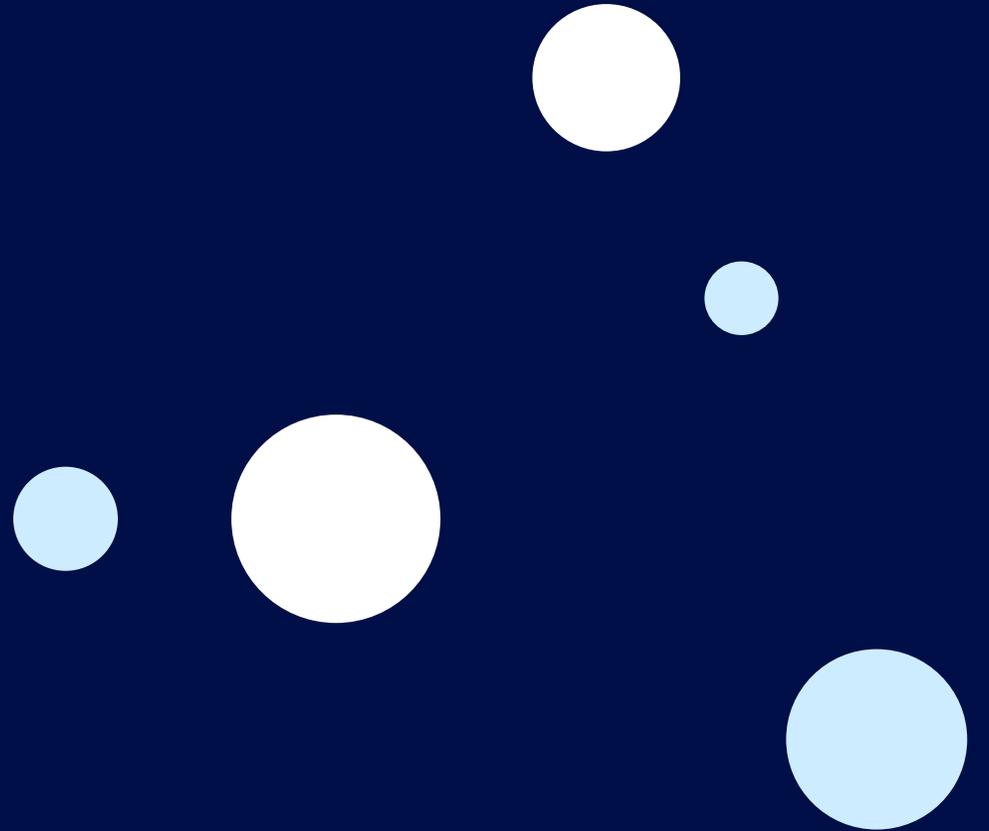


# experience

January 2025–November 2025 for Medical/Rx

January 2025–December 2025 for Dental & Vision

Clackamas County - POA

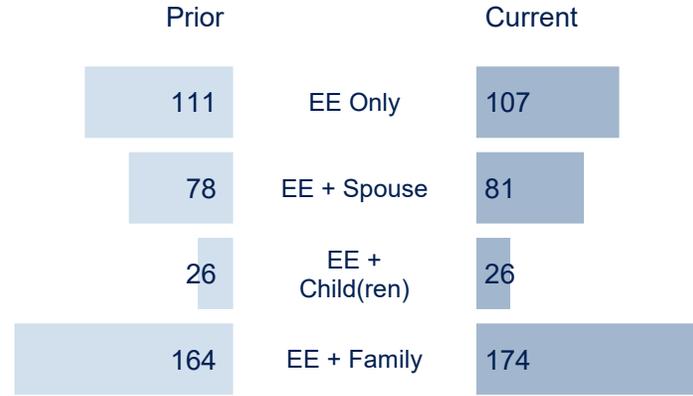




Total medical & pharmacy



### Average enrollment



### Gross plan cost PEPM

**+16.4%**  
\$2,119  
prior YTD  
\$1,821

### Gross paid claims

**+21.8%**  
\$8.7m  
prior YTD  
\$7.1m

### Gross budget PEPM

**+12.1%**  
\$2,016  
prior YTD  
\$1,797

### Adjusted paid claims

**+20.8%**  
\$8.1m  
prior YTD  
\$6.7m

### Gross plan cost vs gross budget\*

● budget ● actual ● under ● over



### Employees

**+2.1%**  
388  
prior YTD  
380

### Fixed costs

**+3.8%**  
\$0.9m  
prior YTD  
\$0.9m

### PEPM claims\*

● most recent ● prior ● lowest month ● highest month



### Gross plan cost

**+18.8%**  
\$9.0m  
prior YTD  
\$7.6m

### Gross budget

**+14.5%**  
\$8.6m  
prior YTD  
\$7.5m

\* Includes claims adjustments with the exception of Other Adjustments

# Total medical & pharmacy — YTD Nov 2025 — summary (cost vs budget)

Period	Enrollment	Claims				Total			Loss Ratio		Plan Cost	
		Month	EEs	Gross Paid Claims	Stop Loss Reimbrs	Rx Rebates	Adjusted Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Cumulative
<b>Prior Period</b>												
Jan	2024	368	\$420,269	\$0	\$0	\$420,269	\$77,902	\$498,171	\$656,218	75.9%	75.9%	\$1,353.73
Feb	2024	372	\$641,174	\$0	(\$77,715)	\$563,459	\$78,749	\$642,208	\$666,317	96.4%	86.2%	\$1,726.37
Mar	2024	372	\$801,905	\$0	\$0	\$801,905	\$78,749	\$880,654	\$667,233	132.0%	101.6%	\$2,367.35
Apr	2024	379	\$510,984	\$0	\$0	\$510,984	\$80,231	\$591,215	\$678,546	87.1%	97.9%	\$1,559.93
May	2024	380	\$726,608	\$0	(\$106,508)	\$620,100	\$80,442	\$700,542	\$683,300	102.5%	98.8%	\$1,843.53
Jun	2024	382	\$586,854	\$0	\$0	\$586,854	\$80,866	\$667,720	\$686,907	97.2%	98.6%	\$1,747.96
Jul	2024	381	\$454,294	\$0	\$0	\$454,294	\$80,654	\$534,948	\$686,737	77.9%	95.6%	\$1,404.06
Aug	2024	384	\$774,459	\$0	(\$104,529)	\$669,930	\$81,289	\$751,219	\$691,619	108.6%	97.2%	\$1,956.30
Sep	2024	385	\$571,509	\$0	\$0	\$571,509	\$81,501	\$653,010	\$695,700	93.9%	96.8%	\$1,696.13
Oct	2024	387	\$772,067	\$0	\$0	\$772,067	\$81,924	\$853,991	\$698,169	122.3%	99.5%	\$2,206.70
Nov	2024	389	\$889,614	\$0	(\$137,528)	\$752,086	\$82,347	\$834,433	\$699,945	119.2%	101.3%	\$2,145.07
Dec	2024	391	\$412,229	\$0	\$0	\$412,229	\$82,771	\$495,000	\$704,190	70.3%	98.6%	\$1,265.98
<b>Total</b>		<b>4,570</b>	<b>\$7,561,966</b>	<b>\$0</b>	<b>(\$426,280)</b>	<b>\$7,135,686</b>	<b>\$967,423</b>	<b>\$8,103,109</b>	<b>\$8,214,881</b>	<b>98.6%</b>	<b>98.6%</b>	<b>\$1,773.11</b>
Average / PEPM		381	\$1,654.70	\$0.00	(\$93.28)	\$1,561.42	\$211.69	\$1,773.11	\$1,797.57			
Total Thru Nov		4,179	\$7,149,737	\$0	(\$426,280)	\$6,723,457	\$884,653	\$7,608,109	\$7,510,691	101.3%	101.3%	\$1,820.56
<b>Current Period</b>												
Jan	2025	395	\$1,150,620	\$0	\$0	\$1,150,620	\$85,047	\$1,235,667	\$795,124	155.4%	155.4%	\$3,128.27
Feb	2025	396	\$507,130	\$0	(\$121,658)	\$385,472	\$85,263	\$470,735	\$795,128	59.2%	107.3%	\$1,188.72
Mar	2025	393	\$725,547	\$0	\$0	\$725,547	\$84,617	\$810,164	\$791,699	102.3%	105.7%	\$2,061.49
Apr	2025	389	\$667,985	\$0	\$0	\$667,985	\$83,756	\$751,741	\$784,841	95.8%	103.2%	\$1,932.50
May	2025	389	\$822,728	\$0	(\$98,698)	\$724,030	\$83,756	\$807,785	\$780,983	103.4%	103.3%	\$2,076.57
Jun	2025	388	\$979,423	\$0	\$0	\$979,423	\$83,540	\$1,062,963	\$780,029	136.3%	108.7%	\$2,739.60
Jul	2025	386	\$561,782	\$0	\$0	\$561,782	\$83,110	\$644,891	\$776,292	83.1%	105.1%	\$1,670.70
Aug	2025	384	\$690,459	\$0	(\$106,572)	\$583,887	\$82,679	\$666,566	\$772,621	86.3%	102.8%	\$1,735.85
Sep	2025	382	\$567,583	(\$49,322)	\$0	\$518,261	\$82,248	\$600,509	\$771,678	77.8%	100.0%	\$1,572.01
Oct	2025	382	\$1,048,549	(\$44,449)	\$0	\$1,004,100	\$82,248	\$1,086,349	\$774,523	140.3%	104.0%	\$2,843.85
Nov	2025	381	\$988,180	(\$63,902)	(\$106,283)	\$817,995	\$82,033	\$900,028	\$773,634	116.3%	105.1%	\$2,362.28
Dec	2025											
<b>Total Thru Nov</b>		<b>4,265</b>	<b>\$8,709,986</b>	<b>(\$157,673)</b>	<b>(\$433,210)</b>	<b>\$8,119,102</b>	<b>\$918,297</b>	<b>\$9,037,399</b>	<b>\$8,596,553</b>	<b>105.1%</b>	<b>105.1%</b>	<b>\$2,118.97</b>
Average / PEPM		388	\$2,042.20	(\$36.97)	(\$101.57)	\$1,903.66	\$215.31	\$2,118.97	\$2,015.60			
<b>Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments</b>												
Prior Rolling 12		4,536	\$8,163,722	(\$377,791)	(\$426,280)	\$7,359,651	\$956,206	\$8,315,857	\$8,066,866	103.1%	103.1%	\$1,833.30
Current Rolling 12		4,656	\$9,122,215	(\$157,673)	(\$433,210)	\$8,531,331	\$1,001,068	\$9,532,399	\$9,300,743	102.5%	102.5%	\$2,047.34
Change		120	\$958,493	\$220,118	(\$6,930)	\$1,171,680	\$44,862	\$1,216,542	\$1,233,877			\$214.03
% Change		2.6%	11.7%	-58.3%	1.6%	15.9%	4.7%	14.6%	15.3%	-0.6 pts	-0.6 pts	11.7%

