

Quarterly Plan Performance Review

HDHP Plan • 2026-4Q

UMR
A UnitedHealthcare Company

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Report Criteria & Contents

Experience Periods*

- **2026 Plan Year (Current)**
  - 2026-4Q.1st four Quarters: Claims Paid 7/1/2025 - 6/30/2026
- **2025 Plan Year**
  - 2025-4Q.1st four Quarters: Claims Paid 7/1/2024 - 6/30/2025
  - 2025 Full Year: Claims paid 7/1/2024 - 6/30/2025
- **2024 Plan Year**
  - 2024-4Q.1st four Quarters: Claims Paid 7/1/2023 - 6/30/2024
  - 2024 Full Year: Claims paid 7/1/2023 - 6/30/2024

Group Data

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

Normative Comparison Data

- Norm Groups: UMR Book of Business in InfoPort℠
- Composition: 5,369 groups with approximately 8.9 million members
- Norm Period matches Current Year: Claims Paid 7/1/2025 - 6/30/2026

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

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Executive Summary

Cost Drivers

- Overall Cost Trend based on Medical Paid PEPY: +15.9%
- High-Cost Claimants Paid PMPM trend: +38.9%; Non HCCs trend: +6.3%
- Top Paid Diagnostic Chapters: Health Status & Services (+16.3% Paid PMPM), Neoplasms (Cancer) (+32.0%), Musculoskeletal (+16.0%)

Membership & Demographics

- Total membership is 3.0% lower than prior period
- Employees decreased 3.1%, while Dependents were down 2.9%
- 82.4% of members had < $2,500 medical paid, with 21.1% having no claims paid at all during the reporting period

Utilization Key Indicators

- Paid per IP Admit was $27,949, which is 4.3% higher than 2025-4Q
- Paid per ER Visit was $2,562, which is 3.1% higher than 2025-4Q

Network Utilization & Savings

- 97.8% of all Medical spend dollars were to In Network providers
- The average In Network discount was 70.3%, which is 0.9 pts above the 2025 average discount of 69.4%

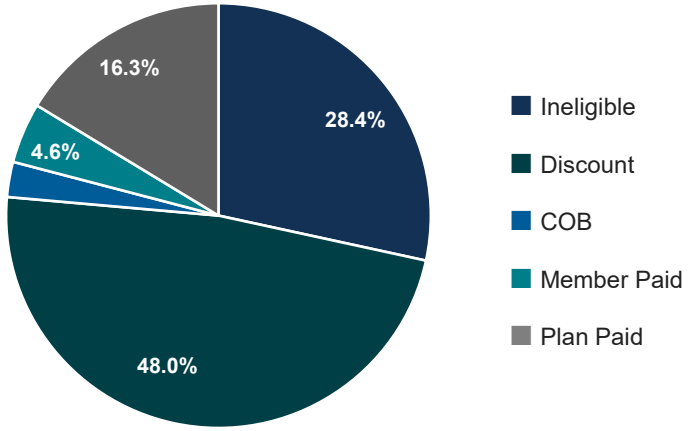
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Medical Total Savings Summary

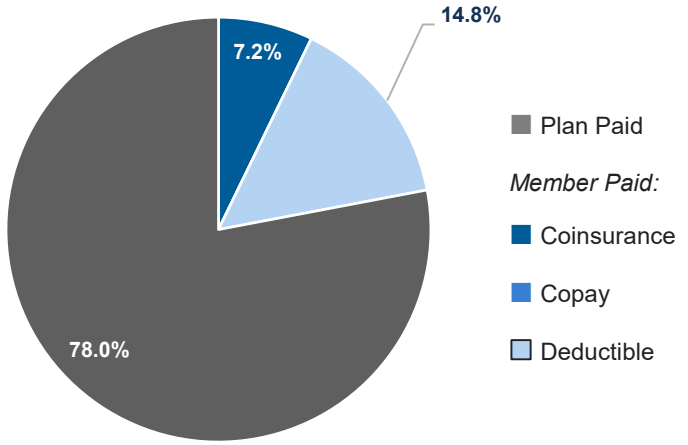
Dollar Chain: Billed to Paid Dollars

Dollar Amount	2026-4Q Total Dollars	2026-4Q PMPM*	2025 PMPM*	*Trend*
Medical Billed	**$611,083,637**	**$2,272**	$1,981	***14.7%***
(-) Ineligible	**$173,370,138**	**$644**	$588	***9.6%***
Medical Covered	**$437,713,499**	**$1,627**	$1,393	***16.8%***
(-) Discount	**$293,006,234**	**$1,089**	$902	***20.7%***
Medical Allowed	**$144,707,265**	**$538**	$490	***9.7%***
(-) COB	**$16,322,197**	**$61**	$70	***-13.8%***
(-) Coinsurance	**$9,201,176**	**$34**	$33	***3.2%***
(-) Copay	**$220**	**$0**	$0	***-88.5%***
(-) Deductible	**$18,917,317**	**$70**	$66	***6.9%***
Total Member Paid	**$28,118,713**	**$105**	$99	***5.6%***
Total Plan Paid	**$99,608,468**	**$370**	$320	***15.9%***

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.

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Medical & Rx Paid Claims by Age Range

Age	2025-4Q (7/1/2024 - 6/30/2025)						2026-4Q (7/1/2025 - 6/30/2026)						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	$2,647,119	$1,926	$9,137	$7	**$2,656,255**	**$1,933**	$2,990,456	$2,323	$1,414	$1	$2,991,870	**$2,324**	*12.6%*	*20.3%*
1	$208,040	$164	$754	$1	**$208,794**	**$165**	$211,493	$145	$4,960	$3	$216,452	**$149**	*3.7%*	*-10.0%*
2 - 4	$1,139,754	$202	$54,939	$10	**$1,194,692**	**$212**	$1,119,832	$219	$88,813	$17	$1,208,645	**$236**	*1.2%*	*11.3%*
5 - 9	$1,646,759	$132	$467,963	$38	**$2,114,722**	**$170**	$1,498,352	$124	$431,990	$36	$1,930,342	**$160**	*-8.7%*	*-6.1%*
10 - 14	$1,469,092	$92	$281,370	$18	**$1,750,462**	**$110**	$2,197,401	$140	$586,058	$37	$2,783,459	**$178**	*59.0%*	*61.9%*
15 - 19	$3,168,759	$172	$574,140	$31	**$3,742,900**	**$203**	$3,520,541	$197	$860,535	$48	$4,381,076	**$245**	*17.1%*	*20.6%*
20 - 24	$3,052,089	$132	$1,494,714	$65	**$4,546,802**	**$197**	$3,053,103	$136	$1,014,785	$45	$4,067,888	**$181**	*-10.5%*	*-8.0%*
25 - 29	$2,468,272	$153	$831,846	$52	**$3,300,118**	**$205**	$2,747,359	$166	$858,200	$52	$3,605,560	**$218**	*9.3%*	*6.6%*
30 - 34	$5,031,738	$270	$1,128,744	$60	**$6,160,483**	**$330**	$6,216,034	$350	$1,142,824	$64	$7,358,858	**$414**	*19.5%*	*25.5%*
35 - 39	$5,465,875	$270	$1,722,481	$85	**$7,188,356**	**$355**	$5,110,948	$250	$2,621,406	$128	$7,732,354	**$379**	*7.6%*	*6.8%*
40 - 44	$4,647,232	$205	$1,971,375	$87	**$6,618,607**	**$292**	$5,748,522	$256	$2,614,794	$116	$8,363,316	**$372**	*26.4%*	*27.3%*
45 - 49	$6,146,027	$296	$3,634,415	$175	**$9,780,442**	**$472**	$8,350,176	$397	$3,872,125	$184	$12,222,301	**$582**	*25.0%*	*23.4%*
50 - 54	$7,997,810	$343	$4,479,922	$192	**$12,477,732**	**$535**	$11,003,981	$511	$4,259,271	$198	$15,263,252	**$709**	*22.3%*	*32.5%*
55 - 59	$12,104,456	$480	$5,146,330	$204	**$17,250,786**	**$684**	$12,493,543	$512	$6,031,749	$247	$18,525,292	**$759**	*7.4%*	*11.0%*
60 - 64	$18,503,663	$620	$7,280,599	$244	**$25,784,262**	**$864**	$18,534,264	$675	$8,721,346	$318	$27,255,611	**$993**	*5.7%*	*14.9%*
65+	$12,927,486	$577	$7,103,137	$317	**$20,030,623**	**$895**	$14,812,463	$688	$7,606,347	$353	$22,418,809	**$1,042**	*11.9%*	*16.4%*
Total	**$88,624,170**	**$320**	**$36,181,865**	**$130**	**$124,806,035**	**$450**	**$99,608,468**	**$370**	**$40,716,618**	**$151**	**$140,325,086**	**$522**	***12.4%***	***15.9%***

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Financial Summary – YTD Trend

