

Quarterly Plan Performance Review

EPO 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 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 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

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

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Executive Summary

Cost Drivers

- Overall Cost Trend based on Medical Paid PEPY: -6.1%
- High-Cost Claimants Paid PMPM trend: -16.9%; Non HCCs trend: +3.0%
- Top Paid Diagnostic Chapters: Circulatory System (+32.6% Paid PMPM), Musculoskeletal (+3.0%), Health Status & Services (+7.2%)

Membership & Demographics

- Total membership is 14.2% lower than prior period
- Employees decreased 12.8%, while Dependents were down 15.9%
- 63.2% of members had < $2,500 medical paid, with 8.2% having no claims paid at all during the reporting period

Utilization Key Indicators

- Paid per IP Admit was $43,822, which is 15.9% higher than 2025-4Q
- Paid per ER Visit was $3,464, which is 2.1% higher than 2025-4Q

Network Utilization & Savings

- 96.2% of all Medical spend dollars were to In Network providers
- The average In Network discount was 62.9%, which is 7.3 pts above the 2025 average discount of 55.7%

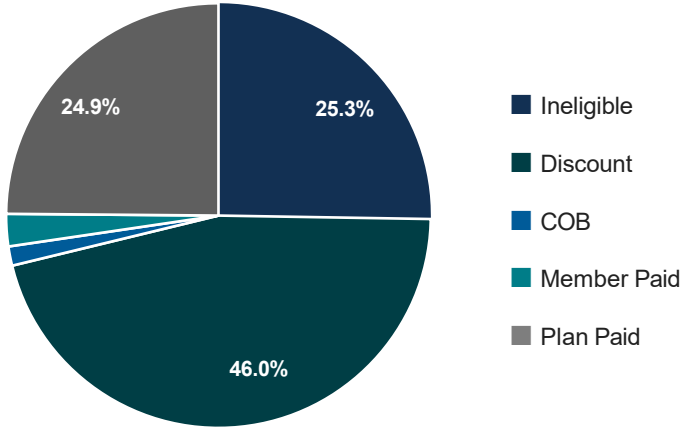
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Medical Total Savings Summary

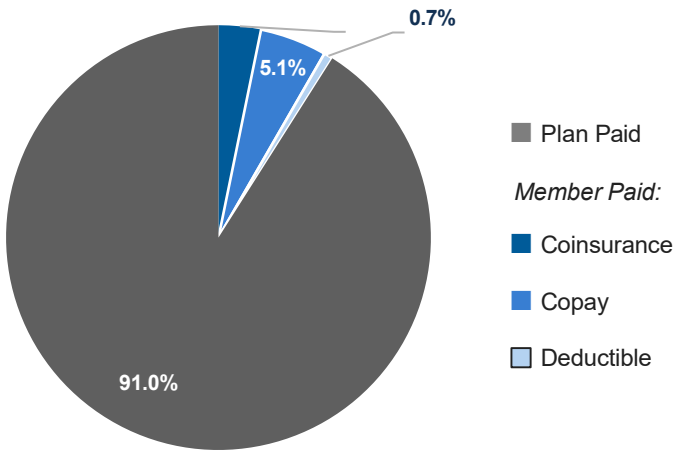
Dollar Chain: Billed to Paid Dollars

Dollar Amount	2026-4Q Total Dollars	2026-4Q PMPM*	2025 PMPM*	*Trend*
Medical Billed	**$148,879,383**	**$2,797**	$2,435	***14.9%***
(-) Ineligible	**$37,582,181**	**$706**	$628	***12.4%***
Medical Covered	**$111,297,202**	**$2,091**	$1,807	***15.7%***
(-) Discount	**$68,366,926**	**$1,285**	$981	***30.9%***
Medical Allowed	**$42,930,276**	**$807**	$826	***-2.3%***
(-) COB	**$2,177,083**	**$41**	$32	***26.9%***
(-) Coinsurance	**$1,308,040**	**$25**	$23	***8.5%***
(-) Copay	**$2,074,358**	**$39**	$36	***8.2%***
(-) Deductible	**$278,545**	**$5**	$5	***2.3%***
Total Member Paid	**$3,660,944**	**$69**	$64	***7.9%***
Total Plan Paid	**$36,997,864**	**$695**	$728	***-4.5%***

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.

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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	$3,482,910	$9,139	$1,530	$4	**$3,484,440**	**$9,143**	$3,251,765	$9,049	$6,540	$18	$3,258,305	**$9,067**	*-6.5%*	*-0.8%*
1	$262,186	$580	$3,283	$7	**$265,469**	**$587**	$80,320	$248	$532	$2	$80,852	**$250**	*-69.5%*	*-57.4%*
2 - 4	$222,846	$132	$13,323	$8	**$236,169**	**$140**	$365,251	$257	$18,266	$13	$383,517	**$270**	*62.4%*	*92.7%*
5 - 9	$614,866	$165	$58,465	$16	**$673,331**	**$181**	$732,898	$247	$53,978	$18	$786,876	**$265**	*16.9%*	*47.0%*
10 - 14	$975,930	$218	$155,934	$35	**$1,131,864**	**$253**	$933,753	$253	$96,687	$26	$1,030,440	**$279**	*-9.0%*	*10.3%*
15 - 19	$1,642,999	$314	$641,876	$123	**$2,284,875**	**$436**	$1,576,299	$346	$252,536	$55	$1,828,835	**$401**	*-20.0%*	*-8.0%*
20 - 24	$1,291,273	$247	$522,167	$100	**$1,813,440**	**$347**	$1,729,134	$388	$723,174	$162	$2,452,308	**$550**	*35.2%*	*58.5%*
25 - 29	$567,203	$309	$285,001	$155	**$852,204**	**$464**	$519,289	$335	$209,132	$135	$728,421	**$470**	*-14.5%*	*1.2%*
30 - 34	$1,290,590	$535	$675,745	$280	**$1,966,335**	**$816**	$1,409,080	$672	$634,819	$303	$2,043,899	**$975**	*3.9%*	*19.6%*
35 - 39	$1,872,927	$528	$545,746	$154	**$2,418,673**	**$682**	$1,874,774	$675	$360,184	$130	$2,234,958	**$805**	*-7.6%*	*18.0%*
40 - 44	$2,095,410	$488	$1,927,250	$449	**$4,022,659**	**$938**	$1,823,127	$519	$1,659,819	$472	$3,482,946	**$991**	*-13.4%*	*5.6%*
45 - 49	$6,258,133	$1,417	$1,465,014	$332	**$7,723,147**	**$1,749**	$2,372,755	$602	$1,454,380	$369	$3,827,135	**$971**	*-50.4%*	*-44.5%*
50 - 54	$4,051,960	$684	$2,126,508	$359	**$6,178,468**	**$1,043**	$2,856,723	$599	$1,750,294	$367	$4,607,018	**$966**	*-25.4%*	*-7.4%*
55 - 59	$6,477,200	$938	$3,221,683	$466	**$9,698,882**	**$1,404**	$5,431,873	$857	$3,204,098	$506	$8,635,971	**$1,363**	*-11.0%*	*-2.9%*
60 - 64	$8,314,397	$1,162	$3,597,700	$503	**$11,912,098**	**$1,665**	$7,935,950	$1,304	$3,384,406	$556	$11,320,356	**$1,860**	*-5.0%*	*11.7%*
65+	$5,735,874	$1,312	$2,593,144	$593	**$8,329,018**	**$1,905**	$4,104,872	$937	$3,265,269	$746	$7,370,141	**$1,683**	*-11.5%*	*-11.7%*
Total	**$45,156,705**	**$728**	**$17,834,368**	**$287**	$62,991,072	$1,015	**$36,997,864**	**$695**	**$17,074,113**	**$321**	**$54,071,977**	$1,016	***-14.2%***	***0.0%***

