



# HSB DATASCOPE™



*Utilization Review*  
*for*  
**Nevada Public Employees' Benefits Program**  
**PEBP**  
**July 1, 2015 – June 30, 2016**

# Overview

- Total Medical Spend for PY16 was \$121,327,806 of which 69.3% was spent in the State Active population. When compared to PY15, there was a 7.7% increase in plan spending overall.
  - When compared to PY14, PY16 reflected an increase of 18.2% in plan spend, with State Actives having an increase of 26.2%.
- On a PEPY basis, the plan showed a slight increase of 1.0% when compared to PY15. The largest group, State Actives, remained flat. However, the 5 year trend is -1.0%.
  - When compared to PY14, PY16 reflected a 5.7% increase in plan spend, with State Actives having an increase of 4.8%.
- 85.8% of the Average Membership had paid Medical claims less than \$2,500, with 17.4% of those having no claims filed at all during the reporting period. This is consistent with PY15.
- There are 185 High Cost Claimants (HCC's) over \$100K, that account for 31.2% of the total spend. HCC's accounted for 32.0% of total spend during PY15, with 157 members hitting the \$100K threshold. The largest claimant had total paid claims in the amount of \$1,117,513 diagnosed with ESRD.
- IP Paid per Admit for the whole plan was \$17,796, which is 10.0% lower than the PY15 IP Paid per Admit of \$19,768.
- ER Paid per Visit is \$1,984, which is 7.0% higher than PY15 ER Paid per Visit of \$1,855.
- 96.0% of all Medical spend dollars were to In Network providers, with Out of Network utilization continuing to decrease. The average In Network discount is 61.6%, which is a 2.5% increase over the PY15 average of 59.1%.

# Monthly Cost Summary – Year over Year Comparison

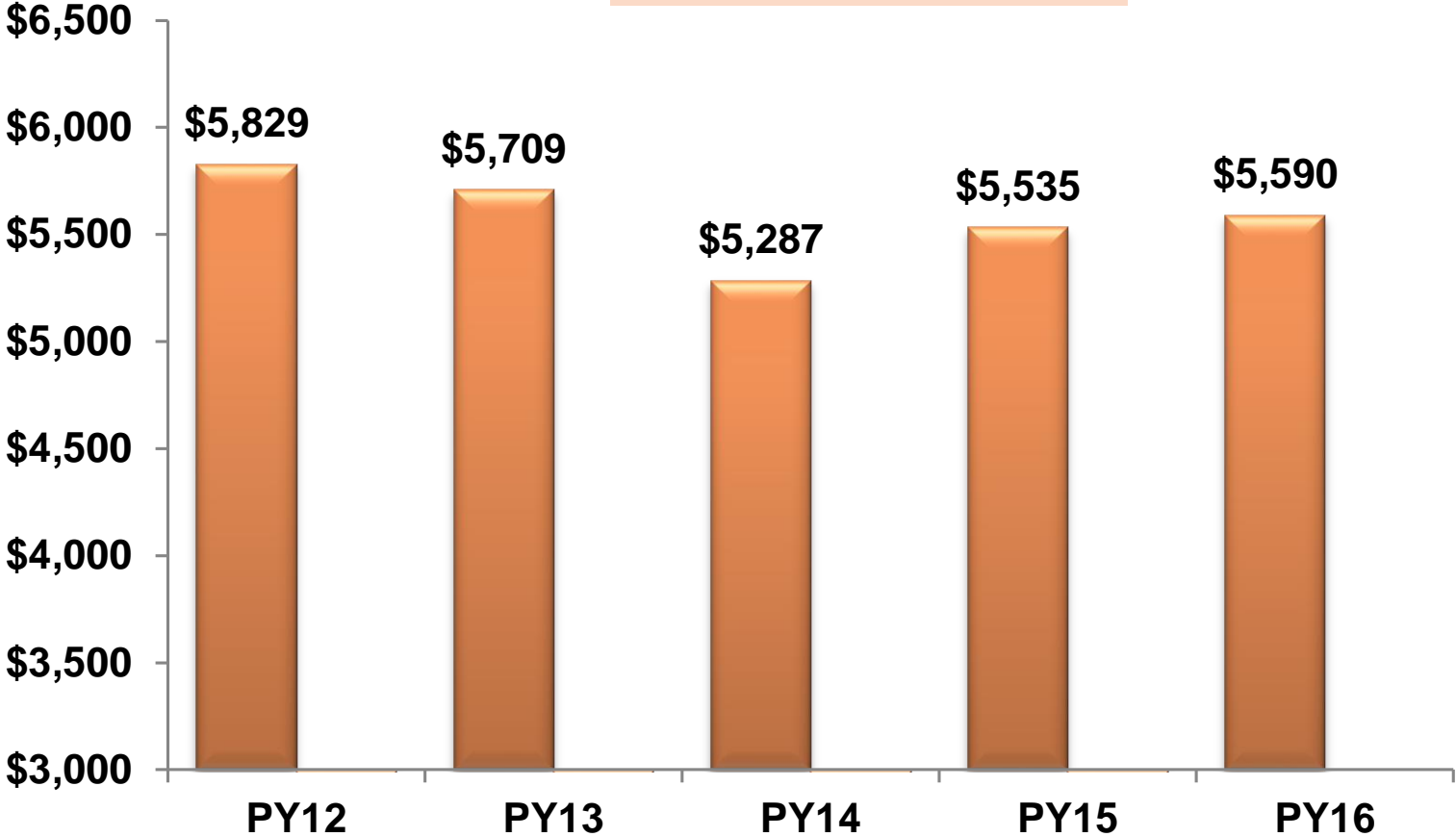
PY16	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	Avg/Total
Employees - Medical	21,096	21,238	21,540	21,715	21,786	21,834	21,772	21,849	21,828	21,961	21,966	21,706	21,691
Members - Medical	37,694	37,935	38,455	38,864	39,028	39,160	39,164	39,254	39,267	39,436	39,427	38,923	38,884
Employees - Dental	37,522	37,725	38,082	37,923	38,324	38,379	38,322	38,421	38,398	38,539	38,538	38,095	38,189
Members - Dental	62,395	62,694	63,285	63,784	63,945	64,090	64,059	64,162	64,234	64,373	64,340	63,558	63,743
Avg Member Age - Medical	37.5	37.4	37.4	37.2	37.1	37.1	37.1	37.1	37.1	37.1	37.1	37.5	37.22
Medical Claims Processed	30,832	34,053	34,234	29,052	28,586	32,878	28,873	29,935	36,295	33,754	33,315	35,195	387,002
Medical Claims Amount	\$10,981,720	\$8,333,254	\$9,599,605	\$7,355,382	\$7,076,789	\$9,592,579	\$10,146,702	\$11,396,840	\$12,381,679	\$12,056,242	\$10,264,092	\$12,142,920	\$121,327,806
Dental Claims Amount	\$2,290,415	\$1,991,370	\$1,830,220	\$2,003,876	\$1,721,922	\$1,890,767	\$1,791,801	\$1,806,177	\$2,086,553	\$1,828,358	\$1,816,313	\$2,039,807	\$23,097,581
All Claims Amount	\$13,272,135	\$10,324,624	\$11,429,825	\$9,359,258	\$8,798,712	\$11,483,347	\$11,938,503	\$13,203,017	\$14,468,232	\$13,884,601	\$12,080,405	\$14,182,727	\$144,425,386
<b>PEPM - Medical</b>	<b>\$521</b>	<b>\$392</b>	<b>\$446</b>	<b>\$339</b>	<b>\$325</b>	<b>\$439</b>	<b>\$466</b>	<b>\$522</b>	<b>\$567</b>	<b>\$549</b>	<b>\$467</b>	<b>\$559</b>	<b>\$466</b>
<b>PEPM - Dental</b>	<b>\$61</b>	<b>\$53</b>	<b>\$48</b>	<b>\$53</b>	<b>\$45</b>	<b>\$49</b>	<b>\$47</b>	<b>\$47</b>	<b>\$54</b>	<b>\$47</b>	<b>\$47</b>	<b>\$54</b>	<b>\$50</b>

PY15	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Avg/Total
Employees - Medical	19,970	20,156	20,173	20,216	20,305	20,436	20,390	20,437	20,427	20,578	20,642	20,611	20,362
Members - Medical	35,499	35,779	35,777	35,885	36,047	36,231	36,175	36,250	36,217	36,456	36,587	36,523	36,119
Employees - Dental	36,493	36,749	36,757	36,847	36,971	37,114	37,097	37,181	37,161	37,360	37,437	36,898	37,005
Members - Dental	60,780	61,131	61,096	61,259	61,473	61,684	61,655	61,757	61,659	61,964	62,065	61,061	61,465
Avg Member Age - Medical	37.88	37.81	37.87	37.94	37.87	37.77	38.62	38.53	38.50	38.37	38.27	37.80	38.10
Medical Claims Processed	29,204	28,439	31,365	30,687	26,395	22,844	31,525	28,445	31,809	32,234	30,670	29,107	352,724
Medical Claims Amount	\$9,725,546	\$8,721,217	\$7,972,088	\$9,425,645	\$7,486,810	\$7,446,538	\$10,034,003	\$8,719,157	\$10,025,529	\$10,764,619	\$10,962,623	\$11,415,376	\$112,699,150
Dental Claims Amount	\$2,086,422	\$2,000,244	\$1,878,244	\$1,986,922	\$1,668,554	\$1,630,849	\$1,893,607	\$1,704,157	\$1,924,325	\$1,898,735	\$1,740,878	\$2,100,733	\$22,513,669
All Claims Amount	\$11,811,968	\$10,721,461	\$9,850,332	\$11,412,567	\$9,155,364	\$9,077,387	\$11,927,610	\$10,423,314	\$11,949,854	\$12,663,354	\$12,703,501	\$13,516,109	\$135,212,819
<b>PEPM - Medical</b>	<b>\$487</b>	<b>\$433</b>	<b>\$395</b>	<b>\$466</b>	<b>\$369</b>	<b>\$364</b>	<b>\$492</b>	<b>\$427</b>	<b>\$491</b>	<b>\$523</b>	<b>\$531</b>	<b>\$554</b>	<b>\$461</b>
<b>PEPM - Dental</b>	<b>\$57</b>	<b>\$54</b>	<b>\$51</b>	<b>\$54</b>	<b>\$45</b>	<b>\$44</b>	<b>\$51</b>	<b>\$46</b>	<b>\$52</b>	<b>\$51</b>	<b>\$47</b>	<b>\$57</b>	<b>\$51</b>

