



Insurance | Risk Management | Consulting

Financial Monitoring Report

PREPARED EXCLUSIVELY FOR

City of Meridian

Current Plan Year: 1 Jan 2026 - 30 Jun 2026

Current Rolling 12 Months: 1 Jul 2025 - 30 Jun 2026

Experience reported on a paid month basis

PRESENTED BY

Scott Howell Area Vice President / Benefits Consultant

Laurie Churella Sr Client Manager

Tyler Heasley Sr Financial Benefits Consultant

Utilization, claims experience, plan design changes, health care trends, and other variables can affect future health care costs. This report is for illustrative purposes only; is based on data provided by a third party; is not a guarantee of outcomes; and does not amend, extend, or alter the coverage provided by insurance policies and contracts. For more details or specific information, please see your policy or contact Gallagher.

City of Meridian

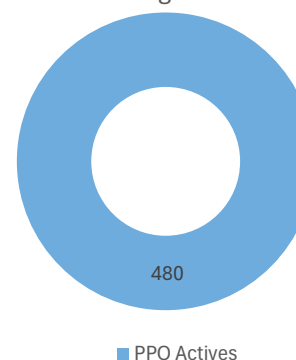
EXECUTIVE SUMMARY - CURRENT PLAN YEAR

Current Plan Year: Jan 2026 - Jun 2026

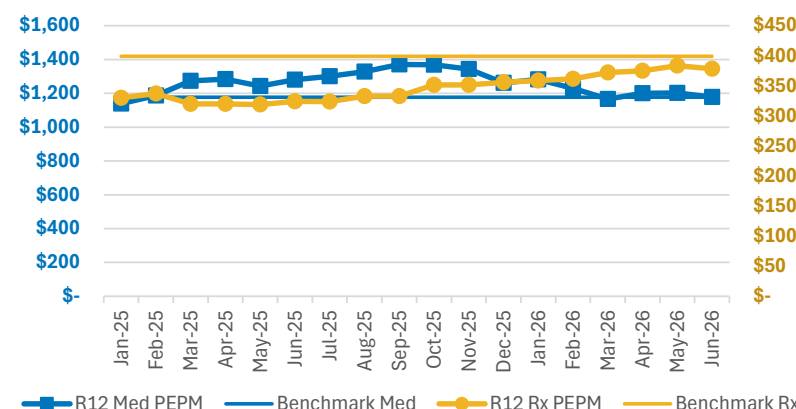
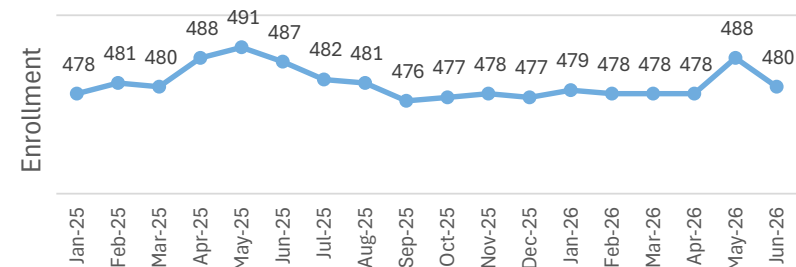
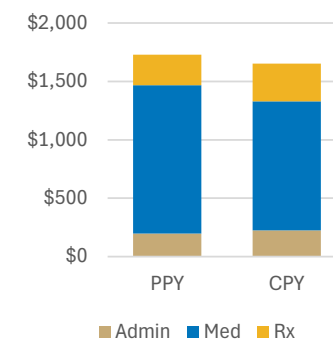
Current Medical Carrier: BCI

Medical Claims	Medical Claims PEPM	Prior YTD	PEPM Trend
\$3,179,792	\$1,103.71	\$1,269.06	-13.0%
Rx Claims Net of Rebates	Rx Net of Rebates PEPM	Prior YTD	PEPM Trend
\$932,924	\$323.82	\$263.34	23.0%
Total Paid Claims	Total Paid Claims PEPM	Prior YTD	PEPM Trend
\$4,112,715	\$1,427.53	\$1,532.40	-6.8%
Claimants Over \$225,000	Over Pooling PEPM	Prior YTD	PEPM Trend
(\$47,411)	(\$16.46)	(\$11.27)	46.1%
Net Paid Claims	Net Paid Claims PEPM	Prior YTD	PEPM Trend
\$4,065,304	\$1,411.07	\$1,521.14	-7.2%
Fixed Costs	Fixed Costs PEPM	Prior YTD	PEPM Trend
\$651,119	\$226.00	\$197.61	14.4%
Total Plan Cost	Total Plan Cost PEPM	Prior YTD	PEPM Trend
\$4,716,424	\$1,637.08	\$1,718.75	-4.8%
Total Contributions	Total Contributions PEPM	Prior YTD	PEPM Trend
\$4,888,623	\$1,696.85	\$1,470.22	15.4%
Net Loss Ratio	CPY Average Subscribers	Prior YTD	LR Δ from Prior
96.5%	480	484	-20.4%

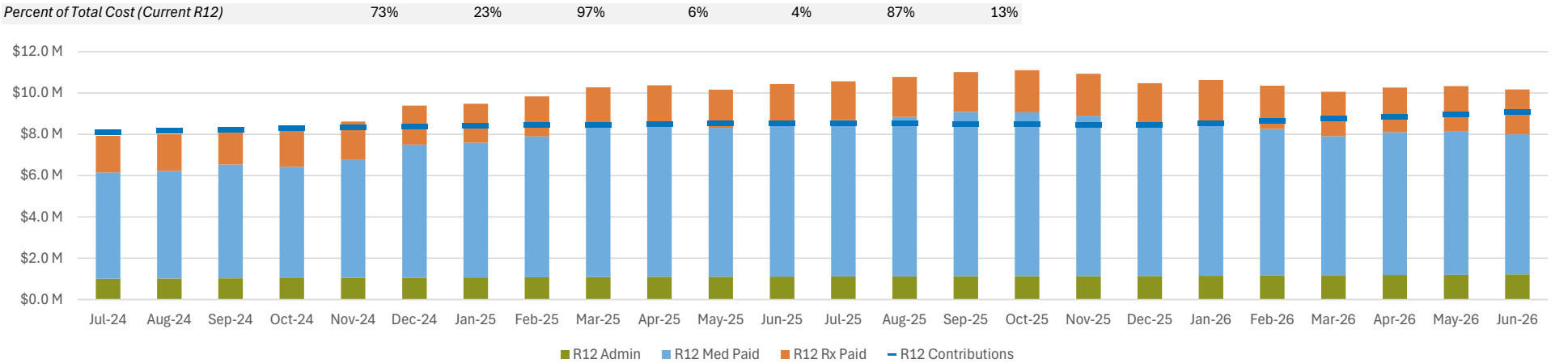
Current Avg Enrollees



Spend PEPM



		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Month	Carrier	Subs	Mbrs	Med Paid	Rx Paid	Spec										
						Total Claims	Reimburs.*	Rx Rebates	Net Claims	Admin†	Total Cost	Contrib	LR	R12 PMPM Total Cost	R12 PMPM Contrib	R12 LR
						C + D			E - F - G		H + I		J / K	r12(J)/r12(B)	r12(K)/r12(B)	M / N
Jul-24	BCI	479	1,372	\$ 419,687	\$ 143,886	\$ 563,573	\$ 842	\$ -	\$ 562,731	\$ 88,907	\$ 651,638	\$ 702,334	92.8%	\$ 474.81	\$ 505.82	93.9%
Aug-24	BCI	481	1,384	\$ 527,482	\$ 154,766	\$ 682,249	\$ 30,097	\$ -	\$ 652,151	\$ 89,278	\$ 741,430	\$ 708,987	104.6%	\$ 476.31	\$ 507.04	93.9%
Sep-24	BCI	485	1,391	\$ 527,395	\$ 133,827	\$ 661,222	\$ 37,076	\$ 70,430	\$ 553,717	\$ 90,021	\$ 643,737	\$ 712,296	90.4%	\$ 489.76	\$ 508.19	96.4%
Oct-24	BCI	483	1,381	\$ 455,414	\$ 152,272	\$ 607,686	\$ 831	\$ -	\$ 606,856	\$ 89,650	\$ 696,505	\$ 708,384	98.3%	\$ 483.32	\$ 509.70	94.8%
Nov-24	BCI	494	1,404	\$ 812,854	\$ 198,826	\$ 1,011,680	\$ 18,539	\$ -	\$ 993,141	\$ 91,691	\$ 1,084,833	\$ 719,887	150.7%	\$ 503.17	\$ 511.23	98.4%
Dec-24	BCI	482	1,388	\$ 1,007,858	\$ 162,757	\$ 1,170,615	\$ 4,115	\$ 68,960	\$ 1,097,540	\$ 89,464	\$ 1,187,004	\$ 709,733	167.2%	\$ 548.35	\$ 512.58	107.0%
Jan-25	BCI	478	1,378	\$ 354,762	\$ 162,501	\$ 517,263	\$ 905	\$ -	\$ 516,359	\$ 94,458	\$ 610,816	\$ 705,661	86.6%	\$ 552.53	\$ 512.41	107.8%
Feb-25	BCI	481	1,385	\$ 755,954	\$ 164,423	\$ 920,377	\$ 25,878	\$ -	\$ 894,499	\$ 95,050	\$ 989,550	\$ 711,402	139.1%	\$ 570.55	\$ 512.53	111.3%
Mar-25	BCI	480	1,379	\$ 821,116	\$ 113,942	\$ 935,058	\$ 242	\$ 72,850	\$ 861,966	\$ 94,853	\$ 956,819	\$ 709,773	134.8%	\$ 594.67	\$ 512.68	116.0%
Apr-25	BCI	488	1,388	\$ 503,633	\$ 152,259	\$ 655,891	\$ (1)	\$ -	\$ 655,892	\$ 96,434	\$ 752,326	\$ 717,236	104.9%	\$ 598.93	\$ 513.11	116.7%
May-25	BCI	491	1,390	\$ 582,942	\$ 176,917	\$ 759,859	\$ 80	\$ 790	\$ 758,989	\$ 97,027	\$ 856,016	\$ 718,850	119.1%	\$ 587.96	\$ 513.41	114.5%
Jun-25	BCI	487	1,367	\$ 668,216	\$ 165,712	\$ 833,928	\$ 5,624	\$ 97,110	\$ 731,194	\$ 96,236	\$ 827,430	\$ 708,078	116.9%	\$ 602.04	\$ 513.80	117.2%
Jul-25	BCI	482	1,356	\$ 544,981	\$ 144,304	\$ 689,286	\$ 85,229	\$ -	\$ 604,056	\$ 95,248	\$ 699,304	\$ 701,958	99.6%	\$ 605.50	\$ 514.27	117.7%
Aug-25	BCI	481	1,354	\$ 687,005	\$ 205,584	\$ 892,589	\$ 216,657	\$ -	\$ 675,933	\$ 95,050	\$ 770,983	\$ 699,768	110.2%	\$ 608.38	\$ 514.64	118.2%
Sep-25	BCI	476	1,331	\$ 759,652	\$ 132,641	\$ 892,293	\$ 76,808	\$ 119,970	\$ 695,515	\$ 94,062	\$ 789,577	\$ 689,810	114.5%	\$ 619.43	\$ 515.15	120.2%
Oct-25	BCI	477	1,333	\$ 434,257	\$ 256,555	\$ 690,812	\$ 22,035	\$ -	\$ 668,777	\$ 94,260	\$ 763,037	\$ 691,204	110.4%	\$ 625.28	\$ 515.61	121.3%
Nov-25	BCI	478	1,343	\$ 644,634	\$ 194,971	\$ 839,605	\$ 104,206	\$ 339	\$ 735,061	\$ 94,458	\$ 829,518	\$ 696,878	119.0%	\$ 612.03	\$ 516.13	118.6%
Dec-25	BCI	477	1,343	\$ 529,168	\$ 184,601	\$ 713,768	\$ 5,397	\$ 100,890	\$ 607,481	\$ 94,260	\$ 701,741	\$ 694,273	101.1%	\$ 584.03	\$ 516.60	113.1%
Jan-26	BCI	479	1,344	\$ 475,152	\$ 181,311	\$ 656,463	\$ 49,676	\$ -	\$ 606,787	\$ 108,256	\$ 715,043	\$ 814,835	87.8%	\$ 591.64	\$ 524.37	112.8%
Feb-26	BCI	478	1,337	\$ 451,572	\$ 177,916	\$ 629,488	\$ 1,307	\$ 502	\$ 627,679	\$ 108,030	\$ 735,709	\$ 809,924	90.8%	\$ 577.77	\$ 531.98	108.6%
Mar-26	BCI	478	1,336	\$ 452,423	\$ 174,414	\$ 626,838	\$ -	\$ 115,490	\$ 511,348	\$ 108,030	\$ 619,378	\$ 809,299	76.5%	\$ 558.50	\$ 539.52	103.5%
Apr-26	BCI	478	1,337	\$ 684,586	\$ 165,901	\$ 850,488	\$ -	\$ -	\$ 850,488	\$ 108,030	\$ 958,518	\$ 811,098	118.2%	\$ 573.02	\$ 547.03	104.8%
May-26	BCI	488	1,362	\$ 591,767	\$ 224,555	\$ 816,322	\$ (3,572)	\$ 9,432	\$ 810,462	\$ 110,290	\$ 920,752	\$ 828,245	111.2%	\$ 578.02	\$ 554.75	104.2%
Jun-26	BCI	480	1,331	\$ 524,291	\$ 134,250	\$ 658,541	\$ -	\$ -	\$ 658,541	\$ 108,482	\$ 767,023	\$ 815,222	94.1%	\$ 575.56	\$ 562.64	102.3%
Cur R12		479	1,342	\$ 6,779,489	\$ 2,177,004	\$ 8,956,493	\$ 557,743	\$ 346,623	\$ 8,052,127	\$ 1,218,458	\$ 9,270,585	\$ 9,062,514	102.3%	\$ 575.56	\$ 562.64	102.3%
Pri R12		484	1,384	\$ 7,437,314	\$ 1,882,088	\$ 9,319,402	\$ 124,227	\$ 310,140	\$ 8,885,035	\$ 1,113,068	\$ 9,998,103	\$ 8,532,621	117.2%	\$ 602.04	\$ 513.80	117.2%
% Change		-1.0%	-3.0%	-8.8%	15.7%	-3.9%	349.0%	11.8%	-9.4%	9.5%	-7.3%	6.2%	-12.7%	-4.4%	9.5%	-14.9%



