447 | \$ 5 | \$ 840,346 | \$ 139 | -2.8% | -22.1% |
| 5 - 9 | \$ 722,944 | \$ 83 | \$ 408,937 | \$ 47 | \$ 1,131,881 | \$ 130 | \$ 1,460,746 | \$ 129 | \$ 426,311 | \$ 38 | \$ 1,887,057 | \$ 166 | 66.7% | 28.1% |
| 10 - 14 | \$ 1,122,395 | \$ 119 | \$ 254,200 | \$ 27 | \$ 1,376,595 | \$ 146 | \$ 1,793,459 | \$ 146 | \$ 338,219 | \$ 28 | \$ 2,131,678 | \$ 174 | 54.9% | 19.1% |
| 15 - 19 | \$ 1,829,743 | \$ 169 | \$ 384,266 | \$ 36 | \$ 2,214,009 | \$ 205 | \$ 2,278,243 | \$ 158 | \$ 593,537 | \$ 41 | \$ 2,871,780 | \$ 200 | 29.7% | -2.6% |
| 20 - 24 | \$ 1,888,855 | \$ 184 | \$ 569,764 | \$ 56 | \$ 2,458,619 | \$ 240 | \$ 3,118,432 | \$ 230 | \$ 847,449 | \$ 63 | \$ 3,965,881 | \$ 293 | 61.3% | 22.1% |
| 25 - 29 | \$ 1,739,117 | \$ 214 | \$ 830,260 | \$ 102 | \$ 2,569,377 | \$ 316 | \$ 3,025,067 | \$ 265 | \$ 1,366,486 | \$ 120 | \$ 4,391,553 | \$ 385 | 70.9% | 21.9% |
| 30 - 34 | \$ 2,973,992 | \$ 304 | \$ 786,743 | \$ 80 | \$ 3,760,735 | \$ 385 | \$ 3,760,089 | \$ 281 | \$ 2,635,813 | \$ 197 | \$ 6,395,902 | \$ 479 | 70.1% | 24.4% |
| 35 - 39 | \$ 3,032,290 | \$ 272 | \$ 1,056,147 | \$ 95 | \$ 4,088,437 | \$ 367 | \$ 4,709,587 | \$ 322 | \$ 1,950,402 | \$ 134 | \$ 6,659,989 | \$ 456 | 62.9% | 24.3% |
| 40 - 44 | \$ 3,483,133 | \$ 324 | \$ 1,560,761 | \$ 145 | \$ 5,043,894 | \$ 469 | \$ 4,906,438 | \$ 335 | \$ 2,390,429 | \$ 163 | \$ 7,296,867 | \$ 498 | 44.7% | 6.3% |
| 45 - 49 | \$ 3,701,372 | \$ 386 | \$ 1,613,085 | \$ 168 | \$ 5,314,457 | \$ 554 | \$ 4,045,687 | \$ 320 | \$ 2,602,582 | \$ 206 | \$ 6,648,269 | \$ 526 | 25.1% | -5.0% |
| 50 - 54 | \$ 4,438,374 | \$ 427 | \$ 2,139,231 | \$ 206 | \$ 6,577,605 | \$ 632 | \$ 6,087,595 | \$ 428 | \$ 3,750,769 | \$ 264 | \$ 9,838,364 | \$ 692 | 49.6% | 9.5% |
| 55 - 59 | \$ 4,890,498 | \$ 524 | \$ 1,967,460 | \$ 211 | \$ 6,857,958 | \$ 735 | \$ 7,160,443 | \$ 568 | \$ 3,449,739 | \$ 274 | \$ 10,610,182 | \$ 841 | 54.7% | 14.5% |
| 60 - 64 | \$ 6,626,446 | \$ 801 | \$ 2,764,763 | \$ 334 | \$ 9,391,209 | \$ 1,135 | \$ 7,528,723 | \$ 691 | \$ 3,790,938 | \$ 348 | \$ 11,319,661 | \$ 1,039 | 20.5% | -8.5% |
| 65+ | \$ 1,529,135 | \$ 487 | \$ 775,753 | \$ 247 | \$ 2,304,888 | \$ 734 | \$ 3,498,544 | \$ 805 | \$ 1,444,090 | \$ 332 | \$ 4,942,634 | \$ 1,137 | 114.4% | 54.9% |
| Total | \$ 40,641,821 | \$ 319 | \$ 15,186,469 | \$ 119 | \$ 55,828,290 | \$ 439 | \$ 59,634,480 | \$ 351 | \$ 25,638,464 | \$ 151 | \$ 85,272,944 | \$ 502 | 52.7% | 14.5% |

Financial Summary (p. 1 of 2)

| Summary | Total | | | | State Active | | | | Non-State Active | | | |
|--|----------------|----------------|----------------|------------------------|----------------|----------------|----------------|------------------------|------------------|----------------|-----------------|------------------------|
| | 3Q22 | 3Q23 | 3Q24 | Variance to Prior Year | 3Q22 | 3Q23 | 3Q24 | Variance to Prior Year | 3Q22 | 3Q23 | 3Q24 | Variance to Prior Year |
| Average Enrollment | | | | | | | | | | | | |
| Employees | 4,175 | 7,226 | 9,790 | 35.5% | 3,780 | 6,561 | 8,946 | 36.3% | 1 | 1 | 1 | 22.0% |
| Spouses | 1,146 | 1,836 | 2,407 | 31.1% | 1,020 | 1,626 | 2,139 | 31.6% | 1 | 1 | 1 | 22.0% |
| Children | 3,172 | 5,088 | 6,688 | 31.4% | 3,030 | 4,841 | 6,378 | 31.8% | 0 | 0 | 0 | 0.0% |
| Total Members | 8,493 | 14,150 | 18,884 | 33.5% | 7,830 | 13,028 | 17,463 | 34.0% | 2 | 2 | 2 | 22.0% |
| Family Size | 2.0 | 2.0 | 1.9 | -3.5% | 2.1 | 2.0 | 2.0 | -2.5% | 2.0 | 2.0 | 2.0 | 0.0% |
| Financial Summary | | | | | | | | | | | | |
| Gross Cost | \$29,751,991 | \$47,147,759 | \$69,176,993 | 46.7% | \$25,837,154 | \$40,990,958 | \$60,632,684 | 47.9% | \$31,539 | \$12,127 | \$25,046 | 106.5% |
| Client Paid | \$25,158,456 | \$40,641,821 | \$59,634,480 | 46.7% | \$21,781,871 | \$35,216,533 | \$52,089,402 | 47.9% | \$26,601 | \$9,284 | \$20,541 | 121.3% |
| Employee Paid | \$4,593,536 | \$6,505,938 | \$9,542,513 | 46.7% | \$4,055,283 | \$5,774,424 | \$8,543,282 | 48.0% | \$4,938 | \$2,842 | \$4,505 | 58.5% |
| Client Paid-PEPY | \$8,034 | \$7,500 | \$8,122 | 8.3% | \$7,683 | \$7,156 | \$7,764 | 8.5% | \$35,468 | \$12,379 | \$22,408 | 81.0% |
| Client Paid-PMPY | \$3,949 | \$3,830 | \$4,211 | 9.9% | \$3,709 | \$3,604 | \$3,977 | 10.3% | \$17,734 | \$6,190 | \$11,204 | 81.0% |
| Client Paid-PEPM | \$669 | \$625 | \$677 | 8.3% | \$640 | \$596 | \$647 | 8.6% | \$2,956 | \$1,032 | \$1,867 | 80.9% |
| Client Paid-PMPM | \$329 | \$319 | \$351 | 10.0% | \$309 | \$300 | \$331 | 10.3% | \$1,478 | \$516 | \$934 | 81.0% |
| High Cost Claimants (HCC's) > \$100k | | | | | | | | | | | | |
| # of HCC's | 33 | 43 | 55 | 27.9% | 27 | 34 | 42 | 23.5% | 0 | 0 | 0 | 0.0% |
| HCC's / 1,000 | 3.9 | 3.0 | 2.9 | -4.3% | 3.5 | 2.6 | 2.4 | -7.7% | 0.0 | 0.0 | 0.0 | 0.0% |
| Avg HCC Paid | \$263,630 | \$218,375 | \$237,773 | 8.9% | \$273,797 | \$225,632 | \$246,902 | 9.4% | \$0 | \$0 | \$0 | 0.0% |
| HCC's % of Plan Paid | 34.6% | 23.1% | 21.9% | -5.2% | 33.9% | 21.8% | 19.9% | -8.7% | 0.0% | 0.0% | 0.0% | 0.0% |
| Cost Distribution by Claim Type (PMPY) | | | | | | | | | | | | |
| Facility Inpatient | \$1,330 | \$822 | \$745 | -9.4% | \$1,299 | \$769 | \$708 | -7.9% | \$566 | \$0 | \$0 | 0.0% |
| Facility Outpatient | \$1,023 | \$1,366 | \$1,666 | 22.0% | \$915 | \$1,252 | \$1,534 | 22.5% | \$6,869 | \$584 | \$560 | -4.1% |
| Physician | \$1,545 | \$1,642 | \$1,800 | 9.6% | \$1,447 | \$1,582 | \$1,736 | 9.7% | \$10,299 | \$5,606 | \$10,644 | 89.9% |
| Other | \$52 | \$0 | \$0 | 0.0% | \$49 | \$0 | \$0 | 0.0% | \$0 | \$0 | \$0 | 0.0% |
| Total | \$3,949 | \$3,830 | \$4,211 | 9.9% | \$3,709 | \$3,604 | \$3,977 | 10.3% | \$17,734 | \$6,190 | \$11,204 | 81.0% |
| | Annualized | Annualized | Annualized | | Annualized | Annualized | Annualized | | Annualized | Annualized | Annualized | |

Financial Summary (p. 2 of 2)

| | State Retirees | | | | Non-State Retirees | | | | |
|--|----------------|----------------|----------------|------------------------|--------------------|----------------|----------------|------------------------|----------------|
| Summary | 3Q22 | 3Q23 | 3Q24 | Variance to Prior Year | 3Q22 | 3Q23 | 3Q24 | Variance to Prior Year | Peer Index |
| Average Enrollment | | | | | | | | | |
| Employees | 374 | 637 | 814 | 27.8% | 21 | 27 | 29 | 9.3% | |
| Spouses | 114 | 197 | 254 | 28.8% | 11 | 12 | 13 | 1.9% | |
| Children | 142 | 246 | 308 | 25.0% | 0 | 0 | 1 | 0.0% | |
| Total Members | 630 | 1,080 | 1,376 | 27.4% | 32 | 39 | 43 | 10.0% | |
| Family Size | 1.7 | 1.7 | 1.7 | -0.6% | 1.5 | 1.5 | 1.5 | -2.7% | 1.6 |
| Financial Summary | | | | | | | | | |
| Gross Cost | \$3,641,943 | \$5,851,517 | \$8,243,113 | 40.9% | \$241,355 | \$293,157 | \$276,149 | -5.8% | |
| Client Paid | \$3,152,224 | \$5,156,304 | \$7,309,799 | 41.8% | \$197,759 | \$259,699 | \$214,737 | -17.3% | |
| Employee Paid | \$489,719 | \$695,213 | \$933,314 | 34.2% | \$43,596 | \$33,458 | \$61,412 | 83.5% | |
| Client Paid-PEPY | \$11,248 | \$10,800 | \$11,975 | 10.9% | \$12,490 | \$12,985 | \$9,761 | -24.8% | \$6,258 |
| Client Paid-PMPY | \$6,669 | \$6,364 | \$7,083 | 11.3% | \$8,211 | \$8,879 | \$6,676 | -24.8% | \$3,830 |
| Client Paid-PEPM | \$937 | \$900 | \$998 | 10.9% | \$1,041 | \$1,082 | \$813 | -24.9% | \$521 |
| Client Paid-PMPM | \$556 | \$530 | \$590 | 11.3% | \$684 | \$740 | \$556 | -24.9% | \$319 |
| High Cost Claimants (HCC's) > \$100k | | | | | | | | | |
| # of HCC's | 6 | 9 | 13 | 0.0% | 1 | 1 | 1 | 0.0% | |
| HCC's / 1,000 | 9.5 | 8.3 | 9.5 | 0.0% | 31.1 | 25.6 | 23.3 | 0.0% | |
| Avg HCC Paid | \$199,468 | \$179,387 | \$199,858 | 0.0% | \$110,440 | \$104,131 | \$109,461 | 0.0% | |
| HCC's % of Plan Paid | 38.0% | 31.3% | 35.5% | 0.0% | 55.8% | 40.1% | 51.0% | 0.0% | |
| Cost Distribution by Claim Type (PMPY) | | | | | | | | | |
| Facility Inpatient | \$1,743 | \$1,435 | \$1,137 | -20.8% | \$901 | \$1,517 | \$3,292 | 0.0% | \$1,044 |
| Facility Outpatient | \$2,188 | \$2,600 | \$3,346 | 28.7% | \$4,088 | \$5,214 | \$1,834 | -64.8% | \$1,310 |
| Physician | \$2,649 | \$2,330 | \$2,599 | 11.5% | \$3,174 | \$2,148 | \$1,550 | -27.8% | \$1,404 |
| Other | \$89 | \$0 | \$0 | 0.0% | \$48 | \$0 | \$0 | 0.0% | \$72 |
| Total | \$6,669 | \$6,364 | \$7,083 | 11.3% | \$8,211 | \$8,879 | \$6,676 | -24.8% | \$3,830 |
| | Annualized | Annualized | Annualized | | Annualized | Annualized | Annualized | | |

Financial Summary – Prior Year Comparison (p. 1 of 2)

| Summary | Total | | | | State Active | | | | Non-State Active | | | |
|--|----------------|----------------|----------------|------------------------|----------------|----------------|----------------|------------------------|------------------|----------------|-----------------|------------------------|
| | PY22 | PY23 | 3Q24 | Variance to Prior Year | PY22 | PY23 | 3Q24 | Variance to Prior Year | PY22 | PY23 | 3Q24 | Variance to Prior Year |
| Average Enrollment | | | | | | | | | | | | |
| Employees | 4,336 | 7,362 | 9,790 | 33.0% | 3,926 | 6,690 | 8,946 | 33.7% | 1 | 1 | 1 | 22.0% |
| Spouses | 1,172 | 5,149 | 2,407 | -53.3% | 1,042 | 4,901 | 2,139 | -56.4% | 1 | 0 | 1 | 0.0% |
| Children | 3,255 | 1,857 | 6,688 | 260.2% | 3,103 | 1,645 | 6,378 | 287.8% | 0 | 1 | 0 | -100.0% |
| Total Members | 8,762 | 14,368 | 18,884 | 31.4% | 8,071 | 13,235 | 17,463 | 31.9% | 2 | 2 | 2 | 22.0% |
| Family Size | 2.0 | 2.0 | 1.9 | -1.0% | 2.1 | 2.0 | 2.0 | -1.5% | 2.0 | 2.0 | 2.0 | 0.0% |
| Financial Summary | | | | | | | | | | | | |
| Gross Cost | \$40,570,436 | \$64,817,531 | \$69,176,993 | 6.7% | \$35,366,785 | \$56,350,280 | \$60,632,684 | 7.6% | \$38,494 | \$17,911 | \$25,046 | 39.8% |
| Client Paid | \$34,446,692 | \$55,997,776 | \$59,634,480 | 6.5% | \$29,933,591 | \$48,495,839 | \$52,089,402 | 7.4% | \$33,556 | \$13,953 | \$20,541 | 47.2% |
| Employee Paid | \$6,123,744 | \$8,819,755 | \$9,542,513 | 8.2% | \$5,433,194 | \$7,854,441 | \$8,543,282 | 8.8% | \$4,938 | \$3,958 | \$4,505 | 13.8% |
| Client Paid-PEPY | \$7,944 | \$7,606 | \$8,122 | 6.8% | \$7,624 | \$7,249 | \$7,764 | 7.1% | \$33,556 | \$13,953 | \$22,408 | 60.6% |
| Client Paid-PMPY | \$3,931 | \$3,897 | \$4,211 | 8.1% | \$3,709 | \$3,664 | \$3,977 | 8.5% | \$16,778 | \$6,976 | \$11,204 | 60.6% |
| Client Paid-PEPM | \$662 | \$634 | \$677 | 6.8% | \$635 | \$604 | \$647 | 7.1% | \$2,796 | \$1,163 | \$1,867 | 60.5% |
| Client Paid-PMPM | \$328 | \$325 | \$351 | 8.0% | \$309 | \$305 | \$331 | 8.5% | \$1,398 | \$581 | \$934 | 60.8% |
| High Cost Claimants (HCC's) > \$100k | | | | | | | | | | | | |
| # of HCC's | 41 | 54 | 55 | 1.9% | 33 | 43 | 42 | -2.3% | 0 | 0 | 0 | 0.0% |
| HCC's / 1,000 | 4.7 | 3.8 | 2.9 | -22.6% | 4.1 | 3.3 | 2.4 | -25.8% | 0.0 | 0.0 | 0.0 | 0.0% |
| Avg HCC Paid | \$286,071 | \$238,672 | \$237,773 | -0.4% | \$305,172 | \$238,047 | \$246,902 | 3.7% | \$0 | \$0 | \$0 | 0.0% |
| HCC's % of Plan Paid | 34.0% | 23.0% | 21.9% | -4.8% | 33.6% | 21.1% | 19.9% | -5.7% | 0.0% | 0.0% | 0.0% | 0.0% |
| Cost Distribution by Claim Type (PMPY) | | | | | | | | | | | | |
| Facility Inpatient | \$1,269 | \$783 | \$745 | -4.9% | \$1,257 | \$725 | \$708 | -2.3% | \$424 | \$0 | \$0 | 0.0% |
| Facility Outpatient | \$1,043 | \$1,412 | \$1,666 | 18.0% | \$933 | \$1,292 | \$1,534 | 18.7% | \$5,152 | \$1,007 | \$560 | -44.4% |
| Physician | \$1,567 | \$1,702 | \$1,800 | 5.8% | \$1,468 | \$1,647 | \$1,736 | 5.4% | \$9,883 | \$5,969 | \$10,644 | 78.3% |
| Other | \$53 | \$0 | \$0 | 0.0% | \$50 | \$0 | \$0 | 0.0% | \$1,319 | \$0 | \$0 | 0.0% |
| Total | \$3,931 | \$3,897 | \$4,211 | 8.1% | \$3,709 | \$3,664 | \$3,977 | 8.5% | \$16,778 | \$6,976 | \$11,204 | 60.6% |
| | | | Annualized | | | | Annualized | | | | Annualized | |

Financial Summary – Prior Year Comparison (p. 2 of 2)

| Summary | State Retirees | | | | Non-State Retirees | | | | Peer Index |
|--|----------------|----------------|----------------|------------------------|--------------------|----------------|----------------|------------------------|----------------|
| | PY22 | PY23 | 3Q24 | Variance to Prior Year | PY22 | PY23 | 3Q24 | Variance to Prior Year | |
| Average Enrollment | | | | | | | | | |
| Employees | 388 | 644 | 814 | 26.3% | 21 | 27 | 29 | 10.0% | |
| Spouses | 118 | 248 | 254 | 2.3% | 11 | 0 | 13 | 7439.0% | |
| Children | 152 | 199 | 308 | 55.2% | 0 | 13 | 1 | -92.0% | |
| Total Members | 657 | 1,091 | 1,376 | 26.1% | 32 | 39 | 43 | 9.1% | |
| Family Size | 1.7 | 1.7 | 1.7 | 0.0% | 1.5 | 1.5 | 1.5 | -1.4% | 1.6 |
| Financial Summary | | | | | | | | | |
| Gross Cost | \$4,886,927 | \$8,012,597 | \$8,243,113 | 2.9% | \$278,229 | \$436,743 | \$276,149 | -36.8% | |
| Client Paid | \$4,252,910 | \$7,107,682 | \$7,309,799 | 2.8% | \$226,635 | \$380,303 | \$214,737 | -43.5% | |
| Employee Paid | \$634,017 | \$904,915 | \$933,314 | 3.1% | \$51,594 | \$56,440 | \$61,412 | 8.8% | |
| Client Paid-PEPY | \$10,968 | \$11,032 | \$11,975 | 8.5% | \$10,665 | \$14,261 | \$9,761 | -31.6% | \$6,258 |
| Client Paid-PMPY | \$6,473 | \$6,514 | \$7,083 | 8.7% | \$7,027 | \$9,669 | \$6,676 | -31.0% | \$3,830 |
| Client Paid-PEPM | \$914 | \$919 | \$998 | 8.6% | \$889 | \$1,188 | \$813 | -31.6% | \$521 |
| Client Paid-PMPM | \$539 | \$543 | \$590 | 8.7% | \$586 | \$806 | \$556 | -31.0% | \$319 |
| High Cost Claimants (HCC's) > \$100k | | | | | | | | | |
| # of HCC's | 8 | 11 | 13 | 18.2% | 1 | 1 | 1 | 0.0% | |
| HCC's / 1,000 | 12.2 | 10.1 | 9.5 | -6.3% | 31.0 | 25.4 | 23.3 | -8.3% | |
| Avg HCC Paid | \$193,399 | \$224,298 | \$199,858 | -10.9% | \$111,053 | \$185,019 | \$109,461 | -40.8% | |
| HCC's % of Plan Paid | 36.4% | 34.7% | 35.5% | 2.3% | 49.0% | 48.7% | 51.0% | 4.7% | |
| Cost Distribution by Claim Type (PMPY) | | | | | | | | | |
| Facility Inpatient | \$1,452 | \$1,476 | \$1,137 | -23.0% | \$675 | \$1,128 | \$3,292 | 191.8% | \$1,044 |
| Facility Outpatient | \$2,262 | \$2,697 | \$3,346 | 24.1% | \$3,333 | \$6,277 | \$1,834 | -70.8% | \$1,310 |
| Physician | \$2,676 | \$2,342 | \$2,599 | 11.0% | \$2,969 | \$2,264 | \$1,550 | -31.5% | \$1,404 |
| Other | \$83 | \$0 | \$0 | 0.0% | \$50 | \$0 | \$0 | 0.0% | \$72 |
| Total | \$6,473 | \$6,514 | \$7,083 | 8.7% | \$7,027 | \$9,669 | \$6,676 | -31.0% | \$3,830 |

Annualized

Annualized

Paid Claims by Claim Type – State Participants

| Net Paid Claims - Total | | | | | | | | | | |
|-------------------------|----------------------|-----------------------|-------------------|----------------------|----------------------|-----------------------|-------------------|----------------------|--------------|--|
| State Participants | | | | | | | | | | |
| | 3Q23 | | | | 3Q24 | | | | % Change | |
| | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Total | |
| Medical | | | | | | | | | | |
| Inpatient | \$ 8,889,971 | \$ 1,283,201 | \$ 10,531 | \$ 10,183,702 | \$ 11,138,342 | \$ 1,276,158 | \$ 12,066 | \$ 12,426,565 | 22.0% | |
| Outpatient | \$ 26,326,563 | \$ 3,708,372 | \$ 154,199 | \$ 30,189,135 | \$ 40,951,061 | \$ 5,751,932 | \$ 269,644 | \$ 46,972,636 | 55.6% | |
| Total - Medical | \$ 35,216,533 | \$ 4,991,574 | \$ 164,730 | \$ 40,372,837 | \$ 52,089,402 | \$ 7,028,090 | \$ 281,709 | \$ 59,399,202 | 47.1% | |

| Net Paid Claims - Per Participant per Month | | | | | | | | | | |
|---|---------|-----------------------|-------------------|--------|---------|-----------------------|-------------------|--------|----------|--|
| | 3Q23 | | | | 3Q24 | | | | % Change | |
| | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Total | |
| Medical | \$ 596 | \$ 932 | \$ 443 | \$ 623 | \$ 647 | \$ 1,036 | \$ 523 | \$ 676 | 8.5% | |

Paid Claims by Claim Type – Non-State Participants

| Net Paid Claims - Total | | | | | | | | | |
|-------------------------|-----------------|-----------------------|-------------------|-------------------|------------------|-----------------------|-------------------|-------------------|---------------|
| Non-State Participants | | | | | | | | | |
| | 3Q23 | | | | 3Q24 | | | | % Change |
| | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Total |
| Medical | | | | | | | | | |
| Inpatient | \$ - | \$ 47,476 | \$ 564 | \$ 48,040 | | | \$ 106,760 | \$ 106,760 | 0.0% |
| Outpatient | \$ 9,284 | \$ 88,780 | \$ 122,879 | \$ 220,943 | \$ 20,541 | \$ 13,963 | \$ 94,014 | \$ 128,518 | -41.8% |
| Total - Medical | \$ 9,284 | \$ 136,256 | \$ 123,444 | \$ 268,984 | \$ 20,541 | \$ 13,963 | \$ 200,774 | \$ 235,278 | -12.5% |

| Net Paid Claims - Per Participant per Month | | | | | | | | | |
|---|----------|-----------------------|-------------------|----------|----------|-----------------------|-------------------|--------|----------|
| | 3Q23 | | | | 3Q24 | | | | % Change |
| | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Total |
| Medical | \$ 1,032 | \$ 1,117 | \$ 1,046 | \$ 1,080 | \$ 1,871 | \$ 157 | \$ 1,148 | \$ 856 | -20.8% |