Variance	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Avg/Total
Employees - Medical	5.6%	5.4%	6.8%	7.4%	7.3%	6.8%	6.8%	6.9%	6.9%	6.7%	6.4%	5.3%	6.5%
Members - Medical	6.2%	6.0%	7.5%	8.3%	8.3%	8.1%	8.3%	8.3%	8.4%	8.2%	7.8%	6.6%	7.7%
Employees - Dental	2.8%	2.7%	3.6%	2.9%	3.7%	3.4%	3.3%	3.3%	3.3%	3.2%	2.9%	3.2%	3.2%
Members - Dental	2.7%	2.6%	3.6%	4.1%	4.0%	3.9%	3.9%	3.9%	4.2%	3.9%	3.7%	4.1%	3.7%
Avg Member Age - Medical	-1.0%	-1.1%	-1.2%	-2.0%	-2.0%	-1.9%	-3.9%	-3.7%	-3.6%	-3.3%	-3.1%	-0.8%	-2.3%
Medical Claims Processed	5.6%	19.7%	9.1%	-5.3%	8.3%	43.9%	-8.4%	5.2%	14.1%	4.7%	8.6%	20.9%	9.7%
Medical Claims Amount	12.9%	-4.4%	20.4%	-22.0%	-5.5%	28.8%	1.1%	30.7%	23.5%	12.0%	-6.4%	6.4%	7.7%
Dental Claims Amount	9.8%	-0.4%	-2.6%	0.9%	3.2%	15.9%	-5.4%	6.0%	8.4%	-3.7%	4.3%	-2.9%	2.6%
All Claims Amount	12.4%	-3.7%	16.0%	-18.0%	-3.9%	26.5%	0.1%	26.7%	21.1%	9.6%	-4.9%	4.9%	6.8%
<b>PEPM - Medical</b>	<b>6.9%</b>	<b>-9.3%</b>	<b>12.8%</b>	<b>-27.4%</b>	<b>-11.9%</b>	<b>20.6%</b>	<b>-5.3%</b>	<b>22.3%</b>	<b>15.6%</b>	<b>4.9%</b>	<b>-12.0%</b>	<b>1.0%</b>	<b>1.1%</b>
<b>PEPM - Dental</b>	<b>6.8%</b>	<b>-3.0%</b>	<b>-5.9%</b>	<b>-2.0%</b>	<b>-0.4%</b>	<b>12.1%</b>	<b>-8.4%</b>	<b>2.6%</b>	<b>4.9%</b>	<b>-6.7%</b>	<b>1.4%</b>	<b>-6.0%</b>	<b>-0.6%</b>

# PEPY – Year over Year Trend

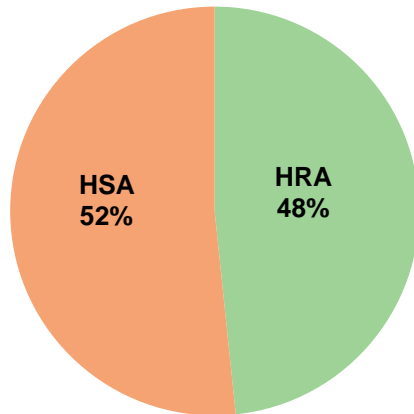
**-1.0%** 5 Year Trend



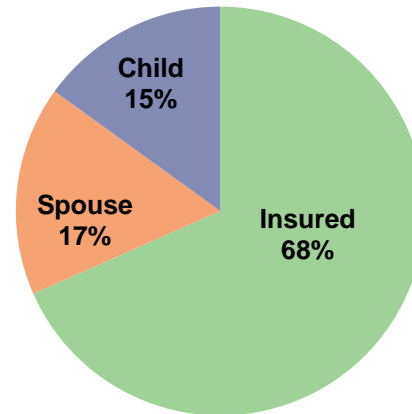
# Medical Claims by Plan / Relationship

Medical Claims by Plan - PY16				Total Medical Claims Paid / Relationship						
	HRA	HSA	Total		1Q	2Q	3Q	4Q	YTD	PMPM
Total Costs	\$58,661,767	\$62,666,039	\$121,327,806	Insured	\$20,229,494	\$16,773,111	\$23,262,918	\$22,697,773	\$82,963,296	\$319
PMPM (Per Member per Month)	\$389	\$198	\$260	Spouse	\$4,790,462	\$4,126,003	\$5,233,288	\$5,970,590	\$20,120,343	\$342
				Child	\$3,894,623	\$3,125,637	\$5,429,016	\$5,794,892	\$18,244,168	\$123
				Total	\$28,914,579	\$24,024,750	\$33,925,222	\$34,463,255	\$121,327,806	\$260

Medical Claims by Plan



Medical Claims by Relationship



# Paid Claims by Age Group (p. 1 of 2)

Paid Claims by Age Group								
Age Range	PY16							
	Med Net Pay	Med PMPM	Rx Net Pay	Rx PMPM	Dental Net Pay	Dental PMPM	Net Pay	PMPM
<1	\$ 4,204,214	\$ 1,430	\$ 44,552	\$ 15	\$ 1,518	\$ 1	\$ 4,250,284	\$ 1,446
1	\$ 487,344	\$ 123	\$ 8,862	\$ 2	\$ 34,640	\$ 7	\$ 530,845	\$ 132
2 - 4	\$ 1,154,651	\$ 80	\$ 35,401	\$ 2	\$ 356,207	\$ 18	\$ 1,546,259	\$ 101
5 - 9	\$ 1,587,716	\$ 56	\$ 176,989	\$ 6	\$ 1,129,594	\$ 28	\$ 2,894,299	\$ 91
10 - 14	\$ 2,200,177	\$ 73	\$ 285,667	\$ 9	\$ 1,111,999	\$ 26	\$ 3,597,843	\$ 108
15 - 19	\$ 3,765,053	\$ 111	\$ 517,729	\$ 15	\$ 1,415,044	\$ 29	\$ 5,697,826	\$ 155
20 - 24	\$ 4,864,183	\$ 134	\$ 620,569	\$ 17	\$ 938,855	\$ 19	\$ 6,423,607	\$ 170
25 - 29	\$ 3,770,922	\$ 137	\$ 469,028	\$ 17	\$ 887,000	\$ 24	\$ 5,126,950	\$ 178
30 - 34	\$ 4,332,703	\$ 145	\$ 582,277	\$ 19	\$ 1,073,151	\$ 27	\$ 5,988,131	\$ 191
35 - 39	\$ 4,790,552	\$ 153	\$ 898,718	\$ 29	\$ 1,148,197	\$ 26	\$ 6,837,467	\$ 209
40 - 44	\$ 6,042,523	\$ 182	\$ 1,830,727	\$ 55	\$ 1,325,758	\$ 29	\$ 9,199,007	\$ 266
45 - 49	\$ 9,375,570	\$ 263	\$ 2,131,614	\$ 60	\$ 1,539,791	\$ 29	\$ 13,046,975	\$ 352
50 - 54	\$ 11,866,256	\$ 302	\$ 2,341,388	\$ 60	\$ 1,861,462	\$ 33	\$ 16,069,105	\$ 394
55 - 59	\$ 19,495,245	\$ 440	\$ 3,941,185	\$ 89	\$ 2,295,953	\$ 35	\$ 25,732,383	\$ 563
60 - 64	\$ 31,957,508	\$ 607	\$ 7,790,777	\$ 148	\$ 2,885,801	\$ 37	\$ 42,634,086	\$ 792
65+	\$ 11,433,189	\$ 491	\$ 4,826,377	\$ 207	\$ 5,092,612	\$ 38	\$ 21,352,178	\$ 736
<b>Total</b>	<b>\$ 121,327,806</b>	<b>\$ 260</b>	<b>\$ 26,501,858</b>	<b>\$ 57</b>	<b>\$ 23,097,581</b>	<b>\$ 30</b>	<b>\$ 170,927,244</b>	<b>\$ 347</b>

# Paid Claims by Age Group (p. 2 of 2)

Paid Claims by Age Group										
Age Range	PY15								% Change	
	Med Net Pay	Med PMPM	Rx Net Pay	Rx PMPM	Dental Net Pay	Dental PMPM	Net Pay	PMPM	Net Pay	PMPM
<1	\$ 3,169,838	\$ 1,563	\$ 18,665	\$ 9	\$ 3,059	\$ 2	\$ 3,191,562	\$ 1,574	33.2%	-8.1%
1	\$ 650,419	\$ 214	\$ 52,743	\$ 17	\$ 24,641	\$ 7	\$ 727,803	\$ 238	-27.1%	-44.8%
2 - 4	\$ 1,081,613	\$ 84	\$ 42,060	\$ 3	\$ 341,718	\$ 18	\$ 1,465,390	\$ 106	5.5%	-4.7%
5 - 9	\$ 2,241,372	\$ 88	\$ 148,667	\$ 6	\$ 1,101,382	\$ 29	\$ 3,491,421	\$ 122	-17.1%	-26.0%
10 - 14	\$ 2,031,854	\$ 72	\$ 218,739	\$ 8	\$ 1,101,608	\$ 26	\$ 3,352,201	\$ 106	7.3%	2.4%
15 - 19	\$ 2,821,746	\$ 88	\$ 587,389	\$ 18	\$ 1,373,646	\$ 28	\$ 4,782,781	\$ 135	19.1%	14.9%
20 - 24	\$ 3,377,382	\$ 101	\$ 559,938	\$ 17	\$ 917,359	\$ 19	\$ 4,854,679	\$ 137	32.3%	23.8%
25 - 29	\$ 3,371,305	\$ 148	\$ 432,425	\$ 19	\$ 816,706	\$ 25	\$ 4,620,436	\$ 191	11.0%	-6.8%
30 - 34	\$ 3,539,623	\$ 133	\$ 481,286	\$ 18	\$ 1,043,149	\$ 28	\$ 5,064,059	\$ 180	18.2%	6.5%
35 - 39	\$ 4,663,471	\$ 169	\$ 788,399	\$ 29	\$ 1,083,009	\$ 27	\$ 6,534,879	\$ 224	4.6%	-7.1%
40 - 44	\$ 5,974,445	\$ 192	\$ 1,856,110	\$ 60	\$ 1,274,411	\$ 28	\$ 9,104,967	\$ 280	1.0%	-5.0%
45 - 49	\$ 6,695,016	\$ 200	\$ 1,796,491	\$ 54	\$ 1,459,634	\$ 29	\$ 9,951,140	\$ 282	31.1%	24.7%
50 - 54	\$ 13,771,456	\$ 367	\$ 2,730,753	\$ 73	\$ 1,908,079	\$ 34	\$ 18,410,289	\$ 474	-12.7%	-16.8%
55 - 59	\$ 17,168,453	\$ 393	\$ 4,178,131	\$ 96	\$ 2,414,733	\$ 36	\$ 23,761,318	\$ 525	8.3%	7.4%
60 - 64	\$ 31,080,659	\$ 603	\$ 8,122,804	\$ 158	\$ 2,961,985	\$ 37	\$ 42,165,448	\$ 797	1.1%	-0.7%
65+	\$ 11,060,498	\$ 502	\$ 3,184,616	\$ 145	\$ 4,688,550	\$ 37	\$ 18,933,664	\$ 684	12.8%	7.6%
<b>Total</b>	<b>\$ 112,699,150</b>	<b>\$ 260</b>	<b>\$ 25,199,218</b>	<b>\$ 58</b>	<b>\$ 22,513,669</b>	<b>\$ 31</b>	<b>\$ 160,412,037</b>	<b>\$ 349</b>	<b>6.6%</b>	<b>-0.6%</b>