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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	1,266	*121.4%*	2,804	*-12.8%*	2,446		
Spouses	248	*117.0%*	539	*-15.6%*	455		
Children	837	*118.3%*	1,827	*-16.0%*	1,534		
Tot. Members	**2,351**	***119.9%***	**5,170**	***-14.2%***	**4,435**		
Avg. Family Size	1.9	*-0.7%*	1.8	*-1.6%*	1.8	1.9	*-5.4%*
Financial Summary							
Allowed	$23,794,146	*115.3%*	$51,230,661	*-16.2%*	$42,930,276		
Plan Paid	$21,264,587	*112.4%*	$45,156,705	*-18.1%*	$36,997,864		
Member Paid (OOP)	$1,619,919	*144.2%*	$3,956,451	*-7.5%*	$3,660,944		
Paid PEPY	$16,792	*-4.1%*	$16,103	*-6.1%*	$15,127	$10,635	*42.2%*
Paid PMPY	$9,043	*-3.4%*	$8,734	*-4.5%*	$8,342	$5,546	*50.4%*
Paid PEPM	$1,399	*-4.1%*	$1,342	*-6.1%*	$1,261	$886	*42.2%*
Paid PMPM	$754	*-3.4%*	$728	*-4.5%*	$695	$462	*50.4%*
High-Cost Claimants (Med Paid $100,000+)							
# of HCCs	62	*-4.8%*	59	*-20.3%*	47		
HCCs per 1000	26.4	*-56.7%*	11.4	*-7.1%*	10.6	7.3	*44.4%*
Paid per HCC	$268,731	*7.9%*	$289,942	*-10.5%*	$259,607	$229,219	*13.3%*
HCC Paid % of Tot	78.4%	*-40.5 pts*	37.9%	*-4.9 pts*	33.0%	31.4%	*1.6 pts*
Cost Distribution by Claim Type (Paid PMPY)							
Inpatient	$3,372	*-17.3%*	$2,789	*-26.8%*	$2,041	$1,333	*53.1%*
Outpatient	$2,218	*10.7%*	$2,455	*0.5%*	$2,468	$1,604	*53.8%*
Physician	$3,357	*1.2%*	$3,396	*9.5%*	$3,720	$2,506	*48.4%*
Ancillary	$95	*-1.3%*	$94	*19.7%*	$113	$102	*10.6%*

- *With $29.7M paid, the State Active population is 80.2% of total 2026-4Q med spend*
- *On a Paid PMPM basis, State Actives are down 8.4% compared to prior year*
- *Total EPO Plan Paid PMPM trend is -4.5%*

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.

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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	1,045	*119.1%*	2,291	*-14.4%*	1,962	1	*80.0%*	2	*38.9%*	2
Spouses	211	*116.3%*	457	*-17.3%*	378	0	-	0	-	0
Children	777	*117.9%*	1,694	*-16.5%*	1,414	0	-	0	-	0
Tot. Members	**2,034**	***118.4%***	**4,442**	***-15.5%***	**3,754**	**1**	***80.0%***	**2**	***38.9%***	**2**
Avg. Family Size	1.9	*-0.4%*	1.9	*-1.3%*	1.9	1.0	*0.0%*	1.0	*0.0%*	1.0
Financial Summary										
Allowed	$20,352,857	*106.4%*	$42,008,318	*-21.9%*	$32,814,972	$1,603	*250.4%*	$5,618	*-6.5%*	$5,256
Plan Paid	$18,846,945	*103.3%*	$38,309,548	*-22.6%*	$29,660,623	$1,265	*244.1%*	$4,354	*4.3%*	$4,541
Member Paid (OOP)	$1,346,491	*138.0%*	$3,203,983	*-10.3%*	$2,872,879	$338	*274.0%*	$1,264	*-43.5%*	$715
Paid PEPY	$18,031	*-7.2%*	$16,724	*-9.6%*	$15,120	$1,518	*91.2%*	$2,903	*-24.9%*	$2,180
Paid PMPY	$9,265	*-6.9%*	$8,625	*-8.4%*	$7,901	$1,518	*91.2%*	$2,903	*-24.9%*	$2,180
Paid PEPM	$1,503	*-7.2%*	$1,394	*-9.6%*	$1,260	$127	*91.2%*	$242	*-24.9%*	$182
Paid PMPM	$772	*-6.9%*	$719	*-8.4%*	$658	$127	*91.2%*	$242	*-24.9%*	$182
High-Cost Claimants (Med Paid $100,000+)										
# of HCCs	54	*-11.1%*	48	*-25.0%*	36	0	-	0	-	0
HCCs per 1000	26.5	*-59.3%*	10.8	*-11.3%*	9.6	0.0	-	0.0	-	0.0
Paid per HCC	$278,222	*10.8%*	$308,200	*-16.6%*	$257,038	$0	-	$0	-	$0
HCC Paid % of Tot	79.7%	*-41.1 pts*	38.6%	*-7.4 pts*	31.2%	0.0%	-	0.0%	-	0.0%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	$3,774	*-23.2%*	$2,899	*-34.9%*	$1,888	$0	-	$0	-	$0
Outpatient	$2,062	*12.4%*	$2,317	*3.4%*	$2,396	$0	-	$0	-	$0
Physician	$3,342	*-0.7%*	$3,318	*6.0%*	$3,516	$1,229	*104.6%*	$2,516	*-25.2%*	$1,882
Ancillary	$87	*4.1%*	$90	*12.3%*	$101	$289	*33.9%*	$387	*-23.2%*	$297

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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	201	*133.0%*	468	*-6.2%*	439	19	*127.2%*	44	*-2.7%*	43
Spouses	33	*122.9%*	74	*-5.8%*	70	4	*104.4%*	8	*-10.9%*	7
Children	55	*127.5%*	124	*-9.0%*	113	5	*81.8%*	8	*-11.0%*	7
Tot. Members	**289**	***130.8%***	**667**	***-6.7%***	**622**	**28**	***116.6%***	**60**	***-4.9%***	**57**
Avg. Family Size	1.4	*-0.9%*	1.4	*-0.5%*	1.4	1.4	*-4.7%*	1.4	*-2.3%*	1.3
Financial Summary										
Allowed	$3,115,537	*179.4%*	$8,705,026	*-2.2%*	$8,509,892	$324,150	*57.9%*	$511,699	*212.7%*	$1,600,156
Plan Paid	$2,220,423	*196.7%*	$6,587,906	*-1.6%*	$6,480,548	$195,955	*30.1%*	$254,897	*234.3%*	$852,153
Member Paid (OOP)	$243,460	*183.3%*	$689,806	*1.1%*	$697,628	$29,630	*107.2%*	$61,398	*46.1%*	$89,721
Paid PEPY	$11,053	*27.3%*	$14,073	*4.8%*	$14,754	$10,136	*-42.7%*	$5,804	*243.4%*	$19,933
Paid PMPY	$7,688	*28.5%*	$9,882	*5.4%*	$10,414	$7,083	*-39.9%*	$4,254	*251.4%*	$14,950
Paid PEPM	$921	*27.3%*	$1,173	*4.8%*	$1,230	$845	*-42.7%*	$484	*243.4%*	$1,661
Paid PMPM	$641	*28.5%*	$823	*5.4%*	$868	$590	*-39.9%*	$355	*251.4%*	$1,246
High-Cost Claimants (Med Paid $100,000+)										
# of HCCs	7	*57.1%*	11	*-9.1%*	10	1	*-100.0%*	0	-	1
HCCs per 1000	24.2	*-31.9%*	16.5	*-2.6%*	16.1	36.1	*-100.0%*	0.0	-	17.5
Paid per HCC	$201,561	*2.5%*	$206,510	*12.9%*	$233,228	$132,680	*-100.0%*	$0	-	$604,761
HCC Paid % of Tot	*63.5%*	*-29.1 pts*	*34.5%*	*1.5 pts*	*36.0%*	*67.7%*	*-67.7 pts*	*0.0%*	-	*71.0%*
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	$734	*201.8%*	$2,216	*3.6%*	$2,296	$1,449	*-23.2%*	$1,113	*743.2%*	$9,382
Outpatient	$3,137	*10.2%*	$3,459	*-16.8%*	$2,877	$4,165	*-62.6%*	$1,556	*81.9%*	$2,830
Physician	$3,678	*10.8%*	$4,077	*24.0%*	$5,056	$1,175	*36.4%*	$1,603	*66.3%*	$2,665
Ancillary	$138	*-5.6%*	$130	*42.2%*	$185	$293	*-105.9%*	-$17	*-518.6%*	$73

