



HSB DATASCOPE™



Utilization Review
for
Nevada Public Employees' Benefits Program
PEBP
July 1, 2016 – June 30, 2017

Overview

- Total Medical Spend for PY17 was \$122,492,148 of which 70.5% was spent in the State Active population. When compared to PY16, there was an increase of 2.8% in plan spending overall primarily due to the increased headcount of 4.7%.
 - When compared to PY15, PY17 reflected an increase of 8.7% in plan spend, with State Actives having an increase of 11.0%. This again is relative to the increase in headcount of 12.9%.
- On a PEPY basis, the plan showed a decrease of 3.2% when compared to PY16. The largest group, State Actives, reflects an decrease of 2.9%.
 - When compared to PY15, PY17 reflected a decrease in PEPY of 2.2%, with State Actives having a decrease of 3.0%.
- 85.9% of the Average Membership had paid Medical claims less than \$2,500, with 17.6% of those having no claims filed at all during the reporting period.
- There were 178 High Cost Claimants (HCC's) over \$100K, that account for 28.8% of the total spend. HCC's accounted for 31.2% of total spend during PY16, with 185 members hitting the \$100K threshold. The largest claimant had total paid claims in the amount of \$955,926, diagnosed with a digestive disease/disorder.
- IP Paid per Admit for the whole plan was \$17,869, which was a slight increase (.4%) over PY16 Paid per Admit of \$17,796.
- ER Paid per Visit is \$1,931, which is a decrease of 2.7% from PY16 ER Paid per Visit of \$1,984.
- 95.9% of all Medical spend dollars were to In Network providers. The average In Network discount is 63.0%, which is a 2.3% increase over the PY16 average of 61.6%.

Monthly Cost Summary – Year over Year Comparison

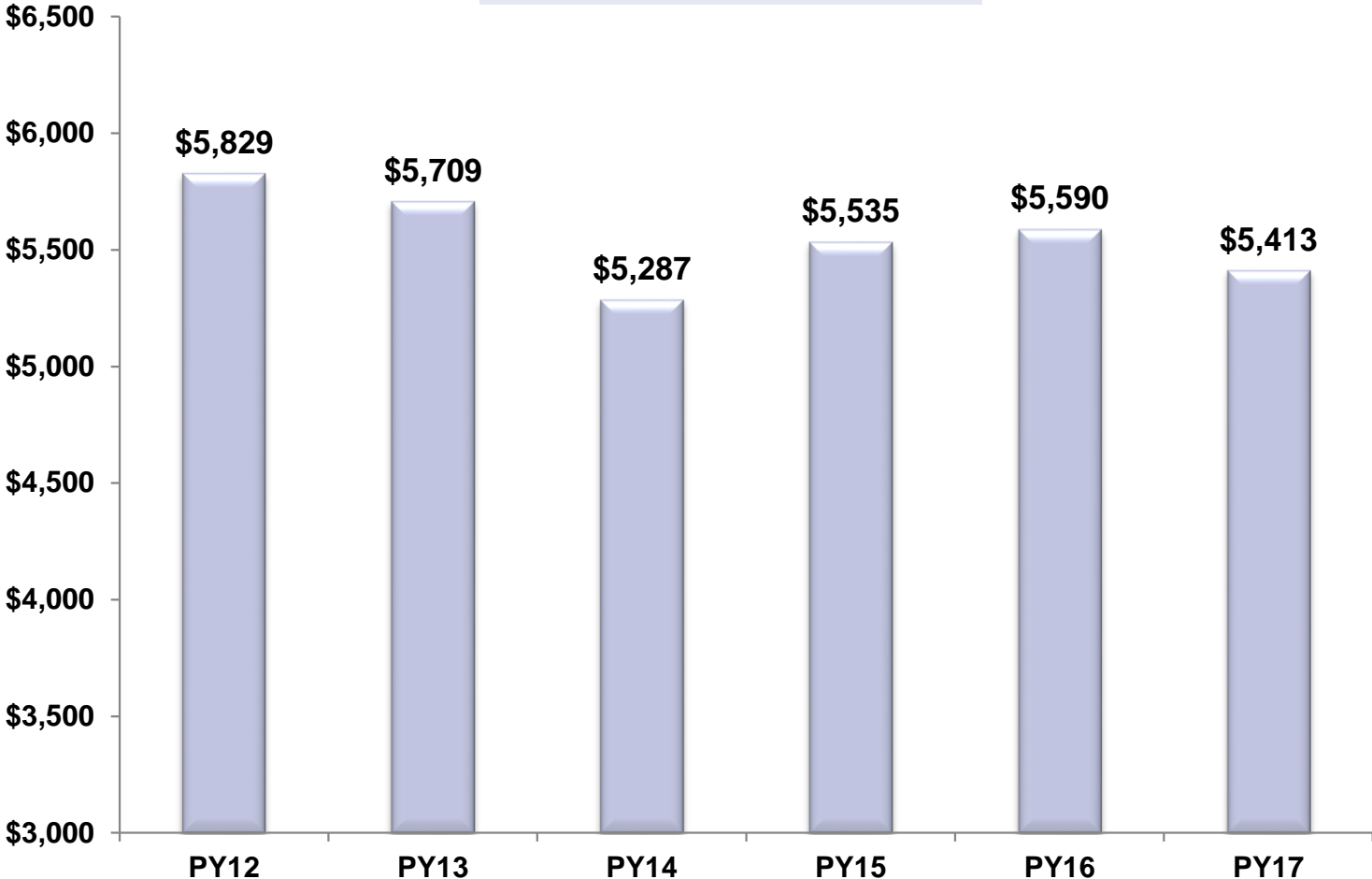
PY17	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	Avg/Total
Employees - Medical	22,308	22,403	22,494	22,593	22,602	22,677	22,572	22,681	22,800	22,783	22,831	22,789	22,628
Members - Medical	40,264	40,444	40,547	40,689	40,717	40,832	40,693	40,881	41,024	41,015	41,078	40,987	40,764
Employees - Dental	38,787	38,927	39,076	39,214	39,286	39,343	39,244	39,390	39,506	39,482	39,549	39,150	39,246
Members - Dental	64,742	64,971	65,101	65,259	65,380	65,459	65,325	65,536	65,645	65,614	65,677	64,873	65,299
Avg Member Age - Medical	37.2	37.1	37.0	36.8	36.8	36.9	36.9	36.8	36.9	37.4	37.3	37.3	37.03
Medical Claims Processed	27,982	36,880	31,584	30,786	32,341	32,305	29,100	29,549	36,193	35,108	39,959	39,975	401,762
Medical Claims Amount	\$8,830,718	\$10,402,799	\$9,074,576	\$9,810,002	\$9,462,426	\$9,457,207	\$9,799,961	\$8,600,682	\$11,974,357	\$10,181,600	\$11,864,553	\$13,033,267	\$122,492,148
Dental Claims Amount	\$2,108,488	\$2,423,804	\$1,986,531	\$1,911,099	\$1,853,433	\$1,755,397	\$1,184,327	\$1,933,382	\$2,448,856	\$2,059,760	\$2,154,294	\$2,081,805	\$23,901,175
All Claims Amount	\$10,939,206	\$12,826,603	\$11,061,107	\$11,721,101	\$11,315,860	\$11,212,604	\$10,984,287	\$10,534,064	\$14,423,213	\$12,241,360	\$14,018,847	\$15,115,072	\$146,393,323
PEPM - Medical	\$396	\$464	\$403	\$434	\$419	\$417	\$434	\$379	\$525	\$447	\$520	\$572	\$451
PEPM - Dental	\$54	\$62	\$51	\$49	\$47	\$45	\$30	\$49	\$62	\$52	\$54	\$53	\$51