# Financial Summary (p. 1 of 2)

		All Combined Groups PY16	All Combined Groups PY15	All Combined Groups PY14	PY16 to PY15 Variance	State Active PY16	State Active PY15	State Active PY14	PY16 to PY15 Variance	Non-State Active PY16	Non-State Active PY15	Non-State Active PY14	PY16 to PY15 Variance
Financial Summary	Avg # Participants	21,706	20,362	19,414	6.6 %	17,493	16,188	15,000	8.1 %	5	5	6	0.0 %
	Avg # Members	38,923	36,119	33,911	7.8 %	33,250	30,573	28,118	8.8 %	7	8	11	(13.2)%
	Mem / Part Ratio	1.79	1.77	1.75	1.1 %	1.90	1.89	1.87	0.6 %	1.32	1.52	1.83	(13.4)%
	Gross Cost	\$157,269,939	\$147,260,594	\$138,520,982	6.8 %	\$112,275,850	\$104,728,217	\$93,538,787	7.2 %	\$39,948	\$9,459	\$106,923	322.3 %
	Plan Paid	\$121,327,806	\$112,699,150	\$102,645,710	7.7 %	\$84,035,042	\$77,822,072	\$66,593,461	8.0 %	\$30,235	\$4,494	\$95,447	572.8 %
	Employee Paid	\$35,942,132	\$34,561,444	\$35,875,272	4.0 %	\$28,240,808	\$26,906,145	\$26,945,326	5.0 %	\$9,713	\$4,965	\$11,476	95.6 %
	Client Paid-PEPY	\$5,590	\$5,535	\$5,287	1.0 %	\$4,804	\$4,807	\$4,440	(0.1)%	\$6,047	\$899	\$15,908	572.8 %
	Client Paid-PMPY	\$3,117	\$3,120	\$3,027	(0.1)%	\$2,527	\$2,545	\$2,368	(0.7)%	\$4,593	\$593	\$8,677	674.7 %
Client Paid-PEPM	\$466	\$461	\$441	1.0 %	\$400	\$401	\$370	(0.2)%	\$504	\$75	\$1,326	572.9 %	
Client Paid-PMPM	\$260	\$260	\$252	(0.0)%	\$211	\$212	\$197	(0.5)%	\$383	\$49	\$723	675.2 %	
High Cost Claimants	# of HCC's (>\$100K)	185	157	139	17.8 %	105	84	76	25.0 %	0	0	0	0.0 %
	HCC's / 1,000	4.8	4.3	4.1	9.3 %	3.2	2.7	2.7	17.0 %	0.0	0.0	0.0	0.0 %
	Avg HCC Paid	\$204,786	\$229,595	\$225,508	(10.8)%	\$203,213	\$242,382	\$228,515	(16.2)%	\$0	\$0	\$0	0.0 %
	HCC's % of Plan Paid	31.2%	32.0%	31.0%	(2.5)%	25.4%	26.2%	26.1%	(3.1)%	0.0%	0.0%	0.0%	0.0 %
Cost Distribution- PMPY	Facility Inpatient	\$948	\$1,024	\$968	(7.4)%	\$740	\$794	\$736	(6.8)%	\$0	\$0	\$6,867	0.0 %
	Facility Outpatient	\$991	\$930	\$883	6.6 %	\$759	\$746	\$663	1.7 %	\$2,765	\$153	\$775	0.0 %
	Physician	\$1,065	\$1,062	\$1,064	0.3 %	\$940	\$917	\$884	2.5 %	\$1,632	\$438	\$1,069	272.6 %
	Other	\$113	\$104	\$111	8.7 %	\$88	\$89	\$85	(1.1)%	\$196	\$2	\$32	0.0 %
	Total	\$3,117	\$3,120	\$3,027	(0.1)%	\$2,527	\$2,545	\$2,368	(0.7)%	\$4,593	\$593	\$8,743	674.5 %

# Financial Summary (p. 2 of 2)

		State Retirees PY16	State Retirees PY15	State Retirees PY14	PY16 to PY15 Variance	Non-State Retirees PY16	Non-State Retirees PY15	Non-State Retirees PY14	PY16 to PY15 Variance	HSB Peer Index
Financial Summary	Avg # Participants	3,063	2,932	2,853	4.5 %	1,146	1,237	1,555	(7.4)%	
	Avg # Members	4,420	4,198	4,043	5.3 %	1,247	1,341	1,739	(7.0)%	
	Mem / Part Ratio	1.44	1.43	1.42	0.9 %	1.09	1.08	1.12	0.8 %	
	Gross Cost	\$32,517,511	\$31,273,552	\$30,416,277	4.0 %	\$12,436,628	\$11,249,366	\$14,458,995	10.6 %	
	Plan Paid	\$26,660,803	\$25,721,913	\$24,503,664	3.7 %	\$10,601,725	\$9,150,671	\$11,453,138	15.9 %	
	Employee Paid	\$5,856,708	\$5,551,639	\$5,912,613	5.5 %	\$1,834,903	\$2,098,695	\$3,005,857	(12.6)%	
	Client Paid-PEPY	\$8,706	\$8,774	\$8,589	(0.8)%	\$9,255	\$7,395	\$7,365	25.2 %	\$6,382
	Client Paid-PMPY	\$6,032	\$6,127	\$6,061	(1.6)%	\$8,505	\$6,824	\$6,586	24.6 %	\$3,436
Client Paid-PEPM	\$725	\$731	\$716	(0.8)%	\$771	\$616	\$614	25.1 %	\$532	
Client Paid-PMPM	\$503	\$511	\$505	(1.5)%	\$709	\$569	\$549	24.7 %	\$286	
High Cost Claimants	# of HCC's (>\$100K)	56	53	37	5.7 %	24	20	26	20.0 %	
	HCC's / 1,000	12.7	12.6	9.2	0.6 %	19.3	14.9	15.0	29.2 %	
	Avg HCC Paid	\$203,584	\$227,671	\$271,071	(10.6)%	\$214,469	\$180,992	\$159,692	18.5 %	
	HCC's % of Plan Paid	42.8%	46.9%	40.9%	(8.7)%	48.6%	39.6%	35.6%	22.7 %	
Cost Distribution-PMPY	Facility Inpatient	\$2,012	\$2,259	\$1,999	(10.9)%	\$2,721	\$2,427	\$2,295	12.1 %	\$1,050
	Facility Outpatient	\$2,118	\$1,934	\$2,003	9.5 %	\$3,186	\$1,989	\$1,842	60.2 %	\$1,122
	Physician	\$1,625	\$1,739	\$1,822	(6.6)%	\$2,410	\$2,249	\$2,206	7.2 %	\$1,158
	Other	\$277	\$195	\$236	42.1 %	\$188	\$159	\$243	18.2 %	\$106
	Total	\$6,032	\$6,128	\$6,060	(1.6)%	\$8,505	\$6,824	\$6,585	24.6 %	\$3,436

# Paid Claims by Claim Type – State Participants

Net Paid Claims - Total									
State Participants									
	PY16				PY15				% Change
	Actives	Pre-Medicare Retirees	Medicare Retirees	Total	Actives	Pre-Medicare Retirees	Medicare Retirees	Total	Total
Medical									
Inpatient	\$ 30,048,521	\$ 8,473,388	\$ 1,532,823	\$ 40,054,732	\$28,567,148	\$8,913,067	\$1,726,558	\$ 39,206,773	2.2%
Outpatient	\$ 53,986,521	\$ 14,542,964	\$ 2,111,629	\$ 70,641,113	\$49,254,924	\$13,612,669	\$1,469,618	\$64,337,211	9.8%
Total - Medical	\$ 84,035,042	\$ 23,016,352	\$ 3,644,452	\$ 110,695,845	\$ 77,822,072	\$ 22,525,736	\$ 3,196,176	\$ 103,543,984	6.9%
Dental	\$ 15,969,131	\$ 1,890,971	\$ 2,619,168	\$ 20,479,270	\$ 15,533,610	\$ 1,900,543	\$ 2,297,357	\$ 19,731,510	3.8%
<b>Total</b>	<b>\$ 100,004,173</b>	<b>\$ 24,907,322</b>	<b>\$ 6,263,620</b>	<b>\$ 131,175,115</b>	<b>\$ 93,355,682</b>	<b>\$ 24,426,279</b>	<b>\$ 5,493,533</b>	<b>\$ 123,275,494</b>	<b>6.4%</b>

Net Paid Claims - Per Participant per Month									
	PY16				PY15				% Change
	Actives	Pre-Medicare Retirees	Medicare Retirees	Total	Actives	Pre-Medicare Retirees	Medicare Retirees	Total	Total
Medical	\$ 398	\$ 814	\$ 491	\$ 449	\$ 399	\$ 817	\$ 470	\$ 451	-0.6%
Dental	\$ 53	\$ 47	\$ 50	\$ 52	\$ 53	\$ 47	\$ 49	\$ 52	-0.6%

# Paid Claims by Claim Type – Non-State Participants

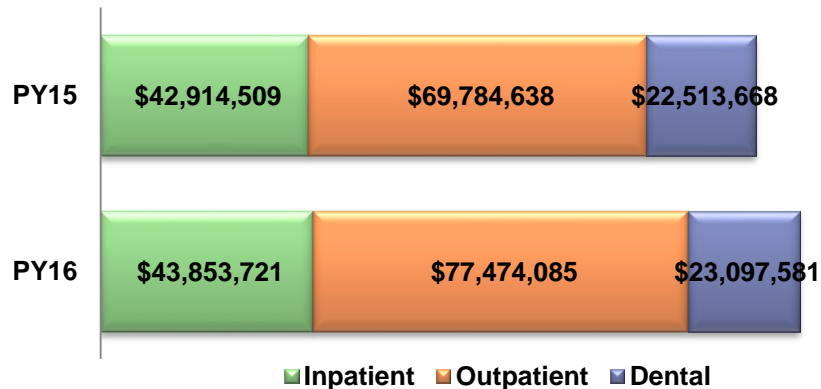
Net Paid Claims - Total										
Non-State Participants										
	PY16				PY15				% Change	
	Actives	Pre-Medicare Retirees	Medicare Retirees	Total	Actives	Pre-Medicare Retirees	Medicare Retirees	Total	Total	
Medical										
Inpatient	\$ -	\$ 2,950,094	\$ 848,895	\$ 3,798,989	\$ -	\$ 2,993,245	\$ 714,491	\$ 3,707,736	2.5%	
Outpatient	\$ 30,235	\$ 6,328,671	\$ 474,065	\$ 6,832,971	\$ 4,494	\$ 5,081,056	\$ 361,878	\$ 5,447,428	25.4%	
Total - Medical	\$ 30,235	\$ 9,278,765	\$ 1,322,960	\$ 10,631,960	\$ 4,494	\$ 8,074,301	\$ 1,076,369	\$ 9,155,164	16.1%	
Dental	\$ 3,932	\$ 770,473	\$ 1,843,906	\$ 2,618,311	\$ 4,741	\$ 978,099	\$ 1,799,319	\$ 2,782,159	-5.9%	
<b>Total</b>	<b>\$ 34,167</b>	<b>\$ 10,049,238</b>	<b>\$ 3,166,866</b>	<b>\$ 13,250,271</b>	<b>\$ 9,235</b>	<b>\$ 9,052,400</b>	<b>\$ 2,875,688</b>	<b>\$ 11,937,323</b>	<b>11.0%</b>	

Net Paid Claims - Per Participant per Month										
	PY16				PY15				% Change	
	Actives	Pre-Medicare Retirees	Medicare Retirees	Total	Actives	Pre-Medicare Retirees	Medicare Retirees	Total	Total	
Medical	\$ 504	\$ 835	\$ 501	\$ 770	\$ 75	\$ 654	\$ 429	\$ 614	25.4%	
Dental	\$ 36	\$ 37	\$ 43	\$ 41	\$ 33	\$ 38	\$ 44	\$ 42	-2.6%	

# Paid Claims by Claim Type – Total

Net Paid Claims - Total										
Total Participants										
	PY16				PY15				% Change	
	Actives	Pre-Medicare Retirees	Medicare Retirees	Total	Actives	Pre-Medicare Retirees	Medicare Retirees	Total		Total
Medical										
Inpatient	\$ 30,048,521	\$ 11,423,482	\$ 2,381,718	\$ 43,853,721	\$ 28,567,148	\$ 11,906,312	\$ 2,441,049	\$ 42,914,509		2.2%
Outpatient	\$ 54,016,756	\$ 20,871,635	\$ 2,585,694	\$ 77,474,085	\$ 49,259,418	\$ 18,693,725	\$ 1,831,496	\$ 69,784,638		11.0%
Total - Medical	\$ 84,065,277	\$ 32,295,117	\$ 4,967,412	\$ 121,327,806	\$ 77,826,566	\$ 30,600,037	\$ 4,272,546	\$ 112,699,149		7.7%
Dental	\$ 15,973,063	\$ 2,661,444	\$ 4,463,074	\$ 23,097,581	\$ 15,538,351	\$ 2,878,642	\$ 4,096,676	\$ 22,513,668		2.6%
<b>Total</b>	<b>\$ 100,038,340</b>	<b>\$ 34,956,561</b>	<b>\$ 9,430,486</b>	<b>\$ 144,425,386</b>	<b>\$ 93,364,917</b>	<b>\$ 33,478,678</b>	<b>\$ 8,369,221</b>	<b>\$ 135,212,817</b>		<b>6.8%</b>