Budget Summary

## Total medical & pharmacy — YTD Nov 2025 — fixed cost detail

	Period		Enrollment	Fixed Costs	Stop Loss	Total
	Month		EEs	Medical ASO	Specific	Fixed Costs
Fixed Costs Detail	<b>Prior Period</b>					
	Jan	2024	368	\$21,992	\$55,910	\$77,902
	Feb	2024	372	\$22,231	\$56,518	\$78,749
	Mar	2024	372	\$22,231	\$56,518	\$78,749
	Apr	2024	379	\$22,649	\$57,581	\$80,231
	May	2024	380	\$22,709	\$57,733	\$80,442
	Jun	2024	382	\$22,828	\$58,037	\$80,866
	Jul	2024	381	\$22,769	\$57,885	\$80,654
	Aug	2024	384	\$22,948	\$58,341	\$81,289
	Sep	2024	385	\$23,008	\$58,493	\$81,501
	Oct	2024	387	\$23,127	\$58,797	\$81,924
	Nov	2024	389	\$23,247	\$59,101	\$82,347
	Dec	2024	391	\$23,366	\$59,405	\$82,771
	<b>Total</b>		<b>4,570</b>	<b>\$273,103</b>	<b>\$694,320</b>	<b>\$967,423</b>
	Average / PEPM		381	\$59.76	\$151.93	\$211.69
	Total Thru Nov		4,179	\$249,737	\$634,915	\$884,653
	<b>Current Period</b>					
	Jan	2025	395	\$24,293	\$60,755	\$85,047
	Feb	2025	396	\$24,354	\$60,909	\$85,263
	Mar	2025	393	\$24,170	\$60,447	\$84,617
	Apr	2025	389	\$23,924	\$59,832	\$83,756
	May	2025	389	\$23,924	\$59,832	\$83,756
	Jun	2025	388	\$23,862	\$59,678	\$83,540
	Jul	2025	386	\$23,739	\$59,371	\$83,110
	Aug	2025	384	\$23,616	\$59,063	\$82,679
	Sep	2025	382	\$23,493	\$58,755	\$82,248
	Oct	2025	382	\$23,493	\$58,755	\$82,248
Nov	2025	381	\$23,432	\$58,602	\$82,033	
Dec	2025					
<b>Total Thru Nov</b>		<b>4,265</b>	<b>\$262,298</b>	<b>\$656,000</b>	<b>\$918,297</b>	
Average / PEPM		388	\$61.50	\$153.81	\$215.31	



Medical & pharmacy by plan

# POA – Active Personal Option — summary (cost vs budget)

Period	Enrollment	Claims			Total			Loss Ratio		Plan Cost	
		Month	EEs	Gross Paid Claims	Stop Loss Reimbrs	Adjusted Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Cumulative
<b>Prior Period</b>											
Jan	2024	77	\$26,814	\$0	\$26,814	\$16,300	\$43,114	\$139,824	30.8%	30.8%	\$559.92
Feb	2024	78	\$55,978	\$0	\$55,978	\$16,512	\$72,490	\$143,041	50.7%	40.9%	\$929.36
Mar	2024	78	\$133,676	\$0	\$133,676	\$16,512	\$150,188	\$143,041	105.0%	62.4%	\$1,925.48
Apr	2024	81	\$93,825	\$0	\$93,825	\$17,147	\$110,972	\$148,672	74.6%	65.6%	\$1,370.02
May	2024	81	\$118,415	\$0	\$118,415	\$17,147	\$135,562	\$147,867	91.7%	70.9%	\$1,673.60
Jun	2024	81	\$69,136	\$0	\$69,136	\$17,147	\$86,283	\$147,062	58.7%	68.8%	\$1,065.22
Jul	2024	81	\$58,903	\$0	\$58,903	\$17,147	\$76,050	\$148,671	51.2%	66.3%	\$938.89
Aug	2024	84	\$184,721	\$0	\$184,721	\$17,782	\$202,503	\$152,693	132.6%	74.9%	\$2,410.75
Sep	2024	87	\$58,082	\$0	\$58,082	\$18,417	\$76,499	\$158,325	48.3%	71.7%	\$879.30
Oct	2024	89	\$194,124	\$0	\$194,124	\$18,840	\$212,964	\$159,935	133.2%	78.3%	\$2,392.86
Nov	2024	90	\$97,400	\$0	\$97,400	\$19,052	\$116,452	\$159,131	73.2%	77.8%	\$1,293.91
Dec	2024	91	\$44,372	\$0	\$44,372	\$19,264	\$63,636	\$159,936	39.8%	74.5%	\$699.29
<b>Total</b>		<b>998</b>	<b>\$1,135,446</b>	<b>\$0</b>	<b>\$1,135,446</b>	<b>\$211,267</b>	<b>\$1,346,713</b>	<b>\$1,808,199</b>	<b>74.5%</b>	<b>74.5%</b>	<b>\$1,349.41</b>
Average / PEPM		83	\$1,137.72	\$0.00	\$1,137.72	\$211.69	\$1,349.41	\$1,811.82			
Total Thru Nov		907	\$1,091,074	\$0	\$1,091,074	\$192,003	\$1,283,077	\$1,648,263	77.8%	77.8%	\$1,414.64
<b>Current Period</b>											
Jan	2025	91	\$207,725	\$0	\$207,725	\$19,593	\$227,318	\$176,757	128.6%	128.6%	\$2,498.00
Feb	2025	91	\$63,238	\$0	\$63,238	\$19,593	\$82,831	\$176,757	46.9%	87.7%	\$910.23
Mar	2025	90	\$90,064	\$0	\$90,064	\$19,378	\$109,442	\$174,979	62.5%	79.4%	\$1,216.02
Apr	2025	87	\$106,270	\$0	\$106,270	\$18,732	\$125,002	\$166,985	74.9%	78.3%	\$1,436.80
May	2025	85	\$175,662	\$0	\$175,662	\$18,301	\$193,963	\$164,321	118.0%	85.9%	\$2,281.92
Jun	2025	85	\$437,765	\$0	\$437,765	\$18,301	\$456,066	\$163,434	279.1%	116.7%	\$5,365.49
Jul	2025	85	\$72,347	\$0	\$72,347	\$18,301	\$90,648	\$163,434	55.5%	108.3%	\$1,066.45
Aug	2025	85	\$153,732	\$0	\$153,732	\$18,301	\$172,033	\$164,323	104.7%	107.9%	\$2,023.92
Sep	2025	85	\$110,304	\$0	\$110,304	\$18,301	\$128,605	\$164,146	78.3%	104.7%	\$1,513.00
Oct	2025	85	\$255,592	\$0	\$255,592	\$18,301	\$273,893	\$164,146	166.9%	110.7%	\$3,222.27
Nov	2025	85	\$202,796	\$0	\$202,796	\$18,301	\$221,097	\$164,146	134.7%	112.9%	\$2,601.15
Dec	2025										
<b>Total Thru Nov</b>		<b>954</b>	<b>\$1,875,495</b>	<b>\$0</b>	<b>\$1,875,495</b>	<b>\$205,406</b>	<b>\$2,080,901</b>	<b>\$1,843,427</b>	<b>112.9%</b>	<b>112.9%</b>	<b>\$2,181.24</b>
Average / PEPM		87	\$1,965.93	\$0.00	\$1,965.93	\$215.31	\$2,181.24	\$1,932.31			
<b>Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments</b>											
Prior Rolling 12		983	\$1,172,492	\$0	\$1,172,492	\$207,236	\$1,379,728	\$1,768,478	78.0%	78.0%	\$1,403.59
Current Rolling 12		1,045	\$1,919,867	\$0	\$1,919,867	\$224,670	\$2,144,537	\$2,003,363	107.0%	107.0%	\$2,052.19
Change		62	\$747,375	\$0	\$747,375	\$17,434	\$764,809	\$234,885			\$648.60
% Change		6.3%	63.7%	0.0%	63.7%	8.4%	55.4%	13.3%	29.0 pts	29.0 pts	46.2%