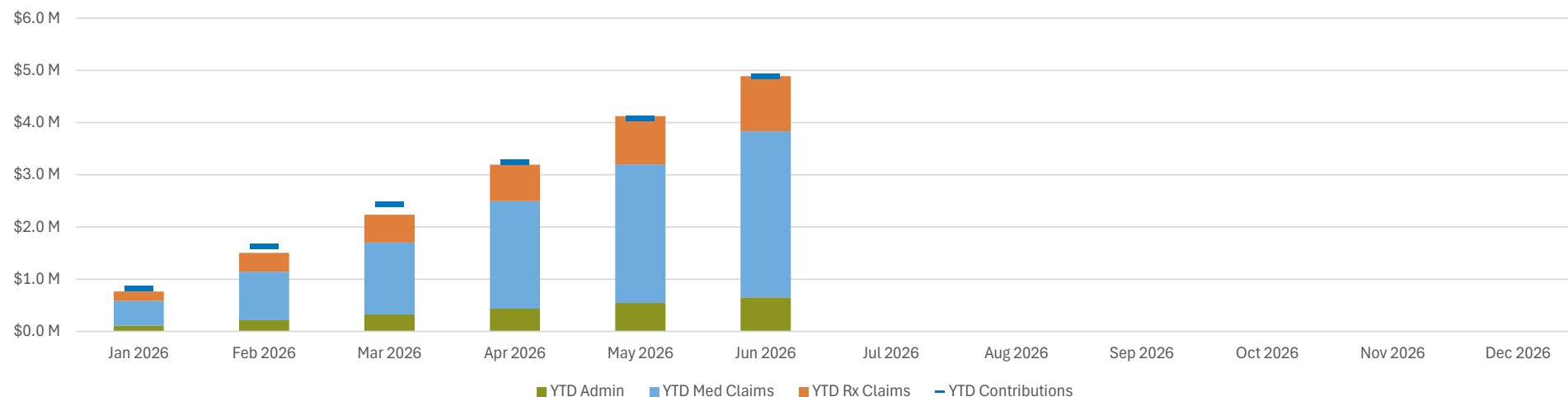
* Claims exceeding specific deductible for the month. Current plan year's specific stop loss deductible: \$225K.
† Admin includes administration fees, network access fees, brokerage fees, and stop loss premiums

City of Meridian

CURRENT PLAN YEAR EXPERIENCE
Current Plan Year: Jan 2026 - Jun 2026
Current Medical Carrier: BCI

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	
	Month	Subs	Mbrs	Med Paid	Rx Paid	Total Claims	Over \$225K*	Rx Rebates	Net Claims	Admin†	Total Cost	Contributions	PMPM		Month Loss Ro.	
						C + D			E - F - G		H + I		J / B	K / B	(E+I)/K	L / M
	Jan 2026	479	1,344	\$ 475,152	\$ 181,311	\$ 656,463	\$ 49,676	\$ -	\$ 606,787	\$ 108,256	\$ 715,043	\$ 814,835	\$ 532	\$ 606	93.8%	87.8%
	Feb 2026	478	1,337	\$ 451,572	\$ 177,916	\$ 629,488	\$ 1,307	\$ 502	\$ 627,679	\$ 108,030	\$ 735,709	\$ 809,924	\$ 550	\$ 606	91.1%	90.8%
	Mar 2026	478	1,336	\$ 452,423	\$ 174,414	\$ 626,838	\$ -	\$ 115,490	\$ 511,348	\$ 108,030	\$ 619,378	\$ 809,299	\$ 464	\$ 606	90.8%	76.5%
	Apr 2026	478	1,337	\$ 684,586	\$ 165,901	\$ 850,488	\$ -	\$ -	\$ 850,488	\$ 108,030	\$ 958,518	\$ 811,098	\$ 717	\$ 607	118.2%	118.2%
	May 2026	488	1,362	\$ 591,767	\$ 224,555	\$ 816,322	\$ (3,572)	\$ 9,432	\$ 810,462	\$ 110,290	\$ 920,752	\$ 828,245	\$ 676	\$ 608	111.9%	111.2%
	Jun 2026	480	1,331	\$ 524,291	\$ 134,250	\$ 658,541	\$ -	\$ -	\$ 658,541	\$ 108,482	\$ 767,023	\$ 815,222	\$ 576	\$ 612	94.1%	94.1%
	Jul 2026															
	Aug 2026															
	Sep 2026															
	Oct 2026															
	Nov 2026															
	Dec 2026															
	Total	2,881	8,047	\$ 3,179,792	\$ 1,058,348	\$ 4,238,140	\$ 47,411	\$ 125,424	\$ 4,065,304	\$ 651,119	\$ 4,716,424	\$ 4,888,623	\$ 586	\$ 608	100.0%	96.5%
	Mthly Avg	480	1,341	\$ 529,965	\$ 176,391	\$ 706,357	\$ 7,902	\$ 20,904	\$ 677,551	\$ 108,520	\$ 786,071	\$ 814,770				
	CPY PEPM	480	1,341	\$ 1,103.71	\$ 367.35	\$ 1,471.07	\$ 16.46	\$ 43.53	\$ 1,411.07	\$ 226.00	\$ 1,637.08	\$ 1,696.85				
	PPY PEPM	481	1,362	\$ 1,261.48	\$ 355.68	\$ 1,617.16	\$ 94.02	\$ 67.86	\$ 1,455.28	\$ 197.61	\$ 1,652.89	\$ 1,462.07				
	% Change	-0.2%	-1.5%	-12.5%	3.3%	-9.0%	-82.5%	-35.8%	-3.0%	14.4%	-1.0%	16.1%				

Percent of Total Cost 67% 22% 90% 1% 3% 86% 14%



* Large claims above the specific stop loss deductible

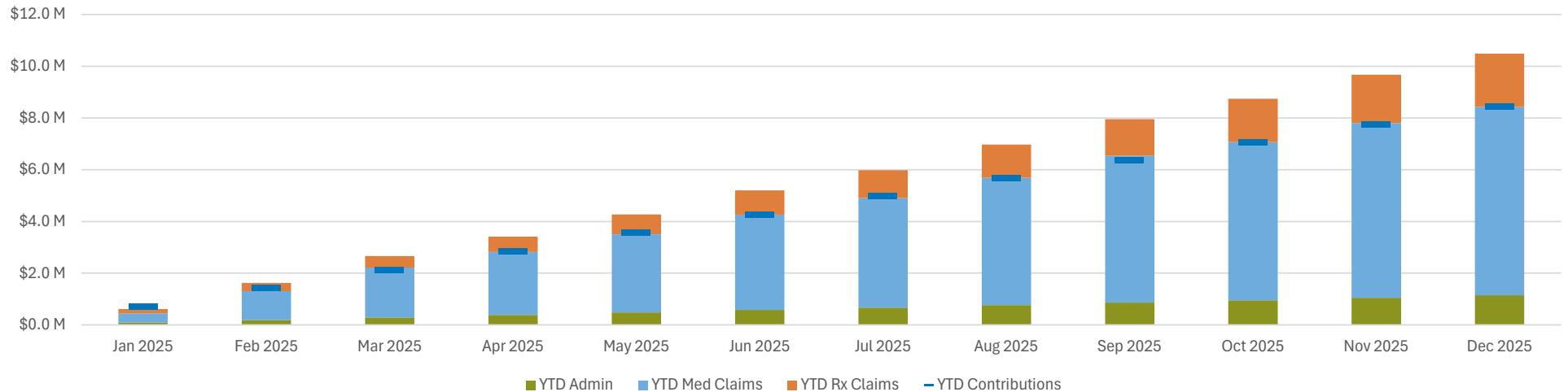
† Admin includes administration fees, network access fees, brokerage fees, and stop loss premiums