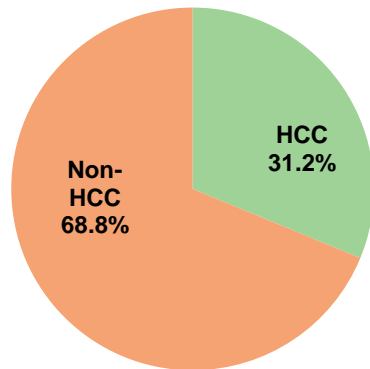
Net Paid Claims - Per Participant per Month										
	PY16				PY15				% Change	
	Actives	Pre-Medicare Retirees	Medicare Retirees	Total	Actives	Pre-Medicare Retirees	Medicare Retirees	Total		Total
Medical	\$ 398	\$ 820	\$ 493	\$ 466	\$ 399	\$ 767	\$ 459	\$ 461		1.0%
Dental	\$ 53	\$ 44	\$ 47	\$ 50	\$ 53	\$ 44	\$ 47	\$ 51		-0.7%



# Cost Distribution – Medical Claims

PY16 Cost Distribution						PY15 Cost Distribution						
Avg # of Members	% of Members	Total Paid	% of Paid	EE Paid	% EE Paid	Paid Claims Category	Avg # of Members	% of Members	Total Paid	% of Paid	EE Paid	% EE Paid
166	0.4%	\$37,885,357	31.2%	\$1,121,888	3.1%	\$100,000.01 Plus	140	0.4%	\$36,046,479	32.0%	\$989,129	2.9%
236	0.6%	\$17,271,247	14.2%	\$1,465,495	4.1%	\$50,000.01-\$100,000.00	226	0.6%	\$17,200,500	15.3%	\$1,475,772	4.3%
426	1.1%	\$16,449,978	13.6%	\$2,271,266	6.3%	\$25,000.01-\$50,000.00	380	1.1%	\$14,349,810	12.7%	\$2,244,820	6.5%
1,133	2.9%	\$18,537,612	15.3%	\$5,239,921	14.6%	\$10,000.01-\$25,000.00	1040	2.9%	\$16,928,761	15.0%	\$5,104,532	14.8%
1,546	4.0%	\$11,654,494	9.6%	\$5,124,578	14.3%	\$5,000.01-\$10,000.00	1,404	3.9%	\$10,340,060	9.2%	\$4,845,842	14.0%
1,987	5.1%	\$7,696,726	6.3%	\$4,520,582	12.6%	\$2,500.01-\$5,000.00	1,833	5.1%	\$7,092,810	6.3%	\$4,274,889	12.4%
21,346	54.8%	\$11,832,392	9.8%	\$13,838,997	38.5%	\$0.01-\$2,500.00	19,642	54.4%	\$10,740,730	9.5%	\$13,255,395	38.4%
5,307	13.6%	\$0	0.0%	\$2,359,405	6.6%	\$0.00	5,143	14.2%	\$0	0.0%	\$2,371,065	6.9%
6,776	17.4%	\$0	0.0%	\$0	0.0%	No Claims	6,310	17.5%	\$0	0.0%	\$0	0.0%
<b>38,923</b>	<b>100.0%</b>	<b>\$121,327,806</b>	<b>100.0%</b>	<b>\$35,942,132</b>	<b>100.0%</b>		<b>36,119</b>	<b>100.0%</b>	<b>\$112,699,150</b>	<b>100.0%</b>	<b>\$34,561,444</b>	<b>100.0%</b>

**Distribution of HCC Medical Claims Paid**



**HCC – High Cost Claimant over \$100K**

HCC's by AHRQ Clinical Classifications Chapter			
AHRQ Chapter	Patients	Total Paid	% Paid
(CCS 2) Neoplasms	79	\$8,631,620	22.8%
(CCS 7) Diseases Of The Circulatory System	135	\$4,158,600	11.0%
(CCS 16) Injury And Poisoning	122	\$3,531,658	9.3%
(CCS 6) Diseases Of The Nervous System And Sense Organs	147	\$2,956,964	7.8%
(CCS 13) Diseases Of The Musculoskeletal System And Connective Tissue	126	\$2,604,361	6.9%
(CCS 10) Diseases Of The Genitourinary System	102	\$2,187,911	5.8%
(CCS 15) Certain Conditions Originating In The Perinatal Period	11	\$2,019,776	5.3%
(CCS 3) Endocrine; Nutritional; & Metabolic Diseases And Immunity Disorders	129	\$1,899,135	5.0%
(CCS 9) Diseases Of The Digestive System	114	\$1,579,224	4.2%
(CCS 1) Infectious And Parasitic Diseases	94	\$1,563,194	4.1%
(CCS 8) Diseases Of The Respiratory System	149	\$1,554,911	4.1%
(CCS 17) Symptoms; Signs; & Ill-Defined Conditions & Factors Inf Health Status	184	\$1,412,195	3.7%
(CCS 12) Diseases Of The Skin And Subcutaneous Tissue	87	\$1,121,459	3.0%
(CCS 14) Congenital Anomalies	18	\$887,522	2.3%
(CCS 5) Mental Illness	64	\$600,941	1.6%
(CCS 4) Diseases Of The Blood And Blood-Forming Organs	71	\$521,026	1.4%
(CCS 18) Residual Codes; Unclassified; All E Codes [259. And 260.]	125	\$507,536	1.3%
(CCS 11) Complications Of Pregnancy; Childbirth; And The Puerperium	7	\$147,324	0.4%
<b>Overall</b>	<b>185</b>	<b>\$37,885,357</b>	<b>100.0%</b>

# Utilization Summary (p. 1 of 2)

		All Combined Groups PY16	All Combined Groups PY15	All Combined Groups PY14	PY16 to PY15 Variance	State Active PY16	State Active PY15	State Active PY14	PY16 to PY15 Variance	Non-State Active PY16	Non-State Active PY15	Non-State Active PY14	PY16 to PY15 Variance
Inpatient Facility	# of Admits	2,165	1,910	1,946	13.4 %	1,614	1,370	1,371	17.8 %	0	0	1	0.0 %
	# of Patient Days	10,532	9,132	9,109	15.3 %	7,045	6,015	5,669	17.1 %	0	0	2	0.0 %
	Paid per Admit	\$17,796	\$19,768	\$14,870	(10.0)%	\$16,232	\$17,996	\$13,299	(9.8)%	\$0	\$0	\$74,966	0.0 %
	Paid per Day	\$3,658	\$4,135	\$3,177	(11.5)%	\$3,719	\$4,099	\$3,216	(9.3)%	\$0	\$0	\$37,483	0.0 %
	Admits / 1,000	56	53	57	5.7 %	49	45	49	8.9 %	0	0	92	0.0 %
	Days / 1,000	271	253	269	7.1 %	212	197	202	7.6 %	0	0	183	0.0 %
	Average LOS	4.9	4.8	4.7	1.7 %	4.4	4.4	4.1	0.0 %	0.0	0.0	2.0	0.0 %
Physician	Office Visit Utilization	3.6	3.1	3.3	16.1 %	3.3	2.8	2.9	17.9 %	5.3	2.9	4.9	82.8 %
	Office Visit Paid / Visit	\$46	\$35	\$31	31.4 %	\$45	\$33	\$29	36.4 %	\$63	\$20	\$35	215.0 %
	Office Visit Paid / Member	\$166	\$111	\$104	49.5 %	\$148	\$94	\$87	57.4 %	\$335	\$58	\$171	477.6 %
	DX&L Utilization	7.6	7.6	8.0	0.0 %	6.9	6.8	6.9	1.5 %	12.3	0.0	5.0	0.0 %
	DX&L Paid / Member	\$485	\$474	\$459	2.3 %	\$401	\$398	\$370	0.8 %	\$1,304	\$0	\$224	0.0 %

\*DX&L=Diagnostic, Xray, & Lab

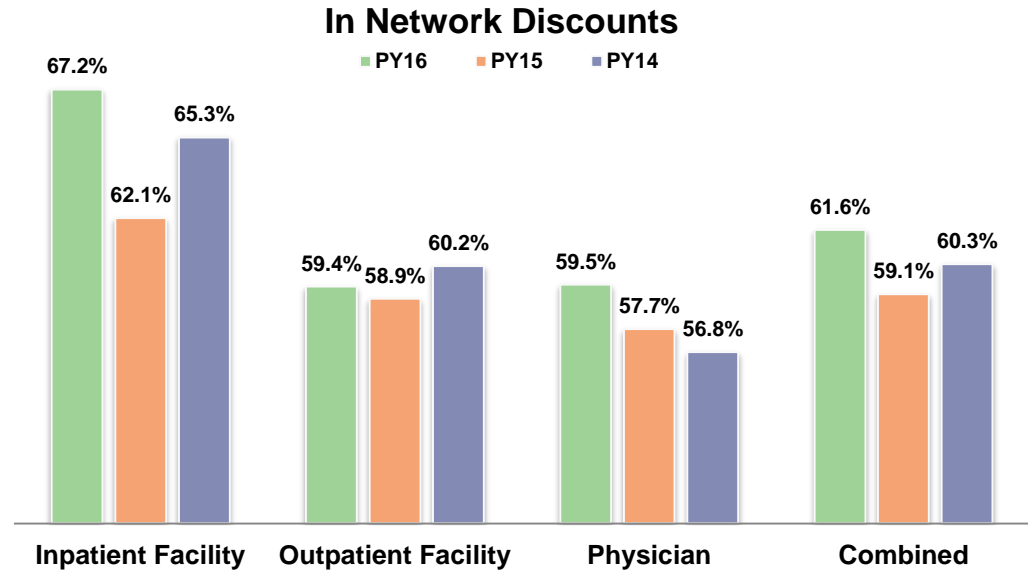
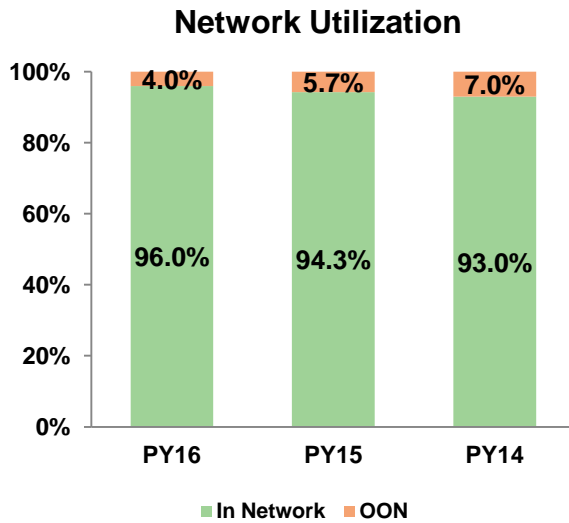
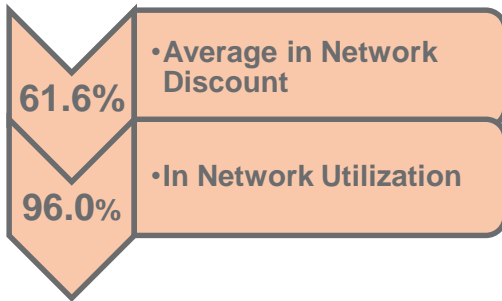
Emergency Room	Number of Visits	6,109	5,347	5,195	14.3 %	4,925	4,185	3,936	17.7 %	3	0	0	0.0 %
	Number of Admits	987	859	883	14.9 %	673	544	574	23.7 %	0	0	0	0.0 %
	Visits/Member	0.16	0.15	0.15	6.7 %	0.15	0.14	0.14	9.6 %	0.46	0.00	0.00	0.0 %
	Visits / 1,000	157	148	153	6.1 %	148	137	140	8.1 %	456	0	0	0.0 %
	Avg Paid per Visit	\$1,984	\$1,855	\$1,606	7.0 %	\$1,919	\$1,850	\$1,530	3.7 %	\$3,549	\$0	\$0	0.0 %
	Admits per Visit	0.16	0.16	0.17	1.0 %	0.14	0.13	0.15	7.7 %	0.00	0.00	0.00	0.0 %
Urgent Care	Number of Visits	9,918	8,040	6,486	23.4 %	8,799	7,135	5,666	23.3 %	7	8	2	(12.5)%
	Visits/Member	0.25	0.22	0.19	13.6 %	0.26	0.23	0.20	11.4 %	1.06	1.06	0.18	0.4 %
	Visits / 1,000	255	223	191	14.3 %	265	233	202	13.6 %	1,063	1,055	182	0.7 %
	Avg Paid per Visit	\$52	\$36	\$33	46.2 %	\$45	\$33	\$28	37.4 %	\$57	\$9	\$45	530.1 %