Budget Summary

## POA – Active Personal Option — fixed cost detail

	Period		Enrollment	Fixed Costs	Stop Loss	Total
	Month		EEs	Medical ASO	Specific	Fixed Costs
Fixed Costs Detail	<b>Prior Period</b>					
	Jan	2024	77	\$4,602	\$11,699	\$16,300
	Feb	2024	78	\$4,661	\$11,851	\$16,512
	Mar	2024	78	\$4,661	\$11,851	\$16,512
	Apr	2024	81	\$4,841	\$12,306	\$17,147
	May	2024	81	\$4,841	\$12,306	\$17,147
	Jun	2024	81	\$4,841	\$12,306	\$17,147
	Jul	2024	81	\$4,841	\$12,306	\$17,147
	Aug	2024	84	\$5,020	\$12,762	\$17,782
	Sep	2024	87	\$5,199	\$13,218	\$18,417
	Oct	2024	89	\$5,319	\$13,522	\$18,840
	Nov	2024	90	\$5,378	\$13,674	\$19,052
	Dec	2024	91	\$5,438	\$13,826	\$19,264
	<b>Total</b>		<b>998</b>	<b>\$59,640</b>	<b>\$151,626</b>	<b>\$211,267</b>
	Average / PEPM		83	\$59.76	\$151.93	\$211.69
	Total Thru Nov		907	\$54,202	\$137,801	\$192,003
	<b>Current Period</b>					
	Jan	2025	91	\$5,597	\$13,997	\$19,593
	Feb	2025	91	\$5,597	\$13,997	\$19,593
	Mar	2025	90	\$5,535	\$13,843	\$19,378
	Apr	2025	87	\$5,351	\$13,381	\$18,732
	May	2025	85	\$5,228	\$13,074	\$18,301
	Jun	2025	85	\$5,228	\$13,074	\$18,301
	Jul	2025	85	\$5,228	\$13,074	\$18,301
	Aug	2025	85	\$5,228	\$13,074	\$18,301
Sep	2025	85	\$5,228	\$13,074	\$18,301	
Oct	2025	85	\$5,228	\$13,074	\$18,301	
Nov	2025	85	\$5,228	\$13,074	\$18,301	
Dec	2025					
<b>Total Thru Nov</b>		<b>954</b>	<b>\$58,671</b>	<b>\$146,735</b>	<b>\$205,406</b>	
Average / PEPM		87	\$61.50	\$153.81	\$215.31	

# POA – Active Open Option — summary (cost vs budget)

Period	Enrollment	Claims			Total			Loss Ratio		Plan Cost	
		Month	EEs	Gross Paid Claims	Stop Loss Reimbrs	Adjusted Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Cumulative
<b>Prior Period</b>											
Jan	2024	194	\$281,707	\$0	\$281,707	\$41,068	\$322,775	\$393,540	82.0%	82.0%	\$1,663.79
Feb	2024	198	\$392,650	\$0	\$392,650	\$41,915	\$434,565	\$402,142	108.1%	95.2%	\$2,194.77
Mar	2024	200	\$449,186	\$0	\$449,186	\$42,338	\$491,524	\$405,585	121.2%	104.0%	\$2,457.62
Apr	2024	203	\$241,117	\$0	\$241,117	\$42,973	\$284,090	\$410,405	69.2%	95.1%	\$1,399.46
May	2024	205	\$488,476	\$0	\$488,476	\$43,396	\$531,872	\$416,769	127.6%	101.8%	\$2,594.50
Jun	2024	208	\$417,093	\$0	\$417,093	\$44,032	\$461,125	\$422,790	109.1%	103.0%	\$2,216.94
Jul	2024	207	\$321,760	\$0	\$321,760	\$43,820	\$365,580	\$420,898	86.9%	100.7%	\$1,766.09
Aug	2024	207	\$449,666	\$0	\$449,666	\$43,820	\$493,486	\$421,758	117.0%	102.8%	\$2,383.99
Sep	2024	205	\$429,401	\$0	\$429,401	\$43,396	\$472,797	\$420,206	112.5%	103.9%	\$2,306.33
Oct	2024	205	\$454,394	\$0	\$454,394	\$43,396	\$497,790	\$421,066	118.2%	105.3%	\$2,428.25
Nov	2024	205	\$611,423	\$0	\$611,423	\$43,396	\$654,819	\$421,066	155.5%	110.0%	\$3,194.24
Dec	2024	207	\$267,707	\$0	\$267,707	\$43,820	\$311,527	\$425,368	73.2%	106.8%	\$1,504.96
<b>Total</b>		<b>2,444</b>	<b>\$4,804,580</b>	<b>\$0</b>	<b>\$4,804,580</b>	<b>\$517,370</b>	<b>\$5,321,950</b>	<b>\$4,981,592</b>	<b>106.8%</b>	<b>106.8%</b>	<b>\$2,177.56</b>
Average / PEPM		204	\$1,965.87	\$0.00	\$1,965.87	\$211.69	\$2,177.56	\$2,038.29			
Total Thru Nov		2,237	\$4,536,873	\$0	\$4,536,873	\$473,551	\$5,010,424	\$4,556,224	110.0%	110.0%	\$2,239.80
<b>Current Period</b>											
Jan	2025	211	\$582,099	\$0	\$582,099	\$45,430	\$627,529	\$483,432	129.8%	129.8%	\$2,974.07
Feb	2025	211	\$315,330	\$0	\$315,330	\$45,430	\$360,760	\$482,484	74.8%	102.3%	\$1,709.76
Mar	2025	209	\$504,933	\$0	\$504,933	\$45,000	\$549,933	\$479,823	114.6%	106.4%	\$2,631.26
Apr	2025	208	\$438,667	\$0	\$438,667	\$44,784	\$483,451	\$480,959	100.5%	104.9%	\$2,324.29
May	2025	209	\$468,893	\$0	\$468,893	\$45,000	\$513,893	\$478,876	107.3%	105.4%	\$2,458.82
Jun	2025	208	\$404,461	\$0	\$404,461	\$44,784	\$449,245	\$478,872	93.8%	103.5%	\$2,159.83
Jul	2025	207	\$405,512	\$0	\$405,512	\$44,569	\$450,081	\$476,023	94.6%	102.2%	\$2,174.31
Aug	2025	203	\$378,860	\$0	\$378,860	\$43,708	\$422,568	\$469,561	90.0%	100.7%	\$2,081.62
Sep	2025	202	\$323,722	(\$49,322)	\$274,400	\$43,493	\$317,892	\$470,695	67.5%	97.1%	\$1,573.72
Oct	2025	204	\$616,163	(\$44,449)	\$571,714	\$43,923	\$615,638	\$475,444	129.5%	100.3%	\$3,017.83
Nov	2025	203	\$533,327	(\$63,902)	\$469,425	\$43,708	\$513,133	\$474,492	108.1%	101.0%	\$2,527.75
Dec	2025										
<b>Total Thru Nov</b>		<b>2,275</b>	<b>\$4,971,967</b>	<b>(\$157,673)</b>	<b>\$4,814,294</b>	<b>\$489,830</b>	<b>\$5,304,124</b>	<b>\$5,250,661</b>	<b>101.0%</b>	<b>101.0%</b>	<b>\$2,331.48</b>
Average / PEPM		207	\$2,185.48	(\$69.31)	\$2,116.17	\$215.31	\$2,331.48	\$2,307.98			
<b>Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments</b>											
Prior Rolling 12		2,424	\$5,050,187	(\$23,578)	\$5,026,609	\$511,031	\$5,537,640	\$4,889,072	113.3%	113.3%	\$2,284.51
Current Rolling 12		2,482	\$5,239,674	(\$157,673)	\$5,082,001	\$533,650	\$5,615,651	\$5,676,029	98.9%	98.9%	\$2,262.55
Change		58	\$189,487	(\$134,095)	\$55,392	\$22,619	\$78,011	\$786,957			(\$21.95)
% Change		2.4%	3.8%	568.7%	1.1%	4.4%	1.4%	16.1%	-14.3 pts	-14.3 pts	-1.0%

