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AGENDA ITEM

☒ Action Item

☐ Information Only

Date: July 31, 2025

Item Number: 6.2.2

Title: Self-Funded CDHP, LDPPPO, and EPO Plan Utilization Report for the period ending March 31, 2025

This report addresses medical, dental, and prescription drug utilization for PY 2025 period ending March 31, 2025. 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 2025 utilization data.

Executive Summary

CONSUMER DRIVEN HEALTH PLAN (CDHP)

The Consumer Driven Health Plan (CDHP) experience for Q3 of Plan Year 2025 compared to Q3 of Plan Year 2024 is summarized below.

- Population:
 - 3.3% decrease for primary participants
 - 4.9% decrease for primary participants plus dependents (members)
- Medical Cost:
 - 0.4% decrease for primary participants
 - 1.3% increase for primary participants plus dependents (members)
- High-Cost Claims:
 - There were 93 High-Cost Claimants accounting for 29.3% of the total plan paid for Q3 of Plan Year 2025
 - 6.0% decrease in High-Cost Claimants per 1,000 members
 - 6.8% decrease in average cost of High-Cost Claimant paid
- Top three highest cost clinical classifications include:
 - Health Status & Health Services (\$9.4 million)
 - Circulatory System (\$7.2 million)
 - Musculoskeletal System (\$6.9 million)
- Emergency Room:
 - ER visits per 1,000 members increased by 2.3%
 - Total paid per ER visit increased by 6.9%
- Urgent Care:
 - Urgent Care visits per 1,000 members increased 6.5%
 - Average paid per Urgent Care visit increased 15.9% (increase from \$40 to \$46)
- Network Utilization:
 - 97.5% of claims are from In-Network providers
 - Q3 of Plan Year 2025 In-Network utilization increased 0.3% over PY 2024
 - Q3 of Plan Year 2025 In-Network discounts increased 0.4% over PY 2024
- Prescription Drug Utilization:
 - Overall:
 - Total Net Claims decreased 1.6%
 - Total Gross Claims Costs increased 5.0% (\$1.6 million)
 - Average Total Cost per Claim increased 6.7%
 - From \$127.97 to \$136.54
 - Member:
 - Total Member Cost increased 6.8%
 - Average Participant Share per Claim increased 8.5
 - Net Member PMPM increased 12.4%
 - From \$33.54 to \$37.71

- Plan
 - Total Plan Cost increased 4.5%
 - Average Plan Share per Claim increased 6.2%
 - Net Plan PMPM increased 10.0%
 - From \$116.00 to \$127.65
 - Net Plan PMPM factoring rebates increased 8.3%
 - From \$75.20 to \$81.41

LOW-DEDUCTIBLE PPO PLAN (LDPPPO)

The Low-Deductible PPO Plan (LDPPPO) experience for Q3 of Plan Year 2025 compare to Q3 of Plan Year 2024 is summarized below.

- Population:
 - 24.6% increase for primary participants
 - 23.2% increase for primary participants plus dependents (members)
- Medical Cost:
 - 13.8% increase for primary participants
 - 15.2% increase for primary participants plus dependents (members)
- High-Cost Claims:
 - There were 89 High-Cost Claimants accounting for 25.1% of the total plan paid for Q2 of Plan Year 2025
 - 33.8 increase in High-Cost Claimants per 1,000 members
 - 3.2% decrease in average cost of High-Cost Claimant paid.
- Top three highest cost clinical classifications include:
 - Health Status & Services (\$9.6 million)
 - Musculoskeletal System (\$7.7 million)
 - Neoplasms (Cancer) (\$7.2 million)
- Emergency Room:
 - ER visits per 1,000 members increased 8.9%
 - Average paid per ER visit increased 7.0%
- Urgent Care:
 - Urgent Care visits per 1,000 members increased by 5.5%
 - Average paid per Urgent Care visit increased 7.1% (increased from \$101 to \$108)
- Network Utilization:
 - 98.0% of claims are from In-Network providers
 - Q3 of Plan Year 2025 In-Network utilization increased 0.3% over PY 2024
 - Q3 of Plan Year 2025 In-Network discounts increased 1.0% from 65.2% to 66.2%
- Prescription Drug Utilization:
 - Overall:
 - Total Net Claims increased 28.7%
 - Total Gross Claims Costs increased 33.9% (\$10.2 million)
 - Average Total Cost per Claim increased 4.0%
 - From \$147.28 to \$153.17
 - Member:

- Total Member Cost increased 30.5%
- Average Participant Share per Claim increased 1.3%
- Net Member PMPM increased 5.8%
 - From \$27.21 to \$28.79
- Plan
 - Total Plan Cost increased 34.5%
 - Average Plan Share per Claim increased 4.5%
 - Net Plan PMPM increased 9.1%
 - From \$151.11 to \$164.88
 - Net Plan PMPM factoring rebates increased 39.9%
 - From \$100.17 to \$140.11

PEBP PREMIER PLAN (EPO)

The PEBP Premier Plan (EPO) experience for Q2 of Plan Year 2025 compared to Q2 of Plan Year 2024 is summarized below.

- Population:
 - 9.3% decrease for primary participants
 - 9.7% decrease for primary participants plus dependents (members)
- Medical Cost:
 - 21.9% increase for primary participants
 - 22.5% increase for primary participants plus dependents (members)
- High-Cost Claims:
 - There were 43 High-Cost Claimants accounting for 36.8% of the total plan paid for Q3 Plan Year 2025
 - 8.2% decrease in High-Cost Claimants per 1,000 members
 - 37.5% decrease in average cost of High-Cost Claimant paid
- Top three highest cost clinical classifications include:
 - Neoplasms (Cancer) (\$4.3 million)
 - Musculoskeletal (\$3.9 million)
 - Circulatory System (\$3.8 million)
- Emergency Room:
 - ER visits per 1,000 members increased 4.6%
 - Average paid per ER visit increased 4.6%
- Urgent Care:
 - Urgent Care visits per 1,000 members increased 6.1%
 - Average paid per Urgent Care visit increased 6.1%
- Network Utilization:
 - 96.7% of claims are from In-Network providers
 - In-Network utilization increased 0.4%
 - In-Network discounts decreased 1.5% from 56.2% to 54.07%
- Prescription Drug Utilization:
 - Overall:
 - Total Net Claims decreased 4.4%
 - Total Gross Claims Costs increased 1.3% (\$0.5 million)

- Average Total Cost per Claim increased 6.0%
 - From \$160.86 to \$170.51
- Member:
 - Total Member Cost increased 42.6%
 - Average Participant Share per Claim increased 7.3%
 - Net Member PMPM increased 13.6%
 - From \$44.06 to \$50.04
- Plan
 - Total Plan Cost increased 4.8%
 - Average Plan Share per Claim increased 9.6%
 - Net Plan PMPM increased 16.0%
 - From 241.25 to \$279.85
 - Net Plan PMPM factoring rebates decreased 54.5%
 - From \$157.46 to \$237.66

DENTAL PLAN

The Dental Plan experience for Q3 of Plan Year 2025 is summarized below.

- Dental Cost:
 - Total of \$21,499,699 paid for Dental claims.
 - Preventative claims account for 24.2% (\$5.2 million)
 - Basic claims account for 35.3% (\$7.6 million)
 - Major claims account for 18.1% (\$3.9 million)
 - Diagnostic claims account for 22.3% (\$4.8 million)

CONCLUSION

The information in this report provides plan experience for the Consumer Driven Health Plan (CDHP), Low-Deductible PPO Plan (LDPPPO) and the PEBP Premier Plan (EPO) throughout the third quarter of Plan Year 2025. The CDHP total paid plan costs decreased 31.0% over the same time as Plan Year 2024. The LDPPPO total plan paid costs increased 1.5% over Q3 of Plan Year 2024. The EPO total plan paid costs decreased 10.9% over Q3 of Plan Year 2024. The change in the plan paid year over year is based on the per employee per year costs (PEPY). For HMO utilization and cost data please see the report provided in Appendix D.

Appendix A

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UMR Inc. – CDHP Utilization Review for PEBP July 1, 2024 – March 31, 2025

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Public Employees' Benefits Program

Quarterly Plan Performance Review

HDHP Plan • 2025-3Q



A UnitedHealthcare Company

Report Criteria & Contents



Experience Periods*

➤ 2025 Plan Year (Current)

2025-3Q. 1st three Quarters: Claims Paid 7/1/2024 - 3/31/2025

➤ 2024 Plan Year

2024-3Q. 1st three Quarters: Claims Paid 7/1/2023 - 3/31/2024

2024 Full Year: Claims paid 7/1/2023 - 6/30/2024

➤ 2023 Plan Year

2023-3Q. 1st three Quarters: Claims Paid 7/1/2022 - 3/31/2023

2023 Full Year: Claims paid 7/1/2022 - 6/30/2023

Group Data

- Data reported is for the HDHP Plan only:
- Contract = 7670-06-414946 or 7670-10-414946
- Except where indicated, Report is for Medical data only excluding claim expenses

Normative Comparison Data

- Norm Groups: UMR Book of Business in InfoPortSM
- Composition: 5,024 groups with approximately 7.8 million members
- Norm Period matches Current Year: Claims Paid 7/1/2024 - 3/31/2025

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



Cost Drivers

- Overall Cost Trend based on Medical Paid PEPY: -0.4%
- High-Cost Claimants Paid PMPM trend: -12.4%; Non HCCs trend: +8.4%
- Top Paid Diagnostic Chapters: Health Status & Services (+12.7% Paid PMPM), Circulatory System (-2.6%), Musculoskeletal (+8.7%)



Membership & Demographics

- Total membership is 4.9% lower than prior period
- Employees decreased 3.3%, while Dependents were down 7.4%
- 87.6% of members had < \$2,500 medical paid, with 24.9% having no claims paid at all during the reporting period



Utilization Key Indicators

- Paid per IP Admit was \$25,698, which is 21.2% lower than 2024-3Q
- Paid per ER Visit was \$2,371, which is 6.9% higher than 2024-3Q



Network Utilization & Savings

- 97.5% of all Medical spend dollars were to In Network providers
- The average In Network discount was 68.9%, which is somewhat (+0.4 pts) above the 2024 average discount of 68.5%

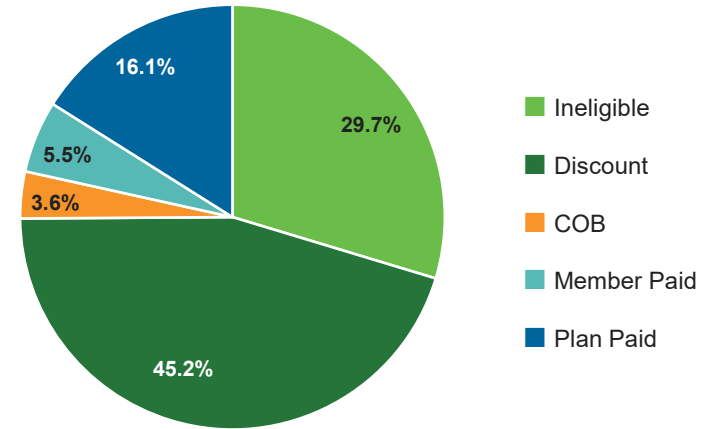
Medical Total Savings Summary



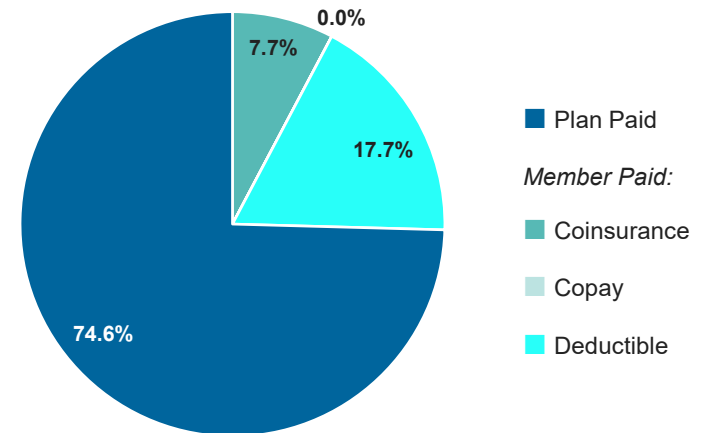
Dollar Chain: Billed to Paid Dollars

Dollar Amount	2025-3Q Total Dollars	2025-3Q PMPM*	2024 PMPM*	Trend
Medical Billed	\$404,587,498	\$1,947	\$1,916	1.6%
(-) Ineligible	\$119,962,064	\$577	\$590	-2.1%
Medical Covered	\$284,625,434	\$1,370	\$1,326	3.3%
(-) Discount	\$182,880,242	\$880	\$870	1.2%
Medical Allowed	\$101,745,192	\$490	\$456	7.3%
(-) COB	\$14,423,287	\$69	\$27	155.7%
(-) Coinsurance	\$6,743,788	\$32	\$32	1.0%
(-) Copay	\$1,157	\$0	\$0	-84.9%
(-) Deductible	\$15,405,980	\$74	\$63	17.1%
Total Member Paid	\$22,150,925	\$107	\$95	11.7%
Total Plan Paid	\$64,942,432	\$313	\$324	-3.4%

Breakout of Billed Dollars



Breakout of Paid Dollars: Plan vs. Member Paid



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

Medical & Rx Paid Claims by Age Range



Age	2024-3Q (7/1/2023 - 3/31/2024)						2025-3Q (7/1/2024 - 3/31/2025)						Change	
	Med Paid	Med Paid PMPM	Rx Paid	Rx Paid PMPM	Total Paid	Tot Paid PMPM	Med Paid	Med Paid PMPM	Rx Paid	Rx Paid PMPM	Total Paid	Tot Paid PMPM	Total Paid	Tot Paid PMPM
<1	\$2,124,068	\$2,044	-\$1,723	-\$2	\$2,122,345	\$2,042	\$2,086,478	\$2,016	\$8,504	\$8	\$2,094,982	\$2,024	-1.3%	-0.9%
1	\$289,830	\$247	\$68,662	\$59	\$358,491	\$306	\$142,966	\$156	\$217	\$0	\$143,183	\$157	-60.1%	-48.7%
2 - 4	\$558,427	\$116	\$120,263	\$25	\$678,690	\$141	\$762,966	\$180	\$47,030	\$11	\$809,996	\$191	19.3%	35.2%
5 - 9	\$1,118,422	\$111	\$256,651	\$25	\$1,375,073	\$137	\$1,159,400	\$124	\$339,865	\$36	\$1,499,264	\$161	9.0%	17.8%
10 - 14	\$1,433,217	\$115	\$409,889	\$33	\$1,843,106	\$147	\$1,050,118	\$88	\$210,927	\$18	\$1,261,045	\$105	-31.6%	-28.4%
15 - 19	\$3,347,444	\$227	\$380,092	\$26	\$3,727,536	\$253	\$2,442,554	\$175	\$393,429	\$28	\$2,835,983	\$204	-23.9%	-19.5%
20 - 24	\$2,748,292	\$157	\$1,101,703	\$63	\$3,849,994	\$220	\$2,245,893	\$130	\$1,210,610	\$70	\$3,456,503	\$200	-10.2%	-8.9%
25 - 29	\$1,991,848	\$170	\$368,686	\$31	\$2,360,533	\$201	\$1,600,049	\$134	\$592,699	\$50	\$2,192,748	\$184	-7.1%	-8.5%
30 - 34	\$3,343,662	\$231	\$683,414	\$47	\$4,027,076	\$278	\$3,884,159	\$278	\$824,988	\$59	\$4,709,147	\$337	16.9%	21.1%
35 - 39	\$3,729,675	\$233	\$1,089,796	\$68	\$4,819,472	\$301	\$3,952,763	\$262	\$1,158,900	\$77	\$5,111,663	\$339	6.1%	12.6%
40 - 44	\$3,530,452	\$202	\$1,527,844	\$87	\$5,058,296	\$289	\$3,153,492	\$187	\$1,393,098	\$83	\$4,546,590	\$270	-10.1%	-6.8%
45 - 49	\$4,354,602	\$267	\$1,936,226	\$119	\$6,290,828	\$386	\$4,438,650	\$286	\$2,626,059	\$169	\$7,064,709	\$456	12.3%	18.0%
50 - 54	\$6,546,891	\$352	\$3,266,740	\$176	\$9,813,631	\$527	\$5,783,580	\$330	\$3,329,241	\$190	\$9,112,821	\$520	-7.1%	-1.4%
55 - 59	\$8,484,140	\$421	\$2,931,526	\$145	\$11,415,666	\$566	\$9,221,609	\$487	\$3,616,879	\$191	\$12,838,488	\$678	12.5%	19.8%
60 - 64	\$13,474,179	\$547	\$5,645,055	\$229	\$19,119,235	\$776	\$13,347,609	\$592	\$5,199,220	\$231	\$18,546,829	\$822	-3.0%	6.0%
65+	\$10,295,438	\$601	\$5,273,595	\$308	\$15,569,033	\$908	\$9,670,144	\$578	\$5,152,942	\$308	\$14,823,087	\$886	-4.8%	-2.5%
Total	\$67,370,586	\$308	\$25,058,419	\$115	\$92,429,005	\$423	\$64,942,432	\$313	\$26,104,606	\$126	\$91,047,038	\$438	-1.5%	3.6%

Financial Summary – YTD Trend

Total Plan & Norm



Measure	Total Plan					UMR Norm	
	2023-3Q	⇒	2024-3Q	⇒	2025-3Q	2025-3Q	Variance
Average Enrollment							
Employees	7,240	103.9%	14,764	-3.3%	14,282		
Spouses	1,440	93.3%	2,783	-8.2%	2,554		
Children	3,457	94.4%	6,721	-7.0%	6,251		
Tot. Members	12,137	99.9%	24,268	-4.9%	23,086		
Avg. Family Size	1.7	-1.9%	1.6	-1.7%	1.6	1.9	-15.7%
Financial Summary							
Allowed	\$47,081,248	103.7%	\$95,888,981	6.1%	\$101,745,192		
Plan Paid	\$32,781,275	105.5%	\$67,370,586	-3.6%	\$64,942,432		
Member Paid (OOP)	\$8,701,008	157.1%	\$22,374,528	-1.0%	\$22,150,925		
Paid PEPY	\$6,037	0.8%	\$6,084	-0.4%	\$6,063	\$10,189	-40.5%
Paid PMPY	\$3,601	2.8%	\$3,701	1.3%	\$3,751	\$5,311	-29.4%
Paid PEPM	\$503	0.8%	\$507	-0.4%	\$505	\$849	-40.5%
Paid PMPM	\$300	2.8%	\$308	1.3%	\$313	\$443	-29.4%
High-Cost Claimants (Med Paid \$100,000+)							
# of HCCs	69	50.7%	104	-10.6%	93		
HCCs per 1000	5.7	-24.6%	4.3	-6.0%	4.0	4.8	-15.3%
Paid per HCC	\$242,832	-9.6%	\$219,549	-6.8%	\$204,554	\$220,999	-7.4%
HCC Paid % of Tot	51.1%	-17.2 pts	33.9%	-4.6 pts	29.3%	27.4%	1.8 pts
Cost Distribution by Claim Type (Paid PMPY)							
Inpatient	\$1,270	-2.0%	\$1,244	-18.9%	\$1,009	\$1,347	-25.1%
Outpatient	\$1,075	-1.9%	\$1,055	18.8%	\$1,253	\$1,560	-19.7%
Physician	\$1,218	11.3%	\$1,355	4.8%	\$1,420	\$2,294	-38.1%
Ancillary	\$39	24.2%	\$48	44.4%	\$69	\$111	-37.5%

- With \$48.7M paid, the State Active population is 75.0% of total 2025-3Q med spend
- On a Paid PMPM basis, State Actives are down 2.4% compared to prior year
- Total HDHP Plan Paid PMPM trend is +1.3%

PEPY (per employee per year) and **PEPM** (per employee per month) represent amounts per the primary subscriber (employee or retiree).

PMPY (per member per year) and **PMPM** (per member per month) represent amounts per all covered members, including dependents.

Amounts **Per Year (PEPY and PMPY)** have been annualized.

HCCs (High-cost Claimants) are based on patients with \$100,000+ paid medical in the period.

Claim Type: Ancillary includes Durable Medical Equipment, prosthetics, some drugs paid on the medical plan, et al.

Financial Summary – YTD Trend

Active Members



Measure	State Active					Non-State Active				
	2023-3Q	⇒	2024-3Q	⇒	2025-3Q	2023-3Q	⇒	2024-3Q	⇒	2025-3Q
Average Enrollment										
Employees	5,879	103.7%	11,974	-1.9%	11,751	1	158.3%	3	25.8%	4
Spouses	1,103	91.7%	2,115	-7.4%	1,958	0	75.0%	1	-14.3%	1
Children	3,169	94.3%	6,156	-6.5%	5,754	2	62.5%	3	-69.2%	1
Tot. Members	10,151	99.4%	20,246	-3.9%	19,464	4	100.0%	7	-17.2%	6
Avg. Family Size	1.7	-2.1%	1.7	-2.0%	1.7	2.7	-22.6%	2.1	-34.2%	1.4
Financial Summary										
Allowed	\$32,589,042	115.0%	\$70,053,341	-2.0%	\$68,660,881	\$24,375	171.9%	\$66,271	-51.2%	\$32,332
Plan Paid	\$24,221,946	114.1%	\$51,863,937	-6.1%	\$48,680,071	\$19,915	155.6%	\$50,894	-53.9%	\$23,450
Member Paid (OOP)	\$6,598,308	155.3%	\$16,846,025	0.9%	\$16,992,318	\$4,543	238.4%	\$15,377	-42.2%	\$8,882
Paid PEPY	\$5,494	5.1%	\$5,775	-4.4%	\$5,523	\$19,915	-1.1%	\$19,701	-63.4%	\$7,215
Paid PMPY	\$3,182	7.4%	\$3,416	-2.4%	\$3,335	\$7,468	27.8%	\$9,543	-44.4%	\$5,309
Paid PEPM	\$458	5.1%	\$481	-4.4%	\$460	\$1,660	-1.1%	\$1,642	-63.4%	\$601
Paid PMPM	\$265	7.4%	\$285	-2.4%	\$278	\$622	27.8%	\$795	-44.4%	\$442
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	45	66.7%	75	-16.0%	63	0	-	0	-	0
HCCs per 1000	4.4	-16.4%	3.7	-12.6%	3.2	0.0	-	0.0	-	0.0
Paid per HCC	\$267,093	-11.2%	\$237,156	-8.6%	\$216,728	\$0	-	\$0	-	\$0
HCC Paid % of Tot	49.6%	-15.3 pts	34.3%	-6.2 pts	28.0%	0.0%	-	0.0%	-	0.0%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$1,164	0.9%	\$1,175	-21.9%	\$918	\$0	-	\$0	-	\$0
Outpatient	\$969	-1.8%	\$952	16.5%	\$1,109	\$4,271	62.9%	\$6,958	-44.1%	\$3,893
Physician	\$1,016	22.8%	\$1,247	1.7%	\$1,268	\$3,197	-19.3%	\$2,581	-45.1%	\$1,417
Ancillary	\$32	33.0%	\$42	-4.8%	\$40	\$0	-	\$4	-100.0%	\$0

Financial Summary – YTD Trend

Retired Members



Measure	State Retirees					Non-State Retirees				
	2023-3Q	⇒	2024-3Q	⇒	2025-3Q	2023-3Q	⇒	2024-3Q	⇒	2025-3Q
Average Enrollment										
Employees	1,200	105.2%	2,464	-9.2%	2,236	160	102.2%	323	-10.1%	290
Spouses	317	99.0%	630	-10.4%	565	19	88.6%	37	-20.0%	29
Children	280	96.1%	548	-11.8%	484	7	108.3%	14	-13.6%	12
Tot. Members	1,797	102.7%	3,642	-9.8%	3,285	186	101.0%	373	-11.2%	331
Avg. Family Size	1.5	-1.2%	1.5	-0.6%	1.5	1.2	-0.6%	1.2	-1.2%	1.1
Financial Summary										
Allowed	\$12,093,185	86.3%	\$22,524,084	20.9%	\$27,228,563	\$2,374,645	36.7%	\$3,245,285	79.4%	\$5,823,415
Plan Paid	\$7,564,509	80.5%	\$13,655,849	5.8%	\$14,452,400	\$974,905	84.6%	\$1,799,906	-0.7%	\$1,786,510
Member Paid (OOP)	\$1,806,639	164.0%	\$4,769,871	-5.9%	\$4,489,383	\$291,517	155.0%	\$743,255	-11.2%	\$660,343
Paid PEPY	\$8,402	-12.0%	\$7,391	16.6%	\$8,616	\$8,147	-8.7%	\$7,440	10.4%	\$8,211
Paid PMPY	\$5,613	-10.9%	\$4,999	17.3%	\$5,866	\$7,001	-8.1%	\$6,432	11.7%	\$7,187
Paid PEPM	\$700	-12.0%	\$616	16.6%	\$718	\$679	-8.7%	\$620	10.4%	\$684
Paid PMPM	\$468	-10.9%	\$417	17.3%	\$489	\$583	-8.1%	\$536	11.7%	\$599
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	19	36.8%	26	-3.8%	25	3	0.0%	3	66.7%	5
HCCs per 1000	10.6	-32.5%	7.1	6.6%	7.6	16.2	-50.2%	8.0	87.6%	15.1
Paid per HCC	\$199,702	-14.6%	\$170,464	11.9%	\$190,749	\$234,179	-28.0%	\$168,611	-28.7%	\$120,195
HCC Paid % of Tot	50.2%	-17.7 pts	32.5%	0.5 pts	33.0%	72.1%	-44.0 pts	28.1%	5.5 pts	33.6%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$1,644	-15.1%	\$1,397	-11.4%	\$1,238	\$3,437	3.6%	\$3,559	15.2%	\$4,098
Outpatient	\$1,582	-0.1%	\$1,581	33.3%	\$2,107	\$1,891	-26.1%	\$1,398	-13.5%	\$1,209
Physician	\$2,319	-16.0%	\$1,948	17.0%	\$2,279	\$1,544	-11.2%	\$1,370	33.0%	\$1,822
Ancillary	\$67	8.7%	\$73	230.1%	\$242	\$129	-18.7%	\$105	-45.8%	\$57

Financial Summary – Full Year Trend

Plan Totals & Norm



Measure	Total Plan					UMR Norm	
	2023	⇒	2024	⇒	2025-3Q	2025-3Q	Variance
Average Enrollment							
Employees	9,493	55.7%	14,777	-3.3%	14,282		
Spouses	1,871	47.8%	2,766	-7.7%	2,554		
Children	4,502	48.6%	6,691	-6.6%	6,251		
Tot. Members	15,866	52.7%	24,234	-4.7%	23,086		
Avg. Family Size	1.7	-1.9%	1.6	-1.4%	1.6	1.9	-15.7%
Financial Summary							
Allowed	\$83,371,707	59.2%	\$132,731,482	-23.3%	\$101,745,192		
Plan Paid	\$58,676,006	60.4%	\$94,099,719	-31.0%	\$64,942,432		
Member Paid (OOP)	\$14,477,474	91.8%	\$27,764,440	-20.2%	\$22,150,925		
Paid PEPY	\$6,181	3.0%	\$6,368	-4.8%	\$6,063	\$10,189	-40.5%
Paid PMPY	\$3,698	5.0%	\$3,883	-3.4%	\$3,751	\$5,311	-29.4%
Paid PEPM	\$515	3.0%	\$531	-4.8%	\$505	\$849	-40.5%
Paid PMPM	\$308	5.0%	\$324	-3.4%	\$313	\$443	-29.4%
High-Cost Claimants (Med Paid \$100,000+)							
# of HCCs	108	37.0%	148	-37.2%	93		
HCCs per 1000	6.8	-10.3%	6.1	-34.0%	4.0	4.8	-15.3%
Paid per HCC	\$244,463	-5.8%	\$230,303	-11.2%	\$204,554	\$220,999	-7.4%
HCC Paid % of Tot	45.0%	-8.8 pts	36.2%	-6.9 pts	29.3%	27.4%	1.8 pts
Cost Distribution by Claim Type (Paid PMPY)							
Inpatient	\$1,222	2.2%	\$1,249	-19.3%	\$1,009	\$1,347	-25.1%
Outpatient	\$1,104	3.0%	\$1,137	10.2%	\$1,253	\$1,560	-19.7%
Physician	\$1,324	8.8%	\$1,440	-1.4%	\$1,420	\$2,294	-38.1%
Ancillary	\$48	17.1%	\$57	22.2%	\$69	\$111	-37.5%

- Total plan paid amount for the first three quarters of 2023 was 71.6% of the full year
- Annualizing 2024 paid dollars using the same ratio would result in a total paid of \$90.7 M

PEPY (per employee per year) and **PEPM** (per employee per month) represent amounts per the primary subscriber (employee or retiree).

PMPY (per member per year) and **PMPM** (per member per month) represent amounts per all covered members, including dependents.

Amounts **Per Year (PEPY and PMPY)** have been annualized for the 2024 Plan Year.

HCCs (High-cost Claimants) are based on patients with \$100,000+ paid medical in the period.

Claim Type: Ancillary includes Durable Medical Equipment, prosthetics, some drugs paid on the medical plan, et al.

Financial Summary – Full Year Trend

Active Members



Measure	State Active					Non-State Active				
	2023	⇒	2024	⇒	2025-3Q	2023	⇒	2024	⇒	2025-3Q
Average Enrollment										
Employees	7,721	55.6%	12,013	-2.2%	11,751	2	104.8%	4	20.9%	4
Spouses	1,435	46.8%	2,107	-7.1%	1,958	1	0.0%	1	14.3%	1
Children	4,127	48.6%	6,130	-6.1%	5,754	2	3.6%	2	-63.2%	1
Tot. Members	13,282	52.5%	20,250	-3.9%	19,464	5	41.1%	7	-10.5%	6
Avg. Family Size	1.7	-2.0%	1.7	-1.7%	1.7	2.7	-31.1%	1.8	-26.0%	1.4
Financial Summary										
Allowed	\$57,438,757	68.3%	\$96,646,156	-29.0%	\$68,660,881	\$32,996	149.0%	\$82,160	-60.6%	\$32,332
Plan Paid	\$43,692,354	66.7%	\$72,836,689	-33.2%	\$48,680,071	\$27,171	144.5%	\$66,431	-64.7%	\$23,450
Member Paid (OOP)	\$11,028,917	91.0%	\$21,061,579	-19.3%	\$16,992,318	\$5,958	164.0%	\$15,729	-43.5%	\$8,882
Paid PEPY	\$5,659	7.1%	\$6,063	-8.9%	\$5,523	\$15,527	19.4%	\$18,539	-61.1%	\$7,215
Paid PMPY	\$3,290	9.3%	\$3,597	-7.3%	\$3,335	\$5,822	73.3%	\$10,091	-47.4%	\$5,309
Paid PEPM	\$472	7.1%	\$505	-8.9%	\$460	\$1,294	19.4%	\$1,545	-61.1%	\$601
Paid PMPM	\$274	9.3%	\$300	-7.3%	\$278	\$485	73.3%	\$841	-47.4%	\$442
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	79	39.2%	110	-42.7%	63	0	-	0	-	0
HCCs per 1000	5.9	-8.7%	5.4	-40.4%	3.2	0.0	-	0.0	-	0.0
Paid per HCC	\$245,944	-0.3%	\$245,319	-11.7%	\$216,728	\$0	-	\$0	-	\$0
HCC Paid % of Tot	44.5%	-7.4 pts	37.0%	-9.0 pts	28.0%	0.0%	-	0.0%	-	0.0%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$1,116	6.2%	\$1,184	-22.5%	\$918	\$0	-	\$0	-	\$0
Outpatient	\$990	4.3%	\$1,032	7.4%	\$1,109	\$2,915	98.2%	\$5,778	-32.6%	\$3,893
Physician	\$1,143	16.2%	\$1,329	-4.6%	\$1,268	\$2,871	50.1%	\$4,310	-67.1%	\$1,417
Ancillary	\$41	26.7%	\$51	-21.8%	\$40	\$36	-92.0%	\$3	-100.0%	\$0

Financial Summary – Full Year Trend

Retired Members



Measure	State Retirees					Non-State Retirees				
	2023	⇒	2024	⇒	2025-3Q	2023	⇒	2024	⇒	2025-3Q
Average Enrollment										
Employees	1,563	56.3%	2,443	-8.4%	2,236	207	53.7%	318	-8.8%	290
Spouses	411	51.6%	623	-9.3%	565	25	44.9%	36	-17.9%	29
Children	365	49.3%	544	-11.2%	484	9	55.2%	14	-11.7%	12
Tot. Members	2,339	54.4%	3,610	-9.0%	3,285	240	52.9%	367	-9.8%	331
Avg. Family Size	1.5	-1.2%	1.5	-0.6%	1.5	1.2	-0.6%	1.2	-1.1%	1.1
Financial Summary										
Allowed	\$20,856,574	49.4%	\$31,168,930	-12.6%	\$27,228,563	\$5,043,380	-4.1%	\$4,834,236	20.5%	\$5,823,415
Plan Paid	\$12,973,449	47.1%	\$19,082,580	-24.3%	\$14,452,400	\$1,983,032	6.6%	\$2,114,018	-15.5%	\$1,786,510
Member Paid (OOP)	\$2,995,293	93.2%	\$5,786,040	-22.4%	\$4,489,383	\$447,307	101.4%	\$901,093	-26.7%	\$660,343
Paid PEPY	\$8,300	-5.9%	\$7,812	10.3%	\$8,616	\$9,588	-30.7%	\$6,648	23.5%	\$8,211
Paid PMPY	\$5,547	-4.7%	\$5,286	11.0%	\$5,866	\$8,254	-30.3%	\$5,755	24.9%	\$7,187
Paid PEPM	\$692	-5.9%	\$651	10.3%	\$718	\$799	-30.7%	\$554	23.5%	\$684
Paid PMPM	\$462	-4.7%	\$440	11.0%	\$489	\$688	-30.3%	\$480	24.9%	\$599
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	24	54.2%	37	-32.4%	25	3	0.0%	3	66.7%	5
HCCs per 1000	10.3	-0.1%	10.2	-25.8%	7.6	12.5	-34.6%	8.2	84.7%	15.1
Paid per HCC	\$226,331	-22.5%	\$175,418	8.7%	\$190,749	\$406,605	-56.8%	\$175,672	-31.6%	\$120,195
HCC Paid % of Tot	41.9%	-7.9 pts	34.0%	-1.0 pts	33.0%	61.5%	-36.6 pts	24.9%	8.7 pts	33.6%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$1,476	-2.1%	\$1,445	-14.3%	\$1,238	\$4,651	-37.0%	\$2,932	39.8%	\$4,098
Outpatient	\$1,673	1.9%	\$1,705	23.6%	\$2,107	\$1,821	-32.6%	\$1,227	-1.4%	\$1,209
Physician	\$2,326	-11.5%	\$2,058	10.7%	\$2,279	\$1,539	-5.1%	\$1,460	24.8%	\$1,822
Ancillary	\$72	7.5%	\$77	212.6%	\$242	\$244	-44.1%	\$136	-58.2%	\$57

Medical Paid Claims by Claim Type

Breakout of State vs. Non-State by Member Status



Claim Type	2024-3Q (7/1/2023 - 3/31/2024)				2025-3Q (7/1/2024 - 3/31/2025)				Trend
	Active	Pre-Medicare Retirees	Medicare Retirees	Total	Active	Pre-Medicare Retirees	Medicare Retirees	Total	Total
State Members									
Inpatient	\$17,833,980	\$2,706,557	\$1,109,191	\$21,649,728	\$13,396,753	\$2,010,662	\$1,039,604	\$16,447,019	-24.0%
Outpatient	\$14,448,052	\$3,728,692	\$590,584	\$18,767,328	\$16,182,747	\$4,384,925	\$806,981	\$21,374,652	13.9%
Physician	\$18,940,362	\$3,976,659	\$1,344,251	\$24,261,272	\$18,513,213	\$4,694,503	\$920,583	\$24,128,300	-0.5%
Ancillary	\$641,542	\$140,979	\$58,937	\$841,458	\$587,358	\$124,519	\$470,624	\$1,182,501	40.5%
Total	\$51,863,937	\$10,552,886	\$3,102,963	\$65,519,786	\$48,680,071	\$11,214,609	\$3,237,791	\$63,132,472	-3.6%
PMPM	\$284.64	\$424.16	\$392.64	\$304.75	\$277.90	\$511.60	\$423.43	\$308.36	1.2%
Non-State Members									
Inpatient	\$0	\$75,635	\$920,238	\$995,873	\$0	\$141,870	\$876,937	\$1,018,807	2.3%
Outpatient	\$37,108	\$198,978	\$192,174	\$428,260	\$17,192	\$172,840	\$127,706	\$317,738	-25.8%
Physician	\$13,767	\$148,782	\$234,688	\$397,236	\$6,257	\$138,373	\$314,615	\$459,246	15.6%
Ancillary	\$19	\$5,192	\$24,220	\$29,431	\$0	\$7,911	\$6,258	\$14,170	-51.9%
Total	\$50,894	\$428,586	\$1,371,320	\$1,850,800	\$23,450	\$460,994	\$1,325,516	\$1,809,960	-2.2%
PMPM	\$795.22	\$509.38	\$544.91	\$540.85	\$442.45	\$775.66	\$554.92	\$596.17	10.2%
All Members									
Inpatient	\$17,833,980	\$2,782,191	\$2,029,429	\$22,645,601	\$13,396,753	\$2,152,532	\$1,916,541	\$17,465,825	-22.9%
Outpatient	\$14,485,161	\$3,927,669	\$782,758	\$19,195,588	\$16,199,939	\$4,557,765	\$934,686	\$21,692,390	13.0%
Physician	\$18,954,129	\$4,125,441	\$1,578,939	\$24,658,508	\$18,519,471	\$4,832,876	\$1,235,199	\$24,587,546	-0.3%
Ancillary	\$641,561	\$146,171	\$83,157	\$870,889	\$587,358	\$132,430	\$476,882	\$1,196,670	37.4%
Total	\$51,914,831	\$10,981,473	\$4,474,282	\$67,370,586	\$48,703,521	\$11,675,603	\$4,563,307	\$64,942,432	-3.6%
PMPM	\$284.82	\$426.95	\$429.42	\$308.45	\$277.95	\$518.57	\$454.73	\$312.56	1.3%

Medical Cost Distribution

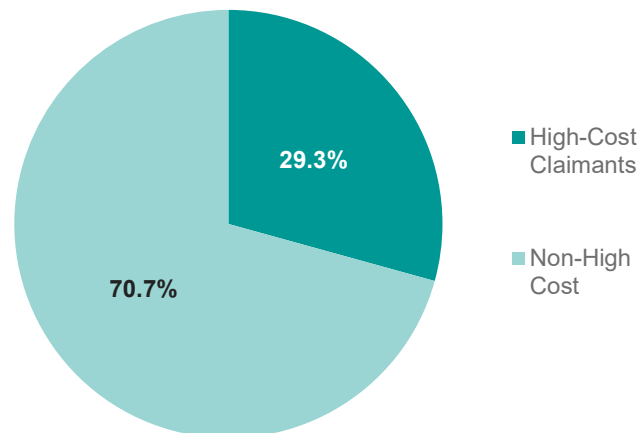
Distribution by Member Cost



Member Total Paid Range	2024-3Q (7/1/2023 - 3/31/2024)						2025-3Q (7/1/2024 - 3/31/2025)					
	Unique Members	Members % of Tot	Total Paid	Tot Paid % of Tot	Total OOP (Member Paid)	OOP % of Tot	Unique Members	Members % of Tot	Total Paid	Tot Paid % of Tot	Total OOP (Member Paid)	OOP % of Tot
No Claims	6,903	24.5%	\$0	0.0%	\$0	0.0%	6,730	24.9%	\$0	0.0%	\$0	0.0%
< \$0 - \$0	5,686	20.2%	-\$442,600	-0.7%	\$2,048,914	9.2%	5,458	20.2%	-\$499,817	-0.8%	\$2,038,368	9.2%
> \$0 - \$2,500	12,418	44.1%	\$6,940,798	10.3%	\$9,264,864	41.4%	11,465	42.5%	\$6,400,022	9.9%	\$8,846,053	39.9%
> \$2,500 - \$5,000	1,204	4.3%	\$4,247,737	6.3%	\$2,925,089	13.1%	1,312	4.9%	\$4,638,005	7.1%	\$3,026,372	13.7%
> \$5,000 - \$10,000	888	3.2%	\$6,224,194	9.2%	\$2,835,719	12.7%	885	3.3%	\$6,199,219	9.5%	\$2,905,508	13.1%
> \$10,000 - \$25,000	615	2.2%	\$9,632,527	14.3%	\$2,805,215	12.5%	650	2.4%	\$10,056,752	15.5%	\$2,859,781	12.9%
> \$25,000 - \$50,000	220	0.8%	\$7,424,392	11.0%	\$1,096,787	4.9%	250	0.9%	\$8,679,399	13.4%	\$1,198,045	5.4%
> \$50,000 - \$100,000	150	0.5%	\$10,510,398	15.6%	\$803,081	3.6%	150	0.6%	\$10,445,299	16.1%	\$801,109	3.6%
> \$100,000	104	0.4%	\$22,833,139	33.9%	\$594,860	2.7%	93	0.3%	\$19,023,552	29.3%	\$475,689	2.1%
Total	28,188	100.0%	\$67,370,586	100.0%	\$22,374,528	100.0%	26,993	100.0%	\$64,942,432	100.0%	\$22,150,925	100.0%

* Unique Members are counted equally regardless of length of coverage. Note that because data is on a paid basis, member counts may also include those not active in the period.