Total Plan & Norm

Measure	Total Plan					UMR Norm	
	2024-4Q	⇨	2025-4Q	⇨	2026-4Q	2026-4Q	*Variance*
Average Enrollment							
Employees	6,154	*132.5%*	14,311	*-3.1%*	13,872		
Spouses	1,134	*124.8%*	2,550	*-3.6%*	2,458		
Children	2,754	*127.0%*	6,251	*-2.6%*	6,088		
Tot. Members	**10,043**	***130.1%***	**23,112**	***-3.0%***	**22,418**		
Avg. Family Size	1.6	*-1.0%*	1.6	*0.1%*	1.6	1.9	*-15.7%*
Financial Summary							
Allowed	$60,697,394	*124.1%*	$135,998,902	*6.4%*	$144,707,265		
Plan Paid	$45,860,278	*93.2%*	$88,624,170	*12.4%*	$99,608,468		
Member Paid (OOP)	$9,104,174	*201.4%*	$27,441,813	*2.5%*	$28,118,713		
Paid PEPY	$7,452	*-16.9%*	$6,193	*15.9%*	$7,180	$10,635	*-32.5%*
Paid PMPY	$4,567	*-16.0%*	$3,835	*15.9%*	$4,443	$5,546	*-19.9%*
Paid PEPM	$621	*-16.9%*	$516	*15.9%*	$598	$886	*-32.5%*
Paid PMPM	$381	*-16.0%*	$320	*15.9%*	$370	$462	*-19.9%*
High-Cost Claimants (Med Paid $100,000+)							
# of HCCs	148	*-13.5%*	128	*17.2%*	150		
HCCs per 1000	14.7	*-62.4%*	5.5	*20.8%*	6.7	7.3	*-8.8%*
Paid per HCC	$230,303	*-11.6%*	$203,621	*15.0%*	$234,114	$229,219	*2.1%*
HCC Paid % of Tot	74.3%	*-44.9 pts*	29.4%	*5.8 pts*	35.3%	31.4%	*3.8 pts*
Cost Distribution by Claim Type (Paid PMPY)							
Inpatient	$1,574	*-39.5%*	$953	*28.5%*	$1,225	$1,333	*-8.1%*
Outpatient	$1,291	*1.1%*	$1,306	*10.8%*	$1,447	$1,604	*-9.8%*
Physician	$1,648	*-8.2%*	$1,512	*13.5%*	$1,717	$2,506	*-31.5%*
Ancillary	$53	*20.4%*	$64	*-14.1%*	$55	$102	*-46.1%*

- *With $72.8M paid, the State Active population is 73.1% of total 2026-4Q med spend*
- *On a Paid PMPM basis, State Actives are up 12.1% compared to prior year*
- *Total HDHP Plan Paid PMPM trend is +15.9%*

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.

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Financial Summary – YTD Trend

Active Members

Measure	State Active					Non-State Active				
	2024-4Q	⇨	2025-4Q	⇨	2026-4Q	2024-4Q	⇨	2025-4Q	⇨	2026-4Q
Average Enrollment										
Employees	5,026	*134.9%*	11,806	*-1.7%*	11,602	2	*244.4%*	5	*15.9%*	6
Spouses	868	*125.9%*	1,960	*-2.2%*	1,917	0	-	1	*43.9%*	1
Children	2,525	*128.1%*	5,759	*-2.0%*	5,646	0	*120.0%*	1	*-18.2%*	1
Tot. Members	**8,419**	***131.9%***	**19,526**	***-1.8%***	**19,165**	**2**	***265.2%***	**7**	***15.1%***	**8**
Avg. Family Size	1.7	*-1.3%*	1.7	*-0.1%*	1.7	1.3	*6.0%*	1.4	*-0.7%*	1.3
Financial Summary										
Allowed	$44,081,811	*107.6%*	$91,514,620	*9.6%*	$100,278,001	$41,233	*-18.8%*	$33,497	*210.2%*	$103,908
Plan Paid	$35,827,724	*84.6%*	$66,141,692	*10.1%*	$72,796,488	$38,750	*-38.9%*	$23,665	*217.9%*	$75,235
Member Paid (OOP)	$7,127,849	*197.7%*	$21,217,588	*4.6%*	$22,194,390	$2,483	*296.0%*	$9,832	*70.0%*	$16,715
Paid PEPY	$7,128	*-21.4%*	$5,602	*12.0%*	$6,275	$25,833	*-82.3%*	$4,580	*174.4%*	$12,568
Paid PMPY	$4,256	*-20.4%*	$3,387	*12.1%*	$3,798	$20,217	*-83.3%*	$3,381	*176.3%*	$9,340
Paid PEPM	$594	*-21.4%*	$467	*12.0%*	$523	$2,153	*-82.3%*	$382	*174.4%*	$1,047
Paid PMPM	$355	*-20.4%*	$282	*12.1%*	$317	$1,685	*-83.3%*	$282	*176.3%*	$778
High-Cost Claimants (Med Paid $100,000+)										
# of HCCs	110	*-20.9%*	87	*14.9%*	100	0	-	0	-	0
HCCs per 1000	13.1	*-65.9%*	4.5	*17.1%*	5.2	0.0	-	0.0	-	0.0
Paid per HCC	$245,319	*-14.3%*	$210,234	*4.6%*	$219,907	$0	-	$0	-	$0
HCC Paid % of Tot	75.3%	*-47.7 pts*	27.7%	*2.6 pts*	30.2%	0.0%	-	0.0%	-	0.0%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	$1,505	*-42.3%*	$868	*13.9%*	$989	$0	-	$0	-	$5,278
Outpatient	$1,180	*-3.2%*	$1,142	*12.6%*	$1,285	$10,804	*-77.3%*	$2,456	*-17.1%*	$2,037
Physician	$1,526	*-12.4%*	$1,336	*10.3%*	$1,473	$9,404	*-90.3%*	$916	*29.0%*	$1,182
Ancillary	$45	*-8.9%*	$41	*22.7%*	$51	$10	*-13.4%*	$9	*9733.3%*	$843

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Financial Summary – YTD Trend

Retired Members

Measure	State Retirees					Non-State Retirees				
	2024-4Q	⇨	2025-4Q	⇨	2026-4Q	2024-4Q	⇨	2025-4Q	⇨	2026-4Q
Average Enrollment										
Employees	999	*121.4%*	2,213	*-9.5%*	2,002	127	*125.3%*	287	*-8.3%*	263
Spouses	253	*121.3%*	560	*-7.5%*	518	14	*109.7%*	29	*-25.4%*	22
Children	223	*114.9%*	479	*-10.0%*	432	5	*118.5%*	12	*-20.4%*	9
Tot. Members	**1,475**	***120.4%***	**3,252**	***-9.2%***	**2,951**	**146**	***123.6%***	**327**	***-10.2%***	**294**
Avg. Family Size	1.5	*-0.5%*	1.5	*0.3%*	1.5	1.2	*-0.8%*	1.1	*-2.1%*	1.1
Financial Summary										
Allowed	$13,965,467	*164.1%*	$36,877,665	*2.3%*	$37,737,402	$2,608,884	*190.3%*	$7,573,121	*-13.0%*	$6,587,954
Plan Paid	$9,350,764	*116.9%*	$20,280,083	*20.0%*	$24,345,860	$643,040	*238.8%*	$2,178,730	*9.7%*	$2,390,885
Member Paid (OOP)	$1,715,762	*216.4%*	$5,428,023	*-5.2%*	$5,144,424	$258,079	*204.7%*	$786,370	*-2.9%*	$763,184
Paid PEPY	$9,356	*-2.0%*	$9,166	*32.7%*	$12,162	$5,053	*50.4%*	$7,600	*19.7%*	$9,094
Paid PMPY	$6,337	*-1.6%*	$6,237	*32.3%*	$8,250	$4,392	*51.6%*	$6,656	*22.2%*	$8,137
Paid PEPM	$780	*-2.0%*	$764	*32.7%*	$1,014	$421	*50.4%*	$633	*19.7%*	$758
Paid PMPM	$528	*-1.6%*	$520	*32.3%*	$687	$366	*51.6%*	$555	*22.2%*	$678
High-Cost Claimants (Med Paid $100,000+)										
# of HCCs	37	*-5.4%*	35	*34.3%*	47	3	*100.0%*	6	*-33.3%*	4
HCCs per 1000	25.1	*-57.1%*	10.8	*48.0%*	15.9	20.5	*-10.5%*	18.3	*-25.7%*	13.6
Paid per HCC	$175,418	*14.4%*	$200,660	*31.1%*	$263,087	$175,672	*-28.8%*	$125,018	*31.7%*	$164,709
HCC Paid % of Tot	*69.4%*	*-34.8 pts*	*34.6%*	*16.2 pts*	*50.8%*	*82.0%*	*-47.5 pts*	*34.4%*	*-6.9 pts*	*27.6%*
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	$1,945	*-37.2%*	$1,222	*100.1%*	$2,445	$1,849	*82.5%*	$3,374	*25.1%*	$4,220
Outpatient	$1,973	*15.3%*	$2,274	*6.0%*	$2,411	$726	*93.8%*	$1,407	*62.5%*	$2,287
Physician	$2,331	*9.0%*	$2,540	*30.7%*	$3,318	$1,671	*8.6%*	$1,816	*-16.1%*	$1,524
Ancillary	$88	*127.1%*	$200	*-62.4%*	$75	$145	*-59.6%*	$59	*80.6%*	$106

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Financial Summary – Full Year Trend