City of Meridian

PRIOR PLAN YEAR EXPERIENCE
 Prior Plan Year: Jan 2025 - Dec 2025
 Prior Medical Carrier: BCI

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
	Month	Subs	Mbrs	Med Paid	Rx Paid	Total Claims	Over \$225K*	Rx Rebates	Net Claims	Admin†	Total Cost	Contributions	Tot Cost	Contributions	Month Loss Ro.
						C + D			E - F - G		H + I		J / B	K / B	(E+I)/K L / M
	Jan 2025	478	1,378	\$ 354,762	\$ 162,501	\$ 517,263	\$ 905	\$ -	\$ 516,359	\$ 94,458	\$ 610,816	\$ 705,661	\$ 443	\$ 512	86.7% 86.6%
	Feb 2025	481	1,385	\$ 755,954	\$ 164,423	\$ 920,377	\$ 25,878	\$ -	\$ 894,499	\$ 95,050	\$ 989,550	\$ 711,402	\$ 714	\$ 514	142.7% 139.1%
	Mar 2025	480	1,379	\$ 821,116	\$ 113,942	\$ 935,058	\$ 242	\$ 72,850	\$ 861,966	\$ 94,853	\$ 956,819	\$ 709,773	\$ 694	\$ 515	145.1% 134.8%
	Apr 2025	488	1,388	\$ 503,633	\$ 152,259	\$ 655,891	\$ (1)	\$ -	\$ 655,892	\$ 96,434	\$ 752,326	\$ 717,236	\$ 542	\$ 517	104.9% 104.9%
	May 2025	491	1,390	\$ 582,942	\$ 176,917	\$ 759,859	\$ 80	\$ 790	\$ 758,989	\$ 97,027	\$ 856,016	\$ 718,850	\$ 616	\$ 517	119.2% 119.1%
	Jun 2025	487	1,367	\$ 668,216	\$ 165,712	\$ 833,928	\$ 5,624	\$ 97,110	\$ 731,194	\$ 96,236	\$ 827,430	\$ 708,078	\$ 605	\$ 518	131.4% 116.9%
	Jul 2025	482	1,356	\$ 544,981	\$ 144,304	\$ 689,286	\$ 85,229	\$ -	\$ 604,056	\$ 95,248	\$ 699,304	\$ 701,958	\$ 516	\$ 518	111.8% 99.6%
	Aug 2025	481	1,354	\$ 687,005	\$ 205,584	\$ 892,589	\$ 216,657	\$ -	\$ 675,933	\$ 95,050	\$ 770,983	\$ 699,768	\$ 569	\$ 517	141.1% 110.2%
	Sep 2025	476	1,331	\$ 759,652	\$ 132,641	\$ 892,293	\$ 76,808	\$ 119,970	\$ 695,515	\$ 94,062	\$ 789,577	\$ 689,810	\$ 593	\$ 518	143.0% 114.5%
	Oct 2025	477	1,333	\$ 434,257	\$ 256,555	\$ 690,812	\$ 22,035	\$ -	\$ 668,777	\$ 94,260	\$ 763,037	\$ 691,204	\$ 572	\$ 519	113.6% 110.4%
	Nov 2025	478	1,343	\$ 644,634	\$ 194,971	\$ 839,605	\$ 104,206	\$ 339	\$ 735,061	\$ 94,458	\$ 829,518	\$ 696,878	\$ 618	\$ 519	134.0% 119.0%
	Dec 2025	477	1,343	\$ 529,168	\$ 184,601	\$ 713,768	\$ 5,397	\$ 100,890	\$ 607,481	\$ 94,260	\$ 701,741	\$ 694,273	\$ 523	\$ 517	116.4% 101.1%
	Total	5,776	16,347	\$ 7,286,319	\$ 2,054,411	\$ 9,340,730	\$ 543,060	\$ 391,949	\$ 8,405,722	\$ 1,141,395	\$ 9,547,117	\$ 8,444,892	\$ 584	\$ 517	124.1% 113.1%
	Mthly Avg	481	1,362	\$ 607,193	\$ 171,201	\$ 778,394	\$ 45,255	\$ 32,662	\$ 700,477	\$ 95,116	\$ 795,593	\$ 703,741			
	PPY PMPM	481	1,362	\$ 1,261.48	\$ 355.68	\$ 1,617.16	\$ 94.02	\$ 67.86	\$ 1,455.28	\$ 197.61	\$ 1,652.89	\$ 1,462.07			

Percent of Total Cost 76% 22% 98% 6% 4% 88% 12%



* Large claims above the specific stop loss deductible

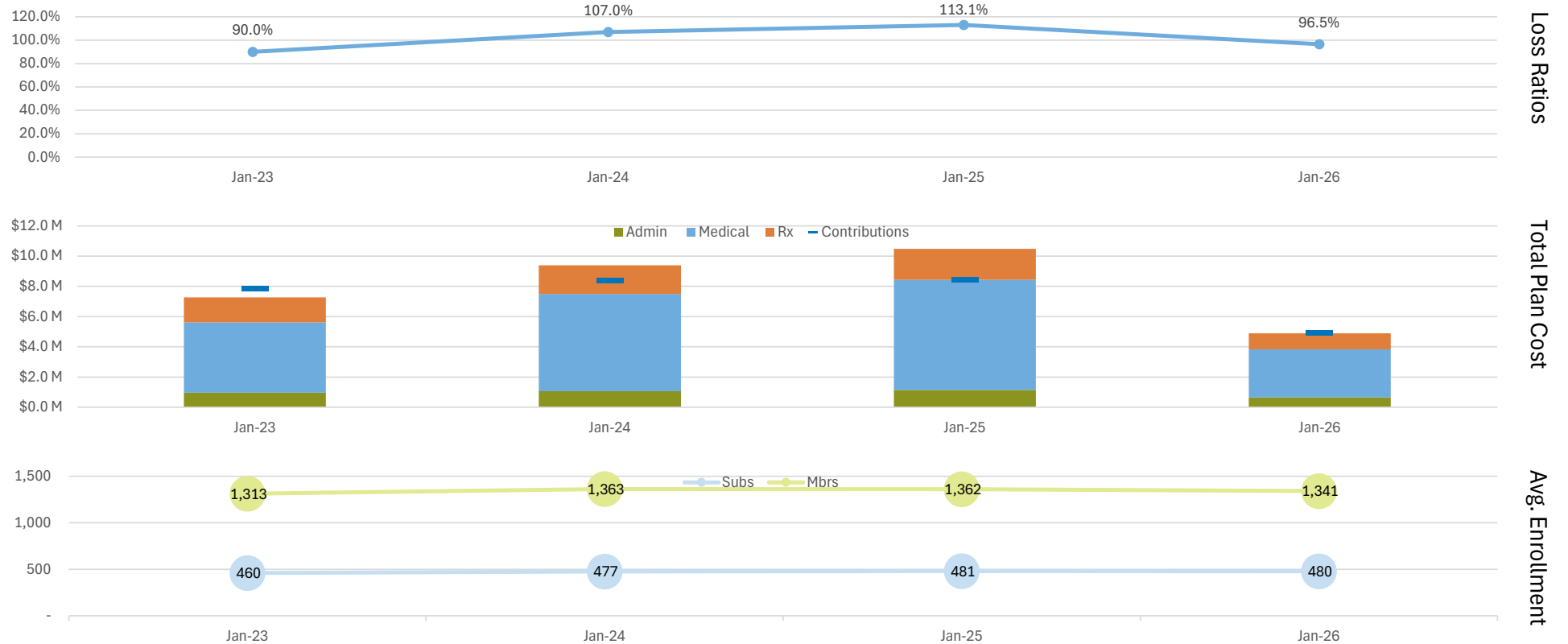
† Admin includes administration fees, network access fees, brokerage fees, and stop loss premiums

City of Meridian

HISTORICAL CLAIMS EXPERIENCE

Current Medical Carrier: BCI

		A	B	C	D	E	F	G	H	I	J	K	L	M	N	
Plan Yr Start	Plan Yr End	Medical Carrier	Avg Subs	Avg Mbrs	Medical Paid	Rx Paid	Total	Stop Loss	Rx Rebates	Net	Admin	Total Cost	Contributions	PMPM		Loss Ratio
							Claims Paid	Reimburs.		Claims Paid	Fixed Costs			Tot Cost	Contrib	
							C + D			E - F - G		H + I		J/(12*B)	K/(12*B)	L / M
Jan-23	Dec-23	BCI	460	1,313	\$ 4,658,874	\$ 1,651,525	\$ 6,310,399	\$ -	\$ 201,830	\$ 6,108,569	\$ 954,333	\$ 7,062,902	\$ 7,843,562	\$ 448	\$ 498	90.0%
Jan-24	Dec-24	BCI	477	1,363	\$ 6,441,906	\$ 1,888,914	\$ 8,330,820	\$ 147,643	\$ 273,570	\$ 7,909,607	\$ 1,061,318	\$ 8,970,925	\$ 8,385,772	\$ 548	\$ 513	107.0%
Jan-25	Dec-25	BCI	481	1,362	\$ 7,286,319	\$ 2,054,411	\$ 9,340,730	\$ 543,060	\$ 391,949	\$ 8,405,722	\$ 1,141,395	\$ 9,547,117	\$ 8,444,892	\$ 584	\$ 517	113.1%
Jan-26	Jun-26	BCI	480	1,341	\$ 3,179,792	\$ 1,058,348	\$ 4,238,140	\$ 47,411	\$ 125,424	\$ 4,065,304	\$ 651,119	\$ 4,716,424	\$ 4,888,623	\$ 586	\$ 608	96.5%



	Total greater than ► \$56,250			Total greater than ► \$112,500			Total greater than ► \$225,000		
	CR12	PR12	Change	CR12	PR12	Change	CR12	PR12	Change
# of High-Cost Claimants	31	30	3.3%	7	10	-30.0%	2	3	-33.3%
~% of All Members	2.3%	2.2%	0.1%	0.5%	0.7%	-0.2%	0.1%	0.2%	-0.1%
Total Paid for HCCs	\$ 3,456,151	\$ 3,774,445	-8.4%	\$ 1,609,803	\$ 2,140,057	-24.8%	\$ 880,838	\$ 1,021,071	-13.7%
Paid PEPM for HCCs	\$ 600.86	\$ 649.76	-7.5%	\$ 279.87	\$ 368.40	-24.0%	\$ 153.14	\$ 175.77	-12.9%
~% of Total Paid PEPM	38.6%	40.5%	-1.9%	18.0%	23.0%	-5.0%	9.8%	11.0%	-1.1%