Cost Distribution: HCCs vs. Non-HCCs



HCC Cost Breakout by Diagnostic Chapter

#	Diagnostic Chapter	Patients	Total Paid	% of Tot
1	Health Status & Health Services	86	\$3,480,302	18.3%
2	Neoplasms	45	\$3,213,330	16.9%
3	Circulatory System	64	\$2,996,829	15.8%
4	Injury, Poisoning & External Causes	37	\$2,249,425	11.8%
5	Perinatal Originating Conditions	6	\$1,315,399	6.9%
6	Infectious & Parasitic Diseases	32	\$1,247,775	6.6%
7	Genitourinary System	35	\$747,176	3.9%
8	Musculoskeletal System	40	\$730,015	3.8%
9	Digestive System	44	\$617,821	3.2%
10	Endocrine, Nutritional & Metabolic	48	\$599,715	3.2%
...	All Others		\$1,825,766	9.6%
=	Total	93	\$19,023,552	100.0%

Utilization Summary – YTD Trend

Plan Totals & Norm



Measure	Total Plan					UMR Norm	
	2023-3Q	⇒	2024-3Q	⇒	2025-3Q	2025-3Q	Variance
Inpatient Admissions							
# of Admits	753	4.2%	785	-13.0%	683		
# of Admit Days	4,959	15.4%	5,722	-41.3%	3,359		
Paid per Admit	\$33,909	-3.8%	\$32,607	-21.2%	\$25,698	\$29,692	-13.5%
Paid per Admit Day	\$5,149	-13.1%	\$4,473	16.8%	\$5,225	\$5,810	-10.1%
Admits per 1000	82.7	-47.9%	43.1	-8.5%	39.4	47.5	-17.0%
Average LOS	6.6	10.7%	7.3	-32.5%	4.9	5.1	-3.8%
Emergency Room Visits							
# of ER Visits	3,041	15.5%	3,511	-2.6%	3,418		
~ % resulting in Admit	13.6%	0.6 pts	14.2%	-1.7 pts	12.5%	10.5%	2.1 pts
ER Visits per Patient	1.4	2.8%	1.4	-0.2%	1.4		
ER Visits per 1000	334.1	-42.3%	192.9	2.3%	197.4	222.9	-11.4%
Paid per ER Visit	\$2,051	8.1%	\$2,218	6.9%	\$2,371	\$2,289	3.6%
Urgent Care Visits							
# of UC Visits	5,462	4.0%	5,681	1.3%	5,756		
UC Visits per Patient	1.4	4.0%	1.4	1.0%	1.5		-
UC Visits per 1000	600.0	-48.0%	312.1	6.5%	332.4	277.2	19.9%
Paid per UC Visit	\$40	0.7%	\$40	15.9%	\$46	\$114	-59.5%
Office Visits							
Off Visits per Patient	3.5	10.4%	3.8	4.5%	4.0		
Paid per Office Visit	\$37	11.4%	\$41	8.3%	\$45	\$93	-52.1%
Office Visits Paid PMPY	\$249	-40.2%	\$149	12.1%	\$167	\$355	-52.8%
Services							
Radiology Svcs per 1000	6,559.8	-44.5%	3,643.2	6.2%	3,868.1	3,557.8	8.7%
Radiology Paid PMPY	\$406	-38.4%	\$250	12.7%	\$282		
Lab Services per 1000	17,851.9	-47.0%	9,464.6	6.8%	10,111.6	9,360.2	8.0%
Labs Paid PMPY	\$263	-40.1%	\$157	16.7%	\$184		

- Inpatient Admission rate per 1000 decreased 8.5%, and amount paid per Admission is significantly (-21.2%) lower than prior period
- ER utilization increased 2.3%, and amount paid per ER visit is 6.9% higher than prior period

Admissions and all other **Visits** are counted for utilization if the *initial Paid Date* for the first primary claim (facility claim for non-Office Visits) fell within the time period. For cost purposes, however, all visit costs paid within the time period are included.

Counts **per 1000** and amounts **PMPY** (per member per year) have been annualized.

Utilization Summary – YTD Trend

Active Members



Measure	State Active					Non-State Active				
	2023-3Q	⇒	2024-3Q	⇒	2025-3Q	2023-3Q	⇒	2024-3Q	⇒	2025-3Q
Inpatient Admissions										
# of Admits	561	4.6%	587	-10.4%	526	0	-	0	-	0
# of Admit Days	3,647	18.9%	4,337	-40.1%	2,599	0	-	0	-	0
Paid per Admit	\$34,477	-1.8%	\$33,848	-19.9%	\$27,108	\$0	-	\$0	-	\$0
Paid per Admit Day	\$5,303	-13.6%	\$4,581	19.8%	\$5,486	\$0	-	\$0	-	\$0
Admits per 1000	73.7	-47.5%	38.7	-6.8%	36.0	0.0	-	0.0	-	0.0
Average LOS	6.5	13.7%	7.4	-33.1%	4.9	0.0	-	0.0	-	0.0
Emergency Room Visits										
# of ER Visits	2,415	15.5%	2,790	0.8%	2,813	3	33.3%	4	-75.0%	1
~ % resulting in Admit	12.2%	0.6 pts	12.8%	-1.7 pts	11.1%	0.0%	0.0 pts	0.0%	0.0 pts	0.0%
ER Visits per Patient	1.3	3.4%	1.4	0.3%	1.4	1.5	33.3%	2.0	-50.0%	1.0
ER Visits per 1000	317.2	-42.1%	183.7	4.9%	192.7	1,125.0	-33.3%	750.0	-69.8%	226.4
Paid per ER Visit	\$2,101	11.9%	\$2,350	2.1%	\$2,399	\$4,159	24.1%	\$5,162	254.0%	\$18,276
Urgent Care Visits										
# of UC Visits	4,837	2.7%	4,968	1.8%	5,058	2	0.0%	2	-50.0%	1
UC Visits per Patient	1.4	3.7%	1.4	1.5%	1.5	1.0	0.0%	1.0	0.0%	1.0
UC Visits per 1000	635.3	-48.5%	327.2	5.9%	346.5	750.0	-50.0%	375.0	-39.6%	226.4
Paid per UC Visit	\$40	1.3%	\$40	14.2%	\$46	\$0	-	\$130	-4.6%	\$124
Office Visits										
Off Visits per Patient	3.3	10.0%	3.6	4.6%	3.8	3.6	-22.2%	2.8	-46.4%	1.5
Paid per Office Visit	\$37	12.5%	\$42	7.2%	\$45	\$42	188.3%	\$122	-52.3%	\$58
Office Visits Paid PMPY	\$227	-39.2%	\$138	10.5%	\$153	\$285	12.1%	\$319	-75.3%	\$79
Services										
Radiology Svcs per 1000	5,617.6	-43.4%	3,176.9	5.8%	3,361.5	4,500.0	-16.7%	3,750.0	-69.8%	1,132.1
Radiology Paid PMPY	\$351	-34.7%	\$229	-0.1%	\$229	\$615	266.8%	\$2,255	-42.5%	\$1,296
Lab Services per 1000	16,673.6	-47.1%	8,813.2	6.6%	9,396.7	11,625.0	-62.9%	4,312.5	-47.5%	2,264.2
Labs Paid PMPY	\$249	-40.8%	\$147	16.9%	\$172	\$619	-67.0%	\$204	104.3%	\$417

Utilization Summary – YTD Trend

Retired Members



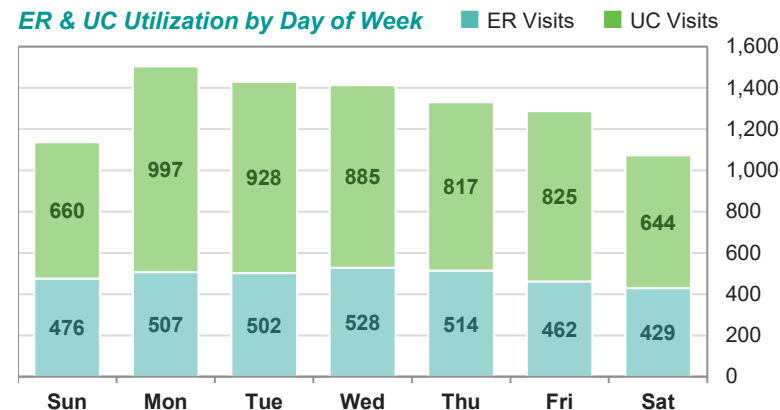
Measure	State Retirees					Non-State Retirees				
	2023-3Q	⇒	2024-3Q	⇒	2025-3Q	2023-3Q	⇒	2024-3Q	⇒	2025-3Q
Inpatient Admissions										
# of Admits	151	5.3%	159	-23.3%	122	41	-4.9%	39	-10.3%	35
# of Admit Days	863	31.6%	1,136	-48.2%	589	449	-44.5%	249	-31.3%	171
Paid per Admit	\$29,556	0.7%	\$29,762	-19.4%	\$23,993	\$42,167	-39.5%	\$25,518	-59.1%	\$10,442
Paid per Admit Day	\$5,171	-19.5%	\$4,166	19.3%	\$4,970	\$3,850	3.8%	\$3,997	-46.5%	\$2,137
Admits per 1000	112.0	-48.1%	58.2	-14.9%	49.5	294.4	-52.7%	139.4	1.0%	140.8
Average LOS	5.7	25.0%	7.1	-32.4%	4.8	11.0	-41.7%	6.4	-23.5%	4.9
Emergency Room Visits										
# of ER Visits	536	9.3%	586	-15.7%	494	87	50.6%	131	-16.0%	110
~ % resulting in Admit	19.0%	-1.1 pts	17.9%	1.3 pts	19.2%	20.7%	7.6 pts	28.2%	-8.2 pts	20.0%
ER Visits per Patient	1.5	-6.1%	1.4	1.0%	1.4	1.5	36.9%	2.0	-7.6%	1.8
ER Visits per 1000	397.7	-46.1%	214.5	-6.5%	200.5	624.8	-25.1%	468.1	-5.5%	442.5
Paid per ER Visit	\$1,886	1.7%	\$1,918	32.3%	\$2,537	\$1,623	-60.1%	\$647	16.6%	\$755
Urgent Care Visits										
# of UC Visits	557	15.1%	641	-1.6%	631	66	6.1%	70	-5.7%	66
UC Visits per Patient	1.3	6.5%	1.4	-1.1%	1.4	1.7	-1.3%	1.6	-13.7%	1.4
UC Visits per 1000	413.3	-43.2%	234.6	9.1%	256.1	474.0	-47.2%	250.1	6.1%	265.5
Paid per UC Visit	\$40	-2.7%	\$39	28.1%	\$50	\$35	-24.1%	\$27	41.7%	\$38
Office Visits										
Off Visits per Patient	4.1	11.3%	4.5	5.1%	4.8	5.9	22.5%	7.2	4.8%	7.5
Paid per Office Visit	\$39	8.8%	\$43	10.1%	\$47	\$24	-3.3%	\$23	27.4%	\$30
Office Visits Paid PMPY	\$361	-43.2%	\$205	18.9%	\$244	\$390	-47.9%	\$203	33.1%	\$270
Services										
Radiology Svcs per 1000	10,363.5	-47.7%	5,415.4	13.9%	6,167.0	21,299.8	-45.4%	11,639.1	-6.5%	10,877.6
Radiology Paid PMPY	\$699	-48.3%	\$361	62.8%	\$588	\$558	-57.3%	\$238	27.8%	\$304
Lab Services per 1000	22,374.9	-48.1%	11,609.0	14.0%	13,235.3	38,614.0	-37.9%	23,971.4	-11.3%	21,268.5
Labs Paid PMPY	\$347	-38.7%	\$213	16.9%	\$248	\$203	-21.3%	\$159	24.6%	\$199

On Demand Care Summary

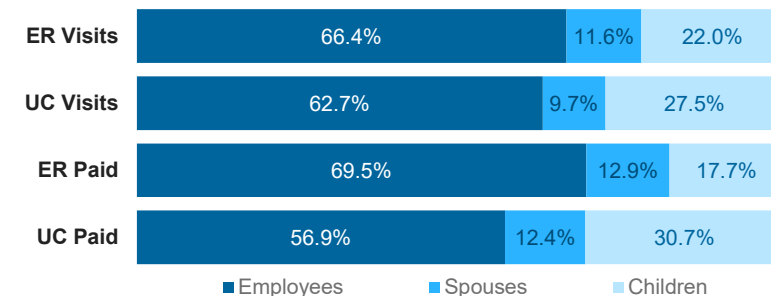
Emergency Room & Urgent Care



Measure	2024-3Q	2025-3Q	Change	UMR Norm	Variance
Emergency Room					
# of Visits	3,511	3,418	-2.6%		
# of Patients	2,507	2,445	-2.5%		
Total Plan Paid	\$7,786,408	\$8,102,841	4.1%		
Total Mem Paid	\$3,996,906	\$4,088,472	2.3%		
Visits per 1000	192.9	197.4	2.3%	222.9	-11.4%
Paid per Visit	\$2,218	\$2,371	6.9%	\$2,289	3.6%
Paid PMPM	\$36	\$39	9.4%	\$43	-8.3%
% ER Patients w/ Office Visit*	91.0%	91.5%	0.5 pts		
% Potentially Avoidable**	15.1%	17.1%	2.0 pts	82.0%	-65.0 pts
Urgent Care					
# of Visits	5,681	5,756	1.3%		
# of Patients	3,932	3,945	0.3%		
Total Plan Paid	\$226,866	\$266,325	17.4%		
Total Mem Paid	\$764,038	\$777,007	1.7%		
Visits per 1000	312.1	332.4	6.5%	277.2	19.9%
Paid per Visit	\$40	\$46	15.9%	\$114	-59.5%
Paid PMPM	\$1	\$1	23.4%	\$3	-51.4%



ER & UC Utilization & Cost by Relationship



	# of Visits			Total Paid		
	ER	UC	Total	ER	UC	Total
Employee	2,270	3,611	5,881	\$5,628,146	\$151,622	\$5,779,768
Spouse	395	560	955	\$1,044,265	\$32,997	\$1,077,262
Child	753	1,585	2,338	\$1,430,429	\$81,707	\$1,512,136
Total	3,418	5,756	9,174	\$8,102,841	\$266,325	\$8,369,166

* Office Visit within prior 12 months..

** ER Visits are categorized as potentially avoidable based on primary and secondary diagnosis and do not necessarily indicate misuse of the ER for the patient's specific circumstances.

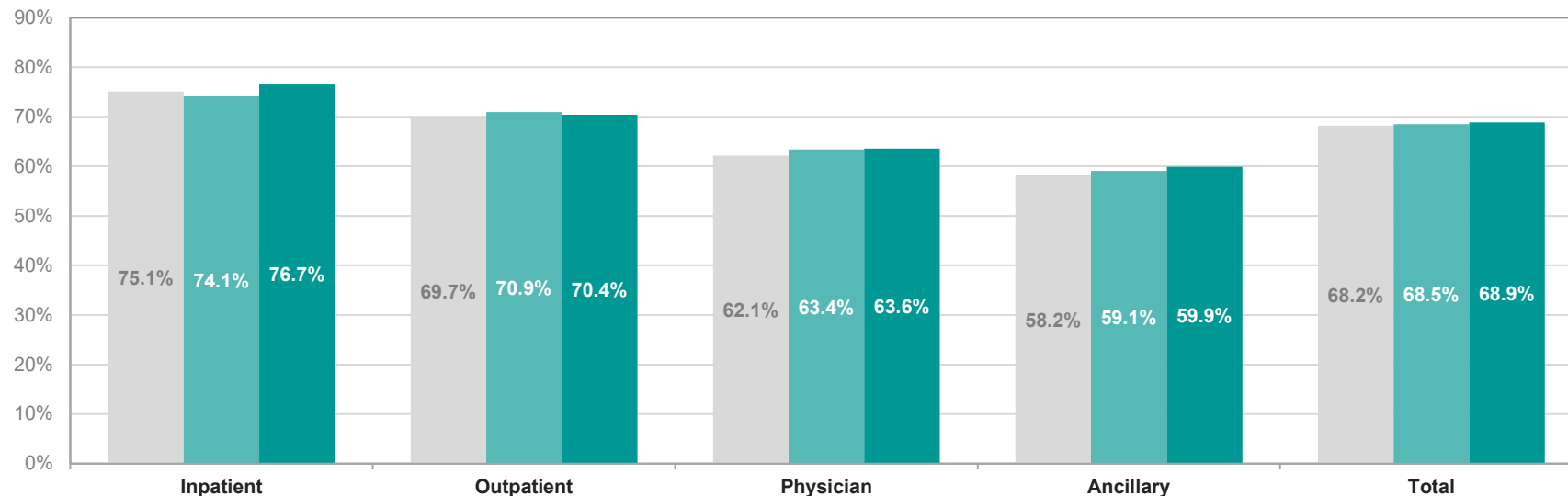
Network Summary

Discount Percentage & Network Utilization

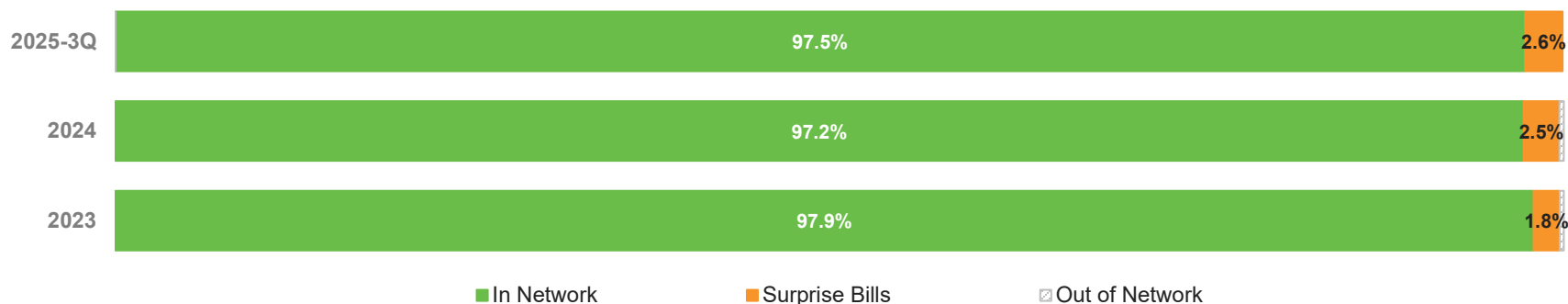


Discount Percentage* by Claim Type

Plan Year: 2023 2024 2025-3Q



Network Utilization*



* Network Discounts and Utilization exclude COB Claims, and Network Discounts additionally exclude Surprise Bills.

Clinical Classification Summary

Breakout by Diagnostic Chapter



Diagnostic Chapter	2024 (Full Year)		2025-3Q		CYTD Paid by Relationship			CYTD Paid by Sex	
	Patients	Total Paid	Patients	Total Paid	Employee	Spouse	Child	Male	Female
Health Status & Health Services	14,301	\$11,677,955	11,917	\$9,403,369	\$6,976,301	\$1,169,226	\$1,257,841	\$3,538,730	\$5,864,639
Circulatory System	4,299	\$10,388,505	3,651	\$7,230,396	\$5,312,711	\$1,098,680	\$819,006	\$4,331,678	\$2,898,718
Musculoskeletal System	6,363	\$8,891,851	5,326	\$6,904,778	\$5,242,616	\$1,203,374	\$458,788	\$2,760,929	\$4,143,849
Neoplasms	3,094	\$9,469,226	2,610	\$6,171,759	\$4,675,035	\$1,368,028	\$128,696	\$3,039,657	\$3,132,102
Injury, Poisoning & External Causes	3,089	\$6,988,732	2,288	\$5,898,745	\$4,353,945	\$426,816	\$1,117,985	\$3,777,942	\$2,120,803
Digestive System	2,673	\$7,363,331	2,335	\$4,049,077	\$3,097,033	\$667,284	\$284,760	\$2,248,482	\$1,800,595
Symptoms, Signs & Findings, NEC	8,898	\$4,971,465	7,425	\$3,624,336	\$2,592,570	\$516,236	\$515,530	\$1,398,089	\$2,226,247
Genitourinary System	4,239	\$4,643,464	3,544	\$3,257,520	\$2,571,098	\$426,148	\$260,274	\$1,342,624	\$1,914,896
Nervous System	2,989	\$4,637,075	2,586	\$2,793,572	\$1,788,378	\$521,263	\$483,932	\$780,995	\$2,012,578
Endocrine, Nutritional & Metabolic	6,419	\$3,708,461	5,559	\$2,560,222	\$2,117,873	\$308,373	\$133,976	\$1,227,919	\$1,332,302
Mental, Behavioral & Neurodevelopmental	3,269	\$4,218,922	2,881	\$2,522,137	\$871,047	\$231,491	\$1,419,600	\$1,255,904	\$1,266,234
Infectious & Parasitic Diseases	1,853	\$2,544,375	1,329	\$2,194,380	\$1,795,472	\$251,534	\$147,373	\$1,337,727	\$856,652
Respiratory System	5,447	\$3,963,399	4,340	\$2,146,092	\$1,217,696	\$363,996	\$564,400	\$978,155	\$1,167,938
Perinatal Originating Conditions	213	\$2,826,203	149	\$1,744,028	\$153	\$0	\$1,743,875	\$1,320,058	\$423,970
Pregnancy, Childbirth & the Puerperium	418	\$2,643,975	343	\$1,651,530	\$1,179,651	\$324,190	\$147,690	\$4,968	\$1,646,562
Skin & Subcutaneous Tissue	4,799	\$1,211,542	4,003	\$910,170	\$752,038	\$94,414	\$63,718	\$416,966	\$493,204
Eye and Adnexa	4,994	\$1,059,135	3,300	\$565,092	\$455,125	\$79,320	\$30,647	\$242,770	\$322,322
Blood & Immune Disorders	932	\$1,640,703	757	\$483,755	\$406,025	\$43,878	\$33,853	\$168,221	\$315,534
Congenital Malformations & Abnormalities	260	\$676,174	206	\$435,058	\$113,185	\$20,649	\$301,225	\$165,164	\$269,895
Ear and Mastoid Process	1,692	\$574,395	1,270	\$396,414	\$277,345	\$57,673	\$61,395	\$238,291	\$158,123
External Causes of Morbidity	6	\$832	0	\$0	\$0	\$0	\$0	\$0	\$0
Total	22,265	\$94,099,719	19,641	\$64,942,432	\$45,795,296	\$9,172,572	\$9,974,563	\$30,575,269	\$34,367,163

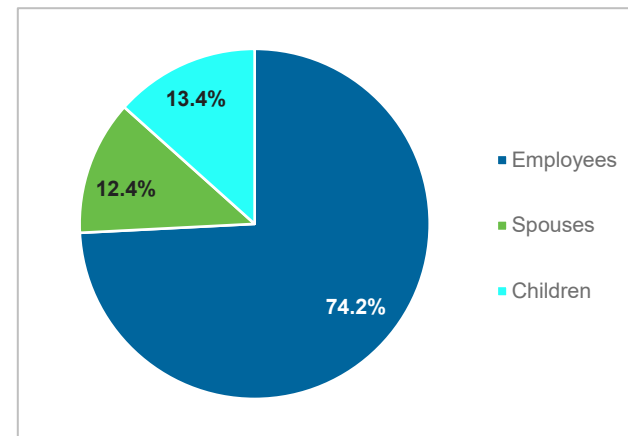
Health Status & Health Services

Breakout by Diagnostic Grouping & Demographics

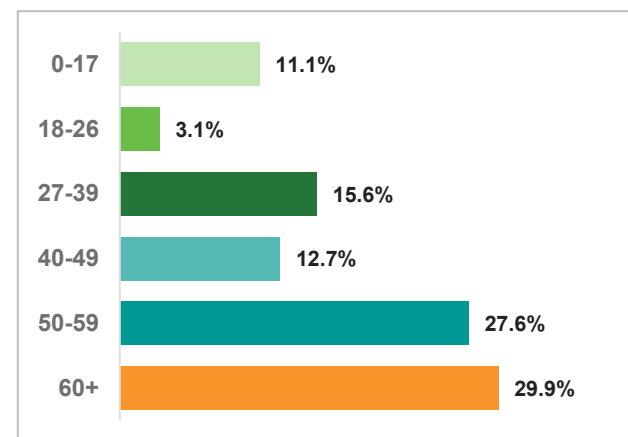


#	Health Status & Services Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Encounter for antineoplastic therapies	62	470	\$3,844,539	40.9%
2	Neoplasm-related encounters	3,416	5,893	\$1,695,636	18.0%
3	Medical examination/evaluation	8,124	13,264	\$1,445,141	15.4%
4	Exposure, enc, screen or contact w infectious dz	3,637	5,043	\$865,383	9.2%
5	Contraceptive & procreative management	558	912	\$370,211	3.9%
6	Other aftercare encounter	443	847	\$286,728	3.0%
7	Implant, device or graft related encounter	353	902	\$234,561	2.5%
8	Family history of disease	109	170	\$97,353	1.0%
9	Other specified status	666	1,241	\$89,209	0.9%
10	Organ transplant status	37	179	\$76,471	0.8%
11	Encount for obs & exam for conds ruled out	1,306	1,620	\$67,478	0.7%
12	Personal history of other disease	377	561	\$64,214	0.7%
13	Genetic susceptibility to disease	11	21	\$62,042	0.7%
14	Other specified encounters & counseling	272	819	\$55,692	0.6%
15	Encounter for prophylactic or oth procedures	39	42	\$36,308	0.4%
16	Personal history of malignant neoplasm	105	147	\$32,965	0.4%
17	Enc for prophylactic measures (ex immuniz)	52	93	\$20,874	0.2%
18	Acquired absence of limb or organ	37	62	\$16,206	0.2%
19	Lifestyle/life management factors	51	109	\$15,971	0.2%
20	Encounter for mental health conditions	1,062	1,283	\$7,469	0.1%
...	All Others	148	201	\$18,918	0.2%
=	Total	11,917	35,375	\$9,403,369	100.0%

Health Status & Services Paid by Relationship



Health Status & Services Paid by Age Range

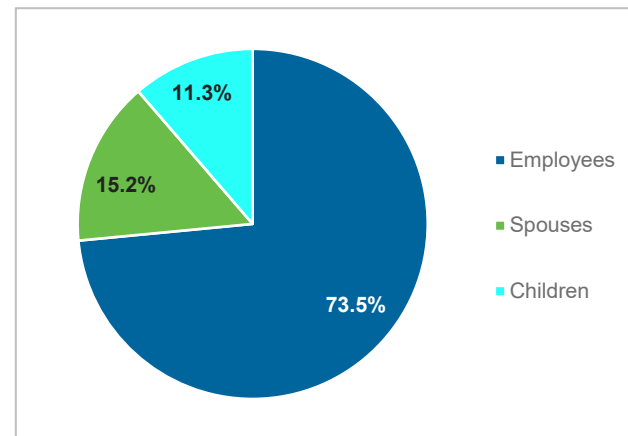


Circulatory System

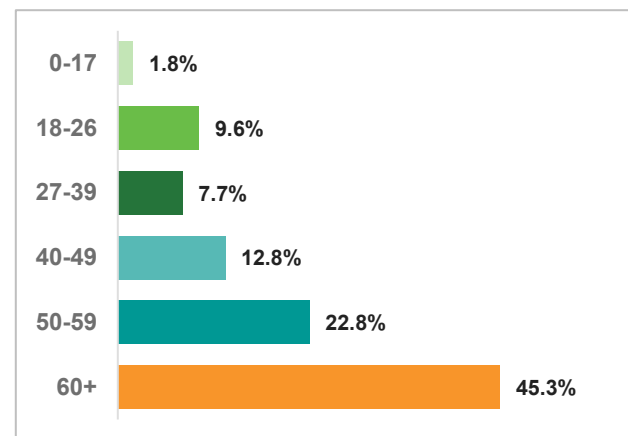
Breakout by Diagnostic Grouping & Demographics

#	Circulatory System Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Coronary atherosclerosis & oth heart disease	553	1,355	\$1,555,607	21.5%
2	Cardiac dysrhythmias	506	1,739	\$1,326,938	18.4%
3	Nonspecific chest pain	893	1,961	\$815,681	11.3%
4	Cerebrovascular disease	165	532	\$727,628	10.1%
5	Other circulatory	162	305	\$693,919	9.6%
6	Hypertension	2,171	4,600	\$599,139	8.3%
7	Myocardial infarction	39	175	\$530,778	7.3%
8	Vascular disease	260	669	\$403,979	5.6%
9	Heart failure	124	403	\$218,799	3.0%
10	Acute pulmonary embolism, DVT	88	317	\$215,954	3.0%
11	Nonrheumatic & unspecified valve disorders	190	337	\$115,152	1.6%
12	Myocarditis & cardiomyopathy	39	85	\$26,823	0.4%
=	Total	3,651	14,134	\$7,230,396	100.0%

Circulatory System Paid by Relationship



Circulatory System Paid by Age Range



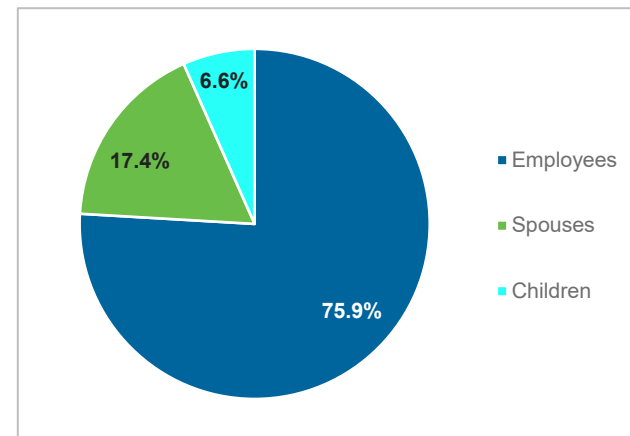
Musculoskeletal System

Breakout by Diagnostic Grouping & Demographics

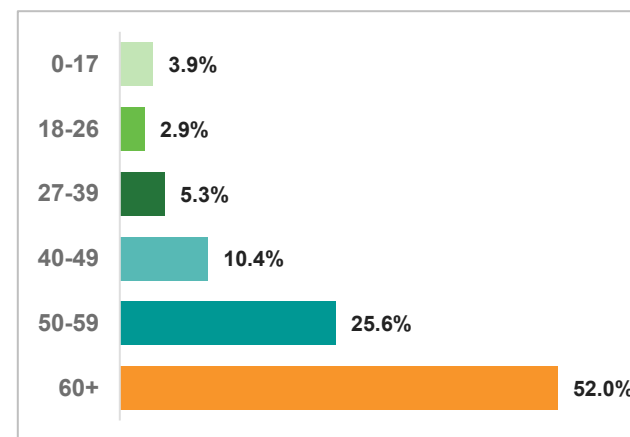


#	Musculoskeletal Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Spondylopathies & arthropathy	1,497	6,783	\$2,278,615	33.0%
2	Osteoarthritis & osteoporosis	906	2,643	\$1,969,786	28.5%
3	Other musculoskeletal pain	2,850	10,365	\$734,185	10.6%
4	Tendon, tissue, muscle disorders	1,172	3,459	\$541,412	7.8%
5	Scoliosis & oth deformities	479	994	\$478,548	6.9%
6	Joint disorders & fractures	379	845	\$273,116	4.0%
7	Low back pain	760	2,652	\$224,204	3.2%
8	Other MSK	106	309	\$185,479	2.7%
9	Rheumatoid arthritis & related disease	130	494	\$139,349	2.0%
10	Lupus	93	328	\$35,082	0.5%
11	Biomechanical lesions	462	2,191	\$32,387	0.5%
12	Gout & crystal arthropathies	110	212	\$12,615	0.2%
=	Total	5,326	33,706	\$6,904,778	100.0%