Plan Totals & Norm

Measure	Total Plan					UMR Norm	
	2024	⇨	2025	⇨	2026-4Q	2026-4Q	*Variance*
Average Enrollment							
Employees	6,154	*132.5%*	14,311	*-3.1%*	13,872		
Spouses	1,134	*124.8%*	2,550	*-3.6%*	2,458		
Children	2,754	*127.0%*	6,251	*-2.6%*	6,088		
Tot. Members	**10,043**	***130.1%***	**23,112**	***-3.0%***	**22,418**		
Avg. Family Size	1.6	*-1.0%*	1.6	*0.1%*	1.6	1.9	*-15.7%*
Financial Summary							
Allowed	$60,697,394	*124.1%*	$135,998,902	*6.4%*	$144,707,265		
Plan Paid	$45,860,278	*93.2%*	$88,624,170	*12.4%*	$99,608,468		
Member Paid (OOP)	$9,104,174	*201.4%*	$27,441,813	*2.5%*	$28,118,713		
Paid PEPY	$7,452	*-16.9%*	$6,193	*15.9%*	$7,180	$10,635	*-32.5%*
Paid PMPY	$4,567	*-16.0%*	$3,835	*15.9%*	$4,443	$5,546	*-19.9%*
Paid PEPM	$621	*-16.9%*	$516	*15.9%*	$598	$886	*-32.5%*
Paid PMPM	$381	*-16.0%*	$320	*15.9%*	$370	$462	*-19.9%*
High-Cost Claimants (Med Paid $100,000+)							
# of HCCs	148	*-13.5%*	128	*17.2%*	150		
HCCs per 1000	14.7	*-62.4%*	5.5	*20.8%*	6.7	7.3	*-8.8%*
Paid per HCC	$230,303	*-11.6%*	$203,621	*15.0%*	$234,114	$229,219	*2.1%*
HCC Paid % of Tot	74.3%	*-44.9 pts*	29.4%	*5.8 pts*	35.3%	31.4%	*3.8 pts*
Cost Distribution by Claim Type (Paid PMPY)							
Inpatient	$1,574	*-39.5%*	$953	*28.5%*	$1,225	$1,333	*-8.1%*
Outpatient	$1,291	*1.1%*	$1,306	*10.8%*	$1,447	$1,604	*-9.8%*
Physician	$1,648	*-8.2%*	$1,512	*13.5%*	$1,717	$2,506	*-31.5%*
Ancillary	$53	*20.4%*	$64	*-14.1%*	$55	$102	*-46.1%*

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.

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

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Financial Summary – Full Year Trend

Active Members

Measure	State Active					Non-State Active				
	2024	⇨	2025	⇨	2026-4Q	2024	⇨	2025	⇨	2026-4Q
Average Enrollment										
Employees	5,026	*134.9%*	11,806	*-1.7%*	11,602	2	*244.4%*	5	*15.9%*	6
Spouses	868	*125.9%*	1,960	*-2.2%*	1,917	0	-	1	*43.9%*	1
Children	2,525	*128.1%*	5,759	*-2.0%*	5,646	0	*120.0%*	1	*-18.2%*	1
Tot. Members	**8,419**	***131.9%***	**19,526**	***-1.8%***	**19,165**	**2**	***265.2%***	**7**	***15.1%***	**8**
Avg. Family Size	1.7	*-1.3%*	1.7	*-0.1%*	1.7	1.3	*6.0%*	1.4	*-0.7%*	1.3
Financial Summary										
Allowed	$44,081,811	*107.6%*	$91,514,620	*9.6%*	$100,278,001	$41,233	*-18.8%*	$33,497	*210.2%*	$103,908
Plan Paid	$35,827,724	*84.6%*	$66,141,692	*10.1%*	$72,796,488	$38,750	*-38.9%*	$23,665	*217.9%*	$75,235
Member Paid (OOP)	$7,127,849	*197.7%*	$21,217,588	*4.6%*	$22,194,390	$2,483	*296.0%*	$9,832	*70.0%*	$16,715
Paid PEPY	$7,128	*-21.4%*	$5,602	*12.0%*	$6,275	$25,833	*-82.3%*	$4,580	*174.4%*	$12,568
Paid PMPY	$4,256	*-20.4%*	$3,387	*12.1%*	$3,798	$20,217	*-83.3%*	$3,381	*176.3%*	$9,340
Paid PEPM	$594	*-21.4%*	$467	*12.0%*	$523	$2,153	*-82.3%*	$382	*174.4%*	$1,047
Paid PMPM	$355	*-20.4%*	$282	*12.1%*	$317	$1,685	*-83.3%*	$282	*176.3%*	$778
High-Cost Claimants (Med Paid $100,000+)										
# of HCCs	110	*-20.9%*	87	*14.9%*	100	0	-	0	-	0
HCCs per 1000	13.1	*-65.9%*	4.5	*17.1%*	5.2	0.0	-	0.0	-	0.0
Paid per HCC	$245,319	*-14.3%*	$210,234	*4.6%*	$219,907	$0	-	$0	-	$0
HCC Paid % of Tot	75.3%	*-47.7 pts*	27.7%	*2.6 pts*	30.2%	0.0%	-	0.0%	-	0.0%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	$1,505	*-42.3%*	$868	*13.9%*	$989	$0	-	$0	-	$5,278
Outpatient	$1,180	*-3.2%*	$1,142	*12.6%*	$1,285	$10,804	*-77.3%*	$2,456	*-17.1%*	$2,037
Physician	$1,526	*-12.4%*	$1,336	*10.3%*	$1,473	$9,404	*-90.3%*	$916	*29.0%*	$1,182
Ancillary	$45	*-8.9%*	$41	*22.7%*	$51	$10	*-13.4%*	$9	*9733.3%*	$843

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Financial Summary – Full Year Trend

Retired Members

Measure	State Retirees					Non-State Retirees				
	2024	⇨	2025	⇨	2026-4Q	2024	⇨	2025	⇨	2026-4Q
Average Enrollment										
Employees	999	*121.4%*	2,213	*-9.5%*	2,002	127	*125.3%*	287	*-8.3%*	263
Spouses	253	*121.3%*	560	*-7.5%*	518	14	*109.7%*	29	*-25.4%*	22
Children	223	*114.9%*	479	*-10.0%*	432	5	*118.5%*	12	*-20.4%*	9
Tot. Members	**1,475**	***120.4%***	**3,252**	***-9.2%***	**2,951**	**146**	***123.6%***	**327**	***-10.2%***	**294**
Avg. Family Size	1.5	*-0.5%*	1.5	*0.3%*	1.5	1.2	*-0.8%*	1.1	*-2.1%*	1.1
Financial Summary										
Allowed	$13,965,467	*164.1%*	$36,877,665	*2.3%*	$37,737,402	$2,608,884	*190.3%*	$7,573,121	*-13.0%*	$6,587,954
Plan Paid	$9,350,764	*116.9%*	$20,280,083	*20.0%*	$24,345,860	$643,040	*238.8%*	$2,178,730	*9.7%*	$2,390,885
Member Paid (OOP)	$1,715,762	*216.4%*	$5,428,023	*-5.2%*	$5,144,424	$258,079	*204.7%*	$786,370	*-2.9%*	$763,184
Paid PEPY	$9,356	*-2.0%*	$9,166	*32.7%*	$12,162	$5,053	*50.4%*	$7,600	*19.7%*	$9,094
Paid PMPY	$6,337	*-1.6%*	$6,237	*32.3%*	$8,250	$4,392	*51.6%*	$6,656	*22.2%*	$8,137
Paid PEPM	$780	*-2.0%*	$764	*32.7%*	$1,014	$421	*50.4%*	$633	*19.7%*	$758
Paid PMPM	$528	*-1.6%*	$520	*32.3%*	$687	$366	*51.6%*	$555	*22.2%*	$678
High-Cost Claimants (Med Paid $100,000+)										
# of HCCs	37	*-5.4%*	35	*34.3%*	47	3	*100.0%*	6	*-33.3%*	4
HCCs per 1000	25.1	*-57.1%*	10.8	*48.0%*	15.9	20.5	*-10.5%*	18.3	*-25.7%*	13.6
Paid per HCC	$175,418	*14.4%*	$200,660	*31.1%*	$263,087	$175,672	*-28.8%*	$125,018	*31.7%*	$164,709
HCC Paid % of Tot	69.4%	*-34.8 pts*	34.6%	*16.2 pts*	50.8%	82.0%	*-47.5 pts*	34.4%	*-6.9 pts*	27.6%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	$1,945	*-37.2%*	$1,222	*100.1%*	$2,445	$1,849	*82.5%*	$3,374	*25.1%*	$4,220
Outpatient	$1,973	*15.3%*	$2,274	*6.0%*	$2,411	$726	*93.8%*	$1,407	*62.5%*	$2,287
Physician	$2,331	*9.0%*	$2,540	*30.7%*	$3,318	$1,671	*8.6%*	$1,816	*-16.1%*	$1,524
Ancillary	$88	*127.1%*	$200	*-62.4%*	$75	$145	*-59.6%*	$59	*80.6%*	$106

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Medical Paid Claims by Claim Type