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	21,884	21,706
Members - Medical	37,694	37,935	38,455	38,864	39,028	39,160	39,164	39,254	39,267	39,436	39,427	39,390	38,923
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	\$121,327,805
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	\$23,097,579
All Claims Amount	\$13,272,135	\$10,324,624	\$11,429,825	\$9,359,258	\$8,798,711	\$11,483,346	\$11,938,503	\$13,203,017	\$14,468,232	\$13,884,600	\$12,080,405	\$14,182,727	\$144,425,383
PEPM - Medical	\$521	\$392	\$446	\$339	\$325	\$439	\$466	\$522	\$567	\$549	\$467	\$555	\$466
PEPM - Dental	\$61	\$53	\$48	\$53	\$45	\$49	\$47	\$47	\$54	\$47	\$47	\$54	\$50

Variance to PY16	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Avg/Total
Employees - Medical	5.7%	5.5%	4.4%	4.0%	3.7%	3.9%	3.7%	3.8%	4.5%	3.7%	3.9%	4.1%	4.2%
Members - Medical	6.8%	6.6%	5.4%	4.7%	4.3%	4.3%	3.9%	4.1%	4.5%	4.0%	4.2%	4.1%	4.7%
Employees - Dental	3.4%	3.2%	2.6%	3.4%	2.5%	2.5%	2.4%	2.5%	2.9%	2.4%	2.6%	2.8%	2.8%
Members - Dental	3.8%	3.6%	2.9%	2.3%	2.2%	2.1%	2.0%	2.1%	2.2%	1.9%	2.1%	2.1%	2.4%
Avg Member Age - Medical	-0.8%	-0.9%	-1.1%	-1.0%	-0.7%	-0.6%	-0.6%	-0.7%	-0.7%	0.9%	0.6%	-0.6%	-0.5%
Medical Claims Processed	-9.2%	8.3%	-7.7%	6.0%	13.1%	-1.7%	0.8%	-1.3%	-0.3%	4.0%	19.9%	13.6%	3.8%
Medical Claims Amount	-19.6%	24.8%	-5.5%	33.4%	33.7%	-1.4%	-3.4%	-24.5%	-3.3%	-15.5%	15.6%	7.3%	1.0%
Dental Claims Amount	-7.9%	21.7%	8.5%	-4.6%	7.6%	-7.2%	-33.9%	7.0%	17.4%	12.7%	18.6%	2.1%	3.5%
All Claims Amount	-17.6%	24.2%	-3.2%	25.2%	28.6%	-2.4%	-8.0%	-20.2%	-0.3%	-11.8%	16.0%	6.6%	1.4%
PEPM - Medical	-24.0%	18.3%	-9.5%	28.2%	28.9%	-5.1%	-6.8%	-27.3%	-7.4%	-18.6%	11.2%	3.1%	-3.2%
PEPM - Dental	-10.9%	18.0%	5.8%	-7.8%	5.0%	-9.4%	-35.5%	4.4%	14.1%	10.0%	15.6%	-0.7%	0.7%