Paid Claims by Claim Type – Total Participants

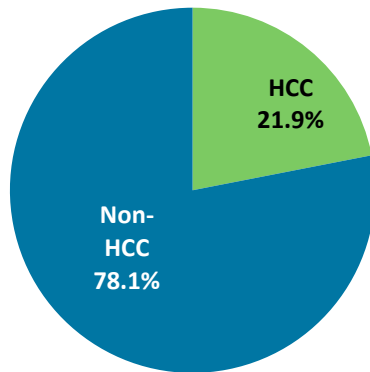
| Net Paid Claims - Total | | | | | | | | | | |
|-------------------------|----------------------|-----------------------|-------------------|----------------------|----------------------|-----------------------|-------------------|----------------------|-------|--------------|
| Total Participants | | | | | | | | | | |
| | 3Q23 | | | | 3Q24 | | | | % | |
| | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Total | |
| Medical | | | | | | | | | | |
| Inpatient | \$ 8,889,971 | \$ 1,330,677 | \$ 11,095 | \$ 10,231,743 | \$ 11,138,342 | \$ 1,276,158 | \$ 118,826 | \$ 12,533,325 | | 22.5% |
| Outpatient | \$ 26,335,847 | \$ 3,797,152 | \$ 277,079 | \$ 30,410,078 | \$ 40,971,602 | \$ 5,765,895 | \$ 363,658 | \$ 47,101,154 | | 54.9% |
| Total - Medical | \$ 35,225,818 | \$ 5,127,829 | \$ 288,174 | \$ 40,641,821 | \$ 52,109,944 | \$ 7,042,053 | \$ 482,484 | \$ 59,634,480 | | 46.7% |

| Net Paid Claims - Per Participant per Month | | | | | | | | | | |
|---|---------|-----------------------|-------------------|--------|---------|-----------------------|-------------------|--------|-------|------|
| | 3Q23 | | | | 3Q24 | | | | % | |
| | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Total | |
| Medical | \$ 596 | \$ 936 | \$ 588 | \$ 625 | \$ 647 | \$ 1,024 | \$ 676 | \$ 677 | | 8.3% |

Cost Distribution – Medical Claims

| 3Q23 | | | | | | 3Q24 | | | | | | |
|------------------|---------------|---------------------|---------------|---------------------|---------------|--------------------------|------------------|---------------|---------------------|---------------|--------------------|---------------|
| Avg # of Members | % of Members | Total Paid | % of Paid | EE Paid | % EE Paid | Paid Claims Category | Avg # of Members | % of Members | Total Paid | % of Paid | EE Paid | % EE Paid |
| 39 | 0.3% | \$9,291,746 | 22.9% | \$164,028 | 2.5% | \$100,000.01 Plus | 48 | 0.3% | \$13,077,515 | 21.9% | \$254,161 | 2.7% |
| 52 | 0.4% | \$4,157,579 | 10.2% | \$222,857 | 3.4% | \$50,000.01-\$100,000.00 | 78 | 0.4% | \$6,095,461 | 10.2% | \$326,641 | 3.4% |
| 132 | 0.9% | \$4,738,511 | 11.7% | \$472,032 | 7.3% | \$25,000.01-\$50,000.00 | 232 | 1.2% | \$8,218,126 | 13.8% | \$829,241 | 8.7% |
| 468 | 3.3% | \$7,607,951 | 18.7% | \$1,281,956 | 19.7% | \$10,000.01-\$25,000.00 | 655 | 3.5% | \$10,529,096 | 17.7% | \$1,756,368 | 18.4% |
| 600 | 4.2% | \$4,426,192 | 10.9% | \$1,069,593 | 16.4% | \$5,000.01-\$10,000.00 | 942 | 5.0% | \$6,957,836 | 11.7% | \$1,566,752 | 16.4% |
| 1,061 | 7.5% | \$3,927,204 | 9.7% | \$1,132,702 | 17.4% | \$2,500.01-\$5,000.00 | 1,647 | 8.7% | \$6,062,154 | 10.2% | \$1,750,465 | 18.3% |
| 9,004 | 63.6% | \$6,492,638 | 16.0% | \$2,157,654 | 33.2% | \$0.01-\$2,500.00 | 11,633 | 61.6% | \$8,694,292 | 14.6% | \$3,038,434 | 31.8% |
| 103 | 0.7% | \$0 | 0.0% | \$5,115 | 0.1% | \$0.00 | 190 | 1.0% | \$0 | 0.0% | \$20,451 | 0.2% |
| 2,690 | 19.0% | \$0 | 0.0% | \$0 | 0.0% | No Claims | 3,458 | 18.3% | \$0 | 0.0% | \$0 | 0.0% |
| 14,150 | 100.0% | \$40,641,821 | 100.0% | \$65,005,938 | 100.0% | | 18,884 | 100.0% | \$59,634,480 | 100.0% | \$9,542,513 | 100.0% |

Distribution of HCC Medical Claims Paid



HCC – High-Cost Claimant over \$100K

| HCC's by Diagnosis Group | | | |
|-------------------------------|-------------|---------------------|---------------|
| Top 10 Diagnosis Groupers | Patients | Total Paid | % Paid |
| Cancer | 19 | \$3,585,306 | 27.4% |
| Neurological Disorders | 24 | \$2,743,588 | 21.0% |
| Cardiac Disorders | 28 | \$1,640,496 | 12.5% |
| Pregnancy-related Disorders | 11 | \$1,348,086 | 10.3% |
| Endocrine/Metabolic Disorders | 20 | \$572,943 | 4.4% |
| Pulmonary Disorders | 30 | \$407,383 | 3.1% |
| Mental Health | 14 | \$349,385 | 2.7% |
| Renal/Urologic Disorders | 16 | \$342,525 | 2.6% |
| Spine-related Disorders | 12 | \$264,366 | 2.0% |
| Medication Related Conditions | 9 | \$261,407 | 2.0% |
| All Other | | \$1,562,031 | 11.9% |
| Overall | ---- | \$13,077,515 | 100.0% |

Utilization Summary (p. 1 of 2)

Inpatient data reflects facility charges and professional services.
DX&L = Diagnostics, X-Ray and Laboratory

| Summary | Total | | | | State Active | | | | Non-State Active | | | |
|-----------------------------|------------|------------|------------|------------------------|--------------|------------|------------|------------------------|------------------|------------|------------|------------------------|
| | 3Q22 | 3Q23 | 3Q24 | Variance to Prior Year | 3Q22 | 3Q23 | 3Q24 | Variance to Prior Year | 3Q22 | 3Q23 | 3Q24 | Variance to Prior Year |
| Inpatient Facility | | | | | | | | | | | | |
| # of Admits | 239 | 411 | 531 | | 206 | 370 | 486 | | 1 | 0 | 0 | |
| # of Bed Days | 1,294 | 1,781 | 2,834 | | 1,181 | 1,585 | 2,487 | | 1 | 0 | 0 | |
| Paid Per Admit | \$44,229 | \$25,147 | \$24,045 | -4.4% | \$45,460 | \$24,333 | \$23,352 | -4.0% | \$2,303 | \$0 | \$0 | 0.0% |
| Paid Per Day | \$8,169 | \$5,803 | \$4,505 | -22.4% | \$7,930 | \$5,680 | \$4,563 | -19.7% | \$2,303 | \$0 | \$0 | 0.0% |
| Admits Per 1,000 | 38 | 39 | 37 | -5.1% | 35 | 38 | 37 | -2.6% | 667 | 0 | 0 | 0.0% |
| Days Per 1,000 | 203 | 168 | 200 | 19.0% | 201 | 162 | 190 | 17.3% | 667 | 0 | 0 | 0.0% |
| Avg LOS | 5.4 | 4.3 | 5.3 | 23.3% | 5.7 | 4.3 | 5.1 | 18.6% | 1 | 0 | 0 | 0.0% |
| # Admits From ER | 120 | 205 | 282 | 37.6% | 99 | 179 | 254 | 41.9% | 0 | 0 | 0 | 0.0% |
| Physician Office | | | | | | | | | | | | |
| OV Utilization per Member | 4.6 | 4.9 | 5.5 | 12.2% | 4.5 | 4.8 | 5.4 | 12.5% | 14.7 | 12.7 | 9.3 | -26.8% |
| Avg Paid per OV | \$126 | \$116 | \$120 | 3.4% | \$120 | \$116 | \$119 | 2.6% | \$299 | \$295 | \$560 | 89.8% |
| Avg OV Paid per Member | \$586 | \$571 | \$657 | 15.1% | \$539 | \$553 | \$640 | 15.7% | \$4,385 | \$3,740 | \$5,197 | 39.0% |
| DX&L Utilization per Member | 8.1 | 10.1 | 10.5 | 4.0% | 7.7 | 9.7 | 10.2 | 5.2% | 29.3 | 25.3 | 22.4 | -11.5% |
| Avg Paid per DX&L | \$51 | \$58 | \$65 | 12.1% | \$48 | \$57 | \$62 | 8.8% | \$97 | \$57 | \$155 | 171.9% |
| Avg DX&L Paid per Member | \$408 | \$589 | \$684 | 16.1% | \$368 | \$552 | \$633 | 14.7% | \$2,845 | \$1,452 | \$3,463 | 138.5% |
| Emergency Room | | | | | | | | | | | | |
| # of Visits | 850 | 1,536 | 2,284 | | 788 | 1,406 | 2,109 | | 1 | 0 | 0 | |
| Visits Per Member | 0.13 | 0.14 | 0.16 | 14.3% | 0.13 | 0.14 | 0.16 | 14.3% | 0.67 | 0 | 0 | 0.0% |
| Visits Per 1,000 | 133 | 145 | 161 | 11.0% | 134 | 144 | 161 | 11.8% | 667 | 0 | 0 | 0.0% |
| Avg Paid per Visit | \$2,490 | \$3,164 | \$3,216 | 1.6% | \$2,466 | \$3,192 | \$3,197 | 0.2% | \$4,222 | \$0 | \$0 | 0.0% |
| Urgent Care | | | | | | | | | | | | |
| # of Visits | 1,972 | 3,925 | 5,309 | | 1,847 | 3,719 | 5,006 | | 0 | 2 | 2 | |
| Visits Per Member | 0.31 | 0.37 | 0.37 | 0.0% | 0.31 | 0.38 | 0.38 | 0.0% | 0.00 | 1.33 | 1.09 | 0.0% |
| Visits Per 1,000 | 310 | 370 | 375 | 1.4% | 315 | 381 | 382 | 0.3% | 0 | 1,333 | 1,091 | 0.0% |
| Avg Paid per Visit | \$118 | \$99 | \$107 | 8.1% | \$117 | \$98 | \$107 | 9.2% | \$0 | \$154 | \$170 | 0.0% |
| | Annualized | Annualized | Annualized | | Annualized | Annualized | Annualized | | Annualized | Annualized | Annualized | |

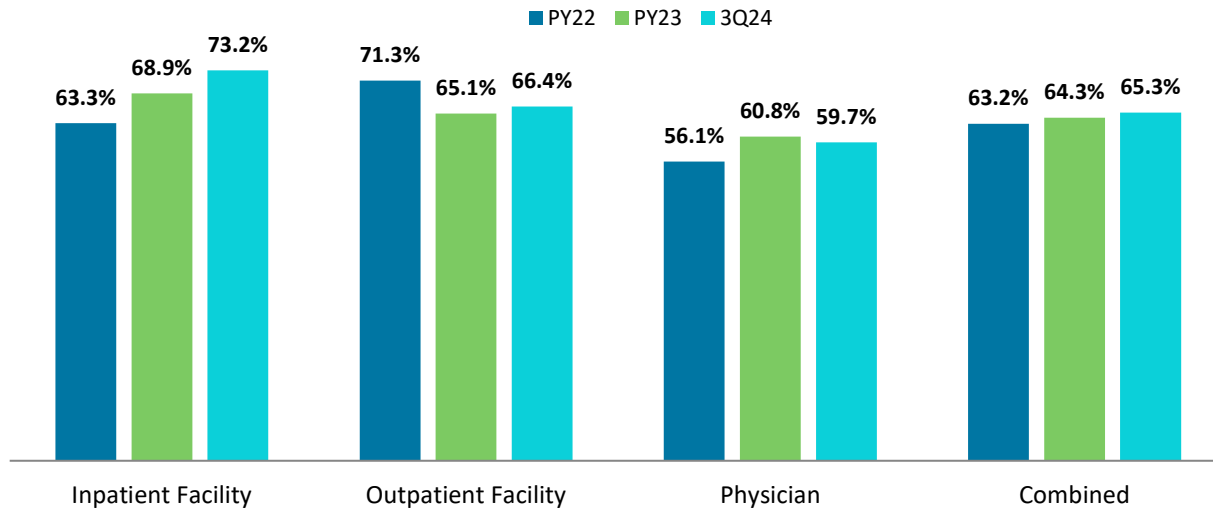
Utilization Summary (p. 2 of 2)

Inpatient data reflects facility charges and professional services.
DX&L = Diagnostics, X-Ray and Laboratory

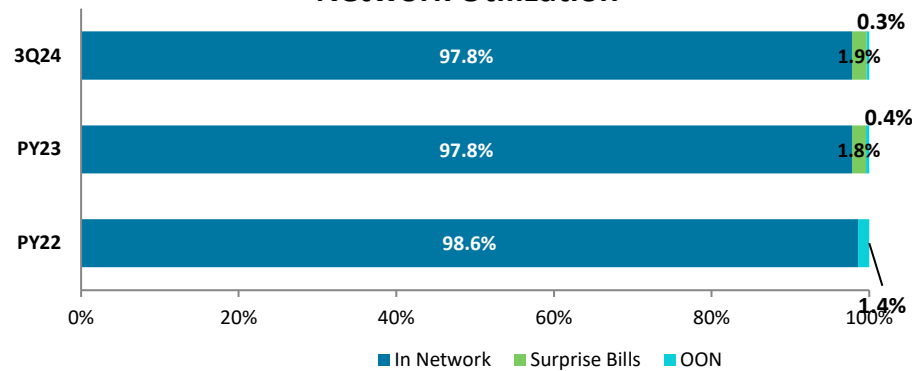
| Summary | State Retirees | | | | Non-State Retirees | | | | Peer Index |
|-----------------------------|----------------|------------|------------|------------------------|--------------------|------------|------------|------------------------|------------|
| | 3Q22 | 3Q23 | 3Q24 | Variance to Prior Year | 3Q22 | 3Q23 | 3Q24 | Variance to Prior Year | |
| Inpatient Facility | | | | | | | | | |
| # of Admits | 25 | 40 | 43 | | 7 | 1 | 2 | | |
| # of Bed Days | 91 | 193 | 332 | | 21 | 3 | 15 | | |
| Paid Per Admit | \$41,443 | \$32,111 | \$31,212 | -2.8% | \$23,928 | \$47,476 | \$38,294 | 0.0% | \$19,305 |
| Paid Per Day | \$11,385 | \$6,655 | \$4,043 | -39.2% | \$7,976 | \$15,825 | \$5,106 | 0.0% | \$3,615 |
| Admits Per 1,000 | 53 | 49 | 42 | -14.3% | 291 | 34 | 62 | 0.0% | 64 |
| Days Per 1,000 | 193 | 238 | 322 | 35.3% | 872 | 103 | 466 | 0.0% | 342 |
| Avg LOS | 3.6 | 4.8 | 7.7 | 60.4% | 3.0 | 3.0 | 7.5 | 0.0% | 5.3 |
| # Admits From ER | 17 | 26 | 27 | | 4 | 0 | 1 | 0.0% | |
| Physician Office | | | | | | | | | |
| OV Utilization per Member | 6.2 | 6.5 | 6.7 | 3.1% | 6.9 | 7.8 | 8.5 | 9.0% | 5.2 |
| Avg Paid per OV | \$185 | \$120 | \$131 | 9.2% | \$100 | \$87 | \$79 | -9.2% | \$97 |
| Avg OV Paid per Member | \$1,153 | \$775 | \$875 | 12.9% | \$694 | \$683 | \$669 | -2.0% | \$502 |
| DX&L Utilization per Member | 12.5 | 15.1 | 14.4 | -4.6% | 13 | 17.6 | 20.1 | 14.2% | 9.0 |
| Avg Paid per DX&L | \$69 | \$67 | \$92 | 37.3% | \$85 | \$68 | \$43 | -36.8% | \$46 |
| Avg DX&L Paid per Member | \$857 | \$1,012 | \$1,323 | 30.7% | \$1,103 | \$1,197 | \$857 | -28.4% | \$412 |
| Emergency Room | | | | | | | | | |
| # of Visits | 60 | 126 | 166 | | 1 | 4 | 9 | | |
| Visits Per Member | 0.13 | 0.16 | 0.16 | 0.0% | 0.04 | 0.14 | 0.28 | 100.0% | 0.23 |
| Visits Per 1,000 | 127 | 156 | 161 | 3.2% | 42 | 137 | 280 | 104.4% | 228 |
| Avg Paid per Visit | \$2,785 | \$2,921 | \$3,331 | 14.0% | \$1,827 | \$1,034 | \$5,431 | 425.2% | \$1,035 |
| Urgent Care | | | | | | | | | |
| # of Visits | 123 | 200 | 297 | | 2 | 4 | 4 | | |
| Visits Per Member | 0.26 | 0.25 | 0.29 | 16.0% | 0.08 | 0.14 | 0.12 | -14.3% | 0.38 |
| Visits Per 1,000 | 260 | 247 | 288 | 16.6% | 83 | 137 | 124 | -9.5% | 379 |
| Avg Paid per Visit | \$139 | \$102 | \$103 | 1.0% | \$70 | \$69 | \$51 | -26.1% | \$132 |
| | Annualized | Annualized | Annualized | | Annualized | Annualized | Annualized | | |

Provider Network Summary

In Network Discounts



Network Utilization



Diagnosis Grouper Summary

| Diagnosis Grouper | Total Paid | % Paid | Insured | Spouse | Child | Male | Female |
|----------------------------------|---------------------|---------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Cancer | \$5,371,620 | 9.0% | \$3,288,108 | \$2,076,353 | \$7,159 | \$2,341,921 | \$3,029,699 |
| Gastrointestinal Disorders | \$5,011,415 | 8.4% | \$3,263,979 | \$951,819 | \$795,617 | \$1,916,267 | \$3,095,148 |
| Neurological Disorders | \$4,909,825 | 8.2% | \$1,786,204 | \$468,381 | \$2,655,240 | \$3,038,668 | \$1,871,158 |
| Health Status/Encounters | \$4,788,271 | 8.0% | \$2,665,080 | \$729,989 | \$1,393,202 | \$1,530,237 | \$3,258,034 |
| Cardiac Disorders | \$4,649,983 | 7.8% | \$3,037,761 | \$912,908 | \$699,313 | \$1,454,766 | \$3,195,217 |
| Pregnancy-related Disorders | \$4,615,365 | 7.7% | \$1,703,749 | \$901,832 | \$2,009,784 | \$1,085,394 | \$3,529,971 |
| Mental Health | \$4,300,530 | 7.2% | \$2,003,577 | \$368,887 | \$1,928,066 | \$1,398,802 | \$2,901,728 |
| Musculoskeletal Disorders | \$3,341,400 | 5.6% | \$2,243,411 | \$660,562 | \$437,428 | \$1,314,035 | \$2,027,365 |
| Trauma/Accidents | \$2,868,062 | 4.8% | \$1,429,753 | \$354,207 | \$1,084,102 | \$1,462,470 | \$1,405,591 |
| Eye/ENT Disorders | \$2,852,307 | 4.8% | \$1,538,256 | \$406,859 | \$907,192 | \$1,294,872 | \$1,557,435 |
| Gynecological/Breast Disorders | \$2,167,054 | 3.6% | \$1,412,009 | \$492,081 | \$262,964 | \$66,790 | \$2,100,265 |
| Spine-related Disorders | \$2,126,133 | 3.6% | \$1,530,608 | \$475,171 | \$120,354 | \$866,788 | \$1,259,345 |
| Pulmonary Disorders | \$2,059,856 | 3.5% | \$1,010,857 | \$358,351 | \$690,648 | \$1,079,065 | \$980,791 |
| Endocrine/Metabolic Disorders | \$1,986,542 | 3.3% | \$1,672,779 | \$204,401 | \$109,361 | \$472,569 | \$1,513,973 |
| Renal/Urologic Disorders | \$1,816,666 | 3.0% | \$1,240,414 | \$308,367 | \$267,886 | \$1,003,032 | \$813,635 |
| Infections | \$1,116,420 | 1.9% | \$666,584 | \$178,310 | \$271,526 | \$477,818 | \$638,601 |
| Non-malignant Neoplasm | \$881,732 | 1.5% | \$659,218 | \$127,750 | \$94,765 | \$173,047 | \$708,686 |
| Dermatological Disorders | \$667,654 | 1.1% | \$376,874 | \$144,235 | \$146,546 | \$280,012 | \$387,642 |
| Miscellaneous | \$641,501 | 1.1% | \$369,741 | \$121,393 | \$150,367 | \$272,557 | \$368,944 |
| Medical/Surgical Complications | \$593,490 | 1.0% | \$326,472 | \$93,069 | \$173,949 | \$364,746 | \$228,744 |
| Diabetes | \$533,201 | 0.9% | \$356,781 | \$89,745 | \$86,675 | \$236,884 | \$296,317 |
| Abnormal Lab/Radiology | \$485,945 | 0.8% | \$370,764 | \$85,352 | \$29,830 | \$175,871 | \$310,075 |
| Vascular Disorders | \$480,082 | 0.8% | \$435,025 | \$34,381 | \$10,676 | \$211,238 | \$268,844 |
| Congenital/Chromosomal Anomalies | \$399,081 | 0.7% | \$115,006 | \$50,303 | \$233,772 | \$180,052 | \$219,029 |
| Medication Related Conditions | \$396,216 | 0.7% | \$66,390 | \$268,000 | \$61,826 | \$33,485 | \$362,731 |
| Hematological Disorders | \$252,990 | 0.4% | \$221,080 | \$17,710 | \$14,200 | \$56,496 | \$196,494 |
| Cholesterol Disorders | \$152,988 | 0.3% | \$119,827 | \$29,047 | \$4,114 | \$68,245 | \$84,743 |
| Allergic Reaction | \$73,028 | 0.1% | \$29,372 | \$5,561 | \$38,095 | \$15,646 | \$57,381 |
| Dental Conditions | \$70,953 | 0.1% | \$45,765 | \$8,481 | \$16,707 | \$8,152 | \$62,801 |
| External Hazard Exposure | \$22,781 | 0.0% | \$14,518 | \$196 | \$8,068 | \$16,843 | \$5,938 |
| Cause of Morbidity | \$773 | 0.0% | \$0 | \$109 | \$664 | \$109 | \$664 |
| Social Determinants of Health | \$616 | 0.0% | \$0 | \$139 | \$477 | \$133 | \$483 |
| Total | \$59,634,480 | 100.0% | \$33,999,962 | \$10,923,947 | \$14,710,571 | \$22,897,007 | \$36,737,473 |

Mental Health Drilldown

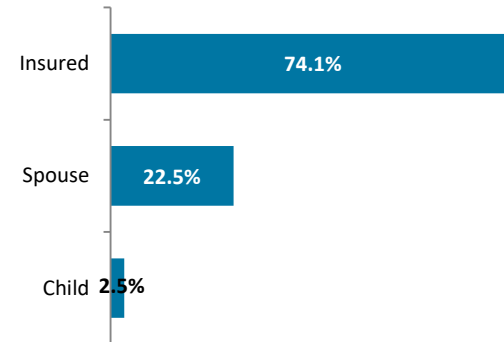
| Grouper | PY22 | | PY23 | | 3Q24 | |
|----------------------------------|----------|--------------------|----------|--------------------|----------|--------------------|
| | Patients | Total Paid | Patients | Total Paid | Patients | Total Paid |
| Depression | 453 | \$568,975 | 883 | \$898,381 | 1,112 | \$1,301,323 |
| Mood and Anxiety Disorders | 613 | \$271,735 | 1,144 | \$681,784 | 1,447 | \$688,313 |
| Mental Health Conditions, Other | 431 | \$351,519 | 805 | \$558,645 | 1,045 | \$637,171 |
| Developmental Disorders | 59 | \$215,640 | 108 | \$250,524 | 138 | \$490,124 |
| Alcohol Abuse/Dependence | 20 | \$75,926 | 77 | \$344,280 | 71 | \$306,826 |
| Bipolar Disorder | 107 | \$247,201 | 189 | \$253,234 | 241 | \$214,351 |
| Attention Deficit Disorder | 199 | \$80,894 | 414 | \$132,119 | 575 | \$157,386 |
| Eating Disorders | 24 | \$147,776 | 44 | \$141,298 | 47 | \$150,971 |
| Sexually Related Disorders | 28 | \$8,553 | 55 | \$30,340 | 68 | \$149,659 |
| Schizophrenia | 4 | \$2,259 | 12 | \$47,488 | 12 | \$75,705 |
| Substance Abuse/Dependence | 29 | \$68,285 | 51 | \$34,292 | 50 | \$43,603 |
| Sleep Disorders | 124 | \$26,517 | 242 | \$63,421 | 257 | \$40,033 |
| Psychoses | 6 | \$10,965 | 17 | \$18,602 | 10 | \$14,084 |
| Complications of Substance Abuse | 6 | \$27,466 | 13 | \$3,466 | 14 | \$14,021 |
| Personality Disorders | 14 | \$15,495 | 17 | \$12,003 | 23 | \$12,299 |
| Tobacco Use Disorder | 16 | \$4,458 | 54 | \$3,385 | 85 | \$4,661 |
| Total | | \$2,123,665 | | \$3,473,262 | | \$4,300,530 |