Breakout of State vs. Non-State by Member Status

Claim Type	2025-4Q (7/1/2024 - 6/30/2025) Active	Pre-Medicare Retirees	Medicare Retirees	Total	2026-4Q (7/1/2025 - 6/30/2026) Active	Pre-Medicare Retirees	Medicare Retirees	Total	Trend Total
State Members									
Inpatient	$16,949,955	$2,760,117	$1,214,245	**$20,924,317**	$18,956,283	$4,704,080	$2,512,950	**$26,173,314**	*25.1%*
Outpatient	$22,300,779	$6,237,552	$1,158,319	**$29,696,649**	$24,636,715	$6,135,641	$978,442	**$31,750,798**	*6.9%*
Physician	$26,084,970	$6,759,720	$1,498,171	**$34,342,861**	$28,233,194	$8,422,660	$1,369,693	**$38,025,546**	*10.7%*
Ancillary	$805,989	$144,304	$507,655	**$1,457,948**	$970,296	$168,115	$54,279	**$1,192,689**	*-18.2%*
Total	**$66,141,692**	**$15,901,692**	**$4,378,391**	$86,421,776	**$72,796,488**	**$19,430,496**	**$4,915,364**	$97,142,348	***12.4%***
PMPM	**$282.29**	**$551.25**	**$430.37**	$316.18	**$316.53**	**$755.12**	**$507.65**	$366.03	***15.8%***
Non-State Members									
Inpatient	$0	$141,870	$962,696	**$1,104,566**	$42,520	$21,835	$1,218,139	**$1,282,494**	*16.1%*
Outpatient	$17,192	$210,358	$250,235	**$477,784**	$16,406	$200,516	$471,457	**$688,378**	*44.1%*
Physician	$6,413	$185,247	$409,109	**$600,768**	$9,520	$122,604	$325,178	**$457,302**	*-23.9%*
Ancillary	$60	$13,014	$6,203	**$19,276**	$6,790	$7,187	$23,970	**$37,946**	*96.9%*
Total	**$23,665**	**$550,488**	**$1,628,241**	$2,202,395	**$75,235**	**$352,141**	**$2,038,744**	$2,466,120	***12.0%***
PMPM	**$281.73**	**$717.30**	**$515.18**	$548.95	**$778.30**	**$671.66**	**$679.19**	$680.75	***24.0%***
All Members									
Inpatient	$16,949,955	$2,901,987	$2,176,941	**$22,028,882**	$18,998,803	$4,725,915	$3,731,090	**$27,455,808**	*24.6%*
Outpatient	$22,317,971	$6,447,909	$1,408,553	**$30,174,434**	$24,653,121	$6,336,156	$1,449,899	**$32,439,176**	*7.5%*
Physician	$26,091,382	$6,944,967	$1,907,280	**$34,943,630**	$28,242,713	$8,545,263	$1,694,871	**$38,482,848**	*10.1%*
Ancillary	$806,049	$157,317	$513,858	**$1,477,225**	$977,086	$175,302	$78,248	**$1,230,636**	*-16.7%*
Total	**$66,165,358**	**$16,452,180**	**$6,006,632**	$88,624,170	**$72,871,723**	**$19,782,637**	**$6,954,108**	$99,608,468	***12.4%***
PMPM	**$282.29**	**$555.56**	**$450.47**	$319.55	**$316.73**	**$753.45**	**$548.24**	$370.27	***15.9%***

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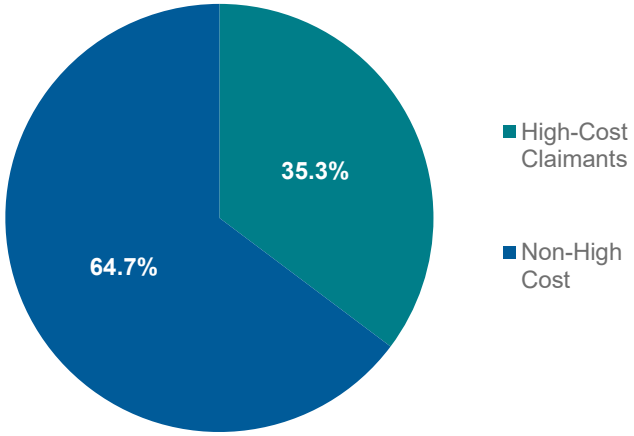
Medical Cost Distribution

Distribution by Member Cost

Member Total Paid Range	2025-4Q (7/1/2024 - 6/30/2025)						2026-4Q (7/1/2025 - 6/30/2026)					
	*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	6,081	21.8%	$0	0.0%	$0	0.0%	5,665	21.1%	$0	0.0%	$0	0.0%
< $0 - $0	5,019	18.0%	-$604,577	-0.7%	$1,878,470	6.8%	4,864	18.1%	-$686,428	-0.7%	$1,946,220	6.9%
> $0 - $2,500	12,284	44.1%	$7,524,346	8.5%	$10,183,879	37.1%	11,589	43.2%	$7,133,706	7.2%	$9,964,915	35.4%
> $2,500 - $5,000	1,610	5.8%	$5,739,774	6.5%	$3,737,028	13.6%	1,691	6.3%	$6,060,159	6.1%	$3,891,383	13.8%
> $5,000 - $10,000	1,212	4.4%	$8,516,610	9.6%	$3,835,716	14.0%	1,297	4.8%	$9,080,403	9.1%	$4,159,860	14.8%
> $10,000 - $25,000	954	3.4%	$14,797,381	16.7%	$4,343,510	15.8%	968	3.6%	$15,095,297	15.2%	$4,193,238	14.9%
> $25,000 - $50,000	350	1.3%	$12,046,598	13.6%	$1,623,468	5.9%	398	1.5%	$13,427,479	13.5%	$1,972,503	7.0%
> $50,000 - $100,000	207	0.7%	$14,540,487	16.4%	$1,132,283	4.1%	208	0.8%	$14,380,744	14.4%	$1,114,858	4.0%
> $100,000	128	0.5%	$26,063,550	29.4%	$707,461	2.6%	150	0.6%	$35,117,109	35.3%	$875,736	3.1%
Total	**27,845**	**100.0%**	**$88,624,170**	**100.0%**	**$27,441,813**	**100.0%**	**26,830**	**100.0%**	**$99,608,468**	**100.0%**	**$28,118,713**	**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	72	$6,451,107	18.4%
2	Health Status & Health Services	141	$6,291,092	17.9%
3	Circulatory System	108	$3,996,217	11.4%
4	Injury, Poisoning & External Causes	83	$2,930,482	8.3%
5	Musculoskeletal System	108	$2,583,551	7.4%
6	Nervous System	91	$2,154,413	6.1%
7	Digestive System	73	$1,858,643	5.3%
8	Respiratory System	86	$1,519,720	4.3%
9	Infectious & Parasitic Diseases	48	$1,395,945	4.0%
10	Perinatal Originating Conditions	9	$1,395,216	4.0%
...	*All Others*		*$4,540,724*	*12.9%*
=	**Total**	**150**	**$35,117,109**	**100.0%**

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Utilization Summary – YTD Trend

Plan Totals & Norm

Measure	Total Plan					UMR Norm	
	2024-4Q	⇨	2025-4Q	⇨	2026-4Q	2026-4Q	*Variance*
Inpatient Admissions							
# of Admits	1,087	*-10.9%*	969	*3.9%*	1,007		
# of Admit Days	7,608	*-33.8%*	5,037	*3.8%*	5,226		
Paid per Admit	$31,595	*-15.2%*	$26,803	*4.3%*	$27,949	$29,627	*-5.7%*
Paid per Admit Day	$4,514	*14.2%*	$5,156	*4.4%*	$5,386	$5,928	*-9.1%*
Admits per 1000	108.2	*-61.3%*	41.9	*7.1%*	44.9	47.3	*-5.1%*
Average LOS	7.0	*-25.7%*	5.2	*-0.2%*	5.2	5.0	*3.8%*
Emergency Room Visits							
# of ER Visits	4,764	*-2.1%*	4,665	*8.5%*	5,063		
~ % resulting in Admit	14.1%	*-1.3 pts*	12.8%	*0.2 pts*	13.0%	10.9%	*2.2 pts*
ER Visits per Patient	1.5	*1.5%*	1.5	*4.8%*	1.6		
ER Visits per 1000	474.4	*-57.5%*	201.8	*11.9%*	225.8	220.9	*2.3%*
Paid per ER Visit	$2,304	*7.9%*	$2,486	*3.1%*	$2,562	$2,466	*3.9%*
Urgent Care Visits							
# of UC Visits	7,700	*-2.6%*	7,501	*-8.5%*	6,862		
UC Visits per Patient	1.6	*0.1%*	1.6	*-1.6%*	1.5		-
UC Visits per 1000	766.7	*-57.7%*	324.6	*-5.7%*	306.1	247.9	*23.5%*
Paid per UC Visit	$49	*12.2%*	$55	*8.5%*	$59	$119	*-50.4%*
Office Visits							
Off Visits per Patient	4.7	*4.2%*	4.9	*4.2%*	5.1		
Paid per Office Visit	$47	*8.9%*	$51	*9.4%*	$56	$98	*-42.9%*
Office Visits Paid PMPY	$415	*-53.5%*	$193	*14.4%*	$221	$386	*-42.8%*
Services							
Radiology Svcs per 1000	8,932.9	*-55.9%*	3,942.5	*13.9%*	4,491.5	3,595.1	*24.9%*
Radiology Paid PMPY	$647	*-52.3%*	$309	*6.3%*	$328		
Lab Services per 1000	22,610.3	*-53.7%*	10,466.2	*8.6%*	11,361.6	9,957.4	*14.1%*
Labs Paid PMPY	$404	*-49.8%*	$203	*9.8%*	$222		

- *Inpatient Admission rate per 1000 increased 7.1%, and amount paid per Admission is 4.3% higher than prior period*
- *ER utilization increased 11.9%, and amount paid per ER visit is 3.1% 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.