Budget Summary

## POA – Active Open Option — fixed cost detail

	Period		Enrollment	Fixed Costs	Stop Loss	Total
	Month		EEs	Medical ASO	Specific	Fixed Costs
Fixed Costs Detail	<b>Prior Period</b>					
	Jan	2024	194	\$11,593	\$29,474	\$41,068
	Feb	2024	198	\$11,832	\$30,082	\$41,915
	Mar	2024	200	\$11,952	\$30,386	\$42,338
	Apr	2024	203	\$12,131	\$30,842	\$42,973
	May	2024	205	\$12,251	\$31,146	\$43,396
	Jun	2024	208	\$12,430	\$31,601	\$44,032
	Jul	2024	207	\$12,370	\$31,450	\$43,820
	Aug	2024	207	\$12,370	\$31,450	\$43,820
	Sep	2024	205	\$12,251	\$31,146	\$43,396
	Oct	2024	205	\$12,251	\$31,146	\$43,396
	Nov	2024	205	\$12,251	\$31,146	\$43,396
	Dec	2024	207	\$12,370	\$31,450	\$43,820
	<b>Total</b>		<b>2,444</b>	<b>\$146,053</b>	<b>\$371,317</b>	<b>\$517,370</b>
	Average / PEPM		204	\$59.76	\$151.93	\$211.69
	Total Thru Nov		2,237	\$133,683	\$339,867	\$473,551
	<b>Current Period</b>					
	Jan	2025	211	\$12,977	\$32,454	\$45,430
	Feb	2025	211	\$12,977	\$32,454	\$45,430
	Mar	2025	209	\$12,854	\$32,146	\$45,000
	Apr	2025	208	\$12,792	\$31,992	\$44,784
	May	2025	209	\$12,854	\$32,146	\$45,000
	Jun	2025	208	\$12,792	\$31,992	\$44,784
	Jul	2025	207	\$12,731	\$31,839	\$44,569
	Aug	2025	203	\$12,485	\$31,223	\$43,708
	Sep	2025	202	\$12,423	\$31,070	\$43,493
	Oct	2025	204	\$12,546	\$31,377	\$43,923
Nov	2025	203	\$12,485	\$31,223	\$43,708	
Dec	2025					
<b>Total Thru Nov</b>		<b>2,275</b>	<b>\$139,913</b>	<b>\$349,918</b>	<b>\$489,830</b>	
Average / PEPM		207	\$61.50	\$153.81	\$215.31	

# POA - Retiree Personal Option — summary (cost vs budget)

Period	Enrollment	Claims			Total			Loss Ratio		Plan Cost	
		Month	EEs	Gross Paid Claims	Stop Loss Reimbrs	Adjusted Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Cumulative
<b>Prior Period</b>											
Jan	2024	20	\$7,812	\$0	\$7,812	\$4,234	\$12,046	\$23,333	51.6%	51.6%	\$602.29
Feb	2024	20	\$26,680	\$0	\$26,680	\$4,234	\$30,914	\$23,333	132.5%	92.1%	\$1,545.69
Mar	2024	19	\$80,390	\$0	\$80,390	\$4,022	\$84,412	\$22,529	374.7%	184.1%	\$4,442.74
Apr	2024	19	\$29,416	\$0	\$29,416	\$4,022	\$33,438	\$22,529	148.4%	175.3%	\$1,759.90
May	2024	18	\$28,618	\$0	\$28,618	\$3,810	\$32,428	\$21,724	149.3%	170.3%	\$1,801.58
Jun	2024	17	\$15,635	\$0	\$15,635	\$3,599	\$19,234	\$20,115	95.6%	159.1%	\$1,131.40
Jul	2024	16	\$10,577	\$0	\$10,577	\$3,387	\$13,964	\$18,506	75.5%	148.9%	\$872.75
Aug	2024	16	\$12,005	\$0	\$12,005	\$3,387	\$15,392	\$18,506	83.2%	141.8%	\$962.00
Sep	2024	16	\$13,480	\$0	\$13,480	\$3,387	\$16,867	\$18,506	91.1%	136.8%	\$1,054.19
Oct	2024	16	\$8,825	\$0	\$8,825	\$3,387	\$12,212	\$18,506	66.0%	130.5%	\$763.25
Nov	2024	16	\$22,080	\$0	\$22,080	\$3,387	\$25,467	\$18,506	137.6%	131.1%	\$1,591.69
Dec	2024	16	\$6,589	\$0	\$6,589	\$3,387	\$9,976	\$18,506	53.9%	125.2%	\$623.50
<b>Total</b>		<b>209</b>	<b>\$262,107</b>	<b>\$0</b>	<b>\$262,107</b>	<b>\$44,243</b>	<b>\$306,350</b>	<b>\$244,600</b>	<b>125.2%</b>	<b>125.2%</b>	<b>\$1,465.79</b>
Average / PEPM		17	\$1,254.10	\$0.00	\$1,254.10	\$211.69	\$1,465.79	\$1,170.34			
Total Thru Nov		193	\$255,518	\$0	\$255,518	\$40,856	\$296,374	\$226,094	131.1%	131.1%	\$1,535.62
<b>Current Period</b>											
Jan	2025	17	\$43,199	\$0	\$43,199	\$3,660	\$46,859	\$22,209	211.0%	211.0%	\$2,756.43
Feb	2025	17	\$14,219	\$0	\$14,219	\$3,660	\$17,879	\$22,209	80.5%	145.7%	\$1,051.72
Mar	2025	16	\$7,271	\$0	\$7,271	\$3,445	\$10,716	\$21,320	50.3%	114.8%	\$669.75
Apr	2025	16	\$14,529	\$0	\$14,529	\$3,445	\$17,974	\$21,320	84.3%	107.3%	\$1,123.37
May	2025	17	\$24,762	\$0	\$24,762	\$3,660	\$28,422	\$22,209	128.0%	111.5%	\$1,671.90
Jun	2025	18	\$6,957	\$0	\$6,957	\$3,876	\$10,833	\$23,098	46.9%	100.2%	\$601.81
Jul	2025	17	\$7,554	\$0	\$7,554	\$3,660	\$11,214	\$22,209	50.5%	93.1%	\$659.64
Aug	2025	17	\$12,479	\$0	\$12,479	\$3,660	\$16,139	\$22,209	72.7%	90.5%	\$949.36
Sep	2025	17	\$13,955	\$0	\$13,955	\$3,660	\$17,615	\$22,209	79.3%	89.3%	\$1,036.20
Oct	2025	17	\$11,682	\$0	\$11,682	\$3,660	\$15,342	\$22,209	69.1%	87.2%	\$902.49
Nov	2025	16	\$13,831	\$0	\$13,831	\$3,445	\$17,276	\$21,320	81.0%	86.7%	\$1,079.75
Dec	2025										
<b>Total Thru Nov</b>		<b>185</b>	<b>\$170,438</b>	<b>\$0</b>	<b>\$170,438</b>	<b>\$39,832</b>	<b>\$210,270</b>	<b>\$242,522</b>	<b>86.7%</b>	<b>86.7%</b>	<b>\$1,136.59</b>
Average / PEPM		17	\$921.28	\$0.00	\$921.28	\$215.31	\$1,136.59	\$1,310.93			
<b>Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments</b>											
Prior Rolling 12		210	\$301,750	(\$22,428)	\$279,322	\$44,263	\$323,586	\$244,394	132.4%	132.4%	\$1,540.88
Current Rolling 12		201	\$177,027	\$0	\$177,027	\$43,219	\$220,246	\$261,028	84.4%	84.4%	\$1,095.75
Change		(9)	(\$124,723)	\$22,428	(\$102,295)	(\$1,044)	(\$103,339)	\$16,634			(\$445.13)
% Change		-4.3%	-41.3%	-100.0%	-36.6%	-2.4%	-31.9%	6.8%	-48.0 pts	-48.0 pts	-28.9%