# Utilization Summary (p. 2 of 2)

		State Retirees PY16	State Retirees PY15	State Retirees PY14	PY16 to PY15 Variance	Non-State Retirees PY16	Non-State Retirees PY15	Non-State Retirees PY14	PY16 to PY15 Variance	HSB Peer Index
Inpatient Facility	# of Admits	396	399	377	(0.8)%	155	141	197	9.9 %	
	# of Patient Days	2,413	2,246	2,192	7.4 %	1,074	871	1,246	23.3 %	
	Paid per Admit	\$22,303	\$24,391	\$18,803	(8.6)%	\$22,567	\$23,909	\$17,978	(5.6)%	\$17,993
	Paid per Day	\$3,660	\$4,333	\$3,234	(15.5)%	\$3,257	\$3,871	\$2,842	(15.9)%	\$3,960
	Admits / 1,000	90	95	93	(5.3)%	124	105	113	18.1 %	60
	Days / 1,000	546	535	542	2.1 %	862	650	716	32.6 %	273
	Average LOS	6.1	5.6	5.8	8.9 %	6.9	6.2	6.3	11.3 %	4.5
Physician	Office Visit Utilization	5.2	4.6	4.8	13.0 %	6.1	5.8	6.1	5.2 %	3.4
	Office Visit Paid / Visit	\$53	\$44	\$39	20.5 %	\$42	\$38	\$33	10.5 %	\$52
	Office Visit Paid / Member	\$273	\$203	\$187	34.5 %	\$257	\$220	\$201	16.8 %	\$177
	DX&L Utilization	11.1	11.1	11.8	0.0 %	14.2	14.5	16.6	(2.1)%	8.6
	DX&L Paid / Visit	\$81	\$76	\$70	6.6 %	\$89	\$72	\$63	23.6 %	\$66
	DX&L Paid / Member	\$901	\$843	\$830	6.9 %	\$1,264	\$1,049	\$1,037	20.5 %	\$568
*DX&L=Diagnostic, Xray, & Lab										
Emergency Room	Number of Visits	926	868	866	6.7 %	255	294	393	(13.3)%	
	Number of Admits	247	239	212	3.3 %	67	76	97	(11.8)%	
	Visits/Member	0.21	0.21	0.21	1.6 %	0.20	0.22	0.23	(8.8)%	0.18
	Visits / 1,000	210	207	214	1.6 %	205	219	226	(6.5)%	178
	Avg Paid per Visit	\$2,369	\$1,897	\$1,684	24.9 %	\$1,821	\$1,794	\$2,188	1.5 %	\$1,536
	Admits per Visit	0.27	0.28	0.24	(3.6)%	0.26	0.26	0.25	0.6 %	0.16
Urgent Care	Number of Visits	837	647	524	29.4 %	275	250	294	10.0 %	
	Visits/Member	0.19	0.15	0.13	23.3 %	0.22	0.19	0.17	18.0 %	0.20
	Visits / 1,000	189	154	130	22.9 %	221	186	169	18.3 %	203
	Avg Paid per Visit	\$114	\$64	\$71	76.9 %	\$104	\$52	\$61	101.1 %	\$81



# Provider Network Summary



PEBP PY16 Additional Savings Total					
Savings Description	1Q	2Q	3Q	4Q	PY16
Non-Network Negotiations	\$1,038,054	\$638,577	\$926,568	\$808,078	\$3,411,276
Subrogation	\$95,509	\$124,174	\$114,860	\$152,411	\$486,953
Transplant Savings	\$548,032	\$13,367	\$4,337	\$2,948	\$568,685
Ambulance Savings	---	---	---	\$827,014	\$827,014
<b>Total Savings</b>	<b>\$1,681,595</b>	<b>\$776,118</b>	<b>\$1,045,765</b>	<b>\$1,790,451</b>	<b>\$5,293,929</b>

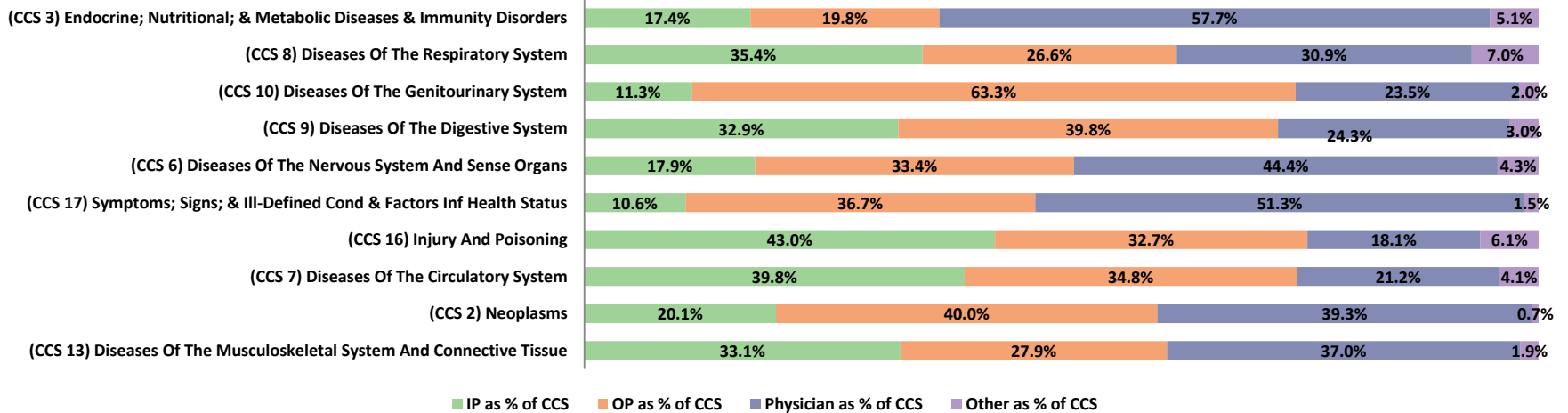
# AHRQ\* Clinical Classifications Summary



\*Developed at the Agency for Healthcare Research and Quality (AHRQ), the Clinical Classifications Software (CCS) is a tool for clustering patient diagnoses and procedures into a manageable number of clinically meaningful categories.

AHRQ Clinical Classifications Chapter	Total Paid	% Paid	Insured	Spouse	Child	Male	Female
(CCS 13) Diseases Of The Musculoskeletal System And Connective Tissue	\$15,958,385	13.2%	\$11,565,995	\$3,428,522	\$963,869	\$5,693,311	\$10,265,074
(CCS 2) Neoplasms	\$15,910,773	13.1%	\$12,104,418	\$2,346,797	\$1,459,559	\$6,583,488	\$9,327,285
(CCS 7) Diseases Of The Circulatory System	\$11,572,705	9.5%	\$9,723,860	\$1,687,233	\$161,612	\$7,512,768	\$4,059,937
(CCS 16) Injury And Poisoning	\$11,160,605	9.2%	\$7,535,624	\$2,103,136	\$1,521,845	\$4,821,087	\$6,339,519
(CCS 17) Symptoms; Signs; & Ill-Defined Cond & Factors Inf Health Status	\$10,913,132	9.0%	\$7,251,441	\$1,698,391	\$1,963,300	\$3,836,208	\$7,076,924
(CCS 6) Diseases Of The Nervous System And Sense Organs	\$9,637,666	7.9%	\$6,301,906	\$1,498,841	\$1,836,918	\$4,089,437	\$5,548,229
(CCS 9) Diseases Of The Digestive System	\$7,478,812	6.2%	\$5,186,656	\$994,276	\$1,297,880	\$3,377,029	\$4,101,782
(CCS 10) Diseases Of The Genitourinary System	\$6,881,814	5.7%	\$5,159,925	\$1,188,421	\$533,468	\$3,597,972	\$3,283,841
(CCS 8) Diseases Of The Respiratory System	\$5,699,136	4.7%	\$3,904,159	\$778,573	\$1,016,403	\$2,612,673	\$3,086,464
(CCS 3) Endocrine; Nutritional; & Metabolic Diseases & Immunity Disorders	\$4,975,317	4.1%	\$3,835,418	\$772,788	\$367,111	\$2,577,688	\$2,397,629
(CCS 5) Mental Illness	\$4,200,364	3.5%	\$2,104,298	\$547,882	\$1,548,183	\$2,110,171	\$2,090,193
(CCS 11) Complications Of Pregnancy; Childbirth; And The Puerperium	\$3,840,030	3.2%	\$2,165,325	\$1,448,674	\$226,031	\$35,647	\$3,804,384
(CCS 1) Infectious And Parasitic Diseases	\$3,818,781	3.1%	\$2,085,413	\$457,759	\$1,275,610	\$1,961,428	\$1,857,354
(CCS 15) Certain Conditions Originating In The Perinatal Period	\$2,902,433	2.4%	\$3,566	\$2,808	\$2,896,058	\$1,255,541	\$1,646,892
(CCS 12) Diseases Of The Skin And Subcutaneous Tissue	\$2,053,707	1.7%	\$1,517,037	\$399,651	\$137,019	\$616,029	\$1,437,678
(CCS 18) Residual Codes; Unclassified; All E Codes [259. And 260.]	\$1,977,949	1.6%	\$1,350,092	\$490,393	\$137,464	\$1,114,002	\$863,946
(CCS 14) Congenital Anomalies	\$1,345,025	1.1%	\$559,001	\$116,035	\$669,989	\$1,006,842	\$338,183
(CCS 4) Diseases Of The Blood And Blood-Forming Organs	\$1,001,171	0.8%	\$609,161	\$160,162	\$231,849	\$308,103	\$693,068
<b>Total</b>	<b>\$121,327,806</b>	<b>100.0%</b>	<b>\$82,963,296</b>	<b>\$20,120,341</b>	<b>\$18,244,168</b>	<b>\$53,109,424</b>	<b>\$68,218,381</b>

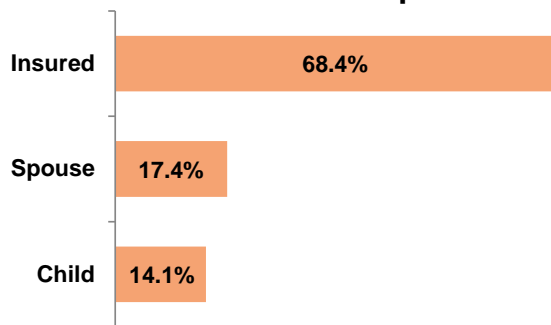
## Top 10 Categories by Claim Type



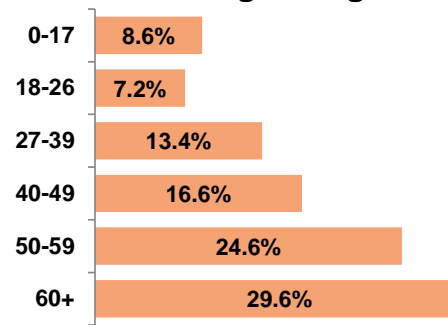
# AHRQ Category – Disease of the Musculoskeletal System/Connective Tissue