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Utilization Summary – YTD Trend

Active Members

Measure	State Active					Non-State Active				
	2024-4Q	⇨	2025-4Q	⇨	2026-4Q	2024-4Q	⇨	2025-4Q	⇨	2026-4Q
Inpatient Admissions										
# of Admits	817	*-11.5%*	723	*4.6%*	756	0	-	0	-	2
# of Admit Days	5,880	*-35.8%*	3,773	*-0.4%*	3,758	0	-	0	-	10
Paid per Admit	$32,933	*-18.0%*	$27,010	*1.6%*	$27,442	$0	-	$0	-	$21,737
Paid per Admit Day	$4,576	*13.1%*	$5,176	*6.7%*	$5,521	$0	-	$0	-	$4,347
Admits per 1000	97.0	*-61.8%*	37.0	*6.5%*	39.4	0.0	-	0.0	-	248.3
Average LOS	7.2	*-27.5%*	5.2	*-4.7%*	5.0	0.0	-	0.0	-	5.0
Emergency Room Visits										
# of ER Visits	3,814	*-0.2%*	3,805	*6.4%*	4,048	5	*-80.0%*	1	*400.0%*	5
~ % resulting in Admit	12.6%	*-1.5 pts*	11.1%	*0.1 pts*	11.3%	0.0%	*0.0 pts*	0.0%	*40.0 pts*	40.0%
ER Visits per Patient	1.4	*1.1%*	1.5	*2.8%*	1.5	1.7	*-40.0%*	1.0	*66.7%*	1.7
ER Visits per 1000	453.0	*-57.0%*	194.9	*8.4%*	211.2	2,608.7	*-94.5%*	142.9	*334.5%*	620.7
Paid per ER Visit	$2,407	*5.4%*	$2,538	*5.8%*	$2,684	$4,375	*317.8%*	$18,276	*-89.4%*	$1,938
Urgent Care Visits										
# of UC Visits	6,708	*-2.0%*	6,576	*-8.1%*	6,046	4	*-25.0%*	3	*0.0%*	3
UC Visits per Patient	1.6	*0.4%*	1.6	*-3.1%*	1.5	2.0	*-50.0%*	1.0	*50.0%*	1.5
UC Visits per 1000	796.8	*-57.7%*	336.8	*-6.3%*	315.5	2,087.0	*-79.5%*	428.6	*-13.1%*	372.4
Paid per UC Visit	$49	*10.1%*	$54	*10.1%*	$59	$134	*-30.4%*	$93	*-19.1%*	$75
Office Visits										
Off Visits per Patient	4.4	*4.4%*	4.5	*4.1%*	4.7	4.0	*-50.0%*	2.0	*50.0%*	3.0
Paid per Office Visit	$48	*7.7%*	$51	*9.9%*	$56	$116	*-59.0%*	$47	*-1.2%*	$47
Office Visits Paid PMPY	$382	*-54.0%*	$176	*15.0%*	$202	$1,209	*-94.4%*	$68	*131.8%*	$157
Services										
Radiology Svcs per 1000	7,768.7	*-56.0%*	3,419.8	*18.3%*	4,045.4	15,130.4	*-91.5%*	1,285.7	*93.1%*	2,482.8
Radiology Paid PMPY	$586	*-57.6%*	$249	*7.2%*	$267	$10,895	*-92.5%*	$822	*3.8%*	$854
Lab Services per 1000	20,966.1	*-53.7%*	9,717.0	*8.2%*	10,517.0	14,608.7	*-89.2%*	1,571.4	*603.1%*	11,048.3
Labs Paid PMPY	$382	*-50.5%*	$189	*9.8%*	$208	$700	*-62.4%*	$263	*259.5%*	$946

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Utilization Summary – YTD Trend

Retired Members

Measure	State Retirees					Non-State Retirees				
	2024-4Q	⇨	2025-4Q	⇨	2026-4Q	2024-4Q	⇨	2025-4Q	⇨	2026-4Q
Inpatient Admissions										
# of Admits	219	*-13.7%*	189	*2.1%*	193	51	*11.8%*	57	*-1.8%*	56
# of Admit Days	1,410	*-33.4%*	939	*21.1%*	1,137	318	*2.2%*	325	*-1.2%*	321
Paid per Admit	$27,913	*4.4%*	$29,149	*15.7%*	$33,718	$25,966	*-36.9%*	$16,388	*-7.7%*	$15,131
Paid per Admit Day	$4,335	*35.3%*	$5,867	*-2.4%*	$5,724	$4,164	*-31.0%*	$2,874	*-8.2%*	$2,640
Admits per 1000	148.4	*-60.8%*	58.1	*12.5%*	65.4	348.3	*-50.0%*	174.1	*9.4%*	190.6
Average LOS	6.4	*-22.8%*	5.0	*18.6%*	5.9	6.2	*-8.6%*	5.7	*0.5%*	5.7
Emergency Room Visits										
# of ER Visits	786	*-13.2%*	682	*15.2%*	786	159	*11.3%*	177	*26.6%*	224
~ % resulting in Admit	19.0%	*1.7 pts*	20.7%	*-0.4 pts*	20.2%	27.0%	*-8.4 pts*	18.6%	*0.6 pts*	19.2%
ER Visits per Patient	1.5	*3.7%*	1.5	*9.1%*	1.7	2.1	*1.7%*	2.2	*25.0%*	2.7
ER Visits per 1000	532.7	*-60.6%*	209.7	*27.0%*	266.3	1,085.9	*-50.2%*	540.7	*41.0%*	762.3
Paid per ER Visit	$2,116	*22.8%*	$2,598	*-4.9%*	$2,470	$685	*23.1%*	$843	*-19.0%*	$683
Urgent Care Visits										
# of UC Visits	889	*-6.7%*	829	*-16.9%*	689	99	*-6.1%*	93	*33.3%*	124
UC Visits per Patient	1.5	*-0.7%*	1.5	*2.1%*	1.5	1.7	*-13.5%*	1.5	*78.7%*	2.6
UC Visits per 1000	602.5	*-57.7%*	254.9	*-8.4%*	233.5	676.2	*-58.0%*	284.1	*48.5%*	422.0
Paid per UC Visit	$47	*33.3%*	$62	*-1.2%*	$62	$48	*-21.8%*	$37	*16.5%*	$44
Office Visits										
Off Visits per Patient	5.7	*4.9%*	5.9	*3.9%*	6.2	9.4	*0.6%*	9.5	*15.5%*	11.0
Paid per Office Visit	$49	*11.8%*	$55	*8.3%*	$59	$26	*20.0%*	$31	*6.4%*	$33
Office Visits Paid PMPY	$586	*-50.7%*	$289	*14.7%*	$332	$586	*-51.6%*	$284	*22.0%*	$347
Services										
Radiology Svcs per 1000	13,618.4	*-53.6%*	6,317.1	*4.3%*	6,589.9	28,576.0	*-59.4%*	11,587.6	*8.5%*	12,571.8
Radiology Paid PMPY	$987	*-32.4%*	$667	*9.7%*	$731	$584	*-45.8%*	$316	*-12.5%*	$277
Lab Services per 1000	28,505.6	*-52.7%*	13,491.2	*8.7%*	14,660.2	57,841.8	*-56.3%*	25,298.4	*31.7%*	33,328.4
Labs Paid PMPY	$534	*-47.4%*	$281	*11.5%*	$313	$342	*-32.1%*	$232	*9.1%*	$253

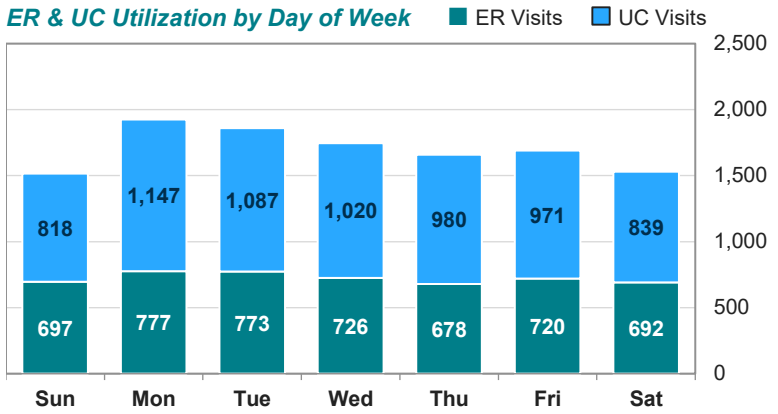
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On Demand Care Summary

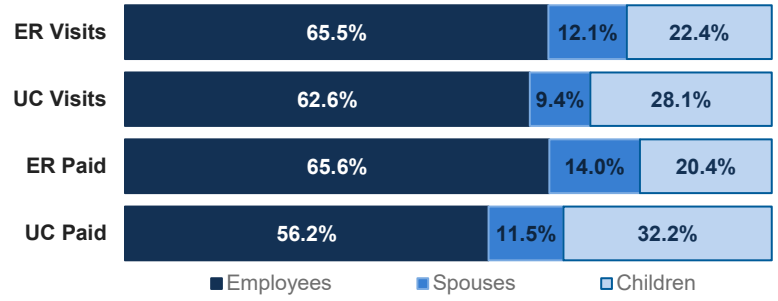
Emergency Room & Urgent Care

Measure	2025-4Q	2026-4Q	Change	UMR Norm	Variance
Emergency Room					
# of Visits	4,665	5,063	*8.5%*		
# of Patients	3,124	3,236	*3.6%*		
Total Plan Paid	$11,596,215	$12,969,498	*11.8%*		
Total Mem Paid	$5,073,309	$5,263,598	*3.8%*		
Visits per 1000	201.8	225.8	*11.9%*	220.9	*2.3%*
Paid per Visit	$2,486	$2,562	*3.1%*	$2,466	*3.9%*
Paid PMPM	$42	$48	*15.3%*	$45	*6.2%*
% ER Patients w/ Office Visit*	90.0%	91.5%	*1.6 pts*		
% Potentially Avoidable**	16.0%	16.3%	*0.2 pts*	82.3%	*-66.0 pts*
Urgent Care					
# of Visits	7,501	6,862	*-8.5%*		
# of Patients	4,805	4,467	*-7.0%*		
Total Plan Paid	$409,264	$406,406	*-0.7%*		
Total Mem Paid	$962,328	$867,907	*-9.8%*		
Visits per 1000	324.6	306.1	*-5.7%*	247.9	*23.5%*
Paid per Visit	$55	$59	*8.5%*	$119	*-50.4%*
Paid PMPM	$1	$2	*2.4%*	$2	*-38.7%*

ER & UC Utilization by Day of Week



ER & UC Utilization & Cost by Relationship



	# of Visits			Total Paid		
	ER	UC	**Total**	ER	UC	Total
Employee	3,315	4,294	**7,609**	$8,508,852	$228,483	**$8,737,335**
Spouse	612	643	**1,255**	$1,814,303	$46,925	**$1,861,228**
Child	1,136	1,925	**3,061**	$2,646,342	$130,998	**$2,777,341**
Total	**5,063**	**6,862**	**11,925**	**$12,969,498**	**$406,406**	**$13,375,904**

* Office Visit within prior 12 months..