PEPY – Year over Year Trend

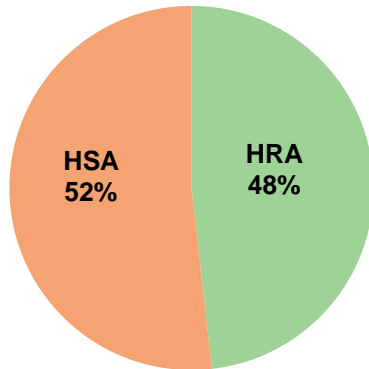
-1.5% 6 Year Trend



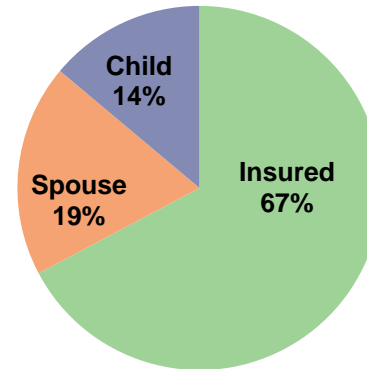
Medical Claims by Plan / Relationship

Medical Claims by Plan - PY17	Total Medical Claims Paid / Relationship									
	HRA	HSA	Total	1Q	2Q	3Q	4Q	YTD	PMPM	
Total Costs	\$59,047,002	\$63,445,146	\$122,492,148	Insured	\$19,855,495	\$19,777,850	\$19,931,198	\$22,795,000	\$82,359,543	\$303
PMPM (Per Member per Month)	\$359	\$195	\$250	Spouse	\$4,979,945	\$4,782,465	\$6,459,390	\$6,898,294	\$23,120,094	\$372
				Child	\$3,472,653	\$4,169,320	\$3,984,412	\$5,386,125	\$17,012,510	\$109
				Total	\$28,308,093	\$28,729,635	\$30,375,000	\$35,079,419	\$122,492,148	\$250

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	\$ 530,846	\$ 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	\$ 9,199,008	\$ 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	\$ 16,069,106	\$ 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
Total	\$ 121,327,806	\$ 260	\$ 26,501,858	\$ 57	\$ 23,097,582	\$ 30	\$ 170,927,246	\$ 347

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

Paid Claims by Age Group											
Age Range	PY17								% Change		
	Med Net Pay	Med PMPM	Rx Net Pay	Rx PMPM	Dental Net Pay	Dental PMPM	Net Pay	PMPM	Net Pay	PMPM	
<1	\$ 3,631,408	\$ 1,121	\$ 7,323	\$ 2	\$ 4,020	\$ 2	\$ 3,642,751	\$ 1,125	16.7%	28.5%	
1	\$ 818,726	\$ 190	\$ 63,530	\$ 15	\$ 36,832	\$ 7	\$ 919,088	\$ 211	-42.2%	-37.7%	
2 - 4	\$ 960,424	\$ 63	\$ 28,441	\$ 2	\$ 381,788	\$ 19	\$ 1,370,653	\$ 84	12.8%	19.9%	
5 - 9	\$ 1,696,310	\$ 57	\$ 167,493	\$ 6	\$ 1,176,913	\$ 29	\$ 3,040,716	\$ 92	-4.8%	-1.9%	
10 - 14	\$ 2,603,990	\$ 81	\$ 223,746	\$ 7	\$ 1,126,263	\$ 25	\$ 3,953,999	\$ 113	-9.0%	-4.7%	
15 - 19	\$ 3,315,031	\$ 95	\$ 487,637	\$ 14	\$ 1,434,061	\$ 29	\$ 5,236,729	\$ 138	8.8%	12.1%	
20 - 24	\$ 4,422,391	\$ 113	\$ 610,446	\$ 16	\$ 1,005,213	\$ 19	\$ 6,038,050	\$ 148	6.4%	14.9%	
25 - 29	\$ 4,209,496	\$ 136	\$ 537,673	\$ 17	\$ 992,155	\$ 25	\$ 5,739,324	\$ 178	-10.7%	0.0%	
30 - 34	\$ 5,172,501	\$ 160	\$ 645,513	\$ 20	\$ 1,178,114	\$ 29	\$ 6,996,128	\$ 209	-14.4%	-8.4%	
35 - 39	\$ 4,835,976	\$ 140	\$ 1,021,376	\$ 30	\$ 1,248,934	\$ 27	\$ 7,106,286	\$ 197	-3.8%	5.9%	
40 - 44	\$ 5,793,399	\$ 170	\$ 1,218,632	\$ 36	\$ 1,327,490	\$ 29	\$ 8,339,521	\$ 235	10.3%	13.1%	
45 - 49	\$ 9,471,401	\$ 253	\$ 2,002,041	\$ 53	\$ 1,586,761	\$ 30	\$ 13,060,203	\$ 336	-0.1%	4.9%	
50 - 54	\$ 13,138,925	\$ 329	\$ 3,563,667	\$ 89	\$ 1,818,504	\$ 32	\$ 18,521,096	\$ 451	-13.2%	-12.5%	
55 - 59	\$ 17,429,695	\$ 387	\$ 3,877,667	\$ 86	\$ 2,284,847	\$ 35	\$ 23,592,209	\$ 509	9.1%	10.7%	
60 - 64	\$ 32,150,053	\$ 616	\$ 6,323,496	\$ 121	\$ 2,841,880	\$ 36	\$ 41,315,429	\$ 773	3.2%	2.4%	
65+	\$ 12,842,421	\$ 523	\$ 5,592,380	\$ 228	\$ 5,457,400	\$ 39	\$ 23,892,201	\$ 789	-10.6%	-6.7%	
Total	\$ 122,492,148	\$ 250	\$ 26,371,061	\$ 54	\$ 23,901,175	\$ 31	\$ 172,764,383	\$ 335	-1.1%	3.5%	