Budget Summary

## POA - Retiree Personal Option — fixed cost detail

	Period		Enrollment	Fixed Costs	Stop Loss	Total
	Month		EEs	Medical ASO	Specific	Fixed Costs
Fixed Costs Detail	<b>Prior Period</b>					
	Jan	2024	20	\$1,195	\$3,039	\$4,234
	Feb	2024	20	\$1,195	\$3,039	\$4,234
	Mar	2024	19	\$1,135	\$2,887	\$4,022
	Apr	2024	19	\$1,135	\$2,887	\$4,022
	May	2024	18	\$1,076	\$2,735	\$3,810
	Jun	2024	17	\$1,016	\$2,583	\$3,599
	Jul	2024	16	\$956	\$2,431	\$3,387
	Aug	2024	16	\$956	\$2,431	\$3,387
	Sep	2024	16	\$956	\$2,431	\$3,387
	Oct	2024	16	\$956	\$2,431	\$3,387
	Nov	2024	16	\$956	\$2,431	\$3,387
	Dec	2024	16	\$956	\$2,431	\$3,387
	<b>Total</b>		<b>209</b>	<b>\$12,490</b>	<b>\$31,753</b>	<b>\$44,243</b>
	Average / PEPM		17	\$59.76	\$151.93	\$211.69
	Total Thru Nov		193	\$11,534	\$29,322	\$40,856
	<b>Current Period</b>					
	Jan	2025	17	\$1,046	\$2,615	\$3,660
	Feb	2025	17	\$1,046	\$2,615	\$3,660
	Mar	2025	16	\$984	\$2,461	\$3,445
	Apr	2025	16	\$984	\$2,461	\$3,445
	May	2025	17	\$1,046	\$2,615	\$3,660
	Jun	2025	18	\$1,107	\$2,769	\$3,876
	Jul	2025	17	\$1,046	\$2,615	\$3,660
	Aug	2025	17	\$1,046	\$2,615	\$3,660
	Sep	2025	17	\$1,046	\$2,615	\$3,660
Oct	2025	17	\$1,046	\$2,615	\$3,660	
Nov	2025	16	\$984	\$2,461	\$3,445	
Dec	2025					
<b>Total Thru Nov</b>		<b>185</b>	<b>\$11,378</b>	<b>\$28,455</b>	<b>\$39,832</b>	
Average / PEPM		17	\$61.50	\$153.81	\$215.31	

# POA - Retiree Open Option — summary (cost vs budget)

Period	Enrollment	Claims			Total			Loss Ratio		Plan Cost	
		Month	EEs	Gross Paid Claims	Stop Loss Reimbrs	Adjusted Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Cumulative
<b>Prior Period</b>											
Jan	2024	77	\$103,936	\$0	\$103,936	\$16,300	\$120,236	\$99,521	120.8%	120.8%	\$1,561.51
Feb	2024	76	\$165,866	\$0	\$165,866	\$16,088	\$181,954	\$97,800	186.0%	153.1%	\$2,394.14
Mar	2024	75	\$138,653	\$0	\$138,653	\$15,877	\$154,530	\$96,078	160.8%	155.7%	\$2,060.40
Apr	2024	76	\$146,626	\$0	\$146,626	\$16,088	\$162,714	\$96,940	167.9%	158.7%	\$2,140.98
May	2024	76	\$91,099	\$0	\$91,099	\$16,088	\$107,187	\$96,940	110.6%	149.1%	\$1,410.36
Jun	2024	76	\$84,990	\$0	\$84,990	\$16,088	\$101,078	\$96,940	104.3%	141.7%	\$1,329.98
Jul	2024	77	\$63,054	\$0	\$63,054	\$16,300	\$79,354	\$98,662	80.4%	132.8%	\$1,030.57
Aug	2024	77	\$128,067	\$0	\$128,067	\$16,300	\$144,367	\$98,662	146.3%	134.5%	\$1,874.90
Sep	2024	77	\$70,546	\$0	\$70,546	\$16,300	\$86,846	\$98,662	88.0%	129.3%	\$1,127.87
Oct	2024	77	\$114,724	\$0	\$114,724	\$16,300	\$131,024	\$98,662	132.8%	129.7%	\$1,701.61
Nov	2024	78	\$158,711	\$0	\$158,711	\$16,512	\$175,223	\$101,242	173.1%	133.7%	\$2,246.45
Dec	2024	77	\$93,561	\$0	\$93,561	\$16,300	\$109,861	\$100,380	109.4%	131.7%	\$1,426.77
<b>Total</b>		<b>919</b>	<b>\$1,359,833</b>	<b>\$0</b>	<b>\$1,359,833</b>	<b>\$194,543</b>	<b>\$1,554,376</b>	<b>\$1,180,489</b>	<b>131.7%</b>	<b>131.7%</b>	<b>\$1,691.38</b>
Average / PEPM		77	\$1,479.69	\$0.00	\$1,479.69	\$211.69	\$1,691.38	\$1,284.54			
Total Thru Nov		842	\$1,266,272	\$0	\$1,266,272	\$178,243	\$1,444,515	\$1,080,110	133.7%	133.7%	\$1,715.58
<b>Current Period</b>											
Jan	2025	76	\$317,597	\$0	\$317,597	\$16,364	\$333,961	\$112,726	296.3%	296.3%	\$4,394.22
Feb	2025	77	\$114,343	\$0	\$114,343	\$16,579	\$130,922	\$113,677	115.2%	205.3%	\$1,700.28
Mar	2025	78	\$123,279	\$0	\$123,279	\$16,794	\$140,073	\$115,577	121.2%	176.9%	\$1,795.81
Apr	2025	78	\$108,519	\$0	\$108,519	\$16,794	\$125,313	\$115,577	108.4%	159.6%	\$1,606.58
May	2025	78	\$153,411	\$0	\$153,411	\$16,794	\$170,205	\$115,577	147.3%	157.1%	\$2,182.12
Jun	2025	77	\$130,240	\$0	\$130,240	\$16,579	\$146,819	\$114,625	128.1%	152.3%	\$1,906.74
Jul	2025	77	\$76,369	\$0	\$76,369	\$16,579	\$92,948	\$114,625	81.1%	142.1%	\$1,207.12
Aug	2025	79	\$145,388	\$0	\$145,388	\$17,009	\$162,397	\$116,528	139.4%	141.8%	\$2,055.66
Sep	2025	78	\$119,602	\$0	\$119,602	\$16,794	\$136,396	\$114,628	119.0%	139.2%	\$1,748.67
Oct	2025	76	\$165,112	\$0	\$165,112	\$16,364	\$181,476	\$112,725	161.0%	141.4%	\$2,387.84
Nov	2025	77	\$238,226	\$0	\$238,226	\$16,579	\$254,805	\$113,677	224.1%	148.8%	\$3,309.15
Dec	2025										
<b>Total Thru Nov</b>		<b>851</b>	<b>\$1,692,086</b>	<b>\$0</b>	<b>\$1,692,086</b>	<b>\$183,229</b>	<b>\$1,875,315</b>	<b>\$1,259,943</b>	<b>148.8%</b>	<b>148.8%</b>	<b>\$2,203.66</b>
Average / PEPM		77	\$1,988.35	\$0.00	\$1,988.35	\$215.31	\$2,203.66	\$1,480.54			
<b>Rolling 12 Month Adjusted Paid Claims do not include Other Adjustments</b>											
Prior Rolling 12		919	\$1,639,293	(\$331,785)	\$1,307,508	\$193,676	\$1,501,184	\$1,164,922	128.9%	128.9%	\$1,633.50
Current Rolling 12		928	\$1,785,647	\$0	\$1,785,647	\$199,529	\$1,985,176	\$1,360,323	145.9%	145.9%	\$2,139.20
Change		9	\$146,354	\$331,785	\$478,139	\$5,853	\$483,992	\$195,401			\$505.70
% Change		1.0%	8.9%	-100.0%	36.6%	3.0%	32.2%	16.8%	17.1 pts	17.1 pts	31.0%