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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	1,266	*121.4%*	2,804	*-12.8%*	2,446		
Spouses	248	*117.0%*	539	*-15.6%*	455		
Children	837	*118.3%*	1,827	*-16.0%*	1,534		
Tot. Members	**2,351**	***119.9%***	**5,170**	***-14.2%***	**4,435**		
Avg. Family Size	1.9	*-0.7%*	1.8	*-1.6%*	1.8	1.9	*-5.4%*
Financial Summary							
Allowed	$23,794,146	*115.3%*	$51,230,661	*-16.2%*	$42,930,276		
Plan Paid	$21,264,587	*112.4%*	$45,156,705	*-18.1%*	$36,997,864		
Member Paid (OOP)	$1,619,919	*144.2%*	$3,956,451	*-7.5%*	$3,660,944		
Paid PEPY	$16,792	*-4.1%*	$16,103	*-6.1%*	$15,127	$10,635	*42.2%*
Paid PMPY	$9,043	*-3.4%*	$8,734	*-4.5%*	$8,342	$5,546	*50.4%*
Paid PEPM	$1,399	*-4.1%*	$1,342	*-6.1%*	$1,261	$886	*42.2%*
Paid PMPM	$754	*-3.4%*	$728	*-4.5%*	$695	$462	*50.4%*
High-Cost Claimants (Med Paid $100,000+)							
# of HCCs	62	*-4.8%*	59	*-20.3%*	47		
HCCs per 1000	26.4	*-56.7%*	11.4	*-7.1%*	10.6	7.3	*44.4%*
Paid per HCC	$268,731	*7.9%*	$289,942	*-10.5%*	$259,607	$229,219	*13.3%*
HCC Paid % of Tot	78.4%	*-40.5 pts*	37.9%	*-4.9 pts*	33.0%	31.4%	*1.6 pts*
Cost Distribution by Claim Type (Paid PMPY)							
Inpatient	$3,372	*-17.3%*	$2,789	*-26.8%*	$2,041	$1,333	*53.1%*
Outpatient	$2,218	*10.7%*	$2,455	*0.5%*	$2,468	$1,604	*53.8%*
Physician	$3,357	*1.2%*	$3,396	*9.5%*	$3,720	$2,506	*48.4%*
Ancillary	$95	*-1.3%*	$94	*19.7%*	$113	$102	*10.6%*

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

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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	1,045	*119.1%*	2,291	*-14.4%*	1,962	1	*80.0%*	2	*38.9%*	2
Spouses	211	*116.3%*	457	*-17.3%*	378	0	-	0	-	0
Children	777	*117.9%*	1,694	*-16.5%*	1,414	0	-	0	-	0
Tot. Members	**2,034**	***118.4%***	**4,442**	***-15.5%***	**3,754**	**1**	***80.0%***	**2**	***38.9%***	**2**
Avg. Family Size	1.9	*-0.4%*	1.9	*-1.3%*	1.9	1.0	*0.0%*	1.0	*0.0%*	1.0
Financial Summary										
Allowed	$20,352,857	*106.4%*	$42,008,318	*-21.9%*	$32,814,972	$1,603	*250.4%*	$5,618	*-6.5%*	$5,256
Plan Paid	$18,846,945	*103.3%*	$38,309,548	*-22.6%*	$29,660,623	$1,265	*244.1%*	$4,354	*4.3%*	$4,541
Member Paid (OOP)	$1,346,491	*138.0%*	$3,203,983	*-10.3%*	$2,872,879	$338	*274.0%*	$1,264	*-43.5%*	$715
Paid PEPY	$18,031	*-7.2%*	$16,724	*-9.6%*	$15,120	$1,518	*91.2%*	$2,903	*-24.9%*	$2,180
Paid PMPY	$9,265	*-6.9%*	$8,625	*-8.4%*	$7,901	$1,518	*91.2%*	$2,903	*-24.9%*	$2,180
Paid PEPM	$1,503	*-7.2%*	$1,394	*-9.6%*	$1,260	$127	*91.2%*	$242	*-24.9%*	$182
Paid PMPM	$772	*-6.9%*	$719	*-8.4%*	$658	$127	*91.2%*	$242	*-24.9%*	$182
High-Cost Claimants (Med Paid $100,000+)										
# of HCCs	54	*-11.1%*	48	*-25.0%*	36	0	-	0	-	0
HCCs per 1000	26.5	*-59.3%*	10.8	*-11.3%*	9.6	0.0	-	0.0	-	0.0
Paid per HCC	$278,222	*10.8%*	$308,200	*-16.6%*	$257,038	$0	-	$0	-	$0
HCC Paid % of Tot	79.7%	*-41.1 pts*	38.6%	*-7.4 pts*	31.2%	0.0%	-	0.0%	-	0.0%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	$3,774	*-23.2%*	$2,899	*-34.9%*	$1,888	$0	-	$0	-	$0
Outpatient	$2,062	*12.4%*	$2,317	*3.4%*	$2,396	$0	-	$0	-	$0
Physician	$3,342	*-0.7%*	$3,318	*6.0%*	$3,516	$1,229	*104.6%*	$2,516	*-25.2%*	$1,882
Ancillary	$87	*4.1%*	$90	*12.3%*	$101	$289	*33.9%*	$387	*-23.2%*	$297

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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	201	*133.0%*	468	*-6.2%*	439	19	*127.2%*	44	*-2.7%*	43
Spouses	33	*122.9%*	74	*-5.8%*	70	4	*104.4%*	8	*-10.9%*	7
Children	55	*127.5%*	124	*-9.0%*	113	5	*81.8%*	8	*-11.0%*	7
Tot. Members	**289**	***130.8%***	**667**	***-6.7%***	**622**	**28**	***116.6%***	**60**	***-4.9%***	**57**
Avg. Family Size	1.4	*-0.9%*	1.4	*-0.5%*	1.4	1.4	*-4.7%*	1.4	*-2.3%*	1.3
Financial Summary										
Allowed	$3,115,537	*179.4%*	$8,705,026	*-2.2%*	$8,509,892	$324,150	*57.9%*	$511,699	*212.7%*	$1,600,156
Plan Paid	$2,220,423	*196.7%*	$6,587,906	*-1.6%*	$6,480,548	$195,955	*30.1%*	$254,897	*234.3%*	$852,153
Member Paid (OOP)	$243,460	*183.3%*	$689,806	*1.1%*	$697,628	$29,630	*107.2%*	$61,398	*46.1%*	$89,721
Paid PEPY	$11,053	*27.3%*	$14,073	*4.8%*	$14,754	$10,136	*-42.7%*	$5,804	*243.4%*	$19,933
Paid PMPY	$7,688	*28.5%*	$9,882	*5.4%*	$10,414	$7,083	*-39.9%*	$4,254	*251.4%*	$14,950
Paid PEPM	$921	*27.3%*	$1,173	*4.8%*	$1,230	$845	*-42.7%*	$484	*243.4%*	$1,661
Paid PMPM	$641	*28.5%*	$823	*5.4%*	$868	$590	*-39.9%*	$355	*251.4%*	$1,246
High-Cost Claimants (Med Paid $100,000+)										
# of HCCs	7	*57.1%*	11	*-9.1%*	10	1	*-100.0%*	0	-	1
HCCs per 1000	24.2	*-31.9%*	16.5	*-2.6%*	16.1	36.1	*-100.0%*	0.0	-	17.5
Paid per HCC	$201,561	*2.5%*	$206,510	*12.9%*	$233,228	$132,680	*-100.0%*	$0	-	$604,761
HCC Paid % of Tot	63.5%	*-29.1 pts*	34.5%	*1.5 pts*	36.0%	67.7%	*-67.7 pts*	0.0%	-	71.0%
Cost Distribution by Claim Type (Paid PMPY)										
Inpatient	$734	*201.8%*	$2,216	*3.6%*	$2,296	$1,449	*-23.2%*	$1,113	*743.2%*	$9,382
Outpatient	$3,137	*10.2%*	$3,459	*-16.8%*	$2,877	$4,165	*-62.6%*	$1,556	*81.9%*	$2,830
Physician	$3,678	*10.8%*	$4,077	*24.0%*	$5,056	$1,175	*36.4%*	$1,603	*66.3%*	$2,665
Ancillary	$138	*-5.6%*	$130	*42.2%*	$185	$293	*-105.9%*	-$17	*-518.6%*	$73