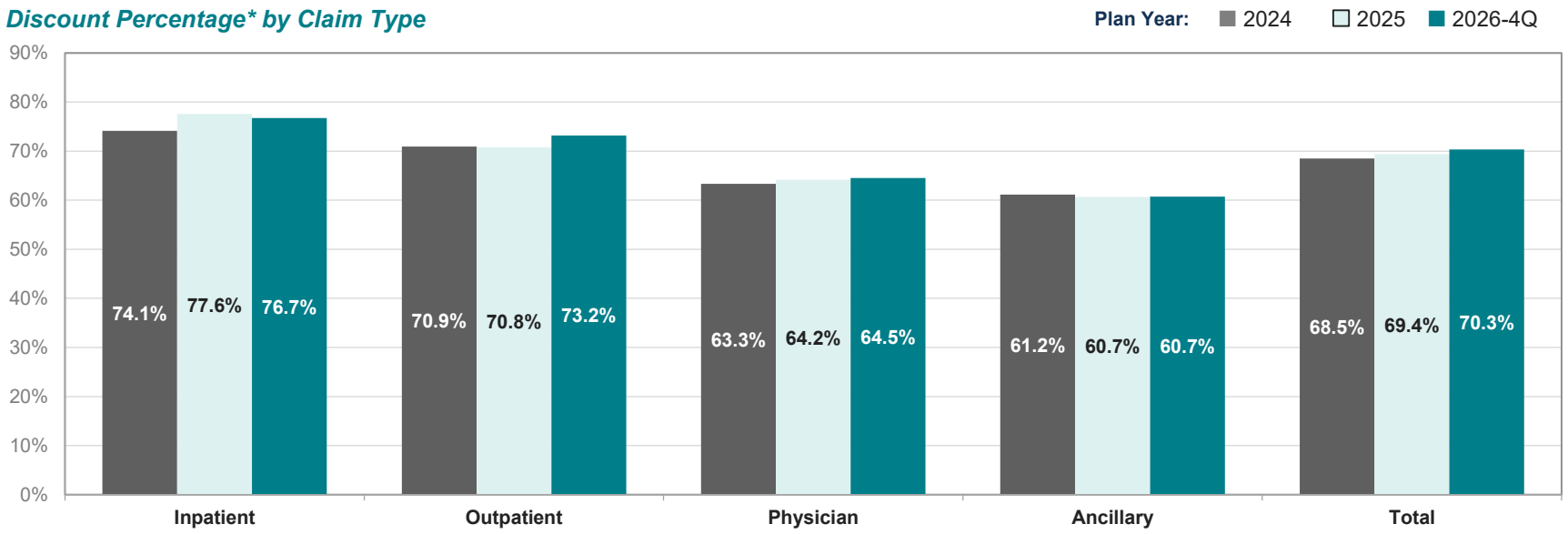
** ER Visits are categorized as potentially avoidable based on primary and secondary diagnosis and do not necessarily indicate misuse of the ER for the patient's specific circumstances.

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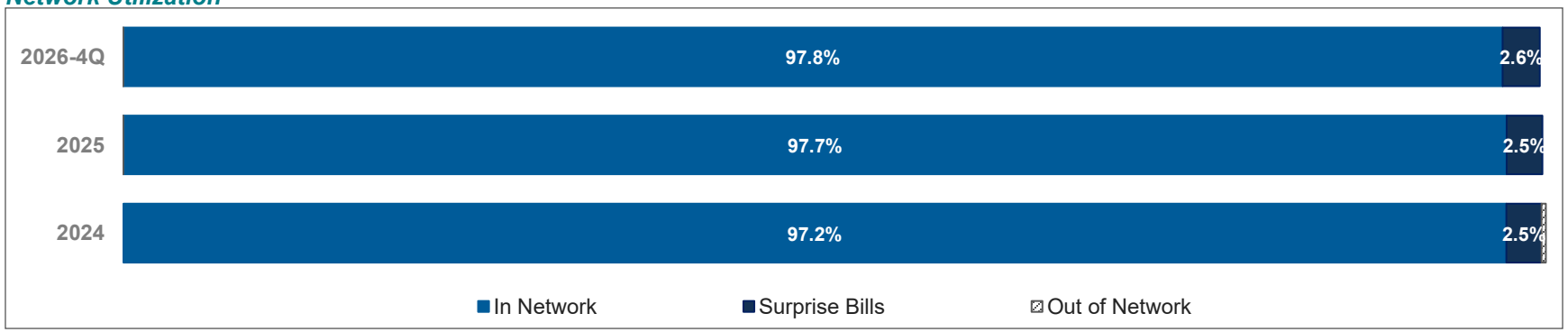
Network Summary

Discount Percentage & Network Utilization

Discount Percentage* by Claim Type



Network Utilization*



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

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Clinical Classification Summary

Breakout by Diagnostic Chapter

Diagnostic Chapter	2025 (Full Year)		2026-4Q		CYTD Paid by Relationship			CYTD Paid by Sex	
	Patients	Total Paid	Patients	Total Paid	Employee	Spouse	Child	Male	Female
Health Status & Health Services	13,867	$12,290,366	13,346	$13,868,389	$10,845,530	$1,326,541	$1,696,319	$5,646,022	$8,222,367
Neoplasms	3,177	$8,496,372	2,997	$10,880,206	$8,342,432	$2,222,765	$315,009	$6,033,440	$4,846,766
Musculoskeletal System	6,235	$9,614,034	6,011	$10,815,301	$7,772,627	$2,349,045	$693,628	$6,053,000	$4,762,301
Circulatory System	4,249	$9,533,462	4,028	$10,131,319	$8,474,813	$1,282,238	$374,268	$6,326,723	$3,804,596
Injury, Poisoning & External Causes	2,881	$7,432,651	2,978	$7,949,247	$4,654,864	$1,311,947	$1,982,436	$4,486,161	$3,463,086
Digestive System	2,875	$5,633,027	2,769	$6,353,327	$4,264,924	$1,000,262	$1,088,141	$3,086,301	$3,267,026
Symptoms, Signs & Findings, NEC	8,856	$5,378,622	8,503	$6,097,029	$4,235,704	$837,233	$1,024,092	$2,650,325	$3,446,704
Nervous System	3,005	$3,876,394	3,042	$5,056,324	$3,483,124	$631,255	$941,945	$2,173,420	$2,882,904
Genitourinary System	4,241	$4,467,616	4,177	$4,317,795	$3,230,905	$779,518	$307,373	$1,487,671	$2,830,124
Mental, Behavioral & Neurodevelopmental	3,387	$3,746,998	3,456	$4,175,934	$1,844,304	$579,658	$1,751,972	$1,915,516	$2,260,419
Respiratory System	5,262	$3,232,126	4,795	$4,160,154	$3,110,654	$299,815	$749,685	$1,907,664	$2,252,490
Endocrine, Nutritional & Metabolic	6,461	$3,685,436	6,400	$3,397,135	$2,829,178	$365,810	$202,148	$1,741,624	$1,655,511
Pregnancy, Childbirth & the Puerperium	410	$2,314,674	415	$3,105,734	$2,194,472	$622,386	$288,876	$8,387	$3,097,346
Infectious & Parasitic Diseases	1,624	$2,894,059	1,405	$2,584,468	$2,066,629	$322,867	$194,972	$1,913,404	$671,064
Perinatal Originating Conditions	190	$2,082,861	205	$2,223,281	$654	$0	$2,222,628	$1,791,028	$430,847
Skin & Subcutaneous Tissue	4,810	$1,242,481	4,755	$1,231,050	$869,183	$246,436	$115,431	$598,159	$632,891
Eye and Adnexa	4,098	$895,465	3,661	$1,110,870	$786,801	$256,516	$67,553	$480,590	$630,280
Blood & Immune Disorders	967	$752,337	1,034	$929,961	$758,264	$73,949	$97,748	$366,392	$563,569
Ear and Mastoid Process	1,596	$513,866	1,470	$692,293	$256,460	$192,788	$243,044	$159,431	$532,862
Congenital Malformations & Abnormalities	271	$541,322	301	$528,650	$122,497	$82,002	$324,151	$300,198	$228,452
External Causes of Morbidity	0	$0	10	$0	$0	$0	$0	$0	$0
Total	**21,073**	**$88,624,170**	**20,292**	**$99,608,468**	**$70,144,018**	**$14,783,030**	**$14,681,420**	**$49,125,455**	**$50,481,606**