Budget Summary

## POA - Retiree Open Option — fixed cost detail

	Period		Enrollment	Fixed Costs	Stop Loss	Total
	Month		EEs	Medical ASO	Specific	Fixed Costs
Fixed Costs Detail	<b>Prior Period</b>					
	Jan	2024	77	\$4,602	\$11,699	\$16,300
	Feb	2024	76	\$4,542	\$11,547	\$16,088
	Mar	2024	75	\$4,482	\$11,395	\$15,877
	Apr	2024	76	\$4,542	\$11,547	\$16,088
	May	2024	76	\$4,542	\$11,547	\$16,088
	Jun	2024	76	\$4,542	\$11,547	\$16,088
	Jul	2024	77	\$4,602	\$11,699	\$16,300
	Aug	2024	77	\$4,602	\$11,699	\$16,300
	Sep	2024	77	\$4,602	\$11,699	\$16,300
	Oct	2024	77	\$4,602	\$11,699	\$16,300
	Nov	2024	78	\$4,661	\$11,851	\$16,512
	Dec	2024	77	\$4,602	\$11,699	\$16,300
	<b>Total</b>		<b>919</b>	<b>\$54,919</b>	<b>\$139,624</b>	<b>\$194,543</b>
	Average / PEPM		77	\$59.76	\$151.93	\$211.69
	Total Thru Nov		842	\$50,318	\$127,925	\$178,243
	<b>Current Period</b>					
	Jan	2025	76	\$4,674	\$11,690	\$16,364
	Feb	2025	77	\$4,736	\$11,843	\$16,579
	Mar	2025	78	\$4,797	\$11,997	\$16,794
	Apr	2025	78	\$4,797	\$11,997	\$16,794
	May	2025	78	\$4,797	\$11,997	\$16,794
	Jun	2025	77	\$4,736	\$11,843	\$16,579
	Jul	2025	77	\$4,736	\$11,843	\$16,579
	Aug	2025	79	\$4,859	\$12,151	\$17,009
	Sep	2025	78	\$4,797	\$11,997	\$16,794
Oct	2025	76	\$4,674	\$11,690	\$16,364	
Nov	2025	77	\$4,736	\$11,843	\$16,579	
Dec	2025					
<b>Total Thru Nov</b>		<b>851</b>	<b>\$52,337</b>	<b>\$130,892</b>	<b>\$183,229</b>	
Average / PEPM		77	\$61.50	\$153.81	\$215.31	



Medical large claims

## Medical large claims

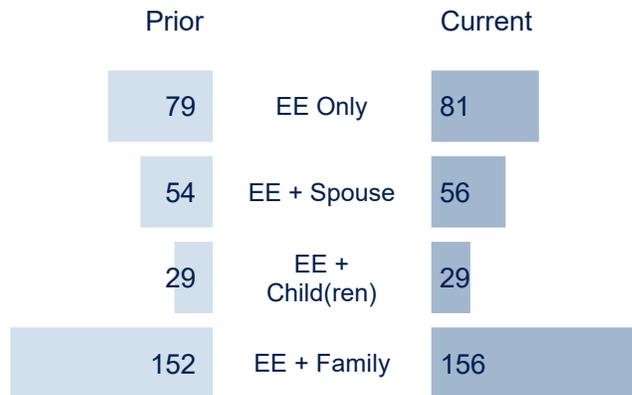
Large Claims Detail through November 2025				
Claimant Information / Diagnosis	Claimant Type	Plan	Claim Amount	Amount > Deductible
Acute promyelocytic leukemia, not having achieved remission		Active	\$356,745	\$106,745
Rx - Trikafta		Active	\$290,947	\$40,947
Non-ST elevation (NSTEMI) myocardial infarction		Active	\$259,981	\$9,981
Atherosclerotic heart disease of native coronary artery without angina pectoris		Active	\$223,445	
Nonrheumatic mitral (valve) insufficiency		Active	\$186,948	
Displaced trimalleolar fracture of right lower leg, initial encounter for closed fracture		Active	\$153,093	
Displaced fracture of base of third metacarpal bone, right hand, initial encounter for closed fracture		Retiree	\$137,799	
Infection following a procedure, superficial incisional surgical site		Retiree	\$108,269	
Multiple sclerosis		Active	\$107,183	
Compression of brain		Active	\$102,285	
Other postprocedural complications and disorders of digestive system		Active	\$99,933	
Biliary acute pancreatitis without necrosis or infection		Active	\$97,614	
Unilateral primary osteoarthritis, left knee		Retiree	\$95,369	
Complex regional pain syndrome I, unspecified		Active	\$91,875	
RX - ACTEMRA ACTPEN		Retiree	\$87,371	
RX - DUPIXENT PEN		Active	\$87,341	
Rx - Skyrizi pen		Active	\$86,490	
Rx - Skyrizi pen		Active	\$85,084	
Malignant neoplasm of endometrium		Retiree	\$83,976	
Autistic disorder		Active	\$82,828	
Rx - Rinvoq		Active	\$79,799	
<b>Stop Loss Reimbursement Earned</b>			<b>Total</b>	<b>\$157,673</b>



Total dental



### Average enrollment



### Gross plan cost PEPM

**+14.5%**

\$144  
prior YTD  
\$126

### Gross paid claims

**+18.5%**

\$531.5k  
prior YTD  
\$448.4k

### Gross budget PEPM

**-3.5%**

\$135  
prior YTD  
\$139

### Fixed costs

**+4.4%**

\$26.6k  
prior YTD  
\$25.5k

### Gross plan cost vs gross budget

● budget ● actual ● under ● over



### Employees

**+2.9%**

322  
prior YTD  
313

### Gross plan cost

**+17.8%**

\$558.1k  
prior YTD  
\$473.9k

### PEPM claims

● most recent ● prior ● lowest month ● highest month



### Gross budget

**-0.8%**

\$520.1k  
prior YTD  
\$524.1k

## Total dental — YTD Dec 2025 — summary (cost vs budget)

Period	Enrollment	Claims	Total			Loss Ratio		Plan Cost	
			Month	EEs	Gross Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget
<b>Prior Period</b>									
Jan	2024	307	\$19,504	\$2,085	\$21,588	\$42,815	50.4%	50.4%	\$70.32
Feb	2024	306	\$46,213	\$2,078	\$48,291	\$42,668	113.2%	81.7%	\$157.81
Mar	2024	306	\$33,712	\$2,078	\$35,789	\$42,698	83.8%	82.4%	\$116.96
Apr	2024	311	\$37,118	\$2,112	\$39,230	\$43,306	90.6%	84.5%	\$126.14
May	2024	317	\$42,361	\$2,152	\$44,514	\$44,028	101.1%	87.9%	\$140.42
Jun	2024	316	\$37,780	\$2,146	\$39,926	\$43,924	90.9%	88.4%	\$126.35
Jul	2024	318	\$27,457	\$2,159	\$29,617	\$44,339	66.8%	85.2%	\$93.13
Aug	2024	317	\$73,652	\$2,152	\$75,804	\$44,192	171.5%	96.2%	\$239.13
Sep	2024	317	\$24,160	\$2,152	\$26,313	\$44,294	59.4%	92.0%	\$83.01
Oct	2024	315	\$36,483	\$2,139	\$38,622	\$44,042	87.7%	91.6%	\$122.61
Nov	2024	313	\$41,588	\$2,125	\$43,713	\$43,760	99.9%	92.4%	\$139.66
Dec	2024	316	\$28,355	\$2,146	\$30,501	\$44,055	69.2%	90.4%	\$96.52
<b>Total</b>		<b>3,759</b>	<b>\$448,385</b>	<b>\$25,524</b>	<b>\$473,908</b>	<b>\$524,121</b>	<b>90.4%</b>	<b>90.4%</b>	<b>\$126.07</b>
Average / PEPM		313	\$119.28	\$6.79	\$126.07	\$139.43			
Total Thru Dec		3,759	\$448,385	\$25,524	\$473,908	\$524,121	90.4%	90.4%	\$126.07
<b>Current Period</b>									
Jan	2025	322	\$22,564	\$2,219	\$24,783	\$43,566	56.9%	56.9%	\$76.97
Feb	2025	324	\$53,893	\$2,232	\$56,125	\$43,908	127.8%	92.5%	\$173.23
Mar	2025	323	\$56,471	\$2,225	\$58,696	\$43,666	134.4%	106.5%	\$181.72
Apr	2025	324	\$26,298	\$2,232	\$28,530	\$43,550	65.5%	96.2%	\$88.06
May	2025	324	\$60,060	\$2,232	\$62,293	\$43,409	143.5%	105.7%	\$192.26
Jun	2025	325	\$36,609	\$2,239	\$38,848	\$43,422	89.5%	103.0%	\$119.53
Jul	2025	325	\$39,915	\$2,239	\$42,154	\$43,593	96.7%	102.1%	\$129.71
Aug	2025	319	\$44,873	\$2,198	\$47,071	\$42,824	109.9%	103.0%	\$147.56
Sep	2025	319	\$40,631	\$2,198	\$42,828	\$42,866	99.9%	102.7%	\$134.26
Oct	2025	321	\$55,584	\$2,212	\$57,796	\$43,108	134.1%	105.8%	\$180.05
Nov	2025	321	\$57,661	\$2,212	\$59,873	\$43,108	138.9%	108.8%	\$186.52
Dec	2025	320	\$36,942	\$2,205	\$39,147	\$43,108	90.8%	107.3%	\$122.33
<b>Total Thru Dec</b>		<b>3,867</b>	<b>\$531,502</b>	<b>\$26,644</b>	<b>\$558,145</b>	<b>\$520,128</b>	<b>107.3%</b>	<b>107.3%</b>	<b>\$144.34</b>
Average / PEPM		322	\$137.45	\$6.89	\$144.34	\$134.50			
Prior Rolling 12		3,759	\$448,385	\$25,524	\$473,908	\$524,121	90.4%	90.4%	\$126.07
Current Rolling 12		3,867	\$531,502	\$26,644	\$558,145	\$520,128	107.3%	107.3%	\$144.34
Change		108	\$83,117	\$1,120	\$84,237	(\$3,993)			\$18.26
% Change		2.9%	18.5%	4.4%	17.8%	-0.8%	16.9 pts	16.9 pts	14.5%