Financial Summary (p. 1 of 2)

	Total				State Active				Non-State Active			
Summary	PY15	PY16	PY17	Variance to PY16	PY15	PY16	PY17	Variance to PY16	PY15	PY16	PY17	Variance to PY16
Enrollment												
Avg # Employees	20,362	21,706	22,628	4.2%	16,188	17,493	18,525	5.9%	5	5	5	-5.0%
Avg # Members	36,119	38,923	40,764	4.7%	30,573	33,250	35,124	5.6%	8	7	7	1.1%
Ratio	1.8	1.8	1.8	0.6%	1.9	1.9	1.9	0.0%	1.5	1.3	1.5	12.9%
Financial Summary												
Gross Cost	\$147,260,594	\$157,269,937	\$159,758,922	1.6%	\$104,728,217	\$112,275,850	\$116,306,590	3.6%	\$9,459	\$39,948	\$30,210	-24.4%
Client Paid	\$112,699,150	\$121,327,805	\$122,492,148	1.0%	\$77,822,072	\$84,035,042	\$86,417,950	2.8%	\$4,494	\$30,235	\$24,556	-18.8%
Employee Paid	\$34,561,444	\$35,942,132	\$37,266,774	3.7%	\$26,906,145	\$28,240,808	\$29,888,640	5.8%	\$4,965	\$9,713	\$5,654	-41.8%
Client Paid-PEPY	\$5,535	\$5,590	\$5,413	-3.2%	\$4,807	\$4,804	\$4,665	-2.9%	\$899	\$6,047	\$5,170	-14.5%
Client Paid-PMPY	\$3,120	\$3,117	\$3,005	-3.6%	\$2,545	\$2,527	\$2,460	-2.7%	\$593	\$4,593	\$3,467	-24.5%
Client Paid-PEPM	\$461	\$466	\$451	-3.2%	\$401	\$400	\$389	-2.8%	\$75	\$504	\$431	-14.5%
Client Paid-PMPM	\$260	\$260	\$250	-3.8%	\$212	\$211	\$205	-2.8%	\$49	\$383	\$289	-24.5%
High Cost Claimants (HCC's) > \$100k												
# of HCC's	157	185	178	-3.8%	84	105	90	-14.3%	0	0	0	0.0%
HCC's / 1,000	4.3	4.8	4.4	-9.0%	2.7	3.2	2.6	-19.9%	0.0	0.0	0.0	0.0%
Avg HCC Paid	\$229,595	\$204,786	\$198,331	-3.2%	\$242,382	\$203,213	\$188,569	-7.2%	\$0	\$0	\$0	0.0%
HCC's % of Plan Paid	32.0%	31.2%	28.8%	-7.7%	26.2%	25.4%	19.6%	-22.8%	0.0%	0.0%	0.0%	0.0%
Cost Distribution by Claim Type (PMPY)												
Facility Inpatient	\$1,024	\$948	\$932	-1.7%	\$794	\$740	\$700	-5.4%	\$0	\$0	\$0	0.0%
Facility Outpatient	\$930	\$991	\$973	-1.8%	\$746	\$759	\$793	4.5%	\$153	\$2,765	\$1,345	-51.4%
Physician	\$1,062	\$1,065	\$1,013	-4.9%	\$917	\$940	\$901	-4.1%	\$438	\$1,632	\$1,937	18.7%
Other	\$104	\$113	\$86	-23.9%	\$89	\$88	\$66	-25.0%	\$2	\$196	\$185	-5.6%
Total	\$3,120	\$3,117	\$3,005	-3.6%	\$2,545	\$2,527	\$2,460	-2.7%	\$593	\$4,593	\$3,467	-24.5%

Financial Summary (p. 2 of 2)