TOP 20 CLAIMANTS - CURRENT ROLLING 12 MONTHS OF EXPERIENCE

Current Spec Level ► **\$225,000**

#	Med Paid	Rx Paid	Total Paid	Diagnosis	Over Spec Level
1	\$ 452,571	\$ 747	\$ 453,318	Cancer, Hyperlipidemia, Blood Disorders, Metabolic Disorders	\$ 228,318
2	\$ 41,304	\$ 386,216	\$ 427,520	CAD, Hyperlipidemia, Hypertension, Immune Disorders, Lower Back Pain, Metabolic Disorders, Osteoarthritis, Rheumatoid Arthritis	\$ 202,520
3	\$ 202,331	\$ 15,740	\$ 218,070	Depression, Hypertension, Cancer, Chronic Pain	
4	\$ 4,319	\$ 149,077	\$ 153,396	--	
5	\$ 123,145	\$ 722	\$ 123,867	Demyelinating Diseases, Depression, Hyperlipidemia, Hypertension, Immune Disorders, Lower Back Pain, Metabolic Disorders, Liver Diseases	
6	\$ 6,810	\$ 111,031	\$ 117,841	Asthma, Hyperlipidemia, Hypertension, Morbid Obesity, Osteoarthritis	
7	\$ 101,879	\$ 13,912	\$ 115,791	Cancer, Diabetes, Hypertension, Blood Disorders, Hyperlipidemia, Lower Back Pain	
8	\$ 100,913	\$ 4,022	\$ 104,935	Atrial Fibrillation, Hyperlipidemia	
9	\$ 101,969	\$ 1,959	\$ 103,928	Diabetes, Hyperlipidemia, Hypertension, Immune Disorders, Lower Back Pain, Chronic Pain	
10	\$ 14,234	\$ 80,650	\$ 94,884	Depression, Lower Back Pain, Osteoarthritis, Rheumatoid Arthritis	
11	\$ 93,426	\$ 116	\$ 93,542	Depression, ADHD	
12	\$ 408	\$ 93,050	\$ 93,457	Hyperlipidemia, Asthma	
13	\$ 87,516	\$ 39	\$ 87,555	Cancer	
14	\$ 1,115	\$ 86,002	\$ 87,117	CKD, Diabetes, Hyperlipidemia, Morbid Obesity, Liver Diseases	
15	\$ 82,365	\$ 42	\$ 82,406	Depression, Asthma	
16	\$ 60,090	\$ 17,544	\$ 77,634	CAD, Chronic Pain, Congestive Heart Failure, Diabetes, Hyperlipidemia, Hypertension, Liver Diseases, Metabolic Disorders, Morbid Obesity	
17	\$ 6,382	\$ 70,466	\$ 76,848	Depression, Hypertension, Chronic Pain, Lower Back Pain	
18	\$ 76,488	\$ 354	\$ 76,842	ADHD, Asthma, Depression, Hypertension, Liver Diseases, Lower Back Pain, Osteoarthritis	
19	\$ 75,930	\$ 22	\$ 75,952	Chronic Pain, Hyperlipidemia, Osteoarthritis	
20	\$ 62,019	\$ 13,642	\$ 75,660	Blood Disorders, Cancer, Inflammatory Bowel Disease, Liver Diseases, Metabolic Disorders, Osteoarthritis	

Top 20 Total	\$ 1,695,213	\$ 1,045,351	\$ 2,740,564	\$ 430,838
% of Total	18.93%	11.67%	30.60%	

	Total greater than ► \$56,250			Total greater than ► \$112,500			Total greater than ► \$225,000		
	CPY	PPY	Change	CPY	PPY	Change	CPY	PPY	Change
# of High-Cost Claimants	14	28	-50.0%	1	10	-90.0%	-	4	-100.0%
~% of All Members	1.0%	2.1%	-1.0%	0.1%	0.7%	-0.7%	0.0%	0.3%	-0.3%
Total Paid for HCCs	\$ 1,179,257	\$ 3,694,245	-68.1%	\$ 209,250	\$ 2,333,109	-91.0%	\$ -	\$ 1,534,293	-100.0%
Paid PEPM for HCCs	\$ 409.32	\$ 639.59	-36.0%	\$ 72.63	\$ 403.93	-82.0%	\$ -	\$ 265.63	-100.0%
~% of Total Paid PEPM	27.8%	39.5%	-11.7%	4.9%	25.0%	-20.0%	0.0%	16.4%	-16.4%

TOP 20 CLAIMANTS - CURRENT PLAN YEAR EXPERIENCE

Current Spec Level ► **\$225,000**

#	Med Paid	Rx Paid	Total Paid	Diagnosis	Over Spec Level
1	\$ 7,320	\$ 201,930	\$ 209,250	CAD, Hyperlipidemia, Hypertension, Immune Disorders, Lower Back Pain, Metabolic Disorders, Osteoarthritis, Rheumatoid Arthritis	
2	\$ 98,670	\$ 5,956	\$ 104,627	Cancer, Diabetes, Hypertension, Blood Disorders, Hyperlipidemia	
3	\$ 97,281	\$ 1,334	\$ 98,615	Atrial Fibrillation	
4	\$ 81,096	\$ 271	\$ 81,367	Demyelinating Diseases, Depression, Hyperlipidemia, Hypertension, Immune Disorders, Lower Back Pain, Metabolic Disorders, Liver Diseases	
5	\$ 79,721	\$ 42	\$ 79,763	Asthma, Depression	
6	\$ 79,614	\$ 23	\$ 79,637	Cancer	
7	\$ 69,111	\$ 7,912	\$ 77,023	Cancer, Chronic Pain, Depression, Hypertension	
8	\$ 69,200	\$ -	\$ 69,200	--	
9	\$ 3,191	\$ 64,317	\$ 67,508	--	
10	\$ 66,370	\$ 23	\$ 66,393	Cancer, Chronic Pain, Hyperlipidemia, Hypertension	
11	\$ 64,050	\$ 554	\$ 64,604	Peripheral Vascular Disease, Rheumatoid Arthritis, Hypertension	
12	\$ 419	\$ 63,006	\$ 63,425	Asthma, Hyperlipidemia, Hypertension, Morbid Obesity, Osteoarthritis	
13	\$ 52,318	\$ 8,993	\$ 61,311	CAD, Chronic Pain, Congestive Heart Failure, Diabetes, Hyperlipidemia, Hypertension, Liver Diseases, Metabolic Disorders, Morbid Obesity	
14	\$ 56,535	\$ -	\$ 56,535	Hyperlipidemia, Lower Back Pain	
15					
16					
17					
18					
19					
20					
Top 20 Total					
	\$ 824,896	\$ 354,362	\$ 1,179,257		\$ -
% of Total					
	19.46%	8.36%	27.82%		

	Total greater than ► \$56,250			Total greater than ► \$112,500			Total greater than ► \$225,000		
	PPY	PPPY	Change	PPY	PPPY	Change	PPY	PPPY	Change
# of High-Cost Claimants	28	21	33.3%	10	6	66.7%	4	1	300.0%
~% of All Members	2.1%	1.5%	0.5%	0.7%	0.4%	0.3%	0.3%	0.1%	0.2%
Total Paid for HCCs	\$ 3,694,245	\$ 2,186,891	68.9%	\$ 2,333,109	\$ 1,005,025	132.1%	\$ 1,534,293	\$ 276,930	454.0%
Paid PEPM for HCCs	\$ 639.59	\$ 382.46	67.2%	\$ 403.93	\$ 175.77	129.8%	\$ 265.63	\$ 48.43	448.5%
~% of Total Paid PEPM	39.5%	26.3%	13.3%	25.0%	12.1%	12.9%	16.4%	3.3%	13.1%

TOP 20 CLAIMANTS - PRIOR PLAN YEAR EXPERIENCE

Prior Spec Level ► \$225,000

#	Med Paid	Rx Paid	Total Paid	Diagnosis	Over Spec Level
1	\$ 658,247	\$ 1,260	\$ 659,507	Cancer, Hyperlipidemia, Blood Disorders	\$ 434,507
2	\$ 366,447	\$ 1,808	\$ 368,255	Blood Disorders, Cancer, Hypertension, Metabolic Disorders	\$ 143,255
3	\$ 279,450	\$ 599	\$ 280,049	ADHD, Asthma, Depression, Hypertension, Liver Diseases, Lower Back Pain, Osteoarthritis	\$ 55,049
4	\$ 41,864	\$ 184,618	\$ 226,482	CAD, Hyperlipidemia, Lower Back Pain, Osteoarthritis, Rheumatoid Arthritis, Hypertension, Immune Disorders, Metabolic Disorders	\$ 1,482
5	\$ 135,776	\$ 15,868	\$ 151,644	Depression, Hypertension, Cancer	
6	\$ 150,352	\$ 331	\$ 150,683	Atrial Fibrillation, CAD, Chronic Respiratory Failure, Hyperlipidemia, Hypertension, Osteoarthritis	
7	\$ 3,301	\$ 129,994	\$ 133,296	--	
8	\$ 60,966	\$ 65,102	\$ 126,069	Blood Disorders, Cancer, Inflammatory Bowel Disease, Liver Diseases, Osteoarthritis, Metabolic Disorders	
9	\$ 78,406	\$ 46,017	\$ 124,423	Cancer, Depression, Lower Back Pain, Liver Diseases	
10	\$ 7,698	\$ 105,004	\$ 112,702	Asthma, CKD, Cancer, Chronic Pain, Hyperlipidemia, Hypertension, Lower Back Pain	
11	\$ 88,926	\$ 7,364	\$ 96,290	Atrial Fibrillation, Depression, Hyperlipidemia, Hypertension, Metabolic Disorders, Morbid Obesity, Chronic Pain	
12	\$ 92,322	\$ -	\$ 92,322	Bronchopulmonary Dysplasia	
13	\$ 16,632	\$ 75,488	\$ 92,121	Depression, Lower Back Pain, Osteoarthritis, Rheumatoid Arthritis	
14	\$ 3,063	\$ 83,201	\$ 86,264	Hyperlipidemia, Hypertension, Immune Disorders	
15	\$ 696	\$ 84,527	\$ 85,223	Asthma, Metabolic Disorders	
16	\$ 845	\$ 83,569	\$ 84,414	CKD, Diabetes, Morbid Obesity, Hyperlipidemia, Liver Diseases	
17	\$ 83,484	\$ 2	\$ 83,486	Hyperlipidemia, Hypertension, Liver Diseases	
18	\$ 75,498	\$ 5,969	\$ 81,467	Asthma, CKD, Cancer, Depression, Diabetes, Hypertension	
19	\$ 79,665	\$ 145	\$ 79,811	Cancer	
20	\$ 8,646	\$ 69,026	\$ 77,672	Asthma, Hyperlipidemia, Hypertension, Morbid Obesity, Osteoarthritis	