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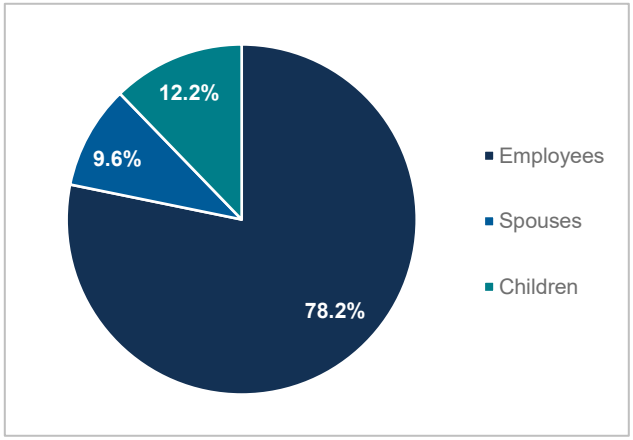
#1 Top Dx Chapter

Health Status & Health Services

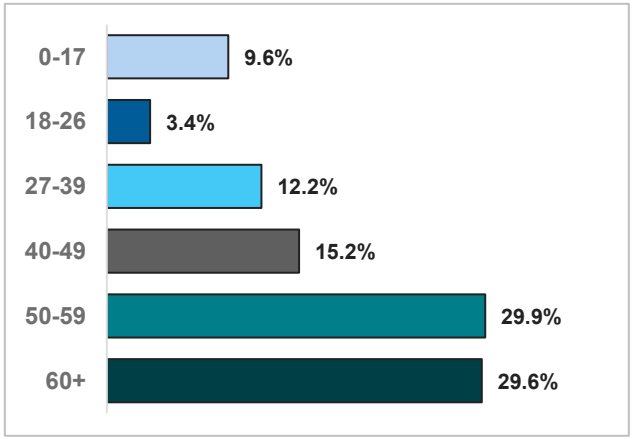
Breakout by Diagnostic Grouping & Demographics

#	Health Status & Services Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Encounter for antineoplastic therapies	78	758	$6,189,005	44.6%
2	Neoplasm-related encounters	4,146	7,702	$2,491,051	18.0%
3	Medical examination/evaluation	9,567	16,944	$2,011,223	14.5%
4	Exposure, enc, screen or contact w infectious dz	4,101	5,953	$1,100,332	7.9%
5	Contraceptive & procreative management	592	999	$476,682	3.4%
6	Other aftercare encounter	558	1,449	$423,499	3.1%
7	Implant, device or graft related encounter	474	1,467	$245,931	1.8%
8	Encount for obs & exam for conds ruled out	1,925	2,554	$179,615	1.3%
9	Other specified status	707	1,578	$157,198	1.1%
10	Family history of disease	157	219	$104,760	0.8%
11	Acquired absence of limb or organ	64	100	$84,027	0.6%
12	Organ transplant status	38	363	$78,627	0.6%
13	Enc for prophylactic measures (ex immuniz)	88	229	$55,424	0.4%
14	Encounter for prophylactic or oth procedures	49	61	$52,973	0.4%
15	Personal history of other disease	310	434	$52,540	0.4%
16	Personal history of malignant neoplasm	127	172	$35,831	0.3%
17	Other specified encounters & counseling	270	513	$35,677	0.3%
18	Encounter for administrative purposes	43	62	$28,234	0.2%
19	Genetic susceptibility to disease	17	43	$26,748	0.2%
20	Lifestyle/life management factors	60	115	$12,936	0.1%
...	*All Others*	*1,750*	*2,267*	*$26,079*	*0.2%*
=	**Total**	**13,346**	**46,381**	**$13,868,389**	**100.0%**

Health Status & Services Paid by Relationship



Health Status & Services Paid by Age Range



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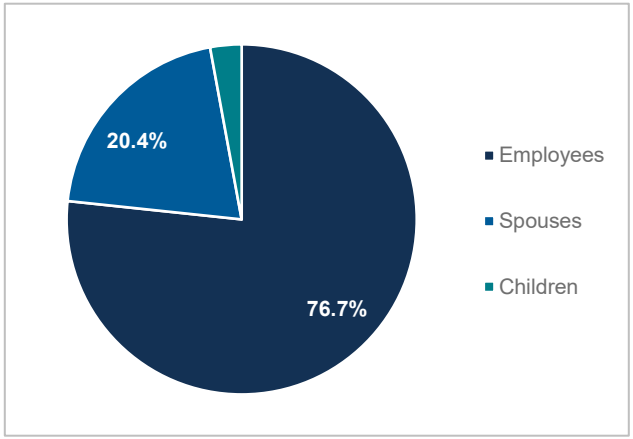
#2 Top Dx Chapter

Neoplasms (Cancer)

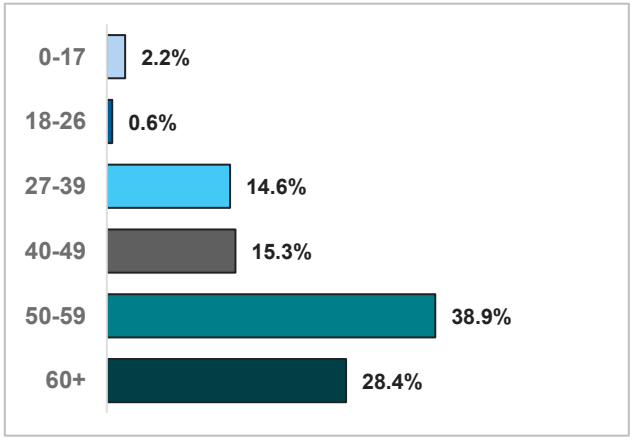
Breakout by Diagnostic Grouping & Demographics

#	Neoplasms (Cancer) Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Breast cancer	169	2,073	$1,683,942	15.5%
2	Benign neoplasms	1,882	3,178	$1,436,365	13.2%
3	Prostate cancer	111	1,109	$1,338,713	12.3%
4	Leukemia	39	545	$1,221,267	11.2%
5	Secondary malignancies	63	371	$735,017	6.8%
6	Lymphoma	41	517	$588,557	5.4%
7	Colorectal cancer	42	897	$550,500	5.1%
8	Other cancer	62	385	$496,064	4.6%
9	Ovarian cancer	16	206	$458,095	4.2%
10	Pancreatic cancer	11	367	$297,327	2.7%
11	Other gastrointestinal cancers	23	199	$286,100	2.6%
12	Multiple myeloma	10	364	$264,385	2.4%
13	Thyroid cancer	49	332	$254,122	2.3%
14	Neoplasms of unspec nature	1,161	1,938	$214,898	2.0%
15	Head & neck cancers	21	210	$213,341	2.0%
16	Brain cancer	9	80	$202,749	1.9%
17	Skin cancer	300	906	$174,351	1.6%
18	Respiratory cancers	16	163	$105,609	1.0%
19	Female reproductive	16	243	$94,235	0.9%
20	Endometrial cancer	24	122	$83,937	0.8%
...	*All Others*	*61*	*465*	*$180,632*	*1.7%*
=	**Total**	**2,997**	**16,064**	**$10,880,206**	**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 $8,680,056 – see Health Status for more details

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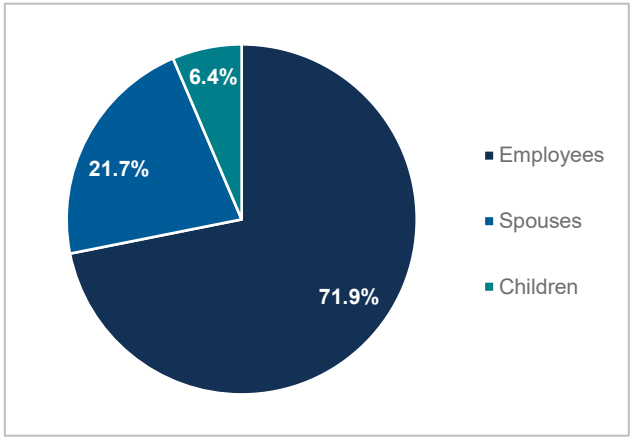
#3 Top Dx Chapter

Musculoskeletal System

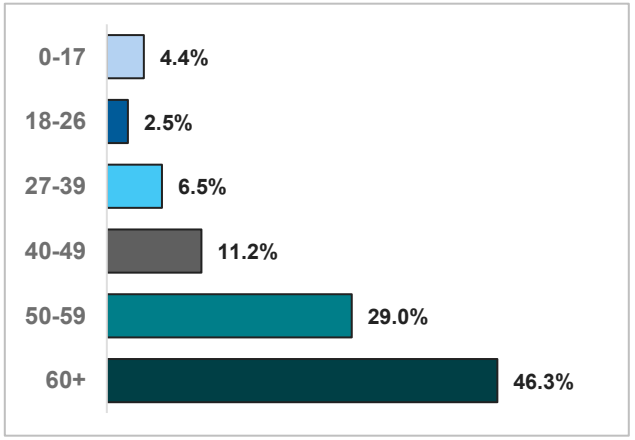
Breakout by Diagnostic Grouping & Demographics

#	Musculoskeletal Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Spondylopathies & arthropathy	1,710	8,456	$3,367,596	31.1%
2	Osteoarthritis & osteoporosis	1,124	3,734	$2,355,731	21.8%
3	Tendon, tissue, muscle disorders	1,460	4,259	$1,220,743	11.3%
4	Other musculoskeletal pain	3,377	13,857	$1,148,063	10.6%
5	Joint disorders & fractures	483	1,200	$823,603	7.6%
6	Scoliosis & oth deformities	603	1,282	$670,604	6.2%
7	Other MSK	123	648	$460,837	4.3%
8	Low back pain	822	2,898	$254,168	2.4%
9	Rheumatoid arthritis & related disease	158	732	$241,685	2.2%
10	Lupus	120	492	$220,048	2.0%
11	Biomechanical lesions	467	2,220	$36,252	0.3%
12	Gout & crystal arthropathies	138	347	$15,971	0.1%
=	**Total**	**6,011**	**43,409**	**$10,815,301**	**100.0%**