Summary	State Retirees				Non-State Retirees				HSB Peer Index
	PY15	PY16	PY17	Variance to PY16	PY15	PY16	PY17	Variance to PY16	
Enrollment									
Avg # Employees	2,932	3,063	3,095	1.0%	1,237	1,146	1,003	-12.5%	
Avg # Members	4,198	4,420	4,533	2.5%	1,341	1,247	1,101	-11.7%	
Ratio	1.4	1.4	1.5	1.4%	1.1	1.1	1.1	0.9%	1.8
Financial Summary									
Gross Cost	\$31,273,552	\$32,517,511	\$30,476,360	-6.3%	\$11,249,366	\$12,436,628	\$12,945,763	4.1%	
Client Paid	\$25,721,913	\$26,660,803	\$24,783,105	-7.0%	\$9,150,671	\$10,601,725	\$11,266,537	6.3%	
Employee Paid	\$5,551,639	\$5,856,708	\$5,693,255	-2.8%	\$2,098,695	\$1,834,903	\$1,679,226	-8.5%	
Client Paid-PEPY	\$8,774	\$8,706	\$8,007	-8.0%	\$7,395	\$9,255	\$11,238	21.4%	\$6,209
Client Paid-PMPY	\$6,127	\$6,032	\$5,468	-9.4%	\$6,824	\$8,505	\$10,233	20.3%	\$3,437
Client Paid-PEPM	\$731	\$725	\$667	-8.0%	\$616	\$771	\$936	21.4%	\$517
Client Paid-PMPM	\$511	\$503	\$456	-9.3%	\$569	\$709	\$853	20.3%	\$286
High Cost Claimants (HCC's) > \$100k									
# of HCC's	53	56	61	8.9%	20	24	27	12.5%	
HCC's / 1,000	12.6	12.7	13.5	6.0%	14.9	19.3	24.5	27.1%	
Avg HCC Paid	\$227,671	\$203,584	\$199,959	-1.8%	\$180,992	\$214,469	\$227,193	5.9%	
HCC's % of Plan Paid	46.9%	42.8%	49.2%	15.0%	39.6%	48.6%	54.4%	11.9%	
Cost Distribution by Claim Type (PMPY)									
Facility Inpatient	\$2,259	\$2,012	\$1,992	-1.0%	\$2,427	\$2,721	\$3,983	46.4%	\$1,057
Facility Outpatient	\$1,934	\$2,118	\$1,778	-16.1%	\$1,989	\$3,186	\$3,402	6.8%	\$1,145
Physician	\$1,739	\$1,625	\$1,490	-8.3%	\$2,249	\$2,410	\$2,623	8.8%	\$1,122
Other	\$195	\$277	\$208	-24.9%	\$159	\$188	\$225	19.7%	\$113
Total	\$6,127	\$6,032	\$5,468	-9.4%	\$6,824	\$8,505	\$10,233	20.3%	\$3,437

Paid Claims by Claim Type – State Participants

Net Paid Claims - Total									
State Participants									
	PY16				PY17				% 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	\$ 29,398,553	\$ 8,628,978	\$ 1,477,029	\$ 39,504,560	-1.4%
Outpatient	\$ 53,986,521	\$ 14,542,964	\$ 2,111,629	\$ 70,641,113	\$ 57,019,397	\$ 12,881,598	\$ 1,795,499	\$ 71,696,494	1.5%
Total - Medical	\$ 84,035,042	\$ 23,016,352	\$ 3,644,452	\$ 110,695,845	\$ 86,417,950	\$ 21,510,577	\$ 3,272,528	\$ 111,201,055	0.5%
Dental	\$ 15,969,131	\$ 1,890,971	\$ 2,619,168	\$ 20,479,270	\$ 16,582,531	\$ 1,879,288	\$ 2,883,500	\$ 21,345,319	4.2%
Total	\$ 100,004,173	\$ 24,907,322	\$ 6,263,620	\$ 131,175,115	\$ 103,000,481	\$ 23,389,865	\$ 6,156,028	\$ 132,546,373	1.0%

Net Paid Claims - Per Participant per Month									
	PY16				PY17				% Change
	Actives	Pre-Medicare Retirees	Medicare Retirees	Total	Actives	Pre-Medicare Retirees	Medicare Retirees	Total	Total
Medical	\$ 398	\$ 814	\$ 491	\$ 449	\$ 389	\$ 717	\$ 459	\$ 429	-4.5%
Dental	\$ 53	\$ 47	\$ 50	\$ 52	\$ 53	\$ 47	\$ 49	\$ 52	0.6%