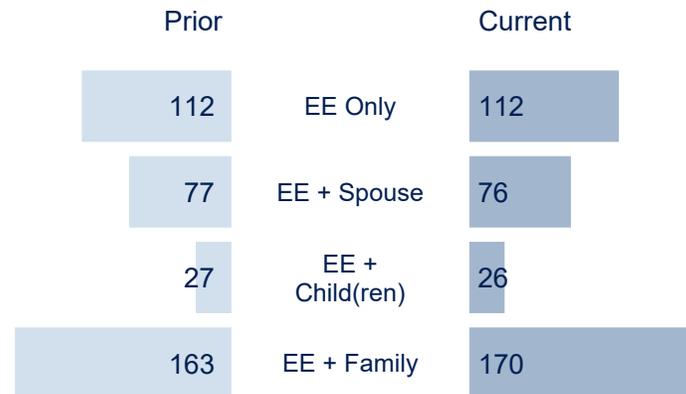
Budget Summary



Total vision



### Average enrollment



### Paid claims PEPM

**+5.0%**

\$10  
prior YTD  
\$10

### Paid claims

**+6.9%**

\$48.4k  
prior YTD  
\$45.3k

### Paid premium PEPM

**+0.1%**

\$17  
prior YTD  
\$17

### Paid premium

**+1.9%**

\$76.7k  
prior YTD  
\$75.2k

### Paid claims vs paid premium

● premium ● claims ● under ● over



### Employees

**+1.8%**

385  
prior YTD  
378

### PEPM claims

● most recent ● prior ● lowest month ● highest month



## Total vision — YTD Dec 2025 — plan summary (claims vs premium)

Period	Enrollment	Total		Loss Ratio		Claims
		Month	EEs	Paid Claims	Paid Premium	Claims / Premium
<b>Prior Period</b>						
Jan 2024	361	\$3,718	\$5,959	62.4%	62.4%	\$10.30
Feb 2024	366	\$5,666	\$6,068	93.4%	78.0%	\$15.48
Mar 2024	367	\$2,318	\$6,092	38.0%	64.6%	\$6.32
Apr 2024	374	\$5,583	\$6,228	89.6%	71.0%	\$14.93
May 2024	379	\$3,640	\$6,282	57.9%	68.3%	\$9.60
Jun 2024	383	\$4,481	\$6,308	71.0%	68.8%	\$11.70
Jul 2024	384	\$3,872	\$6,311	61.4%	67.7%	\$10.08
Aug 2024	381	\$2,976	\$6,332	47.0%	65.1%	\$7.81
Sep 2024	383	\$2,212	\$6,386	34.6%	61.6%	\$5.78
Oct 2024	383	\$3,681	\$6,401	57.5%	61.2%	\$9.61
Nov 2024	386	\$2,462	\$6,398	38.5%	59.1%	\$6.38
Dec 2024	388	\$4,645	\$6,447	72.0%	60.2%	\$11.97
<b>Total</b>	<b>4,535</b>	<b>\$45,254</b>	<b>\$75,212</b>	<b>60.2%</b>	<b>60.2%</b>	<b>\$9.98</b>
Average / PEPM	378	\$9.98	\$16.58			
Total Thru Dec	4,535	\$45,254	\$75,212	60.2%	60.2%	\$9.98
<b>Current Period</b>						
Jan 2025	398	\$3,252	\$6,564	49.5%	49.5%	\$8.17
Feb 2025	395	\$4,754	\$6,053	78.5%	63.5%	\$12.04
Mar 2025	389	\$5,032	\$6,513	77.3%	68.2%	\$12.94
Apr 2025	385	\$4,845	\$6,443	75.2%	69.9%	\$12.58
May 2025	387	\$2,673	\$6,426	41.6%	64.2%	\$6.91
Jun 2025	383	\$5,471	\$6,423	85.2%	67.7%	\$14.28
Jul 2025	383	\$3,589	\$6,399	56.1%	66.1%	\$9.37
Aug 2025	381	\$4,560	\$6,349	71.8%	66.8%	\$11.97
Sep 2025	380	\$3,806	\$6,342	60.0%	66.0%	\$10.02
Oct 2025	379	\$3,837	\$6,381	60.1%	65.5%	\$10.12
Nov 2025	378	\$3,135	\$6,381	49.1%	64.0%	\$8.29
Dec 2025	379	\$3,429	\$6,388	53.7%	63.1%	\$9.05
<b>Total Thru Dec</b>	<b>4,617</b>	<b>\$48,383</b>	<b>\$76,662</b>	<b>63.1%</b>	<b>63.1%</b>	<b>\$10.48</b>
Average / PEPM	385	\$10.48	\$16.60			
Thru Dec Change	82	\$3,129	\$1,450			\$0.50
Thru Dec % Change	1.8%	6.9%	1.9%	2.9 pts	2.9 pts	5.0%
Prior Rolling 12	4,535	\$45,254	\$75,212	60.2%	60.2%	\$9.98
Current Rolling 12	4,617	\$48,383	\$76,662	63.1%	63.1%	\$10.48
Change	82	\$3,129	\$1,450			\$0.50
% Change	1.8%	6.9%	1.9%	2.9 pts	2.9 pts	5.0%