Top 20 Total

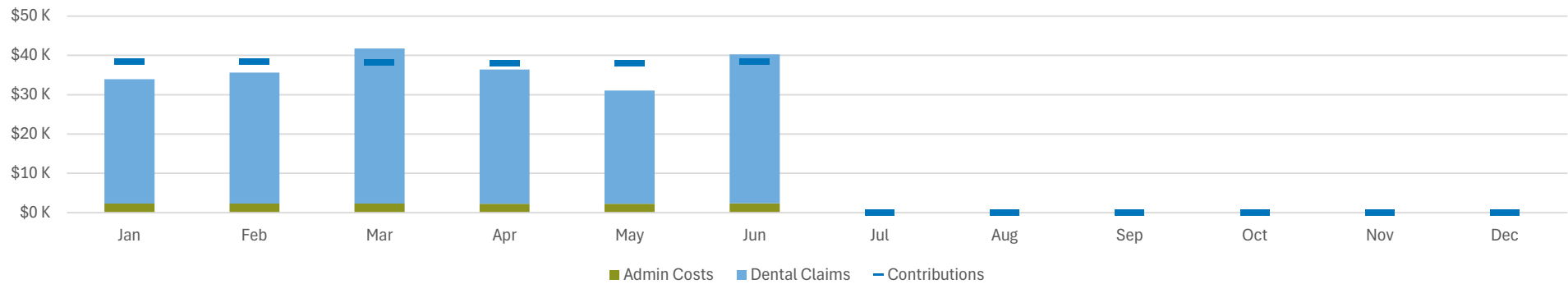
\$ 2,232,285 \$ 959,892 \$ 3,192,177 \$ 634,293

% of Total

23.90% 10.28% 34.17%

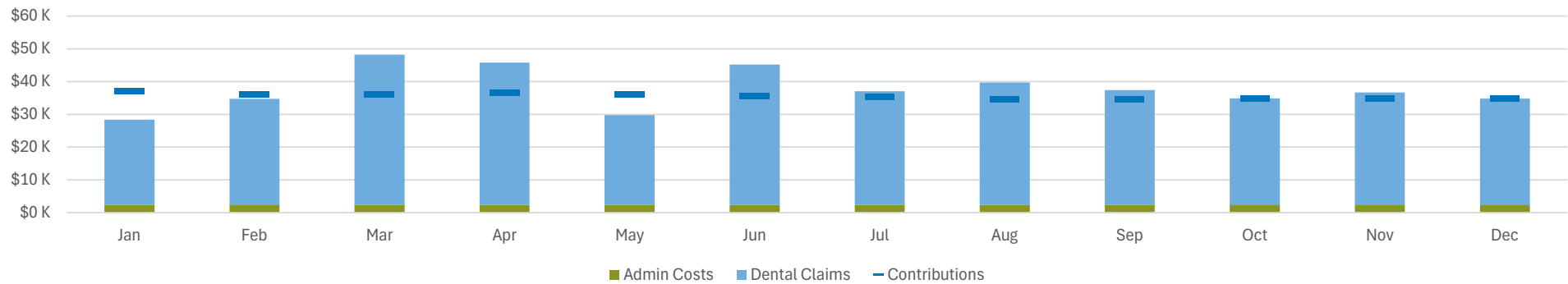
	A	B	C	D	E	F	G	H		
Month	Dental Subs	Dental Members	Admin Costs	Paid Claims	Claims & Admin	Contributions	Estimated EE Contr.	Employer Expense	Surplus or Deficit	Loss Ratio
					C + D			F - G	F - E	E / F
Jan 2026	387	1,049	\$ 2,314	\$ 31,630	\$ 33,944	\$ 38,322	\$ -	\$ 38,322	\$ 4,378	88.6%
Feb 2026	384	1,043	\$ 2,296	\$ 33,316	\$ 35,612	\$ 38,467	\$ -	\$ 38,467	\$ 2,855	92.6%
Mar 2026	383	1,040	\$ 2,290	\$ 39,491	\$ 41,781	\$ 38,296	\$ -	\$ 38,296	\$ (3,485)	109.1%
Apr 2026	381	1,039	\$ 2,278	\$ 34,135	\$ 36,414	\$ 38,084	\$ -	\$ 38,084	\$ 1,670	95.6%
May 2026	382	1,063	\$ 2,284	\$ 28,776	\$ 31,061	\$ 38,036	\$ -	\$ 38,036	\$ 6,975	81.7%
Jun 2026	387	1,048	\$ 2,392	\$ 37,870	\$ 40,262	\$ 38,496	\$ -	\$ 38,496	\$ (1,767)	104.6%
Jul 2026										
Aug 2026										
Sep 2026										
Oct 2026										
Nov 2026										
Dec 2026										
Total	2,304	6,282	\$ 13,856	\$ 205,218	\$ 219,074	\$ 229,700	\$ -	\$ 229,700	\$ 10,626	95.4%
Monthly Avg	192	524	\$ 1,155	\$ 17,102	\$ 18,256	\$ 19,142	\$ -	\$ 19,142	\$ 886	95.4%
CPY PEPM	192	524	\$ 6.01	\$ 89.07	\$ 95.08	\$ 99.70	\$ -	\$ 99.70	\$ 4.61	95.4%
PPY PEPM	389	1,067	\$ 5.98	\$ 91.01	\$ 96.99	\$ 91.32		\$ 91.32	\$ (5.67)	106.2%
% Change	-50.6%	-50.9%	0.4%	-2.1%	-2.0%	9.2%		9.2%	-181.4%	-10.8%

Percent of Total Cost 6.32% 93.68% 100.00%



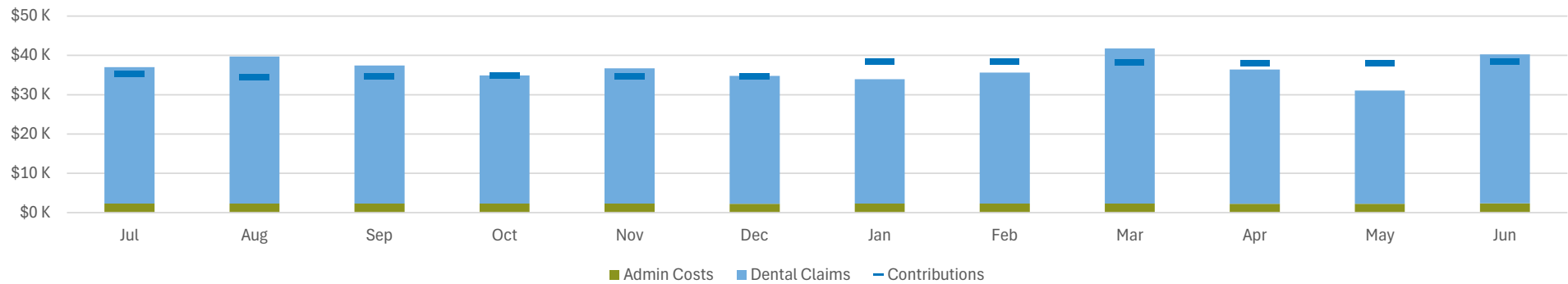
	A	B	C	D	E	F	G	H		
Month	Dental Subs	Dental Members	Admin Costs	Paid Claims	Claims & Admin	Contributions	Estimated EE Contr.	Employer Expense	Surplus or Deficit	Loss Ratio
					C + D			F - G	F - E	E / F
Jan 2025	387	1,081	\$ 2,314	\$ 26,108	\$ 28,422	\$ 37,072	\$ -	\$ 37,072	\$ 8,649	76.7%
Feb 2025	385	1,079	\$ 2,302	\$ 32,420	\$ 34,723	\$ 36,092	\$ -	\$ 36,092	\$ 1,369	96.2%
Mar 2025	390	1,091	\$ 2,332	\$ 45,929	\$ 48,261	\$ 36,180	\$ -	\$ 36,180	\$ (12,081)	133.4%
Apr 2025	396	1,093	\$ 2,368	\$ 43,423	\$ 45,791	\$ 36,548	\$ -	\$ 36,548	\$ (9,244)	125.3%
May 2025	393	1,084	\$ 2,350	\$ 27,421	\$ 29,771	\$ 36,095	\$ -	\$ 36,095	\$ 6,324	82.5%
Jun 2025	396	1,079	\$ 2,368	\$ 42,865	\$ 45,233	\$ 35,601	\$ -	\$ 35,601	\$ (9,632)	127.1%
Jul 2025	392	1,070	\$ 2,344	\$ 34,691	\$ 37,035	\$ 35,299	\$ -	\$ 35,299	\$ (1,736)	104.9%
Aug 2025	391	1,063	\$ 2,338	\$ 37,361	\$ 39,699	\$ 34,522	\$ -	\$ 34,522	\$ (5,177)	115.0%
Sep 2025	387	1,043	\$ 2,314	\$ 35,117	\$ 37,431	\$ 34,614	\$ -	\$ 34,614	\$ (2,817)	108.1%
Oct 2025	386	1,042	\$ 2,308	\$ 32,585	\$ 34,893	\$ 34,781	\$ -	\$ 34,781	\$ (112)	100.3%
Nov 2025	386	1,040	\$ 2,308	\$ 34,388	\$ 36,696	\$ 34,739	\$ -	\$ 34,739	\$ (1,957)	105.6%
Dec 2025	382	1,042	\$ 2,284	\$ 32,511	\$ 34,796	\$ 34,755	\$ -	\$ 34,755	\$ (41)	100.1%
Total	4,671	12,807	\$ 27,933	\$ 424,819	\$ 452,751	\$ 426,298	\$ -	\$ 426,298	\$ (26,453)	106.2%
Monthly Avg	389	1,067	\$ 2,328	\$ 35,402	\$ 37,729	\$ 35,525		\$ 35,525	\$ (2,204)	106.2%
PPY PEPM	389	1,067	\$ 5.98	\$ 91.01	\$ 96.99	\$ 91.32		\$ 91.32	\$ (5.67)	106.2%