Diagnosis Grouper – Cancer

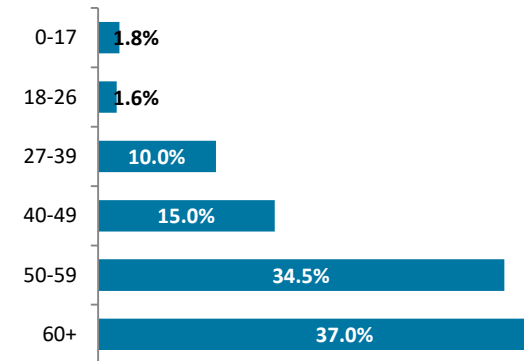
| Diagnosis Sub-Grouper | Patients | Claims | Total Paid | % Paid |
|---------------------------|-------------|-------------|--------------------|---------------|
| Cancer Therapies | 33 | 171 | \$2,052,005 | 3.4% |
| Breast Cancer | 94 | 905 | \$862,456 | 1.4% |
| Colon Cancer | 16 | 326 | \$526,115 | 0.9% |
| Cancers, Other | 61 | 411 | \$388,085 | 0.7% |
| Prostate Cancer | 44 | 294 | \$289,055 | 0.5% |
| Pancreatic Cancer | 3 | 73 | \$261,986 | 0.4% |
| Secondary Cancers | 26 | 190 | \$189,381 | 0.3% |
| Lymphomas | 27 | 269 | \$165,082 | 0.3% |
| Non-Melanoma Skin Cancers | 98 | 220 | \$141,197 | 0.2% |
| Kidney Cancer | 9 | 43 | \$95,417 | 0.2% |
| Lung Cancer | 6 | 178 | \$81,918 | 0.1% |
| Carcinoma in Situ | 38 | 135 | \$73,659 | 0.1% |
| Thyroid Cancer | 34 | 189 | \$66,180 | 0.1% |
| Leukemias | 10 | 95 | \$64,759 | 0.1% |
| Cervical/Uterine Cancer | 13 | 71 | \$54,980 | 0.1% |
| Melanoma | 17 | 67 | \$23,444 | 0.0% |
| Brain Cancer | 6 | 95 | \$23,071 | 0.0% |
| Myeloma | 4 | 16 | \$5,162 | 0.0% |
| Ovarian Cancer | 4 | 14 | \$5,057 | 0.0% |
| Bladder Cancer | 2 | 5 | \$2,610 | 0.0% |
| Overall | ---- | ---- | \$5,371,620 | 100.0% |

*Patient and claim counts are unique only within the category

Relationship



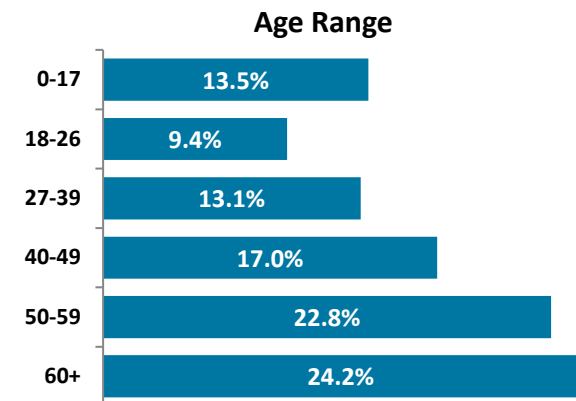
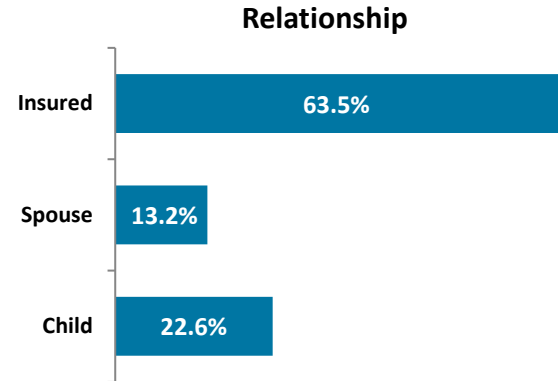
Age Range



Diagnosis Grouper – Gastrointestinal Orders

| Diagnosis Sub-Grouper | Patients | Claims | Total Paid | % Paid |
|---------------------------------|----------|--------|--------------------|-------------|
| Abdominal Disorders | 1,173 | 2,770 | \$955,277 | 1.6% |
| GI Disorders, Other | 667 | 1,449 | \$763,775 | 1.3% |
| Gallbladder and Biliary Disease | 135 | 599 | \$740,786 | 1.2% |
| Upper GI Disorders | 600 | 1,345 | \$564,293 | 0.9% |
| GI Symptoms | 796 | 1,568 | \$436,515 | 0.7% |
| Hernias | 124 | 302 | \$332,995 | 0.6% |
| Appendicitis | 22 | 150 | \$238,543 | 0.4% |
| Inflammatory Bowel Disease | 74 | 368 | \$235,778 | 0.4% |
| Constipation | 218 | 406 | \$139,339 | 0.2% |
| Diverticulitis | 106 | 227 | \$109,049 | 0.2% |
| Pancreatic Disorders | 33 | 153 | \$108,118 | 0.2% |
| Liver Diseases | 226 | 426 | \$88,955 | 0.1% |
| Hepatic Cirrhosis | 17 | 50 | \$81,379 | 0.1% |
| Hemorrhoids | 151 | 263 | \$76,189 | 0.1% |
| Peptic Ulcer/Related Disorders | 17 | 26 | \$70,756 | 0.1% |
| Ostomies | 20 | 104 | \$41,388 | 0.1% |
| Esophageal Varices | 4 | 17 | \$28,280 | 0.0% |
| | ---- | ---- | \$5,011,415 | 8.2% |

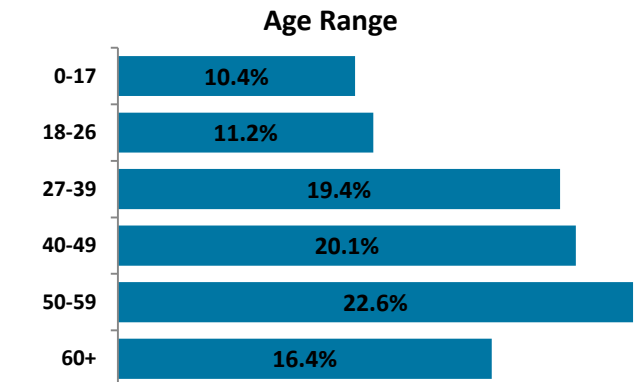
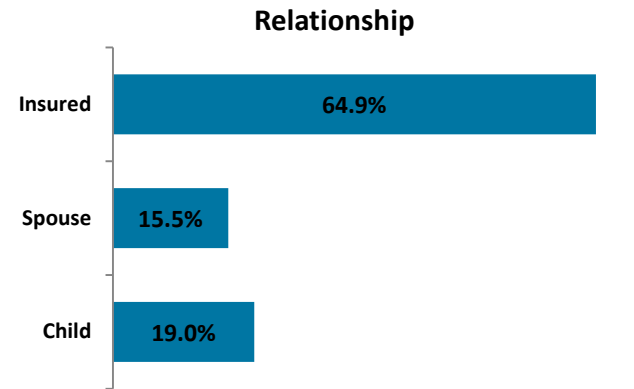
*Patient and claim counts are unique only within the category



Diagnosis Grouper – Neurological Disorders

| Diagnosis Category | Patients | Claims | Total Paid | % Paid |
|--|----------|--------|--------------------|---------------|
| Spinal/Cerebellar Conditions | 69 | 237 | \$2,392,653 | 4.0% |
| Multiple Sclerosis | 52 | 209 | \$614,384 | 1.0% |
| Migraines | 376 | 958 | \$354,799 | 0.6% |
| Coma and Altered Consciousness | 346 | 800 | \$292,361 | 0.5% |
| Headaches | 380 | 715 | \$242,052 | 0.4% |
| Seizure Disorders | 106 | 377 | \$235,676 | 0.4% |
| Stroke | 75 | 220 | \$150,302 | 0.3% |
| Pain Disorders | 342 | 602 | \$124,576 | 0.2% |
| Carpal Tunnel Syndrome | 77 | 183 | \$80,949 | 0.1% |
| Central Nervous System Conditions, Other | 108 | 222 | \$79,654 | 0.1% |
| Neurological Disorders, Other | 198 | 650 | \$77,782 | 0.1% |
| Cerebral Hemorrhage | 11 | 58 | \$65,738 | 0.1% |
| Cerebrovascular Disorders | 30 | 59 | \$59,799 | 0.1% |
| Neuropathies | 128 | 303 | \$45,563 | 0.1% |
| Effects of Cerebrovascular Accident | 10 | 15 | \$26,884 | 0.0% |
| Paralytic Syndromes | 14 | 39 | \$16,457 | 0.0% |
| Parkinson's Disease | 12 | 46 | \$13,103 | 0.0% |
| Dementias | 20 | 50 | \$11,665 | 0.0% |
| Non-infectious Encephalomyelitis | 14 | 39 | \$8,393 | 0.0% |
| Cerebral Palsy | 11 | 30 | \$7,601 | 0.0% |
| Nerve Root and Plexus Disorders | 11 | 43 | \$5,178 | 0.0% |
| Alzheimers Disease | 4 | 10 | \$3,618 | 0.0% |
| Myasthenia Gravis | 3 | 8 | \$640 | 0.0% |
| | ---- | ---- | \$4,909,825 | 100.0% |

*Patient and claim counts are unique only within the category



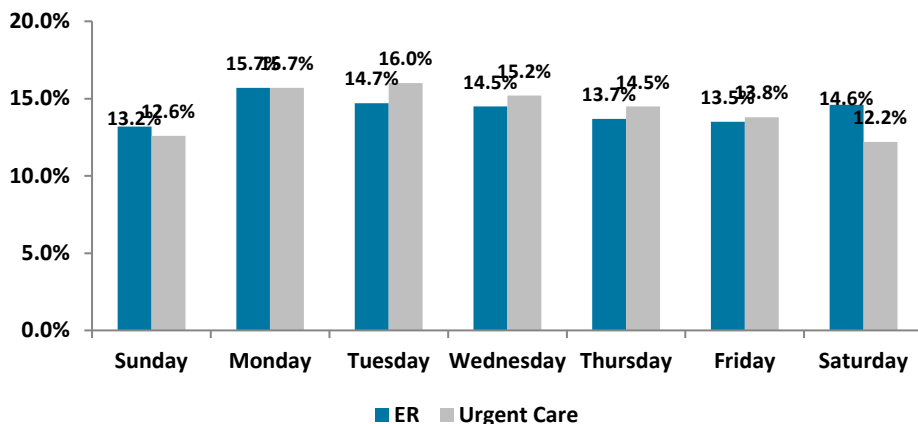
Emergency Room / Urgent Care Summary

| ER/Urgent Care | 3Q23 | | 3Q24 | | Peer Index | |
|--------------------------|--------------------|------------------|--------------------|------------------|------------|-------------|
| | ER | Urgent Care | ER | Urgent Care | ER | Urgent Care |
| Number of Visits | 1,536 | 3,925 | 2,284 | 5,309 | | |
| Visits Per Member | 0.14 | 0.37 | 0.16 | 0.37 | 0.23 | 0.38 |
| Visits/1000 Members | 145 | 370 | 159 | 370 | 228 | 379 |
| Avg Paid Per Visit | \$3,164 | \$99 | \$3,216 | \$107 | \$1,085 | \$132 |
| % with OV* | 80.6% | 75.2% | 82.4% | 80.1% | | |
| % Avoidable | 14.8% | 43.2% | 16.4% | 40.1% | | |
| Total Member Paid | \$1,045,041 | \$286,090 | \$1,574,322 | \$409,012 | | |
| Total Plan Paid | \$4,860,123 | \$386,704 | \$7,344,922 | \$566,853 | | |

*looks back 12 months

Annualized Annualized Annualized Annualized

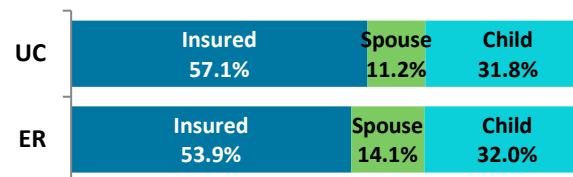
Visits by Day of Week



ER / UC Visits by Relationship

| Relationship | ER | Per 1,000 | Urgent Care | Per 1,000 | Total | Per 1,000 |
|--------------|--------------|------------|--------------|------------|--------------|------------|
| Insured | 1,231 | 126 | 3,034 | 310 | 4,265 | 436 |
| Spouse | 321 | 133 | 597 | 248 | 918 | 381 |
| Child | 732 | 109 | 1,678 | 251 | 2,410 | 360 |
| Total | 2,284 | 121 | 5,309 | 281 | 7,593 | 402 |

% of Paid

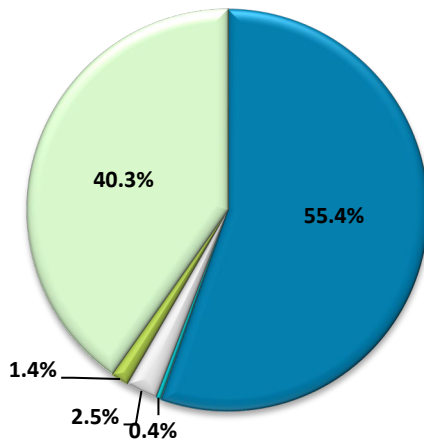


Hospital and physician urgent care centers are included in the data.
Paid amount includes facility and professional fees.

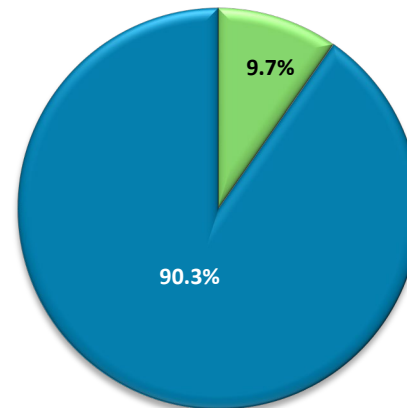
Savings Summary – Medical Claims

| Description | Dollars | PPPM | % of Eligible |
|-------------------------------|---------------------|--------------|---------------|
| Eligible Charges | \$201,672,436 | \$7,206 | 100.0% |
| PPO Discount | \$130,519,485 | \$4,664 | 64.7% |
| Deductible | \$428,450 | \$15 | 0.2% |
| Copay | \$5,410,489 | \$193 | 2.7% |
| Coinsurance | \$3,703,575 | \$132 | 1.8% |
| Total Participant Paid | \$9,542,513 | \$341 | 4.7% |
| Total Plan Paid | \$59,634,480 | \$677 | 29.6% |

| | |
|--------------------------------------|--------------|
| Total Participant Paid - PY23 | \$213 |
| Total Plan Paid - PY23 | \$634 |



■ PPO Discount
 ■ Deductible
 ■ Copay
■ Coinsurance
 ■ Total Plan Paid



■ Total Participant Paid
 ■ Total Plan Paid

Quality Metrics

| Condition | Metric | #Members in Group | #Meeting Metric | #Not Meeting Metric | % Meeting Metric |
|---------------------------------------|---|-------------------|-----------------|---------------------|------------------|
| Asthma | Asthma and a routine provider visit in the last 12 months | 1,024 | 1,012 | 12 | 98.8% |
| | <2 asthma related ER Visits in the last 6 months | 1,024 | 1 | 1,023 | 0.1% |
| | Asthma related admit in last 12 months | 1,024 | 6 | 1,018 | 0.6% |
| Chronic Obstructive Pulmonary Disease | No exacerbations in last 12 months | 96 | 6 | 90 | 6.3% |
| | Members with COPD who had an annual spirometry test | 96 | 14 | 82 | 14.6% |
| Congestive Heart Failure | No re-admit to hosp with Heart Failure diag w/in 30 days of HF inpatient stay discharge | 4 | 0 | 4 | 0.0% |
| | No ER Visit for Heart Failure in last 90 days | 84 | 3 | 81 | 3.6% |
| | Follow-up OV within 4 weeks of discharge from HF admission | 4 | 1 | 3 | 25.0% |
| Diabetes | Annual office visit | 1,132 | 1,086 | 46 | 95.9% |
| | Annual dilated eye exam | 1,132 | 413 | 719 | 36.5% |
| | Annual foot exam | 1,132 | 550 | 582 | 48.6% |
| | Annual HbA1c test done | 1,132 | 967 | 165 | 85.4% |
| | Diabetes Annual lipid profile | 1,132 | 884 | 248 | 78.1% |
| | Annual microalbumin urine screen | 1,132 | 803 | 329 | 70.9% |
| Hyperlipidemia | Hyperlipidemia Annual lipid profile | 2,861 | 2,439 | 422 | 85.2% |
| Hypertension | Annual lipid profile | 2,473 | 1,919 | 554 | 77.6% |
| | Annual serum creatinine test | 2,196 | 1,880 | 316 | 85.6% |
| Wellness | Well Child Visit - 15 months | 173 | 153 | 20 | 88.4% |
| | Routine office visit in last 6 months (All Ages) | 19,797 | 13,259 | 6,538 | 67.0% |
| | Colorectal cancer screening ages 45-75 within the appropriate time period | 6,278 | 2,936 | 3,342 | 46.8% |
| | Women age 25-65 with recommended cervical cancer/HPV screening | 6,551 | 4,237 | 2,314 | 64.7% |
| | Males age greater than 49 with PSA test in last 24 months | 2,033 | 1,036 | 997 | 51.0% |
| | Routine exam in last 24 months (All Ages) | 19,797 | 16,637 | 3,160 | 84.0% |
| | Women age 40 to 75 with a screening mammogram last 24 months | 4,601 | 2,842 | 1,759 | 61.8% |

All member counts represent members active at the end of the report period.
Quality Metrics are always calculated on an incurred basis.

Chronic Conditions Prevalence

A member is identified as having a chronic condition if any one of the following three conditions is met within a 24 month service date period:

Two outpatient claims for the Dx on separate days of service

One ER Visit with the Dx as primary

One IP admission with the Dx as the admitting

| Chronic Condition | # With Condition | % of Members | Members per 1,000 | Admits per 1,000 | ER Visits per 1,000 | PMPY |
|-----------------------------|------------------|--------------|-------------------|------------------|---------------------|----------|
| Affective Psychosis | 232 | 1.17% | 12.29 | 186.98 | 367.28 | \$14,215 |
| Asthma | 1,099 | 5.55% | 58.20 | 117.30 | 385.62 | \$13,822 |
| Atrial Fibrillation | 149 | 0.75% | 7.89 | 212.12 | 515.15 | \$28,054 |
| Blood Disorders | 1,141 | 5.76% | 60.42 | 209.55 | 468.08 | \$24,115 |
| CAD | 326 | 1.65% | 17.26 | 259.76 | 510.24 | \$28,999 |
| COPD | 93 | 0.47% | 4.92 | 320.22 | 589.89 | \$34,587 |
| Cancer | 534 | 2.70% | 28.28 | 89.18 | 281.47 | \$30,578 |
| Chronic Pain | 571 | 2.88% | 30.24 | 116.11 | 488.75 | \$19,148 |
| Congestive Heart Failure | 82 | 0.41% | 4.34 | 640.00 | 622.22 | \$68,153 |
| Demyelinating Diseases | 60 | 0.30% | 3.18 | 101.05 | 429.47 | \$51,811 |
| Depression | 1,945 | 9.82% | 103.00 | 115.54 | 331.01 | \$11,995 |
| Diabetes | 1,175 | 5.93% | 62.22 | 86.81 | 320.43 | \$18,602 |
| ESRD | 17 | 0.09% | 0.90 | 1,551.72 | 517.24 | \$86,856 |
| Eating Disorders | 122 | 0.62% | 6.46 | 197.18 | 464.79 | \$17,182 |
| HIV/AIDS | 24 | 0.12% | 1.27 | 61.22 | 122.45 | \$39,950 |
| Hyperlipidemia | 3,417 | 17.25% | 180.94 | 56.40 | 224.75 | \$11,594 |
| Hypertension | 2,494 | 12.59% | 132.07 | 84.95 | 277.55 | \$14,192 |
| Immune Disorders | 123 | 0.62% | 6.51 | 205.85 | 629.67 | \$44,800 |
| Inflammatory Bowel Disease | 101 | 0.51% | 5.35 | 180.90 | 497.49 | \$35,303 |
| Liver Diseases | 434 | 2.19% | 22.98 | 170.98 | 446.64 | \$19,116 |
| Morbid Obesity | 744 | 3.76% | 39.40 | 101.35 | 320.27 | \$14,631 |
| Osteoarthritis | 651 | 3.29% | 34.47 | 76.37 | 277.72 | \$18,206 |
| Peripheral Vascular Disease | 80 | 0.40% | 4.24 | 290.66 | 415.22 | \$29,187 |
| Rheumatoid Arthritis | 135 | 0.68% | 7.15 | 121.88 | 354.57 | \$34,477 |

*For Diabetes only, one or more Rx claims can also be used to identify the condition.

Data Includes Medical and Pharmacy Based on 24 months incurred dates

Methodology

- Average member counts were weighted by the number of months each member had on the plan.
- Claims were pulled based upon the date paid.
- Claims were categorized based upon four groups:
 - Inpatient Facility
 - Outpatient Facility
 - Physician
 - Other (Other includes any medical reimbursements or durable medical equipment.)
- Inpatient analysis was done by identifying facility claims where a room and board charge was submitted and paid. Claims were then rolled up for the entire admission and categorized by the diagnosis code that held the highest paid amount. (Hospice and skilled nursing facility claims were excluded)
- Outpatient claims were flagged by an in-or-outpatient indicator being present on the claim that identified it as taking place at an outpatient facility.
- Physician claims were identified when the vendor type indicator was flagged as a professional charge.
 - These claims were in some cases segregated further to differentiate primary care physicians and specialists.
 - Office visits were identified by the presence of evaluation and management or consultation codes.
- Emergency room and urgent care episodes should be considered subcategories of physician and outpatient facility.
 - Emergency Room visits are identified by facility claims with a revenue code of 450-455, 457-459.
 - Urgent Care visits are identified by facility claims with a revenue code of 456 or physician claims with a place of service of "Urgent Care".
 - Outpatient claims (including facility and physician) are then rolled up for the day of service and summarized as an ER/UC visit.
 - If a member has an emergency room visit on the same day as an urgent care visit, all claims are grouped into one episode and counted as an emergency room visit.
 - If a member was admitted into the hospital through the ER, the member will not show an ER visit. ER claims are bundled with the inpatient stay.