Musculoskeletal Paid by Relationship



Musculoskeletal Paid by Age Range



Mental & Behavioral Trend

Prevalence & Cost by Diagnostic Grouping

Mental & Behavioral Diagnostic Grouping	2023 (Full Year)		2024 (Full Year)		2025-3Q		2025-3Q Paid by Claim Type			
	Patients	Total Paid	Patients	Total Paid	Patients	Total Paid	Inpatient	Outpatient	Physician	Ancillary
Neurodevelopmental disorders	440	\$812,021	502	\$1,242,281	449	\$901,070	\$0	\$44,311	\$856,616	\$143
Depressive disorders	850	\$890,095	1,005	\$728,698	820	\$417,790	\$93,501	\$31,798	\$289,716	\$2,776
Alcohol-related disorders	109	\$462,127	124	\$806,533	105	\$371,204	\$228,652	\$85,494	\$56,254	\$803
Anxiety & related Disorders	1,099	\$265,201	1,199	\$362,534	1,057	\$241,197	\$9,232	\$44,360	\$186,388	\$1,217
Trauma & stressor disorders	617	\$182,525	760	\$288,426	688	\$232,961	\$3,500	\$25,330	\$204,131	\$0
Bipolar & related Disorders	133	\$160,245	172	\$99,260	147	\$102,207	\$64,316	\$560	\$36,114	\$1,217
Other mental health	250	\$144,033	258	\$121,588	255	\$54,440	\$4,161	\$5,326	\$40,512	\$4,440
Suicidal ideation, attempt or self-harm	50	\$204,626	51	\$205,797	33	\$53,391	\$0	\$48,665	\$4,726	\$0
Schizophrenia spectrum disorders	45	\$164,022	48	\$121,142	35	\$41,828	\$14,658	\$15,527	\$11,608	\$35
Obsessive compulsive disorders	57	\$38,034	54	\$72,146	54	\$32,178	\$0	\$0	\$32,178	\$0
Opioid disorders	32	\$43,726	35	\$37,710	30	\$28,308	\$10,594	\$6,654	\$11,060	\$0
Other substance use	74	\$7,875	106	\$12,377	85	\$14,763	\$8,882	\$0	\$4,215	\$1,666
Eating disorders	24	\$110,628	30	\$83,704	16	\$12,782	\$0	\$0	\$12,782	\$0
Cannabis-related disorders	25	\$7,995	24	\$15,571	25	\$11,861	\$0	\$7,731	\$4,129	\$0
Stimulant disorders	8	\$29,616	7	\$21,155	12	\$6,158	\$0	\$3,760	\$2,399	\$0
Total	2,916	\$3,522,768	3,269	\$4,218,922	2,881	\$2,522,137	\$437,496	\$319,515	\$1,752,829	\$12,297

Chronic Conditions

Prevalence & Severity of 24 Chronic Conditions



Chronic Condition	With Condition			Moderate/High Risk Condition					
	# of Mems	Mems per 1000	Change vs LY	# of Mems	Mems per 1000	Change vs LY	Allowed PMPY	Admits per 1000	ER Visits per 1000
Affective Psychosis	50	2.1	28.2%	32	1.4	39.1%	\$6,567	160.0	540.0
Asthma	619	26.3	-7.2%	247	10.5	-0.8%	\$6,407	66.2	284.3
Atrial Fibrillation	220	9.3	-2.7%	157	6.7	-1.3%	\$48,481	340.9	718.2
Blood Disorders	895	38.0	-3.0%	397	16.8	-6.6%	\$18,306	179.9	343.0
CAD	391	16.6	-6.0%	210	8.9	-1.4%	\$19,232	138.1	294.1
COPD	121	5.1	15.2%	72	3.1	9.1%	\$19,078	322.3	677.7
Cancer	1,799	76.3	-0.2%	918	39.0	-1.0%	\$15,174	98.4	178.4
Chronic Pain	135	5.7	-7.5%	68	2.9	-4.2%	\$53,292	681.5	822.2
CHF	91	3.9	21.3%	50	2.1	31.6%	\$46,229	549.5	956.0
Demyelinating Diseases	62	2.6	-16.2%	37	1.6	-35.1%	\$20,128	112.9	354.8
Depression	927	39.3	-3.1%	616	26.1	0.3%	\$8,384	97.1	326.9
Diabetes	1,501	63.7	-1.0%	1,023	43.4	-2.8%	\$10,304	82.6	232.5
ESRD	120	5.1	22.4%	87	3.7	6.1%	\$62,330	1,025.0	1,483.3
Eating Disorders	23	1.0	-11.5%	16	0.7	33.3%	\$29,816	391.3	1,000.0
HIV/AIDS	37	1.6	-9.8%	30	1.3	-6.3%	\$15,500	54.1	351.4
Hyperlipidemia	811	34.4	-3.3%	280	11.9	-7.0%	\$4,006	16.0	67.8
Hypertension	2,441	103.6	-1.2%	1,179	50.0	2.9%	\$7,916	72.9	223.3
Immune Disorders	46	2.0	-34.3%	24	1.0	-14.3%	\$29,369	130.4	543.5
IBD	50	2.1	-19.4%	12	0.5	0.0%	\$2,870	20.0	140.0
Liver Disease	6	0.3	-14.3%	6	0.3	20.0%	\$136,088	2,500.0	3,166.7
Morbid Obesity	261	11.1	28.6%	122	5.2	37.1%	\$6,875	107.3	233.7
Osteoarthritis	877	37.2	-1.9%	382	16.2	-5.0%	\$9,950	55.9	158.5
Peripheral Vascular Disease	130	5.5	-0.8%	33	1.4	-15.4%	\$16,105	115.4	238.5
Rheumatoid Arthritis	130	5.5	8.3%	93	3.9	2.2%	\$11,234	53.8	246.2

- Most prevalent chronic condition is Hypertension, with 2,441 members
- Hypertension is also the condition with the most moderate/high risk members (1,179)
- Members with mod/high risk Cancer have the highest combined cost: 918 members totaling \$13.9M

Date Range: Service Dates 1/1/2024 - 12/31/2024, Paid through 3/31/2025

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

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

Cost & Utilization for All Members:

- Allowed PMPY: \$5,564
- Admits per 1000: 41.7
- ER Visits per 1000: 189.0

Prevention, Wellness, & Maintenance

Preventive & Condition-specific Screening Rate Trends



Preventive Service	Population	2023			2024			Rate Change	UMR Norm	
		Eligible	Actual	Rate	Eligible	Actual	Rate		Rate	Variance
Well Visits	Rate for Well Baby & Well Child is Visits per 1,000. Rate for adults is the percentage who had a well visit.									
Well Baby Visit	0 - 15 months	163.0	875	5,367.9	139.2	828	5,947.8	10.8%	5,328.7	11.6%
Well Child Visit	3 - 6 years	839.8	614	731.1	743.6	558	750.4	2.6%	791.5	-5.2%
Adults w/ Well Visit	Adults 18+	21,160	7,636	36.1%	19,513	7,172	36.8%	0.7 pts	43.6%	-6.9 pts
Screenings	Rate for all screenings is the percentage of eligible population who had the screening during the period.									
Mammogram	Females 40 - 69	6,629	2,737	41.3%	6,028	2,641	43.8%	2.5 pts	51.1%	-7.3 pts
Cervical Cancer	Females 21 - 64	9,630	2,438	25.3%	8,713	2,109	24.2%	-1.1 pts	25.5%	-1.3 pts
Prostate Cancer	Males 50 - 70	4,056	1,555	38.3%	3,741	1,573	42.0%	3.7 pts	45.1%	-3.0 pts
Colorectal Cancer	Members 45 - 75	10,954	1,601	14.6%	10,047	1,586	15.8%	1.2 pts	18.2%	-2.4 pts
Cholesterol	Female 45+ Male 35+	13,111	6,155	46.9%	12,131	5,865	48.3%	1.4 pts	51.1%	-2.8 pts
Condition-specific	Screening									
Asthma	Office Visit for Asthma	667	535	80.2%	619	498	80.5%	0.2 pts		
COPD	Spirometry Test	105	14	13.3%	121	23	19.0%	5.7 pts		
Type 2 Diabetes	A1c Test	1,425	1,199	84.1%	1,426	1,221	85.6%	1.5 pts	87.0%	-1.3 pts
	Eye Exam	1,425	368	25.8%	1,426	358	25.1%	-0.7 pts	26.5%	-1.4 pts
	Lipid Panel	1,425	1,063	74.6%	1,426	1,090	76.4%	1.8 pts	75.2%	1.2 pts
	Urine Protein Test	1,425	873	61.3%	1,426	895	62.8%	1.5 pts	66.5%	-3.7 pts
	Any Diabetes Screen	1,425	1,319	92.6%	1,426	1,323	92.8%	0.2 pts	94.3%	-1.5 pts
Hyperlipidemia	Lipid Profile	839	471	56.1%	811	404	49.8%	-6.3 pts		
Hypertension	Creatinine Test	2,470	475	19.2%	2,441	475	19.5%	0.2 pts		
	Lipid Profile	2,470	657	26.6%	2,441	575	23.6%	-3.0 pts		

Date Range: Reporting periods are service-based with 3 months of runout: Current period is Service Dates 1/1/2024 - 12/31/2024, Paid through 3/31/2025

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

**Public Employees' Benefits Program - RX Costs
PY 2025 - Through Quarter Ending March 31, 2025**

Express Scripts

1Q-3Q FY2025 CDHP		1Q-3Q FY2024 CDHP	Difference	% Change
Membership Summary			Membership Summary	
Member Count (Memberships)	22,979	24,197	(1,218)	-5.0%
Utilizing Member Count (Patients)	15,443	16,420	(977)	-6.0%
Percent Utilizing (Utilization)	67.2%	67.9%	(0.01)	-1.0%
Claim Summary			Claims Summary	
Net Claims (Total Rx's)	250,469	254,470	(4,001)	-1.6%
Claims per Elig Member per Month (Claims PMPM)	1.21	1.17	0.04	3.4%
Total Claims for Generic (Generic Rx)	219,813	222,058	(2,245.00)	-1.0%
Total Claims for Brand (Brand Rx)	30,656	32,412	(1,756.00)	-5.4%
Total Claims for Brand w/Gen Equiv (Multisource Brand Claims)	406	921	(515.00)	-55.9%
Total Non-Specialty Claims	247,382	251,565	(4,183.00)	-1.7%
Total Specialty Claims	3,087	2,905	182.00	6.3%
Generic % of Total Claims (GFR)	87.8%	87.3%	0.00	0.6%
Generic Effective Rate (GCR)	99.8%	99.6%	0.00	0.2%
Mail Order Claims	63,722	69,807	(6,085.00)	-8.7%
Mail Penetration Rate*	28.9%	31.2%	(0.02)	-2.3%
Claims Cost Summary			Claims Cost Summary	
Total Prescription Cost (Total Gross Cost)	\$34,199,222	\$32,565,038	\$1,634,184.00	5.0%
Total Generic Gross Cost	\$3,473,600	\$3,324,684	\$148,916.00	4.5%
Total Brand Gross Cost	\$30,725,623	\$29,240,354	\$1,485,269.00	5.1%
Total MSB Gross Cost	\$255,410	\$402,567	(\$147,157.00)	-36.6%
Total Ingredient Cost	\$33,103,575	\$31,451,608	\$1,651,967.00	5.3%
Total Dispensing Fee	\$1,078,970	\$1,091,671	(\$12,701.00)	-1.2%
Total Other (e.g. tax)	\$16,677	\$21,758	(\$5,081.00)	-23.4%
Avg Total Cost per Claim (Gross Cost/Rx)	\$136.54	\$127.97	\$8.57	6.7%
Avg Total Cost for Generic (Gross Cost/Generic Rx)	\$15.80	\$15.36	\$0.44	2.9%
Avg Total Cost for Brand (Gross Cost/Brand Rx)	\$1,002.27	\$902.15	\$100.12	11.1%
Avg Total Cost for MSB (MSB Gross Cost/MSB ARx)	\$629.09	\$437.10	\$191.99	43.9%
Member Cost Summary			Member Cost Summary	
Total Member Cost	\$7,799,751	\$7,303,881	\$495,870.00	6.8%
Total Copay	\$6,153,430	\$5,894,999	\$258,431.00	4.4%
Total Deductible	\$1,646,321	\$1,408,882	\$237,439.00	16.9%
Avg Copay per Claim (Copay/Rx)	\$24.57	\$23.17	\$1.40	6.1%
Avg Participant Share per Claim (Copay+Deductible/RX)	\$31.14	\$28.70	\$2.44	8.5%
Avg Copay for Generic (Copay/Generic Rx)	\$7.10	\$6.79	\$0.31	4.6%
Avg Copay for Brand (Copay/Brand Rx)	\$203.53	\$178.81	\$24.72	13.8%
Avg Copay for Brand w/ Generic Equiv (Copay/Multisource Rx)	\$288.39	\$115.32	\$173.07	150.1%
Net PMPM (Participant Cost PMPM)	\$37.71	\$33.54	\$4.18	12.4%
Copay % of Total Prescription Cost (Member Cost Share %)	22.8%	22.4%	0.4%	1.7%
Plan Cost Summary			Plan Cost Summary	
Total Plan Cost (Plan Cost)	\$26,399,471	\$25,261,156	\$1,138,315.00	4.5%
Total Non-Specialty Cost (Non-Specialty Plan Cost)	\$10,949,479	\$10,589,174	\$360,305.00	3.4%
Total Specialty Drug Cost (Specialty Plan Cost)	\$15,449,992	\$14,671,982	\$778,010.00	5.3%
Avg Plan Cost per Claim (Plan Cost/Rx)	\$105.40	\$99.27	\$6.13	6.2%
Avg Plan Cost for Generic (Plan Cost/Generic Rx)	\$8.70	\$8.18	\$0.52	6.4%
Avg Plan Cost for Brand (Plan Cost/Brand Rx)	\$798.74	\$723.34	\$75.40	10.4%
Avg Plan Cost for MSB (MSB Plan Cost/MSB ARx)	\$329.70	\$321.77	\$7.93	2.5%
Net PMPM (Plan Cost PMPM)	\$127.65	\$116.00	\$11.65	10.0%
PMPM without Specialty (Non-Specialty PMPM)	\$52.94	\$42.09	\$10.85	25.8%
PMPM for Specialty Only (Specialty PMPM)	\$74.71	\$67.37	\$7.34	10.9%
Specialty % of Plan Cost	58.5%	58.1%	\$0.00	0.7%
Rebates Received (Q1-Q2 FY2024 actual)	\$4,532,198	\$8,885,059	(\$4,352,861.95)	-49.0%
Net PMPM (Plan Cost PMPM factoring Rebates)	\$105.74	\$75.20	\$30.54	40.6%
PMPM without Specialty (Non-Specialty PMPM)	\$26.85	\$29.36	(\$2.51)	-8.5%
PMPM for Specialty Only (Specialty PMPM)	\$50.73	\$45.03	\$5.70	12.7%

Appendix B

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PEBP

Public Employees' Benefits Program

Quarterly Plan Performance Review

Low Ded Plan • 2025-3Q



A UnitedHealthcare Company

Report Criteria & Contents



Experience Periods*

➤ 2025 Plan Year (Current)

2025-3Q. 1st three Quarters: Claims Paid 7/1/2024 - 3/31/2025

➤ 2024 Plan Year

2024-3Q. 1st three Quarters: Claims Paid 7/1/2023 - 3/31/2024

2024 Full Year: Claims paid 7/1/2023 - 6/30/2024

➤ 2023 Plan Year

2023-3Q. 1st three Quarters: Claims Paid 7/1/2022 - 3/31/2023

2023 Full Year: Claims paid 7/1/2022 - 6/30/2023

Group Data

- Data reported is for the Low Ded Plan only:
- Contract = 7670-07-414946 or 7670-11-414946
- Except where indicated, Report is for Medical data only excluding claim expenses

Normative Comparison Data

- Norm Groups: UMR Book of Business in InfoPortSM
- Composition: 5,024 groups with approximately 7.8 million members
- Norm Period matches Current Year: Claims Paid 7/1/2024 - 3/31/2025

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



Cost Drivers

- Overall Cost Trend based on Medical Paid PEPY: +13.8%
- High-Cost Claimants Paid PMPM trend: +29.4%; Non HCCs trend: +11.1%
- Top Paid Diagnostic Chapters: Health Status & Services (+7.7% Paid PMPM), Musculoskeletal (+2.7%), Neoplasms (Cancer) (+38.1%)



Membership & Demographics

- Total membership is 23.2% higher than prior period
- Employees increased 24.6%, while Dependents were up 21.7%
- 80.7% of members had < \$2,500 medical paid, with 18.6% having no claims paid at all during the reporting period



Utilization Key Indicators

- Paid per IP Admit was \$28,857, which is 10.2% higher than 2024-3Q
- Paid per ER Visit was \$3,148, which is 7.0% higher than 2024-3Q



Network Utilization & Savings

- 98.0% of all Medical spend dollars were to In Network providers
- The average In Network discount was 66.2%, which is 1.0 pts above the 2024 average discount of 65.2%

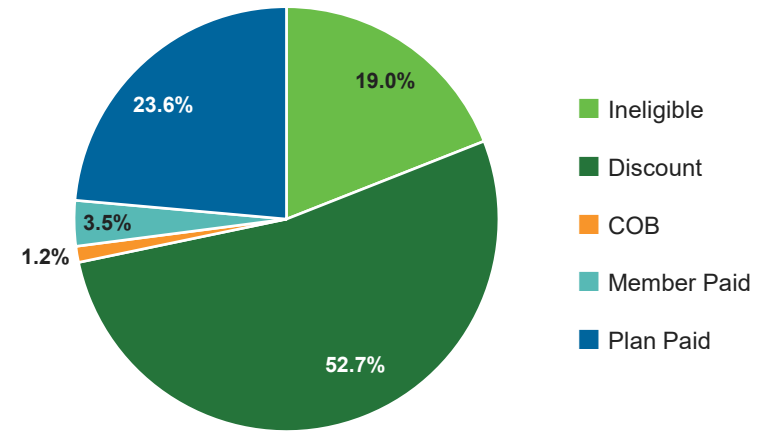
Medical Total Savings Summary



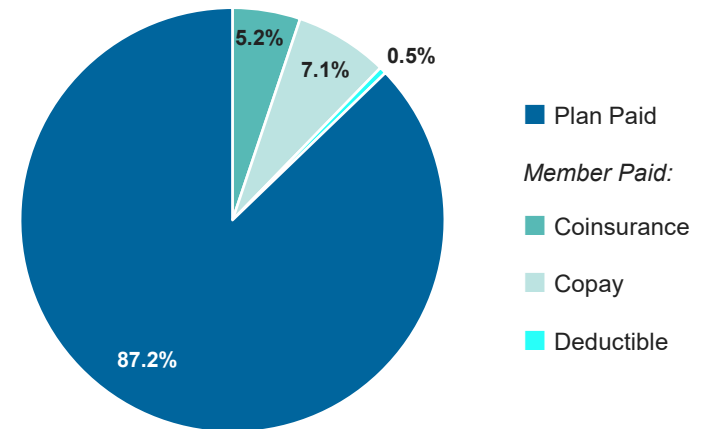
Dollar Chain: Billed to Paid Dollars

Dollar Amount	2025-3Q Total Dollars	2025-3Q PMPM*	2024 PMPM*	Trend
Medical Billed	\$360,485,203	\$1,721	\$1,519	13.3%
(-) Ineligible	\$68,562,483	\$327	\$303	8.2%
Medical Covered	\$291,922,720	\$1,393	\$1,216	14.6%
(-) Discount	\$189,943,294	\$907	\$780	16.2%
Medical Allowed	\$101,979,426	\$487	\$436	11.7%
(-) COB	\$4,401,949	\$21	\$11	93.4%
(-) Coinsurance	\$5,034,479	\$24	\$23	5.6%
(-) Copay	\$6,926,563	\$33	\$32	3.7%
(-) Deductible	\$517,387	\$2	\$2	10.0%
Total Member Paid	\$12,478,429	\$60	\$57	4.7%
Total Plan Paid	\$85,000,092	\$406	\$363	11.8%

Breakout of Billed Dollars



Breakout of Paid Dollars: Plan vs. Member Paid



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

Medical & Rx Paid Claims by Age Range



Age	2024-3Q (7/1/2023 - 3/31/2024)						2025-3Q (7/1/2024 - 3/31/2025)						Change	
	Med Paid	Med Paid PMPM	Rx Paid	Rx Paid PMPM	Total Paid	Tot Paid PMPM	Med Paid	Med Paid PMPM	Rx Paid	Rx Paid PMPM	Total Paid	Tot Paid PMPM	Total Paid	Tot Paid PMPM
<1	\$5,876,341	\$3,440	\$16,340	\$10	\$5,892,681	\$3,449	\$4,734,658	\$2,225	\$24,955	\$12	\$4,759,613	\$2,237	-19.2%	-35.1%
1	\$376,945	\$215	\$4,311	\$2	\$381,256	\$218	\$685,151	\$303	\$12,177	\$5	\$697,328	\$309	82.9%	41.9%
2 - 4	\$800,556	\$132	\$29,277	\$5	\$829,833	\$137	\$1,472,906	\$196	\$77,102	\$10	\$1,550,008	\$206	86.8%	50.3%
5 - 9	\$1,463,048	\$129	\$390,382	\$34	\$1,853,430	\$163	\$1,788,652	\$127	\$745,968	\$53	\$2,534,620	\$180	36.8%	10.1%
10 - 14	\$1,686,962	\$137	\$328,699	\$27	\$2,015,661	\$164	\$2,325,304	\$157	\$301,524	\$20	\$2,626,827	\$177	30.3%	8.2%
15 - 19	\$2,306,328	\$160	\$560,362	\$39	\$2,866,691	\$199	\$3,792,327	\$219	\$1,007,338	\$58	\$4,799,665	\$277	67.4%	39.4%
20 - 24	\$2,916,480	\$215	\$809,280	\$60	\$3,725,760	\$275	\$3,286,309	\$197	\$1,248,733	\$75	\$4,535,041	\$271	21.7%	-1.2%
25 - 29	\$3,173,289	\$278	\$1,290,025	\$113	\$4,463,314	\$391	\$4,534,178	\$313	\$1,824,049	\$126	\$6,358,227	\$440	42.5%	12.3%
30 - 34	\$3,819,481	\$286	\$2,620,947	\$196	\$6,440,428	\$482	\$6,009,079	\$362	\$2,587,072	\$156	\$8,596,150	\$518	33.5%	7.5%
35 - 39	\$4,526,499	\$310	\$1,950,447	\$133	\$6,476,946	\$443	\$7,113,326	\$387	\$2,993,817	\$163	\$10,107,143	\$549	56.0%	24.0%
40 - 44	\$4,931,672	\$337	\$2,261,154	\$155	\$7,192,827	\$492	\$7,703,221	\$430	\$3,276,586	\$183	\$10,979,807	\$612	52.6%	24.6%
45 - 49	\$4,288,864	\$338	\$2,563,655	\$202	\$6,852,518	\$541	\$6,471,992	\$409	\$3,763,702	\$238	\$10,235,695	\$647	49.4%	19.7%
50 - 54	\$5,766,264	\$405	\$3,713,143	\$261	\$9,479,407	\$666	\$8,066,246	\$475	\$4,592,489	\$270	\$12,658,736	\$746	33.5%	11.9%
55 - 59	\$7,109,481	\$563	\$3,419,108	\$271	\$10,528,588	\$834	\$9,993,962	\$645	\$4,810,655	\$310	\$14,804,618	\$955	40.6%	14.6%
60 - 64	\$7,402,014	\$678	\$3,616,809	\$331	\$11,018,823	\$1,009	\$11,183,994	\$834	\$4,608,808	\$344	\$15,792,802	\$1,177	43.3%	16.7%
65+	\$3,456,142	\$791	\$1,372,339	\$314	\$4,828,481	\$1,104	\$5,838,789	\$1,064	\$2,222,077	\$405	\$8,060,867	\$1,469	66.9%	33.0%
Total	\$59,900,366	\$352	\$24,946,278	\$147	\$84,846,643	\$499	\$85,000,092	\$406	\$34,097,054	\$163	\$119,097,146	\$569	40.4%	13.9%

Financial Summary – YTD Trend

Total Plan & Norm



Measure	Total Plan					UMR Norm	
	2023-3Q	⇒	2024-3Q	⇒	2025-3Q	2025-3Q	Variance
Average Enrollment							
Employees	3,309	195.9%	9,793	24.6%	12,206		
Spouses	831	190.5%	2,413	19.0%	2,871		
Children	2,308	189.8%	6,687	22.6%	8,201		
Tot. Members	6,448	193.0%	18,893	23.2%	23,278		
Avg. Family Size	1.9	-1.0%	1.9	-1.2%	1.9	1.9	-0.6%
Financial Summary							
Allowed	\$23,623,100	206.0%	\$72,284,182	41.1%	\$101,979,426		
Plan Paid	\$19,464,274	207.7%	\$59,900,366	41.9%	\$85,000,092		
Member Paid (OOP)	\$2,901,533	233.5%	\$9,677,852	28.9%	\$12,478,429		
Paid PEPY	\$7,843	4.0%	\$8,156	13.8%	\$9,285	\$10,189	-8.9%
Paid PMPY	\$4,025	5.0%	\$4,227	15.2%	\$4,869	\$5,311	-8.3%
Paid PEPM	\$654	4.0%	\$680	13.8%	\$774	\$849	-8.9%
Paid PMPM	\$335	5.0%	\$352	15.2%	\$406	\$443	-8.3%
High-Cost Claimants (Med Paid \$100,000+)							
# of HCCs	28	92.9%	54	64.8%	89		
HCCs per 1000	4.3	-34.2%	2.9	33.8%	3.8	4.8	-19.6%
Paid per HCC	\$216,495	14.2%	\$247,264	-3.2%	\$239,246	\$220,999	8.3%
HCC Paid % of Tot	31.1%	-8.9 pts	22.3%	2.8 pts	25.1%	27.4%	-2.4 pts
Cost Distribution by Claim Type (Paid PMPY)							
Inpatient	\$818	-2.4%	\$798	30.8%	\$1,044	\$1,347	-22.5%
Outpatient	\$1,213	-0.3%	\$1,210	14.7%	\$1,388	\$1,560	-11.0%
Physician	\$1,918	11.5%	\$2,139	10.2%	\$2,356	\$2,294	2.7%
Ancillary	\$76	5.9%	\$81	0.7%	\$81	\$111	-26.6%

- With \$75.8M paid, the State Active population is 89.2% of total 2025-3Q med spend
- On a Paid PMPM basis, State Actives are up 16.4% compared to prior year
- Total Low Ded Plan Paid PMPM trend is +15.2%

PEPY (per employee per year) and **PEPM** (per employee per month) represent amounts per the primary subscriber (employee or retiree).

PMPY (per member per year) and **PMPM** (per member per month) represent amounts per all covered members, including dependents.

Amounts **Per Year (PEPY and PMPY)** have been annualized.

HCCs (High-cost Claimants) are based on patients with \$100,000+ paid medical in the period.

Claim Type: Ancillary includes Durable Medical Equipment, prosthetics, some drugs paid on the medical plan, et al.

Financial Summary – YTD Trend

Active Members



Measure	State Active					Non-State Active				
	2023-3Q	⇒	2024-3Q	⇒	2025-3Q	2023-3Q	⇒	2024-3Q	⇒	2025-3Q
Average Enrollment										
Employees	3,007	197.6%	8,948	25.8%	11,258	0	175.0%	1	100.0%	2
Spouses	735	191.8%	2,146	19.8%	2,571	0	175.0%	1	18.2%	1
Children	2,196	190.4%	6,379	23.3%	7,863	0	-	0	-	0
Tot. Members	5,938	194.2%	17,472	24.2%	21,692	1	175.0%	2	59.1%	4
Avg. Family Size	2.0	-1.1%	2.0	-1.3%	1.9	2.0	0.0%	2.0	-20.5%	1.6
Financial Summary										
Allowed	\$20,295,452	210.2%	\$62,963,171	44.3%	\$90,860,894	\$5,042	338.2%	\$22,095	-11.9%	\$19,467
Plan Paid	\$16,718,626	213.9%	\$52,478,635	44.5%	\$75,832,194	\$3,800	363.8%	\$17,625	-13.3%	\$15,281
Member Paid (OOP)	\$2,576,040	236.3%	\$8,663,675	30.3%	\$11,289,715	\$1,242	259.9%	\$4,471	-6.4%	\$4,187
Paid PEPY	\$7,414	5.5%	\$7,820	14.9%	\$8,981	\$11,400	68.7%	\$19,227	-56.6%	\$8,335
Paid PMPY	\$3,754	6.7%	\$4,005	16.4%	\$4,661	\$5,700	68.7%	\$9,613	-45.5%	\$5,239
Paid PEPM	\$618	5.5%	\$652	14.9%	\$748	\$950	68.7%	\$1,602	-56.6%	\$695
Paid PMPM	\$313	6.7%	\$334	16.4%	\$388	\$475	68.7%	\$801	-45.5%	\$437
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	22	90.9%	42	90.5%	80	0	-	0	-	0
HCCs per 1000	3.7	-35.1%	2.4	53.4%	3.7	0.0	-	0.0	-	0.0
Paid per HCC	\$224,049	16.0%	\$259,860	-9.4%	\$235,305	\$0	-	\$0	-	\$0
HCC Paid % of Tot	29.5%	-8.7 pts	20.8%	4.0 pts	24.8%	0.0%	-	0.0%	-	0.0%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$755	0.1%	\$756	32.6%	\$1,002	\$0	-	\$0	-	\$0
Outpatient	\$1,132	0.7%	\$1,139	14.0%	\$1,298	\$0	-	\$0	-	\$1,481
Physician	\$1,807	12.4%	\$2,031	12.2%	\$2,279	\$5,700	68.7%	\$9,613	-60.9%	\$3,758
Ancillary	\$61	29.7%	\$78	3.6%	\$81	\$0	-	\$0	-	\$0

Financial Summary – YTD Trend

Retired Members



Measure	State Retirees					Non-State Retirees				
	2023-3Q	⇒	2024-3Q	⇒	2025-3Q	2023-3Q	⇒	2024-3Q	⇒	2025-3Q
Average Enrollment										
Employees	290	180.8%	815	13.1%	921	12	151.4%	29	-14.8%	25
Spouses	90	183.8%	254	13.5%	288	6	121.6%	13	-15.0%	11
Children	112	175.4%	307	9.5%	336	0	-	1	0.0%	1
Tot. Members	491	180.1%	1,376	12.3%	1,546	17	147.4%	43	-14.5%	37
Avg. Family Size	1.7	-0.2%	1.7	-0.6%	1.7	1.5	-1.6%	1.5	0.3%	1.5
Financial Summary										
Allowed	\$3,215,645	175.2%	\$8,848,072	21.3%	\$10,730,712	\$106,961	321.5%	\$450,844	-18.3%	\$368,353
Plan Paid	\$2,662,606	172.4%	\$7,252,325	23.4%	\$8,947,747	\$79,242	91.5%	\$151,781	35.0%	\$204,871
Member Paid (OOP)	\$306,318	204.0%	\$931,112	22.5%	\$1,141,002	\$17,933	338.3%	\$78,594	-44.6%	\$43,526
Paid PEPY	\$12,239	-3.0%	\$11,871	9.1%	\$12,953	\$9,056	-23.8%	\$6,899	58.4%	\$10,926
Paid PMPY	\$7,228	-2.8%	\$7,028	9.8%	\$7,718	\$6,096	-22.6%	\$4,719	57.9%	\$7,450
Paid PEPM	\$1,020	-3.0%	\$989	9.1%	\$1,079	\$755	-23.8%	\$575	58.4%	\$911
Paid PMPM	\$602	-2.8%	\$586	9.8%	\$643	\$508	-22.6%	\$393	57.9%	\$621
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	5	160.0%	13	-30.8%	9	0	-	0	-	0
HCCs per 1000	10.2	-7.2%	9.4	-38.4%	5.8	0.0	-	0.0	-	0.0
Paid per HCC	\$194,417	-3.8%	\$187,080	46.5%	\$274,138	\$0	-	\$0	-	\$0
HCC Paid % of Tot	36.5%	-3.0 pts	33.5%	-6.0 pts	27.6%	0.0%	-	0.0%	-	0.0%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$1,592	-16.4%	\$1,331	23.9%	\$1,649	\$483	99.3%	\$963	-100.0%	\$0
Outpatient	\$2,202	-4.7%	\$2,098	22.8%	\$2,576	\$1,223	25.6%	\$1,537	162.9%	\$4,041
Physician	\$3,167	10.2%	\$3,491	-2.2%	\$3,415	\$4,358	-50.5%	\$2,157	51.1%	\$3,259
Ancillary	\$267	-59.4%	\$109	-28.5%	\$78	\$31	96.3%	\$61	143.9%	\$149

Financial Summary – Full Year Trend

Plan Totals & Norm



Measure	Total Plan					UMR Norm	
	2023	⇒	2024	⇒	2025-3Q	2025-3Q	Variance
Average Enrollment							
Employees	4,427	125.9%	10,000	22.1%	12,206		
Spouses	1,103	121.8%	2,446	17.4%	2,871		
Children	3,063	121.7%	6,788	20.8%	8,201		
Tot. Members	8,592	123.9%	19,234	21.0%	23,278		
Avg. Family Size	1.9	-0.9%	1.9	-0.8%	1.9	1.9	-0.6%
Financial Summary							
Allowed	\$43,148,635	133.1%	\$100,584,108	1.4%	\$101,979,426		
Plan Paid	\$36,139,486	131.7%	\$83,741,413	1.5%	\$85,000,092		
Member Paid (OOP)	\$5,176,879	153.5%	\$13,125,142	-4.9%	\$12,478,429		
Paid PEPY	\$8,164	2.6%	\$8,374	10.9%	\$9,285	\$10,189	-8.9%
Paid PMPY	\$4,206	3.5%	\$4,354	11.8%	\$4,869	\$5,311	-8.3%
Paid PEPM	\$680	2.6%	\$698	10.9%	\$774	\$849	-8.9%
Paid PMPM	\$351	3.5%	\$363	11.8%	\$406	\$443	-8.3%
High-Cost Claimants (Med Paid \$100,000+)							
# of HCCs	48	83.3%	88	1.1%	89		
HCCs per 1000	5.6	-18.1%	4.6	-16.4%	3.8	4.8	-19.6%
Paid per HCC	\$234,319	-2.3%	\$228,980	4.5%	\$239,246	\$220,999	8.3%
HCC Paid % of Tot	31.1%	-7.1 pts	24.1%	1.0 pts	25.1%	27.4%	-2.4 pts
Cost Distribution by Claim Type (Paid PMPY)							
Inpatient	\$895	-6.6%	\$836	24.9%	\$1,044	\$1,347	-22.5%
Outpatient	\$1,268	0.4%	\$1,274	9.0%	\$1,388	\$1,560	-11.0%
Physician	\$1,946	11.0%	\$2,159	9.1%	\$2,356	\$2,294	2.7%
Ancillary	\$98	-12.3%	\$86	-5.3%	\$81	\$111	-26.6%

- Total plan paid amount for the first three quarters of 2023 was 71.5% of the full year
- Annualizing 2024 paid dollars using the same ratio would result in a total paid of \$119 M

PEPY (per employee per year) and **PEPM** (per employee per month) represent amounts per the primary subscriber (employee or retiree).

PMPY (per member per year) and **PMPM** (per member per month) represent amounts per all covered members, including dependents.

Amounts **Per Year (PEPY and PMPY)** have been annualized for the 2024 Plan Year.

HCCs (High-cost Claimants) are based on patients with \$100,000+ paid medical in the period.

Claim Type: Ancillary includes Durable Medical Equipment, prosthetics, some drugs paid on the medical plan, et al.