Paid Claims by Claim Type – Non-State Participants

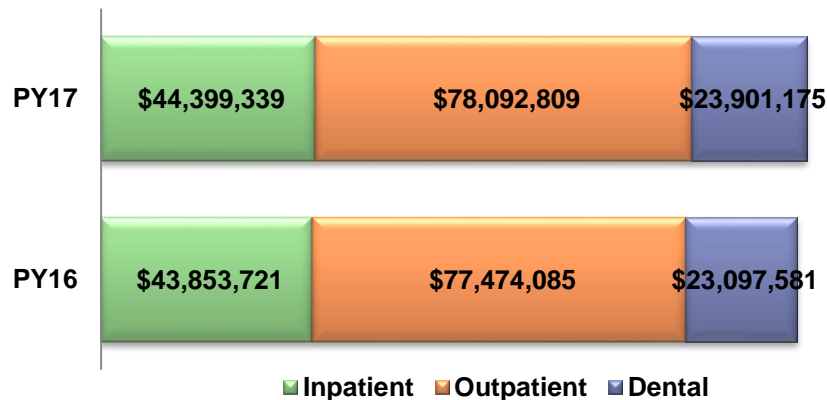
Net Paid Claims - Total										
Non-State Participants										
	PY16				PY17				% Change	
	Actives	Pre-Medicare Retirees	Medicare Retirees	Total	Actives	Pre-Medicare Retirees	Medicare Retirees	Total		Total
Medical										
Inpatient	\$ -	\$ 2,950,094	\$ 848,895	\$ 3,798,989	\$ -	\$ 3,774,962	\$ 1,119,817	\$ 4,894,779	28.8%	
Outpatient	\$ 30,235	\$ 6,328,671	\$ 474,065	\$ 6,832,971	\$ 24,556	\$ 5,959,642	\$ 412,116	\$ 6,396,314	-6.4%	
Total - Medical	\$ 30,235	\$ 9,278,765	\$ 1,322,960	\$ 10,631,960	\$ 24,556	\$ 9,734,604	\$ 1,531,933	\$ 11,291,093	6.2%	
Dental	\$ 3,932	\$ 770,473	\$ 1,843,906	\$ 2,618,311	\$ 4,503	\$ 628,440	\$ 1,922,914	\$ 2,555,856	-2.4%	
Total	\$ 34,167	\$ 10,049,238	\$ 3,166,866	\$ 13,250,271	\$ 29,059	\$ 10,363,044	\$ 3,454,847	\$ 13,846,950	4.5%	

Net Paid Claims - Per Participant per Month									
	PY16				PY17				% Change
	Actives	Pre-Medicare Retirees	Medicare Retirees	Total	Actives	Pre-Medicare Retirees	Medicare Retirees	Total	
Medical	\$ 504	\$ 835	\$ 501	\$ 770	\$ 431	\$ 1,043	\$ 567	\$ 934	21.3%
Dental	\$ 36	\$ 37	\$ 43	\$ 41	\$ 43	\$ 38	\$ 42	\$ 41	0.7%

Paid Claims by Claim Type – Total

Net Paid Claims - Total									
Total Participants									
	PY16				PY17				% 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	\$ 29,398,553	\$ 12,403,941	\$ 2,596,846	\$ 44,399,339	1.2%
Outpatient	\$ 54,016,756	\$ 20,871,635	\$ 2,585,694	\$ 77,474,085	\$ 57,043,954	\$ 18,841,240	\$ 2,207,615	\$ 78,092,809	0.8%
Total - Medical	\$ 84,065,277	\$ 32,295,117	\$ 4,967,412	\$ 121,327,805	\$ 86,442,506	\$ 31,245,181	\$ 4,804,461	\$ 122,492,148	1.0%
Dental	\$ 15,973,063	\$ 2,661,444	\$ 4,463,074	\$ 23,097,581	\$ 16,587,034	\$ 2,507,727	\$ 4,806,414	\$ 23,901,175	3.5%
Total	\$ 100,038,340	\$ 34,956,561	\$ 9,430,486	\$ 144,425,385	\$ 103,029,540	\$ 33,752,908	\$ 9,610,875	\$ 146,393,323	1.4%

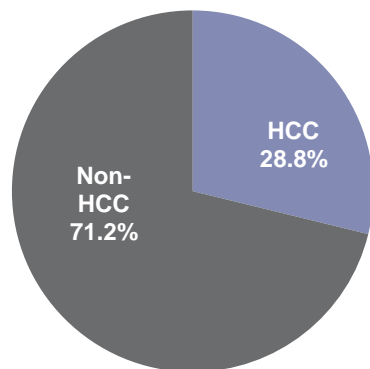
Net Paid Claims - Per Participant per Month									
	PY16				PY17				% Change
	Actives	Pre-Medicare Retirees	Medicare Retirees	Total	Actives	Pre-Medicare Retirees	Medicare Retirees	Total	
Medical	\$ 398	\$ 820	\$ 493	\$ 466	\$ 389	\$ 794	\$ 489	\$ 451	-3.2%
Dental	\$ 53	\$ 44	\$ 47	\$ 50	\$ 53	\$ 45	\$ 46	\$ 51	0.8%