Public Employees' Benefits Program - RX Costs
PY 2024 - Through Quarter Ending March 31, 2024

Express Scripts

| | | 1Q-3Q FY2024 LDPPC | 1Q-3Q FY2023 LDPPC | Difference | % Change |
|---|---------------------|---------------------|------------------------|--------------|----------|
| Membership Summary | | | | | |
| Member Count (Membership) | 18,852 | 14,114 | 4,738 | 33.6% | |
| Utilizing Member Count (Patients) | 14,049 | 10,992 | 3,057 | 27.8% | |
| Percent Utilizing (Utilization) | 74.5% | 77.9% | (0) | -4.3% | |
| Claim Summary | | | | | |
| Net Claims (Total Rx's) | 205,430 | 150,839 | 54,591 | 36.2% | |
| Claims per Elig Member per Month (Claims PMPM) | 1.21 | 1.19 | 0.02 | 1.7% | |
| Total Claims for Generic (Generic Rx) | 175,530 | 126,915 | 48,615.00 | 38.3% | |
| Total Claims for Brand (Brand Rx) | 29,900 | 23,924 | 5,976.00 | 25.0% | |
| Total Claims for Brand w/Gen Equiv (Multisource Brand Claims) | 1,110 | 791 | 319.00 | 40.3% | |
| Total Non-Specialty Claims | 202,881 | 148,712 | 54,169.00 | 36.4% | |
| Total Specialty Claims | 2,549 | 2,127 | 422.00 | 19.8% | |
| Generic % of Total Claims (GFR) | 85.4% | 84.1% | 0.01 | 1.6% | |
| Generic Effective Rate (GCR) | 99.4% | 99.4% | (0.00) | 0.0% | |
| Mail Order Claims | 59,172 | 46,900 | 12,272.00 | 26.2% | |
| Mail Penetration Rate* | 33.0% | 36.0% | (0.03) | -3.0% | |
| Claims Cost Summary | | | | | |
| Total Prescription Cost (Total Gross Cost) | \$30,255,099 | \$18,130,993 | \$12,124,106.00 | 66.9% | |
| Total Generic Gross Cost | \$3,452,025 | \$2,397,534 | \$1,054,491.00 | 44.0% | |
| Total Brand Gross Cost | \$26,803,074 | \$15,733,460 | \$11,069,614.00 | 70.4% | |
| Total MSB Gross Cost | \$519,461 | \$385,529 | \$133,932.00 | 34.7% | |
| Total Ingredient Cost | \$29,361,766 | \$17,877,625 | \$11,484,141.00 | 64.2% | |
| Total Dispensing Fee | \$869,084 | \$227,143 | \$641,941.00 | 282.6% | |
| Total Other (e.g. tax) | \$24,249 | \$26,225 | (\$1,976.00) | -7.5% | |
| Avg Total Cost per Claim (Gross Cost/Rx) | \$147.28 | \$120.20 | \$27.08 | 22.5% | |
| Avg Total Cost for Generic (Gross Cost/Generic Rx) | \$19.67 | \$18.89 | \$0.78 | 4.1% | |
| Avg Total Cost for Brand (Gross Cost/Brand Rx) | \$896.42 | \$657.64 | \$238.78 | 36.3% | |
| Avg Total Cost for MSB (MSB Gross Cost/MSB ARx) | \$467.98 | \$487.39 | (\$19.41) | -4.0% | |
| Member Cost Summary | | | | | |
| Total Member Cost | \$4,615,853 | \$2,944,180 | \$1,671,673.00 | 56.8% | |
| Total Copay | \$4,615,853 | \$2,944,180 | \$1,671,673.00 | 56.8% | |
| Total Deductible | \$0 | \$0 | \$0.00 | 0.0% | |
| Avg Copay per Claim (Copay/Rx) | \$22.47 | \$19.52 | \$2.95 | 15.1% | |
| Avg Participant Share per Claim (Copay+Deductible/RX) | \$22.47 | \$19.52 | \$2.95 | 15.1% | |
| Avg Copay for Generic (Copay/Generic Rx) | \$6.72 | \$6.30 | \$0.42 | 6.7% | |
| Avg Copay for Brand (Copay/Brand Rx) | \$114.90 | \$89.65 | \$25.25 | 28.2% | |
| Avg Copay for Brand w/ Generic Equiv (Copay/Multisource Rx) | \$36.36 | \$26.74 | \$9.62 | 36.0% | |
| Net PMPM (Participant Cost PMPM) | \$27.21 | \$23.18 | \$4.03 | 17.4% | |
| Copay % of Total Prescription Cost (Member Cost Share %) | 15.3% | 16.2% | -1.0% | -6.0% | |
| Plan Cost Summary | | | | | |
| Total Plan Cost (Plan Cost) | \$25,639,246 | \$15,186,813 | \$10,452,433.00 | 68.8% | |
| Total Non-Specialty Cost (Non-Specialty Plan Cost) | \$13,460,060 | \$7,646,094 | \$5,813,966.00 | 76.0% | |
| Total Specialty Drug Cost (Specialty Plan Cost) | \$12,179,186 | \$7,540,719 | \$4,638,467.00 | 61.5% | |
| Avg Plan Cost per Claim (Plan Cost/Rx) | \$124.81 | \$100.68 | \$24.13 | 24.0% | |
| Avg Plan Cost for Generic (Plan Cost/Generic Rx) | \$12.94 | \$12.59 | \$0.35 | 2.8% | |
| Avg Plan Cost for Brand (Plan Cost/Brand Rx) | \$781.52 | \$567.99 | \$213.53 | 37.6% | |
| Avg Plan Cost for MSB (MSB Plan Cost/MSB ARx) | \$431.62 | \$460.66 | (\$29.04) | -6.3% | |
| Net PMPM (Plan Cost PMPM) | \$151.11 | \$119.56 | \$31.56 | 26.4% | |
| PMPM without Specialty (Non-Specialty PMPM) | \$79.33 | \$60.19 | \$19.14 | 31.8% | |
| PMPM for Specialty Only (Specialty PMPM) | \$71.78 | \$59.36 | \$12.42 | 20.9% | |
| Rebates Received (Q1-Q3FY2023 actual) | \$8,643,702 | \$5,203,910 | \$3,439,792.25 | 66.1% | |
| Net PMPM (Plan Cost PMPM factoring Rebates) | \$100.17 | \$78.59 | \$21.58 | 27.5% | |
| PMPM without Specialty (Non-Specialty PMPM) | \$53.22 | \$34.20 | \$0.92 | 5.0% | |
| PMPM for Specialty Only (Specialty PMPM) | \$45.97 | \$43.75 | \$2.22 | 5.1% | |

Appendix C

Index of Tables

UMR Inc. – EPO Utilization Review for PEBP January 1, 2024 – March 31, 2024

| | |
|--|----------|
| UMR INC. BENEFITS OVERVIEW | 2 |
| MEDICAL | |
| <i>Paid Claims by Age Group</i> | 3 |
| Financial Summary | 4 |
| Paid Claims by Claim Type | 8 |
| Cost Distribution – Medical Claims | 11 |
| Utilization Summary | 12 |
| Provider Network Summary | 14 |
| PREVENTIVE SERVICES | |
| Quality Metrics | 22 |
| PRESCRIPTION DRUG COSTS | |
| Prescription Drug Cost Comparison | 25 |

DATASCOPE™

Nevada Public Employees' Benefits Program

EPO Plan

July 2023 – March 2024 Incurred,

Paid through May 2024

Reimagine | Rediscover **Benefits**



Overview

- Total Medical Spend for 3Q24 was \$29,185,074 with an annualized plan cost per employee per year (PEPY) of \$12,514. This is a decrease of 6.9% when compared to 3Q23.
 - IP Cost per Admit is \$34,179 which is 5.3% lower than 3Q23.
 - ER Cost per Visit is \$3,235 which is 9.0% higher than 3Q23.
- Employees shared in 9.7% of the medical cost.
- Inpatient facility costs were 25.0% of the plan spend.
- 73.2% of the Average Membership had paid Medical claims less than \$2,500, with 11.9% having no claims paid at all during the reporting period.
- 46 members exceeded the \$100k high-cost threshold during the reporting period, which accounted for 32.3% of the plan spend. The highest diagnosis category was Cancer, accounting for 26.7% of the high-cost claimant dollars.
- Total spending with in-network providers was 96.6%. The average In Network discount was 56.8%, which is 3.5% higher than the PY23 average discount of 54.9%.

Paid Claims by Age Group

| Paid Claims by Age Group | | | | | | | | | | | | | | |
|--------------------------|----------------------|---------------|----------------------|---------------|----------------------|---------------|----------------------|---------------|----------------------|---------------|----------------------|---------------|--------------|--------------|
| Age Range | 3Q23 | | | | | | 3Q24 | | | | | | % Change | |
| | Med Net Pay | Med PMPM | Rx Net Pay | Rx PMPM | Net Pay | PMPM | Med Net Pay | Med PMPM | Rx Net Pay | Rx PMPM | Net Pay | PMPM | Net Pay | PMPM |
| <1 | \$ 2,379,872 | \$ 3,724 | \$ 13,867 | \$ 22 | \$ 2,393,739 | \$ 3,151 | \$ 704,268 | \$ 1,565 | \$ 3,909 | \$ 9 | \$ 708,177 | \$ 1,574 | -70.4% | -50.1% |
| 1 | \$ 227,152 | \$ 428 | \$ 622 | \$ 1 | \$ 227,774 | \$ 332 | \$ 192,521 | \$ 419 | \$ 2,276 | \$ 5 | \$ 194,797 | \$ 424 | -14.5% | 27.8% |
| 2 - 4 | \$ 420,955 | \$ 227 | \$ 11,697 | \$ 6 | \$ 432,652 | \$ 228 | \$ 362,619 | \$ 220 | \$ 8,400 | \$ 5 | \$ 371,019 | \$ 225 | -14.2% | -1.0% |
| 5 - 9 | \$ 280,221 | \$ 88 | \$ 58,186 | \$ 18 | \$ 338,407 | \$ 105 | \$ 342,571 | \$ 120 | \$ 39,478 | \$ 14 | \$ 382,049 | \$ 133 | 12.9% | 27.1% |
| 10 - 14 | \$ 671,772 | \$ 159 | \$ 114,048 | \$ 27 | \$ 785,820 | \$ 157 | \$ 1,154,924 | \$ 302 | \$ 114,571 | \$ 30 | \$ 1,269,495 | \$ 332 | 61.6% | 110.9% |
| 15 - 19 | \$ 1,053,568 | \$ 207 | \$ 442,665 | \$ 87 | \$ 1,496,233 | \$ 250 | \$ 1,115,642 | \$ 255 | \$ 507,806 | \$ 116 | \$ 1,623,448 | \$ 370 | 8.5% | 48.0% |
| 20 - 24 | \$ 1,002,478 | \$ 212 | \$ 168,786 | \$ 36 | \$ 1,171,264 | \$ 253 | \$ 799,337 | \$ 185 | \$ 162,260 | \$ 38 | \$ 961,597 | \$ 223 | -17.9% | -11.8% |
| 25 - 29 | \$ 870,027 | \$ 439 | \$ 207,726 | \$ 105 | \$ 1,077,753 | \$ 386 | \$ 584,112 | \$ 365 | \$ 281,181 | \$ 176 | \$ 865,293 | \$ 540 | -19.7% | 39.9% |
| 30 - 34 | \$ 1,122,946 | \$ 422 | \$ 1,177,122 | \$ 442 | \$ 2,300,068 | \$ 877 | \$ 977,518 | \$ 464 | \$ 1,024,894 | \$ 487 | \$ 2,002,412 | \$ 951 | -12.9% | 8.4% |
| 35 - 39 | \$ 2,625,510 | \$ 720 | \$ 649,214 | \$ 178 | \$ 3,274,724 | \$ 736 | \$ 1,928,256 | \$ 593 | \$ 506,083 | \$ 156 | \$ 2,434,339 | \$ 749 | -25.7% | 1.8% |
| 40 - 44 | \$ 2,270,331 | \$ 584 | \$ 1,163,597 | \$ 299 | \$ 3,433,928 | \$ 849 | \$ 1,474,509 | \$ 413 | \$ 1,145,395 | \$ 321 | \$ 2,619,904 | \$ 733 | -23.7% | -13.6% |
| 45 - 49 | \$ 1,846,880 | \$ 424 | \$ 958,636 | \$ 220 | \$ 2,805,516 | \$ 575 | \$ 3,047,334 | \$ 780 | \$ 1,480,961 | \$ 379 | \$ 4,528,295 | \$ 1,159 | 61.4% | 101.6% |
| 50 - 54 | \$ 3,853,217 | \$ 652 | \$ 1,570,454 | \$ 266 | \$ 5,423,671 | \$ 799 | \$ 3,055,897 | \$ 602 | \$ 1,238,798 | \$ 244 | \$ 4,294,695 | \$ 846 | -20.8% | 5.9% |
| 55 - 59 | \$ 4,104,232 | \$ 707 | \$ 1,918,213 | \$ 330 | \$ 6,022,445 | \$ 1,018 | \$ 4,129,411 | \$ 790 | \$ 2,208,144 | \$ 422 | \$ 6,337,555 | \$ 1,212 | 5.2% | 19.0% |
| 60 - 64 | \$ 6,368,155 | \$ 957 | \$ 2,769,661 | \$ 416 | \$ 9,137,816 | \$ 1,262 | \$ 6,612,255 | \$ 1,092 | \$ 2,905,119 | \$ 480 | \$ 9,517,374 | \$ 1,571 | 4.2% | 24.5% |
| 65+ | \$ 2,256,983 | \$ 714 | \$ 1,307,445 | \$ 414 | \$ 3,564,428 | \$ 1,026 | \$ 2,703,898 | \$ 858 | \$ 1,350,473 | \$ 429 | \$ 4,054,371 | \$ 1,287 | 13.7% | 25.4% |
| Total | \$ 31,354,299 | \$ 538 | \$ 12,531,941 | \$ 215 | \$ 43,886,240 | \$ 684 | \$ 29,185,074 | \$ 562 | \$ 12,979,748 | \$ 250 | \$ 42,164,822 | \$ 813 | -3.9% | 18.8% |

Financial Summary (p. 1 of 2)

| | Total | | | | State Active | | | | Non-State Active | | | |
|--|----------------|----------------|----------------|------------------------|----------------|----------------|----------------|------------------------|------------------|----------------|----------------|------------------------|
| Summary | 3Q22 | 3Q23 | 3Q24 | Variance to Prior Year | 3Q22 | 3Q23 | 3Q24 | Variance to Prior Year | 3Q22 | 3Q23 | 3Q24 | Variance to Prior Year |
| Average Enrollment | | | | | | | | | | | | |
| Employees | 4,058 | 3,479 | 3,110 | -10.6% | 3,403 | 2,903 | 2,569 | -11.5% | 3 | 2 | 2 | 0.0% |
| Spouses | 793 | 687 | 603 | -12.1% | 684 | 589 | 513 | -12.8% | 0 | 0 | 0 | 0.0% |
| Children | 2,698 | 2,315 | 2,052 | -11.3% | 2,549 | 2,162 | 1,912 | -11.5% | 0 | 0 | 0 | 0.0% |
| Total Members | 7,549 | 6,481 | 5,765 | -11.0% | 6,635 | 5,653 | 4,994 | -11.6% | 3 | 2 | 2 | 0.0% |
| Family Size | 1.9 | 1.9 | 1.9 | -2.6% | 2.0 | 2.0 | 1.9 | -3.0% | 1.0 | 1.0 | 1.0 | 0.0% |
| Financial Summary | | | | | | | | | | | | |
| Gross Cost | \$32,474,418 | \$34,617,679 | \$32,328,577 | -6.6% | \$27,933,037 | \$28,755,420 | \$27,454,652 | -4.5% | \$4,170 | \$3,859 | \$3,897 | 1.0% |
| Client Paid | \$28,738,168 | \$31,354,299 | \$29,185,074 | -6.9% | \$24,842,309 | \$26,085,488 | \$24,872,107 | -4.7% | \$3,120 | \$3,050 | \$3,049 | 0.0% |
| Employee Paid | \$3,736,250 | \$3,263,380 | \$3,143,503 | -3.7% | \$3,090,728 | \$2,669,933 | \$2,582,545 | -3.3% | \$1,050 | \$810 | \$848 | 4.7% |
| Client Paid-PEPY | \$9,443 | \$12,015 | \$12,514 | 4.2% | \$9,734 | \$11,982 | \$12,907 | 7.7% | \$1,337 | \$2,033 | \$2,033 | 0.0% |
| Client Paid-PMPY | \$5,076 | \$6,451 | \$6,749 | 4.6% | \$4,992 | \$6,153 | \$6,640 | 7.9% | \$1,337 | \$2,033 | \$2,033 | 0.0% |
| Client Paid-PEPM | \$787 | \$1,001 | \$1,043 | 4.2% | \$811 | \$998 | \$1,076 | 7.8% | \$111 | \$169 | \$169 | 0.0% |
| Client Paid-PMPM | \$423 | \$538 | \$562 | 4.5% | \$416 | \$513 | \$553 | 7.8% | \$111 | \$169 | \$169 | 0.0% |
| High Cost Claimants (HCC's) > \$100k | | | | | | | | | | | | |
| # of HCC's | 35 | 42 | 46 | 9.5% | 30 | 33 | 39 | 18.2% | 0 | 0 | 0 | 0.0% |
| HCC's / 1,000 | 4.6 | 6.5 | 8.0 | 23.1% | 4.5 | 5.8 | 7.8 | 33.7% | 0.0 | 0.0 | 0.0 | 0.0% |
| Avg HCC Paid | \$224,770 | \$242,425 | \$205,165 | -15.4% | \$238,978 | \$246,809 | \$211,322 | -14.4% | \$0 | \$0 | \$0 | 0.0% |
| HCC's % of Plan Paid | 27.4% | 32.5% | 32.3% | -0.6% | 28.9% | 31.2% | 33.1% | 6.1% | 0.0% | 0.0% | 0.0% | 0.0% |
| Cost Distribution by Claim Type (PMPY) | | | | | | | | | | | | |
| Facility Inpatient | \$1,409 | \$1,910 | \$1,686 | -11.7% | \$1,425 | \$1,787 | \$1,779 | -0.4% | \$0 | \$0 | \$0 | 0.0% |
| Facility Outpatient | \$1,331 | \$2,168 | \$2,533 | 16.8% | \$1,282 | \$2,065 | \$2,459 | 19.1% | \$33 | \$210 | \$286 | 0.0% |
| Physician | \$2,232 | \$2,373 | \$2,530 | 6.6% | \$2,188 | \$2,301 | \$2,402 | 4.4% | \$1,172 | \$1,823 | \$1,746 | -4.2% |
| Other | \$103 | \$0 | \$0 | 0.0% | \$97 | \$0 | \$0 | 0.0% | \$132 | \$0 | \$0 | 0.0% |
| Total | \$5,076 | \$6,451 | \$6,749 | 4.6% | \$4,992 | \$6,153 | \$6,640 | 7.9% | \$1,337 | \$2,033 | \$2,033 | 0.0% |
| | Annualized | Annualized | Annualized | | Annualized | Annualized | Annualized | | Annualized | Annualized | Annualized | |

Financial Summary (p. 2 of 2)

| Summary | State Retirees | | | | Non-State Retirees | | | | Peer Index |
|--|----------------|----------------|----------------|------------------------|--------------------|----------------|----------------|------------------------|----------------|
| | 3Q22 | 3Q23 | 3Q24 | Variance to Prior Year | 3Q22 | 3Q23 | 3Q24 | Variance to Prior Year | |
| Average Enrollment | | | | | | | | | |
| Employees | 564 | 511 | 487 | -4.6% | 88 | 63 | 51 | -19.0% | |
| Spouses | 90 | 84 | 80 | -4.5% | 19 | 14 | 10 | -29.1% | |
| Children | 139 | 140 | 129 | -8.3% | 10 | 13 | 12 | -6.6% | |
| Total Members | 794 | 736 | 696 | -5.4% | 117 | 90 | 73 | -19.3% | |
| Family Size | 1.4 | 1.4 | 1.4 | -0.7% | 1.3 | 1.4 | 1.4 | 1.4% | 1.6 |
| Financial Summary | | | | | | | | | |
| Gross Cost | \$4,047,960 | \$5,579,441 | \$4,517,192 | -19.0% | \$489,251 | \$278,958 | \$352,836 | 26.5% | |
| Client Paid | \$3,504,302 | \$5,063,279 | \$4,017,549 | -20.7% | \$388,437 | \$202,482 | \$292,369 | 44.4% | |
| Employee Paid | \$543,658 | \$516,162 | \$499,643 | -3.2% | \$100,814 | \$76,476 | \$60,467 | -20.9% | |
| Client Paid-PEPY | \$8,281 | \$13,200 | \$10,992 | -16.7% | \$5,900 | \$4,278 | \$7,644 | 78.7% | \$6,258 |
| Client Paid-PMPY | \$5,888 | \$9,174 | \$7,693 | -16.1% | \$4,418 | \$2,992 | \$5,365 | 79.3% | \$3,830 |
| Client Paid-PEPM | \$690 | \$1,100 | \$916 | -16.7% | \$492 | \$356 | \$637 | 78.9% | \$521 |
| Client Paid-PMPM | \$491 | \$764 | \$641 | -16.1% | \$368 | \$249 | \$447 | 79.5% | \$319 |
| High Cost Claimants (HCC's) > \$100k | | | | | | | | | |
| # of HCC's | 6 | 10 | 8 | 0.0% | 0 | 0 | 1 | 0.0% | |
| HCC's / 1,000 | 7.6 | 13.6 | 11.5 | 0.0% | 0.0 | 0.0 | 13.8 | 0.0% | |
| Avg HCC Paid | \$116,268 | \$203,715 | \$132,918 | 0.0% | \$0 | \$0 | \$132,680 | 0.0% | |
| HCC's % of Plan Paid | 19.9% | 40.2% | 26.5% | 0.0% | 0.0% | 0.0% | 45.4% | 0.0% | |
| Cost Distribution by Claim Type (PMPY) | | | | | | | | | |
| Facility Inpatient | \$1,280 | \$3,065 | \$1,075 | -64.9% | \$1,403 | \$213 | \$1,229 | 477.0% | \$1,044 |
| Facility Outpatient | \$1,794 | \$3,091 | \$3,251 | 5.2% | \$1,047 | \$1,150 | \$823 | -28.4% | \$1,310 |
| Physician | \$2,667 | \$3,018 | \$3,367 | 11.6% | \$1,839 | \$1,629 | \$3,312 | 103.3% | \$1,404 |
| Other | \$147 | \$0 | \$0 | 0.0% | \$129 | \$0 | \$0 | 0.0% | \$72 |
| Total | \$5,888 | \$9,174 | \$7,693 | -16.1% | \$4,418 | \$2,992 | \$5,365 | 79.3% | \$3,830 |
| | Annualized | Annualized | Annualized | | Annualized | Annualized | Annualized | | |

Financial Summary – Prior Year Comparison (p. 1 of 2)

| Summary | Total | | | | State Active | | | | Non-State Active | | | |
|--|----------------|----------------|----------------|------------------------|----------------|----------------|----------------|------------------------|------------------|----------------|----------------|------------------------|
| | PY22 | PY23 | 3Q24 | Variance to Prior Year | PY22 | PY23 | 3Q24 | Variance to Prior Year | PY22 | PY23 | 3Q24 | Variance to Prior Year |
| Average Enrollment | | | | | | | | | | | | |
| Employees | 4,021 | 3,447 | 3,110 | -9.8% | 3,370 | 2,876 | 2,569 | -10.7% | 3 | 2 | 2 | 0.0% |
| Spouses | 786 | 2,297 | 603 | -73.7% | 678 | 2,145 | 513 | -76.1% | 0 | 0 | 0 | 0.0% |
| Children | 2,683 | 676 | 2,052 | 203.4% | 2,531 | 580 | 1,912 | 229.5% | 0 | 0 | 0 | 0.0% |
| Total Members | 7,491 | 6,421 | 5,765 | -10.2% | 6,579 | 5,601 | 4,994 | -10.8% | 3 | 2 | 2 | 0.0% |
| Family Size | 1.9 | 1.9 | 1.9 | -0.5% | 2.0 | 2.0 | 1.9 | -0.5% | 1.0 | 1.0 | 1.0 | 0.0% |
| Financial Summary | | | | | | | | | | | | |
| Gross Cost | \$44,187,042 | \$46,490,212 | \$32,328,577 | -30.5% | \$37,820,607 | \$38,595,575 | \$27,454,652 | -28.9% | \$4,744 | \$4,201 | \$3,897 | -7.2% |
| Client Paid | \$39,320,787 | \$42,257,152 | \$29,185,074 | -30.9% | \$33,797,612 | \$35,128,252 | \$24,872,107 | -29.2% | \$3,622 | \$3,335 | \$3,049 | -8.6% |
| Employee Paid | \$4,866,255 | \$4,233,060 | \$3,143,503 | -25.7% | \$4,022,996 | \$3,467,323 | \$2,582,545 | -25.5% | \$1,122 | \$866 | \$848 | -2.1% |
| Client Paid-PEPY | \$9,779 | \$12,259 | \$12,514 | 2.1% | \$10,030 | \$12,216 | \$12,907 | 5.7% | \$1,278 | \$1,667 | \$2,033 | 22.0% |
| Client Paid-PMPY | \$5,249 | \$6,581 | \$6,749 | 2.6% | \$5,137 | \$6,272 | \$6,640 | 5.9% | \$1,278 | \$1,667 | \$2,033 | 22.0% |
| Client Paid-PEPM | \$815 | \$1,022 | \$1,043 | 2.1% | \$836 | \$1,018 | \$1,076 | 5.7% | \$107 | \$139 | \$169 | 21.6% |
| Client Paid-PMPM | \$437 | \$548 | \$562 | 2.6% | \$428 | \$523 | \$553 | 5.7% | \$107 | \$139 | \$169 | 21.6% |
| High Cost Claimants (HCC's) > \$100k | | | | | | | | | | | | |
| # of HCC's | 46 | 54 | 46 | -14.8% | 40 | 43 | 39 | -9.3% | 0 | 0 | 0 | 0.0% |
| HCC's / 1,000 | 6.1 | 8.4 | 8.0 | -5.1% | 6.1 | 7.7 | 7.8 | 1.7% | 0.0 | 0.0 | 0.0 | 0.0% |
| Avg HCC Paid | \$237,083 | \$257,429 | \$205,165 | -20.3% | \$246,357 | \$257,598 | \$211,322 | -18.0% | \$0 | \$0 | \$0 | 0.0% |
| HCC's % of Plan Paid | 27.7% | 32.9% | 32.3% | -1.8% | 29.2% | 31.5% | 33.1% | 5.1% | 0.0% | 0.0% | 0.0% | 0.0% |
| Cost Distribution by Claim Type (PMPY) | | | | | | | | | | | | |
| Facility Inpatient | \$1,432 | \$1,804 | \$1,686 | -6.5% | \$1,437 | \$1,735 | \$1,779 | 2.5% | \$0 | \$0 | \$0 | 0.0% |
| Facility Outpatient | \$1,442 | \$2,319 | \$2,533 | 9.2% | \$1,382 | \$2,176 | \$2,459 | 13.0% | \$27 | \$158 | \$286 | 81.0% |
| Physician | \$2,259 | \$2,458 | \$2,530 | 2.9% | \$2,209 | \$2,361 | \$2,402 | 1.7% | \$1,142 | \$1,510 | \$1,746 | 15.6% |
| Other | \$116 | \$0 | \$0 | 0.0% | \$109 | \$0 | \$0 | 0.0% | \$109 | \$0 | \$0 | 0.0% |
| Total | \$5,249 | \$6,581 | \$6,749 | 2.6% | \$5,137 | \$6,272 | \$6,640 | 5.9% | \$1,278 | \$1,667 | \$2,033 | 22.0% |