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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	$12,877,660	$1,199,662	$277,347	**$14,354,669**	$7,087,485	$893,349	$535,209	**$8,516,043**	*-40.7%*
Outpatient	$10,292,163	$2,141,444	$164,429	**$12,598,036**	$8,995,224	$1,604,559	$185,836	**$10,785,619**	*-14.4%*
Physician	$14,739,517	$2,455,428	$262,748	**$17,457,693**	$13,198,041	$2,704,839	$441,513	**$16,344,393**	*-6.4%*
Ancillary	$400,208	$65,942	$20,906	**$487,055**	$379,873	$103,469	$11,773	**$495,115**	*1.7%*
Total	**$38,309,548**	**$5,862,477**	**$725,429**	**$44,897,454**	**$29,660,623**	**$5,306,217**	**$1,174,331**	**$36,141,170**	***-19.5%***
PMPM	**$718.72**	**$882.14**	**$535.67**	**$732.39**	**$658.43**	**$875.41**	**$835.03**	**$688.20**	***-6.0%***
Non-State Members									
Inpatient	$0	$60,333	$6,337	**$66,670**	$0	$443,749	$91,028	**$534,776**	*702.1%*
Outpatient	$0	$4,108	$89,129	**$93,237**	$0	$104,890	$56,420	**$161,309**	*73.0%*
Physician	$3,773	$19,203	$76,830	**$99,806**	$3,921	$81,524	$70,389	**$155,835**	*56.1%*
Ancillary	$581	$0	-$1,043	**-$462**	$620	$100	$4,054	**$4,773**	*-1132.8%*
Total	**$4,354**	**$83,643**	**$171,253**	**$259,251**	**$4,541**	**$630,263**	**$221,890**	**$856,694**	***230.4%***
PMPM	**$241.90**	**$1,394.05**	**$259.87**	**$351.76**	**$181.64**	**$10,504.38**	**$355.59**	**$1,208.31**	***243.5%***
All Members									
Inpatient	$12,877,660	$1,259,995	$283,684	**$14,421,339**	$7,087,485	$1,337,098	$626,236	**$9,050,819**	*-37.2%*
Outpatient	$10,292,163	$2,145,552	$253,558	**$12,691,274**	$8,995,224	$1,709,449	$242,255	**$10,946,929**	*-13.7%*
Physician	$14,743,290	$2,474,631	$339,578	**$17,557,499**	$13,201,962	$2,786,363	$511,902	**$16,500,228**	*-6.0%*
Ancillary	$400,788	$65,942	$19,863	**$486,593**	$380,492	$103,569	$15,827	**$499,888**	*2.7%*
Total	**$38,313,903**	**$5,946,120**	**$896,682**	**$45,156,705**	**$29,665,164**	**$5,936,479**	**$1,396,221**	**$36,997,864**	***-18.1%***
PMPM	**$718.56**	**$886.72**	**$445.39**	**$727.87**	**$658.17**	**$969.79**	**$687.68**	**$695.13**	***-4.5%***

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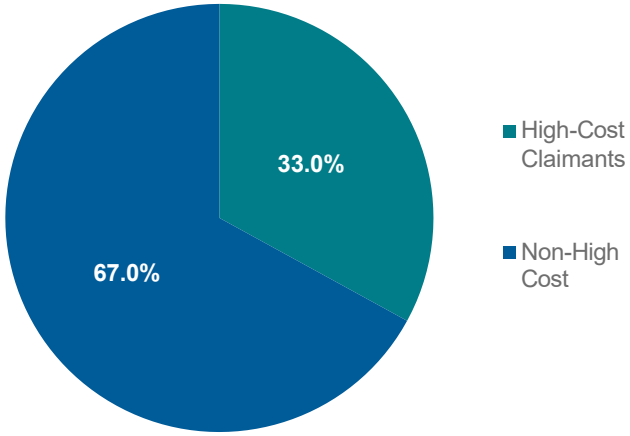
Medical Cost Distribution

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	510	8.6%	$0	0.0%	$0	0.0%	425	8.2%	$0	0.0%	$0	0.0%
< $0 - $0	189	3.2%	-$95,218	-0.2%	$6,017	0.2%	207	4.0%	-$218,141	-0.6%	$3,687	0.1%
> $0 - $2,500	3,153	53.4%	$2,654,130	5.9%	$745,717	18.8%	2,648	51.0%	$2,275,508	6.2%	$624,070	17.0%
> $2,500 - $5,000	745	12.6%	$2,657,120	5.9%	$612,651	15.5%	698	13.4%	$2,550,266	6.9%	$578,828	15.8%
> $5,000 - $10,000	556	9.4%	$3,841,377	8.5%	$762,798	19.3%	545	10.5%	$3,809,064	10.3%	$745,980	20.4%
> $10,000 - $25,000	411	7.0%	$6,416,535	14.2%	$823,391	20.8%	414	8.0%	$6,684,713	18.1%	$892,602	24.4%
> $25,000 - $50,000	197	3.3%	$6,759,361	15.0%	$523,866	13.2%	137	2.6%	$4,819,972	13.0%	$386,070	10.5%
> $50,000 - $100,000	84	1.4%	$5,816,835	12.9%	$269,061	6.8%	69	1.3%	$4,874,968	13.2%	$239,605	6.5%
> $100,000	59	1.0%	$17,106,564	37.9%	$212,950	5.4%	47	0.9%	$12,201,515	33.0%	$190,101	5.2%
Total	**5,904**	**100.0%**	**$45,156,705**	**100.0%**	**$3,956,451**	**100.0%**	**5,190**	**100.0%**	**$36,997,864**	**100.0%**	**$3,660,944**	**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	Circulatory System	31	$3,161,873	25.9%
2	Neoplasms	20	$2,034,111	16.7%
3	Injury, Poisoning & External Causes	24	$1,638,899	13.4%
4	Health Status & Health Services	40	$1,128,024	9.2%
5	Musculoskeletal System	27	$781,461	6.4%
6	Perinatal Originating Conditions	4	$599,621	4.9%
7	Respiratory System	22	$429,402	3.5%
8	Digestive System	18	$403,103	3.3%
9	Endocrine, Nutritional & Metabolic	25	$372,867	3.1%
10	Mental, Behavioral & Neurodevelopmental	13	$305,571	2.5%
...	*All Others*		*$1,346,583*	*11.0%*
=	**Total**	**47**	**$12,201,515**	**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	352	*-8.8%*	321	*-30.2%*	224		
# of Admit Days	1,948	*0.6%*	1,959	*-38.7%*	1,201		
Paid per Admit	$42,917	*-11.9%*	$37,811	*15.9%*	$43,822	$29,627	*47.9%*
Paid per Admit Day	$7,755	*-20.1%*	$6,196	*31.9%*	$8,173	$5,928	*37.9%*
Admits per 1000	149.7	*-58.5%*	62.1	*-18.7%*	50.5	47.3	*6.7%*
Average LOS	5.5	*10.3%*	6.1	*-12.1%*	5.4	5.0	*7.3%*
Emergency Room Visits							
# of ER Visits	1,387	*-13.2%*	1,204	*-5.5%*	1,138		
~ % resulting in Admit	14.7%	*1.4 pts*	16.1%	*-4.4 pts*	11.7%	10.9%	*0.8 pts*
ER Visits per Patient	1.5	*-4.5%*	1.4	*2.0%*	1.5		
ER Visits per 1000	589.8	*-60.5%*	232.9	*10.2%*	256.6	220.9	*16.2%*
Paid per ER Visit	$3,016	*12.4%*	$3,391	*2.1%*	$3,464	$2,466	*40.5%*
Urgent Care Visits							
# of UC Visits	2,749	*-2.1%*	2,692	*-22.7%*	2,081		
UC Visits per Patient	1.7	*3.9%*	1.7	*-4.7%*	1.6		-
UC Visits per 1000	1,169.1	*-55.5%*	520.7	*-9.9%*	469.2	247.9	*89.3%*
Paid per UC Visit	$129	*4.4%*	$134	*4.8%*	$141	$119	*18.1%*
Office Visits							
Off Visits per Patient	5.9	*3.9%*	6.1	*1.7%*	6.2		
Paid per Office Visit	$114	*3.9%*	$118	*7.6%*	$127	$98	*29.2%*
Office Visits Paid PMPY	$1,488	*-56.0%*	$654	*11.7%*	$730	$386	*89.2%*
Services							
Radiology Svcs per 1000	8,194.1	*-53.5%*	3,811.7	*-0.5%*	3,793.4	3,595.1	*5.5%*
Radiology Paid PMPY	$1,376	*-55.1%*	$618	*-2.4%*	$603		
Lab Services per 1000	26,054.9	*-56.2%*	11,417.2	*8.6%*	12,395.4	9,957.4	*24.5%*
Labs Paid PMPY	$567	*-48.8%*	$290	*-8.6%*	$265		