Financial Summary – Full Year Trend

Active Members



Measure	State Active					Non-State Active				
	2023	⇒	2024	⇒	2025-3Q	2023	⇒	2024	⇒	2025-3Q
Average Enrollment										
Employees	4,026	127.2%	9,150	23.0%	11,258	1	114.3%	1	95.6%	2
Spouses	977	122.8%	2,176	18.1%	2,571	1	114.3%	1	15.6%	1
Children	2,915	122.2%	6,478	21.4%	7,863	0	-	0	-	0
Tot. Members	7,918	124.8%	17,804	21.8%	21,692	1	114.3%	3	55.6%	4
Avg. Family Size	2.0	-1.1%	1.9	-1.0%	1.9	2.0	0.0%	2.0	-20.5%	1.6
Financial Summary										
Allowed	\$37,049,338	136.2%	\$87,492,756	3.8%	\$90,860,894	\$11,149	196.5%	\$33,055	-41.1%	\$19,467
Plan Paid	\$31,024,324	135.7%	\$73,120,641	3.7%	\$75,832,194	\$8,569	209.1%	\$26,488	-42.3%	\$15,281
Member Paid (OOP)	\$4,618,119	155.4%	\$11,795,191	-4.3%	\$11,289,715	\$2,580	154.5%	\$6,566	-36.2%	\$4,187
Paid PEPY	\$7,705	3.7%	\$7,992	12.4%	\$8,981	\$14,690	44.3%	\$21,191	-60.7%	\$8,335
Paid PMPY	\$3,918	4.8%	\$4,107	13.5%	\$4,661	\$7,345	44.3%	\$10,595	-50.6%	\$5,239
Paid PEPM	\$642	3.7%	\$666	12.4%	\$748	\$1,224	44.3%	\$1,766	-60.7%	\$695
Paid PMPM	\$327	4.8%	\$342	13.5%	\$388	\$612	44.3%	\$883	-50.6%	\$437
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	37	89.2%	70	14.3%	80	0	-	0	-	0
HCCs per 1000	4.7	-15.9%	3.9	-6.2%	3.7	0.0	-	0.0	-	0.0
Paid per HCC	\$238,408	-3.3%	\$230,519	2.1%	\$235,305	\$0	-	\$0	-	\$0
HCC Paid % of Tot	28.4%	-6.4 pts	22.1%	2.8 pts	24.8%	0.0%	-	0.0%	-	0.0%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$828	-4.0%	\$794	26.2%	\$1,002	\$0	-	\$0	-	\$0
Outpatient	\$1,179	1.7%	\$1,199	8.3%	\$1,298	\$0	-	\$527	181.2%	\$1,481
Physician	\$1,824	11.3%	\$2,029	12.3%	\$2,279	\$7,345	36.4%	\$10,017	-62.5%	\$3,758
Ancillary	\$88	-4.6%	\$84	-3.1%	\$81	\$0	-	\$52	-100.0%	\$0

Financial Summary – Full Year Trend

Retired Members



Measure	State Retirees					Non-State Retirees				
	2023	⇒	2024	⇒	2025-3Q	2023	⇒	2024	⇒	2025-3Q
Average Enrollment										
Employees	384	113.6%	821	12.2%	921	15	84.3%	28	-12.0%	25
Spouses	118	117.6%	256	12.5%	288	8	63.3%	12	-12.9%	11
Children	147	109.6%	309	8.9%	336	0	500.0%	1	0.0%	1
Tot. Members	650	113.4%	1,386	11.5%	1,546	23	80.5%	42	-12.0%	37
Avg. Family Size	1.7	-0.1%	1.7	-0.6%	1.7	1.5	-2.1%	1.5	0.0%	1.5
Financial Summary										
Allowed	\$5,657,007	119.6%	\$12,423,242	-13.6%	\$10,730,712	\$431,141	47.3%	\$635,055	-42.0%	\$368,353
Plan Paid	\$4,768,632	116.6%	\$10,327,679	-13.4%	\$8,947,747	\$337,961	-21.1%	\$266,605	-23.2%	\$204,871
Member Paid (OOP)	\$517,704	137.7%	\$1,230,503	-7.3%	\$1,141,002	\$38,476	141.4%	\$92,881	-53.1%	\$43,526
Paid PEPY	\$12,405	1.4%	\$12,577	3.0%	\$12,953	\$21,922	-57.2%	\$9,382	16.5%	\$10,926
Paid PMPY	\$7,342	1.5%	\$7,450	3.6%	\$7,718	\$14,641	-56.3%	\$6,399	16.4%	\$7,450
Paid PEPM	\$1,034	1.4%	\$1,048	3.0%	\$1,079	\$1,827	-57.2%	\$782	16.5%	\$911
Paid PMPM	\$612	1.5%	\$621	3.6%	\$643	\$1,220	-56.3%	\$533	16.4%	\$621
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	10	80.0%	18	-50.0%	9	1	0.0%	1	-100.0%	0
HCCs per 1000	15.4	-15.7%	13.0	-55.2%	5.8	43.3	-44.6%	24.0	-100.0%	0.0
Paid per HCC	\$215,577	0.5%	\$216,572	26.6%	\$274,138	\$178,686	-38.7%	\$109,572	-100.0%	\$0
HCC Paid % of Tot	45.2%	-7.5 pts	37.7%	-10.2 pts	27.6%	52.9%	-11.8 pts	41.1%	-41.1 pts	0.0%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$1,679	-21.8%	\$1,314	25.5%	\$1,649	\$1,922	32.3%	\$2,544	-100.0%	\$0
Outpatient	\$2,087	6.5%	\$2,224	15.8%	\$2,576	\$8,811	-84.4%	\$1,379	193.1%	\$4,041
Physician	\$3,356	13.4%	\$3,805	-10.2%	\$3,415	\$3,857	-39.4%	\$2,338	39.4%	\$3,259
Ancillary	\$219	-50.9%	\$108	-27.9%	\$78	\$50	174.4%	\$138	8.1%	\$149

Medical Paid Claims by Claim Type

Breakout of State vs. Non-State by Member Status



Claim Type	2024-3Q (7/1/2023 - 3/31/2024)				2025-3Q (7/1/2024 - 3/31/2025)				Trend
	Active	Pre-Medicare Retirees	Medicare Retirees	Total	Active	Pre-Medicare Retirees	Medicare Retirees	Total	Total
State Members									
Inpatient	\$9,902,423	\$1,358,728	\$14,722	\$11,275,873	\$16,307,298	\$1,832,672	\$79,332	\$18,219,301	61.6%
Outpatient	\$14,927,606	\$2,042,107	\$122,579	\$17,092,291	\$21,124,702	\$2,892,919	\$93,511	\$24,111,132	41.1%
Physician	\$26,619,950	\$3,424,776	\$177,440	\$30,222,166	\$37,076,913	\$3,761,428	\$197,931	\$41,036,271	35.8%
Ancillary	\$1,028,656	\$102,780	\$9,193	\$1,140,629	\$1,323,282	\$85,775	\$4,180	\$1,413,237	23.9%
Total	\$52,478,635	\$6,928,391	\$323,933	\$59,730,960	\$75,832,194	\$8,572,793	\$374,953	\$84,779,941	41.9%
PMPM	\$333.73	\$611.71	\$306.56	\$352.12	\$388.44	\$680.24	\$286.46	\$405.38	15.1%
Non-State Members									
Inpatient	\$0	\$0	\$30,985	\$30,985	\$0	\$0	\$0	\$0	-100.0%
Outpatient	\$0	\$2,226	\$47,214	\$49,440	\$4,321	\$12,308	\$98,819	\$115,448	133.5%
Physician	\$17,625	\$16,584	\$52,803	\$87,012	\$10,960	\$49,254	\$40,382	\$100,596	15.6%
Ancillary	\$0	\$795	\$1,174	\$1,970	\$0	\$329	\$3,779	\$4,108	108.5%
Total	\$17,625	\$19,605	\$132,176	\$169,406	\$15,281	\$61,891	\$142,980	\$220,151	30.0%
PMPM	\$801.12	\$197.90	\$460.65	\$415.21	\$436.59	\$966.77	\$537.56	\$603.15	45.3%
All Members									
Inpatient	\$9,902,423	\$1,358,728	\$45,707	\$11,306,858	\$16,307,298	\$1,832,672	\$79,332	\$18,219,301	61.1%
Outpatient	\$14,927,606	\$2,044,333	\$169,792	\$17,141,731	\$21,129,023	\$2,905,227	\$192,330	\$24,226,580	41.3%
Physician	\$26,637,575	\$3,441,360	\$230,243	\$30,309,177	\$37,087,873	\$3,810,682	\$238,313	\$41,136,867	35.7%
Ancillary	\$1,028,656	\$103,576	\$10,368	\$1,142,599	\$1,323,282	\$86,103	\$7,959	\$1,417,344	24.0%
Total	\$52,496,260	\$6,947,996	\$456,110	\$59,900,366	\$75,847,475	\$8,634,684	\$517,933	\$85,000,092	41.9%
PMPM	\$333.80	\$608.13	\$339.46	\$352.27	\$388.44	\$681.69	\$328.87	\$405.73	15.2%

Medical Cost Distribution

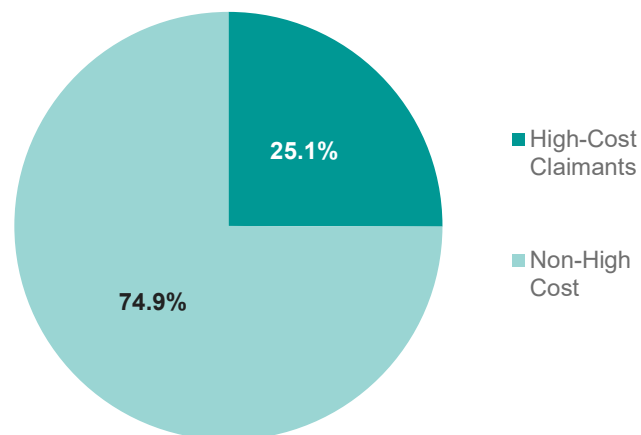
Distribution by Member Cost



Member Total Paid Range	2024-3Q (7/1/2023 - 3/31/2024)						2025-3Q (7/1/2024 - 3/31/2025)					
	Unique Members	Members % of Tot	Total Paid	Tot Paid % of Tot	Total OOP (Member Paid)	OOP % of Tot	Unique Members	Members % of Tot	Total Paid	Tot Paid % of Tot	Total OOP (Member Paid)	OOP % of Tot
No Claims	4,721	21.4%	\$0	0.0%	\$0	0.0%	4,979	18.6%	\$0	0.0%	\$0	0.0%
< \$0 - \$0	488	2.2%	-\$123,519	-0.2%	\$16,463	0.2%	831	3.1%	-\$234,233	-0.3%	\$27,080	0.2%
> \$0 - \$2,500	13,028	58.9%	\$8,816,037	14.7%	\$3,052,485	31.5%	15,787	59.0%	\$10,958,933	12.9%	\$3,801,068	30.5%
> \$2,500 - \$5,000	1,740	7.9%	\$6,093,797	10.2%	\$1,757,215	18.2%	2,359	8.8%	\$8,302,021	9.8%	\$2,339,753	18.8%
> \$5,000 - \$10,000	1,055	4.8%	\$7,354,020	12.3%	\$1,626,447	16.8%	1,359	5.1%	\$9,453,474	11.1%	\$2,092,264	16.8%
> \$10,000 - \$25,000	711	3.2%	\$10,930,190	18.2%	\$1,815,845	18.8%	908	3.4%	\$14,134,954	16.6%	\$2,341,849	18.8%
> \$25,000 - \$50,000	224	1.0%	\$7,604,557	12.7%	\$813,681	8.4%	309	1.2%	\$10,697,894	12.6%	\$1,002,616	8.0%
> \$50,000 - \$100,000	82	0.4%	\$5,873,036	9.8%	\$366,120	3.8%	151	0.6%	\$10,394,145	12.2%	\$525,216	4.2%
> \$100,000	54	0.2%	\$13,352,249	22.3%	\$229,595	2.4%	89	0.3%	\$21,292,905	25.1%	\$348,584	2.8%
Total	22,103	100.0%	\$59,900,366	100.0%	\$9,677,852	100.0%	26,772	100.0%	\$85,000,092	100.0%	\$12,478,429	100.0%

* Unique Members are counted equally regardless of length of coverage. Note that because data is on a paid basis, member counts may also include those not active in the period.

Cost Distribution: HCCs vs. Non-HCCs



HCC Cost Breakout by Diagnostic Chapter

#	Diagnostic Chapter	Patients	Total Paid	% of Tot
1	Neoplasms	41	\$3,723,136	17.5%
2	Injury, Poisoning & External Causes	30	\$2,700,489	12.7%
3	Perinatal Originating Conditions	13	\$2,665,822	12.5%
4	Health Status & Health Services	82	\$2,246,628	10.6%
5	Circulatory System	48	\$2,037,146	9.6%
6	Endocrine, Nutritional & Metabolic	47	\$1,524,083	7.2%
7	Nervous System	38	\$1,323,749	6.2%
8	Musculoskeletal System	47	\$775,149	3.6%
9	Blood & Immune Disorders	26	\$719,584	3.4%
10	Respiratory System	37	\$677,072	3.2%
...	All Others		\$2,900,046	13.6%
=	Total	89	\$21,292,905	100.0%

Utilization Summary – YTD Trend

Plan Totals & Norm



Measure	Total Plan					UMR Norm	
	2023-3Q	⇒	2024-3Q	⇒	2025-3Q	2025-3Q	Variance
Inpatient Admissions							
# of Admits	357	52.9%	546	32.6%	724		
# of Admit Days	1,604	60.8%	2,580	25.6%	3,240		
Paid per Admit	\$25,679	2.0%	\$26,192	10.2%	\$28,857	\$29,692	-2.8%
Paid per Admit Day	\$5,715	-3.0%	\$5,543	16.3%	\$6,448	\$5,810	11.0%
Admits per 1000	73.8	-47.8%	38.5	7.6%	41.5	47.5	-12.7%
Average LOS	4.5	5.2%	4.7	-5.3%	4.5	5.1	-12.4%
Emergency Room Visits							
# of ER Visits	1,473	72.8%	2,546	34.2%	3,417		
~ % resulting in Admit	12.3%	-1.8 pts	10.4%	0.6 pts	11.1%	10.5%	0.6 pts
ER Visits per Patient	1.3	3.8%	1.3	2.0%	1.4		
ER Visits per 1000	304.6	-41.0%	179.7	8.9%	195.7	222.9	-12.2%
Paid per ER Visit	\$2,885	2.0%	\$2,943	7.0%	\$3,148	\$2,289	37.6%
Urgent Care Visits							
# of UC Visits	3,823	41.2%	5,397	29.9%	7,013		
UC Visits per Patient	1.4	0.9%	1.4	0.6%	1.4		-
UC Visits per 1000	790.6	-51.8%	380.9	5.5%	401.7	277.2	44.9%
Paid per UC Visit	\$90	11.8%	\$101	7.1%	\$108	\$114	-5.2%
Office Visits							
Off Visits per Patient	3.6	13.1%	4.1	2.9%	4.2		
Paid per Office Visit	\$79	8.4%	\$85	5.1%	\$90	\$93	-3.7%
Office Visits Paid PMPY	\$612	-40.1%	\$367	8.5%	\$398	\$355	12.2%
Services							
Radiology Svcs per 1000	6,356.1	-45.1%	3,489.6	9.1%	3,807.6	3,557.8	7.0%
Radiology Paid PMPY	\$622	-44.9%	\$343	14.5%	\$392		
Lab Services per 1000	18,640.0	-48.3%	9,632.1	11.0%	10,690.9	9,360.2	14.2%
Labs Paid PMPY	\$403	-42.7%	\$231	16.6%	\$269		

- Inpatient Admission rate per 1000 increased 7.6%, and amount paid per Admission is 10.2% higher than prior period
- ER utilization increased 8.9%, and amount paid per ER visit is 7.0% higher than prior period

Admissions and all other **Visits** are counted for utilization if the *initial Paid Date* for the first primary claim (facility claim for non-Office Visits) fell within the time period. For cost purposes, however, all visit costs paid within the time period are included.

Counts **per 1000** and amounts **PMPY** (per member per year) have been annualized.

Utilization Summary – YTD Trend

Active Members



Measure	State Active					Non-State Active				
	2023-3Q	⇒	2024-3Q	⇒	2025-3Q	2023-3Q	⇒	2024-3Q	⇒	2025-3Q
Inpatient Admissions										
# of Admits	327	52.0%	497	38.0%	686	0	-	0	-	0
# of Admit Days	1,490	55.3%	2,314	31.3%	3,038	0	-	0	-	0
Paid per Admit	\$24,565	5.0%	\$25,804	10.5%	\$28,506	\$0	-	\$0	-	\$0
Paid per Admit Day	\$5,391	2.8%	\$5,542	16.1%	\$6,437	\$0	-	\$0	-	\$0
Admits per 1000	73.4	-48.3%	37.9	11.2%	42.2	0.0	-	0.0	-	0.0
Average LOS	4.6	2.2%	4.7	-4.9%	4.4	0.0	-	0.0	-	0.0
Emergency Room Visits										
# of ER Visits	1,350	72.7%	2,332	36.7%	3,189	0	-	0	-	2
~ % resulting in Admit	12.0%	-1.8 pts	10.2%	0.7 pts	11.0%	0.0%	-	0.0%	-	0.0%
ER Visits per Patient	1.3	2.2%	1.3	2.6%	1.4	0.0	-	0.0	-	2.0
ER Visits per 1000	303.1	-41.3%	178.0	10.1%	196.0	0.0	-	0.0	-	685.7
Paid per ER Visit	\$2,904	2.3%	\$2,970	3.5%	\$3,073	\$0	-	\$0	-	\$1,852
Urgent Care Visits										
# of UC Visits	3,616	41.1%	5,102	30.6%	6,664	2	0.0%	2	-100.0%	0
UC Visits per Patient	1.4	0.6%	1.4	0.3%	1.4	2.0	-50.0%	1.0	-100.0%	0.0
UC Visits per 1000	811.9	-52.0%	389.3	5.2%	409.6	3,000.0	-63.6%	1,090.9	-100.0%	0.0
Paid per UC Visit	\$91	11.7%	\$101	7.1%	\$109	\$141	20.5%	\$170	-100.0%	\$0
Office Visits										
Off Visits per Patient	3.5	13.5%	4.0	3.3%	4.2	8.5	5.9%	9.0	-38.9%	5.5
Paid per Office Visit	\$78	8.3%	\$84	5.8%	\$89	\$100	40.2%	\$140	13.5%	\$159
Office Visits Paid PMPY	\$585	-39.8%	\$352	9.5%	\$386	\$2,556	-46.0%	\$1,379	-56.4%	\$601
Services										
Radiology Svcs per 1000	5,957.2	-45.8%	3,230.8	11.1%	3,589.9	36,000.0	-90.9%	3,272.7	36.2%	4,457.1
Radiology Paid PMPY	\$583	-45.5%	\$317	13.8%	\$361	\$3,195	-34.1%	\$2,107	2.3%	\$2,155
Lab Services per 1000	17,938.3	-47.7%	9,380.3	11.8%	10,485.2	67,500.0	-62.8%	25,090.9	-35.8%	16,114.3
Labs Paid PMPY	\$391	-42.5%	\$225	16.6%	\$262	\$295	-34.3%	\$193	-25.6%	\$144

Utilization Summary – YTD Trend

Retired Members



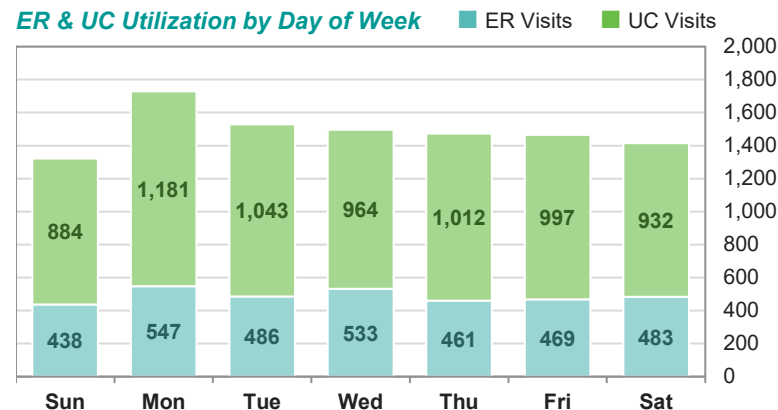
Measure	State Retirees					Non-State Retirees				
	2023-3Q	⇒	2024-3Q	⇒	2025-3Q	2023-3Q	⇒	2024-3Q	⇒	2025-3Q
Inpatient Admissions										
# of Admits	29	65.5%	48	-20.8%	38	1	0.0%	1	-100.0%	0
# of Admit Days	111	129.7%	255	-20.8%	202	3	266.7%	11	-100.0%	0
Paid per Admit	\$37,215	-21.6%	\$29,172	20.6%	\$35,196	\$55,310	37.3%	\$75,918	-100.0%	\$0
Paid per Admit Day	\$9,723	-43.5%	\$5,491	20.6%	\$6,621	\$18,437	-62.6%	\$6,902	-100.0%	\$0
Admits per 1000	78.7	-40.9%	46.5	-29.5%	32.8	76.9	-59.6%	31.1	-100.0%	0.0
Average LOS	3.8	38.8%	5.3	0.1%	5.3	3.0	266.7%	11.0	-100.0%	0.0
Emergency Room Visits										
# of ER Visits	120	71.7%	206	8.3%	223	3	166.7%	8	-62.5%	3
~ % resulting in Admit	15.8%	-2.7 pts	13.1%	-0.1 pts	13.0%	0.0%	0.0 pts	0.0%	0.0 pts	0.0%
ER Visits per Patient	1.2	23.5%	1.5	-6.0%	1.4	1.0	14.3%	1.1	31.3%	1.5
ER Visits per 1000	325.8	-38.7%	199.6	-3.6%	192.4	230.8	7.8%	248.7	-56.1%	109.1
Paid per ER Visit	\$2,709	-5.6%	\$2,556	66.0%	\$4,242	\$1,243	304.8%	\$5,029	-44.2%	\$2,805
Urgent Care Visits										
# of UC Visits	199	42.7%	284	19.0%	338	6	50.0%	9	22.2%	11
UC Visits per Patient	1.3	4.1%	1.4	6.2%	1.5	2.0	-25.0%	1.5	-18.5%	1.2
UC Visits per 1000	540.2	-49.1%	275.2	5.9%	291.6	461.5	-39.4%	279.8	43.0%	400.0
Paid per UC Visit	\$86	13.5%	\$97	6.9%	\$104	\$36	62.6%	\$58	-5.6%	\$55
Office Visits										
Off Visits per Patient	4.4	12.1%	5.0	0.0%	5.0	4.9	23.6%	6.0	26.8%	7.6
Paid per Office Visit	\$87	9.9%	\$96	-0.5%	\$95	\$59	-4.0%	\$57	38.2%	\$79
Office Visits Paid PMPY	\$925	-41.0%	\$546	2.3%	\$558	\$865	-48.3%	\$447	75.7%	\$785
Services										
Radiology Svcs per 1000	10,033.3	-35.3%	6,487.0	3.6%	6,717.9	37,307.7	-65.8%	12,777.2	-22.9%	9,854.5
Radiology Paid PMPY	\$1,053	-37.3%	\$660	24.0%	\$818	\$1,852	-82.4%	\$326	67.6%	\$546
Lab Services per 1000	26,644.3	-53.0%	12,514.7	7.3%	13,428.9	29,692.3	-36.4%	18,870.5	-13.3%	16,363.6
Labs Paid PMPY	\$534	-42.5%	\$307	19.9%	\$368	\$696	-77.8%	\$155	-11.9%	\$136

On Demand Care Summary

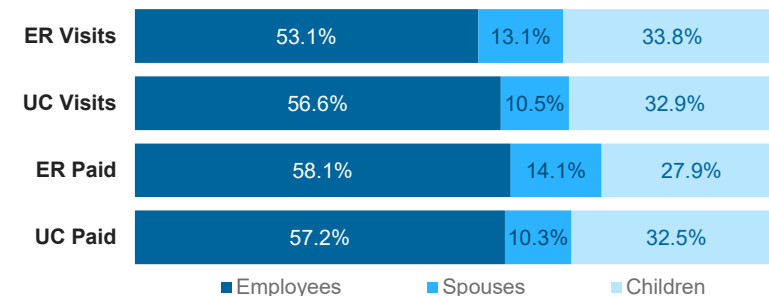
Emergency Room & Urgent Care



Measure	2024-3Q	2025-3Q	Change	UMR Norm	Variance
Emergency Room					
# of Visits	2,546	3,417	34.2%		
# of Patients	1,904	2,505	31.6%		
Total Plan Paid	\$7,493,643	\$10,757,848	43.6%		
Total Mem Paid	\$1,630,362	\$2,126,468	30.4%		
Visits per 1000	179.7	195.7	8.9%	222.9	-12.2%
Paid per Visit	\$2,943	\$3,148	7.0%	\$2,289	37.6%
Paid PMPM	\$44	\$51	16.5%	\$43	20.8%
% ER Patients w/ Office Visit*	91.9%	92.2%	0.3 pts		
% Potentially Avoidable**	14.6%	15.9%	1.3 pts	82.0%	-66.1 pts
Urgent Care					
# of Visits	5,397	7,013	29.9%		
# of Patients	3,783	4,888	29.2%		
Total Plan Paid	\$545,684	\$759,282	39.1%		
Total Mem Paid	\$396,940	\$510,134	28.5%		
Visits per 1000	380.9	401.7	5.5%	277.2	44.9%
Paid per Visit	\$101	\$108	7.1%	\$114	-5.2%
Paid PMPM	\$3	\$4	12.9%	\$3	37.3%



ER & UC Utilization & Cost by Relationship



	# of Visits			Total Paid		
	ER	UC	Total	ER	UC	Total
Employee	1,814	3,966	5,780	\$6,247,850	\$434,349	\$6,682,199
Spouse	448	738	1,186	\$1,512,617	\$78,016	\$1,590,633
Child	1,155	2,309	3,464	\$2,997,381	\$246,917	\$3,244,298
Total	3,417	7,013	10,430	\$10,757,848	\$759,282	\$11,517,130

* Office Visit within prior 12 months..

** ER Visits are categorized as potentially avoidable based on primary and secondary diagnosis and do not necessarily indicate misuse of the ER for the patient's specific circumstances.

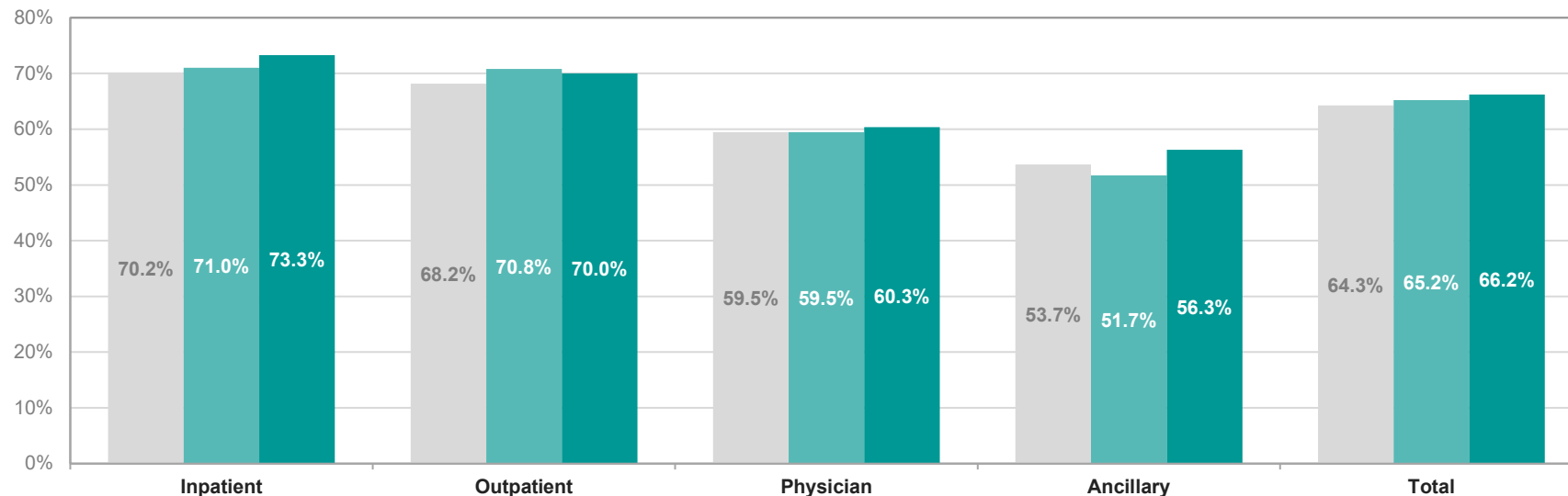
Network Summary

Discount Percentage & Network Utilization

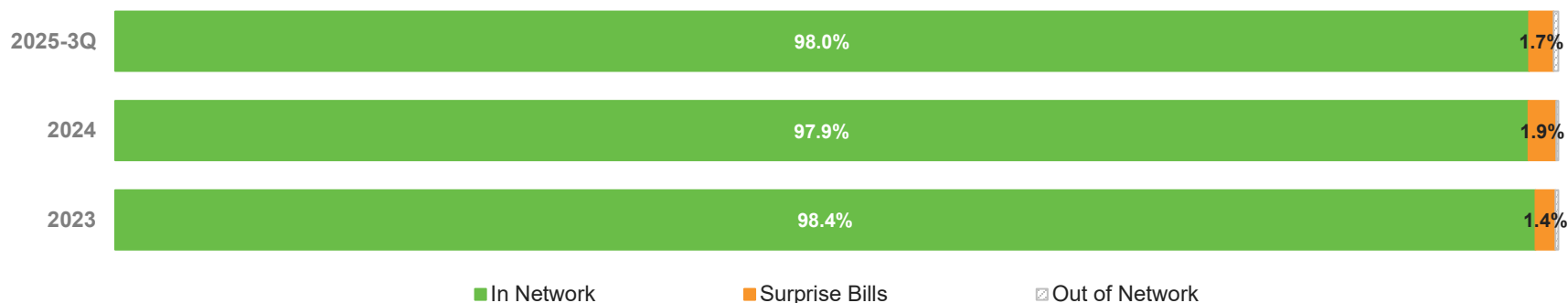


Discount Percentage* by Claim Type

Plan Year: 2023 2024 2025-3Q



Network Utilization*



* Network Discounts and Utilization exclude COB Claims, and Network Discounts additionally exclude Surprise Bills.

Clinical Classification Summary

Breakout by Diagnostic Chapter



Diagnostic Chapter	2024 (Full Year)		2025-3Q		CYTD Paid by Relationship			CYTD Paid by Sex	
	Patients	Total Paid	Patients	Total Paid	Employee	Spouse	Child	Male	Female
Health Status & Health Services	12,860	\$9,799,414	13,661	\$9,578,991	\$6,004,425	\$1,452,080	\$2,122,485	\$3,347,422	\$6,231,569
Musculoskeletal System	5,252	\$8,247,149	5,350	\$7,689,369	\$5,333,347	\$1,512,871	\$843,150	\$3,260,907	\$4,428,462
Neoplasms	2,400	\$5,750,257	2,431	\$7,207,782	\$5,784,402	\$1,213,042	\$210,339	\$2,185,755	\$5,022,027
Circulatory System	2,897	\$6,856,254	3,073	\$6,952,481	\$4,769,414	\$1,945,515	\$237,552	\$4,485,493	\$2,466,988
Injury, Poisoning & External Causes	2,586	\$5,001,111	2,645	\$6,647,043	\$4,265,580	\$723,800	\$1,657,663	\$3,032,077	\$3,614,966
Mental, Behavioral & Neurodevelopmental	4,161	\$6,596,135	4,688	\$6,327,743	\$2,882,982	\$584,255	\$2,860,506	\$2,413,428	\$3,914,315
Symptoms, Signs & Findings, NEC	8,003	\$5,392,767	8,563	\$5,463,221	\$3,344,824	\$932,027	\$1,186,371	\$1,775,852	\$3,687,369
Digestive System	2,577	\$4,958,096	2,680	\$5,097,371	\$3,562,814	\$878,654	\$655,902	\$1,953,165	\$3,144,205
Endocrine, Nutritional & Metabolic	5,290	\$3,869,576	5,766	\$4,480,881	\$3,669,790	\$559,933	\$251,157	\$1,748,120	\$2,732,761
Genitourinary System	3,804	\$4,801,920	4,109	\$4,199,297	\$3,110,341	\$673,091	\$415,865	\$1,137,599	\$3,061,698
Nervous System	2,751	\$5,952,179	2,831	\$4,186,731	\$3,211,233	\$565,759	\$409,739	\$1,398,816	\$2,787,915
Respiratory System	5,652	\$3,772,490	5,531	\$4,184,868	\$1,908,699	\$786,222	\$1,489,947	\$2,051,431	\$2,133,436
Pregnancy, Childbirth & the Puerperium	476	\$3,930,375	551	\$3,953,531	\$2,681,028	\$836,196	\$436,308	\$7,423	\$3,946,108
Perinatal Originating Conditions	226	\$3,322,086	238	\$3,376,071	\$1,311	\$0	\$3,374,760	\$2,422,532	\$953,539
Infectious & Parasitic Diseases	1,650	\$1,677,923	1,572	\$1,288,750	\$679,616	\$283,529	\$325,605	\$756,626	\$532,124
Blood & Immune Disorders	718	\$416,460	802	\$1,169,942	\$946,589	\$129,441	\$93,913	\$847,933	\$322,009
Eye and Adnexa	4,615	\$1,199,451	4,029	\$1,042,449	\$649,764	\$161,347	\$231,339	\$458,466	\$583,983
Skin & Subcutaneous Tissue	3,978	\$941,344	4,108	\$909,015	\$473,064	\$154,125	\$281,826	\$373,183	\$535,833
Ear and Mastoid Process	1,597	\$644,319	1,555	\$787,138	\$335,757	\$52,162	\$399,219	\$278,109	\$509,029
Congenital Malformations & Abnormalities	311	\$611,052	346	\$435,165	\$78,032	\$13,377	\$343,755	\$200,253	\$234,911
External Causes of Morbidity	6	\$1,053	8	\$22,254	\$21,183	\$532	\$540	\$510	\$21,744
Total	18,957	\$83,741,413	21,408	\$85,000,092	\$53,714,195	\$13,457,958	\$17,827,940	\$34,135,099	\$50,864,993

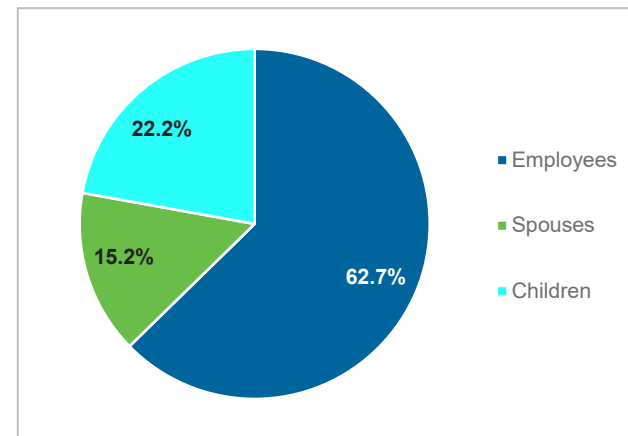
Health Status & Health Services

Breakout by Diagnostic Grouping & Demographics

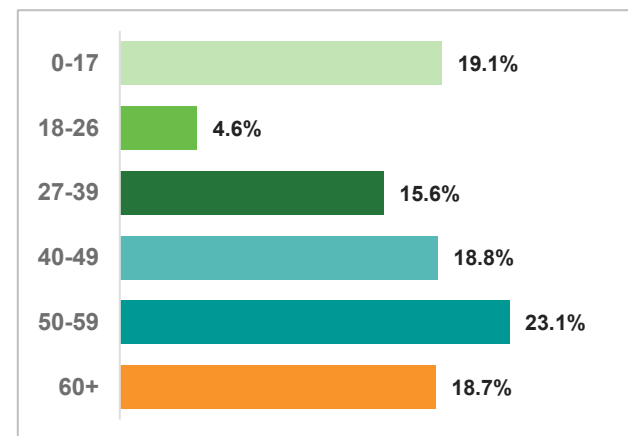


#	Health Status & Services Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Encounter for antineoplastic therapies	50	279	\$2,657,383	27.7%
2	Medical examination/evaluation	9,630	16,016	\$2,076,439	21.7%
3	Neoplasm-related encounters	3,410	5,978	\$1,610,819	16.8%
4	Exposure, enc, screen or contact w infectious dz	4,891	6,952	\$1,316,593	13.7%
5	Contraceptive & procreative management	774	1,396	\$515,677	5.4%
6	Other aftercare encounter	438	829	\$253,658	2.6%
7	Implant, device or graft related encounter	339	918	\$172,746	1.8%
8	Encount for obs & exam for conds ruled out	1,643	2,073	\$164,495	1.7%
9	Family history of disease	149	203	\$163,899	1.7%
10	Personal history of other disease	408	547	\$126,223	1.3%
11	Other specified status	726	1,266	\$114,511	1.2%
12	Other specified encounters & counseling	358	1,178	\$91,486	1.0%
13	Organ transplant status	28	96	\$62,133	0.6%
14	Encounter for prophylactic or oth procedures	49	53	\$47,271	0.5%
15	Personal history of malignant neoplasm	83	122	\$44,984	0.5%
16	Acquired absence of limb or organ	29	58	\$42,514	0.4%
17	Enc for prophylactic measures (ex immuniz)	101	143	\$42,234	0.4%
18	Genetic susceptibility to disease	9	15	\$23,141	0.2%
19	Encounter for administrative purposes	41	49	\$15,492	0.2%
20	Lifestyle/life management factors	62	117	\$12,128	0.1%
...	All Others	1,215	1,522	\$25,167	0.3%
=	Total	13,661	39,924	\$9,578,991	100.0%