Annualized

Annualized

Annualized

Financial Summary – Prior Year Comparison (p. 2 of 2)

| Summary | State Retirees | | | | Non-State Retirees | | | | Peer Index |
|--|----------------|----------------|----------------|------------------------|--------------------|----------------|----------------|------------------------|----------------|
| | PY22 | PY23 | 3Q24 | Variance to Prior Year | PY22 | PY23 | 3Q24 | Variance to Prior Year | |
| Average Enrollment | | | | | | | | | |
| Employees | 564 | 509 | 487 | -4.2% | 85 | 61 | 51 | -16.5% | |
| Spouses | 90 | 139 | 80 | -42.3% | 19 | 13 | 10 | -23.1% | |
| Children | 142 | 83 | 129 | 55.3% | 10 | 13 | 12 | -12.5% | |
| Total Members | 796 | 731 | 696 | -4.7% | 114 | 87 | 73 | -16.9% | |
| Family Size | 1.4 | 1.4 | 1.4 | -0.7% | 1.3 | 1.4 | 1.4 | -0.7% | 1.6 |
| Financial Summary | | | | | | | | | |
| Gross Cost | \$5,794,991 | \$7,535,647 | \$4,517,192 | -40.1% | \$566,699 | \$354,790 | \$352,836 | -0.6% | |
| Client Paid | \$5,071,309 | \$6,861,336 | \$4,017,549 | -41.4% | \$448,244 | \$264,230 | \$292,369 | 10.6% | |
| Employee Paid | \$723,682 | \$674,311 | \$499,643 | -25.9% | \$118,455 | \$90,560 | \$60,467 | -33.2% | |
| Client Paid-PEPY | \$8,998 | \$13,493 | \$10,992 | -18.5% | \$5,279 | \$4,326 | \$7,644 | 76.7% | \$6,258 |
| Client Paid-PMPY | \$6,373 | \$9,392 | \$7,693 | -18.1% | \$3,946 | \$3,023 | \$5,365 | 77.5% | \$3,830 |
| Client Paid-PEPM | \$750 | \$1,124 | \$916 | -18.5% | \$440 | \$360 | \$637 | 76.9% | \$521 |
| Client Paid-PMPM | \$531 | \$783 | \$641 | -18.1% | \$329 | \$252 | \$447 | 77.4% | \$319 |
| High Cost Claimants (HCC's) > \$100k | | | | | | | | | |
| # of HCC's | 8 | 12 | 8 | -33.3% | 0 | 0 | 1 | 0.0% | |
| HCC's / 1,000 | 10.1 | 16.4 | 11.5 | -30.1% | 0.0 | 0.0 | 13.8 | 0.0% | |
| Avg HCC Paid | \$131,446 | \$235,373 | \$132,918 | -43.5% | \$0 | \$0 | \$132,680 | 0.0% | |
| HCC's % of Plan Paid | 20.7% | 41.2% | 26.5% | -35.7% | 0.0% | 0.0% | 45.4% | 0.0% | |
| Cost Distribution by Claim Type (PMPY) | | | | | | | | | |
| Facility Inpatient | \$1,443 | \$2,534 | \$1,075 | -57.6% | \$1,101 | \$183 | \$1,229 | 571.6% | \$1,044 |
| Facility Outpatient | \$2,015 | \$3,585 | \$3,251 | -9.3% | \$940 | \$1,007 | \$823 | -18.3% | \$1,310 |
| Physician | \$2,742 | \$3,273 | \$3,367 | 2.9% | \$1,800 | \$1,832 | \$3,312 | 80.8% | \$1,404 |
| Other | \$174 | \$0 | \$0 | 0.0% | \$106 | \$0 | \$0 | 0.0% | \$72 |
| Total | \$6,373 | \$9,392 | \$7,693 | -18.1% | \$3,946 | \$3,023 | \$5,365 | 77.5% | \$3,830 |
| | | | Annualized | | | | Annualized | | |

Paid Claims by Claim Type – State Participants

| Net Paid Claims - Total | | | | | | | | | | |
|-------------------------|----------------------|-----------------------|---------------------|----------------------|----------------------|-----------------------|-------------------|----------------------|--------------|--|
| State Participants | | | | | | | | | | |
| | 3Q23 | | | | 3Q24 | | | | % | |
| | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Total | |
| Medical | | | | | | | | | | |
| Inpatient | \$ 9,033,701 | \$ 1,090,193 | \$ 798,039 | \$ 10,921,934 | \$ 7,578,449 | \$ 571,116 | \$ 51,762 | \$ 8,201,327 | -24.9% | |
| Outpatient | \$ 17,051,786 | \$ 2,918,420 | \$ 256,627 | \$ 20,226,833 | \$ 17,293,658 | \$ 3,088,718 | \$ 305,953 | \$ 20,688,329 | 2.3% | |
| Total - Medical | \$ 26,085,488 | \$ 4,008,613 | \$ 1,054,666 | \$ 31,148,767 | \$ 24,872,107 | \$ 3,659,834 | \$ 357,715 | \$ 28,889,656 | -7.3% | |

| Net Paid Claims - Per Participant per Month | | | | | | | | | | |
|---|---------|-----------------------|-------------------|----------|----------|-----------------------|-------------------|----------|-------|--|
| | 3Q23 | | | | 3Q24 | | | | % | |
| | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Total | |
| Medical | \$ 998 | \$ 1,005 | \$ 1,715 | \$ 1,014 | \$ 1,076 | \$ 977 | \$ 560 | \$ 1,050 | 3.6% | |

Paid Claims by Claim Type – Non-State Participants

| Net Paid Claims - Total | | | | | | | | | | |
|-------------------------|-----------------|-----------------------|-------------------|-------------------|-----------------|-----------------------|-------------------|-------------------|--------|--------------|
| Non-State Participants | | | | | | | | | | |
| | 3Q23 | | | | 3Q24 | | | | % | |
| | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Change | |
| Medical | | | | | | | | | | |
| Inpatient | \$ - | \$ 14,081 | \$ 3,066 | \$ 17,147 | | | \$74,973.71 | \$ 74,974 | | 337.2% |
| Outpatient | \$ 3,050 | \$ 68,241 | \$ 117,094 | \$ 188,385 | \$ 3,049 | \$ 14,648 | \$202,746.81 | \$ 220,444 | | 17.0% |
| Total - Medical | \$ 3,050 | \$ 82,323 | \$ 120,159 | \$ 205,532 | \$ 3,049 | \$ 14,648 | \$ 277,721 | \$ 295,418 | | 43.7% |

| Net Paid Claims - Per Participant per Month | | | | | | | | | | |
|---|---------|-----------------------|-------------------|--------|---------|-----------------------|-------------------|--------|--------|-------|
| | 3Q23 | | | | 3Q24 | | | | % | |
| | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Change | |
| Medical | \$ 169 | \$ 601 | \$ 279 | \$ 351 | \$ 169 | \$ 222 | \$ 707 | \$ 619 | | 76.4% |

Paid Claims by Claim Type – Total

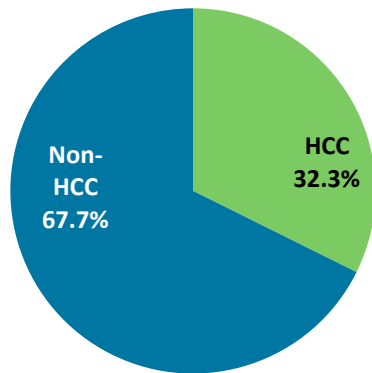
| Net Paid Claims - Total | | | | | | | | | | |
|-------------------------|----------------------|-----------------------|---------------------|----------------------|----------------------|-----------------------|-------------------|----------------------|--------------|--|
| Total Participants | | | | | | | | | | |
| | 3Q23 | | | | 3Q24 | | | | % Change | |
| | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Total | |
| Medical | | | | | | | | | | |
| Inpatient | \$ 9,033,701 | \$ 1,104,274 | \$ 801,105 | \$ 10,939,081 | \$ 7,578,449 | \$ 571,116 | \$ 126,736 | \$ 8,276,301 | -24.3% | |
| Outpatient | \$ 17,054,836 | \$ 2,986,662 | \$ 373,720 | \$ 20,415,218 | \$ 17,296,707 | \$ 3,103,366 | \$ 508,700 | \$ 20,908,773 | 2.4% | |
| Total - Medical | \$ 26,088,537 | \$ 4,090,936 | \$ 1,174,826 | \$ 31,354,299 | \$ 24,875,156 | \$ 3,674,482 | \$ 635,436 | \$ 29,185,074 | -6.9% | |

| Net Paid Claims - Per Participant per Month | | | | | | | | | | |
|---|---------|-----------------------|-------------------|----------|----------|-----------------------|-------------------|----------|----------|--|
| | 3Q23 | | | | 3Q24 | | | | % Change | |
| | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Actives | Pre-Medicare Retirees | Medicare Retirees | Total | Total | |
| Medical | \$ 998 | \$ 992 | \$ 1,123 | \$ 1,001 | \$ 1,075 | \$ 964 | \$ 616 | \$ 1,043 | 4.1% | |

Cost Distribution – Medical Claims

| 3Q23 | | | | | | 3Q24 | | | | | | |
|------------------|---------------|---------------------|---------------|--------------------|---------------|--------------------------|------------------|---------------|---------------------|---------------|--------------------|---------------|
| Avg # of Members | % of Members | Total Paid | % of Paid | EE Paid | % EE Paid | Paid Claims Category | Avg # of Members | % of Members | Total Paid | % of Paid | EE Paid | % EE Paid |
| 39 | 0.6% | \$10,181,843 | 32.5% | \$159,612 | 4.9% | \$100,000.01 Plus | 41 | 0.7% | \$9,437,599 | 32.3% | \$176,339 | 5.6% |
| 42 | 0.7% | \$2,968,710 | 9.5% | \$139,181 | 4.3% | \$50,000.01-\$100,000.00 | 42 | 0.7% | \$3,005,403 | 10.3% | \$154,597 | 4.9% |
| 149 | 2.3% | \$5,198,545 | 16.6% | \$384,316 | 11.8% | \$25,000.01-\$50,000.00 | 115 | 2.0% | \$4,154,888 | 14.2% | \$311,352 | 9.9% |
| 299 | 4.6% | \$4,798,981 | 15.3% | \$554,771 | 17.0% | \$10,000.01-\$25,000.00 | 271 | 4.7% | \$4,384,171 | 15.0% | \$524,092 | 16.7% |
| 370 | 5.7% | \$2,694,737 | 8.6% | \$518,302 | 15.9% | \$5,000.01-\$10,000.00 | 419 | 7.3% | \$2,964,477 | 10.2% | \$598,133 | 19.0% |
| 600 | 9.3% | \$2,235,486 | 7.1% | \$531,489 | 16.3% | \$2,500.01-\$5,000.00 | 656 | 11.4% | \$2,390,697 | 8.2% | \$560,680 | 17.8% |
| 4,031 | 62.2% | \$3,275,996 | 10.4% | \$974,103 | 29.8% | \$0.01-\$2,500.00 | 3,491 | 60.5% | \$2,847,839 | 9.8% | \$817,707 | 26.0% |
| 76 | 1.2% | \$0 | 0.0% | \$1,605 | 0.0% | \$0.00 | 46 | 0.8% | \$0 | 0.0% | \$602 | 0.0% |
| 875 | 13.5% | \$0 | 0.0% | \$0 | 0.0% | No Claims | 685 | 11.9% | \$0 | 0.0% | \$0 | 0.0% |
| 6,481 | 100.0% | \$31,354,299 | 100.0% | \$3,263,380 | 100.0% | | 5,765 | 100.0% | \$29,185,074 | 100.0% | \$3,143,503 | 100.0% |

Distribution of HCC Medical Claims Paid



HCC – High-Cost Claimant over \$100K

| HCC's by Diagnosis Group | | | |
|--------------------------------|-------------|--------------------|---------------|
| Top 10 Diagnosis Groupers | Patients | Total Paid | % Paid |
| Cancer | 19 | \$2,517,429 | 26.7% |
| Cardiac Disorders | 33 | \$1,311,041 | 13.9% |
| Infections | 18 | \$922,013 | 9.8% |
| Medical/Surgical Complications | 9 | \$706,680 | 7.5% |
| Hematological Disorders | 13 | \$633,570 | 6.7% |
| Gastrointestinal Disorders | 22 | \$523,375 | 5.5% |
| Neurological Disorders | 22 | \$473,232 | 5.0% |
| Pregnancy-related Disorders | 3 | \$419,934 | 4.4% |
| Renal/Urologic Disorders | 17 | \$370,117 | 3.9% |
| Endocrine/Metabolic Disorders | 19 | \$292,593 | 3.1% |
| All Other | | \$1,267,615 | 13.4% |
| Overall | ---- | \$9,437,599 | 100.0% |

Utilization Summary (p. 1 of 2)

Inpatient data reflects facility charges and professional services.
DX&L = Diagnostics, X-Ray and Laboratory

| Summary | Total | | | | State Active | | | | Non-State Active | | | |
|-----------------------------|------------|------------|------------|------------------------|--------------|------------|------------|------------------------|------------------|------------|------------|------------------------|
| | 3Q22 | 3Q23 | 3Q24 | Variance to Prior Year | 3Q22 | 3Q23 | 3Q24 | Variance to Prior Year | 3Q22 | 3Q23 | 3Q24 | Variance to Prior Year |
| Inpatient Summary | | | | | | | | | | | | |
| # of Admits | 312 | 293 | 264 | | 269 | 240 | 221 | | 0 | 0 | 0 | |
| # of Bed Days | 1,857 | 1,444 | 1,410 | | 1,577 | 1,103 | 1,167 | | 0 | 0 | 0 | |
| Paid Per Admit | \$35,747 | \$36,091 | \$34,179 | -5.3% | \$36,815 | \$35,866 | \$36,878 | 2.8% | \$0 | \$0 | \$0 | 0.0% |
| Paid Per Day | \$6,006 | \$7,323 | \$6,399 | -12.6% | \$6,280 | \$7,804 | \$6,984 | -10.5% | \$0 | \$0 | \$0 | 0.0% |
| Admits Per 1,000 | 55 | 60 | 61 | 1.7% | 54 | 57 | 59 | 3.5% | 0 | 0 | 0 | 0.0% |
| Days Per 1,000 | 328 | 297 | 326 | 9.8% | 317 | 260 | 312 | 20.0% | 0 | 0 | 0 | 0.0% |
| Avg LOS | 6.0 | 4.9 | 5.3 | 8.2% | 5.9 | 4.6 | 5.3 | 15.2% | 0.0 | 0.0 | 0.0 | 0.0% |
| # Admits From ER | 158 | 133 | 146 | 9.8% | 129 | 103 | 120 | 16.5% | 0 | 0 | 0 | 0.0% |
| Physician Office | | | | | | | | | | | | |
| OV Utilization per Member | 5.6 | 5.5 | 6.3 | 14.5% | 5.4 | 5.3 | 6.2 | 17.0% | 5.6 | 6.0 | 6.0 | 0.0% |
| Avg Paid per OV | \$152 | \$158 | \$156 | -1.3% | \$153 | \$163 | \$151 | -7.4% | \$158 | \$132 | \$153 | 15.9% |
| Avg OV Paid per Member | \$853 | \$863 | \$986 | 14.3% | \$829 | \$866 | \$932 | 7.6% | \$881 | \$793 | \$917 | 15.6% |
| DX&L Utilization per Member | 9.6 | 11.4 | 11.9 | 4.4% | 9.2 | 10.9 | 11.3 | 3.7% | 4.7 | 29.3 | 16.7 | -43.0% |
| Avg Paid per DX&L | \$56 | \$70 | \$82 | 17.1% | \$57 | \$73 | \$82 | 12.3% | \$40 | \$17 | \$32 | 88.2% |
| Avg DX&L Paid per Member | \$540 | \$806 | \$976 | 21.1% | \$524 | \$794 | \$924 | 16.4% | \$189 | \$513 | \$541 | 5.5% |
| Emergency Room | | | | | | | | | | | | |
| # of Visits | 1,021 | 897 | 848 | | 877 | 763 | 751 | | 0 | 0 | 0 | |
| Visits Per Member | 0.18 | 0.18 | 0.20 | 11.1% | 0.18 | 0.18 | 0.20 | 11.1% | 0.00 | 0.00 | 0.00 | 0.0% |
| Visits Per 1,000 | 180 | 185 | 196 | 5.9% | 176 | 180 | 200 | 11.1% | 0 | 0 | 0 | 0.0% |
| Avg Paid per Visit | \$2,080 | \$2,969 | \$3,235 | 9.0% | \$2,057 | \$3,026 | \$3,254 | 7.5% | \$0 | \$0 | \$0 | 0.0% |
| Urgent Care | | | | | | | | | | | | |
| # of Visits | 2,343 | 2,046 | 1,964 | | 2,121 | 1,838 | 1,763 | | 0 | 0 | 0 | |
| Visits Per Member | 0.41 | 0.42 | 0.45 | 7.1% | 0.43 | 0.43 | 0.47 | 9.3% | 0.00 | 0.00 | 0.00 | 0.0% |
| Visits Per 1,000 | 414 | 421 | 454 | 7.8% | 426 | 434 | 471 | 8.5% | 0 | 0 | 0 | 0.0% |
| Avg Paid per Visit | \$151 | \$128 | \$134 | 4.7% | \$153 | \$130 | \$136 | 4.6% | \$0 | \$0 | \$0 | 0.0% |
| | Annualized | Annualized | Annualized | | Annualized | Annualized | Annualized | | Annualized | Annualized | Annualized | |

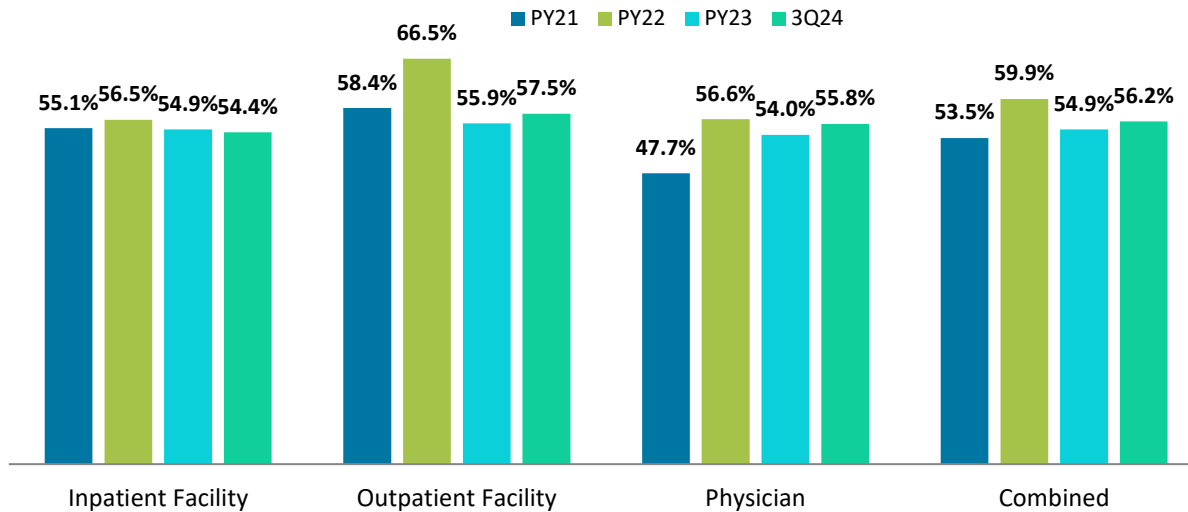
Utilization Summary (p. 2 of 2)

Inpatient data reflects facility charges and professional services.
DX&L = Diagnostics, X-Ray and Laboratory

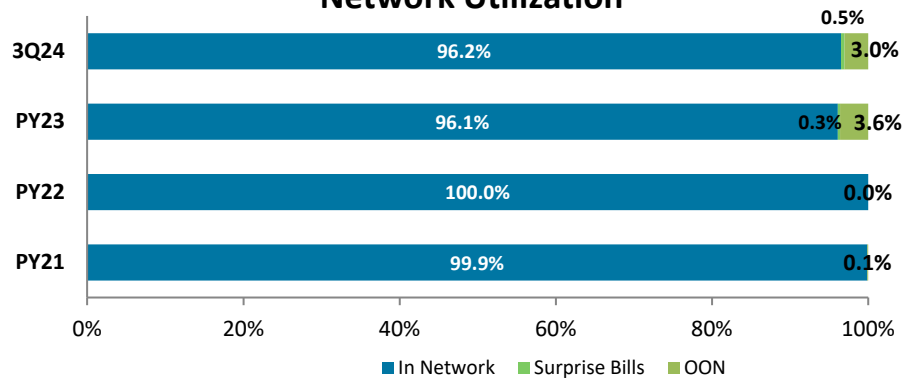
| Summary | State Retirees | | | | Non-State Retirees | | | | Peer Index |
|-----------------------------|----------------|------------|------------|------------------------|--------------------|------------|------------|------------------------|------------|
| | 3Q22 | 3Q23 | 3Q24 | Variance to Prior Year | 3Q22 | 3Q23 | 3Q24 | Variance to Prior Year | |
| Inpatient Summary | | | | | | | | | |
| # of Admits | 35 | 51 | 36 | | 8 | 2 | 7 | | |
| # of Bed Days | 215 | 334 | 226 | | 65 | 7 | 17 | | |
| Paid Per Admit | \$31,922 | \$38,220 | \$19,164 | -49.9% | \$16,574 | \$8,773 | \$26,178 | 198.4% | \$19,305 |
| Paid Per Day | \$5,197 | \$5,836 | \$3,053 | -47.7% | \$2,040 | \$2,507 | \$10,779 | 330.0% | \$3,615 |
| Admits Per 1,000 | 59 | 92 | 69 | -25.0% | 91 | 30 | 128 | 326.7% | 64 |
| Days Per 1,000 | 361 | 605 | 433 | -28.4% | 739 | 103 | 312 | 202.9% | 342 |
| Avg LOS | 6.1 | 6.5 | 6.3 | -3.1% | 8.1 | 3.5 | 2.4 | -31.4% | 5.3 |
| # Admits From ER | 24 | 29 | 21 | -27.6% | 5 | 1 | 5 | 0.0% | |
| Physician Office | | | | | | | | | |
| OV Utilization per Member | 6.9 | 6.6 | 7.4 | 12.1% | 7.1 | 6.5 | 6.2 | -4.6% | 5.2 |
| Avg Paid per OV | \$153 | \$134 | \$194 | 44.8% | \$117 | \$73 | \$58 | -20.5% | \$97 |
| Avg OV Paid per Member | \$1,059 | \$883 | \$1,434 | 62.4% | \$826 | \$473 | \$360 | -23.9% | \$502 |
| DX&L Utilization per Member | 13.3 | 15.6 | 16.2 | 3.8% | 9.9 | 13.1 | 10.6 | -19.1% | 9.0 |
| Avg Paid per DX&L | \$52 | \$60 | \$87 | 45.0% | \$49 | \$37 | \$39 | 5.4% | \$46 |
| Avg DX&L Paid per Member | \$684 | \$941 | \$1,404 | 49.2% | \$481 | \$480 | \$409 | -14.8% | \$412 |
| Emergency Room | | | | | | | | | |
| # of Visits | 125 | 113 | 95 | | 19 | 21 | 2 | | |
| Visits Per Member | 0.21 | 0.20 | 0.18 | -10.0% | 0.22 | 0.31 | 0.04 | -87.1% | 0.23 |
| Visits Per 1,000 | 210 | 205 | 182 | -11.2% | 216 | 310 | 37 | -88.1% | 228 |
| Avg Paid per Visit | \$2,428 | \$2,933 | \$3,145 | 7.2% | \$825 | \$1,092 | \$291 | -73.4% | \$1,035 |
| Urgent Care | | | | | | | | | |
| # of Visits | 193 | 187 | 180 | | 29 | 21 | 21 | | |
| Visits Per Member | 0.32 | 0.34 | 0.34 | 0.0% | 0.33 | 0.31 | 0.39 | 25.8% | 0.38 |
| Visits Per 1,000 | 324 | 339 | 345 | 1.8% | 330 | 310 | 385 | 24.2% | 379 |
| Avg Paid per Visit | \$148 | \$121 | \$122 | 0.8% | \$63 | \$62 | \$54 | -12.9% | \$132 |
| | Annualized | Annualized | Annualized | | Annualized | Annualized | Annualized | | |