- *Inpatient Admission rate per 1000 decreased significantly (–18.7%), but amount paid per Admission is significantly (+15.9%) higher than prior period*
- *ER utilization increased 10.2%, and amount paid per ER visit is 2.1% 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	301	*-17.3%*	249	*-32.5%*	168	0	-	0	-	0
# of Admit Days	1,708	*-9.3%*	1,550	*-41.0%*	915	0	-	0	-	0
Paid per Admit	$46,084	*-10.8%*	$41,100	*12.3%*	$46,169	$0	-	$0	-	$0
Paid per Admit Day	$8,121	*-18.7%*	$6,602	*28.4%*	$8,477	$0	-	$0	-	$0
Admits per 1000	148.0	*-62.1%*	56.1	*-20.2%*	44.8	0.0	-	0.0	-	0.0
Average LOS	5.7	*9.7%*	6.2	*-12.5%*	5.4	0.0	-	0.0	-	0.0
Emergency Room Visits										
# of ER Visits	1,189	*-17.3%*	983	*-7.7%*	907	0	-	1	*-100.0%*	0
~ % resulting in Admit	13.7%	*-0.7 pts*	13.0%	*-2.3 pts*	10.7%	0.0%	-	0.0%	*0.0 pts*	0.0%
ER Visits per Patient	1.5	*-4.1%*	1.4	*3.7%*	1.5	0.0	-	1.0	*-100.0%*	0.0
ER Visits per 1000	584.5	*-62.1%*	221.3	*9.2%*	241.6	0.0	-	666.7	*-100.0%*	0.0
Paid per ER Visit	$3,055	*14.6%*	$3,502	*4.6%*	$3,663	$0	-	$369	*-100.0%*	$0
Urgent Care Visits										
# of UC Visits	2,478	*-3.7%*	2,386	*-22.3%*	1,854	0	-	0	-	0
UC Visits per Patient	1.7	*3.3%*	1.7	*-3.6%*	1.7	0.0	-	0.0	-	0.0
UC Visits per 1000	1,218.2	*-55.9%*	537.2	*-8.1%*	493.9	0.0	-	0.0	-	0.0
Paid per UC Visit	$131	*3.8%*	$136	*5.0%*	$143	$0	-	$0	-	$0
Office Visits										
Off Visits per Patient	5.6	*3.1%*	5.8	*2.2%*	5.9	11.0	*-27.3%*	8.0	*-31.3%*	5.5
Paid per Office Visit	$117	*4.6%*	$123	*7.5%*	$132	$129	*15.6%*	$149	*51.8%*	$227
Office Visits Paid PMPY	$1,463	*-56.3%*	$639	*12.6%*	$720	$1,704	*-53.3%*	$796	*50.3%*	$1,196
Services										
Radiology Svcs per 1000	7,803.8	*-55.1%*	3,503.3	*1.7%*	3,561.3	4,800.0	*-44.4%*	2,666.7	*-28.0%*	1,920.0
Radiology Paid PMPY	$1,338	*-55.4%*	$597	*-3.5%*	$576	$386	*-35.0%*	$251	*-22.6%*	$194
Lab Services per 1000	25,033.4	*-56.6%*	10,872.9	*8.1%*	11,751.1	33,600.0	*-60.3%*	13,333.3	*-31.6%*	9,120.0
Labs Paid PMPY	$561	*-49.2%*	$285	*-8.0%*	$262	$735	*-42.8%*	$421	*-39.5%*	$254

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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	43	*58.1%*	68	*-26.5%*	50	8	*-50.0%*	4	*50.0%*	6
# of Admit Days	221	*78.3%*	394	*-35.8%*	253	19	*-21.1%*	15	*120.0%*	33
Paid per Admit	$24,353	*9.9%*	$26,753	*15.2%*	$30,832	$23,557	*-10.7%*	$21,041	*310.3%*	$86,330
Paid per Admit Day	$4,738	*-2.6%*	$4,617	*32.0%*	$6,093	$9,919	*-43.4%*	$5,611	*179.7%*	$15,696
Admits per 1000	148.9	*-31.5%*	102.0	*-21.2%*	80.3	289.2	*-76.9%*	66.8	*57.7%*	105.3
Average LOS	5.1	*12.7%*	5.8	*-12.7%*	5.1	2.4	*57.9%*	3.8	*46.7%*	5.5
Emergency Room Visits										
# of ER Visits	185	*8.1%*	200	*2.5%*	205	13	*53.8%*	20	*30.0%*	26
~ % resulting in Admit	18.4%	*12.6 pts*	31.0%	*-15.4 pts*	15.6%	53.8%	*-33.8 pts*	20.0%	*-4.6 pts*	15.4%
ER Visits per Patient	1.8	*-11.3%*	1.6	*-7.6%*	1.4	1.3	*9.9%*	1.4	*13.8%*	1.6
ER Visits per 1000	640.5	*-53.2%*	300.0	*9.8%*	329.4	469.9	*-29.0%*	333.8	*36.7%*	456.1
Paid per ER Visit	$2,812	*10.2%*	$3,098	*-7.8%*	$2,857	$2,329	*-55.9%*	$1,028	*24.9%*	$1,284
Urgent Care Visits										
# of UC Visits	245	*17.6%*	288	*-28.5%*	206	26	*-30.8%*	18	*16.7%*	21
UC Visits per Patient	1.5	*8.0%*	1.7	*-12.2%*	1.5	1.6	*10.8%*	1.8	*-31.4%*	1.2
UC Visits per 1000	848.2	*-49.1%*	432.0	*-23.4%*	331.0	939.8	*-68.0%*	300.4	*22.6%*	368.4
Paid per UC Visit	$114	*11.6%*	$127	*5.0%*	$134	$50	*-28.3%*	$36	*9.1%*	$39
Office Visits										
Off Visits per Patient	7.2	*7.8%*	7.8	*-6.5%*	7.3	7.2	*7.4%*	7.8	*21.8%*	9.4
Paid per Office Visit	$101	*1.6%*	$102	*10.0%*	$113	$47	*7.9%*	$50	*8.5%*	$55
Office Visits Paid PMPY	$1,729	*-55.1%*	$776	*5.1%*	$816	$781	*-53.2%*	$366	*29.1%*	$472
Services										
Radiology Svcs per 1000	10,871.3	*-47.5%*	5,712.0	*-14.6%*	4,877.0	9,036.1	*-38.5%*	5,557.7	*31.6%*	7,315.8
Radiology Paid PMPY	$1,754	*-55.5%*	$781	*-1.2%*	$772	$298	*24.9%*	$373	*44.7%*	$539
Lab Services per 1000	33,406.7	*-53.9%*	15,388.5	*4.1%*	16,024.1	24,180.7	*-68.9%*	7,527.1	*103.7%*	15,333.3
Labs Paid PMPY	$623	*-45.8%*	$338	*-11.9%*	$297	$440	*-66.7%*	$146	*-29.2%*	$104

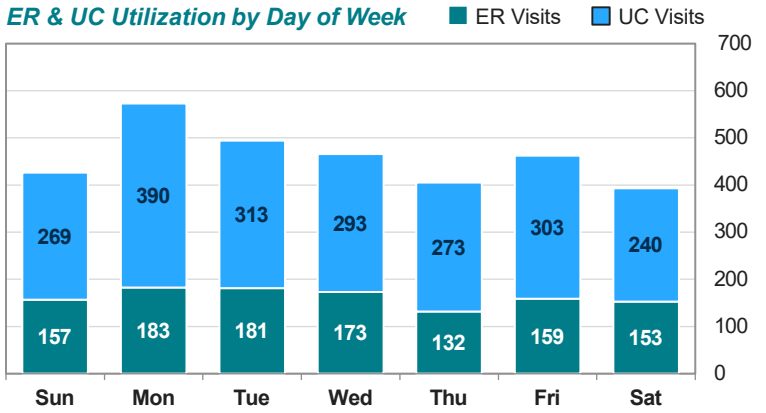
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On Demand Care Summary

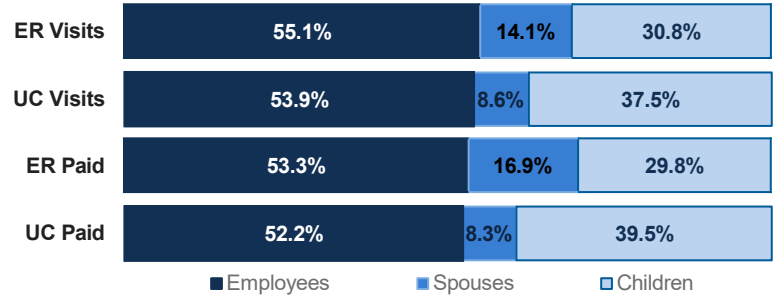
Emergency Room & Urgent Care

Measure	2025-4Q	2026-4Q	Change	UMR Norm	Variance
Emergency Room					
# of Visits	1,204	1,138	*-5.5%*		
# of Patients	841	779	*-7.4%*		
Total Plan Paid	$4,082,842	$3,941,773	*-3.5%*		
Total Mem Paid	$570,269	$561,452	*-1.5%*		
Visits per 1000	232.9	256.6	*10.2%*	220.9	*16.2%*
Paid per Visit	$3,391	$3,464	*2.1%*	$2,466	*40.5%*
Paid PMPM	$66	$74	*12.5%*	$45	*63.2%*
% ER Patients w/ Office Visit*	95.7%	96.4%	*0.7 pts*		
% Potentially Avoidable**	12.8%	13.4%	*0.6 pts*	82.3%	*-68.9 pts*
Urgent Care					
# of Visits	2,692	2,081	*-22.7%*		
# of Patients	1,560	1,266	*-18.8%*		
Total Plan Paid	$361,901	$293,276	*-19.0%*		
Total Mem Paid	$121,454	$96,142	*-20.8%*		
Visits per 1000	520.7	469.2	*-9.9%*	247.9	*89.3%*
Paid per Visit	$134	$141	*4.8%*	$119	*18.1%*
Paid PMPM	$6	$6	*-5.5%*	$2	*123.6%*

ER & UC Utilization by Day of Week



ER & UC Utilization & Cost by Relationship



	# of Visits			Total Paid		
	ER	UC	**Total**	ER	UC	Total
Employee	627	1,121	**1,748**	$2,100,526	$153,141	**$2,253,667**
Spouse	161	179	**340**	$666,986	$24,402	**$691,389**
Child	350	781	**1,131**	$1,174,261	$115,733	**$1,289,993**
Total	**1,138**	**2,081**	**3,219**	**$3,941,773**	**$293,276**	**$4,235,049**

* Office Visit within prior 12 months..