Cost Distribution – Medical Claims

PY16						PY17						
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	160	0.4%	\$35,302,893	28.8%	\$1,033,734	2.8%
236	0.6%	\$17,271,247	14.2%	\$1,465,495	4.1%	\$50,000.01-\$100,000.00	223	0.5%	\$17,455,499	14.3%	\$1,356,684	3.6%
426	1.1%	\$16,449,978	13.6%	\$2,271,266	6.3%	\$25,000.01-\$50,000.00	458	1.1%	\$17,309,031	14.1%	\$2,359,876	6.3%
1,133	2.9%	\$18,537,612	15.3%	\$5,239,921	14.6%	\$10,000.01-\$25,000.00	1,192	2.9%	\$19,581,618	16.0%	\$5,583,612	15.0%
1,546	4.0%	\$11,654,494	9.6%	\$5,124,578	14.3%	\$5,000.01-\$10,000.00	1,611	4.0%	\$12,059,304	9.8%	\$5,215,931	14.0%
1,987	5.1%	\$7,696,726	6.3%	\$4,520,582	12.6%	\$2,500.01-\$5,000.00	2,112	5.2%	\$8,170,740	6.7%	\$4,755,504	12.8%
21,346	54.8%	\$11,832,392	9.8%	\$13,838,997	38.5%	\$0.01-\$2,500.00	22,377	54.9%	\$12,613,063	10.3%	\$14,479,476	38.9%
5,307	13.6%	\$0	0.0%	\$2,359,405	6.6%	\$0.00	5,463	13.4%	\$0	0.0%	\$2,481,957	6.7%
6,776	17.4%	\$0	0.0%	\$0	0.0%	No Claims	7,168	17.6%	\$0	0.0%	\$0	0.0%
38,923	100.0%	\$121,327,805	100.0%	\$35,942,132	100.0%		40,764	100.0%	\$122,492,148	100.0%	\$37,266,774	100.0%

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	86	\$9,336,952	26.4%
(CCS 7) Diseases Of The Circulatory System	149	\$4,348,054	12.3%
(CCS 16) Injury And Poisoning	107	\$3,442,252	9.8%
(CCS 13) Diseases Of The Musculoskeletal System And Connective Tissue	128	\$2,937,920	8.3%
(CCS 1) Infectious And Parasitic Diseases	96	\$2,267,478	6.4%
(CCS 9) Diseases Of The Digestive System	95	\$2,230,472	6.3%
(CCS 10) Diseases Of The Genitourinary System	100	\$1,563,443	4.4%
(CCS 3) Endocrine; Nutritional; And Metabolic Diseases And Immunity Disorders	121	\$1,518,477	4.3%
(CCS 8) Diseases Of The Respiratory System	143	\$1,497,176	4.2%
(CCS 6) Diseases Of The Nervous System And Sense Organs	138	\$1,251,552	3.5%
(CCS 5) Mental Illness	51	\$1,135,516	3.2%
(CCS 17) Symptoms; Signs; And Ill-Defined Conditions And Factors Influencing Health	170	\$950,973	2.7%
(CCS 15) Certain Conditions Originating In The Perinatal Period	9	\$823,708	2.3%
(CCS 14) Congenital Anomalies	17	\$727,761	2.1%
(CCS 18) Residual Codes; Unclassified; All E Codes [259. And 260.]	121	\$595,027	1.7%
(CCS 12) Diseases Of The Skin And Subcutaneous Tissue	82	\$578,465	1.6%
(CCS 4) Diseases Of The Blood And Blood-Forming Organs	61	\$87,075	0.2%
(CCS 11) Complications Of Pregnancy; Childbirth; And The Puerperium	3	\$10,591	0.0%
Overall	---	\$35,302,893	100.0%

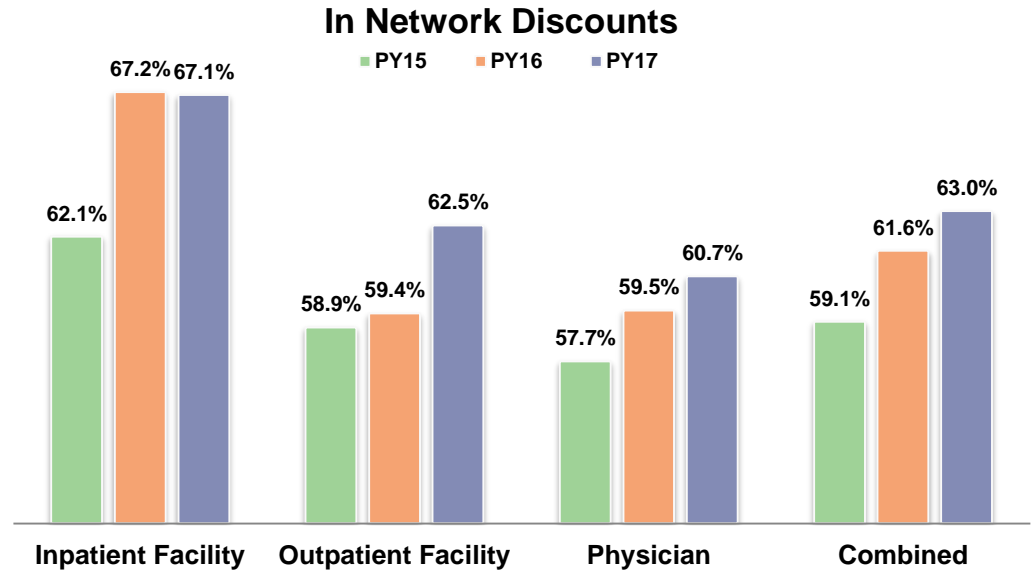
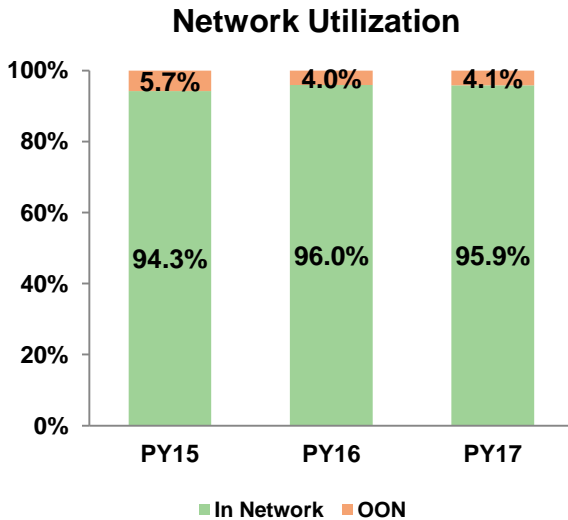
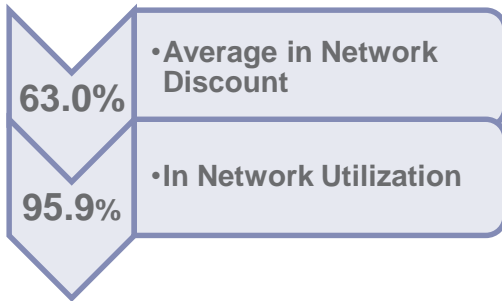
Utilization Summary (p. 1 of 2)