Percent of Total Cost 6.17% 93.83% 100.00%



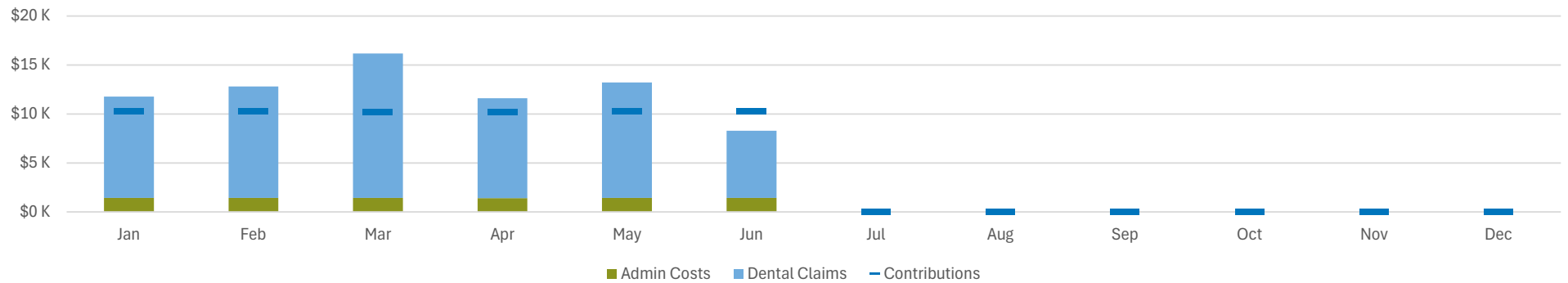
	A	B	C	D	E	F	G	H		
Month	Dental Subs	Dental Members	Admin Costs	Paid Claims	Claims & Admin	Contributions	Estimated EE Contr.	Employer Expense	Surplus or Deficit	Loss Ratio
					C + D			F - G	F - E	E / F
Jul 2025	392	1,070	\$ 2,344	\$ 34,691	\$ 37,035	\$ 35,299	\$ -	\$ 35,299	\$ (1,736)	104.9%
Aug 2025	391	1,063	\$ 2,338	\$ 37,361	\$ 39,699	\$ 34,522	\$ -	\$ 34,522	\$ (5,177)	115.0%
Sep 2025	387	1,043	\$ 2,314	\$ 35,117	\$ 37,431	\$ 34,614	\$ -	\$ 34,614	\$ (2,817)	108.1%
Oct 2025	386	1,042	\$ 2,308	\$ 32,585	\$ 34,893	\$ 34,781	\$ -	\$ 34,781	\$ (112)	100.3%
Nov 2025	386	1,040	\$ 2,308	\$ 34,388	\$ 36,696	\$ 34,739	\$ -	\$ 34,739	\$ (1,957)	105.6%
Dec 2025	382	1,042	\$ 2,284	\$ 32,511	\$ 34,796	\$ 34,755	\$ -	\$ 34,755	\$ (41)	100.1%
Jan 2026	387	1,049	\$ 2,314	\$ 31,630	\$ 33,944	\$ 38,322	\$ -	\$ 38,322	\$ 4,378	88.6%
Feb 2026	384	1,043	\$ 2,296	\$ 33,316	\$ 35,612	\$ 38,467	\$ -	\$ 38,467	\$ 2,855	92.6%
Mar 2026	383	1,040	\$ 2,290	\$ 39,491	\$ 41,781	\$ 38,296	\$ -	\$ 38,296	\$ (3,485)	109.1%
Apr 2026	381	1,039	\$ 2,278	\$ 34,135	\$ 36,414	\$ 38,084	\$ -	\$ 38,084	\$ 1,670	95.6%
May 2026	382	1,063	\$ 2,284	\$ 28,776	\$ 31,061	\$ 38,036	\$ -	\$ 38,036	\$ 6,975	81.7%
Jun 2026	387	1,048	\$ 2,392	\$ 37,870	\$ 40,262	\$ 38,496	\$ -	\$ 38,496	\$ (1,767)	104.6%
Total	4,628	12,582	\$ 27,753	\$ 411,871	\$ 439,624	\$ 438,411	\$ -	\$ 438,411	\$ (1,213)	100.3%
Monthly Avg	386	1,049	\$ 2,313	\$ 34,323	\$ 36,635	\$ 36,534		\$ 36,534	\$ (101)	100.3%
CR12 PEPM	386	1,049	\$ 6.00	\$ 89.00	\$ 94.99	\$ 94.73	\$ -	\$ 94.73	\$ (0.26)	100.3%
PR12 PEPM	390	1,084	\$ 5.90	\$ 95.09	\$ 100.99	\$ 92.53	\$ -	\$ 92.53	\$ 8.46	109.1%
% Change	-0.9%	-3.2%	1.7%	-6.4%	-5.9%	2.4%		2.4%	-103.1%	-8.9%

Percent of Total Cost	6.31%	93.69%	100.00%
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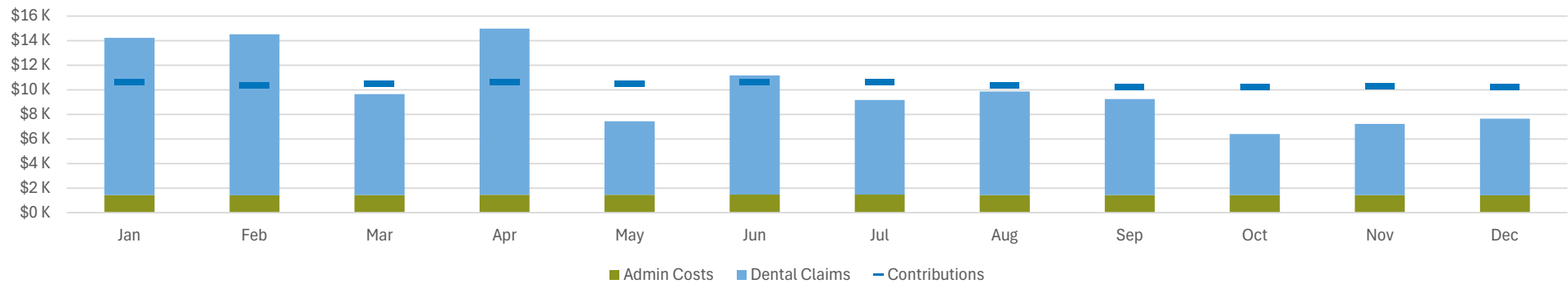
	A	B	C	D	E	F	G	H		
Month	Vision Subs	Vision Members	Admin Costs	Paid Claims	Claims & Admin	Contributions	Estimated EE Contr.	Employer Expense	Surplus or Deficit	Loss Ratio
					C + D			F - G	F - E	E / F
Jan 2026	472	-	\$ 1,430	\$ 10,348	\$ 11,778	\$ 10,285	\$ -	\$ 10,285	\$ (1,493)	114.5%
Feb 2026	473	-	\$ 1,433	\$ 11,374	\$ 12,807	\$ 10,278	\$ -	\$ 10,278	\$ (2,529)	124.6%
Mar 2026	469	-	\$ 1,421	\$ 14,766	\$ 16,187	\$ 10,205	\$ -	\$ 10,205	\$ (5,982)	158.6%
Apr 2026	467	-	\$ 1,415	\$ 10,193	\$ 11,608	\$ 10,158	\$ -	\$ 10,158	\$ (1,450)	114.3%
May 2026	474	-	\$ 1,436	\$ 11,778	\$ 13,214	\$ 10,299	\$ -	\$ 10,299	\$ (2,915)	128.3%
Jun 2026	471	-	\$ 1,427	\$ 6,852	\$ 8,279	\$ 10,290	\$ -	\$ 10,290	\$ 2,012	80.5%
Jul 2026										
Aug 2026										
Sep 2026										
Oct 2026										
Nov 2026										
Dec 2026										
Total	2,826	-	\$ 8,563	\$ 65,310	\$ 73,873	\$ 61,515	\$ -	\$ 61,515	\$ (12,357)	120.1%
Monthly Avg	236	-	\$ 714	\$ 5,443	\$ 6,156	\$ 5,126	\$ -	\$ 5,126	\$ (1,030)	120.1%
CPY PEPM	236	-	\$ 3.03	\$ 23.11	\$ 26.14	\$ 21.77	\$ -	\$ 21.77	\$ (4.37)	120.1%
PPY PEPM	476		\$ 3.03	\$ 18.24	\$ 21.27	\$ 21.90		\$ 21.90	\$ 0.63	97.1%
% Change	-50.4%		0.0%	26.7%	22.9%	-0.6%		-0.6%	-788.8%	23.0%

Percent of Total Cost	11.59%	88.41%	100.00%
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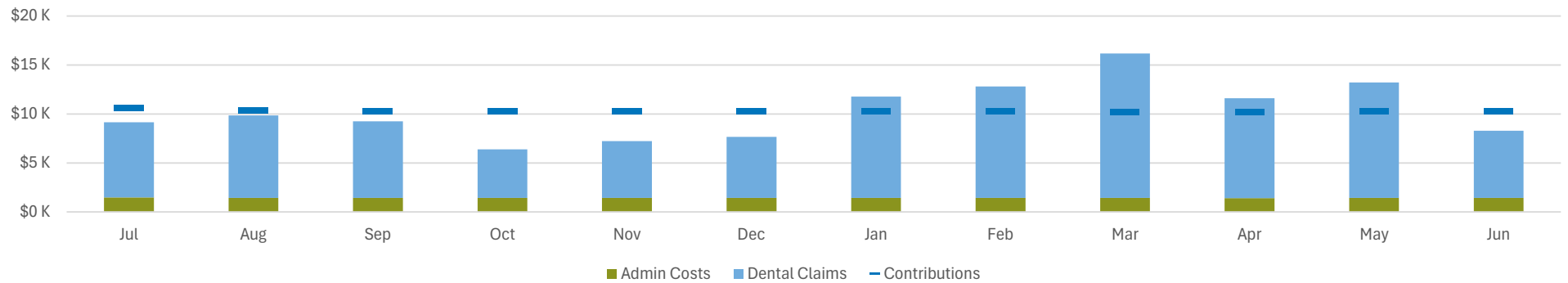
	A	B	C	D	E	F	G	H		
Month	Vision Subs	Vision Members	Admin Costs	Paid Claims	Claims & Admin	Contributions	Estimated EE Contr.	Employer Expense	Surplus or Deficit	Loss Ratio
					C + D			F - G	F - E	E / F
Jan 2025	476	-	\$ 1,442	\$ 12,780	\$ 14,222	\$ 10,586	\$ -	\$ 10,586	\$ (3,636)	134.3%
Feb 2025	468	-	\$ 1,418	\$ 13,107	\$ 14,525	\$ 10,375	\$ -	\$ 10,375	\$ (4,150)	140.0%
Mar 2025	474	-	\$ 1,436	\$ 8,205	\$ 9,641	\$ 10,481	\$ -	\$ 10,481	\$ 840	92.0%
Apr 2025	481	-	\$ 1,457	\$ 13,515	\$ 14,972	\$ 10,590	\$ -	\$ 10,590	\$ (4,382)	141.4%
May 2025	479	-	\$ 1,451	\$ 5,980	\$ 7,432	\$ 10,524	\$ -	\$ 10,524	\$ 3,093	70.6%
Jun 2025	485	-	\$ 1,470	\$ 9,696	\$ 11,166	\$ 10,591	\$ -	\$ 10,591	\$ (574)	105.4%
Jul 2025	485	-	\$ 1,470	\$ 7,691	\$ 9,161	\$ 10,591	\$ -	\$ 10,591	\$ 1,430	86.5%
Aug 2025	476	-	\$ 1,442	\$ 8,415	\$ 9,857	\$ 10,365	\$ -	\$ 10,365	\$ 508	95.1%
Sep 2025	472	-	\$ 1,430	\$ 7,818	\$ 9,248	\$ 10,242	\$ -	\$ 10,242	\$ 994	90.3%
Oct 2025	473	-	\$ 1,433	\$ 4,957	\$ 6,390	\$ 10,249	\$ -	\$ 10,249	\$ 3,859	62.3%
Nov 2025	472	-	\$ 1,431	\$ 5,792	\$ 7,223	\$ 10,287	\$ -	\$ 10,287	\$ 3,064	70.2%
Dec 2025	469	-	\$ 1,421	\$ 6,229	\$ 7,650	\$ 10,227	\$ -	\$ 10,227	\$ 2,577	74.8%
Total	5,710	-	\$ 17,302	\$ 104,186	\$ 121,488	\$ 125,111	\$ -	\$ 125,111	\$ 3,623	97.1%
Monthly Avg	476		\$ 1,442	\$ 8,682	\$ 10,124	\$ 10,426		\$ 10,426	\$ 302	97.1%
PPY PEPM	476		\$ 3.03	\$ 18.24	\$ 21.27	\$ 21.90		\$ 21.90	\$ 0.63	97.1%