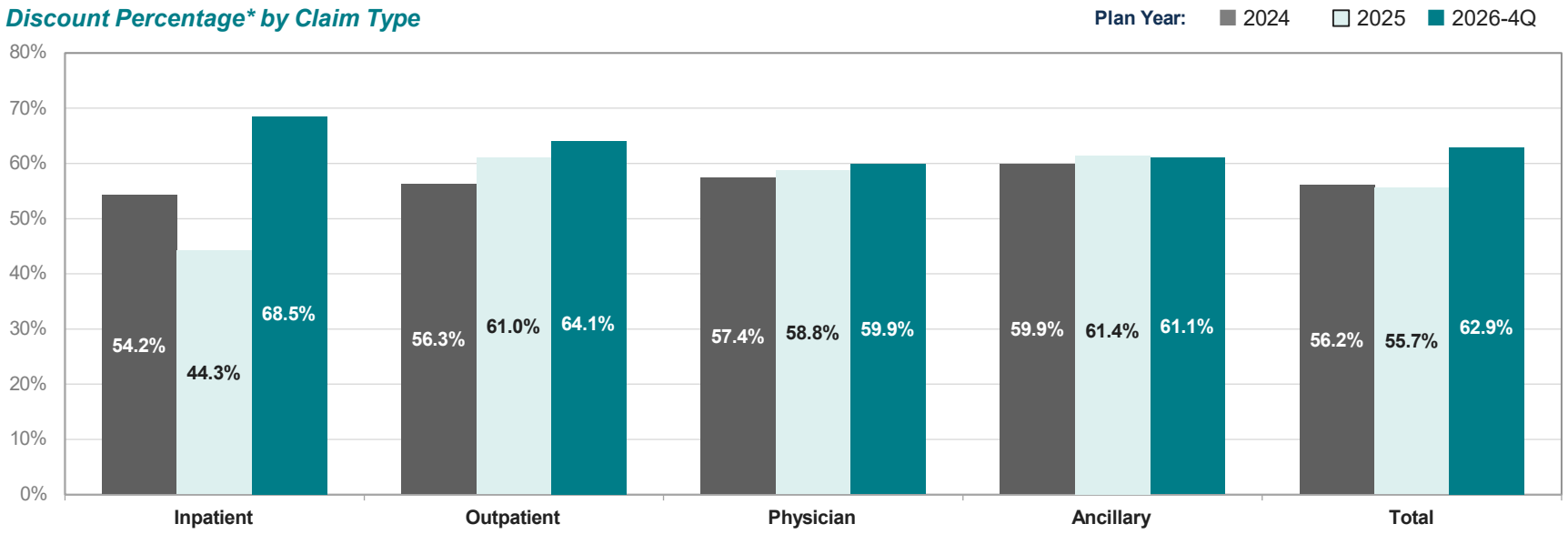
** ER Visits are categorized as potentially avoidable based on primary and secondary diagnosis and do not necessarily indicate misuse of the ER for the patient's specific circumstances.

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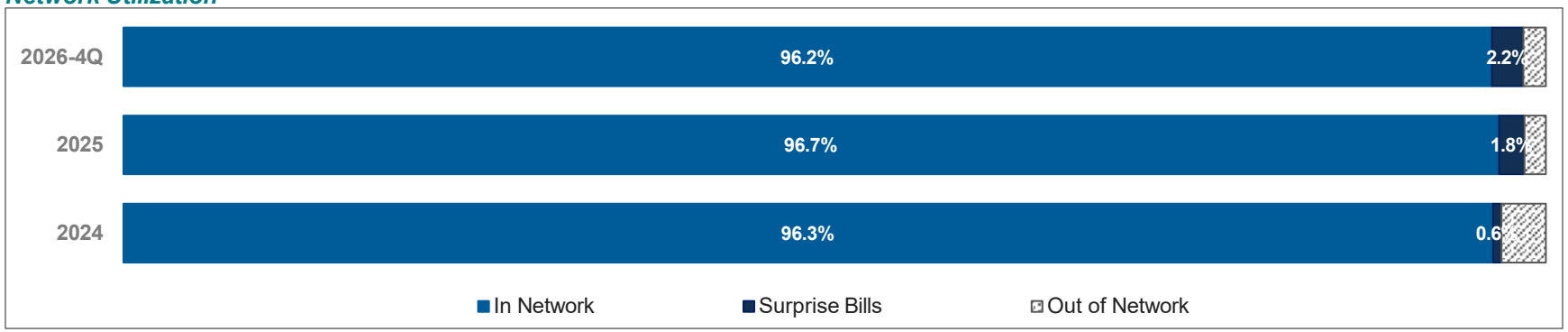
Network Summary

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
Circulatory System	1,057	$4,561,417	931	$5,188,621	$2,214,042	$848,856	$2,125,723	$3,698,453	$1,490,168
Musculoskeletal System	1,916	$5,111,750	1,689	$4,518,606	$3,318,133	$930,488	$269,985	$1,785,802	$2,732,805
Health Status & Health Services	3,709	$3,578,036	3,223	$3,291,946	$2,148,394	$595,026	$548,526	$1,291,833	$2,000,113
Injury, Poisoning & External Causes	954	$3,217,301	851	$3,242,468	$1,954,753	$424,098	$863,617	$1,902,292	$1,340,176
Neoplasms	948	$5,069,259	790	$3,180,063	$2,373,065	$632,012	$174,985	$847,172	$2,332,891
Mental, Behavioral & Neurodevelopmental	1,305	$2,232,030	1,175	$2,337,994	$959,807	$181,770	$1,196,416	$854,799	$1,483,194
Symptoms, Signs & Findings, NEC	2,460	$2,751,576	2,111	$2,073,887	$1,270,272	$349,036	$454,579	$738,131	$1,335,757
Digestive System	839	$3,833,453	720	$2,037,726	$1,549,518	$257,025	$231,183	$894,237	$1,143,489
Nervous System	1,081	$1,684,188	990	$1,872,456	$1,174,747	$295,781	$401,928	$669,511	$1,202,945
Respiratory System	1,683	$1,989,295	1,365	$1,713,210	$842,676	$171,795	$698,738	$1,070,875	$642,335
Genitourinary System	1,125	$2,141,134	998	$1,675,274	$1,166,883	$301,624	$206,767	$548,293	$1,126,981
Endocrine, Nutritional & Metabolic	1,718	$1,519,332	1,547	$1,600,643	$1,190,483	$268,766	$141,394	$840,511	$760,132
Pregnancy, Childbirth & the Puerperium	100	$1,125,245	101	$1,174,362	$853,061	$148,444	$172,857	$7	$1,174,355
Perinatal Originating Conditions	60	$3,326,874	50	$746,311	$524	$0	$745,786	$553,104	$193,206
Eye and Adnexa	1,537	$443,366	1,376	$625,082	$405,312	$61,077	$158,693	$269,194	$355,887
Infectious & Parasitic Diseases	496	$868,889	344	$583,666	$375,110	$171,895	$36,661	$194,431	$389,236
Skin & Subcutaneous Tissue	1,389	$471,294	1,279	$492,626	$347,805	$48,233	$96,588	$232,310	$260,316
Ear and Mastoid Process	513	$468,197	440	$253,415	$128,915	$37,706	$86,793	$112,185	$141,230
Congenital Malformations & Abnormalities	97	$259,127	93	$199,281	$66,167	$543	$132,571	$129,774	$69,507
Blood & Immune Disorders	216	$504,817	204	$190,227	$141,528	$13,610	$35,089	$42,629	$147,598
External Causes of Morbidity	1	$124	1	$0	$0	$0	$0	$0	$0
Total	**5,279**	**$45,156,705**	**4,622**	**$36,997,864**	**$22,481,196**	**$5,737,787**	**$8,778,881**	**$16,675,543**	**$20,322,321**