Musculoskeletal Paid by Relationship



Musculoskeletal Paid by Age Range



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Condition Focus

Mental & Behavioral Trend

Prevalence & Cost by Diagnostic Grouping

Mental & Behavioral Diagnostic Grouping	2024 (Full Year)		2025 (Full Year)		2026-4Q		2026-4Q Paid by Claim Type			
	Patients	Total Paid	Patients	Total Paid	Patients	Total Paid	Inpatient	Outpatient	Physician	Ancillary
Neurodevelopmental disorders	502	$1,242,281	532	$1,247,192	588	$1,032,448	$0	$0	$1,031,397	$1,051
Alcohol-related disorders	124	$806,533	137	$565,545	101	$835,377	$507,722	$133,009	$179,072	$15,575
Depressive disorders	1,005	$728,698	972	$640,203	1,004	$779,865	$183,013	$9,457	$587,395	$0
Anxiety & related Disorders	1,199	$362,534	1,284	$382,098	1,340	$474,727	$45,800	$42,961	$385,966	$0
Trauma & stressor disorders	760	$288,426	836	$376,394	888	$393,226	$2,961	$30,862	$359,358	$46
Suicidal ideation, attempt or self-harm	51	$205,797	44	$79,221	44	$157,682	$33,077	$111,148	$13,457	$0
Other mental health	258	$121,588	311	$82,352	281	$147,816	$954	$58,361	$88,311	$190
Bipolar & related Disorders	172	$99,260	174	$152,956	154	$117,269	$62,637	$3,029	$51,603	$0
Schizophrenia spectrum disorders	48	$121,142	41	$59,034	42	$71,588	$18,780	$34,815	$17,993	$0
Eating disorders	30	$83,704	23	$16,533	18	$57,198	$0	$0	$57,198	$0
Obsessive compulsive disorders	54	$72,146	57	$70,219	56	$34,097	$0	$0	$34,097	$0
Cannabis-related disorders	24	$15,571	28	$13,141	24	$28,359	$0	$19,284	$9,075	$0
Opiod disorders	35	$37,710	37	$36,077	32	$25,449	$7,125	$6,174	$12,149	$0
Other substance use	106	$12,377	114	$19,144	122	$16,340	$0	$4,866	$11,475	$0
Stimulant disorders	7	$21,155	12	$6,892	11	$4,492	$0	$1,314	$3,178	$0
Total	**3,269**	**$4,218,922**	**3,387**	**$3,746,998**	**3,456**	**$4,175,934**	**$862,069**	**$455,279**	**$2,841,724**	**$16,862**

UMR

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Condition Focus

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	47	2.1	*-4.1%*	29	1.3	*-6.5%*	$8,569	85.1	510.6
Asthma	544	24.0	*-10.4%*	212	9.4	*-6.6%*	$5,991	57.0	437.5
Atrial Fibrillation	244	10.8	*4.7%*	177	7.8	*7.9%*	$40,395	307.4	680.3
Blood Disorders	988	43.6	*10.6%*	451	19.9	*14.2%*	$21,551	179.1	561.7
CAD	402	17.8	*7.5%*	191	8.4	*-3.0%*	$20,665	179.1	353.2
COPD	97	4.3	*-10.2%*	62	2.7	*-8.8%*	$34,374	381.4	845.4
Cancer	1,668	73.7	*-4.4%*	858	37.9	*-5.4%*	$19,335	103.1	224.2
Chronic Pain	117	5.2	*-13.3%*	60	2.6	*-3.2%*	$52,254	606.8	1,418.8
CHF	96	4.2	*-3.0%*	62	2.7	*8.8%*	$47,912	520.8	916.7
Demyelinating Diseases	58	2.6	*-6.5%*	40	1.8	*2.6%*	$25,322	155.2	620.7
Depression	940	41.5	*-0.2%*	637	28.1	*-1.5%*	$10,648	143.6	342.6
Diabetes	1,495	66.0	*-2.2%*	1,010	44.6	*-1.2%*	$10,591	88.3	264.9
ESRD	107	4.7	*-15.7%*	74	3.3	*-23.7%*	$61,509	1,177.6	2,158.9
Eating Disorders	22	1.0	*22.2%*	11	0.5	*10.0%*	$12,947	181.8	181.8
HIV/AIDS	39	1.7	*-2.5%*	32	1.4	*-3.0%*	$12,869	179.5	564.1
Hyperlipidemia	976	43.1	*15.6%*	328	14.5	*10.8%*	$3,691	21.5	79.9
Hypertension	2,292	101.2	*-6.3%*	1,104	48.8	*-5.7%*	$8,889	107.8	304.5
Immune Disorders	44	1.9	*7.3%*	23	1.0	*4.5%*	$28,456	204.5	363.6
IBD	70	3.1	*16.7%*	15	0.7	*25.0%*	$5,922	0.0	242.9
Liver Disease	9	0.4	*28.6%*	7	0.3	*16.7%*	$99,669	1,666.7	1,888.9
Morbid Obesity	251	11.1	*-3.5%*	102	4.5	*-13.6%*	$10,054	71.7	163.3
Osteoarthritis	908	40.1	*3.1%*	386	17.0	*-2.0%*	$15,288	70.5	297.4
Peripheral Vascular Disease	115	5.1	*7.5%*	42	1.9	*27.3%*	$19,257	278.3	487.0
Rheumatoid Arthritis	135	6.0	*2.3%*	92	4.1	*-3.2%*	$33,857	74.1	259.3

- *Most prevalent chronic condition is Hypertension, with 2,292 members*
- *Hypertension is also the condition with the most moderate/high risk members (1,104)*
- *Members with mod/high risk Cancer have the highest combined cost: 858 members totaling $16.6M*

Date Range: Service Dates 4/1/2025 - 3/31/2026, Paid through 6/30/2026

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:** $5,999
- **Admits per 1000:** 43.9
- **ER Visits per 1000:** 210.2

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Prevention, Wellness, & Maintenance

Preventive & Condition-specific Screening Rate Trends

Preventive Service	Population	Apr 2024 - Mar 2025 Eligible	Apr 2024 - Mar 2025 Actual	Apr 2024 - Mar 2025 Rate	Apr 2025 - Mar 2026 Eligible	Apr 2025 - Mar 2026 Actual	Apr 2025 - Mar 2026 Rate	*Rate Change*	UMR Norm Rate	UMR Norm *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	142.9	805	**5,634.3**	136.5	721	**5,283.5**	*-6.2%*	**5,397.9**	*-2.1%*
Well Child Visit	3 - 6 years	736.2	554	**752.5**	689.8	495	**717.6**	*-4.6%*	**805.6**	*-10.9%*
Adults w/ Well Visit	Adults 18+	19,345	7,062	**36.5%**	18,771	6,880	**36.7%**	*0.1 pts*	**40.3%**	*-3.7 pts*
Screenings	*Rate for all screenings is the percentage of eligible population who had the screening during the period.*									
Mammogram	Females 40 - 69	5,927	2,599	**43.9%**	5,598	2,497	**44.6%**	*0.8 pts*	**44.9%**	*-0.3 pts*
Cervical Cancer	Females 21 - 64	8,606	2,052	**23.8%**	8,265	1,958	**23.7%**	*-0.2 pts*	**21.7%**	*1.9 pts*
Prostate Cancer	Males 50 - 70	3,683	1,534	**41.7%**	3,474	1,418	**40.8%**	*-0.8 pts*	**41.9%**	*-1.1 pts*
Colorectal Cancer	Members 45 - 75	9,889	1,567	**15.8%**	9,386	1,530	**16.3%**	*0.5 pts*	**15.7%**	*0.6 pts*
Cholesterol	Female 45+ Male 35+	11,986	5,769	**48.1%**	11,535	5,684	**49.3%**	*1.1 pts*	**46.8%**	*2.5 pts*
Condition-specific	**Screening**									
Asthma	Office Visit for Asthma	607	476	**78.4%**	544	431	**79.2%**	*0.8 pts*		
COPD	Spirometry Test	108	19	**17.6%**	97	22	**22.7%**	*5.1 pts*		
Type 2 Diabetes	A1c Test	1,446	1,241	**85.8%**	1,419	1,236	**87.1%**	*1.3 pts*	**83.5%**	*3.6 pts*
	Eye Exam	-	-	**-**	0	0	**0**	-	**0**	*0*
	Lipid Panel	1,446	1,106	**76.5%**	1,419	1,081	**76.2%**	*-0.3 pts*	**70.7%**	*5.5 pts*
	Urine Protein Test	1,446	891	**61.6%**	1,419	934	**65.8%**	*4.2 pts*	**63.2%**	*2.6 pts*
	Any Diabetes Screen	1,446	1,281	**88.6%**	1,419	1,277	**90.0%**	*1.4 pts*	**87.6%**	*2.4 pts*
Hyperlipidemia	Lipid Profile	844	418	**49.5%**	976	472	**48.4%**	*-1.2 pts*		
Hypertension	Creatinine Test	2,446	470	**19.2%**	2,292	443	**19.3%**	*0.1 pts*		
	Lipid Profile	2,446	552	**22.6%**	2,292	565	**24.7%**	*2.1 pts*		

Date Range: Reporting periods are service-based with 3 months of runout: Current period is Service Dates 4/1/2025 - 3/31/2026, Paid through 6/30/2026

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

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