Percent of Total Cost 14.24% 85.76% 100.00%



	A	B	C	D	E	F	G	H		
Month	Vision Subs	Vision Members	Admin Costs	Paid Claims	Claims & Admin	Contributions	Estimated EE Contr.	Employer Expense	Surplus or Deficit	Loss Ratio
					C + D			F - G	F - E	E / F
Jul 2025	485	-	\$ 1,470	\$ 7,691	\$ 9,161	\$ 10,591	\$ -	\$ 10,591	\$ 1,430	86.5%
Aug 2025	476	-	\$ 1,442	\$ 8,415	\$ 9,857	\$ 10,365	\$ -	\$ 10,365	\$ 508	95.1%
Sep 2025	472	-	\$ 1,430	\$ 7,818	\$ 9,248	\$ 10,242	\$ -	\$ 10,242	\$ 994	90.3%
Oct 2025	473	-	\$ 1,433	\$ 4,957	\$ 6,390	\$ 10,249	\$ -	\$ 10,249	\$ 3,859	62.3%
Nov 2025	472	-	\$ 1,431	\$ 5,792	\$ 7,223	\$ 10,287	\$ -	\$ 10,287	\$ 3,064	70.2%
Dec 2025	469	-	\$ 1,421	\$ 6,229	\$ 7,650	\$ 10,227	\$ -	\$ 10,227	\$ 2,577	74.8%
Jan 2026	472	-	\$ 1,430	\$ 10,348	\$ 11,778	\$ 10,285	\$ -	\$ 10,285	\$ (1,493)	114.5%
Feb 2026	473	-	\$ 1,433	\$ 11,374	\$ 12,807	\$ 10,278	\$ -	\$ 10,278	\$ (2,529)	124.6%
Mar 2026	469	-	\$ 1,421	\$ 14,766	\$ 16,187	\$ 10,205	\$ -	\$ 10,205	\$ (5,982)	158.6%
Apr 2026	467	-	\$ 1,415	\$ 10,193	\$ 11,608	\$ 10,158	\$ -	\$ 10,158	\$ (1,450)	114.3%
May 2026	474	-	\$ 1,436	\$ 11,778	\$ 13,214	\$ 10,299	\$ -	\$ 10,299	\$ (2,915)	128.3%
Jun 2026	471	-	\$ 1,427	\$ 6,852	\$ 8,279	\$ 10,290	\$ -	\$ 10,290	\$ 2,012	80.5%
Total	5,673	-	\$ 17,190	\$ 106,212	\$ 123,402	\$ 123,477	\$ -	\$ 123,477	\$ 75	99.9%
Monthly Avg	473		\$ 1,432	\$ 8,851	\$ 10,284	\$ 10,290		\$ 10,290	\$ 6	99.9%
CR12 PEPM	473		\$ 3.03	\$ 18.72	\$ 21.75	\$ 21.77	\$ -	\$ 21.77	\$ 0.01	99.9%
PR12 PEPM	478	-	\$ 3.03	\$ 17.01	\$ 20.04	\$ 22.06	\$ -	\$ 22.06	\$ (2.02)	90.8%
% Change	-1.1%		0.0%	10.1%	8.5%	-1.3%		-1.3%	-100.5%	9.1%

Percent of Total Cost	13.93%	86.07%	100.00%
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Insurance | Risk Management | Consulting

Utilization Report

PREPARED EXCLUSIVELY FOR

City of Meridian

Current Plan Year: 1 Jan 2026 - 30 Jun 2026

Current Rolling 12 Months: 1 Jul 2025 - 30 Jun 2026

Experience reported on a paid month basis

PRESENTED BY

Scott Howell Area Vice President / Benefits Consultant

Laurie Churella Sr Client Manager

Tyler Heasley Sr Financial Benefits Consultant

Utilization, claims experience, plan design changes, health care trends, and other variables can affect future health care costs. This report is for illustrative purposes only; is based on data provided by a third party; is not a guarantee of outcomes; and does not amend, extend, or alter the coverage provided by insurance policies and contracts. For more details or specific information, please see your policy or contact Gallagher.

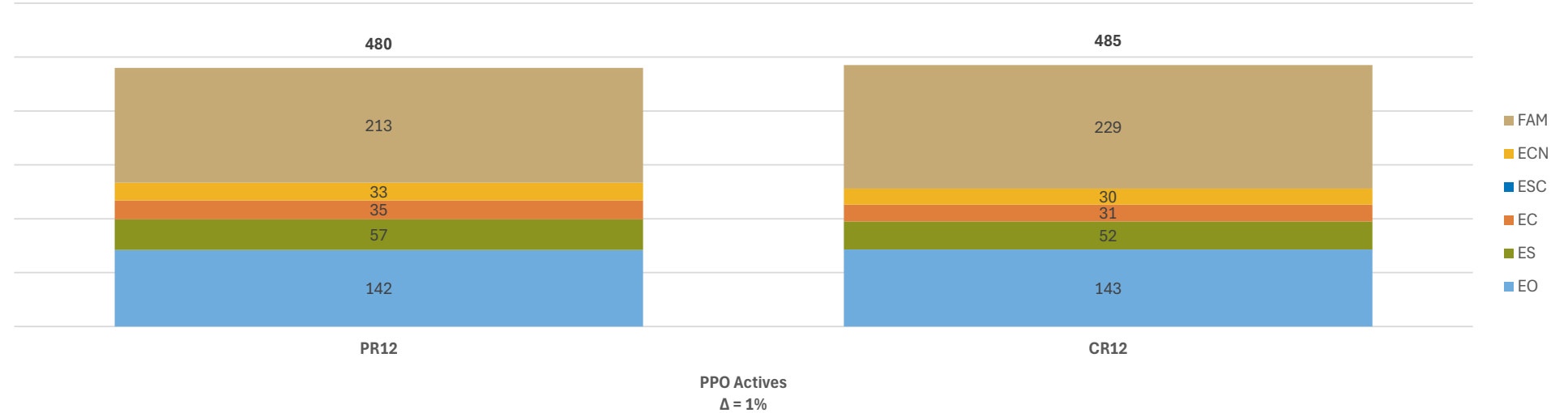
Claims Category	Current Rolling 12			Prior Rolling 12			Paid PMPM % Change	TPA / Carrier Norm		CR12 vs Norm % Variance
	Total Paid	Paid PMPM	% of Total	Total Paid	Paid PMPM	% of Total		Paid PMPM	% of Total	
Outpatient	\$ 3,201,541	\$ 198.77	35.7%	\$ 2,626,565	\$ 158.16	33.5%	25.7%	\$ 201.04	35.4%	-1.1%
Pharmacy	\$ 2,177,004	\$ 135.16	24.3%	\$ 1,882,088	\$ 113.33	24.0%	19.3%	\$ 143.94	25.3%	-6.1%
Professional	\$ 2,113,952	\$ 131.24	23.6%	\$ 1,595,415	\$ 96.07	20.3%	36.6%	\$ 96.64	17.0%	35.8%
Inpatient	\$ 1,463,996	\$ 90.89	16.3%	\$ 1,740,769	\$ 104.82	22.2%	-13.3%	\$ 126.80	22.3%	-28.3%
Total	\$ 8,956,493	\$ 556.06	100.0%	\$ 7,844,838	\$ 472.38	100.0%	17.7%	\$ 568.42	100.0%	-2.2%

Type of Medical Service	Current Rolling 12			Prior Rolling 12			Paid PMPM % Change
	Total Paid	Paid PMPM	% of Total	Total Paid	Paid PMPM	% of Total	
Outpatient & Ambulatory Services	\$ 3,011,095	\$ 186.94	44.4%	\$ 2,508,822	\$ 151.07	41.1%	24%
Professional Services	\$ 1,955,478	\$ 121.41	28.8%	\$ 1,626,178	\$ 97.92	26.7%	24%
Hospital & Inpatient Services	\$ 1,260,691	\$ 78.27	18.6%	\$ 1,659,166	\$ 99.91	27.2%	-22%
Home-Based Services	\$ 202,187	\$ 12.55	3.0%	\$ 79,911	\$ 4.81	1.3%	161%
Telehealth & Remote Services	\$ 138,752	\$ 8.61	2.0%	\$ 88,227	\$ 5.31	1.4%	62%
Urgent & Walk-in Care	\$ 65,313	\$ 4.05	1.0%	\$ 49,388	\$ 2.97	0.8%	36%
Laboratory & Diagnostic Services	\$ 52,750	\$ 3.27	0.8%	\$ 42,301	\$ 2.55	0.7%	28%
Emergency Care & Injury	\$ 47,918	\$ 2.97	0.7%	\$ 31,287	\$ 1.88	0.5%	58%
Transportation & Mobile Services	\$ 39,076	\$ 2.43	0.6%	\$ 9,994	\$ 0.60	0.2%	305%
Other Services	\$ 2,803	\$ 0.17	0.0%	\$ 3,231	\$ 0.19	0.1%	-11%
Health Influences & External Factors	\$ 1,452	\$ 0.09	0.0%	\$ 247	\$ 0.01	0.0%	800%
Mental Health & Chemical Dependency	\$ 1,118	\$ 0.07	0.0%	\$ 1,388	\$ 0.08	0.0%	-13%
Preventive & Routine Care	\$ 855	\$ 0.05	0.0%	\$ 181	\$ 0.01	0.0%	400%
Therapy & Rehabilitation	\$ -	\$ -	0.0%	\$ 304	\$ 0.02	0.0%	-100%
Pharmacy & Medication Services	\$ -	\$ -	0.0%	\$ 285	\$ 0.02	0.0%	-100%
Total Medical	\$ 6,779,489	\$ 420.90	100.0%	\$ 6,100,911	\$ 367.37	100.0%	15%