Diagnosis Category	Patients	% of Patients	Claims	% Claims	Total Paid	% Paid
Spondylosis; Intervertebral Disc Disorders; Other Back Problems [205.]	3,101	15.7%	18,008	20.5%	\$4,080,669	25.6%
Non-Traumatic Joint Disorders	3,078	15.6%	16,417	18.7%	\$3,321,802	20.8%
Other Connective Tissue Disease [211.]	4,289	21.7%	14,653	16.7%	\$1,857,839	11.6%
Osteoarthritis [203.]	651	3.3%	2,012	2.3%	\$1,507,182	9.4%
Other Back Problems	1,926	9.8%	8,422	9.6%	\$1,077,126	6.7%
Intervertebral Disc Disorders	662	3.4%	2,196	2.5%	\$916,787	5.7%
Other Bone Disease And Musculoskeletal Deformities [212.]	2,406	12.2%	12,553	14.3%	\$847,024	5.3%
Acquired Deformities	509	2.6%	1,427	1.6%	\$601,541	3.8%
Infective Arthritis And Osteomyelitis (Except That Caused By Tb Or Std) [201.]	61	0.3%	562	0.6%	\$422,453	2.6%
Other Non-Traumatic Joint Disorders [204.]	1,813	9.2%	8,037	9.2%	\$414,479	2.6%
Spondylosis And Allied Disorders	353	1.8%	1,032	1.2%	\$356,430	2.2%
Other Acquired Deformities [209.]	110	0.6%	277	0.3%	\$140,089	0.9%
Systemic Lupus Erythematosus And Connective Tissue Disorders [210.]	123	0.6%	588	0.7%	\$135,020	0.8%
Rheumatoid Arthritis And Related Disease [202.]	136	0.7%	401	0.5%	\$76,051	0.5%
Acquired Foot Deformities [208.]	176	0.9%	407	0.5%	\$75,113	0.5%
Pathological Fracture [207.]	66	0.3%	166	0.2%	\$72,543	0.5%
Osteoporosis [206.]	279	1.4%	585	0.7%	\$56,237	0.4%
<b>Overall</b>	<b>19,739</b>	<b>----</b>	<b>87,743</b>	<b>----</b>	<b>\$15,958,385</b>	<b>100.0%</b>

**Relationship**

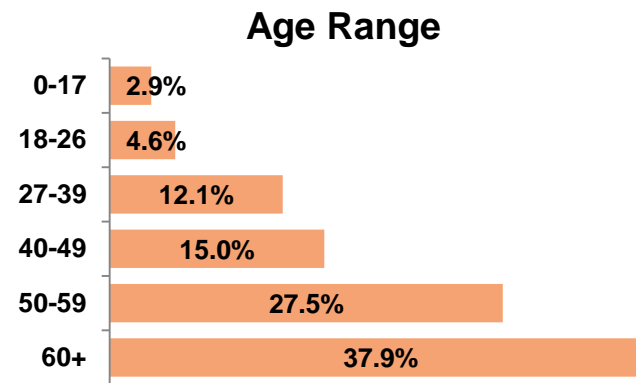
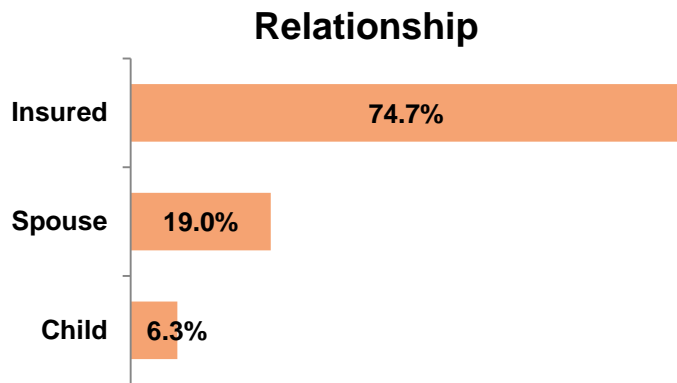


**Age Range**



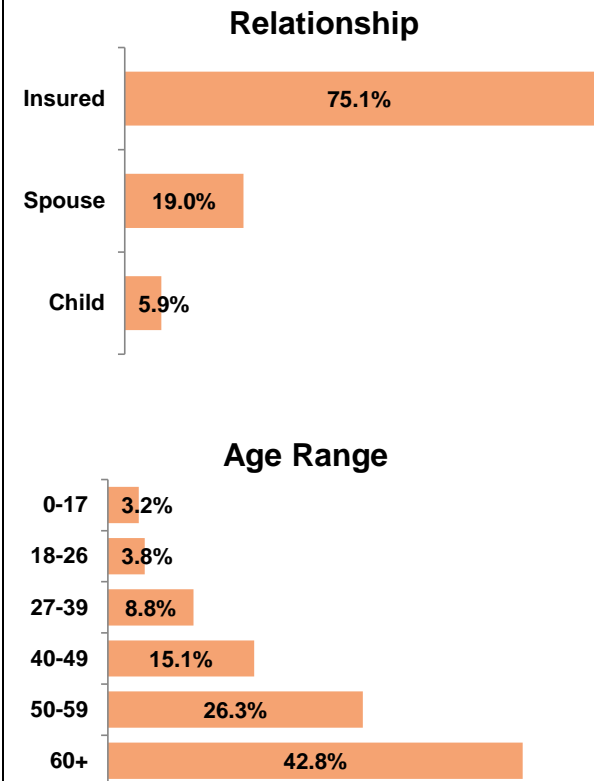
# AHRQ Category – Neoplasms

Diagnosis Category	Patients	% of Patients	Claims	% Claims	Total Paid	% Paid
Maintenance Chemotherapy; Radiotherapy [45.]	101	1.5%	617	2.3%	\$2,822,504	17.7%
Cancer Of Breast [24.]	322	4.6%	3,963	14.5%	\$2,520,922	15.8%
Secondary Malignancies [42.]	89	1.3%	747	2.7%	\$1,556,948	9.8%
Benign Neoplasms	2,611	37.5%	5,538	20.3%	\$1,541,210	9.7%
Cancer; Other Primary	207	3.0%	1,676	6.1%	\$1,093,038	6.9%
Cancer Of Lymphatic And Hematopoietic Tissue	117	1.7%	1,570	5.8%	\$1,015,192	6.4%
Cancer Of Skin	675	9.7%	2,247	8.2%	\$896,488	5.6%
Cancer Of Bronchus; Lung [19.]	46	0.7%	981	3.6%	\$891,032	5.6%
Other Gastrointestinal Cancer	47	0.7%	969	3.6%	\$855,885	5.4%
Colorectal Cancer	81	1.2%	1,223	4.5%	\$782,647	4.9%
Cancer Of Male Genital Organs	177	2.5%	1,447	5.3%	\$718,325	4.5%
Neoplasms Of Unspecified Nature Or Uncertain Behavior [44.]	2,006	28.8%	3,961	14.5%	\$455,192	2.9%
Cancer Of Urinary Organs	75	1.1%	680	2.5%	\$309,189	1.9%
Cancer Of Uterus And Cervix	329	4.7%	1,100	4.0%	\$220,799	1.4%
Malignant Neoplasm Without Specification Of Site [43.]	34	0.5%	181	0.7%	\$122,016	0.8%
Cancer Of Ovary And Other Female Genital Organs	46	0.7%	358	1.3%	\$109,385	0.7%
<b>Overall</b>	<b>6,963</b>	<b>---</b>	<b>27,258</b>	<b>---</b>	<b>\$15,910,773</b>	<b>100.0%</b>



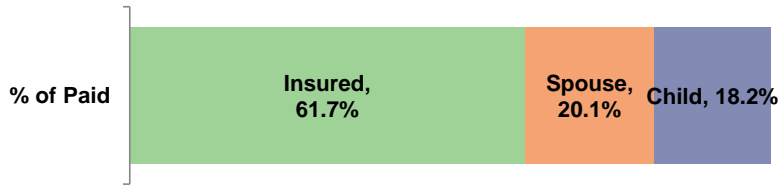
# AHRQ Category – Diseases of the Circulatory System

Diagnosis Category	Patients	% of Patients	Claims	% Claims	Total Paid	% Paid
Diseases Of The Heart	2,653	21.60%	10,871	32.59%	\$4,888,667	42.2%
Cardiac Dysrhythmias [106.]	568	4.62%	1,817	5.45%	\$874,775	7.6%
Coronary Atherosclerosis And Other Heart Disease [101.]	294	2.39%	847	2.54%	\$740,346	6.4%
Cerebrovascular Disease	313	2.55%	1,164	3.49%	\$687,538	5.9%
Nonspecific Chest Pain [102.]	743	6.05%	1,792	5.37%	\$576,605	5.0%
Aortic; Peripheral; And Visceral Artery Aneurysms [115.]	40	0.33%	106	0.32%	\$457,309	4.0%
Diseases Of Arteries; Arterioles; And Capillaries	562	4.58%	1,119	3.35%	\$456,021	3.9%
Acute Myocardial Infarction [100.]	29	0.24%	167	0.50%	\$449,454	3.9%
Hypertension	2,969	24.17%	6,300	18.89%	\$403,527	3.5%
Diseases Of Veins And Lymphatics	465	3.79%	1,428	4.28%	\$375,159	3.2%
Congestive Heart Failure; Nonhypertensive [108.]	75	0.61%	319	0.96%	\$268,184	2.3%
Acute Cerebrovascular Disease [109.]	80	0.65%	386	1.16%	\$159,087	1.4%
Peripheral And Visceral Atherosclerosis [114.]	76	0.62%	183	0.55%	\$158,967	1.4%
Heart Valve Disorders [96.]	307	2.50%	568	1.70%	\$151,778	1.3%
Peri-; Endo-; & Myocarditis; Cardiomyopathy (Except Caused By Tb Or Std) [97.]	67	0.55%	170	0.51%	\$148,583	1.3%
Pulmonary Heart Disease [103.]	73	0.59%	411	1.23%	\$143,426	1.2%
Essential Hypertension [98.]	1,780	14.49%	3,222	9.66%	\$112,045	1.0%
Other Circulatory Disease [117.]	360	2.93%	625	1.87%	\$90,952	0.8%
Conduction Disorders [105.]	112	0.91%	235	0.70%	\$77,396	0.7%
Other And Ill-Defined Cerebrovascular Disease [111.]	32	0.26%	69	0.21%	\$49,588	0.4%
Other Diseases Of Veins And Lymphatics [121.]	63	0.51%	158	0.47%	\$49,034	0.4%
Varicose Veins Of Lower Extremity [119.]	64	0.52%	168	0.50%	\$46,660	0.4%
Hypertension With Complications And Secondary Hypertension [99.]	92	0.75%	215	0.64%	\$37,787	0.3%
Occlusion Or Stenosis Of Precerebral Arteries [110.]	82	0.67%	139	0.42%	\$35,547	0.3%
Phlebitis; Thrombophlebitis And Thromboembolism [118.]	103	0.84%	373	1.12%	\$31,042	0.3%
Hemorrhoids [120.]	84	0.68%	136	0.41%	\$25,047	0.2%
Cardiac Arrest And Ventricular Fibrillation [107.]	16	0.13%	46	0.14%	\$21,534	0.2%
Transient Cerebral Ischemia [112.]	42	0.34%	87	0.26%	\$21,378	0.2%
Other And Ill-Defined Heart Disease [104.]	103	0.84%	135	0.40%	\$20,768	0.2%
Late Effects Of Cerebrovascular Disease [113.]	26	0.21%	73	0.22%	\$11,242	0.1%
Aortic And Peripheral Arterial Embolism Or Thrombosis [116.]	9	0.07%	26	0.08%	\$3,258	0.0%
<b>Overall</b>	<b>12,282</b>	<b>----</b>	<b>33,355</b>	<b>---</b>	<b>\$11,572,705</b>	<b>100.0%</b>