Provider Network Summary

In Network Discounts



Network Utilization



Diagnosis Grouper Summary

| Diagnosis Grouper | Total Paid | % Paid | Insured | Spouse | Child | Male | Female |
|----------------------------------|---------------------|-------------|---------------------|--------------------|--------------------|---------------------|---------------------|
| Cancer | \$3,217,162 | 11.0% | \$1,958,425 | \$796,459 | \$462,278 | \$1,525,262 | \$1,691,900 |
| Cardiac Disorders | \$2,317,536 | 7.9% | \$1,435,719 | \$837,957 | \$43,861 | \$1,230,425 | \$1,087,110 |
| Gastrointestinal Disorders | \$2,147,866 | 7.4% | \$1,342,451 | \$534,706 | \$270,710 | \$898,318 | \$1,249,548 |
| Musculoskeletal Disorders | \$1,826,802 | 6.3% | \$1,387,204 | \$321,236 | \$118,363 | \$779,613 | \$1,047,189 |
| Health Status/Encounters | \$1,824,417 | 6.3% | \$1,120,563 | \$229,603 | \$474,252 | \$669,383 | \$1,155,034 |
| Mental Health | \$1,692,434 | 5.8% | \$666,887 | \$266,456 | \$759,091 | \$482,862 | \$1,209,572 |
| Neurological Disorders | \$1,489,329 | 5.1% | \$1,033,076 | \$279,026 | \$177,226 | \$361,215 | \$1,128,114 |
| Trauma/Accidents | \$1,421,341 | 4.9% | \$951,069 | \$142,796 | \$327,475 | \$768,318 | \$653,023 |
| Pregnancy-related Disorders | \$1,394,249 | 4.8% | \$707,108 | \$58,862 | \$628,279 | \$360,478 | \$1,033,771 |
| Infections | \$1,393,134 | 4.8% | \$1,044,261 | \$258,967 | \$89,906 | \$750,319 | \$642,815 |
| Pulmonary Disorders | \$1,236,345 | 4.2% | \$833,906 | \$154,392 | \$248,047 | \$404,720 | \$831,625 |
| Eye/ENT Disorders | \$1,201,898 | 4.1% | \$760,580 | \$116,871 | \$324,447 | \$494,061 | \$707,837 |
| Spine-related Disorders | \$1,045,766 | 3.6% | \$876,171 | \$145,099 | \$24,496 | \$373,197 | \$672,569 |
| Renal/Urologic Disorders | \$960,870 | 3.3% | \$783,805 | \$31,967 | \$145,098 | \$457,545 | \$503,324 |
| Medical/Surgical Complications | \$926,073 | 3.2% | \$898,007 | \$9,800 | \$18,266 | \$167,572 | \$758,501 |
| Endocrine/Metabolic Disorders | \$921,365 | 3.2% | \$822,568 | \$74,098 | \$24,699 | \$341,984 | \$579,381 |
| Hematological Disorders | \$778,318 | 2.7% | \$621,864 | \$16,711 | \$139,743 | \$649,748 | \$128,570 |
| Gynecological/Breast Disorders | \$748,260 | 2.6% | \$558,092 | \$108,339 | \$81,830 | \$7,580 | \$740,680 |
| Non-malignant Neoplasm | \$723,309 | 2.5% | \$548,959 | \$46,389 | \$127,960 | \$263,273 | \$460,036 |
| Diabetes | \$542,994 | 1.9% | \$282,295 | \$171,061 | \$89,637 | \$372,694 | \$170,300 |
| Dermatological Disorders | \$343,251 | 1.2% | \$233,254 | \$44,870 | \$65,127 | \$171,427 | \$171,824 |
| Vascular Disorders | \$262,754 | 0.9% | \$215,512 | \$46,741 | \$501 | \$162,508 | \$100,245 |
| Miscellaneous | \$255,570 | 0.9% | \$130,631 | \$44,714 | \$80,225 | \$105,622 | \$149,948 |
| Abnormal Lab/Radiology | \$235,441 | 0.8% | \$179,991 | \$47,971 | \$7,479 | \$94,609 | \$140,832 |
| Cholesterol Disorders | \$87,323 | 0.3% | \$76,610 | \$8,794 | \$1,920 | \$40,651 | \$46,673 |
| Congenital/Chromosomal Anomalies | \$80,443 | 0.3% | \$13,425 | \$1,070 | \$65,948 | \$66,138 | \$14,305 |
| Medication Related Conditions | \$64,951 | 0.2% | \$30,939 | \$3,959 | \$30,053 | \$32,899 | \$32,051 |
| Allergic Reaction | \$21,738 | 0.1% | \$4,417 | \$401 | \$16,919 | \$11,134 | \$10,604 |
| Dental Conditions | \$11,943 | 0.0% | \$5,297 | \$299 | \$6,348 | \$6,040 | \$5,904 |
| External Hazard Exposure | \$9,792 | 0.0% | \$6,332 | \$0 | \$3,460 | \$6,990 | \$2,802 |
| Social Determinants of Health | \$2,400 | 0.0% | \$73 | \$0 | \$2,327 | \$0 | \$2,400 |
| Total | \$29,185,074 | 0.0% | \$19,529,493 | \$4,799,611 | \$4,855,971 | \$12,056,585 | \$17,128,489 |

Mental Health Drilldown

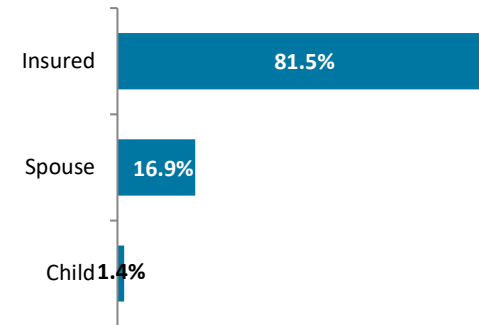
| Group | PY21 | | PY22 | | PY23 | | 3Q24 | |
|----------------------------------|----------|--------------------|----------|--------------------|----------|--------------------|----------|--------------------|
| | Patients | Total Paid | Patients | Total Paid | Patients | Total Paid | Patients | Total Paid |
| Depression | 625 | \$833,183 | 505 | \$720,907 | 454 | \$529,695 | 380 | \$422,433 |
| Mood and Anxiety Disorders | 711 | \$655,375 | 636 | \$361,898 | 591 | \$339,214 | 454 | \$345,927 |
| Mental Health Conditions, Other | 609 | \$876,606 | 458 | \$367,897 | 394 | \$287,517 | 310 | \$301,996 |
| Alcohol Abuse/Dependence | 43 | \$163,692 | 37 | \$110,736 | 30 | \$167,010 | 37 | \$171,646 |
| Developmental Disorders | 65 | \$155,300 | 58 | \$89,043 | 47 | \$93,123 | 41 | \$142,376 |
| Bipolar Disorder | 127 | \$261,349 | 107 | \$171,696 | 109 | \$84,620 | 81 | \$87,455 |
| Attention Deficit Disorder | 180 | \$98,736 | 179 | \$76,754 | 202 | \$61,595 | 171 | \$56,100 |
| Complications of Substance Abuse | 14 | \$63,661 | 8 | \$12,407 | 7 | \$9,434 | 8 | \$43,933 |
| Substance Abuse/Dependence | 57 | \$45,039 | 39 | \$14,853 | 35 | \$72,695 | 18 | \$38,840 |
| Psychoses | 7 | \$55,219 | 6 | \$9,762 | 9 | \$6,025 | 6 | \$24,160 |
| Sexually Related Disorders | 27 | \$81,154 | 27 | \$85,457 | 26 | \$8,339 | 17 | \$20,473 |
| Sleep Disorders | 187 | \$38,478 | 148 | \$43,716 | 141 | \$25,583 | 102 | \$20,262 |
| Eating Disorders | 24 | \$370,761 | 23 | \$51,995 | 19 | \$32,076 | 15 | \$7,149 |
| Schizophrenia | 9 | \$10,631 | 6 | \$2,286 | 9 | \$13,689 | 7 | \$5,511 |
| Tobacco Use Disorder | 38 | \$4,775 | 36 | \$4,114 | 42 | \$3,344 | 35 | \$3,477 |
| Personality Disorders | 14 | \$20,064 | 17 | \$47,043 | 15 | \$7,832 | 4 | \$697 |
| Total | | \$3,734,023 | | \$2,170,566 | | \$1,741,788 | | \$1,692,434 |

Diagnosis Grouper – Cancer

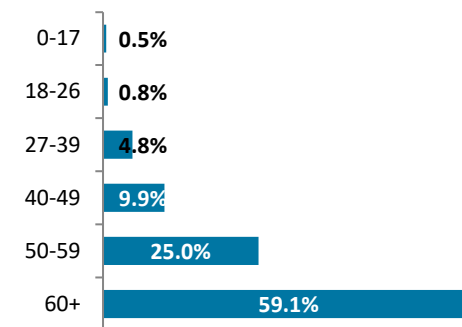
| Diagnosis Sub-Grouper | Patients | Claims | Total Paid | % Paid |
|---------------------------|----------|--------|--------------------|---------------|
| Cancer Therapies | 63 | 379 | \$2,776,154 | 4.7% |
| Cancers, Other | 77 | 824 | \$1,443,812 | 2.4% |
| Breast Cancer | 151 | 1,431 | \$847,886 | 1.4% |
| Secondary Cancers | 44 | 365 | \$600,782 | 1.0% |
| Prostate Cancer | 92 | 567 | \$443,364 | 0.7% |
| Colon Cancer | 38 | 452 | \$355,189 | 0.6% |
| Carcinoma in Situ | 77 | 262 | \$204,487 | 0.3% |
| Lung Cancer | 19 | 166 | \$179,684 | 0.3% |
| Cervical/Uterine Cancer | 42 | 276 | \$131,252 | 0.2% |
| Lymphomas | 29 | 336 | \$127,040 | 0.2% |
| Melanoma | 35 | 139 | \$114,225 | 0.2% |
| Thyroid Cancer | 35 | 175 | \$113,777 | 0.2% |
| Leukemias | 23 | 317 | \$110,480 | 0.2% |
| Ovarian Cancer | 19 | 173 | \$103,110 | 0.2% |
| Non-Melanoma Skin Cancers | 206 | 519 | \$98,769 | 0.2% |
| Myeloma | 10 | 199 | \$82,877 | 0.1% |
| Kidney Cancer | 19 | 178 | \$63,491 | 0.1% |
| Brain Cancer | 4 | 13 | \$39,616 | 0.1% |
| Pancreatic Cancer | 4 | 108 | \$30,454 | 0.1% |
| Bladder Cancer | 15 | 79 | \$13,555 | 0.0% |
| Overall | ---- | ---- | \$7,880,005 | 100.0% |

*Patient and claim counts are unique only within the category

Relationship



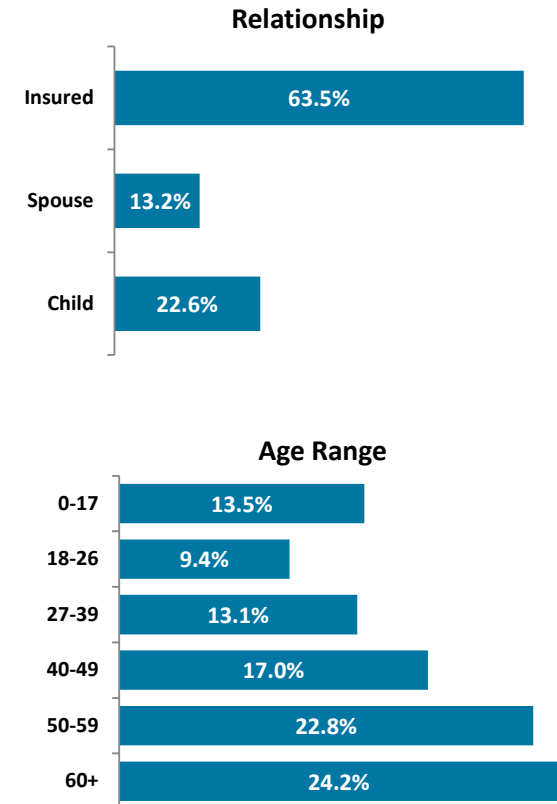
Age Range



Diagnosis Grouper – Gastrointestinal Disorders

| Diagnosis Sub-Grouper | Patients | Claims | Total Paid | % Paid |
|---------------------------------|----------|--------|--------------------|-------------|
| Abdominal Disorders | 348 | 872 | \$449,587 | 1.5% |
| GI Disorders, Other | 210 | 609 | \$357,069 | 1.2% |
| Inflammatory Bowel Disease | 43 | 121 | \$175,764 | 0.6% |
| Diverticulitis | 49 | 140 | \$163,946 | 0.6% |
| Gallbladder and Biliary Disease | 34 | 128 | \$152,156 | 0.5% |
| GI Symptoms | 251 | 465 | \$134,848 | 0.5% |
| Appendicitis | 7 | 41 | \$133,994 | 0.5% |
| Upper GI Disorders | 190 | 406 | \$132,838 | 0.5% |
| Liver Diseases | 87 | 204 | \$115,740 | 0.4% |
| Hernias | 37 | 90 | \$103,364 | 0.4% |
| Hepatic Cirrhosis | 10 | 18 | \$66,354 | 0.2% |
| Pancreatic Disorders | 9 | 38 | \$62,511 | 0.2% |
| Constipation | 72 | 112 | \$36,681 | 0.1% |
| Ostomies | 8 | 41 | \$28,109 | 0.1% |
| Hemorrhoids | 32 | 62 | \$19,909 | 0.1% |
| Peptic Ulcer/Related Disorders | 8 | 9 | \$14,998 | 0.1% |
| | ---- | ---- | \$2,147,866 | 7.5% |

*Patient and claim counts are unique only within the category

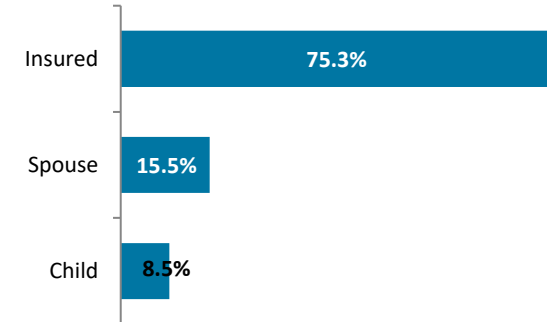


Diagnosis Grouper – Cardiac Disorders

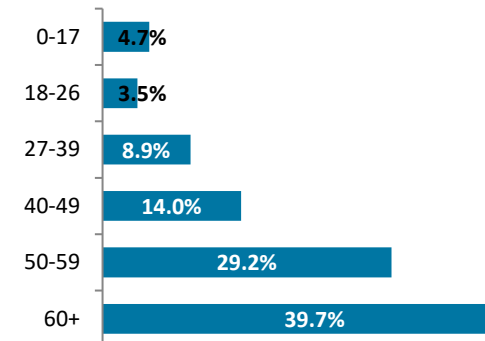
| Diagnosis Sub-Grouper | Patients | Claims | Total Paid | % Paid |
|---------------------------|----------|--------|--------------------|---------------|
| Atrial Fibrillation | 53 | 339 | \$868,107 | 3.0% |
| Myocardial Infarction | 9 | 51 | \$405,987 | 1.4% |
| Chest Pain | 193 | 461 | \$234,974 | 0.8% |
| Heart Valve Disorders | 53 | 137 | \$203,450 | 0.7% |
| Hypertension | 514 | 1,007 | \$141,226 | 0.5% |
| Congestive Heart Failure | 40 | 210 | \$114,319 | 0.4% |
| Cardiac Arrhythmias | 146 | 296 | \$108,508 | 0.4% |
| Cardiac Conditions, Other | 131 | 267 | \$75,890 | 0.3% |
| Coronary Artery Disease | 77 | 150 | \$55,216 | 0.2% |
| Pulmonary Embolism | 13 | 41 | \$44,730 | 0.2% |
| Shock | 6 | 14 | \$28,865 | 0.1% |
| Cardio-Respiratory Arrest | 23 | 61 | \$18,911 | 0.1% |
| Cardiomyopathy | 14 | 31 | \$17,352 | 0.1% |
| Overall | ---- | ---- | \$2,317,536 | 100.0% |

*Patient and claim counts are unique only within the category

Relationship



Age Range



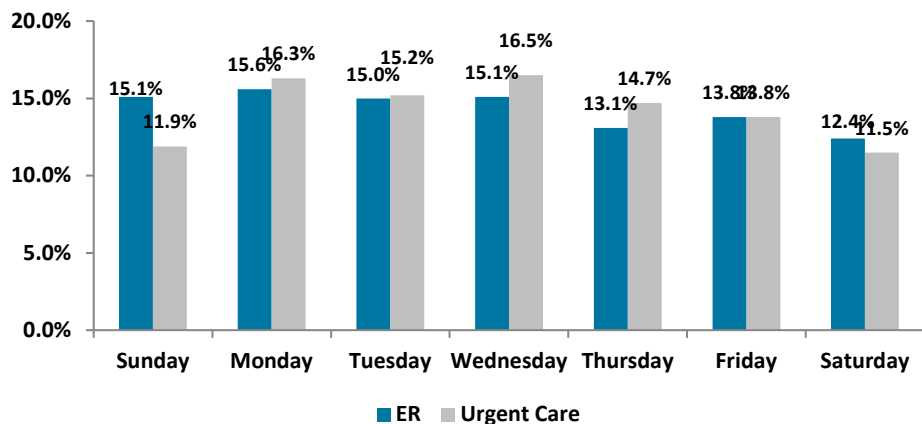
Emergency Room / Urgent Care Summary

| | 3Q23 | | 3Q24 | | Peer Index | |
|--------------------------|--------------------|------------------|--------------------|------------------|------------|-------------|
| ER/Urgent Care | ER | Urgent Care | ER | Urgent Care | ER | Urgent Care |
| Number of Visits | 897 | 2,046 | 848 | 1,964 | | |
| Visits Per Member | 0.18 | 0.42 | 0.20 | 0.46 | 0.23 | 0.38 |
| Visits/1000 Members | 185 | 421 | 197 | 456 | 228 | 379 |
| Avg Paid Per Visit | \$2,969 | \$128 | \$3,235 | \$134 | \$1,085 | \$132 |
| % with OV* | 89.9% | 88.9% | 89.5% | 88.2% | | |
| % Avoidable | 14.5% | 43.2% | 13.4% | 41.0% | | |
| Total Member Paid | \$498,378 | \$97,039 | \$478,153 | \$966,675 | | |
| Total Plan Paid | \$2,662,933 | \$262,221 | \$2,743,407 | \$263,145 | | |

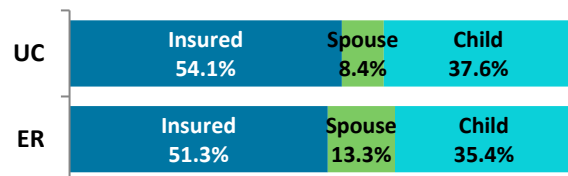
*looks back 12 months

Annualized Annualized Annualized Annualized

Visits by Day of Week



% of Paid



ER / UC Visits by Relationship

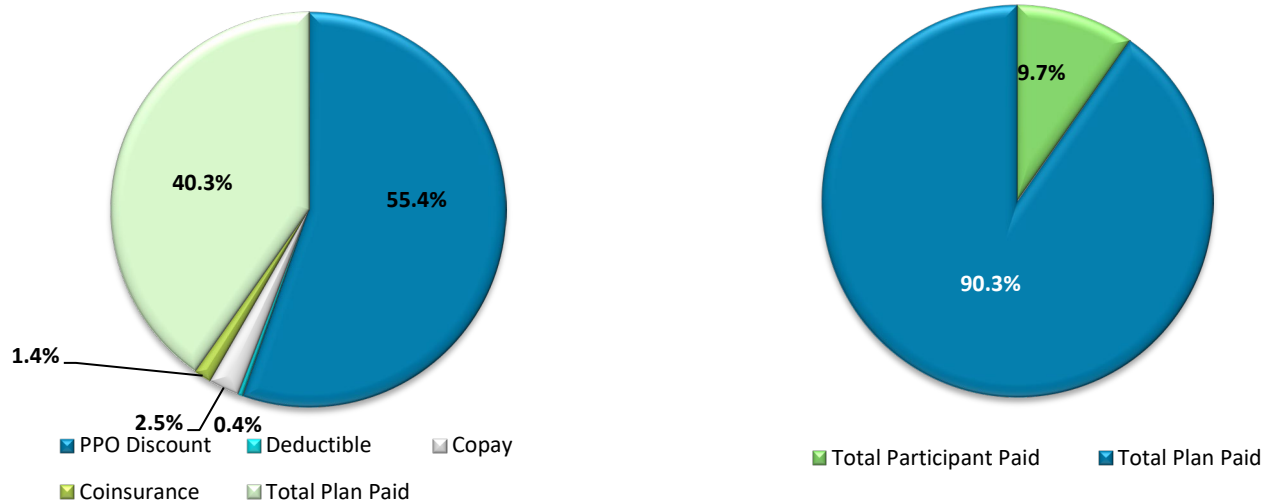
| Relationship | ER | Per 1,000 | Urgent Care | Per 1,000 | Total | Per 1,000 |
|--------------|------------|------------|--------------|------------|--------------|------------|
| Insured | 435 | 140 | 1,062 | 342 | 1,497 | 481 |
| Spouse | 113 | 187 | 164 | 272 | 277 | 459 |
| Child | 300 | 146 | 738 | 360 | 1,038 | 506 |
| Total | 848 | 147 | 1,964 | 341 | 2,812 | 488 |

Hospital and physician urgent care centers are included in the data.
Paid amount includes facility and professional fees.

Savings Summary – Medical Claims

| Description | Dollars | PPPM | % of Eligible |
|-------------------------------|---------------------|----------------|---------------|
| Eligible Charges | \$73,826,254 | \$2,638 | 100.0% |
| PPO Discount | \$40,167,762 | \$1,435 | 54.4% |
| Deductible | \$306,533 | \$11 | 0.4% |
| Copay | \$1,799,540 | \$64 | 2.4% |
| Coinsurance | \$1,037,431 | \$37 | 1.4% |
| Total Participant Paid | \$3,143,504 | \$112 | 4.3% |
| Total Plan Paid | \$29,185,074 | \$1,043 | 39.5% |

| | |
|--------------------------------------|----------------|
| Total Participant Paid - PY23 | \$102 |
| Total Plan Paid - PY23 | \$1,022 |



Quality Metrics

| Condition | Metric | #Members in Group | #Meeting Metric | #Not Meeting Metric | % Meeting Metric |
|---------------------------------------|---|-------------------|-----------------|---------------------|------------------|
| Asthma | Asthma and a routine provider visit in the last 12 months | 446 | 439 | 7 | 98.4% |
| | <2 asthma related ER Visits in the last 6 months | 446 | 1 | 445 | 0.2% |
| | Asthma related admit in last 12 months | 446 | 6 | 440 | 1.3% |
| Chronic Obstructive Pulmonary Disease | No exacerbations in last 12 months | 73 | 4 | 69 | 5.5% |
| | Members with COPD who had an annual spirometry test | 73 | 13 | 60 | 17.8% |
| Congestive Heart Failure | No re-admit to hosp with Heart Failure diag w/in 30 days of HF inpatient stay discharge | 3 | 0 | 3 | 0.0% |
| | No ER Visit for Heart Failure in last 90 days | 56 | 3 | 53 | 5.4% |
| | Follow-up OV within 4 weeks of discharge from HF admission | 3 | 2 | 1 | 66.7% |
| Diabetes | Annual office visit | 527 | 516 | 11 | 97.9% |
| | Annual dilated eye exam | 527 | 254 | 273 | 48.2% |
| | Annual foot exam | 527 | 255 | 272 | 48.4% |
| | Annual HbA1c test done | 527 | 475 | 52 | 90.1% |
| | Diabetes Annual lipid profile | 527 | 424 | 103 | 80.5% |
| | Annual microalbumin urine screen | 527 | 392 | 135 | 74.4% |
| Hyperlipidemia | Hyperlipidemia Annual lipid profile | 1,210 | 960 | 250 | 79.3% |
| Hypertension | Annual lipid profile | 1,125 | 825 | 300 | 73.3% |
| | Annual serum creatinine test | 1,106 | 941 | 165 | 85.1% |
| Wellness | Well Child Visit - 15 months | 51 | 50 | 1 | 98.0% |
| | Routine office visit in last 6 months (All Ages) | 5,671 | 4,313 | 1,358 | 76.1% |
| | Colorectal cancer screening ages 45-75 within the appropriate time period | 2,462 | 1,413 | 1,049 | 57.4% |
| | Women age 25-65 with recommended cervical cancer/HPV screening | 1,655 | 1,310 | 345 | 79.2% |
| | Males age greater than 49 with PSA test in last 24 months | 924 | 532 | 392 | 57.6% |
| | Routine exam in last 24 months (All Ages) | 5,671 | 5,281 | 390 | 93.1% |
| | Women age 40 to 75 with a screening mammogram last 24 months | 1,621 | 1,139 | 482 | 70.3% |

All member counts represent members active at the end of the report period.
Quality Metrics are always calculated on an incurred basis.