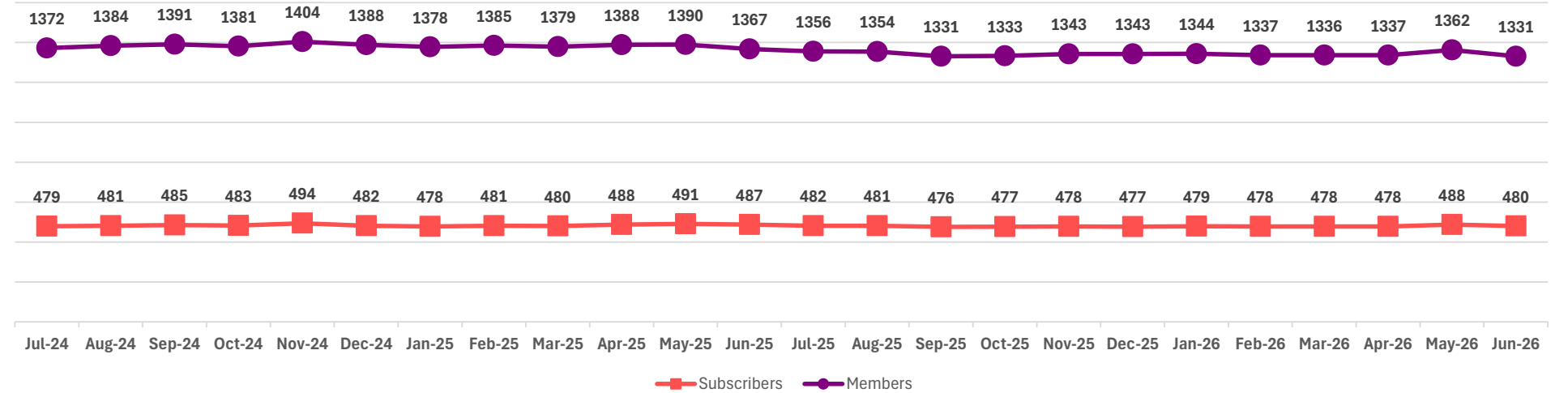
#	Drug Name	Typical Indication	Tier	Prescriptions		Plan Paid		Plan Cost Per Script		Member Cost Per Script	
				CR12	Variance	CR12	Variance	CR12	Variance	CR12	Variance
1	AYVAKIT	Gastrointestinal stromal tumor treatment		19	N/A	\$ 382,781	N/A	\$ 20,146	N/A	\$ 9,498	N/A
2	DUPIXENT	Atopic dermatitis and asthma		74	155% ▲	\$ 229,794	137% ▲	\$ 3,105	-7% ▼	\$ 1,103	-22% ▼
3	MOUNJARO	Type 2 diabetes		161	79% ▲	\$ 197,091	98% ▲	\$ 1,224	10% ▲	\$ 36	9% ▲
4	HUMATROPE	Growth hormone therapy		24	200% ▲	\$ 138,937	207% ▲	\$ 5,789	2% ▲	\$ 1,777	-2% ▼
5	COSENTYX	Psoriasis treatment		34	70% ▲	\$ 125,638	59% ▲	\$ 3,695	-7% ▼	\$ 1,732	-36% ▼
6	CIMZIA	Rheumatoid arthritis		38	23% ▲	\$ 112,438	26% ▲	\$ 2,959	3% ▲	\$ 1,475	-8% ▼
7	SKYRIZI	Psoriasis treatment		8	33% ▲	\$ 85,959	42% ▲	\$ 10,745	7% ▲	\$ 3,317	3% ▲
8	TREMFYA	Psoriasis		11	N/A	\$ 82,036	N/A	\$ 7,458	N/A	\$ 1,636	N/A
9	OZEMPIC	Type 2 diabetes		50	-4% ▼	\$ 60,834	8% ▲	\$ 1,217	13% ▲	\$ 40	16% ▲
10	BIMZELX	Plaque psoriasis treatment		3	N/A	\$ 47,084	N/A	\$ 15,695	N/A	\$ 9,313	N/A
11	FARXIGA	Type 2 diabetes		48	14% ▲	\$ 37,588	-2% ▼	\$ 783	-14% ▼	\$ 52	8% ▲
12	EMGALITY	Migraine prevention		52	16% ▲	\$ 34,805	18% ▲	\$ 669	2% ▲	\$ 43	-4% ▼
13	Dovato	HIV-1 infection treatment		9	50% ▲	\$ 32,295	15% ▲	\$ 3,588	-24% ▼	\$ 37	-27% ▼
14	SIMPONI	Rheumatoid arthritis		10	N/A	\$ 31,112	N/A	\$ 3,111	N/A	\$ 1,428	N/A
15	VRAYLAR	Schizophrenia, bipolar disorder		9	50% ▲	\$ 29,993	169% ▲	\$ 3,333	79% ▲	\$ 70	75% ▲
16	UBRELVY	Migraine treatment		20	186% ▲	\$ 24,568	164% ▲	\$ 1,228	-8% ▼	\$ 30	0% -
17	ELIQUIS	Blood clot prevention		30	100% ▲	\$ 20,756	58% ▲	\$ 692	-21% ▼	\$ 50	9% ▲
18	ZEJULA	Cancer treatment		3	-73% ▼	\$ 20,690	-83% ▼	\$ 6,897	-38% ▼	\$ 1,868	-59% ▼
19	LISDEXAMFETAMINE	ADHD treatment		165	96% ▲	\$ 20,170	12% ▲	\$ 122	-43% ▼	\$ 10	-4% ▼
20	REXULTI	Schizophrenia and depression		14	600% ▲	\$ 19,693	600% ▲	\$ 1,407	0% ▼	\$ 45	0% -
21	ESTRADIOL	Menopause symptoms		239	65% ▲	\$ 16,304	82% ▲	\$ 68	10% ▲	\$ 19	-8% ▼
22	QULIPTA	Migraine prevention		6	-54% ▼	\$ 14,194	23% ▲	\$ 2,366	167% ▲	\$ 70	133% ▲
23	YESINTEK	Psoriasis, arthritis, bowel disease		8	N/A	\$ 13,625	N/A	\$ 1,703	N/A	\$ 661	N/A
24	JARDIANCE	Type 2 diabetes		18	157% ▲	\$ 12,045	66% ▲	\$ 669	-35% ▼	\$ 50	-10% ▼
25	HADLIMA	Autoimmune inflammatory conditions		17	N/A	\$ 11,736	N/A	\$ 690	N/A	\$ 288	N/A
Total				1,070	73% ▲	\$ 1,802,166	118% ▲	\$ 1,684	26% ▲	\$ 510	
Top Drugs as % of Total Rx Spend						83%					

#	Drug Name	Typical Indication	Tier	Prescriptions		Plan Paid		Plan Cost Per Script		Member Cost Per Script	
				CR12	Variance	CR12	Variance	CR12	Variance	CR12	Variance
1	AMOXICILLIN	Bacterial infections		272	N/A	\$ 235	93% ▲	\$ 1	N/A	\$ 5	N/A
2	DEXTR-/AMPHETAMINE	ADHD, narcolepsy		267	821% ▲	\$ 5,087	-13% ▼	\$ 19	-91% ▼	\$ 10	-84% ▼
3	ESTRADIOL	Menopause symptoms		239	166% ▲	\$ 16,304	82% ▲	\$ 68	-32% ▼	\$ 19	-43% ▼
4	PROGESTERONE	Hormone replacement		216	2600% ▲	\$ 3,227	24% ▲	\$ 15	-95% ▼	\$ 24	-94% ▼
5	LEVOTHYROXINE	Hypothyroidism treatment		193	865% ▲	\$ 3,278	233% ▲	\$ 17	-65% ▼	\$ 18	-87% ▼
6	LISINAPRIL	High blood pressure		183	490% ▲	\$ 2,205	61% ▲	\$ 12	-73% ▼	\$ 13	-76% ▼
7	OMEPRAZOLE	GERD, ulcers		175	2817% ▲	\$ 31	445% ▲	\$ 0	-81% ▼	\$ 6	-96% ▼
8	LOSARTAN	High blood pressure		167	N/A	\$ 4,864	8% ▲	\$ 29	N/A	\$ 14	N/A
9	LISDEXAMFETAMINE	ADHD treatment		165	217% ▲	\$ 20,170	12% ▲	\$ 122	-65% ▼	\$ 10	-40% ▼
10	ATORVASTATIN	High cholesterol		162	N/A	\$ 10,814	11% ▲	\$ 67	N/A	\$ 6	N/A
11	MOUNJARO	Type 2 diabetes		161	283% ▲	\$ 197,091	98% ▲	\$ 1,224	-48% ▼	\$ 36	-49% ▼
12	ONDANSETRON	Nausea, vomiting		155	244% ▲	\$ 137	0% ▲	\$ 1	-71% ▼	\$ 5	-69% ▼
13	TESTOSTERONE	Hormone replacement		148	2367% ▲	\$ 9,810	36% ▲	\$ 66	-95% ▼	\$ 19	-94% ▼
14	ESCITALOPRAM	Depression, anxiety		135	N/A	\$ 23	N/A	\$ 0	N/A	\$ 8	N/A
15	FLUTICASONE	Allergies, asthma		126	2000% ▲	\$ 10,319	8% ▲	\$ 82	-95% ▼	\$ 16	-93% ▼
16	FLUOXETINE	Depression, OCD		124	1671% ▲	\$ 143	-34% ▼	\$ 1	-96% ▼	\$ 6	-93% ▼
17	SERTRALINE	Depression, OCD		124	727% ▲	\$ 39	N/A	\$ 0	N/A	\$ 6	-84% ▼
18	HYDROCODONE	Pain management		116	955% ▲	\$ 226	-18% ▼	\$ 2	-92% ▼	\$ 5	-88% ▼
19	METFORMIN	Type 2 diabetes		112	33% ▲	\$ 329	158% ▲	\$ 3	93% ▲	\$ 6	-3% ▼
20	SPIRONOLACTONE	High blood pressure		104	5100% ▲	\$ 36	-63% ▼	\$ 0	-99% ▼	\$ 10	-98% ▼
21	TRAZODONE	Depression treatment		102	-30% ▼	\$ 12	297% ▲	\$ 0	465% ▲	\$ 5	41% ▲
22	ALBUTEROL	Asthma, bronchospasm		102	685% ▲	\$ 1,215	-15% ▼	\$ 12	-89% ▼	\$ 11	-87% ▼
23	METHYLPHENIDATE	ADHD treatment		96	N/A	\$ 6,158	16% ▲	\$ 64	N/A	\$ 11	N/A
24	BUPROPION	Depression, smoking cessation		95	1257% ▲	\$ 3,602	13% ▲	\$ 38	-92% ▼	\$ 17	-93% ▼
25	ROSUVASTATIN	High cholesterol		89	N/A	\$ 5,368	15% ▲	\$ 60	N/A	\$ 9	N/A
Total				3,828	518.4% ▲	\$ 300,720	63.4% ▲	\$ 79	-73.6% ▼	\$ 12	
Top Drugs as % of Total Rx Spend						14%					

SUBSCRIBERS BY PLAN - Current 12 Months vs. Prior 12 Months



SUBSCRIBERS and MEMBERS - Recent 24 Months



EO = Employee Only || ES = Employee + Spouse || EC = Employee + Child || ESC = Employee + Spouse + Child || ECN = Employee + Children || FAM = Employee + Spouse + Children
Contract size (# of members per employee) as of Jun 2026 is 2.77