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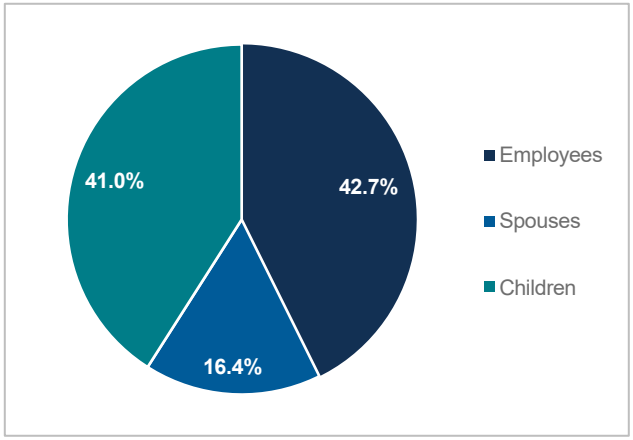
#1 Top Dx Chapter

Circulatory System

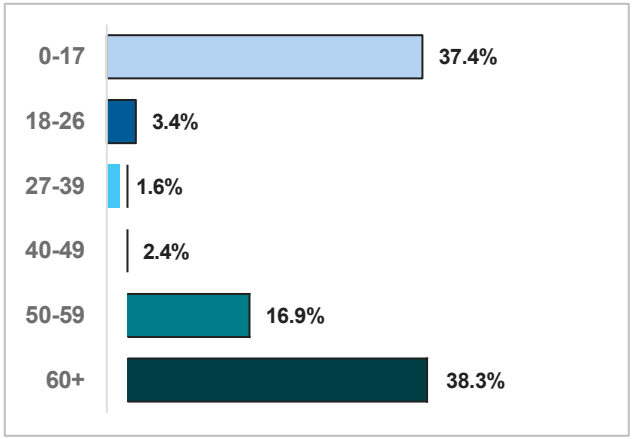
Breakout by Diagnostic Grouping & Demographics

#	Circulatory System Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Coronary atherosclerosis & oth heart disease	149	423	$2,165,300	41.7%
2	Cardiac dysrhythmias	186	642	$855,935	16.5%
3	Myocardial infarction	11	93	$334,790	6.5%
4	Hypertension	501	1,056	$303,860	5.9%
5	Nonspecific chest pain	192	434	$280,375	5.4%
6	Acute pulmonary embolism, DVT	35	162	$276,938	5.3%
7	Heart failure	32	73	$242,327	4.7%
8	Other circulatory	62	122	$228,198	4.4%
9	Nonrheumatic & unspecified valve disorders	55	156	$224,082	4.3%
10	Vascular disease	73	226	$173,710	3.3%
11	Cerebrovascular disease	37	126	$95,235	1.8%
12	Myocarditis & cardiomyopathy	9	31	$7,872	0.2%
=	**Total**	**931**	**3,951**	**$5,188,621**	**100.0%**

Circulatory System Paid by Relationship



Circulatory System Paid by Age Range



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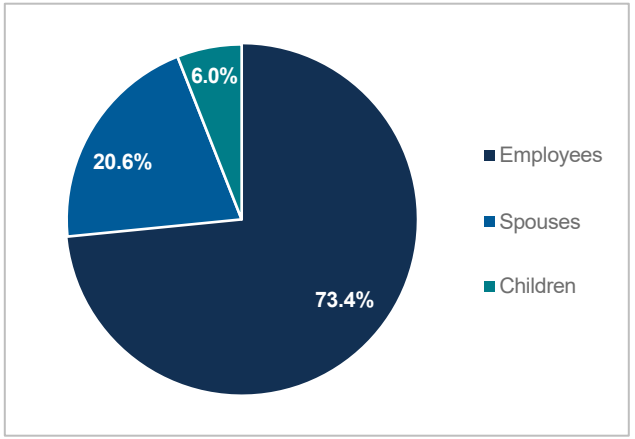
#2 Top Dx Chapter

Musculoskeletal System

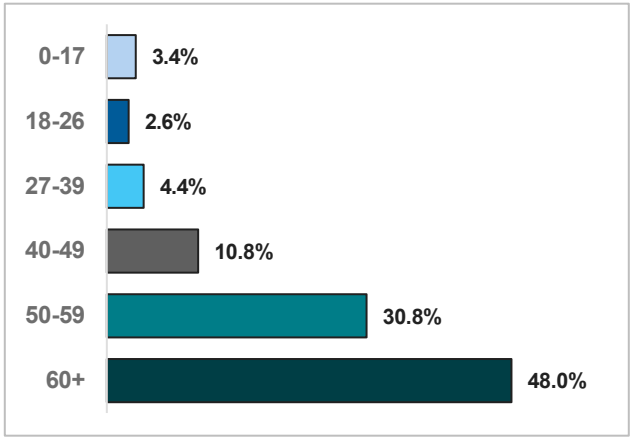
Breakout by Diagnostic Grouping & Demographics

#	Musculoskeletal Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Spondylopathies & arthropathy	529	2,919	$1,565,378	34.6%
2	Osteoarthritis & osteoporosis	337	1,046	$853,866	18.9%
3	Other musculoskeletal pain	1,082	3,939	$582,282	12.9%
4	Tendon, tissue, muscle disorders	422	1,167	$543,775	12.0%
5	Joint disorders & fractures	154	450	$372,938	8.3%
6	Scoliosis & oth deformities	164	338	$202,827	4.5%
7	Low back pain	231	854	$137,849	3.1%
8	Other MSK	27	151	$111,538	2.5%
9	Rheumatoid arthritis & related disease	50	235	$80,944	1.8%
10	Lupus	39	159	$51,915	1.1%
11	Gout & crystal arthropathies	42	77	$8,795	0.2%
12	Biomechanical lesions	129	759	$6,501	0.1%
=	**Total**	**1,689**	**12,484**	**$4,518,606**	**100.0%**

Musculoskeletal Paid by Relationship



Musculoskeletal Paid by Age Range



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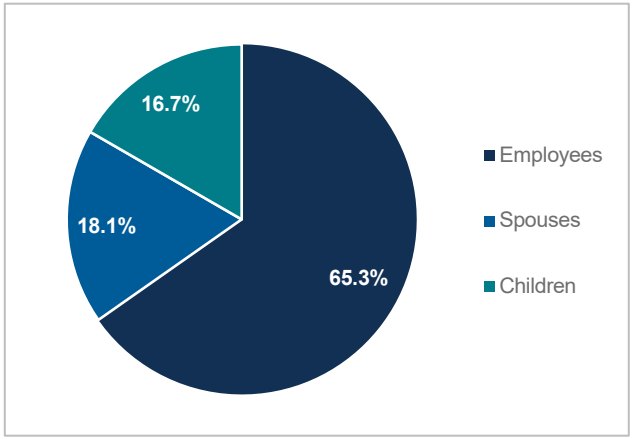
#3 Top Dx Chapter

Health Status & Health Services

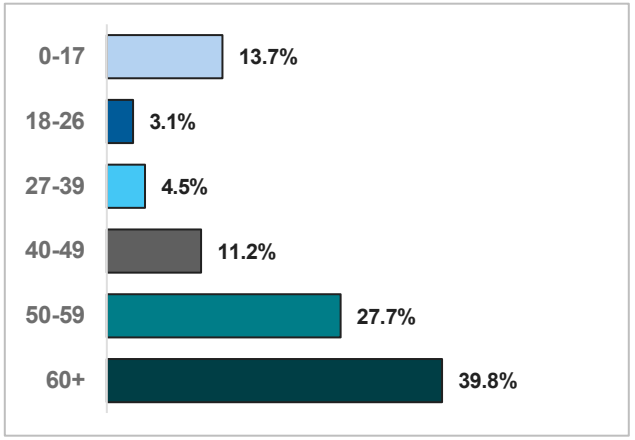
Breakout by Diagnostic Grouping & Demographics

#	Health Status & Services Dx Grouping	Patients	Claims	Total Paid	% Paid
1	Encounter for antineoplastic therapies	16	66	$1,014,714	30.8%
2	Neoplasm-related encounters	1,002	2,157	$674,219	20.5%
3	Medical examination/evaluation	2,370	4,053	$621,235	18.9%
4	Exposure, enc, screen or contact w infectious dz	1,303	1,800	$364,794	11.1%
5	Implant, device or graft related encounter	165	565	$135,069	4.1%
6	Other aftercare encounter	143	257	$133,963	4.1%
7	Contraceptive & procreative management	128	223	$121,453	3.7%
8	Encount for obs & exam for conds ruled out	363	531	$70,136	2.1%
9	Encounter for administrative purposes	13	28	$41,057	1.2%
10	Other specified status	262	586	$33,466	1.0%
11	Personal history of other disease	65	86	$19,514	0.6%
12	Family history of disease	51	58	$13,118	0.4%
13	Enc for prophylactic measures (ex immuniz)	25	50	$11,842	0.4%
14	Other specified encounters & counseling	57	105	$7,954	0.2%
15	Encounter for prophylactic or oth procedures	12	12	$6,136	0.2%
16	Personal history of malignant neoplasm	31	45	$5,816	0.2%
17	Genetic susceptibility to disease	7	9	$5,203	0.2%
18	Organ transplant status	10	70	$3,410	0.1%
19	Personal history of nicotine dependence	11	12	$2,672	0.1%
20	Acquired absence of limb or organ	14	25	$2,228	0.1%
...	*All Others*	*167*	*211*	*$3,946*	*0.1%*
=	**Total**	**3,223**	**11,151**	**$3,291,946**	**100.0%**