Health Status & Services Paid by Relationship



Health Status & Services Paid by Age Range



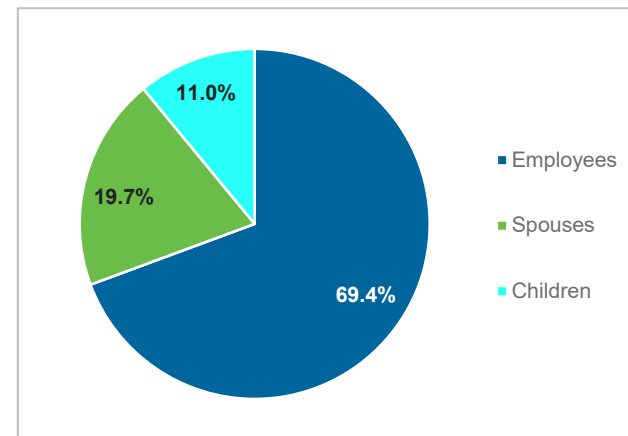
Musculoskeletal System

Breakout by Diagnostic Grouping & Demographics

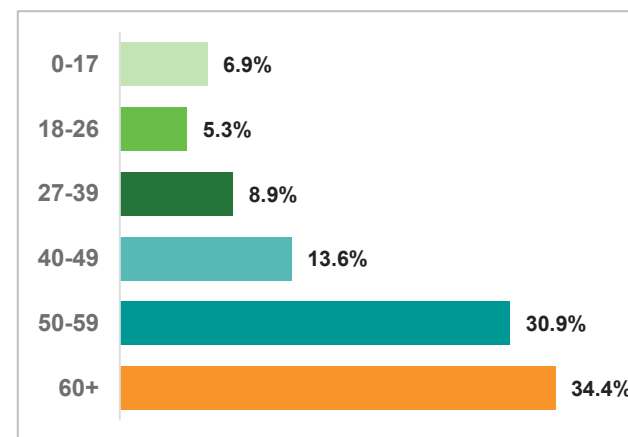


#	Musculoskeletal Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Spondylopathies & arthropathy	1,511	5,937	\$1,926,814	25.1%
2	Osteoarthritis & osteoporosis	639	1,728	\$1,520,184	19.8%
3	Other musculoskeletal pain	2,977	9,030	\$1,279,720	16.6%
4	Tendon, tissue, muscle disorders	1,146	2,912	\$797,176	10.4%
5	Scoliosis & oth deformities	468	938	\$718,780	9.3%
6	Other MSK	103	381	\$504,557	6.6%
7	Joint disorders & fractures	400	888	\$347,439	4.5%
8	Low back pain	731	2,208	\$271,811	3.5%
9	Rheumatoid arthritis & related disease	142	568	\$217,802	2.8%
10	Lupus	110	384	\$60,174	0.8%
11	Biomechanical lesions	431	1,811	\$23,017	0.3%
12	Gout & crystal arthropathies	100	157	\$21,895	0.3%
=	Total	5,350	28,278	\$7,689,369	100.0%

Musculoskeletal Paid by Relationship



Musculoskeletal Paid by Age Range

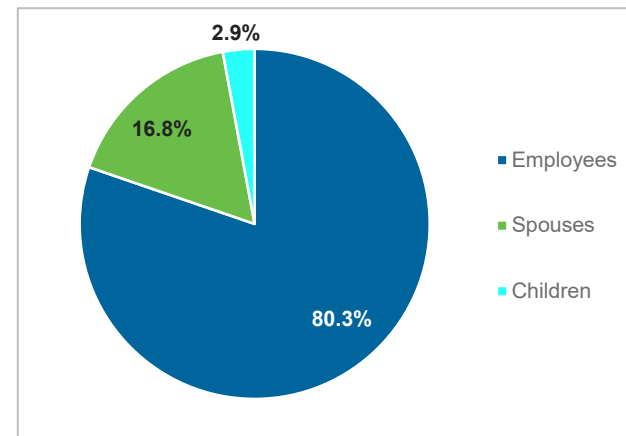


Neoplasms (Cancer)

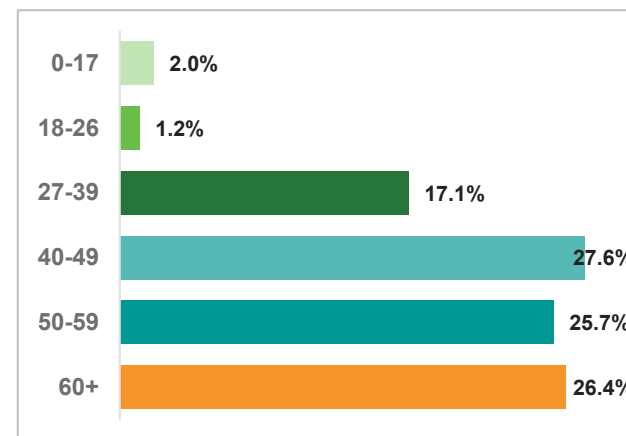
Breakout by Diagnostic Grouping & Demographics

#	Neoplasms (Cancer) Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Breast cancer	135	1,486	\$1,694,731	23.5%
2	Benign neoplasms	1,682	2,559	\$1,136,527	15.8%
3	Secondary malignancies	35	158	\$594,204	8.2%
4	Lymphoma	33	287	\$526,751	7.3%
5	Skin cancer	174	494	\$433,007	6.0%
6	Other cancer	42	298	\$383,623	5.3%
7	Colorectal cancer	31	316	\$319,717	4.4%
8	Other gastrointestinal cancers	17	289	\$275,970	3.8%
9	Prostate cancer	49	400	\$259,412	3.6%
10	Brain cancer	9	117	\$237,383	3.3%
11	Thyroid cancer	57	249	\$235,211	3.3%
12	Leukemia	15	252	\$201,748	2.8%
13	Neoplasms of unspec nature	846	1,215	\$199,269	2.8%
14	Respiratory cancers	12	211	\$174,952	2.4%
15	Multiple myeloma	3	33	\$168,662	2.3%
16	Head & neck cancers	13	116	\$101,907	1.4%
17	Cervical cancer	16	54	\$65,499	0.9%
18	Endometrial cancer	15	52	\$58,039	0.8%
19	Pancreatic cancer	6	73	\$47,850	0.7%
20	Other urinary system cancer	6	47	\$36,516	0.5%
...	All Others	35	96	\$56,803	0.8%
=	Total	2,431	9,438	\$7,207,782	100.0%

Neoplasms (Cancer) Paid by Relationship



Neoplasms (Cancer) Paid by Age Range



Note: there are additional cancer-related costs for encounters and therapy, totaling \$4,268,201 – see Health Status for more details

Mental & Behavioral Trend

Prevalence & Cost by Diagnostic Grouping

Mental & Behavioral Diagnostic Grouping	2023 (Full Year)		2024 (Full Year)		2025-3Q		2025-3Q Paid by Claim Type			
	Patients	Total Paid	Patients	Total Paid	Patients	Total Paid	Inpatient	Outpatient	Physician	Ancillary
Depressive disorders	809	\$816,779	1,312	\$1,765,217	1,380	\$1,597,913	\$284,444	\$32,619	\$1,278,513	\$2,337
Neurodevelopmental disorders	475	\$333,190	839	\$967,358	955	\$1,397,239	\$0	\$3,909	\$1,393,207	\$124
Anxiety & related Disorders	1,022	\$497,830	1,659	\$914,955	1,854	\$974,072	\$0	\$25,599	\$946,039	\$2,434
Trauma & stressor disorders	656	\$443,281	1,151	\$777,003	1,236	\$827,650	\$0	\$10,339	\$817,162	\$149
Alcohol-related disorders	68	\$264,765	100	\$479,637	106	\$412,963	\$277,668	\$37,241	\$98,054	\$0
Other mental health	222	\$81,092	359	\$444,148	384	\$287,888	\$10,209	\$139,737	\$137,350	\$592
Bipolar & related Disorders	142	\$184,393	220	\$270,639	252	\$179,069	\$18,103	\$10,665	\$150,302	\$0
Suicidal ideation, attempt or self-harm	40	\$168,577	61	\$408,763	46	\$162,895	\$14,569	\$126,974	\$21,352	\$0
Eating disorders	38	\$115,900	53	\$266,949	56	\$138,084	\$0	\$0	\$138,084	\$0
Obsessive compulsive disorders	35	\$95,327	82	\$67,055	94	\$137,482	\$0	\$0	\$137,482	\$0
Schizophrenia spectrum disorders	23	\$59,238	29	\$162,208	32	\$133,216	\$83,065	\$16,531	\$33,620	\$0
Cannabis-related disorders	12	\$2,064	19	\$5,535	22	\$41,342	\$3,360	\$27,000	\$10,982	\$0
Opioid disorders	20	\$18,095	23	\$40,867	25	\$24,328	\$4,073	\$5,491	\$14,764	\$0
Other substance use	44	\$8,435	96	\$10,587	65	\$9,301	\$0	\$691	\$8,610	\$0
Stimulant disorders	7	\$6,429	11	\$15,213	5	\$4,302	\$0	\$0	\$4,302	\$0
Total	2,630	\$3,095,394	4,161	\$6,596,135	4,688	\$6,327,743	\$695,491	\$436,795	\$5,189,821	\$5,635

Chronic Conditions

Prevalence & Severity of 24 Chronic Conditions



Chronic Condition	With Condition			Moderate/High Risk Condition					
	# of Mems	Mems per 1000	Change vs LY	# of Mems	Mems per 1000	Change vs LY	Allowed PMPY	Admits per 1000	ER Visits per 1000
Affective Psychosis	63	2.9	75.0%	38	1.8	81.0%	\$4,579	63.5	111.1
Asthma	755	35.2	27.3%	317	14.8	37.8%	\$4,704	47.7	215.9
Atrial Fibrillation	147	6.8	27.8%	106	4.9	53.6%	\$41,716	381.0	605.4
Blood Disorders	869	40.5	42.5%	385	17.9	46.9%	\$15,881	151.9	329.1
CAD	229	10.7	40.5%	112	5.2	36.6%	\$23,421	296.9	414.8
COPD	56	2.6	75.0%	28	1.3	64.7%	\$33,869	642.9	678.6
Cancer	1,408	65.6	32.6%	639	29.8	39.8%	\$13,142	57.5	145.6
Chronic Pain	136	6.3	12.4%	54	2.5	31.7%	\$24,103	264.7	426.5
CHF	53	2.5	60.6%	32	1.5	45.5%	\$60,187	698.1	886.8
Demyelinating Diseases	61	2.8	10.9%	47	2.2	23.7%	\$27,011	82.0	295.1
Depression	1,507	70.2	36.4%	1,108	51.6	41.3%	\$8,472	75.6	230.9
Diabetes	1,373	63.9	36.9%	941	43.8	39.0%	\$7,090	69.9	215.6
ESRD	60	2.8	62.2%	40	1.9	60.0%	\$55,932	950.0	1,500.0
Eating Disorders	57	2.7	50.0%	40	1.9	21.2%	\$12,086	35.1	193.0
HIV/AIDS	35	1.6	16.7%	23	1.1	-4.2%	\$3,367	57.1	114.3
Hyperlipidemia	732	34.1	32.4%	254	11.8	57.8%	\$2,657	13.7	66.9
Hypertension	1,824	84.9	33.6%	868	40.4	36.3%	\$6,450	70.2	214.4
Immune Disorders	68	3.2	9.7%	26	1.2	4.0%	\$5,917	14.7	176.5
IBD	90	4.2	18.4%	28	1.3	7.7%	\$2,826	11.1	77.8
Liver Disease	5	0.2	400.0%	4	0.2	300.0%	\$120,843	1,800.0	2,600.0
Morbid Obesity	343	16.0	71.5%	173	8.1	88.0%	\$7,114	64.1	125.4
Osteoarthritis	642	29.9	24.7%	278	12.9	31.8%	\$8,234	38.9	98.1
Peripheral Vascular Disease	85	4.0	77.1%	21	1.0	110.0%	\$5,951	70.6	247.1
Rheumatoid Arthritis	137	6.4	29.2%	97	4.5	22.8%	\$8,817	58.4	233.6

- Most prevalent chronic condition is Hypertension, with 1,824 members
- Depression is the condition with the most moderate/high risk members (1,108)
- Members with mod/high risk Depression also have the highest combined cost, totaling \$9.39M

Date Range: Service Dates 1/1/2024 - 12/31/2024, Paid through 3/31/2025

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

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

Cost & Utilization for All Members:

- **Allowed PMPY:** \$5,594
- **Admits per 1000:** 42.5
- **ER Visits per 1000:** 191.7

Prevention, Wellness, & Maintenance

Preventive & Condition-specific Screening Rate Trends



Preventive Service	Population	2023			2024			Rate Change	UMR Norm	
		Eligible	Actual	Rate	Eligible	Actual	Rate		Rate	Variance
Well Visits	Rate for Well Baby & Well Child is Visits per 1,000. Rate for adults is the percentage who had a well visit.									
Well Baby Visit	0 - 15 months	209.1	1,124	5,376.5	271.0	1,504	5,549.5	3.2%	5,328.7	4.1%
Well Child Visit	3 - 6 years	861.1	694	805.9	1,064.4	880	826.8	2.6%	791.5	4.5%
Adults w/ Well Visit	Adults 18+	12,559	5,432	43.3%	16,206	7,168	44.2%	1.0 pts	43.6%	0.6 pts
Screenings	Rate for all screenings is the percentage of eligible population who had the screening during the period.									
Mammogram	Females 40 - 69	3,896	1,795	46.1%	4,943	2,389	48.3%	2.3 pts	51.1%	-2.8 pts
Cervical Cancer	Females 21 - 64	6,671	1,999	30.0%	8,550	2,570	30.1%	0.1 pts	25.5%	4.6 pts
Prostate Cancer	Males 50 - 70	1,696	737	43.5%	2,206	1,015	46.0%	2.6 pts	45.1%	1.0 pts
Colorectal Cancer	Members 45 - 75	5,345	925	17.3%	6,866	1,283	18.7%	1.4 pts	18.2%	0.5 pts
Cholesterol	Female 45+ Male 35+	6,574	3,768	57.3%	8,458	5,019	59.3%	2.0 pts	51.1%	8.2 pts
Condition-specific	Screening									
Asthma	Office Visit for Asthma	593	470	79.3%	755	620	82.1%	2.9 pts		
COPD	Spirometry Test	32	4	12.5%	56	11	19.6%	7.1 pts		
Type 2 Diabetes	A1c Test	922	821	89.0%	1,256	1,164	92.7%	3.6 pts	87.0%	5.7 pts
	Eye Exam	922	203	22.0%	1,256	245	19.5%	-2.5 pts	26.5%	-7.0 pts
	Lipid Panel	922	730	79.2%	1,256	1,048	83.4%	4.3 pts	75.2%	8.2 pts
	Urine Protein Test	922	607	65.8%	1,256	878	69.9%	4.1 pts	66.5%	3.4 pts
	Any Diabetes Screen	922	862	93.5%	1,256	1,212	96.5%	3.0 pts	94.3%	2.2 pts
Hyperlipidemia	Lipid Profile	553	287	51.9%	732	373	51.0%	-0.9 pts		
Hypertension	Creatinine Test	1,365	272	19.9%	1,824	348	19.1%	-0.8 pts		
	Lipid Profile	1,365	401	29.4%	1,824	466	25.5%	-3.8 pts		

Date Range: Reporting periods are service-based with 3 months of runout: Current period is Service Dates 1/1/2024 - 12/31/2024, Paid through 3/31/2025

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

**Public Employees' Benefits Program - RX Costs
PY 2025 - Through Quarter Ending March 31, 2025**

Express Scripts

1Q-3Q FY2025 LDPPO		1Q-3Q FY2024 LDPPO	Difference	% Change
Membership Summary			Membership Summary	
Member Count (Memberships)	23,237	18,852	4,385	23.3%
Utilizing Member Count (Patients)	17,164	14,049	3,115	22.2%
Percent Utilizing (Utilization)	73.9%	74.5%	(0)	-0.9%
Claim Summary			Claims Summary	
Net Claims (Total Rx's)	264,439	205,430	59,009	28.7%
Claims per Elig Member per Month (Claims PMPM)	1.26	1.21	0.05	4.1%
Total Claims for Generic (Generic Rx)	226,965	175,530	51,435.00	29.3%
Total Claims for Brand (Brand Rx)	37,474	29,900	7,574.00	25.3%
Total Claims for Brand w/Gen Equiv (Multisource Brand Claims)	774	1,110	(336.00)	-30.3%
Total Non-Specialty Claims	261,090	202,881	58,209.00	28.7%
Total Specialty Claims	3,349	2,549	800.00	31.4%
Generic % of Total Claims (GFR)	85.8%	85.4%	0.00	0.4%
Generic Effective Rate (GCR)	99.7%	99.4%	0.00	0.3%
Mail Order Claims	68,953	59,172	9,781.00	16.5%
Mail Penetration Rate*	29.9%	33.0%	(0.03)	-3.1%
Claims Cost Summary			Claims Cost Summary	
Total Prescription Cost (Total Gross Cost)	\$40,504,080	\$30,255,099	10,248,981.00	33.9%
Total Generic Gross Cost	\$4,392,414	\$3,452,025	940,389.00	27.2%
Total Brand Gross Cost	\$361,116,966	\$26,803,074	334,313,892.00	1247.3%
Total MSB Gross Cost	\$340,814	\$519,461	(178,647.00)	-34.4%
Total Ingredient Cost	\$39,375,871	\$29,361,766	10,014,105.00	34.1%
Total Dispensing Fee	\$1,105,901	\$869,084	236,817.00	27.2%
Total Other (e.g. tax)	\$22,308	\$24,249	-\$1,941	-8.0%
Avg Total Cost per Claim (Gross Cost/Rx)	\$153.17	\$147.28	\$5.89	4.0%
Avg Total Cost for Generic (Gross Cost/Generic Rx)	\$19.35	\$19.67	(0.32)	-1.6%
Avg Total Cost for Brand (Gross Cost/Brand Rx)	\$963.65	\$896.42	67.23	7.5%
Avg Total Cost for MSB (MSB Gross Cost/MSB ARx)	\$440.33	\$467.98	(27.65)	-5.9%
Member Cost Summary			Member Cost Summary	
Total Member Cost	\$6,021,861	\$4,615,853	\$1,406,008.00	30.5%
Total Copay	\$6,021,861	\$4,615,853	\$1,406,008.00	30.5%
Total Deductible	\$0	\$0	\$0.00	0.0%
Avg Copay per Claim (Copay/Rx)	\$22.77	\$22.47	\$0.30	1.3%
Avg Participant Share per Claim (Copay+Deductible/RX)	\$22.77	\$22.47	\$0.30	1.3%
Avg Copay for Generic (Copay/Generic Rx)	\$6.87	\$6.72	\$0.15	2.2%
Avg Copay for Brand (Copay/Brand Rx)	\$119.11	\$114.90	\$4.21	3.7%
Avg Copay for Brand w/ Generic Equiv (Copay/Multisource Rx)	\$35.35	\$36.36	(\$1.01)	-2.8%
Net PMPM (Participant Cost PMPM)	\$28.79	\$27.21	\$1.59	5.8%
Copay % of Total Prescription Cost (Member Cost Share %)	14.9%	15.3%	-0.4%	-2.6%
Plan Cost Summary			Plan Cost Summary	
Total Plan Cost (Plan Cost)	\$34,482,219	\$25,639,246	\$8,842,973.00	34.5%
Total Non-Specialty Cost (Non-Specialty Plan Cost)	\$19,164,412	\$13,460,060	\$5,704,352.00	42.4%
Total Specialty Drug Cost (Specialty Plan Cost)	\$15,317,807	\$12,179,186	\$3,138,621.00	25.8%
Avg Plan Cost per Claim (Plan Cost/Rx)	\$130.40	\$124.81	\$5.59	4.5%
Avg Plan Cost for Generic (Plan Cost/Generic Rx)	\$12.49	\$12.94	(\$0.45)	-3.5%
Avg Plan Cost for Brand (Plan Cost/Brand Rx)	\$844.54	\$781.52	\$63.02	8.1%
Avg Plan Cost for MSB (MSB Plan Cost/MSB ARx)	\$404.98	\$431.62	(\$26.64)	-6.2%
Net PMPM (Plan Cost PMPM)	\$164.88	\$151.11	\$13.77	9.1%
PMPM without Specialty (Non-Specialty PMPM)	\$91.64	\$79.33	\$12.31	15.5%
PMPM for Specialty Only (Specialty PMPM)	\$73.24	\$71.78	\$1.46	2.0%
Rebates Received (Q1-Q2 FY2024 actual)	\$5,180,270	\$8,643,702	(\$3,463,431.79)	-40.1%
Net PMPM (Plan Cost PMPM factoring Rebates)	\$140.11	\$100.17	\$39.94	39.9%
PMPM without Specialty (Non-Specialty PMPM)	\$53.52	\$53.22	\$0.30	0.6%
PMPM for Specialty Only (Specialty PMPM)	\$49.53	\$45.97	\$3.56	7.7%

Appendix C

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UMR Inc. – EPO Utilization Review for PEBP

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Public Employees' Benefits Program

Quarterly Plan Performance Review

EPO Plan • 2025-3Q



A UnitedHealthcare Company

Report Criteria & Contents



Experience Periods*

➤ 2025 Plan Year (Current)

2025-3Q. 1st three Quarters: Claims Paid 7/1/2024 - 3/31/2025

➤ 2024 Plan Year

2024-3Q. 1st three Quarters: Claims Paid 7/1/2023 - 3/31/2024

2024 Full Year: Claims paid 7/1/2023 - 6/30/2024

➤ 2023 Plan Year

2023-3Q. 1st three Quarters: Claims Paid 7/1/2022 - 3/31/2023

2023 Full Year: Claims paid 7/1/2022 - 6/30/2023

Group Data

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

Normative Comparison Data

- Norm Groups: UMR Book of Business in InfoPortSM
- Composition: 5,024 groups with approximately 7.8 million members
- Norm Period matches Current Year: Claims Paid 7/1/2024 - 3/31/2025

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



Cost Drivers

- Overall Cost Trend based on Medical Paid PEPY: +21.9%
- High-Cost Claimants Paid PMPM trend: +48.9%; Non HCCs trend: +11.1%
- Top Paid Diagnostic Chapters: Neoplasms (Cancer) (+35.7% Paid PMPM), Musculoskeletal (+23.9%), Circulatory System (+25.1%)



Membership & Demographics

- Total membership is 9.7% lower than prior period
- Employees decreased 9.3%, while Dependents were down 10.2%
- 71.8% of members had < \$2,500 medical paid, with 11.5% having no claims paid at all during the reporting period



Utilization Key Indicators

- Paid per IP Admit was \$37,553, which is 5.5% higher than 2024-3Q
- Paid per ER Visit was \$3,210, which is 4.6% higher than 2024-3Q



Network Utilization & Savings

- 96.7% of all Medical spend dollars were to In Network providers
- The average In Network discount was 54.7%, which is 1.5 pts below the 2024 average discount of 56.2%

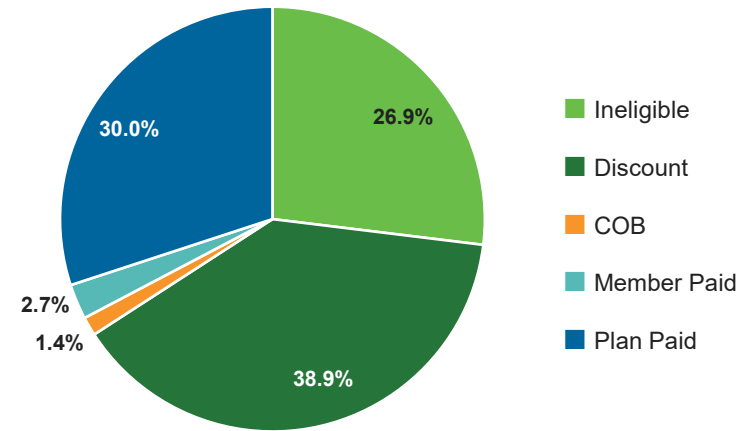
Medical Total Savings Summary



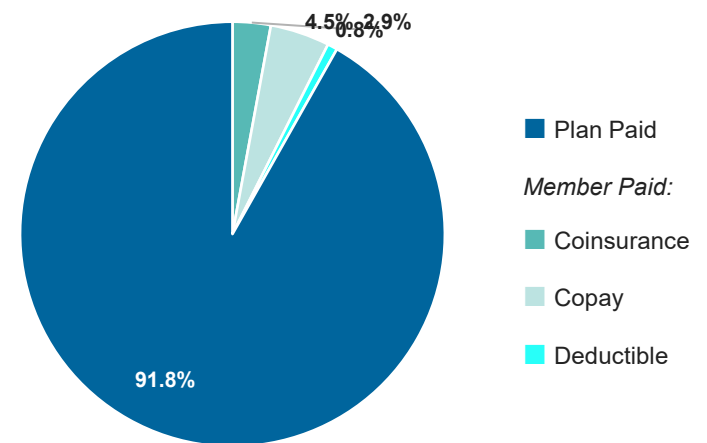
Dollar Chain: Billed to Paid Dollars

Dollar Amount	2025-3Q Total Dollars	2025-3Q PMPM*	2024 PMPM*	Trend
Medical Billed	\$115,027,349	\$2,456	\$2,127	15.5%
(-) Ineligible	\$30,961,182	\$661	\$504	31.3%
Medical Covered	\$84,066,167	\$1,795	\$1,623	10.6%
(-) Discount	\$44,730,183	\$955	\$890	7.3%
Medical Allowed	\$39,335,984	\$840	\$733	14.6%
(-) COB	\$1,649,262	\$35	\$24	43.8%
(-) Coinsurance	\$1,091,013	\$23	\$21	12.3%
(-) Copay	\$1,700,847	\$36	\$34	7.1%
(-) Deductible	\$284,840	\$6	\$6	-4.6%
Total Member Paid	\$3,076,700	\$66	\$61	7.6%
Total Plan Paid	\$34,515,222	\$737	\$643	14.5%

Breakout of Billed Dollars



Breakout of Paid Dollars: Plan vs. Member Paid



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

Medical & Rx Paid Claims by Age Range



Age	2024-3Q (7/1/2023 - 3/31/2024)						2025-3Q (7/1/2024 - 3/31/2025)						Change	
	Med Paid	Med Paid PMPM	Rx Paid	Rx Paid PMPM	Total Paid	Tot Paid PMPM	Med Paid	Med Paid PMPM	Rx Paid	Rx Paid PMPM	Total Paid	Tot Paid PMPM	Total Paid	Tot Paid PMPM
<1	\$1,182,739	\$2,784	\$3,840	\$9	\$1,186,579	\$2,793	\$3,428,909	\$11,731	\$1,400	\$5	\$3,430,309	\$11,735	189.1%	320.1%
1	\$198,877	\$439	\$2,307	\$5	\$201,184	\$444	\$237,262	\$681	\$2,868	\$8	\$240,131	\$689	19.4%	55.3%
2 - 4	\$414,373	\$251	\$9,006	\$5	\$423,379	\$256	\$145,553	\$115	\$8,093	\$6	\$153,646	\$121	-63.7%	-52.6%
5 - 9	\$322,541	\$113	\$39,706	\$14	\$362,247	\$126	\$485,995	\$172	\$43,595	\$15	\$529,590	\$188	46.2%	48.4%
10 - 14	\$1,017,990	\$266	\$112,660	\$29	\$1,130,650	\$296	\$685,552	\$201	\$131,262	\$39	\$816,815	\$240	-27.8%	-18.8%
15 - 19	\$1,246,256	\$284	\$540,199	\$123	\$1,786,455	\$407	\$1,390,650	\$353	\$505,497	\$128	\$1,896,147	\$481	6.1%	18.1%
20 - 24	\$852,888	\$198	\$170,480	\$40	\$1,023,367	\$237	\$1,055,255	\$266	\$396,403	\$100	\$1,451,658	\$366	41.9%	54.0%
25 - 29	\$615,699	\$383	\$285,476	\$177	\$901,174	\$560	\$436,507	\$322	\$222,633	\$164	\$659,140	\$486	-26.9%	-13.2%
30 - 34	\$1,104,361	\$525	\$1,086,041	\$517	\$2,190,402	\$1,042	\$927,652	\$508	\$500,091	\$274	\$1,427,743	\$781	-34.8%	-25.0%
35 - 39	\$1,818,286	\$559	\$524,275	\$161	\$2,342,562	\$720	\$1,393,214	\$519	\$361,384	\$135	\$1,754,598	\$653	-25.1%	-9.3%
40 - 44	\$1,646,067	\$461	\$1,138,150	\$318	\$2,784,217	\$779	\$1,633,240	\$502	\$1,536,549	\$472	\$3,169,789	\$974	13.8%	25.0%
45 - 49	\$2,414,407	\$619	\$1,496,458	\$384	\$3,910,865	\$1,002	\$4,218,503	\$1,268	\$1,045,342	\$314	\$5,263,845	\$1,583	34.6%	57.9%
50 - 54	\$3,313,080	\$653	\$1,239,507	\$244	\$4,552,588	\$898	\$2,964,371	\$661	\$1,339,368	\$299	\$4,303,739	\$960	-5.5%	7.0%
55 - 59	\$4,816,250	\$919	\$2,160,040	\$412	\$6,976,290	\$1,331	\$4,647,035	\$898	\$2,388,320	\$461	\$7,035,355	\$1,359	0.8%	2.1%
60 - 64	\$7,185,057	\$1,185	\$2,830,844	\$467	\$10,015,901	\$1,652	\$6,080,839	\$1,114	\$2,742,837	\$503	\$8,823,676	\$1,617	-11.9%	-2.1%
65+	\$3,047,375	\$967	\$1,341,882	\$426	\$4,389,258	\$1,393	\$4,784,684	\$1,479	\$1,882,123	\$582	\$6,666,808	\$2,061	51.9%	48.0%
Total	\$31,196,246	\$601	\$12,980,871	\$250	\$44,177,117	\$851	\$34,515,222	\$737	\$13,107,766	\$280	\$47,622,989	\$1,017	7.8%	19.4%

Financial Summary – YTD Trend

Total Plan & Norm



Measure	Total Plan					UMR Norm	
	2023-3Q	⇒	2024-3Q	⇒	2025-3Q	2025-3Q	Variance
Average Enrollment							
Employees	1,519	104.7%	3,110	-9.3%	2,821		
Spouses	301	100.9%	604	-10.1%	543		
Children	1,016	101.8%	2,050	-10.3%	1,840		
Tot. Members	2,836	103.2%	5,764	-9.7%	5,204		
Avg. Family Size	1.9	-0.7%	1.9	-0.5%	1.8	1.9	-3.8%
Financial Summary							
Allowed	\$19,178,838	86.5%	\$35,774,174	10.0%	\$39,335,984		
Plan Paid	\$17,163,101	81.8%	\$31,196,246	10.6%	\$34,515,222		
Member Paid (OOP)	\$1,374,218	135.2%	\$3,231,548	-4.8%	\$3,076,700		
Paid PEPY	\$15,062	-11.2%	\$13,376	21.9%	\$16,311	\$10,189	60.1%
Paid PMPY	\$8,069	-10.6%	\$7,216	22.5%	\$8,843	\$5,311	66.5%
Paid PEPM	\$1,255	-11.2%	\$1,115	21.9%	\$1,359	\$849	60.1%
Paid PMPM	\$672	-10.6%	\$601	22.5%	\$737	\$443	66.5%
High-Cost Claimants (Med Paid \$100,000+)							
# of HCCs	37	18.9%	44	-2.3%	43		
HCCs per 1000	13.0	-41.5%	7.6	8.2%	8.3	4.8	73.7%
Paid per HCC	\$225,851	-5.0%	\$214,618	37.5%	\$295,158	\$220,999	33.6%
HCC Paid % of Tot	48.7%	-18.4 pts	30.3%	6.5 pts	36.8%	27.4%	9.3 pts
Cost Distribution by Claim Type (Paid PMPY)							
Inpatient	\$2,866	-35.6%	\$1,844	60.3%	\$2,957	\$1,347	119.6%
Outpatient	\$2,394	-7.8%	\$2,207	14.7%	\$2,531	\$1,560	62.3%
Physician	\$2,721	12.9%	\$3,071	5.7%	\$3,244	\$2,294	41.4%
Ancillary	\$89	5.9%	\$94	16.7%	\$110	\$111	-0.4%

- With \$29.3M paid, the State Active population is 84.9% of total 2025-3Q med spend
- On a Paid PMPM basis, State Actives are up 22.9% compared to prior year
- Total EPO Plan Paid PMPM trend is +22.5%

PEPY (per employee per year) and **PEPM** (per employee per month) represent amounts per the primary subscriber (employee or retiree).

PMPY (per member per year) and **PMPM** (per member per month) represent amounts per all covered members, including dependents.

Amounts **Per Year (PEPY and PMPY)** have been annualized.

HCCs (High-cost Claimants) are based on patients with \$100,000+ paid medical in the period.

Claim Type: Ancillary includes Durable Medical Equipment, prosthetics, some drugs paid on the medical plan, et al.