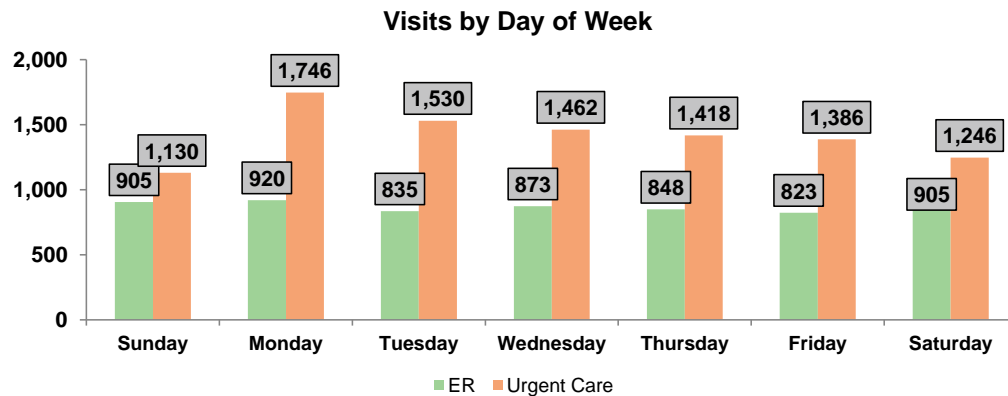


# Emergency Room / Urgent Care Summary

ER/Urgent Care	PY16		PY15		HSB Peer Index	
	ER	Urgent Care	ER	Urgent Care	ER	Urgent Care
Number of Visits	6,109	9,918	5,347	8,040		
Number of Admits	987	---	859	---		
Visits Per Member	0.16	0.25	0.15	0.22	0.18	0.20
Visits/1000 Members	157	255	148	223	178	203
Avg Paid Per Visit	\$1,984	\$52	\$1,855	\$36	\$1,536	\$73
Admits per Visit	0.16	---	0.16	---	0.16	
<b>Total Plan Paid</b>	<b>\$12,120,842</b>	<b>\$520,419</b>	<b>\$9,917,096</b>	<b>\$288,569</b>		



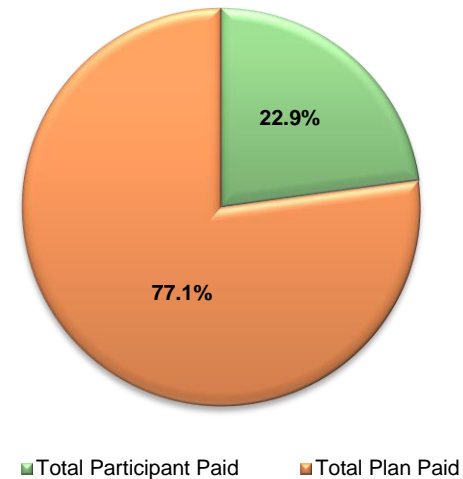
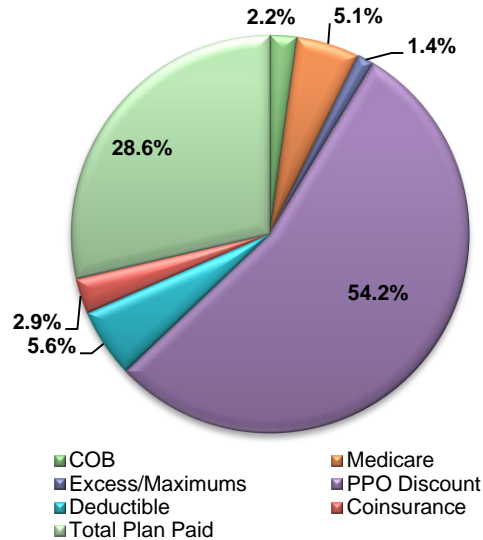
ER / UC Visits by Relationship						
Relationship	ER	Per 1,000	Urgent Care	Per 1,000	Total	Per 1,000
Insured	3,488	161	5,750	265	9,238	426
Spouse	911	186	1,217	248	2,128	434
Child	1,710	139	2,951	240	4,661	379
<b>Total</b>	<b>6,109</b>	<b>157</b>	<b>9,918</b>	<b>255</b>	<b>16,027</b>	<b>412</b>



# Savings Summary – Medical Claims

Description	Dollars	PPPM	% of Eligible
Eligible Charges	\$424,029,137	\$1,628	100.0%
COB	\$9,219,970	\$35	2.2%
Medicare	\$21,809,414	\$84	5.1%
Excess/Maximums	\$5,796,303	\$22	1.4%
PPO Discount	\$229,933,512	\$883	54.2%
Deductible	\$23,762,998	\$91	5.6%
Coinsurance	\$12,179,134	\$47	2.9%
<b>Total Participant Paid</b>	<b>\$35,942,131</b>	<b>\$138</b>	<b>8.5%</b>
<b>Total Plan Paid</b>	<b>\$121,327,806</b>	<b>\$466</b>	<b>28.6%</b>

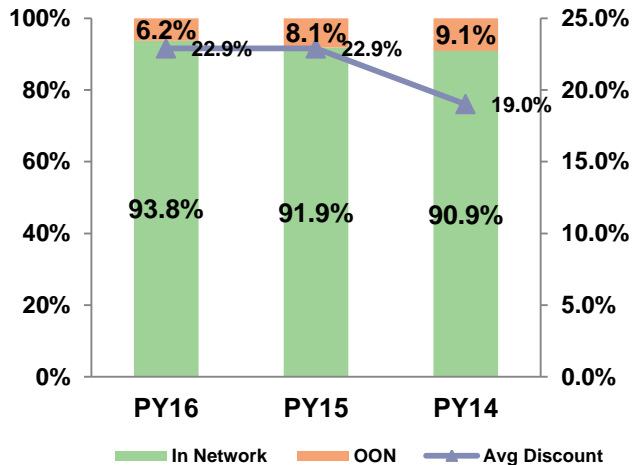
Total Participant Paid - PY15	\$154
Total Plan Paid - PY15	\$476



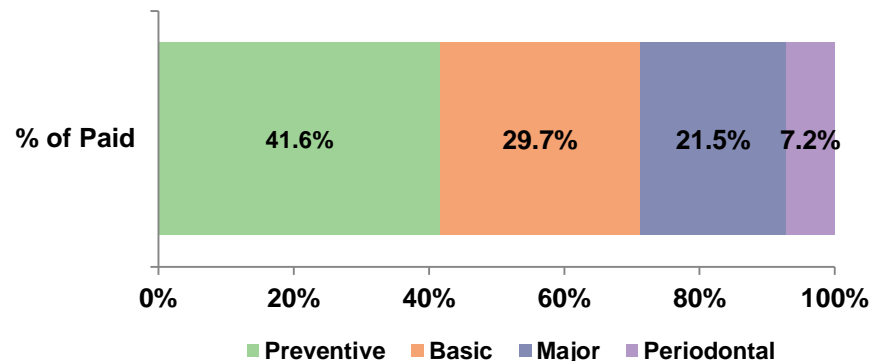
# Dental Claims Analysis

Cost Distribution						
Paid Claims Category	Avg # of Members	% of Members	Total Paid	% of Paid	Total EE Paid	% of EE Paid
\$1,000.01 Plus	6,635	10.4%	\$10,033,238	43.4%	\$6,192,111	57.1%
\$750.01-\$1,000.00	2,819	4.4%	\$2,522,752	10.9%	\$1,328,536	12.3%
\$500.01-\$750.00	4,562	7.2%	\$2,894,869	12.5%	\$1,312,080	12.1%
\$250.01-\$500.00	14,155	22.2%	\$5,048,918	21.9%	\$1,227,444	11.3%
\$0.01-\$250.00	15,226	23.9%	\$2,597,803	11.3%	\$759,271	7.0%
\$0.00	382	0.6%	\$0	0.0%	\$22,120	0.2%
No Claims	19,966	31.3%	\$0	0.0%	\$0	0.0%
<b>TOTAL</b>	<b>63,744</b>	<b>100.0%</b>	<b>\$23,097,581</b>	<b>100.0%</b>	<b>\$10,841,562</b>	<b>100.0%</b>

## Network Performance



Category	Total Paid	% of Paid
Preventive	\$9,601,987	41.6%
Basic	\$6,858,359	29.7%
Major	\$4,973,333	21.5%
Periodontal	\$1,663,902	7.2%
<b>Total</b>	<b>\$23,097,581</b>	<b>100.0%</b>



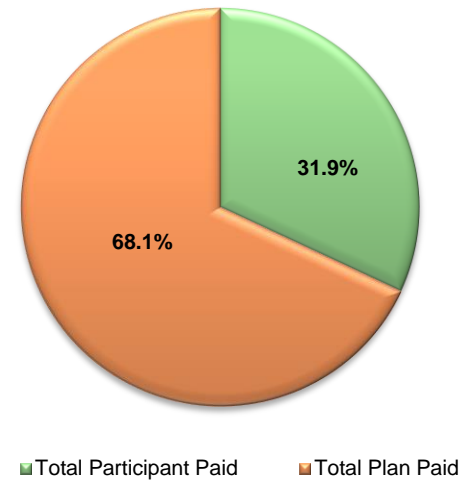
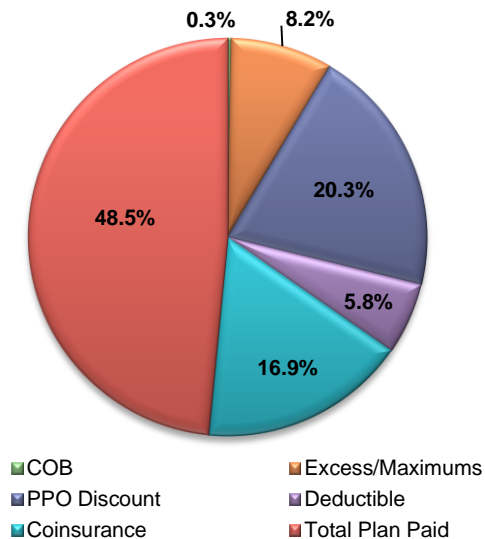
Total Number of Claims = 142,484



# Savings Summary – Dental Claims

Description	Dollars	PPPM	% of Eligible
Eligible Charges	\$47,671,964	\$62	100.0%
COB	\$152,402	\$0	0.3%
Excess/Maximums	\$3,925,878	\$5	8.2%
PPO Discount	\$9,654,541	\$13	20.3%
Deductible	\$2,787,435	\$4	5.8%
Coinsurance	\$8,054,127	\$11	16.9%
<b>Total Participant Paid</b>	<b>\$10,841,562</b>	<b>\$14</b>	<b>22.7%</b>
<b>Total Plan Paid</b>	<b>\$23,097,581</b>	<b>\$30</b>	<b>48.5%</b>