Chronic Conditions Prevalence

A member is identified as having a chronic condition if any one of the following three conditions is met within a 24 month service date period:

Two outpatient claims for the Dx on separate days of service

One ER Visit with the Dx as primary

One IP admission with the Dx as the admitting

| Chronic Condition | # With Condition | % of Members | Members per 1,000 | Admits per 1,000 | ER Visits per 1,000 | PMPY |
|-----------------------------|------------------|--------------|-------------------|------------------|---------------------|----------|
| Affective Psychosis | 98 | 1.73% | 17.00 | 246.38 | 449.28 | \$21,485 |
| Asthma | 492 | 8.67% | 85.34 | 147.19 | 467.53 | \$19,294 |
| Atrial Fibrillation | 69 | 1.22% | 11.97 | 260.43 | 480.80 | \$42,762 |
| Blood Disorders | 514 | 9.06% | 89.15 | 298.92 | 454.13 | \$34,103 |
| CAD | 166 | 2.93% | 28.79 | 261.06 | 435.10 | \$32,134 |
| COPD | 71 | 1.25% | 12.31 | 541.81 | 702.34 | \$45,989 |
| Cancer | 291 | 5.13% | 50.47 | 240.00 | 240.00 | \$36,130 |
| Chronic Pain | 403 | 7.10% | 69.90 | 186.59 | 508.54 | \$25,432 |
| Congestive Heart Failure | 56 | 0.99% | 9.71 | 611.97 | 745.01 | \$41,157 |
| Demyelinating Diseases | 20 | 0.35% | 3.47 | 338.98 | 474.58 | \$38,504 |
| Depression | 766 | 13.50% | 132.86 | 158.27 | 410.74 | \$16,726 |
| Diabetes | 563 | 9.92% | 97.65 | 126.11 | 259.63 | \$26,699 |
| ESRD | 8 | 0.14% | 1.39 | 1,217.39 | 521.74 | \$85,865 |
| Eating Disorders | 43 | 0.76% | 7.46 | 566.37 | 1,026.55 | \$34,861 |
| HIV/AIDS | 8 | 0.14% | 1.39 | 0.00 | 333.33 | \$31,511 |
| Hyperlipidemia | 1,504 | 26.50% | 260.86 | 91.08 | 207.25 | \$18,418 |
| Hypertension | 1,131 | 19.93% | 196.17 | 132.58 | 292.17 | \$20,502 |
| Immune Disorders | 48 | 0.85% | 8.33 | 387.10 | 506.20 | \$63,424 |
| Inflammatory Bowel Disease | 43 | 0.76% | 7.46 | 633.43 | 527.86 | \$57,091 |
| Liver Diseases | 180 | 3.17% | 31.22 | 344.06 | 604.20 | \$35,331 |
| Morbid Obesity | 348 | 6.13% | 60.36 | 175.87 | 327.20 | \$24,528 |
| Osteoarthritis | 350 | 6.17% | 60.71 | 152.16 | 386.57 | \$21,535 |
| Peripheral Vascular Disease | 47 | 0.83% | 8.15 | 160.43 | 417.11 | \$38,504 |
| Rheumatoid Arthritis | 64 | 1.13% | 11.10 | 151.62 | 281.59 | \$35,663 |

*For Diabetes only, one or more Rx claims can also be used to identify the condition.

Data Includes Medical and Pharmacy Based on 24 months incurred dates

Methodology

- Average member counts were weighted by the number of months each member had on the plan.
- Claims were pulled based upon the date paid.
- Claims were categorized based upon four groups:
 - Inpatient Facility
 - Outpatient Facility
 - Physician
 - Other (Other includes any medical reimbursements or durable medical equipment.)
- Inpatient analysis was done by identifying facility claims where a room and board charge was submitted and paid. Claims were then rolled up for the entire admission and categorized by the diagnosis code that held the highest paid amount. (Hospice and skilled nursing facility claims were excluded)
- Outpatient claims were flagged by an in-or-outpatient indicator being present on the claim that identified it as taking place at an outpatient facility.
- Physician claims were identified when the vendor type indicator was flagged as a professional charge.
 - These claims were in some cases segregated further to differentiate primary care physicians and specialists.
 - Office visits were identified by the presence of evaluation and management or consultation codes.
- Emergency room and urgent care episodes should be considered subcategories of physician and outpatient facility.
 - Emergency Room visits are identified by facility claims with a revenue code of 450-455, 457-459.
 - Urgent Care visits are identified by facility claims with a revenue code of 456 or physician claims with a place of service of "Urgent Care".
 - Outpatient claims (including facility and physician) are then rolled up for the day of service and summarized as an ER/UC visit.
 - If a member has an emergency room visit on the same day as an urgent care visit, all claims are grouped into one episode and counted as an emergency room visit.
 - If a member was admitted into the hospital through the ER, the member will not show an ER visit. ER claims are bundled with the inpatient stay.

Public Employees' Benefits Program - RX Costs
PY 2024 - Through Quarter Ending March 31, 2024

Express Scripts

| 1Q-3Q FY2024 EPO | | 1Q-3Q FY2023 EPO | Difference | % Change |
|---|---------------------|---------------------|----------------------------|--------------|
| Membership Summary | | | Membership Summary | |
| Member Count (Membership) | 5,767 | 6,498 | (731) | -11.2% |
| Utilizing Member Count (Patients) | 4,508 | 5,300 | (792) | -14.9% |
| Percent Utilizing (Utilization) | 78.2% | 81.6% | (0) | -4.2% |
| Claim Summary | | | Claims Summary | |
| Net Claims (Total Rx's) | 94,902 | 102,323 | (7,421) | -7.3% |
| Claims per Elig Member per Month (Claims PMPM) | 1.83 | 1.75 | 0.08 | 4.6% |
| Total Claims for Generic (Generic Rx) | 81,545 | 87,084 | (5,539.00) | -6.4% |
| Total Claims for Brand (Brand Rx) | 13,357 | 15,239 | (1,882.00) | -12.3% |
| Total Claims for Brand w/Gen Equiv (Multisource Brand Claims) | 515 | 500 | 15.00 | 3.0% |
| Total Non-Specialty Claims | 93,757 | 100,666 | (6,909.00) | -6.9% |
| Total Specialty Claims | 1,145 | 1,657 | (512.00) | -30.9% |
| Generic % of Total Claims (GFR) | 85.9% | 85.1% | 0.01 | 1.0% |
| Generic Effective Rate (GCR) | 99.4% | 99.4% | (0.00) | -0.1% |
| Mail Order Claims | 27,959 | 28,562 | (603.00) | -2.1% |
| Mail Penetration Rate* | 32.4% | 31.0% | 0.01 | 1.4% |
| Claims Cost Summary | | | Claims Cost Summary | |
| Total Prescription Cost (Total Gross Cost) | \$15,265,936 | \$14,917,970 | \$347,966.00 | 2.3% |
| Total Generic Gross Cost | \$1,434,234 | \$1,577,469 | (\$143,235.00) | -9.1% |
| Total Brand Gross Cost | \$13,831,701 | \$13,340,501 | \$491,200.00 | 3.7% |
| Total MSB Gross Cost | \$300,275 | \$296,707 | \$3,568.00 | 1.2% |
| Total Ingredient Cost | \$14,862,685 | \$14,784,656 | \$78,029.00 | 0.5% |
| Total Dispensing Fee | \$390,394 | \$118,673 | \$271,721.00 | 229.0% |
| Total Other (e.g. tax) | \$12,856 | \$14,642 | (\$1,786.00) | -12.2% |
| Avg Total Cost per Claim (Gross Cost/Rx) | \$160.86 | \$145.79 | \$15.07 | 10.3% |
| Avg Total Cost for Generic (Gross Cost/Generic Rx) | \$17.59 | \$18.11 | (\$0.52) | -2.9% |
| Avg Total Cost for Brand (Gross Cost/Brand Rx) | \$1,035.54 | \$875.42 | \$160.12 | 18.3% |
| Avg Total Cost for MSB (MSB Gross Cost/MSB ARx) | \$583.06 | \$593.41 | (\$10.35) | -1.7% |
| Member Cost Summary | | | Member Cost Summary | |
| Total Member Cost | \$2,287,037 | \$2,396,124 | (\$109,087.00) | -4.6% |
| Total Copay | \$2,285,109 | \$2,393,649 | (\$108,540.00) | -4.5% |
| Total Deductible | \$1,929 | \$2,474 | (\$545.00) | 0.0% |
| Avg Copay per Claim (Copay/Rx) | \$24.08 | \$23.39 | \$0.69 | 2.9% |
| Avg Participant Share per Claim (Copay+Deductible/RX) | \$24.10 | \$23.42 | \$0.68 | 2.9% |
| Avg Copay for Generic (Copay/Generic Rx) | \$6.88 | \$6.67 | \$0.21 | 3.1% |
| Avg Copay for Brand (Copay/Brand Rx) | \$129.21 | \$119.12 | \$10.09 | 8.5% |
| Avg Copay for Brand w/ Generic Equiv (Copay/Multisource Rx) | \$69.20 | \$70.83 | (\$1.63) | -2.3% |
| Net PMPM (Participant Cost PMPM) | \$44.06 | \$40.97 | \$3.09 | 7.5% |
| Copay % of Total Prescription Cost (Member Cost Share %) | 15.0% | 16.1% | -1.1% | -6.7% |
| Plan Cost Summary | | | Plan Cost Summary | |
| Total Plan Cost (Plan Cost) | \$12,978,898 | \$12,521,847 | \$457,051.00 | 3.7% |
| Total Non-Specialty Cost (Non-Specialty Plan Cost) | \$6,236,188 | \$5,711,902 | \$524,286.00 | 9.2% |
| Total Specialty Drug Cost (Specialty Plan Cost) | \$6,742,711 | \$6,809,944 | (\$67,233.00) | -1.0% |
| Avg Plan Cost per Claim (Plan Cost/Rx) | \$136.76 | \$122.38 | \$14.39 | 11.8% |
| Avg Plan Cost for Generic (Plan Cost/Generic Rx) | \$10.71 | \$11.44 | (\$0.73) | -6.4% |
| Avg Plan Cost for Brand (Plan Cost/Brand Rx) | \$906.33 | \$756.30 | \$150.03 | 19.8% |
| Avg Plan Cost for MSB (MSB Plan Cost/MSB ARx) | \$513.86 | \$522.59 | (\$8.73) | -1.7% |
| Net PMPM (Plan Cost PMPM) | \$250.06 | \$214.11 | \$35.95 | 16.8% |
| PMPM without Specialty (Non-Specialty PMPM) | \$120.15 | \$97.67 | \$22.48 | 23.0% |
| PMPM for Specialty Only (Specialty PMPM) | \$129.91 | \$116.45 | \$13.46 | 11.6% |
| Rebates Received (Q1-Q3 FY2023 actual) | \$4,508,679 | \$4,349,325 | \$159,354.09 | 3.7% |
| Net PMPM (Plan Cost PMPM factoring Rebates) | \$163.19 | \$139.74 | \$23.45 | 16.8% |
| PMPM without Specialty (Non-Specialty PMPM) | \$76.00 | \$54.31 | \$0.92 | 5.0% |
| PMPM for Specialty Only (Specialty PMPM) | \$92.00 | \$89.06 | \$2.94 | 3.3% |

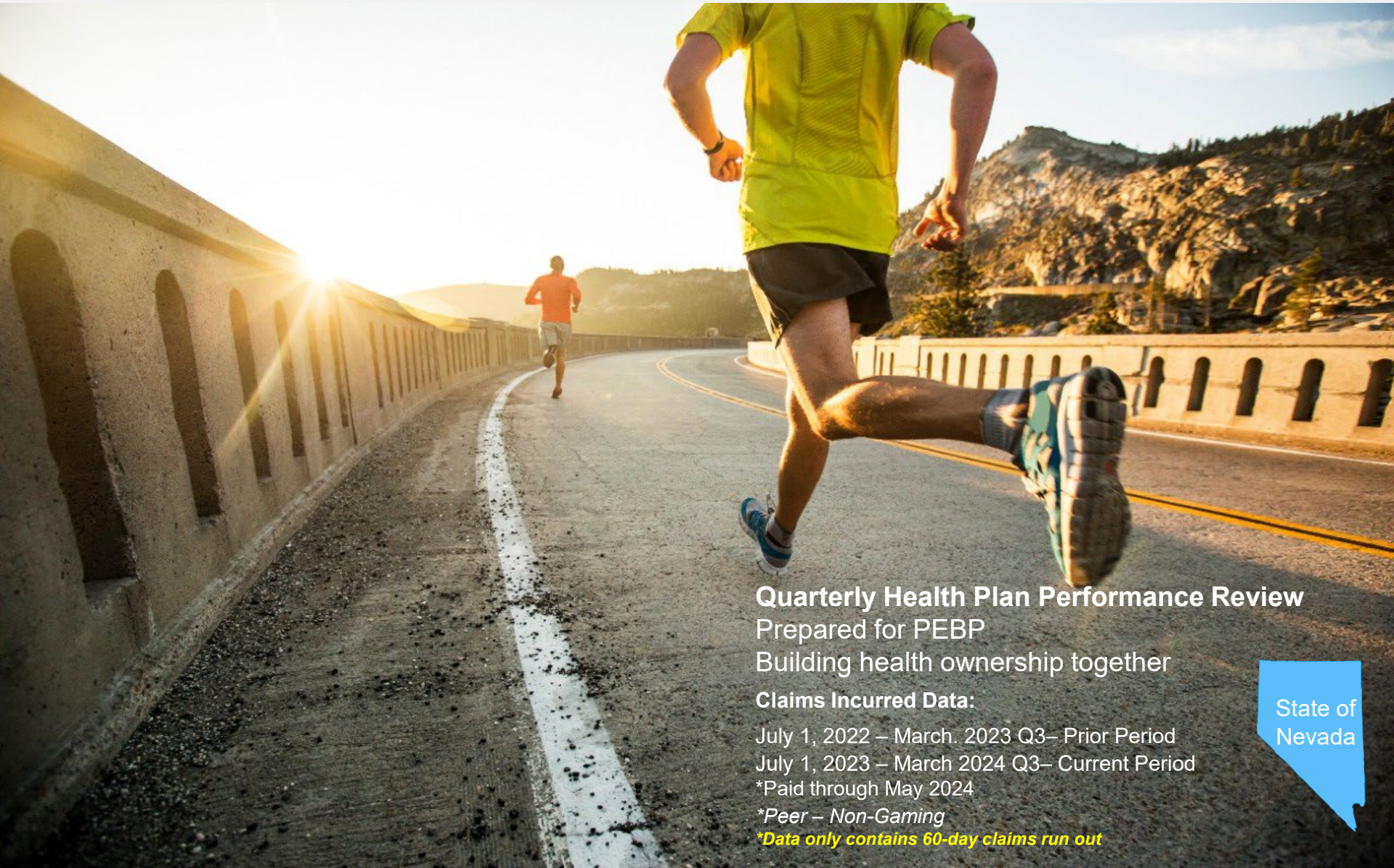
Appendix D

Index of Tables

Health Plan of Nevada –Utilization Review for PEBP January 1, 2024 – March 31, 2024

| | |
|--|----------|
| EXECUTIVE SUMMARY | 2 |
| MEDICAL | |
| Financial Summary | 5 |
| Paid Claims by Claim Type | 6 |
| Cost Distribution – Medical Claims | 7 |
| Utilization Summary | 8 |
| Clinical Conditions Summary | 15 |
| PRESCRIPTION DRUG COSTS | |
| Prescription Drug Cost Comparison | 16 |

Power Of Partnership.



Quarterly Health Plan Performance Review
Prepared for PEBP
Building health ownership together

Claims Incurred Data:

July 1, 2022 – March, 2023 Q3– Prior Period

July 1, 2023 – March 2024 Q3– Current Period

*Paid through May 2024

*Peer – Non-Gaming

**Data only contains 60-day claims run out*

State of
Nevada



Executive Summary
Spend and Utilization

Population

- -2.7% decrease for employees
- -3.2% decrease for members

Medical Paid PMPM

- 1.3% increase in overall medical paid from prior period
- 4.7% increase in non-Catastrophic spend
- -13.1% decrease in Catastrophic spend

High-Cost Claimants

- 53 HCC in 2Q23, -7.0% decrease from prior period
- % of HCC spend saw a small decrease of -14.4%
- Avg. Paid per case increased -13.1%

Emergency Room

- ER Visits Per 1,000 members slight increased .07%
- Avg. paid per ER Visit increased 19.4%

Urgent Care

- Urgent Care visits per 1,000 members increased by 2.6%
- Avg. paid per Urgent care visit increased 8.0%

Rx Drivers

- Rx Net Paid PMPM increased 5.8%
- Specialty Spend decreased -10.2%
- Specialty Rx driving 37.3% of total Rx Spend

Overall Medical / Rx

- Total Medical/Rx increased 2.8% on PMPM basis

Executive Summary Utilization & Spend



Claims Paid by Age Group

| Claims Paid by Age Group | | | | | | | | | | | | | | |
|---------------------------|---------------------|--------------|---------------------|--------------|---------------------|--------------|---------------------------|--------------|---------------------|--------------|---------------------|--------------|-----------------|-----------------|
| July 2022 - March 2023 Q3 | | | | | | | July 2023 - March 2024 Q3 | | | | | | Change | |
| Age Band | Medical Net Paid | Medical PMPM | Rx Net Paid | Rx PMPM | Med/Rx Net Paid | Med/Rx PMPM | Medical Net Paid | Medical PMPM | Rx Net Paid | Rx PMPM | Med/Rx Net Paid | Med/Rx PMPM | Med/Rx Net Paid | Med/Rx Net PMPM |
| <1 | \$302,798 | \$605 | \$1,396 | \$3 | \$304,195 | \$608 | \$442,661 | \$1,230 | \$1,201 | \$3 | \$443,862 | \$1,233 | 45.9% | 19.5% |
| 01 | \$248,133 | \$541 | \$3,745 | \$8 | \$251,879 | \$550 | \$140,495 | \$314 | \$2,180 | \$5 | \$142,674 | \$319 | -41.9% | -40.3% |
| 02-04 | \$552,113 | \$322 | \$14,526 | \$8 | \$566,639 | \$331 | \$470,586 | \$326 | \$12,198 | \$8 | \$482,783 | \$334 | 1.1% | -0.4% |
| 05-09 | \$668,756 | \$207 | \$52,714 | \$16 | \$721,470 | \$223 | \$553,295 | \$192 | \$59,967 | \$21 | \$613,262 | \$213 | -7.0% | 27.9% |
| 10-14 | \$705,238 | \$172 | \$268,489 | \$65 | \$973,728 | \$237 | \$680,661 | \$170 | \$124,503 | \$31 | \$805,164 | \$201 | -1.0% | -52.4% |
| 15-19 | \$845,954 | \$179 | \$165,010 | \$35 | \$1,010,964 | \$214 | \$872,765 | \$187 | \$209,478 | \$45 | \$1,082,243 | \$232 | 4.7% | 28.8% |
| 20-24 | \$602,588 | \$145 | \$156,344 | \$38 | \$758,932 | \$183 | \$892,162 | \$205 | \$79,314 | \$18 | \$971,476 | \$224 | 41.3% | -51.6% |
| 25-29 | \$1,110,968 | \$424 | \$267,600 | \$102 | \$1,378,568 | \$526 | \$1,009,992 | \$432 | \$153,411 | \$66 | \$1,163,404 | \$497 | 1.7% | -35.8% |
| 30-34 | \$1,048,375 | \$337 | \$438,069 | \$141 | \$1,486,444 | \$478 | \$858,348 | \$314 | \$403,574 | \$147 | \$1,261,923 | \$461 | -7.0% | 4.7% |
| 35-39 | \$1,194,240 | \$319 | \$708,303 | \$189 | \$1,902,542 | \$509 | \$1,224,666 | \$345 | \$909,584 | \$256 | \$2,134,250 | \$601 | 7.9% | 35.2% |
| 40-44 | \$1,291,342 | \$322 | \$590,612 | \$147 | \$1,881,953 | \$470 | \$1,721,338 | \$455 | \$482,667 | \$127 | \$2,204,005 | \$582 | 41.0% | -13.5% |
| 45-49 | \$1,850,677 | \$367 | \$829,975 | \$164 | \$2,680,652 | \$531 | \$1,728,110 | \$358 | \$1,178,238 | \$244 | \$2,906,348 | \$602 | -2.4% | 48.4% |
| 50-54 | \$2,673,946 | \$473 | \$1,817,348 | \$321 | \$4,491,294 | \$794 | \$1,722,540 | \$308 | \$1,567,466 | \$280 | \$3,290,006 | \$589 | -34.8% | -12.7% |
| 55-59 | \$2,311,115 | \$422 | \$1,758,379 | \$321 | \$4,069,493 | \$742 | \$2,111,989 | \$376 | \$2,028,152 | \$361 | \$4,140,141 | \$737 | -10.8% | 12.6% |
| 60-64 | \$3,052,616 | \$574 | \$1,754,917 | \$330 | \$4,807,533 | \$905 | \$2,869,576 | \$534 | \$1,560,315 | \$290 | \$4,429,891 | \$824 | -7.0% | -12.1% |
| 65+ | \$2,024,250 | \$538 | \$1,202,041 | \$319 | \$3,226,291 | \$857 | \$2,781,230 | \$732 | \$1,494,698 | \$393 | \$4,275,928 | \$1,125 | 36.1% | 23.1% |
| Total | \$20,483,110 | \$355 | \$10,029,468 | \$174 | \$30,512,578 | \$529 | \$20,080,415 | \$360 | \$10,266,944 | \$184 | \$30,347,359 | \$544 | -0.5% | 2.8% |

Financial Summary



Financial and Demographic (July 2023 thru March 2024 Q3)

| Total | | | | State Active | | | | Retiree | |
|-------------|--------------|--------------|--------|--------------|--------------|--------------|--------|-------------|-------------|
| Thru 3Q22 | Thru 3Q23 | Thru 3Q24 | ▲ | Thru 3Q22 | Thru 3Q23 | Thru 3Q24 | ▲ | Thru 3Q22 | Thru 3Q24 |
| 3,793 | 3,636 | 3,539 | -2.7% | 3,322 | 3,212 | 3,099 | -3.5% | 471 | |
| 6,695 | 6,403 | 6,196 | -3.2% | 6,075 | 5,829 | 5,593 | -4.0% | 620 | |
| 1.8 | 1.8 | 1.8 | -0.6% | 1.8 | 1.8 | 1.8 | -0.6% | 1.3 | |
| \$1,188,250 | \$20,483,110 | \$20,080,415 | -2.0% | \$26,993,296 | \$18,274,176 | \$17,080,513 | -6.5% | \$4,194,954 | \$2,087,757 |
| \$2,087,757 | \$1,394,423 | \$1,693,072 | 21.4% | \$1,468,124 | \$1,042,020 | \$1,246,829 | 19.7% | \$619,633 | |
| \$10,962 | \$7,511 | \$7,565 | 0.7% | \$10,823 | \$7,578 | \$7,334 | -3.2% | \$11,948 | |
| \$6,211 | \$4,265 | \$4,321 | 1.3% | \$5,919 | \$4,175 | \$4,064 | -2.7% | \$9,081 | |
| \$914 | \$626 | \$630 | 0.7% | \$902 | \$632 | \$611 | -3.2% | \$996 | |
| \$518 | \$355 | \$360 | 1.3% | \$493 | \$348 | \$339 | -2.7% | \$757 | |
| 75 | 57 | 53 | -7.0% | 60 | 51 | 40 | -21.6% | 15 | |
| \$221,758 | \$117,404 | \$108,048 | -8.0% | \$237,436 | \$115,925 | \$106,865 | -7.8% | \$159,045 | \$ |
| 52.9% | 32.7% | 28.4% | -13.1% | 52.5% | 32.4% | 25.0% | -22.8% | 55.1% | |
| \$2,907 | \$1,123 | \$1,195 | 6.5% | \$2,725 | \$1,295 | \$1,122 | -13.3% | \$4,694 | |
| \$1,149 | \$1,232 | \$1,111 | -9.9% | \$1,115 | \$1,111 | \$932 | -16.1% | \$1,369 | |
| \$2,155 | \$1,910 | \$2,015 | 5.5% | \$2,084 | \$1,306 | \$1,297 | -0.6% | \$2,965 | |
| \$6,211 | \$4,265 | \$4,321 | 1.3% | \$5,924 | \$4,180 | \$4,072 | -2.6% | \$9,028 | |

Paid Claims by Claim Type



| Net Paid Claims - Total | | | | | | | | | |
|-------------------------|----------------------|------------------|--------------------|---------------------|----------------------|------------------|--------------------|---------------------|--------------|
| Total Participants | | | | | | | | | |
| | July - March 2023 Q3 | | | | July - March 2024 Q3 | | | | ▲ |
| | Actives | Pre-Medicare | Medicare | Total | Actives | Pre-Medicare | Medicare | Total | |
| Medical | | | | | | | | | |
| InPatient | \$4,376,828 | \$119,560 | \$895,073 | \$5,391,461 | \$3,954,823 | \$331,945 | \$1,268,189 | \$5,554,957 | 3.0% |
| OutPatient | \$13,300,930 | \$661,541 | \$1,129,178 | \$15,091,649 | \$12,569,785 | \$442,509 | \$1,513,164 | \$14,525,458 | -3.8% |
| Total - Medical | \$17,677,759 | \$781,101 | \$2,024,250 | \$20,483,110 | \$16,524,608 | \$774,454 | \$2,781,353 | \$20,080,415 | -2.0% |