Financial Summary – YTD Trend

Active Members



Measure	State Active					Non-State Active				
	2023-3Q	⇒	2024-3Q	⇒	2025-3Q	2023-3Q	⇒	2024-3Q	⇒	2025-3Q
Average Enrollment										
Employees	1,267	102.7%	2,569	-10.3%	2,306	1	100.0%	2	0.0%	2
Spouses	259	98.7%	514	-10.4%	461	0	-	0	-	0
Children	948	101.4%	1,909	-10.6%	1,707	0	-	0	-	0
Tot. Members	2,474	101.8%	4,993	-10.4%	4,473	1	100.0%	2	0.0%	2
Avg. Family Size	2.0	-0.5%	1.9	-0.2%	1.9	1.0	0.0%	1.0	0.0%	1.0
Financial Summary										
Allowed	\$15,744,079	87.0%	\$29,437,875	9.5%	\$32,239,924	\$2,038	61.8%	\$3,298	65.8%	\$5,468
Plan Paid	\$14,342,307	85.5%	\$26,606,500	10.1%	\$29,286,836	\$1,619	60.1%	\$2,591	63.0%	\$4,224
Member Paid (OOP)	\$1,125,071	136.6%	\$2,662,053	-5.8%	\$2,507,012	\$420	68.4%	\$707	76.1%	\$1,244
Paid PEPY	\$15,087	-8.5%	\$13,807	22.7%	\$16,935	\$2,428	-20.0%	\$1,943	63.0%	\$3,168
Paid PMPY	\$7,728	-8.1%	\$7,105	22.9%	\$8,729	\$2,428	-20.0%	\$1,943	63.0%	\$3,168
Paid PEPM	\$1,257	-8.5%	\$1,151	22.7%	\$1,411	\$202	-20.0%	\$162	63.0%	\$264
Paid PMPM	\$644	-8.1%	\$592	22.9%	\$727	\$202	-20.0%	\$162	63.0%	\$264
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	29	31.0%	38	-10.5%	34	0	-	0	-	0
HCCs per 1000	11.7	-35.1%	7.6	-0.1%	7.6	0.0	-	0.0	-	0.0
Paid per HCC	\$229,036	-4.7%	\$218,375	47.3%	\$321,651	\$0	-	\$0	-	\$0
HCC Paid % of Tot	46.3%	-15.1 pts	31.2%	6.2 pts	37.3%	0.0%	-	0.0%	-	0.0%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$2,713	-29.9%	\$1,902	62.9%	\$3,099	\$0	-	\$0	-	\$0
Outpatient	\$2,246	-6.1%	\$2,109	12.5%	\$2,372	\$0	-	\$0	-	\$0
Physician	\$2,692	11.7%	\$3,007	4.9%	\$3,154	\$1,938	0.3%	\$1,943	40.6%	\$2,732
Ancillary	\$78	12.1%	\$87	18.8%	\$104	\$490	-100.0%	\$0	-	\$436

Financial Summary – YTD Trend

Retired Members



Measure	State Retirees					Non-State Retirees				
	2023-3Q	⇒	2024-3Q	⇒	2025-3Q	2023-3Q	⇒	2024-3Q	⇒	2025-3Q
Average Enrollment										
Employees	225	116.9%	488	-3.7%	470	26	95.3%	51	-13.3%	44
Spouses	36	121.9%	80	-7.4%	74	6	69.8%	10	-21.1%	8
Children	62	109.4%	129	-3.4%	125	6	90.9%	12	-27.6%	8
Tot. Members	323	116.1%	697	-4.1%	669	38	90.7%	73	-16.7%	61
Avg. Family Size	1.4	-0.4%	1.4	-0.4%	1.4	1.5	-2.4%	1.4	-3.9%	1.4
Financial Summary										
Allowed	\$3,274,698	80.5%	\$5,909,687	14.1%	\$6,741,799	\$158,022	167.9%	\$423,315	-17.6%	\$348,793
Plan Paid	\$2,751,453	59.6%	\$4,390,219	14.7%	\$5,036,904	\$67,722	190.8%	\$196,936	-4.9%	\$187,259
Member Paid (OOP)	\$220,084	132.3%	\$511,213	2.8%	\$525,504	\$28,644	101.0%	\$57,575	-25.4%	\$42,940
Paid PEPY	\$16,319	-26.4%	\$12,003	19.1%	\$14,299	\$3,458	48.9%	\$5,149	9.7%	\$5,646
Paid PMPY	\$11,372	-26.1%	\$8,399	19.6%	\$10,044	\$2,369	52.5%	\$3,613	14.1%	\$4,123
Paid PEPM	\$1,360	-26.4%	\$1,000	19.1%	\$1,192	\$288	48.9%	\$429	9.7%	\$470
Paid PMPM	\$948	-26.1%	\$700	19.6%	\$837	\$197	52.5%	\$301	14.1%	\$344
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	8	-25.0%	6	50.0%	9	0	-	0	-	0
HCCs per 1000	24.8	-65.3%	8.6	56.4%	13.5	0.0	-	0.0	-	0.0
Paid per HCC	\$214,303	-15.5%	\$181,053	5.3%	\$190,600	\$0	-	\$0	-	\$0
HCC Paid % of Tot	62.3%	-37.6 pts	24.7%	9.3 pts	34.1%	0.0%	-	0.0%	-	0.0%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$4,382	-64.3%	\$1,563	41.5%	\$2,212	\$0	-	\$592	25.6%	\$744
Outpatient	\$3,724	-20.2%	\$2,970	24.0%	\$3,683	\$799	109.2%	\$1,672	0.1%	\$1,674
Physician	\$3,091	20.5%	\$3,724	6.9%	\$3,983	\$1,472	-18.3%	\$1,202	44.4%	\$1,736
Ancillary	\$175	-19.1%	\$142	17.9%	\$167	\$98	49.9%	\$147	-120.6%	-\$30

Financial Summary – Full Year Trend

Plan Totals & Norm



Measure	Total Plan					UMR Norm	
	2023	⇒	2024	⇒	2025-3Q	2025-3Q	Variance
Average Enrollment							
Employees	1,979	56.1%	3,089	-8.7%	2,821		
Spouses	387	55.4%	602	-9.7%	543		
Children	1,324	53.9%	2,037	-9.7%	1,840		
Tot. Members	3,689	55.2%	5,727	-9.1%	5,204		
Avg. Family Size	1.9	-0.6%	1.9	-0.5%	1.8	1.9	-3.8%
Financial Summary							
Allowed	\$32,587,787	54.6%	\$50,382,246	-21.9%	\$39,335,984		
Plan Paid	\$29,263,359	51.1%	\$44,213,123	-21.9%	\$34,515,222		
Member Paid (OOP)	\$2,398,546	74.9%	\$4,194,135	-26.6%	\$3,076,700		
Paid PEPY	\$14,790	-3.2%	\$14,315	13.9%	\$16,311	\$10,189	60.1%
Paid PMPY	\$7,932	-2.7%	\$7,720	14.5%	\$8,843	\$5,311	66.5%
Paid PEPM	\$1,232	-3.2%	\$1,193	13.9%	\$1,359	\$849	60.1%
Paid PMPM	\$661	-2.7%	\$643	14.5%	\$737	\$443	66.5%
High-Cost Claimants (Med Paid \$100,000+)							
# of HCCs	50	24.0%	62	-30.6%	43		
HCCs per 1000	13.6	-20.1%	10.8	-23.7%	8.3	4.8	73.7%
Paid per HCC	\$256,471	4.8%	\$268,731	9.8%	\$295,158	\$220,999	33.6%
HCC Paid % of Tot	43.8%	-6.1 pts	37.7%	-0.9 pts	36.8%	27.4%	9.3 pts
Cost Distribution by Claim Type (Paid PMPY)							
Inpatient	\$2,490	-7.2%	\$2,312	27.9%	\$2,957	\$1,347	119.6%
Outpatient	\$2,416	-9.9%	\$2,177	16.3%	\$2,531	\$1,560	62.3%
Physician	\$2,939	6.6%	\$3,134	3.5%	\$3,244	\$2,294	41.4%
Ancillary	\$87	12.7%	\$98	12.6%	\$110	\$111	-0.4%

- Total plan paid amount for the first three quarters of 2023 was 70.6% of the full year
- Annualizing 2024 paid dollars using the same ratio would result in a total paid of \$48.9 M

PEPY (per employee per year) and **PEPM** (per employee per month) represent amounts per the primary subscriber (employee or retiree).

PMPY (per member per year) and **PMPM** (per member per month) represent amounts per all covered members, including dependents.

Amounts **Per Year (PEPY and PMPY)** have been annualized for the 2024 Plan Year.

HCCs (High-cost Claimants) are based on patients with \$100,000+ paid medical in the period.

Claim Type: Ancillary includes Durable Medical Equipment, prosthetics, some drugs paid on the medical plan, et al.

Financial Summary – Full Year Trend

Active Members



Measure	State Active					Non-State Active				
	2023	⇒	2024	⇒	2025-3Q	2023	⇒	2024	⇒	2025-3Q
Average Enrollment										
Employees	1,650	54.6%	2,551	-9.6%	2,306	1	83.3%	2	-3.0%	2
Spouses	333	53.7%	512	-9.9%	461	0	-	0	-	0
Children	1,235	53.4%	1,896	-10.0%	1,707	0	-	0	-	0
Tot. Members	3,219	54.1%	4,959	-9.8%	4,473	1	83.3%	2	-3.0%	2
Avg. Family Size	2.0	-0.3%	1.9	-0.2%	1.9	1.0	0.0%	1.0	0.0%	1.0
Financial Summary										
Allowed	\$26,589,146	57.6%	\$41,912,359	-23.1%	\$32,239,924	\$2,487	81.7%	\$4,517	21.0%	\$5,468
Plan Paid	\$24,282,117	57.3%	\$38,203,284	-23.3%	\$29,286,836	\$1,989	78.3%	\$3,547	19.1%	\$4,224
Member Paid (OOP)	\$1,965,486	76.1%	\$3,460,814	-27.6%	\$2,507,012	\$497	95.1%	\$970	28.3%	\$1,244
Paid PEPY	\$14,713	1.8%	\$14,974	13.1%	\$16,935	\$1,989	-2.7%	\$1,935	63.7%	\$3,168
Paid PMPY	\$7,544	2.1%	\$7,704	13.3%	\$8,729	\$1,989	-2.7%	\$1,935	63.7%	\$3,168
Paid PEPM	\$1,226	1.8%	\$1,248	13.1%	\$1,411	\$166	-2.7%	\$161	63.7%	\$264
Paid PMPM	\$629	2.1%	\$642	13.3%	\$727	\$166	-2.7%	\$161	63.7%	\$264
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	39	38.5%	54	-37.0%	34	0	-	0	-	0
HCCs per 1000	12.1	-10.1%	10.9	-30.2%	7.6	0.0	-	0.0	-	0.0
Paid per HCC	\$260,607	6.8%	\$278,222	15.6%	\$321,651	\$0	-	\$0	-	\$0
HCC Paid % of Tot	41.9%	-2.5 pts	39.3%	-2.0 pts	37.3%	0.0%	-	0.0%	-	0.0%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$2,398	3.2%	\$2,476	25.2%	\$3,099	\$0	-	\$0	-	\$0
Outpatient	\$2,242	-7.6%	\$2,071	14.6%	\$2,372	\$0	-	\$0	-	\$0
Physician	\$2,825	8.6%	\$3,067	2.9%	\$3,154	\$1,510	19.4%	\$1,804	51.5%	\$2,732
Ancillary	\$79	16.1%	\$92	13.1%	\$104	\$479	-72.6%	\$131	231.5%	\$436

Financial Summary – Full Year Trend

Retired Members



Measure	State Retirees					Non-State Retirees				
	2023	⇒	2024	⇒	2025-3Q	2023	⇒	2024	⇒	2025-3Q
Average Enrollment										
Employees	294	65.3%	486	-3.3%	470	33	49.3%	50	-11.1%	44
Spouses	47	70.5%	80	-7.2%	74	7	36.0%	10	-19.1%	8
Children	80	61.1%	130	-3.8%	125	8	46.8%	12	-26.6%	8
Tot. Members	421	65.1%	695	-3.8%	669	48	46.9%	71	-14.7%	61
Avg. Family Size	1.4	-0.1%	1.4	-0.6%	1.4	1.5	-1.6%	1.4	-4.0%	1.4
Financial Summary										
Allowed	\$5,716,111	36.2%	\$7,783,435	-13.4%	\$6,741,799	\$280,043	143.5%	\$681,934	-48.9%	\$348,793
Plan Paid	\$4,870,619	16.0%	\$5,652,251	-10.9%	\$5,036,904	\$108,635	225.9%	\$354,041	-47.1%	\$187,259
Member Paid (OOP)	\$389,776	68.2%	\$655,475	-19.8%	\$525,504	\$42,787	79.7%	\$76,876	-44.1%	\$42,940
Paid PEPY	\$16,573	-29.8%	\$11,637	22.9%	\$14,299	\$3,259	118.4%	\$7,116	-20.7%	\$5,646
Paid PMPY	\$11,561	-29.7%	\$8,129	23.6%	\$10,044	\$2,248	121.9%	\$4,986	-17.3%	\$4,123
Paid PEPM	\$1,381	-29.8%	\$970	22.9%	\$1,192	\$272	118.4%	\$593	-20.7%	\$470
Paid PMPM	\$963	-29.7%	\$677	23.6%	\$837	\$187	121.9%	\$416	-17.3%	\$344
High-Cost Claimants (Med Paid \$100,000+)										
# of HCCs	12	-41.7%	7	28.6%	9	0	-	1	-100.0%	0
HCCs per 1000	28.5	-64.7%	10.1	33.7%	13.5	0.0	-	14.1	-100.0%	0.0
Paid per HCC	\$221,656	-9.1%	\$201,561	-5.4%	\$190,600	\$0	-	\$132,680	-100.0%	\$0
HCC Paid % of Tot	54.6%	-29.6 pts	25.0%	9.1 pts	34.1%	0.0%	-	37.5%	-37.5 pts	0.0%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	\$3,480	-63.1%	\$1,283	72.4%	\$2,212	\$0	-	\$1,007	-26.2%	\$744
Outpatient	\$3,940	-26.5%	\$2,898	27.1%	\$3,683	\$788	227.1%	\$2,576	-35.0%	\$1,674
Physician	\$3,992	-4.5%	\$3,812	4.5%	\$3,983	\$1,390	-11.7%	\$1,228	41.4%	\$1,736
Ancillary	\$149	-9.4%	\$135	23.4%	\$167	\$70	150.5%	\$175	-117.3%	-\$30

Medical Paid Claims by Claim Type

Breakout of State vs. Non-State by Member Status



Claim Type	2024-3Q (7/1/2023 - 3/31/2024)				2025-3Q (7/1/2024 - 3/31/2025)				Trend
	Active	Pre-Medicare Retirees	Medicare Retirees	Total	Active	Pre-Medicare Retirees	Medicare Retirees	Total	Total
State Members									
Inpatient	\$7,123,312	\$702,518	\$114,455	\$7,940,286	\$10,398,426	\$850,944	\$258,401	\$11,507,771	44.9%
Outpatient	\$7,897,166	\$1,445,141	\$107,464	\$9,449,771	\$7,958,109	\$1,719,024	\$127,660	\$9,804,793	3.8%
Physician	\$11,259,642	\$1,792,835	\$153,734	\$13,206,211	\$10,582,976	\$1,794,527	\$202,595	\$12,580,098	-4.7%
Ancillary	\$326,381	\$59,336	\$14,736	\$400,452	\$347,325	\$66,756	\$16,997	\$431,078	7.6%
Total	\$26,606,500	\$3,999,830	\$390,389	\$30,996,719	\$29,286,836	\$4,431,252	\$605,652	\$34,323,740	10.7%
PMPM	\$592.11	\$763.15	\$378.45	\$605.31	\$727.45	\$885.22	\$598.59	\$741.70	22.5%
Non-State Members									
Inpatient	\$0	\$0	\$32,261	\$32,261	\$0	\$27,438	\$6,337	\$33,775	4.7%
Outpatient	\$0	\$5,174	\$85,944	\$91,118	\$0	\$0	\$76,010	\$76,010	-16.6%
Physician	\$2,591	\$12,041	\$53,493	\$68,125	\$3,643	\$11,110	\$67,743	\$82,495	21.1%
Ancillary	\$0	\$0	\$8,023	\$8,023	\$581	\$0	-\$1,378	-\$797	-109.9%
Total	\$2,591	\$17,214	\$179,721	\$199,527	\$4,224	\$38,547	\$148,711	\$191,482	-4.0%
PMPM	\$161.94	\$204.75	\$315.34	\$297.80	\$263.99	\$856.60	\$297.42	\$341.32	14.6%
All Members									
Inpatient	\$7,123,312	\$702,518	\$146,717	\$7,972,547	\$10,398,426	\$878,381	\$264,738	\$11,541,545	44.8%
Outpatient	\$7,897,166	\$1,450,314	\$193,408	\$9,540,888	\$7,958,109	\$1,719,024	\$203,670	\$9,880,803	3.6%
Physician	\$11,262,233	\$1,804,875	\$207,227	\$13,274,335	\$10,586,619	\$1,805,637	\$270,337	\$12,662,594	-4.6%
Ancillary	\$326,381	\$59,336	\$22,759	\$408,475	\$347,906	\$66,756	\$15,619	\$430,281	5.3%
Total	\$26,609,092	\$4,017,044	\$570,111	\$31,196,246	\$29,291,060	\$4,469,799	\$754,363	\$34,515,222	10.6%
PMPM	\$591.96	\$754.33	\$355.99	\$601.34	\$727.27	\$884.96	\$498.99	\$736.91	22.5%

Medical Cost Distribution

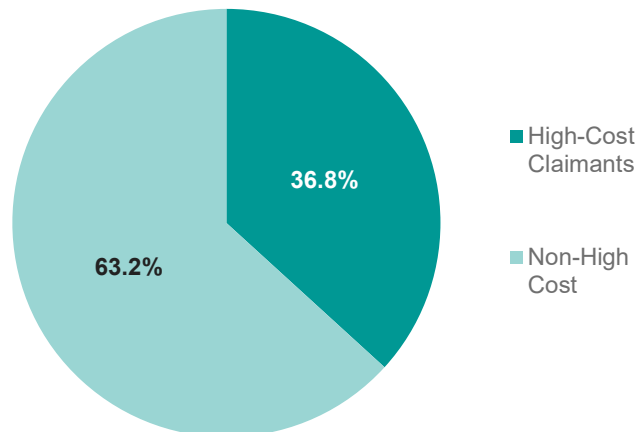
Distribution by Member Cost



Member Total Paid Range	2024-3Q (7/1/2023 - 3/31/2024)						2025-3Q (7/1/2024 - 3/31/2025)					
	Unique Members	Members % of Tot	Total Paid	Tot Paid % of Tot	Total OOP (Member Paid)	OOP % of Tot	Unique Members	Members % of Tot	Total Paid	Tot Paid % of Tot	Total OOP (Member Paid)	OOP % of Tot
No Claims	721	11.2%	\$0	0.0%	\$0	0.0%	671	11.5%	\$0	0.0%	\$0	0.0%
< \$0 - \$0	173	2.7%	-\$37,619	-0.1%	-\$1,328	0.0%	186	3.2%	-\$98,350	-0.3%	\$3,207	0.1%
> \$0 - \$2,500	3,870	59.9%	\$2,937,780	9.4%	\$819,565	25.4%	3,323	57.1%	\$2,588,717	7.5%	\$734,115	23.9%
> \$2,500 - \$5,000	713	11.0%	\$2,518,574	8.1%	\$568,865	17.6%	647	11.1%	\$2,284,584	6.6%	\$522,043	17.0%
> \$5,000 - \$10,000	469	7.3%	\$3,242,394	10.4%	\$619,884	19.2%	441	7.6%	\$3,043,545	8.8%	\$564,339	18.3%
> \$10,000 - \$25,000	298	4.6%	\$4,694,096	15.0%	\$548,842	17.0%	310	5.3%	\$4,937,433	14.3%	\$590,874	19.2%
> \$25,000 - \$50,000	120	1.9%	\$4,225,142	13.5%	\$303,767	9.4%	142	2.4%	\$4,915,249	14.2%	\$341,387	11.1%
> \$50,000 - \$100,000	58	0.9%	\$4,172,687	13.4%	\$197,667	6.1%	61	1.0%	\$4,152,252	12.0%	\$175,936	5.7%
> \$100,000	44	0.7%	\$9,443,191	30.3%	\$174,284	5.4%	43	0.7%	\$12,691,792	36.8%	\$144,800	4.7%
Total	6,466	100.0%	\$31,196,246	100.0%	\$3,231,548	100.0%	5,824	100.0%	\$34,515,222	100.0%	\$3,076,700	100.0%

* Unique Members are counted equally regardless of length of coverage. Note that because data is on a paid basis, member counts may also include those not active in the period.

Cost Distribution: HCCs vs. Non-HCCs



HCC Cost Breakout by Diagnostic Chapter

#	Diagnostic Chapter	Patients	Total Paid	% of Tot
1	Perinatal Originating Conditions	3	\$3,096,833	24.4%
2	Neoplasms	20	\$2,723,272	21.5%
3	Circulatory System	30	\$1,944,512	15.3%
4	Injury, Poisoning & External Causes	23	\$1,315,865	10.4%
5	Digestive System	17	\$910,372	7.2%
6	Infectious & Parasitic Diseases	9	\$432,526	3.4%
7	Musculoskeletal System	22	\$422,935	3.3%
8	Health Status & Health Services	36	\$376,245	3.0%
9	Blood & Immune Disorders	13	\$276,558	2.2%
10	Endocrine, Nutritional & Metabolic	25	\$246,159	1.9%
...	All Others		\$946,516	7.5%
=	Total	43	\$12,691,792	100.0%

Utilization Summary – YTD Trend

Plan Totals & Norm



Measure	Total Plan					UMR Norm	
	2023-3Q	⇒	2024-3Q	⇒	2025-3Q	2025-3Q	Variance
Inpatient Admissions							
# of Admits	283	-7.8%	261	-11.1%	232		
# of Admit Days	1,387	-1.1%	1,372	5.4%	1,446		
Paid per Admit	\$54,540	-34.7%	\$35,588	5.5%	\$37,553	\$29,692	26.5%
Paid per Admit Day	\$11,128	-39.2%	\$6,770	-11.0%	\$6,025	\$5,810	3.7%
Admits per 1000	133.0	-54.6%	60.4	-1.5%	59.4	47.5	25.1%
Average LOS	4.9	7.3%	5.3	18.6%	6.2	5.1	21.9%
Emergency Room Visits							
# of ER Visits	887	12.6%	999	-5.6%	943		
~ % resulting in Admit	13.5%	1.5 pts	15.0%	-0.1 pts	15.0%	10.5%	4.5 pts
ER Visits per Patient	1.3	8.5%	1.5	-5.9%	1.4		
ER Visits per 1000	417.0	-44.6%	231.1	4.6%	241.6	222.9	8.4%
Paid per ER Visit	\$2,633	16.5%	\$3,069	4.6%	\$3,210	\$2,289	40.3%
Urgent Care Visits							
# of UC Visits	2,008	3.2%	2,073	-4.2%	1,986		
UC Visits per Patient	1.5	3.5%	1.5	-0.1%	1.5		-
UC Visits per 1000	944.0	-49.2%	479.5	6.1%	508.8	277.2	83.6%
Paid per UC Visit	\$109	15.4%	\$126	6.1%	\$133	\$114	16.8%
Office Visits							
Off Visits per Patient	4.0	16.0%	4.7	3.5%	4.8		
Paid per Office Visit	\$106	6.5%	\$112	3.4%	\$116	\$93	24.8%
Office Visits Paid PMPY	\$1,013	-41.0%	\$598	6.1%	\$635	\$355	79.0%
Services							
Radiology Svcs per 1000	6,578.7	-49.8%	3,303.8	17.0%	3,864.6	3,557.8	8.6%
Radiology Paid PMPY	\$860	-37.4%	\$538	14.8%	\$618		
Lab Services per 1000	19,201.0	-43.9%	10,762.5	3.7%	11,166.1	9,360.2	19.3%
Labs Paid PMPY	\$404	-43.7%	\$227	25.6%	\$285		

- Inpatient Admission rate per 1000 decreased 1.5%, but amount paid per Admission is 5.5% higher than prior period
- ER utilization increased 4.6%, and amount paid per ER visit is 4.6% higher than prior period

Admissions and all other **Visits** are counted for utilization if the *initial Paid Date* for the first primary claim (facility claim for non-Office Visits) fell within the time period. For cost purposes, however, all visit costs paid within the time period are included.

Counts **per 1000** and amounts **PMPY** (per member per year) have been annualized.

Utilization Summary – YTD Trend

Active Members



Measure	State Active					Non-State Active				
	2023-3Q	⇒	2024-3Q	⇒	2025-3Q	2023-3Q	⇒	2024-3Q	⇒	2025-3Q
Inpatient Admissions										
# of Admits	234	-5.1%	222	-18.0%	182	0	-	0	-	0
# of Admit Days	1,087	7.6%	1,170	-3.0%	1,135	0	-	0	-	0
Paid per Admit	\$58,060	-36.6%	\$36,809	9.2%	\$40,181	\$0	-	\$0	-	\$0
Paid per Admit Day	\$12,499	-44.1%	\$6,984	-7.7%	\$6,443	\$0	-	\$0	-	\$0
Admits per 1000	126.1	-53.0%	59.3	-8.5%	54.2	0.0	-	0.0	-	0.0
Average LOS	4.6	13.5%	5.3	18.3%	6.2	0.0	-	0.0	-	0.0
Emergency Room Visits										
# of ER Visits	751	14.8%	862	-9.6%	779	0	-	0	-	1
~ % resulting in Admit	12.5%	1.3 pts	13.8%	-2.0 pts	11.8%	0.0%	-	0.0%	-	0.0%
ER Visits per Patient	1.3	8.5%	1.4	-5.5%	1.4	0.0	-	0.0	-	1.0
ER Visits per 1000	404.7	-43.1%	230.2	0.9%	232.2	0.0	-	0.0	-	750.0
Paid per ER Visit	\$2,667	16.9%	\$3,117	5.2%	\$3,278	\$0	-	\$0	-	\$369
Urgent Care Visits										
# of UC Visits	1,798	3.4%	1,859	-6.1%	1,745	0	-	0	-	0
UC Visits per Patient	1.5	3.2%	1.6	-0.3%	1.6	0.0	-	0.0	-	0.0
UC Visits per 1000	968.8	-48.8%	496.4	4.8%	520.1	0.0	-	0.0	-	0.0
Paid per UC Visit	\$111	15.9%	\$128	5.7%	\$136	\$0	-	\$0	-	\$0
Office Visits										
Off Visits per Patient	3.9	15.0%	4.5	2.8%	4.6	9.0	-11.1%	8.0	-12.5%	7.0
Paid per Office Visit	\$108	7.6%	\$116	4.4%	\$121	\$114	22.4%	\$140	8.8%	\$152
Office Visits Paid PMPY	\$988	-40.6%	\$588	5.9%	\$622	\$1,540	-45.6%	\$838	-4.8%	\$798
Services										
Radiology Svcs per 1000	5,945.6	-47.3%	3,132.8	14.3%	3,579.5	6,000.0	-50.0%	3,000.0	0.0%	3,000.0
Radiology Paid PMPY	\$838	-37.4%	\$524	14.5%	\$600	\$521	-53.6%	\$241	17.0%	\$282
Lab Services per 1000	18,489.8	-44.0%	10,350.4	3.5%	10,712.5	58,500.0	-73.1%	15,750.0	-4.8%	15,000.0
Labs Paid PMPY	\$391	-41.9%	\$227	24.2%	\$282	\$505	-27.3%	\$367	28.8%	\$473

Utilization Summary – YTD Trend

Retired Members



Measure	State Retirees					Non-State Retirees				
	2023-3Q	⇒	2024-3Q	⇒	2025-3Q	2023-3Q	⇒	2024-3Q	⇒	2025-3Q
Inpatient Admissions										
# of Admits	47	-27.7%	34	41.2%	48	2	150.0%	5	-60.0%	2
# of Admit Days	293	-35.8%	188	61.2%	303	7	100.0%	14	-42.9%	8
Paid per Admit	\$38,958	-26.8%	\$28,508	-0.5%	\$28,376	\$8,833	234.1%	\$29,509	-36.7%	\$18,676
Paid per Admit Day	\$6,249	-17.5%	\$5,156	-12.8%	\$4,495	\$2,524	317.6%	\$10,539	-55.7%	\$4,669
Admits per 1000	194.3	-66.5%	65.0	47.2%	95.7	70.0	31.1%	91.7	-52.0%	44.0
Average LOS	6.2	-11.3%	5.5	14.2%	6.3	3.5	-20.0%	2.8	42.9%	4.0
Emergency Room Visits										
# of ER Visits	116	11.2%	129	14.7%	148	20	-60.0%	8	87.5%	15
~ % resulting in Admit	21.6%	-0.6 pts	20.9%	10.8 pts	31.8%	5.0%	45.0 pts	50.0%	-36.7 pts	13.3%
ER Visits per Patient	1.4	17.0%	1.7	-11.7%	1.5	1.8	-37.1%	1.1	19.3%	1.4
ER Visits per 1000	479.4	-48.5%	246.8	19.6%	295.1	699.7	-79.0%	146.8	125.0%	330.3
Paid per ER Visit	\$2,661	3.7%	\$2,760	13.0%	\$3,118	\$1,208	136.3%	\$2,856	-73.1%	\$768
Urgent Care Visits										
# of UC Visits	189	2.6%	194	16.0%	225	21	-4.8%	20	-20.0%	16
UC Visits per Patient	1.4	5.0%	1.5	-0.7%	1.5	1.3	8.8%	1.4	24.4%	1.8
UC Visits per 1000	781.2	-52.5%	371.1	20.9%	448.7	734.7	-50.1%	367.0	-4.0%	352.3
Paid per UC Visit	\$99	11.9%	\$111	12.8%	\$125	\$60	-16.2%	\$50	-30.8%	\$35
Office Visits										
Off Visits per Patient	4.8	18.8%	5.7	6.3%	6.1	4.7	23.2%	5.7	0.6%	5.8
Paid per Office Visit	\$99	1.5%	\$100	-0.8%	\$99	\$58	-16.9%	\$48	9.1%	\$52
Office Visits Paid PMPY	\$1,233	-43.1%	\$701	6.1%	\$744	\$753	-57.7%	\$319	12.8%	\$359
Services										
Radiology Svcs per 1000	11,213.2	-59.9%	4,497.6	29.6%	5,830.9	8,466.5	-57.3%	3,614.7	-10.5%	3,236.7
Radiology Paid PMPY	\$1,069	-36.5%	\$679	11.2%	\$755	\$569	-78.2%	\$124	197.0%	\$368
Lab Services per 1000	24,559.1	-43.9%	13,768.1	6.2%	14,621.0	19,102.0	-47.0%	10,128.4	-36.7%	6,407.3
Labs Paid PMPY	\$506	-53.0%	\$237	34.3%	\$319	\$384	-67.7%	\$124	19.1%	\$148

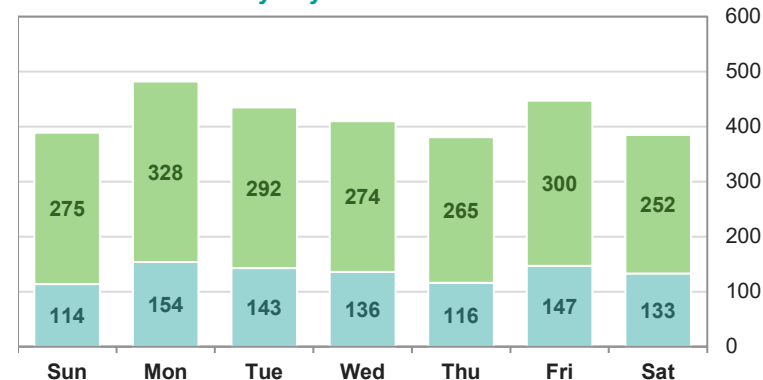
On Demand Care Summary

Emergency Room & Urgent Care

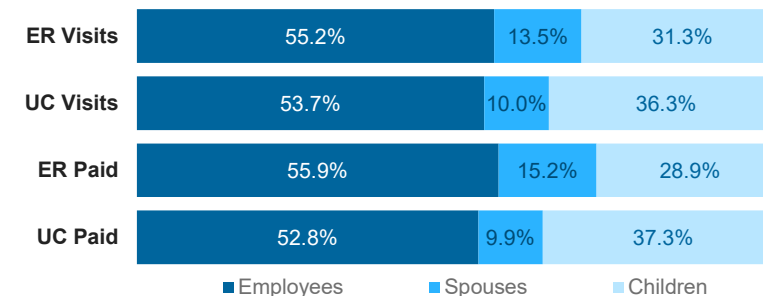


Measure	2024-3Q	2025-3Q	Change	UMR Norm	Variance
Emergency Room					
# of Visits	999	943	-5.6%		
# of Patients	685	687	0.3%		
Total Plan Paid	\$3,065,961	\$3,027,209	-1.3%		
Total Mem Paid	\$483,246	\$451,005	-6.7%		
Visits per 1000	231.1	241.6	4.6%	222.9	8.4%
Paid per Visit	\$3,069	\$3,210	4.6%	\$2,289	40.3%
Paid PMPM	\$59	\$65	9.4%	\$43	52.1%
% ER Patients w/ Office Visit*	95.6%	96.4%	0.7 pts		
% Potentially Avoidable**	12.9%	12.8%	-0.1 pts	82.0%	-69.2 pts
Urgent Care					
# of Visits	2,073	1,986	-4.2%		
# of Patients	1,340	1,285	-4.1%		
Total Plan Paid	\$260,741	\$265,125	1.7%		
Total Mem Paid	\$96,168	\$90,053	-6.4%		
Visits per 1000	479.5	508.8	6.1%	277.2	83.6%
Paid per Visit	\$126	\$133	6.1%	\$114	16.8%
Paid PMPM	\$5	\$6	12.6%	\$3	114.5%

ER & UC Utilization by Day of Week



ER & UC Utilization & Cost by Relationship



	# of Visits			Total Paid		
	ER	UC	Total	ER	UC	Total
Employee	521	1,066	1,587	\$1,692,167	\$139,978	\$1,832,145
Spouse	127	199	326	\$459,167	\$26,340	\$485,507
Child	295	721	1,016	\$875,876	\$98,806	\$974,682
Total	943	1,986	2,929	\$3,027,209	\$265,125	\$3,292,334

* Office Visit within prior 12 months..

** ER Visits are categorized as potentially avoidable based on primary and secondary diagnosis and do not necessarily indicate misuse of the ER for the patient's specific circumstances.

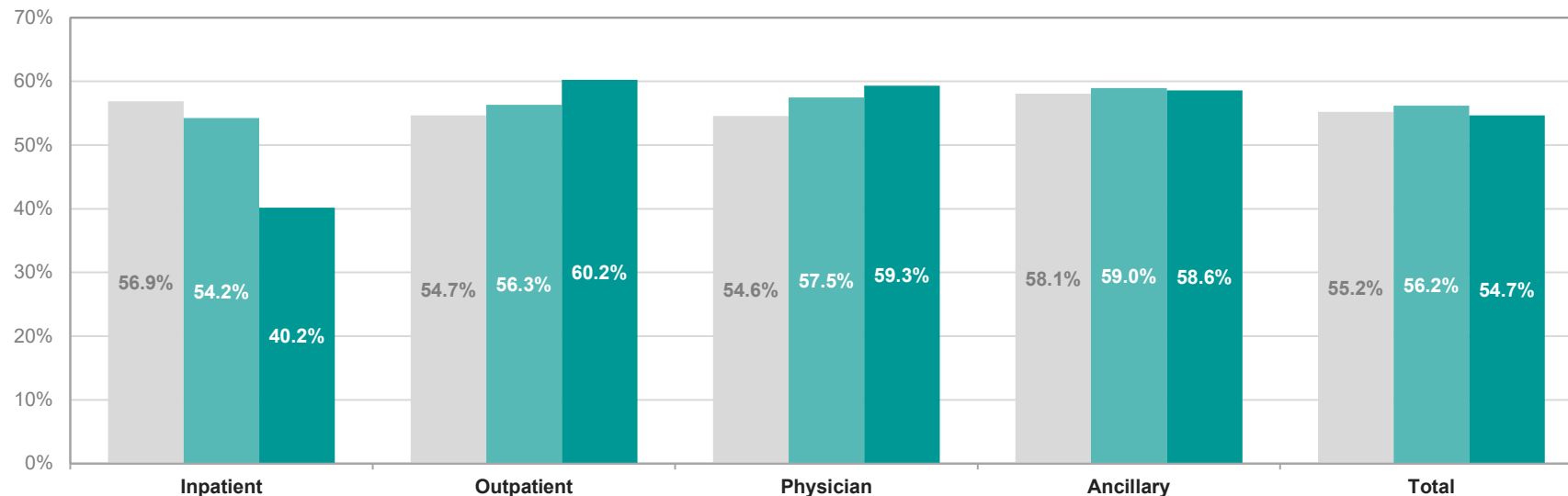
Network Summary

Discount Percentage & Network Utilization

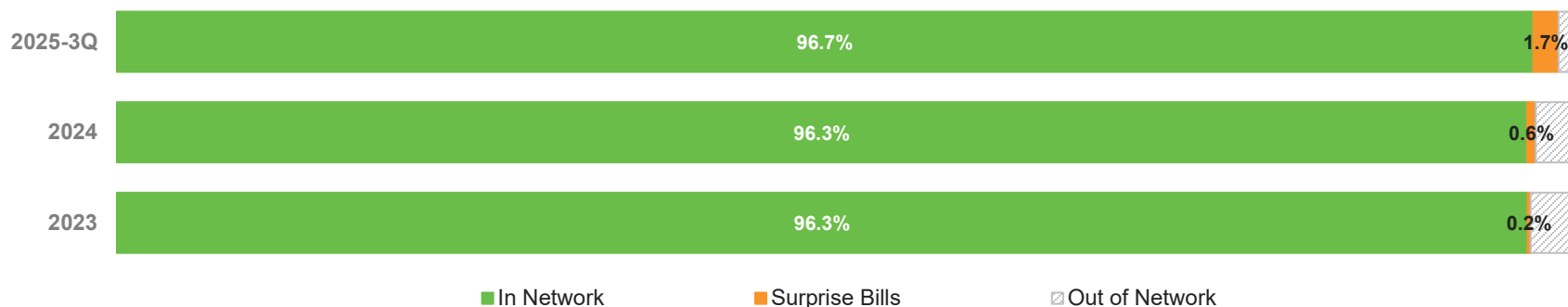


Discount Percentage* by Claim Type

Plan Year: 2023 2024 2025-3Q



Network Utilization*



* Network Discounts and Utilization exclude COB Claims, and Network Discounts additionally exclude Surprise Bills.