Total Participant Paid - PY15	\$22
Total Plan Paid - PY15	\$44

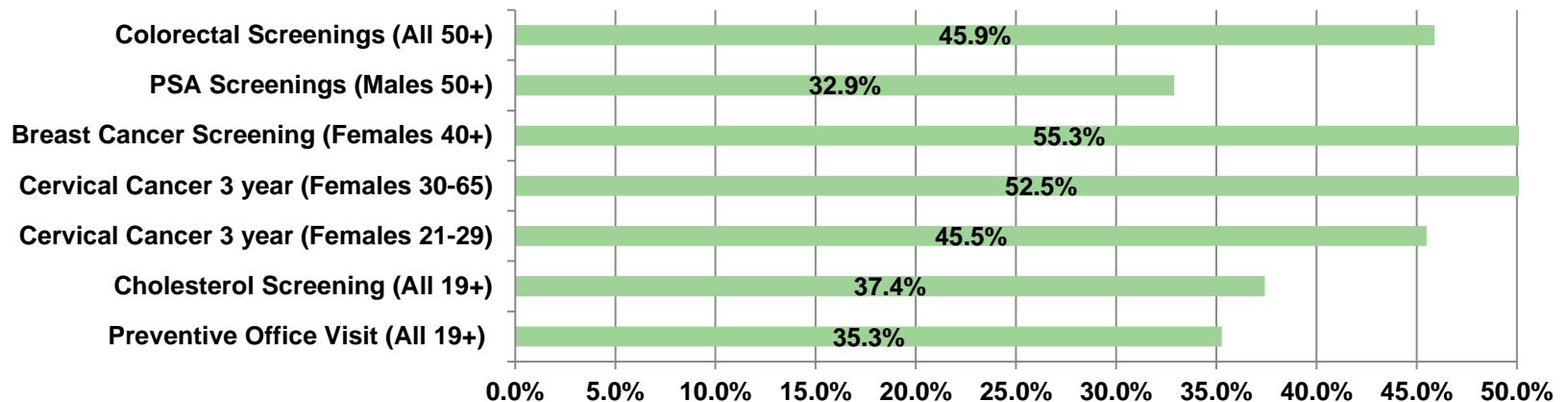


# Preventive Services Compliance

\*Based on 15 mo. of utilization/12 mo. paid data on members with 9 mo. of service or greater

Service	Female			Male			Total		
	Eligible	Compliant	% Compliant	Eligible	Compliant	% Compliant	Eligible	Compliant	% Compliant
Preventive Office Visit (All 19+)	15,662	7,439	47.5%	13,884	2,985	21.5%	29,546	10,425	35.3%
Cholesterol Screening (All 19+)	15,662	6,390	40.8%	13,884	4,665	33.6%	29,546	11,055	37.4%
Cervical Cancer 3 year (Females 21-29)	2,338	1,064	45.5%	----	----	----	2,338	1,064	45.5%
Cervical Cancer 3 year (Females 30-65)	11,996	6,298	52.5%	----	----	----	11,996	6,298	52.5%
Breast Cancer Screening (Females 40+)	10,165	5,621	55.3%	----	----	----	10,165	5,621	55.3%
PSA Screenings (Males 50+)	----	----	----	6,209	2,043	32.9%	6,209	2,043	32.9%
Colorectal Screenings (All 50+)	7,236	3,531	48.8%	6,209	2,639	42.5%	13,445	6,170	45.9%

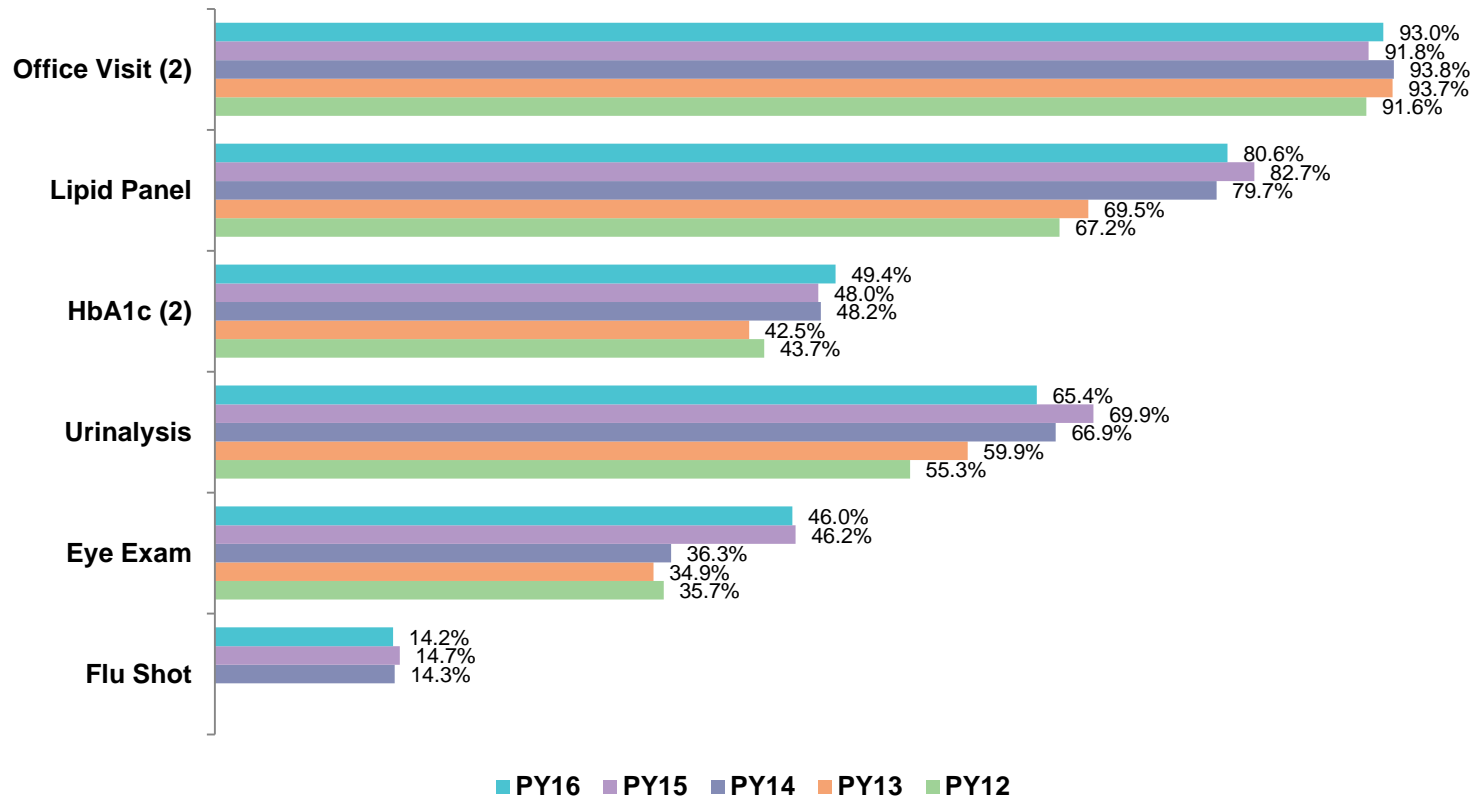
**Overall Preventive Services Compliance Rates**



# Diabetic Compliance

\*Based on 15 mo. of utilization/12 mo. paid data on members with 9 mo. of service or greater

Diabetic Population					
Year	PY16	PY15	PY14	PY13	PY12
Members	1,693	1,676	1,555	1,643	1,651



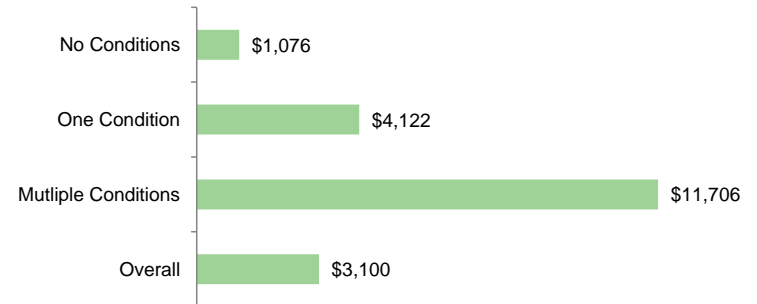
# Chronic Conditions Summary

\*Based on 15 mo. of utilization/12 mo. paid data on members with 9 mo. of service or greater

Condition	Total Members	Avg Members	Per 1,000	Average Age	Total Cost	Average Cost	Compliance Rate	Compliance Measure
Asthma	1,037	1,002	29	38	\$5,222,330	\$5,036	99.2%	1 Office Visit
Cancer	2,225	2,164	62	55	\$27,799,462	\$12,494		---
Chronic Kidney Disease	284	277	8	60	\$9,572,836	\$33,707		---
Chronic Obstructive Pulmonary Disease (COPD)	313	304	9	61	\$6,592,449	\$21,062	99.4%	1 Office Visit
Congestive Heart Failure (CHF)	101	98	3	63	\$5,527,630	\$54,729	13.9%	1 Office Visit, 1 Lipid Profile, 1 Wellness Visit
Coronary Artery Disease (CAD)	554	542	15	61	\$12,796,540	\$23,098	20.9%	1 Office Visit, 1 Lipid Profile, 1 Wellness Visit
Depression	1,092	1,055	30	42	\$11,310,210	\$10,357	96.3%	1 Office Visit
Diabetes	1,693	1,639	47	56	\$15,905,885	\$9,395	19.1%	2 Office Visits, 1 Lipid Profile, 2 HbA1c's, 1 Urinalysis, 1 Eye Exam, 1 Flu Shot
Hyperlipidemia	3,204	3,132	89	56	\$18,805,006	\$5,869	40.5%	1 Office Visit, 1 Lipid Profile, 1 Wellness Visit
Hypertension	3,409	3,313	94	57	\$31,464,594	\$9,230	28.0%	1 Office Visit, 1 Lipid Profile, 1 Wellness Visit
Obesity	844	811	23	43	\$4,811,253	\$5,701		---

# of Conditions	Avg Members	Average Age	Relationship		
			Insured	Spouse	Child
No Conditions	23,659	32	45.9%	10.8%	43.2%
One Condition	7,858	47	71.8%	15.3%	12.9%
Multiple Conditions	4,631	56	80.9%	16.6%	2.5%
<b>Overall</b>	<b>36,147</b>	<b>38</b>	<b>55.9%</b>	<b>12.5%</b>	<b>31.6%</b>

## Cost per Member Type



# HRA / HSA Account Balances

HSA Savers - PY16						
Category	TotalAccounts	PctTotal	AvgEEContr	AvgERContr	AvgBalance	AvgAcctAge
Very Low	686	5.63%	\$9.09	\$265.10	\$208.89	6.6
Low	602	4.94%	\$44.12	\$629.84	\$481.24	7.9
Medium	8645	70.97%	\$134.19	\$1,350.60	\$576.09	41.4
High	2248	18.45%	\$2,643.08	\$1,778.75	\$528.18	48.1

HSA Spenders - PY16						
Category	TotalAccounts	PctTotal	AvgContr	AvgDistr	SaveSpend	AvgBal
Low Activity	805	6.61%	\$71.95	\$25.92	\$46.03	\$413.24
Spender - High	6452	52.97%	\$232.86	\$252.42	(\$19.56)	(\$365.87)
Spender - Mid	2726	22.38%	\$185.84	\$95.21	\$90.64	\$1,163.63
Saver - Mid	1080	8.87%	\$171.86	\$22.08	\$149.78	\$2,410.53
Saver - Aggressive	1118	9.18%	\$149.86	\$0.00	\$149.86	\$2,552.08

HRA Account Balance Details					
Total Accounts	Employer Contribution	Paid*	Employer Deposits	Available Balance	Avg Acct Balance
10,183	\$11,423,823	(\$8,613,438)	\$11,425,571	\$14,484,297	\$1,422

\* Paid amounts are based on the date the payment is generated not the effective date of the payment.