Experience Summary



Vision by classes

## Active/COBRA — plan summary (claims vs premium)

	Period	Enrollment	Total		Loss Ratio		Claims
	Month	EEs	Paid Claims	Paid Premium	Claims / Premium	Cumulative	PEPM
Experience Summary	<b>Prior Period</b>						
	Jan 2024	271	\$2,553	\$5,002	51.0%	51.0%	\$9.42
	Feb 2024	275	\$4,932	\$5,097	96.8%	74.1%	\$17.93
	Mar 2024	275	\$1,999	\$5,121	39.0%	62.3%	\$7.27
	Apr 2024	282	\$4,469	\$5,257	85.0%	68.1%	\$15.85
	May 2024	287	\$2,699	\$5,297	51.0%	64.6%	\$9.40
	Jun 2024	290	\$4,052	\$5,337	75.9%	66.5%	\$13.97
	Jul 2024	291	\$3,197	\$5,351	59.7%	65.6%	\$10.99
	Aug 2024	291	\$2,189	\$5,387	40.6%	62.3%	\$7.52
	Sep 2024	293	\$1,402	\$5,441	25.8%	58.1%	\$4.78
	Oct 2024	293	\$3,144	\$5,448	57.7%	58.1%	\$10.73
	Nov 2024	296	\$1,538	\$5,438	28.3%	55.3%	\$5.20
	Dec 2024	297	\$2,659	\$5,487	48.5%	54.7%	\$8.95
	<b>Total</b>	<b>3,441</b>	<b>\$34,833</b>	<b>\$63,663</b>	<b>54.7%</b>	<b>54.7%</b>	<b>\$10.12</b>
	Average / PEPM	287	\$10.12	\$18.50			
	Total Thru Dec	3,441	\$34,833	\$63,663	54.7%	54.7%	\$10.12
	<b>Current Period</b>						
	Jan 2025	308	\$2,660	\$5,597	47.5%	47.5%	\$8.64
	Feb 2025	305	\$3,869	\$5,111	75.7%	61.0%	\$12.69
	Mar 2025	299	\$4,091	\$5,563	73.5%	65.3%	\$13.68
	Apr 2025	295	\$3,599	\$5,486	65.6%	65.4%	\$12.20
	May 2025	297	\$2,215	\$5,469	40.5%	60.4%	\$7.46
	Jun 2025	293	\$3,777	\$5,466	69.1%	61.8%	\$12.89
	Jul 2025	293	\$2,128	\$5,428	39.2%	58.6%	\$7.26
	Aug 2025	289	\$3,537	\$5,371	65.9%	59.5%	\$12.24
	Sep 2025	288	\$2,324	\$5,381	43.2%	57.7%	\$8.07
Oct 2025	289	\$2,597	\$5,420	47.9%	56.7%	\$8.99	
Nov 2025	288	\$2,885	\$5,413	53.3%	56.4%	\$10.02	
Dec 2025	289	\$2,977	\$5,420	54.9%	56.3%	\$10.30	
<b>Total Thru Dec</b>	<b>3,533</b>	<b>\$36,659</b>	<b>\$65,125</b>	<b>56.3%</b>	<b>56.3%</b>	<b>\$10.38</b>	
Average / PEPM	294	\$10.38	\$18.43				
Thru Dec Change	92	\$1,826	\$1,462			\$0.25	
Thru Dec % Change	2.7%	5.2%	2.3%	1.6 pts	1.6 pts	2.5%	
Prior Rolling 12	3,441	\$34,833	\$63,663	54.7%	54.7%	\$10.12	
Current Rolling 12	3,533	\$36,659	\$65,125	56.3%	56.3%	\$10.38	
Change	92	\$1,826	\$1,462			\$0.25	
% Change	2.7%	5.2%	2.3%	1.6 pts	1.6 pts	2.5%	

## Retiree — plan summary (claims vs premium)

Period	Enrollment EEs	Total		Loss Ratio		Claims
		Month	Paid Claims	Paid Premium	Claims / Premium	Cumulative
<b>Prior Period</b>						
Jan 2024	90	\$1,165	\$957	121.7%	121.7%	\$12.94
Feb 2024	91	\$734	\$971	75.6%	98.5%	\$8.07
Mar 2024	92	\$319	\$971	32.9%	76.5%	\$3.47
Apr 2024	92	\$1,114	\$971	114.7%	86.1%	\$12.11
May 2024	92	\$941	\$985	95.5%	88.0%	\$10.23
Jun 2024	93	\$429	\$971	44.2%	80.7%	\$4.61
Jul 2024	93	\$675	\$960	70.3%	79.2%	\$7.26
Aug 2024	90	\$787	\$945	83.3%	79.7%	\$8.74
Sep 2024	90	\$810	\$945	85.7%	80.4%	\$9.00
Oct 2024	90	\$537	\$953	56.3%	78.0%	\$5.97
Nov 2024	90	\$924	\$960	96.3%	79.7%	\$10.27
Dec 2024	91	\$1,986	\$960	206.9%	90.2%	\$21.82
<b>Total</b>	<b>1,094</b>	<b>\$10,421</b>	<b>\$11,549</b>	<b>90.2%</b>	<b>90.2%</b>	<b>\$9.53</b>
Average / PEPM	91	\$9.53	\$10.56			
Total Thru Dec	1,094	\$10,421	\$11,549	90.2%	90.2%	\$9.53
<b>Current Period</b>						
Jan 2025	90	\$592	\$967	61.2%	61.2%	\$6.58
Feb 2025	90	\$885	\$942	93.9%	77.4%	\$9.83
Mar 2025	90	\$941	\$950	99.1%	84.6%	\$10.46
Apr 2025	90	\$1,246	\$957	130.2%	96.0%	\$13.84
May 2025	90	\$458	\$957	47.9%	86.4%	\$5.09
Jun 2025	90	\$1,694	\$957	177.0%	101.5%	\$18.82
Jul 2025	90	\$1,461	\$971	150.5%	108.6%	\$16.23
Aug 2025	92	\$1,023	\$978	104.6%	108.1%	\$11.12
Sep 2025	92	\$1,482	\$961	154.2%	113.2%	\$16.11
Oct 2025	90	\$1,240	\$961	129.0%	114.8%	\$13.78
Nov 2025	90	\$250	\$968	25.8%	106.7%	\$2.78
Dec 2025	90	\$452	\$968	46.7%	101.6%	\$5.02
<b>Total Thru Dec</b>	<b>1,084</b>	<b>\$11,724</b>	<b>\$11,537</b>	<b>101.6%</b>	<b>101.6%</b>	<b>\$10.82</b>
Average / PEPM	90	\$10.82	\$10.64			
Thru Dec Change	(10)	\$1,303	(\$12)			\$1.29
Thru Dec % Change	-0.9%	12.5%	-0.1%	11.4 pts	11.4 pts	13.5%
Prior Rolling 12	1,094	\$10,421	\$11,549	90.2%	90.2%	\$9.53
Current Rolling 12	1,084	\$11,724	\$11,537	101.6%	101.6%	\$10.82
Change	(10)	\$1,303	(\$12)			\$1.29
% Change	-0.9%	12.5%	-0.1%	11.4 pts	11.4 pts	13.5%

Experience Summary



Assumptions and caveats

## Assumptions and caveats

### Medical

- Claims are being reported on a paid basis.
- Paid claims information is mature.
- Medical claim and large claim data provided by Providence.
- Pharmacy claims and rebate data provided by Providence.
- Medical enrollment data provided by Providence.
- Pharmacy enrollment data provided by Providence.
- Specific stop loss reimbursement information estimated based off large claims reporting provided by Providence.
- Specific stop loss reimbursements do not necessarily correspond to actual reimbursement by the stop loss vendor.

### Dental

- Claims are being reported on a paid basis.
- Paid claims information is mature.
- Claim data provided by Delta Dental.
- Enrollment data provided by Delta Dental.

### Vision

- Claims are being reported on a paid basis.
- Paid claims information is mature.
- Vision plan premium, claims, and enrollment data provided by VSP.

### General

- All charts and graphs depict past performance and should not be interpreted as a prediction of future performance.
- Refer to additional assumptions listed on the rates and factors page.

## Assumptions and caveats

All estimates based upon the information available at a point in time, and are subject to unforeseen and random events. Therefore, any projection must be interpreted as having a likely range of variability from the estimate. Any estimate or projection may not be used or relied upon by any other party or for any other purpose than for which it was issued by Mercer. Mercer is not responsible for the consequences of any unauthorized use.

### Terminology definitions:

- Adjusted Paid Claims = Paid claims totals that have been adjusted for stop loss reimbursements, Rx rebates, or any other adjustments that impact the plan sponsor's claim liability.
- Fixed Costs = any plan costs that are based on a fixed "rate" per covered Employee or Member, such as administrative fees and stop loss coverage.
- Gross Plan Cost = Adjusted Paid Claims + Fixed Costs.
- Gross Budget = sum of monthly budget rates (expected total plan cost per Employee prior to Employee premium contributions) multiplied by monthly enrollment for a given time period.
- Loss Ratio = Gross Plan Cost divided by Gross Budget.
- PEPM = per Employee per month.
- Surplus/Deficit = difference between Gross Plan Cost and Gross Budget (surplus occurs when Loss Ratio is less than 100%, and deficit occurs when Loss Ratio is greater than 100%).

### Please note:

The loss ratios illustrated throughout this report compare actual cost to budget. The budget calculations are based off the monthly budget rates (or a similar equivalent) for the timeframe and corresponding monthly enrollment. These budget rates are typically the same for each month. Please be aware that most plans exhibit seasonality, where claims vary across the year due to the cyclical nature of utilization patterns and the effects of the plan design itself. It is critical to note that plans with higher deductibles generally tend to exhibit the effects of seasonality in a more exaggerated manner: lower claim payment patterns earlier in the year when members are in the deductible phase of the design and higher claims levels towards the end of the year when the plan is paying a higher portion of the cost. Given this, any assumptions related to the loss ratio to date should be viewed within the appropriate context.

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