Clinical Classification Summary

Breakout by Diagnostic Chapter



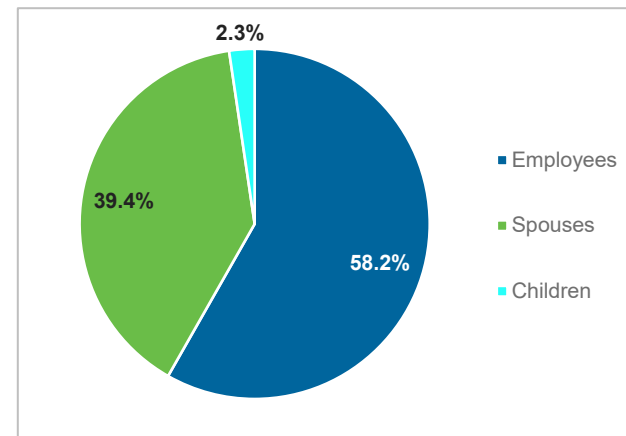
Diagnostic Chapter	2024 (Full Year)		2025-3Q		CYTD Paid by Relationship			CYTD Paid by Sex	
	Patients	Total Paid	Patients	Total Paid	Employee	Spouse	Child	Male	Female
Neoplasms	956	\$4,619,242	809	\$4,271,414	\$2,487,612	\$1,683,872	\$99,930	\$896,379	\$3,375,035
Musculoskeletal System	2,070	\$4,602,332	1,657	\$3,885,003	\$2,958,729	\$731,420	\$194,854	\$1,433,956	\$2,451,047
Circulatory System	1,084	\$4,487,845	885	\$3,826,415	\$3,074,984	\$669,812	\$81,620	\$1,616,849	\$2,209,567
Perinatal Originating Conditions	76	\$1,990,280	49	\$3,305,983	\$633	\$115	\$3,305,235	\$505,964	\$2,800,019
Digestive System	848	\$2,625,472	663	\$2,616,795	\$2,110,547	\$241,425	\$264,823	\$835,665	\$1,781,130
Injury, Poisoning & External Causes	987	\$3,319,950	767	\$2,609,005	\$1,685,332	\$371,819	\$551,853	\$902,895	\$1,706,110
Health Status & Health Services	4,187	\$4,675,804	3,265	\$2,267,826	\$1,400,893	\$373,574	\$493,359	\$983,476	\$1,284,350
Mental, Behavioral & Neurodevelopmental	1,352	\$2,322,608	1,158	\$1,665,146	\$720,624	\$252,238	\$692,283	\$569,407	\$1,095,739
Symptoms, Signs & Findings, NEC	2,600	\$2,268,545	2,062	\$1,658,317	\$1,056,523	\$273,661	\$328,134	\$564,843	\$1,093,474
Genitourinary System	1,208	\$2,173,973	921	\$1,586,881	\$1,282,234	\$130,263	\$174,383	\$466,150	\$1,120,730
Respiratory System	1,820	\$1,973,123	1,369	\$1,323,922	\$743,449	\$166,559	\$413,914	\$558,725	\$765,197
Nervous System	1,174	\$1,812,222	931	\$1,213,821	\$813,990	\$230,680	\$169,151	\$507,362	\$706,459
Endocrine, Nutritional & Metabolic	1,892	\$2,071,739	1,492	\$1,128,293	\$899,380	\$126,256	\$102,658	\$561,130	\$567,164
Pregnancy, Childbirth & the Puerperium	117	\$1,094,523	92	\$781,375	\$511,758	\$141,139	\$128,478	\$125	\$781,250
Infectious & Parasitic Diseases	519	\$1,452,642	411	\$663,732	\$576,528	\$43,259	\$43,945	\$149,076	\$514,656
Blood & Immune Disorders	252	\$886,310	168	\$421,985	\$279,688	\$15,655	\$126,641	\$264,808	\$157,177
Ear and Mastoid Process	573	\$333,384	401	\$396,416	\$242,398	\$48,213	\$105,805	\$134,006	\$262,409
Eye and Adnexa	1,733	\$533,279	1,215	\$331,375	\$236,333	\$37,866	\$57,175	\$143,775	\$187,600
Skin & Subcutaneous Tissue	1,429	\$854,655	1,134	\$313,595	\$230,908	\$37,396	\$45,291	\$113,946	\$199,649
Congenital Malformations & Abnormalities	93	\$115,196	80	\$247,798	\$67,102	\$4,577	\$176,120	\$134,311	\$113,487
External Causes of Morbidity	1	\$0	1	\$124	\$0	\$0	\$124	\$0	\$124
Total	5,860	\$44,213,123	5,049	\$34,515,222	\$21,379,648	\$5,579,800	\$7,555,775	\$11,342,847	\$23,172,376

Neoplasms (Cancer)

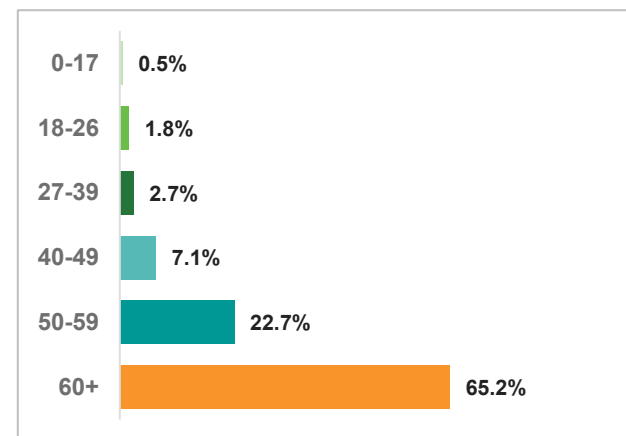
Breakout by Diagnostic Grouping & Demographics

#	Neoplasms (Cancer) Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Other gastrointestinal cancers	7	49	\$1,303,729	30.5%
2	Breast cancer	46	413	\$785,647	18.4%
3	Benign neoplasms	536	847	\$455,037	10.7%
4	Lymphoma	17	198	\$253,025	5.9%
5	Respiratory cancers	6	70	\$233,616	5.5%
6	Kidney Cancer	7	38	\$206,115	4.8%
7	Ovarian cancer	5	35	\$136,490	3.2%
8	Leukemia	9	69	\$117,909	2.8%
9	Pancreatic cancer	3	59	\$117,898	2.8%
10	Prostate cancer	25	236	\$105,858	2.5%
11	Skin cancer	85	212	\$103,519	2.4%
12	Other cancer	15	42	\$91,608	2.1%
13	Colorectal cancer	7	64	\$79,492	1.9%
14	Neoplasms of unspec nature	318	413	\$72,344	1.7%
15	Head & neck cancers	4	42	\$72,315	1.7%
16	Endometrial cancer	8	42	\$65,363	1.5%
17	Secondary malignancies	16	80	\$51,099	1.2%
18	Oral cancer	2	8	\$14,638	0.3%
19	Brain cancer	5	15	\$1,804	0.0%
20	Thyroid cancer	7	11	\$1,729	0.0%
...	All Others	7	10	\$2,178	0.1%
=	Total	809	3,153	\$4,271,414	100.0%

Neoplasms (Cancer) Paid by Relationship



Neoplasms (Cancer) Paid by Age Range



Note: there are additional cancer-related costs for encounters and therapy, totaling \$1,032,992 – these costs are categorized under Health Status

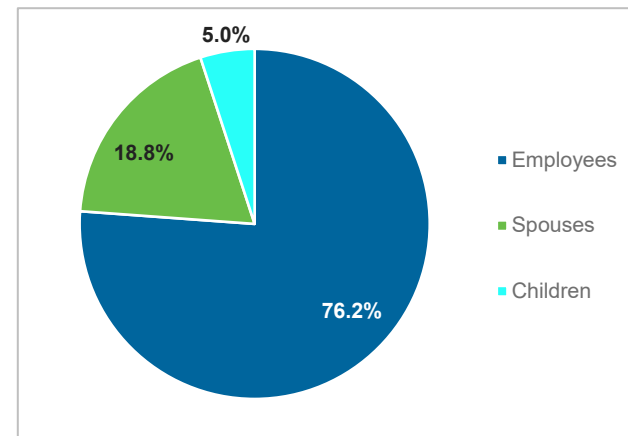
Musculoskeletal System

Breakout by Diagnostic Grouping & Demographics

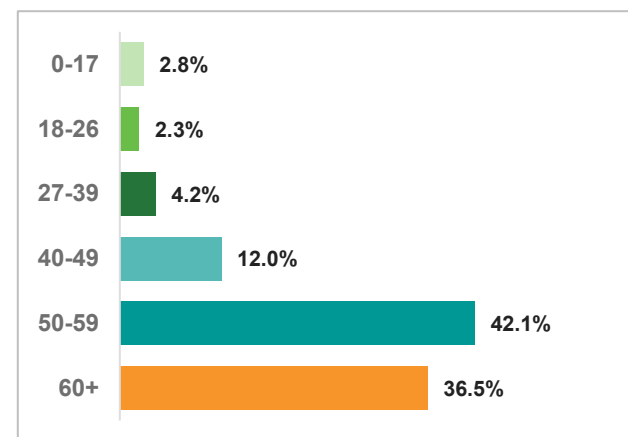


#	Musculoskeletal Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Spondylopathies & arthropathy	495	2,284	\$1,356,694	34.9%
2	Osteoarthritis & osteoporosis	277	714	\$749,554	19.3%
3	Tendon, tissue, muscle disorders	395	1,051	\$584,864	15.1%
4	Other musculoskeletal pain	995	3,166	\$413,857	10.7%
5	Scoliosis & oth deformities	138	326	\$184,034	4.7%
6	Joint disorders & fractures	118	271	\$151,805	3.9%
7	Rheumatoid arthritis & related disease	55	191	\$142,080	3.7%
8	Other MSK	38	126	\$124,396	3.2%
9	Lupus	37	124	\$94,475	2.4%
10	Biomechanical lesions	97	397	\$44,109	1.1%
11	Low back pain	233	609	\$31,909	0.8%
12	Gout & crystal arthropathies	34	68	\$7,227	0.2%
=	Total	1,657	9,865	\$3,885,003	100.0%

Musculoskeletal Paid by Relationship



Musculoskeletal Paid by Age Range

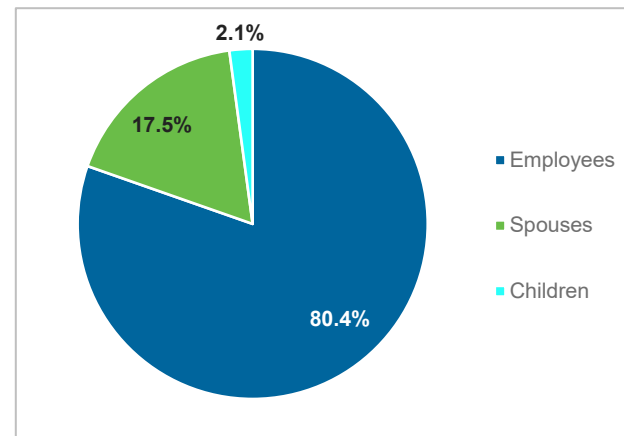


Circulatory System

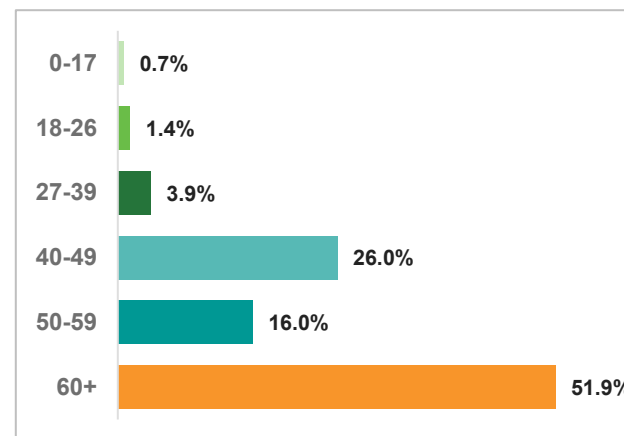
Breakout by Diagnostic Grouping & Demographics

#	Circulatory System Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Cerebrovascular disease	34	133	\$1,039,346	27.2%
2	Cardiac dysrhythmias	153	528	\$845,782	22.1%
3	Heart failure	39	155	\$374,988	9.8%
4	Coronary atherosclerosis & oth heart disease	118	326	\$374,316	9.8%
5	Myocardial infarction	13	48	\$328,017	8.6%
6	Nonrheumatic & unspecified valve disorders	50	70	\$250,743	6.6%
7	Nonspecific chest pain	188	380	\$216,982	5.7%
8	Hypertension	471	817	\$137,379	3.6%
9	Vascular disease	60	163	\$126,248	3.3%
10	Acute pulmonary embolism, DVT	34	132	\$65,534	1.7%
11	Other circulatory	42	85	\$62,525	1.6%
12	Myocarditis & cardiomyopathy	11	21	\$4,556	0.1%
=	Total	885	3,166	\$3,826,415	100.0%

Circulatory System Paid by Relationship



Circulatory System Paid by Age Range



Mental & Behavioral Trend

Prevalence & Cost by Diagnostic Grouping

Mental & Behavioral Diagnostic Grouping	2023 (Full Year)		2024 (Full Year)		2025-3Q		2025-3Q Paid by Claim Type			
	Patients	Total Paid	Patients	Total Paid	Patients	Total Paid	Inpatient	Outpatient	Physician	Ancillary
Depressive disorders	394	\$484,494	424	\$531,931	358	\$373,630	\$69,079	\$12,119	\$291,016	\$1,416
Anxiety & related Disorders	521	\$279,609	512	\$337,685	415	\$286,476	\$0	\$12,198	\$274,278	\$0
Trauma & stressor disorders	294	\$210,733	338	\$370,626	288	\$222,343	\$0	\$0	\$222,343	\$0
Neurodevelopmental disorders	225	\$140,318	253	\$292,459	229	\$185,245	\$0	\$0	\$185,245	\$0
Suicidal ideation, attempt or self-harm	21	\$78,998	23	\$42,788	18	\$151,500	\$76,795	\$64,880	\$9,825	\$0
Alcohol-related disorders	29	\$154,326	45	\$307,936	28	\$139,871	\$95,664	\$12,356	\$31,852	\$0
Other mental health	142	\$47,033	141	\$117,944	112	\$81,542	\$0	\$18,470	\$63,072	\$0
Eating disorders	17	\$31,584	15	\$51,171	12	\$66,726	\$0	\$0	\$66,726	\$0
Bipolar & related Disorders	82	\$64,002	79	\$92,390	60	\$65,611	\$20,040	\$0	\$45,571	\$0
Schizophrenia spectrum disorders	14	\$17,003	16	\$33,159	12	\$59,312	\$27,659	\$13,502	\$18,142	\$8
Opioid disorders	15	\$8,462	13	\$38,318	7	\$11,946	\$2,040	\$0	\$9,906	\$0
Obsessive compulsive disorders	20	\$19,073	22	\$60,775	15	\$7,021	\$0	\$0	\$7,021	\$0
Other substance use	38	\$3,558	40	\$10,408	26	\$6,394	\$0	\$2,573	\$3,821	\$0
Stimulant disorders	5	\$31,458	6	\$31,146	1	\$5,296	\$2,656	\$0	\$2,640	\$0
Cannabis-related disorders	10	\$5,823	5	\$3,870	8	\$2,233	\$0	\$199	\$2,034	\$0
Total	1,310	\$1,576,476	1,352	\$2,322,608	1,158	\$1,665,146	\$293,933	\$136,296	\$1,233,493	\$1,425

Chronic Conditions

Prevalence & Severity of 24 Chronic Conditions



Chronic Condition	With Condition			Moderate/High Risk Condition					
	# of Mems	Mems per 1000	Change vs LY	# of Mems	Mems per 1000	Change vs LY	Allowed PMPY	Admits per 1000	ER Visits per 1000
Affective Psychosis	9	1.7	-30.8%	5	0.9	-37.5%	\$4,513	111.1	222.2
Asthma	235	43.2	-7.5%	114	20.9	-1.7%	\$6,705	72.3	276.6
Atrial Fibrillation	70	12.9	25.0%	50	9.2	35.1%	\$43,459	314.3	814.3
Blood Disorders	209	38.4	-18.0%	97	17.8	-15.7%	\$34,074	239.2	397.1
CAD	83	15.2	-7.8%	44	8.1	7.3%	\$19,083	132.5	325.3
COPD	37	6.8	19.4%	22	4.0	0.0%	\$27,074	324.3	594.6
Cancer	573	105.2	10.2%	276	50.7	9.5%	\$18,369	111.7	204.2
Chronic Pain	44	8.1	2.3%	21	3.9	-8.7%	\$95,096	340.9	431.8
CHF	29	5.3	3.6%	19	3.5	-9.5%	\$169,434	517.2	689.7
Demyelinating Diseases	18	3.3	-33.3%	12	2.2	-36.8%	\$24,890	55.6	166.7
Depression	418	76.8	0.5%	298	54.7	4.2%	\$10,706	129.2	323.0
Diabetes	501	92.0	2.2%	371	68.1	-5.1%	\$15,925	97.8	229.5
ESRD	16	2.9	-38.5%	11	2.0	-45.0%	\$283,289	812.5	1,000.0
Eating Disorders	14	2.6	7.7%	10	1.8	0.0%	\$12,579	0.0	142.9
HIV/AIDS	6	1.1	-33.3%	5	0.9	-16.7%	\$3,549	0.0	0.0
Hyperlipidemia	201	36.9	-2.0%	66	12.1	10.0%	\$3,927	29.9	79.6
Hypertension	573	105.2	-5.0%	231	42.4	-16.0%	\$6,180	54.1	185.0
Immune Disorders	24	4.4	-17.2%	11	2.0	0.0%	\$45,372	83.3	125.0
IBD	25	4.6	-7.4%	9	1.7	12.5%	\$3,686	0.0	440.0
Liver Disease	2	0.4	-50.0%	1	0.2	-66.7%	\$745,813	500.0	0.0
Morbid Obesity	102	18.7	-8.1%	60	11.0	5.3%	\$25,890	166.7	196.1
Osteoarthritis	283	52.0	-5.4%	124	22.8	-11.4%	\$11,527	60.1	240.3
Peripheral Vascular Disease	31	5.7	6.9%	10	1.8	25.0%	\$16,284	225.8	290.3
Rheumatoid Arthritis	61	11.2	-6.2%	47	8.6	-9.6%	\$10,313	49.2	245.9

- Most prevalent chronic conditions are Cancer and Hypertension, both with 573 members
- Diabetes is the condition with the most moderate/high risk members (371)
- Members with mod/high risk Diabetes also have the highest combined cost, totaling \$5.91M

Date Range: Service Dates 1/1/2024 - 12/31/2024, Paid through 3/31/2025

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

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

Cost & Utilization for All Members:

- Allowed PMPY: \$8,723
- Admits per 1000: 58.2
- ER Visits per 1000: 235.8

Prevention, Wellness, & Maintenance

Preventive & Condition-specific Screening Rate Trends



Preventive Service	Population	2023			2024			Rate Change	UMR Norm	
		Eligible	Actual	Rate	Eligible	Actual	Rate		Rate	Variance
Well Visits	Rate for Well Baby & Well Child is Visits per 1,000. Rate for adults is the percentage who had a well visit.									
Well Baby Visit	0 - 15 months	74.1	415	5,603.5	46.6	263	5,649.6	0.8%	5,328.7	6.0%
Well Child Visit	3 - 6 years	263.7	225	853.1	227.5	191	839.6	-1.6%	791.5	6.1%
Adults w/ Well Visit	Adults 18+	4,675	2,040	43.6%	4,227	1,827	43.2%	-0.4 pts	43.6%	-0.4 pts
Screenings	Rate for all screenings is the percentage of eligible population who had the screening during the period.									
Mammogram	Females 40 - 69	1,676	814	48.6%	1,525	789	51.7%	3.2 pts	51.1%	0.6 pts
Cervical Cancer	Females 21 - 64	2,281	597	26.2%	2,028	496	24.5%	-1.7 pts	25.5%	-1.0 pts
Prostate Cancer	Males 50 - 70	953	433	45.4%	890	448	50.3%	4.9 pts	45.1%	5.3 pts
Colorectal Cancer	Members 45 - 75	2,677	448	16.7%	2,455	446	18.2%	1.4 pts	18.2%	0.0 pts
Cholesterol	Female 45+ Male 35+	3,017	1,700	56.3%	2,770	1,602	57.8%	1.5 pts	51.1%	6.7 pts
Condition-specific	Screening									
Asthma	Office Visit for Asthma	254	202	79.5%	235	194	82.6%	3.0 pts		
COPD	Spirometry Test	31	7	22.6%	37	4	10.8%	-11.8 pts		
Type 2 Diabetes	A1c Test	439	394	89.7%	459	415	90.4%	0.7 pts	87.0%	3.5 pts
	Eye Exam	439	133	30.3%	459	119	25.9%	-4.4 pts	26.5%	-0.6 pts
	Lipid Panel	439	350	79.7%	459	344	74.9%	-4.8 pts	75.2%	-0.2 pts
	Urine Protein Test	439	323	73.6%	459	296	64.5%	-9.1 pts	66.5%	-2.0 pts
	Any Diabetes Screen	439	424	96.6%	459	438	95.4%	-1.2 pts	94.3%	1.1 pts
Hyperlipidemia	Lipid Profile	205	105	51.2%	201	92	45.8%	-5.4 pts		
Hypertension	Creatinine Test	603	154	25.5%	573	128	22.3%	-3.2 pts		
	Lipid Profile	603	162	26.9%	573	160	27.9%	1.1 pts		

Date Range: Reporting periods are service-based with 3 months of runout: Current period is Service Dates 1/1/2024 - 12/31/2024, Paid through 3/31/2025

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

**Public Employees' Benefits Program - RX Costs
PY 2025 - Through Quarter Ending March 31, 2025**

Express Scripts

1Q-3Q FY2025 EPO		1Q-3Q FY2024 EPO	Difference	% Change
Membership Summary			Membership Summary	
Member Count (Membership)	5,208	5,767	(559)	-9.7%
Utilizing Member Count (Patients)	4,167	4,508	(341)	-7.6%
Percent Utilizing (Utilization)	80.0%	78.2%	0	2.4%
Claim Summary			Claims Summary	
Net Claims (Total Rx's)	90,683	94,902	(4,219)	-4.4%
Claims per Elig Member per Month (Claims PMPM)	1.93	1.83	0.10	5.5%
Total Claims for Generic (Generic Rx)	78,006	81,545	(3,539.00)	-4.3%
Total Claims for Brand (Brand Rx)	12,677	13,357	(680.00)	-5.1%
Total Claims for Brand w/Gen Equiv (Multisource Brand Claims)	323	515	(192.00)	-37.3%
Total Non-Specialty Claims	89,347	93,757	(4,410.00)	-4.7%
Total Specialty Claims	1,336	1,145	191.00	16.7%
Generic % of Total Claims (GFR)	86.0%	85.9%	0.00	0.1%
Generic Effective Rate (GCR)	99.6%	99.4%	0.00	0.2%
Mail Order Claims	25,562	27,959	(2,397.00)	-8.6%
Mail Penetration Rate*	31.2%	32.4%	(0.01)	-1.2%
Claims Cost Summary			Claims Cost Summary	
Total Prescription Cost (Total Gross Cost)	\$15,462,693	\$15,265,936	\$196,757.00	1.3%
Total Generic Gross Cost	\$1,376,304	\$1,434,234	(\$57,930.00)	-4.0%
Total Brand Gross Cost	\$14,086,389	\$13,831,701	\$254,688.00	1.8%
Total MSB Gross Cost	\$336,015	\$300,275	\$35,740.00	11.9%
Total Ingredient Cost	\$15,064,434	\$14,862,685	\$201,749.00	1.4%
Total Dispensing Fee	\$390,847	\$390,394	\$453.00	0.1%
Total Other (e.g. tax)	\$7,412	\$12,856	(\$5,444.00)	-42.3%
Avg Total Cost per Claim (Gross Cost/Rx)	\$170.51	\$160.86	\$9.65	6.0%
Avg Total Cost for Generic (Gross Cost/Generic Rx)	\$17.64	\$17.59	\$0.05	0.3%
Avg Total Cost for Brand (Gross Cost/Brand Rx)	\$1,111.18	\$1,035.54	\$75.64	7.3%
Avg Total Cost for MSB (MSB Gross Cost/MSB ARx)	\$1,040.29	\$583.06	\$457.23	78.4%
Member Cost Summary			Member Cost Summary	
Total Member Cost	\$2,345,509	\$2,287,037	\$58,472.00	2.6%
Total Copay	\$2,342,366	\$2,285,109	\$57,257.00	2.5%
Total Deductible	\$33,143	\$1,929	\$31,214.00	0.0%
Avg Copay per Claim (Copay/Rx)	\$25.83	\$24.08	\$1.75	7.3%
Avg Participant Share per Claim (Copay+Deductible/RX)	\$25.86	\$24.10	\$1.77	7.3%
Avg Copay for Generic (Copay/Generic Rx)	\$6.82	\$6.88	(\$0.06)	-0.9%
Avg Copay for Brand (Copay/Brand Rx)	\$143.04	\$129.21	\$13.83	10.7%
Avg Copay for Brand w/ Generic Equiv (Copay/Multisource Rx)	\$69.44	\$69.20	\$0.24	0.3%
Net PMPM (Participant Cost PMPM)	\$50.04	\$44.06	\$5.98	13.6%
Copay % of Total Prescription Cost (Member Cost Share %)	15.2%	15.0%	0.2%	1.5%
Plan Cost Summary			Plan Cost Summary	
Total Plan Cost (Plan Cost)	\$13,117,184	\$12,521,847	\$595,337.00	4.8%
Total Non-Specialty Cost (Non-Specialty Plan Cost)	\$6,512,778	\$5,711,902	\$800,876.00	14.0%
Total Specialty Drug Cost (Specialty Plan Cost)	\$6,604,406	\$6,809,944	(\$205,538.00)	-3.0%
Avg Plan Cost per Claim (Plan Cost/Rx)	\$144.65	\$131.95	\$12.70	9.6%
Avg Plan Cost for Generic (Plan Cost/Generic Rx)	\$10.82	\$11.44	(\$0.62)	-5.4%
Avg Plan Cost for Brand (Plan Cost/Brand Rx)	\$968.14	\$756.30	\$211.84	28.0%
Avg Plan Cost for MSB (MSB Plan Cost/MSB ARx)	\$970.85	\$522.59	\$448.26	85.8%
Net PMPM (Plan Cost PMPM)	\$279.85	\$241.25	\$38.60	16.0%
PMPM without Specialty (Non-Specialty PMPM)	\$138.95	\$97.67	\$41.28	42.3%
PMPM for Specialty Only (Specialty PMPM)	\$10.90	\$116.45	(\$105.55)	-90.6%
Rebates Received (Q1 FY2024 actual)	\$1,977,602	\$4,349,325	(\$2,371,723.44)	-54.5%
Net PMPM (Plan Cost PMPM factoring Rebates)	\$237.66	\$157.46	\$80.20	50.9%
PMPM without Specialty (Non-Specialty PMPM)	\$77.03	\$54.31	\$22.72	41.8%
PMPM for Specialty Only (Specialty PMPM)	\$95.93	\$89.06	\$6.87	7.7%

Appendix D

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Health Plan of Nevada –Utilization Review for PEBP
July 1, 2024 – March 31, 2025

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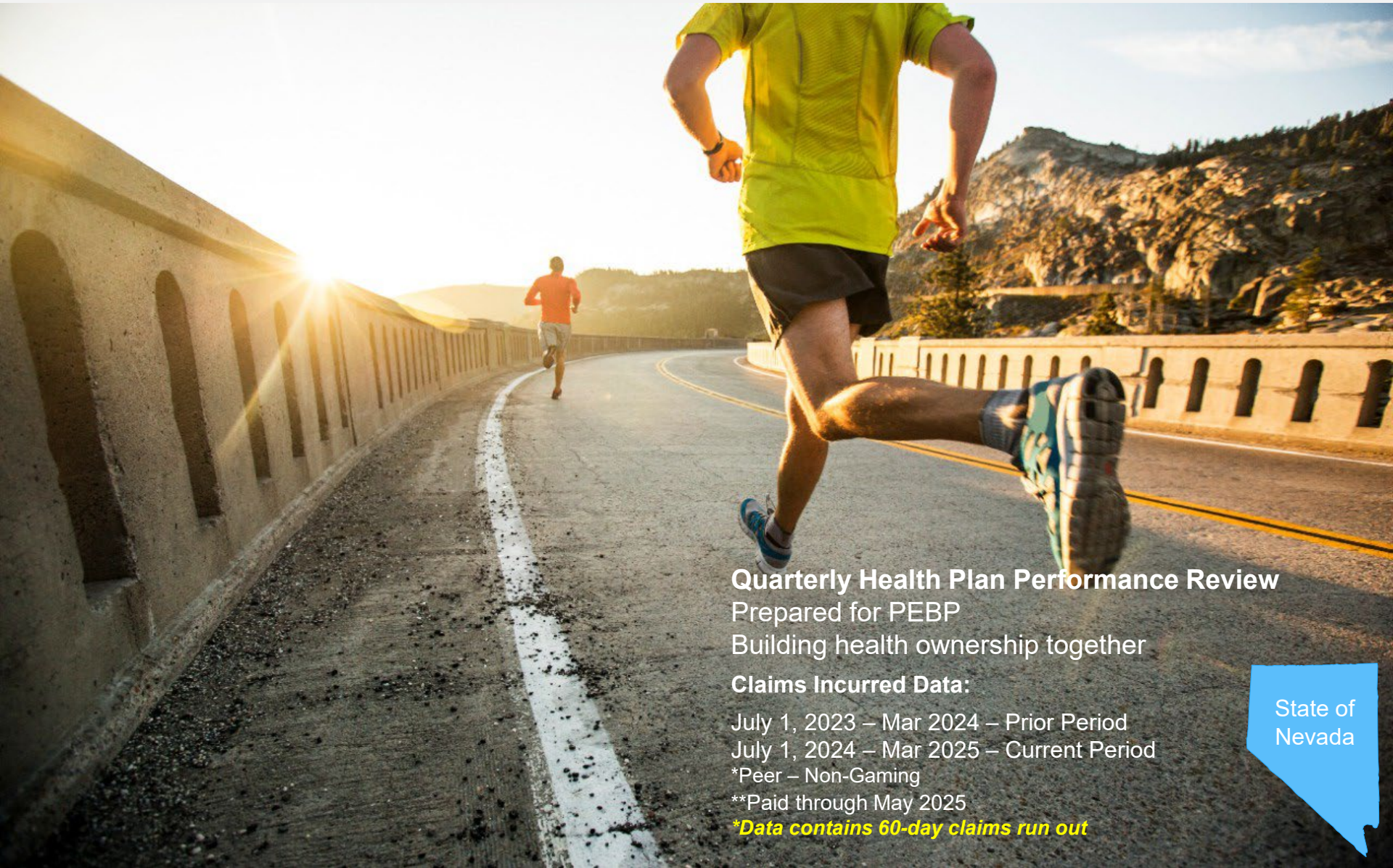
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Power Of Partnership.