Health Status & Services Paid by Relationship



Health Status & Services 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
Depressive disorders	424	$531,931	410	$621,974	358	$581,347	$144,112	$6,711	$430,525	$0
Neurodevelopmental disorders	253	$292,459	260	$259,148	245	$465,372	$0	$1,335	$460,841	$3,196
Anxiety & related Disorders	512	$337,685	490	$381,768	468	$398,968	$0	$12,672	$386,296	$0
Trauma & stressor disorders	338	$370,626	332	$297,354	319	$322,416	$0	$5,273	$317,143	$0
Eating disorders	15	$51,171	13	$88,845	10	$130,946	$114,000	$0	$16,946	$0
Other mental health	141	$117,944	133	$99,065	111	$122,936	$6,022	$69,165	$47,749	$0
Bipolar & related Disorders	79	$92,390	66	$83,919	55	$96,214	$41,367	$0	$54,847	$0
Alcohol-related disorders	45	$307,936	30	$150,432	30	$78,301	$25,864	$35,235	$17,202	$0
Suicidal ideation, attempt or self-harm	23	$42,788	24	$141,882	15	$65,108	$0	$60,499	$4,609	$0
Obsessive compulsive disorders	22	$60,775	20	$9,774	37	$24,984	$0	$0	$24,984	$0
Cannabis-related disorders	5	$3,870	10	$2,953	7	$24,886	$15,984	$7,199	$1,703	$0
Schizophrenia spectrum disorders	16	$33,159	13	$68,703	10	$16,148	$5,520	-$591	$11,219	$0
Other substance use	40	$10,408	37	$7,180	32	$4,736	$0	$199	$4,537	$0
Opiod disorders	13	$38,318	8	$13,737	5	$4,277	$592	$3,198	$486	$0
Stimulant disorders	6	$31,146	1	$5,296	3	$1,355	$0	$0	$1,355	$0
Total	**1,352**	**$2,322,608**	**1,305**	**$2,232,030**	**1,175**	**$2,337,994**	**$353,461**	**$200,894**	**$1,780,443**	**$3,196**

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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	8	1.7	*-11.1%*	2	0.4	*-50.0%*	$2,688	125.0	0.0
Asthma	210	45.3	*-10.3%*	85	18.4	*-22.7%*	$5,292	66.7	242.9
Atrial Fibrillation	75	16.2	*13.6%*	56	12.1	*24.4%*	$31,315	226.7	506.7
Blood Disorders	211	45.6	*6.6%*	86	18.6	*-12.2%*	$21,713	123.2	346.0
CAD	90	19.4	*0.0%*	43	9.3	*-14.0%*	$14,901	155.6	355.6
COPD	28	6.0	*-30.0%*	19	4.1	*-24.0%*	$27,459	357.1	714.3
Cancer	440	95.0	*-19.7%*	231	49.9	*-14.4%*	$18,401	77.3	186.4
Chronic Pain	38	8.2	*-2.6%*	27	5.8	*80.0%*	$126,538	710.5	1,026.3
CHF	19	4.1	*-29.6%*	7	1.5	*-58.8%*	$25,888	157.9	473.7
Demyelinating Diseases	21	4.5	*10.5%*	15	3.2	*0.0%*	$17,268	47.6	333.3
Depression	358	77.3	*-12.3%*	264	57.0	*-13.4%*	$11,145	97.8	340.8
Diabetes	473	102.1	*-7.1%*	356	76.9	*-6.1%*	$13,664	78.2	255.8
ESRD	20	4.3	*25.0%*	14	3.0	*75.0%*	$185,896	650.0	1,350.0
Eating Disorders	9	1.9	*-40.0%*	8	1.7	*-20.0%*	$30,887	666.7	1,000.0
HIV/AIDS	4	0.9	*-20.0%*	3	0.6	*-40.0%*	$2,724	0.0	0.0
Hyperlipidemia	201	43.4	*0.5%*	72	15.5	*4.3%*	$4,240	14.9	89.6
Hypertension	502	108.4	*-11.5%*	239	51.6	*-0.8%*	$16,758	135.5	274.9
Immune Disorders	23	5.0	*9.5%*	9	1.9	*-10.0%*	$29,859	130.4	521.7
IBD	27	5.8	*22.7%*	9	1.9	*80.0%*	$3,078	0.0	0.0
Liver Disease	0	0.0	*-100.0%*	0	0.0	*-100.0%*	$0	0.0	0.0
Morbid Obesity	83	17.9	*-16.2%*	43	9.3	*-18.9%*	$8,320	120.5	192.8
Osteoarthritis	278	60.0	*-0.4%*	120	25.9	*-4.0%*	$9,875	46.8	147.5
Peripheral Vascular Disease	22	4.8	*-4.3%*	9	1.9	*50.0%*	$23,949	181.8	590.9
Rheumatoid Arthritis	48	10.4	*-14.3%*	40	8.6	*-13.0%*	$11,132	104.2	395.8

- *Most prevalent chronic condition is Hypertension, with 502 members*
- *Diabetes is the condition with the most moderate/high risk members (356)*
- *Members with mod/high risk Diabetes also have the highest combined cost, totaling $4.86M*

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:** $9,153
- **Admits per 1000:** 48.2
- **ER Visits per 1000:** 234.1

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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	42.8	237	**5,538.1**	36.1	217	**6,017.2**	*8.7%*	**5,397.9**	*11.5%*
Well Child Visit	3 - 6 years	217.0	179	**824.9**	192.7	165	**856.1**	*3.8%*	**805.6**	*6.3%*
Adults w/ Well Visit	Adults 18+	4,129	1,798	**43.5%**	3,631	1,621	**44.6%**	*1.1 pts*	**40.3%**	*4.3 pts*
Screenings	*Rate for all screenings is the percentage of eligible population who had the screening during the period.*									
Mammogram	Females 40 - 69	1,488	795	**53.4%**	1,303	636	**48.8%**	*-4.6 pts*	**44.9%**	*3.9 pts*
Cervical Cancer	Females 21 - 64	1,966	463	**23.6%**	1,682	404	**24.0%**	*0.5 pts*	**21.7%**	*2.3 pts*
Prostate Cancer	Males 50 - 70	883	438	**49.6%**	805	386	**47.9%**	*-1.7 pts*	**41.9%**	*6.0 pts*
Colorectal Cancer	Members 45 - 75	2,408	433	**18.0%**	2,160	374	**17.3%**	*-0.7 pts*	**15.7%**	*1.6 pts*
Cholesterol	Female 45+ Male 35+	2,717	1,557	**57.3%**	2,429	1,398	**57.5%**	*0.3 pts*	**46.8%**	*10.8 pts*
Condition-specific	**Screening**									
Asthma	Office Visit for Asthma	234	189	**80.8%**	210	171	**81.4%**	*0.7 pts*		
COPD	Spirometry Test	40	5	**12.5%**	28	4	**14.3%**	*1.8 pts*		
Type 2 Diabetes	A1c Test	467	415	**88.9%**	438	403	**92.0%**	*3.1 pts*	**83.5%**	*8.5 pts*
	Eye Exam	-	-	**-**	0	0	**0**	-	**0**	*0*
	Lipid Panel	467	349	**74.7%**	438	328	**74.9%**	*0.2 pts*	**70.7%**	*4.2 pts*
	Urine Protein Test	467	307	**65.7%**	438	278	**63.5%**	*-2.3 pts*	**63.2%**	*0.3 pts*
	Any Diabetes Screen	467	426	**91.2%**	438	412	**94.1%**	*2.8 pts*	**87.6%**	*6.5 pts*
Hyperlipidemia	Lipid Profile	200	99	**49.5%**	201	113	**56.2%**	*6.7 pts*		
Hypertension	Creatinine Test	567	117	**20.6%**	502	135	**26.9%**	*6.3 pts*		
	Lipid Profile	567	153	**27.0%**	502	143	**28.5%**	*1.5 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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