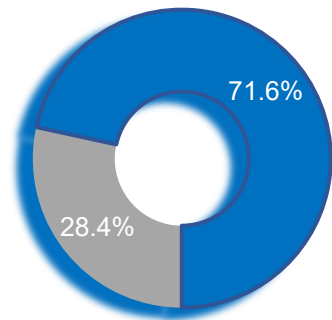
| Net Paid Claims - Total | | | | | | | | | |
|-------------------------|----------------------|--------------|----------|-------|----------------------|--------------|----------|-------|------|
| Total Participants | | | | | | | | | |
| | July - March 2023 Q3 | | | | July - March 2024 Q3 | | | | ▲ |
| | Actives | Pre-Medicare | Medicare | Total | Actives | Pre-Medicare | Medicare | Total | |
| Medical PMPM | \$335 | \$693 | \$1,795 | \$355 | \$325 | \$678 | \$732 | \$360 | 1.3% |

Cost Distribution – Medical Claims > \$50K



| July - March 2023 Q3 | | | | July - March 2024 | | | | |
|----------------------|-----------|-----------------|-----------------------|-------------------|--------------|-----------------|-------------|-----------|
| Total Paid | % of Paid | Subscriber Paid | % of Subscribers paid | Paid Claims | # of Members | % of Population | Total Paid | % of Paid |
| 1,517,931 | 7.4% | \$750,657 | 49.5% | > \$100k | 6 | 0.1% | \$975,449 | 4.9% |
| 2,146,677 | 10.5% | \$1,537,324 | 71.6% | \$50k- \$100k | 17 | 0.3% | \$1,332,139 | 6.6% |
| 1,982,851 | 9.7% | \$1,448,813 | 73.1% | \$25k - \$50k | 73 | 1.2% | \$2,776,249 | 13.8% |
| 3,517,886 | 17.2% | \$2,425,483 | 68.9% | \$10k - \$25k | 179 | 2.9% | \$3,714,569 | 18.5% |
| 2,358,896 | 11.5% | \$1,678,147 | 71.1% | \$5k - \$10k | 294 | 4.7% | \$2,564,899 | 12.8% |

% Paid Attributed to Catastrophic Cases



■ HCC ■ NON HCC

HCC > \$50k - AHRQ Chapter Conditions - Thru March 2024 Q3

| Condition | # of Patients | Total Paid | % of Med Paid |
|------------------------------------|---------------|-------------|---------------|
| Diseases of the circulatory system | 12 | \$1,104,754 | 5.5% |
| Neoplasms | 11 | \$989,876 | 4.9% |
| Complications of pregnancy | 4 | \$663,180 | 3.3% |
| Injury and poisoning | 4 | \$483,994 | 2.4% |
| Diseases of the digestive system | 3 | \$471,965 | 2.3% |

Utilization Summary



| Utilization Summary | | | | | | | | | |
|--------------------------------|----------------------|----------------------|--------|----------------------|----------------------|--------|-------------------------|----------------------|--------|
| | Total | | | State Active | | | Retiree State/Non-State | | |
| | July - March 3Q23 | July - March 3Q24 | ▲ | July - March 3Q23 | July - March 3Q24 | ▲ | July - March 3Q23 | July - March 3Q24 | ▲ |
| Inpatient | | | | | | | | | |
| # of Admits | 265 | 310 | 17.1% | 242 | 253 | 4.6% | 23 | 57 | 147.4% |
| # of Bedays | 1,513 | 1,767 | 16.8% | 1,410 | 1,279 | -9.3% | 103 | 488 | 375.4% |
| Avg. Paid per Admit | \$20,468 | \$18,044 | -11.8% | \$20,552 | \$17,691 | -13.9% | \$19,592 | \$19,604 | 0.1% |
| Avg. Paid per Day | \$3,583 | \$3,166 | -11.6% | \$3,523 | \$3,497 | -0.7% | \$4,410 | \$2,296 | -47.9% |
| Admits Per K | 55.2 | 66.7 | 21.0% | 55.3 | 60.3 | 9.0% | 53.6 | 126.4 | 136.0% |
| Days Per K | 315.1 | 380.3 | 20.7% | 322.6 | 305.0 | -5.5% | 238.0 | 1,079.3 | 353.4% |
| ALOS | 5.7 | 5.7 | -0.2% | 5.8 | 5.1 | -13.3% | 5.5 | 5.9 | 7.3% |
| Admits from ER | 135 | 150 | 11.1% | 119 | 119 | 0.0% | 16 | 31 | 93.8% |
| Physician Office Visits | | | | | | | | | |
| Per Member Per Year | 2.3 | 2.3 | -2.2% | 2.3 | 2.2 | -1.5% | 2.7 | 2.5 | -8.3% |
| Paid Per Visit | \$149 | \$152 | 2.3% | \$154 | \$158 | 2.8% | \$107 | \$105 | -2.1% |
| Net Paid PMPM | \$29 | \$29 | 0.1% | \$29 | \$30 | 1.2% | \$24 | \$22 | -10.2% |
| Emergency Room | | | | | | | | | |
| # of Visits | 585 | 570 | -2.6% | 532 | 520 | -2.3% | 53 | 50 | -5.7% |
| Visits Per K | 121.8 | 122.7 | 0.7% | 121.7 | 124.0 | 1.9% | 123.0 | 110.7 | -10.0% |
| Avg Paid Per Visit | \$2,573 | \$3,072 | 19.4% | \$2,625 | \$3,114 | 18.7% | \$2,057 | \$2,635 | 28.1% |
| Urgent Care | | | | | | | | | |
| # of Visits | 3,036 | 3,014 | -0.7% | 2,755 | 2,706 | -1.8% | 281 | 308 | 9.6% |
| Visits Per K | 632.2 | 648.6 | 2.6% | 630.2 | 645.1 | 2.4% | 652.2 | 681.8 | 4.5% |
| Avg Paid Per Visit | \$119 | \$126 | 5.6% | \$92 | \$93 | 1.0% | \$80 | \$91 | 13.3% |

*Not Representative of all utilization

*Data based on medical spend only

Diagnosis Grouper Summary – Top 25



| Top 25 AHRQ Category | Total Paid | % Paid | Insured | Spouse | Dependent | Male | Female | Unassigned |
|---|------------|--------|-----------|-----------|-----------|-----------|-----------|------------|
| Other nutritional; endocrine; and metabolic disorders | \$605,989 | 3.8% | \$386,071 | \$183,783 | \$36,135 | \$81,162 | \$524,826 | \$0 |
| Spondylosis; intervertebral disc disorders; other back problems | \$515,532 | 3.3% | \$392,281 | \$105,967 | \$17,284 | \$231,917 | \$283,615 | \$0 |
| Other nervous system disorders | \$439,560 | 2.8% | \$138,174 | \$290,407 | \$10,979 | \$77,356 | \$362,204 | \$0 |
| Disorders usually diagnosed in infancy childhood or adolescence | \$438,942 | 2.8% | \$0 | \$0 | \$438,942 | \$347,157 | \$91,784 | \$0 |
| Cancer of breast | \$425,478 | 2.7% | \$286,058 | \$139,421 | \$0 | \$0 | \$425,478 | \$0 |
| Osteoarthritis | \$418,442 | 2.6% | \$374,433 | \$44,009 | \$0 | \$142,173 | \$276,269 | \$0 |
| Diabetes mellitus with complications | \$345,230 | 2.2% | \$268,957 | \$54,591 | \$21,682 | \$203,596 | \$141,634 | \$0 |
| Mood disorders | \$314,829 | 2.0% | \$134,434 | \$20,475 | \$159,921 | \$58,693 | \$256,136 | \$0 |
| Septicemia (except in labor) | \$283,392 | 1.8% | \$174,237 | \$109,133 | \$23 | \$61,215 | \$222,177 | \$0 |
| Liveborn | \$281,834 | 1.8% | \$0 | \$0 | \$281,834 | \$272,994 | \$8,840 | \$0 |
| Coronary atherosclerosis and other heart disease | \$271,262 | 1.7% | \$69,335 | \$201,928 | \$0 | \$231,306 | \$39,956 | \$0 |
| Other screening for suspected conditions (not mental disorders) | \$261,866 | 1.7% | \$212,193 | \$44,637 | \$5,036 | \$87,951 | \$173,915 | \$0 |
| Cancer of esophagus | \$237,601 | 1.5% | \$0 | \$237,601 | \$0 | \$237,601 | \$0 | \$0 |
| Noninfectious gastroenteritis | \$233,692 | 1.5% | \$52,137 | \$173,021 | \$8,534 | \$196,696 | \$36,996 | \$0 |
| Peri-; endo-; and myocarditis; cardiomyopathy (except that) | \$233,331 | 1.5% | \$233,331 | \$0 | \$0 | \$202,303 | \$31,027 | \$0 |
| Nonspecific chest pain | \$230,509 | 1.5% | \$140,020 | \$74,627 | \$15,862 | \$119,865 | \$110,644 | \$0 |
| Cardiac dysrhythmias | \$218,176 | 1.4% | \$188,154 | \$24,896 | \$5,126 | \$115,768 | \$102,407 | \$0 |
| Acute cerebrovascular disease | \$206,423 | 1.3% | \$172,213 | \$33,818 | \$392 | \$147,748 | \$58,675 | \$0 |
| Abdominal pain | \$199,514 | 1.3% | \$143,591 | \$24,171 | \$31,751 | \$65,434 | \$134,079 | \$0 |
| Multiple sclerosis | \$190,055 | 1.2% | \$190,055 | \$0 | \$0 | \$0 | \$190,055 | \$0 |
| Medical examination/evaluation | \$187,213 | 1.2% | \$40,618 | \$7,271 | \$139,324 | \$80,564 | \$106,649 | \$0 |
| Anxiety disorders | \$187,173 | 1.2% | \$110,480 | \$20,502 | \$56,191 | \$49,373 | \$137,800 | \$0 |
| Other complications of pregnancy | \$184,779 | 1.2% | \$128,017 | \$30,295 | \$26,466 | \$0 | \$184,779 | \$0 |
| Other female genital disorders | \$181,660 | 1.1% | \$168,194 | \$10,536 | \$2,931 | \$0 | \$181,660 | \$0 |
| Urinary tract infections | \$180,643 | 1.1% | \$92,070 | \$56,769 | \$31,804 | \$66,399 | \$114,244 | \$0 |

*Not Representative of all utilization

*Data based on medical spend only

Mental Health Drilldown



| Top 10 Mental Health | | | | |
|---|-------------------|------------|-------------------|------------|
| AHRQ Category Description | July - March 3Q23 | | July - March 2Q24 | |
| | Patients | Total Paid | Patients | Total Paid |
| Disorders usually diagnosed in infancy childhood | 39 | \$372,816 | 43 | \$438,942 |
| Mood disorders | 412 | \$285,852 | 372 | \$314,829 |
| Anxiety disorders | 391 | \$157,998 | 408 | \$187,173 |
| Alcohol-related disorders | 14 | \$14,664 | 29 | \$114,243 |
| Adjustment disorders | 129 | \$50,308 | 148 | \$70,169 |
| Attention-deficit conduct and disruptive behavior disorders | 132 | \$26,639 | 152 | \$41,989 |
| Suicide and intentional self-inflicted injury | 13 | \$21,932 | 9 | \$26,700 |
| Schizophrenia and other psychotic disorders | 12 | \$21,323 | 14 | \$24,571 |
| Miscellaneous mental health disorders | 44 | \$36,028 | 52 | \$9,826 |
| Substance-related disorders | 32 | \$49,038 | 32 | \$9,815 |

**Not Representative of all utilization*

**Data based on medical spend only*

Respiratory Disorders

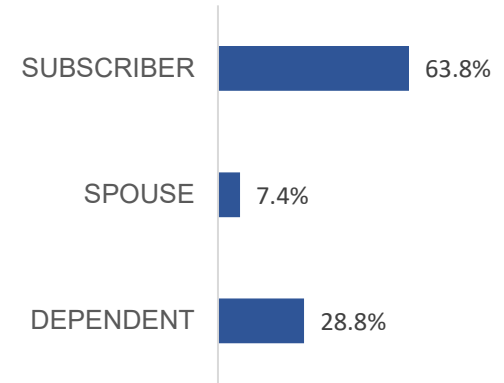


| Top 10 Respiratory Disorders | | | | |
|--|----------|--------|------------|--------|
| AHRQ Category Description | Patients | Claims | Total Paid | % Paid |
| Other upper respiratory infections | 865 | 1,194 | \$141,939 | 20.8% |
| Other upper respiratory disease | 398 | 1,079 | \$124,485 | 18.3% |
| Other lower respiratory disease | 474 | 800 | \$104,752 | 15.4% |
| Asthma | 252 | 472 | \$104,687 | 15.4% |
| Pneumonia (except that caused by tuberculosis or std) | 32 | 99 | \$92,444 | 13.6% |
| Pleurisy; pneumothorax; pulmonary collapse | 32 | 117 | \$38,058 | 5.6% |
| Acute and chronic tonsillitis | 46 | 74 | \$22,657 | 3.3% |
| Influenza | 80 | 90 | \$21,159 | 3.1% |
| Respiratory failure; insufficiency; arrest (adult) | 22 | 59 | \$11,852 | 1.7% |
| Chronic obstructive pulmonary disease and bronchiectasis | 110 | 224 | \$9,966 | 1.5% |

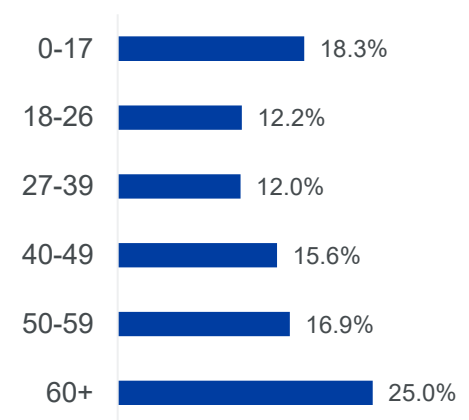
**Not Representative of all utilization*

**Data based on medical spend only*

Spend by Relationship



Spend by Age Range

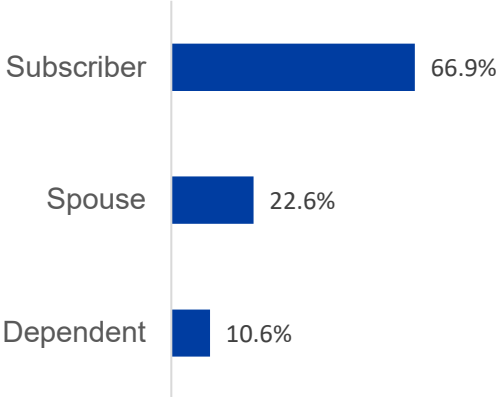


| Top 10 Infectious and Parasitic Diseases | | | | |
|--|----------|--------|------------|--------|
| AHRQ Description | Patients | Claims | Total Paid | % Paid |
| Septicemia (except in labor) | 23 | 69 | \$283,392 | 56.8% |
| Viral infection | 350 | 512 | \$151,203 | 30.3% |
| Immunizations and screening for infectious disease | 531 | 838 | \$54,195 | 10.9% |
| Mycoses | 101 | 138 | \$5,346 | 1.1% |
| HIV infection | 22 | 116 | \$1,340 | 0.3% |
| Hepatitis | 13 | 42 | \$1,174 | 0.2% |
| Sexually transmitted infections (not HIV) | 11 | 21 | \$858 | 0.2% |
| Bacterial infection; unspecified site | 19 | 23 | \$813 | 0.2% |
| Tuberculosis | 4 | 14 | \$483 | 0.1% |
| Other infections; including parasitic | 12 | 15 | \$154 | 0.0% |

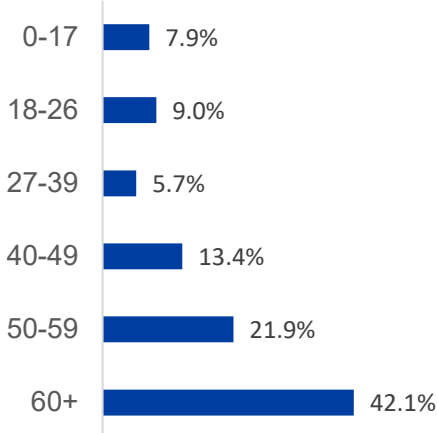
**Not Representative of all utilization*

**Data based on medical spend only*

Spend by Relationship



Spend by Age Range



Pregnancy Related Disorders



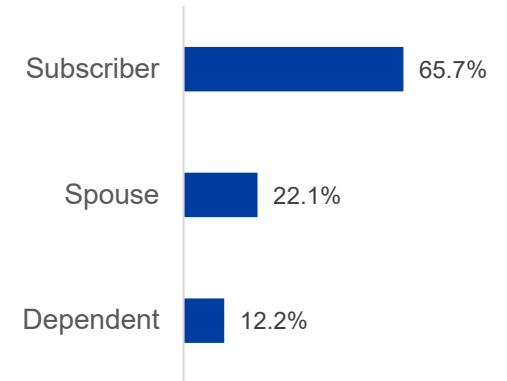
Top 10 Complications of Pregnancy

| AHRQ Description | Patients | Claims | Total Paid | % Paid |
|---|----------|--------|------------|--------|
| Other complications of pregnancy | 60 | 320 | \$184,779 | 21.4% |
| Hypertension complicating pregnancy; | 15 | 92 | \$108,041 | 12.5% |
| Polyhydramnios and other problems of amniotic cavity | 12 | 33 | \$97,950 | 11.3% |
| Diabetes or abnormal glucose tolerance complicating pregnancy | 13 | 99 | \$93,254 | 10.8% |
| Previous C-section | 4 | 14 | \$64,168 | 7.4% |
| Other pregnancy and delivery including normal | 77 | 300 | \$61,809 | 7.2% |
| Other complications of birth | 25 | 43 | \$54,711 | 6.3% |
| Contraceptive and procreative management | 161 | 313 | \$49,849 | 5.8% |
| Fetal distress and abnormal forces of labor | 7 | 15 | \$40,240 | 4.7% |
| Malposition; malpresentation | 2 | 5 | \$33,964 | 3.9% |

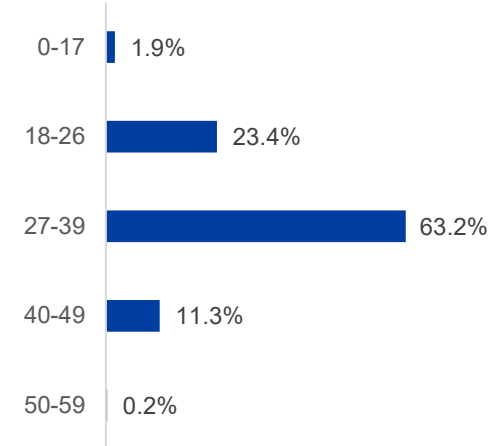
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Spend by Relationship



Spend by Age Range



Emergency Room and Urgent Care



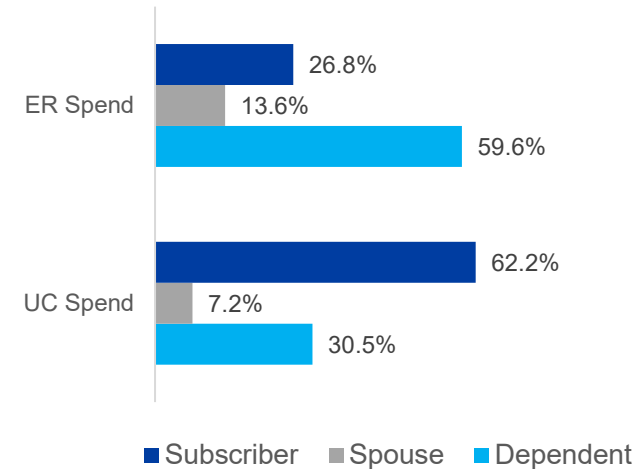
| Metric | July - March 3Q23 | | July - March 3Q24 | | Peer | |
|---------------------|-------------------|-------------|-------------------|-------------|---------|-------------|
| | ER | Urgent Care | ER | Urgent Care | ER | Urgent Care |
| # of Visits | 585 | 3,036 | 570 | 3,014 | | |
| Visits Per Member | 0.09 | 0.47 | 0.09 | 0.49 | 0.089 | 0.02 |
| Visits Per K | 121.8 | 632.2 | 122.7 | 648.6 | 90.1 | 387.1 |
| Avg. Paid Per Visit | \$2,573 | \$112 | \$3,072.22 | \$121 | \$2,619 | \$117 |

**Not Representative of all utilization*

**Data based on medical spend only*

| Emergency Room and Urgent Care Visits by Relationships - 3Q24 | | | | |
|---|-----------|----------|-----------|----------|
| Relationship | ER Visits | ER Per K | UC Visits | UC Per K |
| Member | 173 | 37.2 | 1,916 | 412.3 |
| Spouse | 81 | 17.4 | 289 | 62.2 |
| Dependent | 316 | 68.0 | 809 | 174.1 |
| Total | 570 | 122.7 | 3,014 | 648.6 |

ER / UC Spend by Relationship



Clinical Conditions by Medical Spend



| Top 15 Common Condition | # of Members | % of Members | Members Per K | PMPM |
|--------------------------------|--------------|--------------|---------------|---------|
| Mental Disorders | 745 | 12.0% | 120.2 | \$16.63 |
| Intervertebral Disc Disorders | 544 | 8.8% | 87.8 | \$9.25 |
| Diabetes with complications | 66 | 1.1% | 10.7 | \$7.63 |
| Breast Cancer | 437 | 7.1% | 70.5 | \$6.19 |
| Hypertension | 98 | 1.6% | 15.8 | \$4.17 |
| Coronary Atherosclerosis | 585 | 9.4% | 94.4 | \$4.86 |
| Diabetes without complications | 436 | 7.0% | 70.4 | \$0.57 |
| Asthma | 250 | 4.0% | 40.4 | \$1.76 |
| Prostate Cancer | 8 | 0.1% | 1.3 | \$1.88 |
| Acute Myocardial Infarction | 24 | 0.4% | 3.9 | \$2.04 |
| Chronic Renal Failure | 49 | 0.8% | 7.9 | \$0.33 |
| Congestive Heart Failure (CHF) | 72 | 1.2% | 11.6 | \$0.94 |
| Colon Cancer | 4 | 0.1% | 0.6 | \$0.18 |
| COPD | 109 | 1.8% | 17.6 | \$0.05 |
| Cervical Cancer | 34 | 0.5% | 5.5 | \$0.65 |

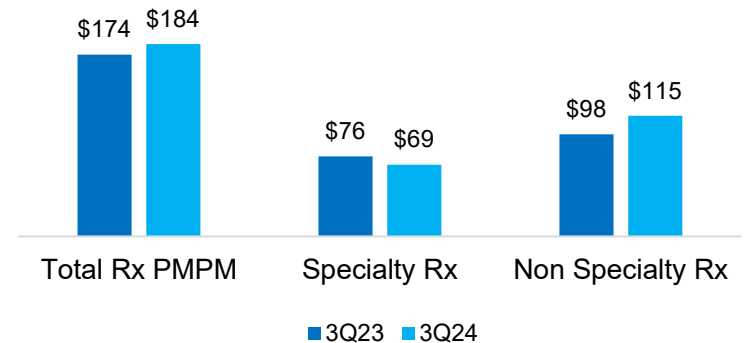
**Not Representative of all utilization*

**Data based on medical spend only*

Pharmacy Drivers

| | July - March 3Q23 | July - March 3Q24 | Δ |
|-------------------------------|----------------------|----------------------|-------|
| Enrolled Members | 6,403 | 6,196 | -3.2% |
| Average Prescriptions PMPY | 17.0 | 17.2 | 1.2% |
| Formulary Rate | 89.8% | 87.9% | -2.1% |
| Generic Use Rate | 84.7% | 85.2% | 0.6% |
| Generic Substitution Rate | 98.3% | 98.3% | 0.0% |
| Avg Net Paid per Prescription | \$123 | \$129 | 4.5% |
| Net Paid PMPM | \$174 | \$184 | 5.8% |

Total Rx Spend by Benefit and Type



Pharmacy Performance

- Rx spend increased of **5.8%**, (**\$10 PMPM**) from prior period
- Avg. paid per Script increased **4.5%** (**\$6 PMPM**) year over year
- Specialty Rx spend driving **37.3%** of Rx Spend
- Specialty Rx spend decreased **-10.2%** from prior period
Specialty Rx Drivers:
 - Ozempic** (Antidiabetic) Spend up **44.1%**
 - Jardiance** (Antidiabetic) Spend up **17.3%**
- Tier 1 Rx drove **75.4%** of total claim volume, but only accounts for **9.6%** of overall Rx Spend

Top 5 Therapeutic Classes by Spend