Quarterly Health Plan Performance Review

Prepared for PEBP

Building health ownership together

Claims Incurred Data:

July 1, 2023 – Mar 2024 – Prior Period

July 1, 2024 – Mar 2025 – Current Period

*Peer – Non-Gaming

**Paid through May 2025

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

State of
Nevada

Executive Summary
Spend and Utilization

Executive Summary Utilization & Spend



Population

- -.8% decrease for employees
- -1.2% decrease for members

Medical Paid PMPM

- 6.0% increase in overall medical paid PMPM
- 10.4% increase in non-Catastrophic spend on a PMPM basis
- -0.3% decrease in Catastrophic spend on a PMPM basis

High-Cost Claimants

- 51 High-Cost Claimants accounted for 25.0% of medical spend
- -7.3% decrease in HCC from prior period
- Avg. Paid per case decreased -1.6%

Emergency Room

- ER Visits Per 1,000 members increased 2.4%
- Avg. paid per ER Visit increased 18.3%

Urgent Care

- Urgent Care visits per 1,000 members decreased by -1.4%
- Avg. paid per Urgent care visit increased 5.1%

Rx Drivers

- Rx Net Paid PMPM increased 14.3%
- Specialty Spend increased 4.4%
- Specialty Rx driving 14.3% of total Rx Spend

Overall Medical / Rx

- Total Medical/Rx PMPM increased 8.9% through Q3 2025

Executive Summary Utilization & Spend



Claims Paid by Age Group															
July - March 2024 Q3							July - March 2025 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	\$404,836	\$1,164	\$1,201	\$3	\$406,037	\$1,167	\$506,862	\$1,422	\$4,304	\$12	\$511,166	\$1,434	25.9%	250.0%	
01	\$131,630	\$297	\$2,181	\$5	\$133,811	\$302	\$80,032	\$268	\$388	\$1	\$80,420	\$269	-9.9%	-73.6%	
02-04	\$443,359	\$307	\$12,198	\$8	\$455,557	\$315	\$629,572	\$423	\$4,679	\$3	\$634,252	\$427	38.0%	-62.7%	
05-09	\$526,661	\$183	\$60,061	\$21	\$586,722	\$204	\$582,424	\$209	\$25,602	\$9	\$608,026	\$218	14.0%	-56.1%	
10-14	\$651,507	\$163	\$124,657	\$31	\$776,164	\$194	\$657,334	\$167	\$66,264	\$17	\$723,598	\$183	2.1%	-46.2%	
15-19	\$846,697	\$182	\$202,364	\$44	\$1,049,061	\$226	\$898,481	\$196	\$150,402	\$33	\$1,048,883	\$229	7.6%	-24.6%	
20-24	\$849,722	\$198	\$79,144	\$18	\$928,866	\$216	\$885,431	\$202	\$203,929	\$46	\$1,089,360	\$248	2.2%	152.7%	
25-29	\$942,459	\$403	\$153,248	\$66	\$1,095,707	\$469	\$759,901	\$295	\$259,636	\$101	\$1,019,537	\$396	-26.8%	53.8%	
30-34	\$823,830	\$301	\$402,814	\$147	\$1,226,645	\$449	\$1,170,618	\$438	\$396,160	\$148	\$1,566,778	\$586	45.2%	0.5%	
35-39	\$1,166,089	\$329	\$909,584	\$257	\$2,075,672	\$586	\$941,810	\$288	\$709,068	\$217	\$1,650,878	\$505	-12.6%	-15.6%	
40-44	\$1,657,896	\$439	\$482,791	\$128	\$2,140,687	\$567	\$1,300,361	\$340	\$669,552	\$175	\$1,969,913	\$516	-22.4%	37.2%	
45-49	\$1,664,058	\$345	\$1,177,370	\$244	\$2,841,428	\$589	\$2,273,491	\$500	\$1,423,188	\$313	\$3,696,680	\$812	44.8%	28.1%	
50-54	\$1,665,186	\$298	\$1,566,302	\$280	\$3,231,488	\$578	\$2,389,025	\$425	\$2,046,957	\$364	\$4,435,982	\$788	42.5%	29.8%	
55-59	\$2,031,238	\$362	\$2,032,491	\$362	\$4,063,729	\$724	\$2,096,573	\$384	\$2,143,234	\$392	\$4,239,807	\$776	6.0%	8.3%	
60-64	\$2,710,960	\$505	\$1,560,308	\$291	\$4,271,268	\$795	\$2,192,668	\$423	\$1,831,346	\$354	\$4,024,014	\$777	-16.1%	21.7%	
65+	\$2,746,222	\$726	\$1,494,698	\$395	\$4,240,920	\$1,121	\$2,813,864	\$715	\$1,652,161	\$420	\$4,466,025	\$1,135	-1.4%	6.3%	
Total	\$19,262,350	\$346	\$10,261,411	\$185	\$29,523,761	\$531	\$20,178,449	\$367	\$11,586,871	\$211	\$31,765,320	\$578	7.6%	8.9%	

Financial Summary



Financial and Demographic (July 2024 thru March 2025 Q3)												
	Total				State Active				Retiree (State/Non-State)			
Summary	Thru 3Q22	Thru 3Q23	Thru 3Q24	▲	Thru 3Q22	Thru 3Q23	Thru 3Q24	▲	Thru 3Q22	Thru 3Q23	Thru 3Q24	▲
Avg. # Employees	3,636	3,537	3,508	-0.8%	3,212	3,097	3,105	0.2%	425	440	403	-8.4%
Avg. # Members	6,403	6,180	6,104	-1.2%	5,829	5,578	5,552	-0.5%	574	601	552	-8.2%
Ratio	1.8	1.7	1.7	-0.4%	1.8	1.8	1.8	-0.7%	1.4	1.4	1.4	0.2%
Financial												
Medical Paid	\$20,445,826	\$19,262,350	\$20,178,449	4.8%	\$12,571,555	\$10,880,065	\$12,078,769	11.0%	\$7,874,271	\$8,382,285	\$8,099,680	-3.4%
Member Paid	\$1,467,228	\$1,710,215	\$1,857,962	8.6%	\$1,038,942	\$1,221,995	\$1,299,359	6.3%	\$428,287	\$488,220	\$558,603	14.4%
Net Paid PEPY	\$7,497	\$7,261	\$7,670	5.6%	\$7,564	\$7,009	\$7,664	9.3%	\$6,991	\$9,037	\$7,720	-14.6%
Net Paid PMPY	\$4,257	\$4,156	\$4,407	6.0%	\$4,168	\$3,892	\$4,286	10.1%	\$5,170	\$6,606	\$5,633	-14.7%
Net Paid PEPM	\$625	\$605	\$639	5.6%	\$630	\$584	\$639	9.3%	\$583	\$753	\$643	-14.6%
Net Paid PMPM	\$355	\$346	\$367	6.0%	\$347	\$324	\$357	10.1%	\$431	\$550	\$469	-14.7%
High Cost Claimants												
# of HCC's > \$50k	58	51	51	0.0%	52	37	43	16.2%	6	14	8	-42.9%
Avg. paid per claimant	\$115,967	\$102,237	\$100,640	-1.6%	\$114,413	\$102,563	\$101,077	-1.4%	\$129,433	\$101,374	\$98,292	-3.0%
HCC % of Spend	32.9%	27.0%	25.0%	-7.3%	32.7%	23.2%	24.3%	4.5%	34.8%	47.1%	29.7%	-37.0%
Spend by Location (PMPY)												
Inpatient	\$2,378	\$781	\$781	0.0%	\$754	\$666	\$850	27.7%	\$725	\$1,828	\$959	-47.5%
Outpatient	\$802	\$823	\$728	-11.6%	\$803	\$581	\$780	34.2%	\$786	\$1,081	\$944	-12.6%
Professional	\$1,458	\$1,342	\$1,345	0.2%	\$1,319	\$806	\$999	23.8%	\$1,439	\$1,644	\$1,781	8.3%
Total	\$4,637	\$2,946	\$2,854	-3.1%	\$2,876	\$2,601	\$2,901	11.5%	\$2,949	\$4,552	\$3,684	-19.1%

Paid Claims by Claim Type



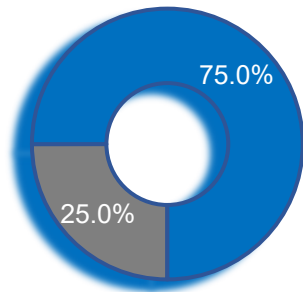
Net Paid Claims - Total									
Total Participants									
	July - March 2024 Q3				July - March 2025 Q3				▲
	Actives	Pre-Medicare	Medicare	Total	Actives	Pre-Medicare	Medicare	Total	
Medical									
InPatient	\$3,706,036	\$309,732	\$1,301,085	\$5,316,854	\$3,900,628	\$185,052	\$1,243,771	\$5,329,451	0.2%
OutPatient	\$12,093,262	\$438,482	\$1,413,752	\$13,945,496	\$13,017,553	\$268,692	\$1,562,753	\$14,848,999	6.5%
Total - Medical	\$15,799,298	\$748,214	\$2,714,837	\$19,262,350	\$16,918,181	\$453,744	\$2,806,524	\$20,178,449	4.8%
Net Paid Claims - Total									
Total Participants									
	July - March 2024 Q3				July - March 2025 Q3				▲
	Actives	Pre-Medicare	Medicare	Total	Actives	Pre-Medicare	Medicare	Total	
Medical PMPM	\$312	\$655	\$2,375	\$346	\$339	\$425	\$713	\$367	6.0%

Cost Distribution – Medical Claims > \$50K



July - March 3Q24						Paid Claims	July - March 3Q25					
# of Members	% of Population	Total Paid	% of Paid	Subscriber Paid	% of Subscribers paid		# of Members	% of Population	Total Paid	% of Paid	Subscriber Paid	% of Subscribers paid
5	0.1%	\$821,545	4.3%	\$169,046	20.6%	> \$100k	4	0.1%	\$785,074	3.9%	\$785,074	100.0%
14	0.2%	\$1,206,355	6.3%	\$464,590	38.5%	\$50k- \$100k	18	0.3%	\$1,343,512	6.7%	\$598,191	44.5%
60	1.0%	\$2,195,583	11.4%	\$1,449,462	66.0%	\$25k - \$50k	69	1.1%	\$2,571,370	12.7%	\$1,615,948	62.8%
186	3.0%	\$3,873,886	20.1%	\$2,591,487	66.9%	\$10k - \$25k	176	2.9%	\$3,609,585	17.9%	\$2,237,255	62.0%
263	4.3%	\$2,303,912	12.0%	\$1,487,130	64.5%	\$5k - \$10k	365	6.0%	\$3,045,681	15.1%	\$1,856,698	61.0%

% Paid Attributed to Catastrophic Cases



■ HCC ■ NON HCC

HCC > \$50k - AHRQ Chapter Conditions - Thru 3Q25

Top 5 AHRQ Category Conditions	# of Patients	Total Paid	% of Med Paid
Neoplasms	8	\$774,714	3.8%
Diseases of the circulatory system	7	\$518,193	2.5%
Factors influencing health status	4	\$452,557	2.2%
Congenital malformations, deformations	2	\$358,598	1.7%
Diseases of the genitourinary system	3	\$323,734	1.6%

Utilization Summary



Utilization Summary									
	Total			State Active			Retiree State/Non-State		
	July - March 3Q24	July - March 3Q25	▲	July - March 3Q24	July - March 3Q25	▲	July - March 3Q24	July - March 3Q25	▲
Inpatient									
# of Admits	311	288	-7.5%	251	248	-1.0%	60	39	-34.5%
# of Bedays	1,665	1,798	8.0%	1,164	1,439	23.6%	500	359	-28.2%
Avg. Paid per Admit	\$16,979	\$18,296	7.8%	\$16,529	\$18,153	9.8%	\$18,853	\$19,200	1.8%
Avg. Paid per Day	\$3,172	\$2,928	-7.7%	\$3,560	\$3,133	-12.0%	\$2,269	\$2,109	-7.0%
Admits Per K	67.1	62.9	-6.3%	59.9	59.6	-0.5%	133.5	95.3	-28.6%
Days Per K	359.1	392.8	9.4%	278.3	345.6	24.2%	1,109.0	867.2	-21.8%
ALOS	5.4	6.2	16.7%	4.6	5.8	24.8%	5.5	5.9	7.3%
Admits from ER	162	126	-22.2%	125	106	-15.2%	37	20	-45.9%
Physician Office Visits									
Per Member Per Year	2.3	2.2	-5.7%	2.3	2.1	-6.0%	2.6	2.5	-1.9%
Paid Per Visit	\$148	\$158	6.5%	\$154	\$164	6.4%	\$105	\$111	5.7%
Net Paid PMPM	\$28	\$29	0.4%	\$29	\$29	0.0%	\$22	\$23	3.7%
Emergency Room									
# of Visits	588	595	1.2%	536	544	1.5%	52	51	-1.9%
Visits Per K	126.9	130.0	2.4%	128.1	130.6	2.0%	115.3	123.2	6.9%
Avg Paid Per Visit	\$2,753	\$3,256	18.3%	\$2,792	\$3,262	16.8%	\$2,354	\$3,194	35.7%
Urgent Care									
# of Visits	3,034	2,993	-1.4%	2,720	2,706	-0.5%	314	287	-8.6%
Visits Per K	654.6	653.7	-0.1%	650.1	649.8	-0.1%	696.2	693.4	-0.4%
Avg Paid Per Visit	\$123	\$130	5.1%	\$93	\$91	-2.2%	\$90	\$80	-11.1%

*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
Neurodevelopmental disorders	\$553,061	3.5%	\$26,501	\$734	\$525,826	\$372,890	\$180,171	\$0
Spondylopathies/spondyloarthropathy	\$411,705	2.6%	\$306,284	\$95,356	\$10,065	\$117,060	\$294,646	\$0
Encounter for antineoplastic therapies	\$405,624	2.5%	\$347,601	\$58,024		\$41,136	\$364,488	\$0
Osteoarthritis	\$377,081	2.4%	\$234,618	\$142,463		\$187,774	\$189,307	\$0
Depressive disorders	\$313,065	2.0%	\$134,012	\$21,729	\$157,324	\$123,643	\$189,422	\$0
Abdominal pain and other digestive	\$273,708	1.7%	\$169,586	\$43,105	\$61,017	\$85,567	\$188,141	\$0
Multiple myeloma	\$273,698	1.7%	\$273,698			\$6,416	\$267,282	\$0
Liveborn	\$269,708	1.7%			\$269,708	\$257,725	\$11,983	\$0
Pneumonia	\$265,568	1.7%	\$189,028	\$64,053	\$12,488	\$149,185	\$116,383	\$0
Septicemia	\$243,408	1.5%	\$95,883	\$147,525		\$212,578	\$30,830	\$0
Breast cancer - all other types	\$237,186	1.5%	\$120,313	\$116,873		\$253	\$236,932	\$0
Diabetes mellitus with complication	\$236,198	1.5%	\$192,487	\$22,339	\$21,371	\$121,288	\$114,909	\$0
Nonspecific chest pain	\$235,852	1.5%	\$157,879	\$24,884	\$53,089	\$91,465	\$144,386	\$0
Hearing loss	\$234,687	1.5%	\$157,969	\$29,334	\$47,384	\$55,760	\$178,927	\$0
Cardiac and circulatory congenital anomalies	\$233,189	1.5%	\$232,086	\$38	\$1,066	\$232,674	\$515	\$0
Cardiac dysrhythmias	\$214,090	1.3%	\$139,613	\$72,789	\$1,688	\$119,696	\$94,394	\$0
Medical examination/evaluation	\$207,041	1.3%	\$49,744	\$26,327	\$130,971	\$90,066	\$116,975	\$0
Sleep wake disorders	\$206,042	1.3%	\$169,734	\$21,345	\$14,963	\$77,663	\$128,379	\$0
Neoplasm-related encounters	\$200,027	1.3%	\$173,417	\$26,285	\$325	\$85,234	\$114,793	\$0
Sprains and strains, initial encounter	\$195,625	1.2%	\$142,365	\$32,692	\$20,568	\$79,015	\$116,610	\$0
Biliary tract disease	\$192,525	1.2%	\$138,407	\$4,330	\$49,788	\$83,155	\$109,370	\$0
Other specified and unspecified nutritional	\$186,722	1.2%	\$69,771	\$116,861	\$89	\$69,150	\$117,572	\$0
Anxiety and fear-related disorders	\$181,623	1.1%	\$117,044	\$22,530	\$42,048	\$52,391	\$129,232	\$0
Benign neoplasms	\$181,398	1.1%	\$153,677	\$23,714	\$4,007	\$9,549	\$171,849	\$0
Coronary atherosclerosis and other heart disease	\$180,183	1.1%	\$168,145	\$12,037		\$141,255	\$38,928	\$0

*Not Representative of all utilization

*Data based on medical spend only

Mental Health Drilldown



Top 10 Mental Health diagnosis by Spend				
CCSR Category Description	July - March 3Q24		July - March 3Q25	
	Patients	Total Paid	Patients	Total Paid
Neurodevelopmental disorders	190	\$434,041	205	\$553,061
Depressive disorders	306	\$235,309	319	\$313,065
Anxiety and fear-related disorders	364	\$142,201	406	\$181,623
Trauma- and stressor-related disorders	207	\$99,768	232	\$126,420
Alcohol-related disorders	28	\$101,714	22	\$57,896
Bipolar and related disorders	78	\$52,715	73	\$62,086
Suicidal ideation/attempt/intentional self-harm	11	\$28,800	9	\$27,560
Schizophrenia spectrum and other psychotic disorders	15	\$38,137	9	\$6,181
Other specified and unspecified mood disorders	1	\$22,970	1	\$0
Cannabis-related disorders	21	\$11,520	15	\$8,582

**Not Representative of all utilization*

**Data based on medical spend only*

Respiratory Disorders

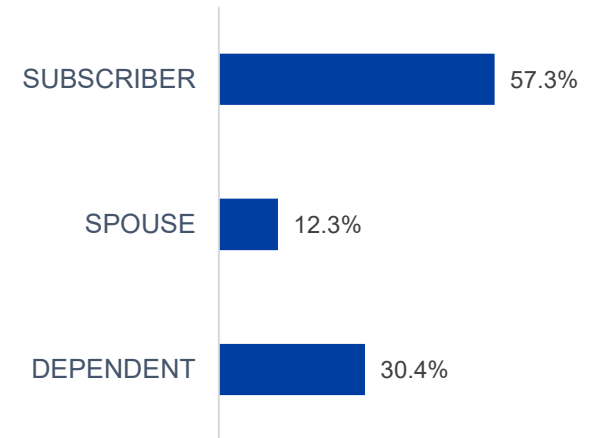
Top 10 Respiratory Disorders by Spend

CCSR Category Description	Patients	Claims	Total Paid	% Paid
Pneumonia	30	123	\$265,568	24.5%
Other specified upper respiratory infections	574	777	\$144,625	13.4%
Asthma	197	400	\$141,535	13.1%
Sinusitis	300	414	\$99,901	9.2%
Acute and chronic tonsillitis	56	120	\$92,637	8.6%
Respiratory failure; insufficiency; arrest	25	184	\$90,323	8.3%
Other specified/ un spec upper respiratory disease	277	944	\$77,080	7.1%
Other specified/ un spec lower respiratory disease	49	81	\$46,721	4.3%
Pneumothorax	8	112	\$42,062	3.9%
Acute bronchitis	206	262	\$35,992	3.3%

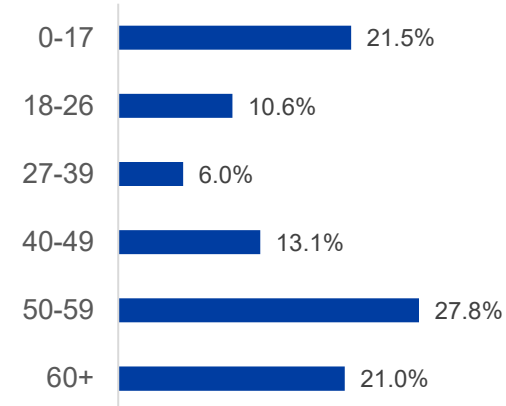
**Not Representative of all utilization*

**Data based on medical spend only*

Spend by Relationship



Spend by Age Range



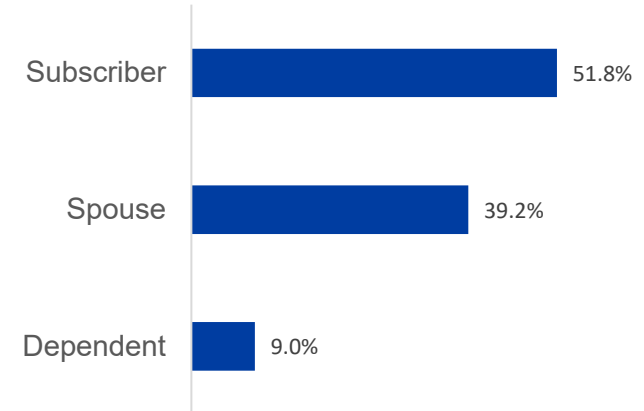
Top 10 Infectious and Parasitic Diseases by Spend

CCSR Description	Patients	Claims	Total Paid	% Paid
Septicemia	15	61	\$243,408	61.5%
COVID-19	118	204	\$72,794	18.4%
Viral infection	149	218	\$55,810	14.1%
HIV infection	25	96	\$9,513	2.4%
Tuberculosis	1	19	\$8,151	2.1%
Bacterial infections	18	25	\$1,689	0.4%
Hepatitis	8	25	\$1,398	0.4%
Sexually transmitted infections	18	28	\$1,343	0.3%
Fungal infections	66	86	\$717	0.2%
Parasitic, other specified/unspecified infections	5	6	\$489	0.1%

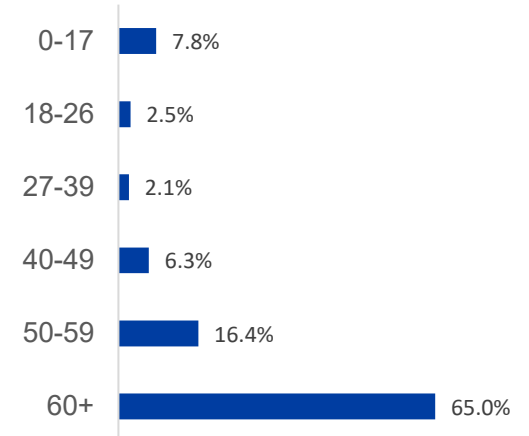
**Not Representative of all utilization*

**Data based on medical spend only*

Spend by Relationship



Spend by Age Range



Pregnancy Related Disorders

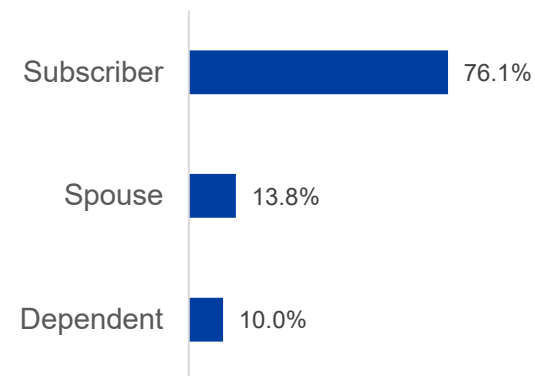
Top 10 Complications of Pregnancy by Spend

AHRQ Description	Patients	Claims	Total Paid	% Paid
Complications specified during childbirth	18	26	\$126,401	17.7%
Other specified complications in pregnancy	42	145	\$85,418	11.9%
Hypertension and hypertensive-related	10	51	\$79,528	11.1%
Previous C-section	6	18	\$77,176	10.8%
Uncomplicated pregnancy, delivery or puerperium	65	266	\$63,252	8.8%
Maternal care related to fetal conditions	23	42	\$40,408	5.7%
Malposition, disproportion or other labor complications	9	22	\$35,790	5.0%
Early or threatened labor	11	21	\$31,574	4.4%
Early, first or unspecified trimester hemorrhage	15	42	\$29,728	4.2%
OB-related trauma to perineum and vulva	3	4	\$24,729	3.5%

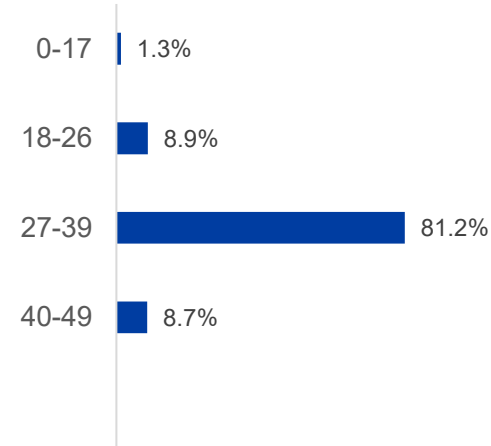
**Not Representative of all utilization*

**Data based on medical spend only*

Spend by Relationship



Spend by Age Range



Emergency Room and Urgent Care



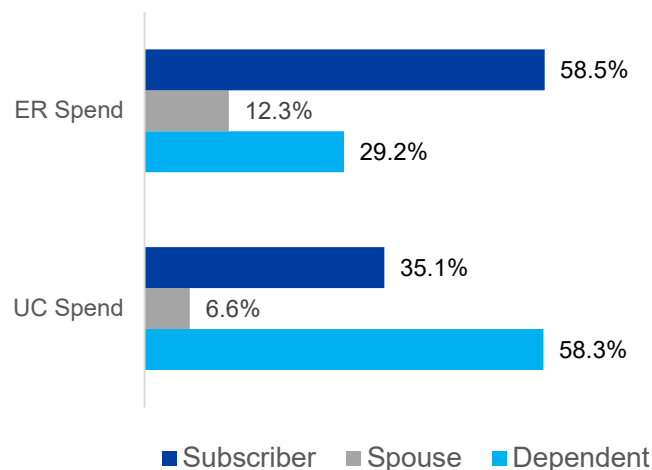
	July - March 3Q24		July - March 3Q25		Peer	
Metric	ER	Urgent Care	ER	Urgent Care	ER	Urgent Care
# of Visits	588	3,034	595	2,993		
Visits Per Member	0.10	0.49	0.10	0.49	0.08	0.31
Visits Per K	126.9	654.6	130.0	653.7	91.3	435.2
Avg. Paid Per Visit	\$2,753	\$123	\$3,256	\$130	\$2,721	\$132

**Not Representative of all utilization*

**Data based on medical spend only*

Emergency Room and Urgent Care Visits by Relationships - 3Q25				
Relationship	ER Visits	ER Per K	UC Visits	UC Per K
Member	331	72.3	855	186.8
Spouse	72	15.7	298	65.1
Dependent	192	41.9	1,840	401.9
Total	595	130.0	2,993	653.7

ER / UC Spend by Relationship



Clinical Conditions by Medical Spend



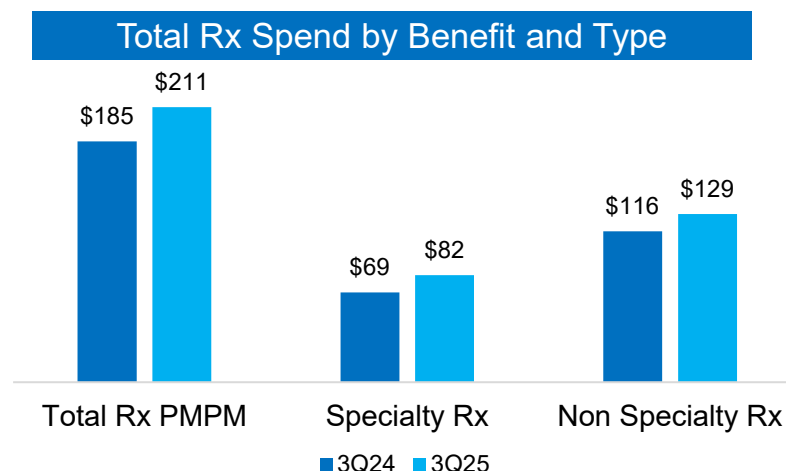
Top 15 Common Condition	# of Members	% of Members	Members Per K	PMPM
Mental Disorders	667	10.7%	107.4	\$16.74
Intervertebral Disc Disorders	584	9.4%	94.0	\$5.85
Diabetes with complications	390	6.3%	62.8	\$5.73
Acute Myocardial Infarction	10	0.2%	1.6	\$4.39
Breast Cancer	58	0.9%	9.3	\$3.71
Prostate Cancer	26	0.4%	4.2	\$3.39
Hypertension	576	9.3%	92.7	\$3.21
Chronic Renal Failure	71	1.1%	11.4	\$2.08
Asthma	227	3.7%	36.5	\$1.88
Coronary Atherosclerosis	100	1.6%	16.1	\$1.79
Diabetes without complications	437	7.0%	70.3	\$1.33
COPD	94	1.5%	15.1	\$0.45
Congestive Heart Failure (CHF)	37	0.6%	6.0	\$0.34
Colon Cancer	7	0.1%	1.1	\$0.14
Cervical Cancer	27	0.4%	4.3	\$0.04

**Not Representative of all utilization*

**Data based on medical spend only*

Pharmacy Drivers

	July - March 3Q24	July - March 3Q25	Δ
Enrolled Members	6,180	6,104	-1.2%
Average Prescriptions PMPY	17.3	17.4	1.0%
Formulary Rate	87.9%	88.7%	0.9%
Generic Use Rate	85.2%	85.1%	-0.2%
Generic Substitution Rate	98.3%	98.9%	0.6%
Avg Net Paid per Prescription	\$128	\$145	13.2%
Net Paid PMPM	\$185	\$211	14.3%

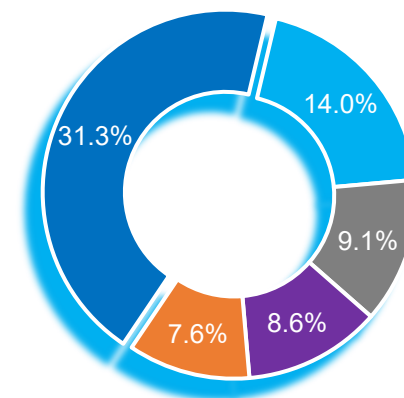


Pharmacy Performance

- Rx spend increased of **14.3%**, (**\$26 PMPM**) from prior period
- Avg. paid per Script increased **13.2%** (**\$17 PMPM**) year over year
- Specialty Rx spend driving **38.9%** of Rx Spend
- Specialty Rx spend increased **4.4%** from prior period
 - Specialty Rx Drivers:
 - Mounjaro** (Antidiabetic) Spend up **83.1%**
 - Ozempic** (Antidiabetic) Spend up **19.9%**
- Tier 1 Rx drove **74.4%** of total claim volume, but only accounts for **5.6%** of overall Rx Spend

Top 5 Therapeutic Classes by Spend

- Antidiabetics
- Dermatologicals
- Analgesics
- Psychotherapeutic / Neurological
- Antivirals



Appendix E

Index of Tables
Dental Plan –Utilization Review for PEBP
July 1, 2024 – March 31, 2025

DENTAL TOTAL SAVINGS SUMMARY 2

DENTAL CLAIMS BREAKOUTS.....3

DENTAL PAID BY MEMBER STATUS.....4



PEBP

Public Employees' Benefits Program

Quarterly Plan Performance Review

Dental • 2025-3Q

Claims Paid 7/1/2024 - 3/31/2025



A UnitedHealthcare Company



Dental Total Savings Summary

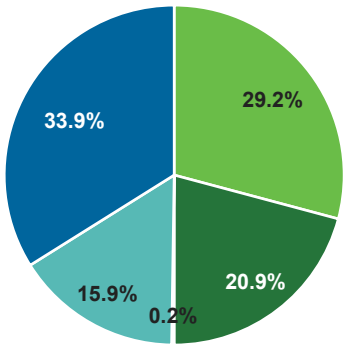
Breakouts & Network Performance



Dental Dollar Chain: Billed to Paid Dollars

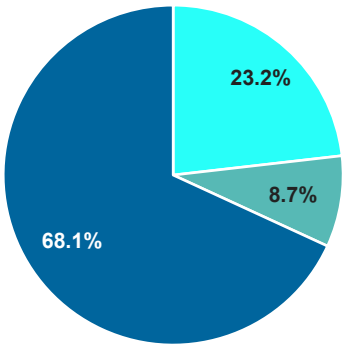
Dollar Amount	Total Dollars	PMPM
Dental Billed	\$63,187,605	\$103.39
(-) Ineligible	\$18,488,920	\$30.25
Dental Covered	\$44,698,684	\$73.13
(-) Discount	\$13,226,228	\$21.64
Dental Allowed	\$31,472,456	\$51.49
(-) COB	\$149,500	\$0.24
(-) Coinsurance	\$7,315,065	\$11.97
(-) Deductible	\$2,739,338	\$4.48
Total Member Paid	\$10,054,403	\$16.45
Total Plan Paid	\$21,499,699	\$35.18

Breakout of Billed Dollars



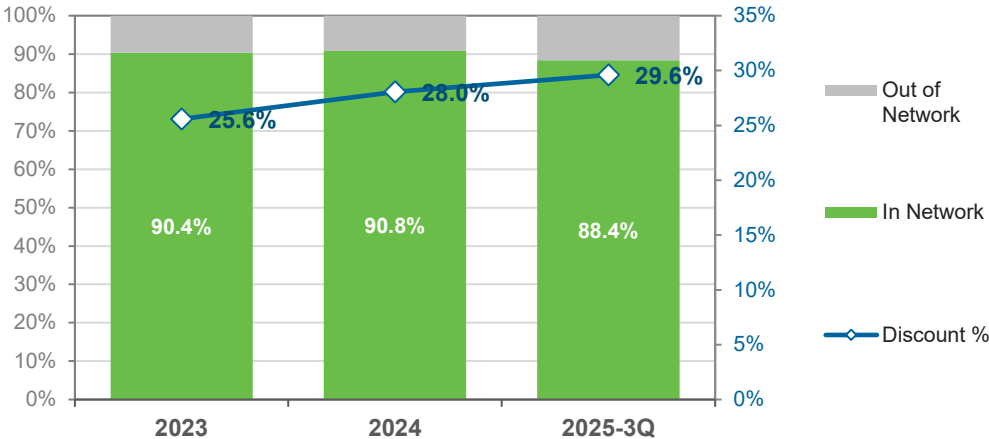
Ineligible
Discount
COB
Member Paid
Plan Paid

Breakout of Paid Dollars



Member Paid
Plan Paid
Coinsurance
Deductible

Dental Network Performance





Dental Claims Breakouts

Age Range, Member Cost, and Dental Category



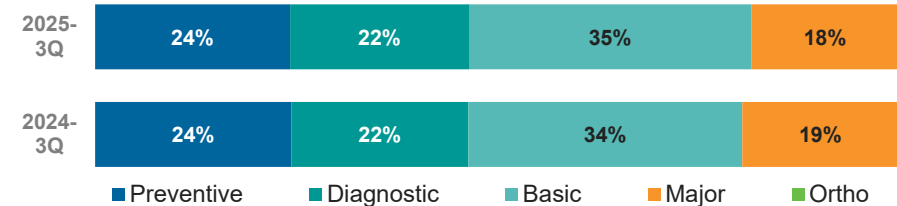
Dental Paid Claims by Age Range

Age	2024-3Q		2025-3Q		Change	
	Total Paid	Paid PMPM	Total Paid	Paid PMPM	Total	PMPM
< 01	\$7,145	\$2.15	\$5,976	\$1.66	-16.4%	-22.8%
01	\$37,638	\$9.85	\$39,831	\$10.40	5.8%	5.5%
02 - 04	\$314,260	\$22.50	\$348,599	\$24.00	10.9%	6.7%
05 - 09	\$917,588	\$33.78	\$981,018	\$33.81	6.9%	0.1%
10 - 14	\$1,009,753	\$30.97	\$1,078,007	\$31.63	6.8%	2.1%
15 - 19	\$1,424,923	\$37.35	\$1,404,531	\$35.32	-1.4%	-5.4%
20 - 24	\$817,844	\$20.64	\$909,632	\$21.50	11.2%	4.1%
25 - 29	\$695,580	\$25.68	\$749,479	\$24.75	7.7%	-3.6%
30 - 34	\$877,873	\$26.86	\$951,473	\$27.11	8.4%	0.9%
35 - 39	\$1,092,491	\$29.19	\$1,224,978	\$31.05	12.1%	6.4%
40 - 44	\$1,227,227	\$31.11	\$1,266,353	\$30.26	3.2%	-2.7%
45 - 49	\$1,245,956	\$33.07	\$1,303,187	\$33.25	4.6%	0.5%
50 - 54	\$1,472,871	\$33.85	\$1,576,652	\$35.34	7.0%	4.4%
55 - 59	\$1,695,041	\$38.83	\$1,687,874	\$37.45	-0.4%	-3.5%
60 - 64	\$1,988,718	\$42.23	\$1,972,648	\$42.26	-0.8%	0.1%
65+	\$5,823,606	\$48.07	\$5,999,459	\$49.25	3.0%	2.5%
Total	\$20,648,514	\$35.09	\$21,499,699	\$35.18	4.1%	0.2%

Dental Cost Distribution

Member Total Paid Range	Unique Members	Members % of Tot	Total Paid	Tot Paid % of Tot	Total OOP (Mem Paid)	OOP % of Tot
No Claims	29,165	39.7%	\$0	0.0%	\$0	0.0%
< \$0 - \$0	959	1.3%	-\$4,070	0.0%	\$38,499	0.4%
> \$0 - \$250	18,644	25.4%	\$2,890,357	13.4%	\$994,768	9.9%
> \$250 - \$500	12,682	17.2%	\$4,468,400	20.8%	\$1,215,137	12.1%
> \$500 - \$750	4,021	5.5%	\$2,458,887	11.4%	\$1,141,861	11.4%
> \$750 - \$1000	2,359	3.2%	\$2,036,559	9.5%	\$1,077,784	10.7%
> \$1000	5,696	7.7%	\$9,649,565	44.9%	\$5,586,353	55.6%
Total	73,526	100.0%	\$21,499,699	100.0%	\$10,054,403	100.0%

Paid Breakout by Dental Category



Dental Category	2024-3Q		2025-3Q		Change
	Patients	Total Paid	Patients	Total Paid	Total Paid
Preventive	33,473	\$5,043,418	34,354	\$5,218,364	3.5%
Diagnostic	36,777	\$4,547,977	38,126	\$4,784,973	5.2%
Basic	17,433	\$7,035,539	18,449	\$7,550,480	7.3%
Major	5,901	\$4,021,581	5,742	\$3,945,882	-1.9%
Orthodontia	4	\$0	2	\$0	-
Total Dental	42,420	\$20,648,514	43,956	\$21,499,699	4.1%



Dental Paid by Member Status

Breakout of State vs. Non-State by Member Status



Program	2024-3Q (7/1/2023 - 3/31/2024)				2025-3Q (7/1/2024 - 3/31/2025)				Trend
	Active	Pre-Medicare Retirees	Medicare Retirees	Total	Active	Pre-Medicare Retirees	Medicare Retirees	Total	Total
State Members									
Dental	\$13,698,693	\$1,724,928	\$461,242	\$15,884,863	\$14,485,137	\$1,709,570	\$452,448	\$16,647,155	4.8%
Dental Exchange			\$3,001,648	\$3,001,648			\$3,173,728	\$3,173,728	5.7%
Total	\$13,698,693	\$1,724,928	\$3,462,890	\$18,886,511	\$14,485,137	\$1,709,570	\$3,626,176	\$19,820,883	4.9%
PMPM	\$31.55	\$38.64	\$48.48	\$34.32	\$31.48	\$40.25	\$50.18	\$34.48	0.4%
Non-State Members									
Dental	\$3,204	\$53,262	\$178,239	\$234,705	\$3,635	\$47,057	\$171,384	\$222,076	-5.4%
Dental Exchange			\$1,527,298	\$1,527,298			\$1,456,739	\$1,456,739	-4.6%
Total	\$3,204	\$53,262	\$1,705,537	\$1,762,003	\$3,635	\$47,057	\$1,628,123	\$1,678,815	-4.7%
PMPM	\$30.78	\$36.54	\$46.67	\$46.24	\$32.23	\$46.33	\$46.34	\$46.30	0.1%
All Members									
Dental	\$13,701,897	\$1,778,190	\$639,481	\$16,119,569	\$14,488,772	\$1,756,627	\$623,833	\$16,869,232	4.7%
Dental Exchange			\$4,528,946	\$4,528,946			\$4,630,467	\$4,630,467	2.2%
Total	\$13,701,897	\$1,778,190	\$5,168,427	\$20,648,514	\$14,488,772	\$1,756,627	\$5,254,300	\$21,499,699	4.1%
PMPM	\$31.55	\$38.57	\$47.87	\$35.09	\$31.48	\$40.40	\$48.92	\$35.18	0.2%