Summary	Total				State Active				Non-State Active			
	PY15	PY16	PY17	Variance to PY16	PY15	PY16	PY17	Variance to PY16	PY15	PY16	PY17	Variance to PY16
Inpatient Facility												
# of Admits	1,910	2,165	2,171		1,370	1,614	1,598		0	0	0	
# of Bed Days	9,132	10,532	10,475		6,015	7,045	6,878		0	0	0	
Paid Per Admit	\$19,768	\$17,796	\$17,869	0.4%	\$17,996	\$16,232	\$15,914	-2.0%	\$0	\$0	\$0	0.0%
Paid Per Day	\$4,135	\$3,658	\$3,703	1.2%	\$4,099	\$3,719	\$3,697	-0.6%	\$0	\$0	\$0	0.0%
Admits Per 1,000	53	56	53	-5.4%	45	49	45	-8.2%	0	0	0	0.0%
Days Per 1,000	253	271	257	-5.2%	197	212	196	-7.5%	0	0	0	0.0%
Avg LOS	4.8	4.9	4.8	-2.0%	4.4	4.4	4.3	-2.3%	0	0	0	0.0%
Physician Office												
OV Utilization per Member	3.5	3.6	3.6	0.0%	3.2	3.3	3.3	0.0%	3.4	5.3	6.1	15.1%
Avg Paid per OV	\$45	\$46	\$47	2.2%	\$44	\$45	\$46	2.2%	\$43	\$63	\$68	7.9%
Avg OV Paid per Member	\$160	\$166	\$168	1.2%	\$143	\$148	\$152	2.7%	\$146	\$335	\$413	23.3%
DX&L Utilization per Member	7.6	7.6	7.5	-1.3%	6.6	6.9	6.9	0.0%	0	12.3	13.3	8.1%
Avg Paid per DX&L	\$63	\$64	\$63	-1.6%	\$58	\$58	\$59	1.7%	\$0	\$106	\$68	-35.8%
Avg DX&L Paid per Member	\$474	\$485	\$474	-2.3%	\$384	\$401	\$403	0.5%	\$0	\$1,304	\$906	-30.5%
Emergency Room												
# of Visits	4,717	6,109	6,379		4,185	4,925	5,153		0	3	4	
# of Admits	728	987	987		544	673	648		0	0	0	
Visits Per Member	0.13	0.16	0.16	0.0%	0.14	0.15	0.15	0.0%	0	0.46	0.56	21.7%
Visits Per 1,000	131	157	156	-0.6%	137	148	147	-0.7%	0	456	565	23.9%
Avg Paid per Visit	\$1,910	\$1,984	\$1,931	-2.7%	\$1,850	\$1,919	\$1,896	-1.2%	\$0	\$3,549	\$1,990	-43.9%
Admits Per Visit	0.20	0.16	0.15	-6.3%	0.13	0.14	0.13	-7.1%	0.00	0.00	0.00	0.0%
Urgent Care												
# of Visits	7,585	9,918	9,953		7,135	8,799	8,940		8	7	5	
Visits Per Member	0.21	0.25	0.24	-4.0%	0.23	0.26	0.25	-3.8%	1.06	1.06	0.71	-33.0%
Visits Per 1,000	210	255	244	-4.3%	233	265	255	-3.8%	1055	1063	706	-33.6%
Avg Paid per Visit	\$35	\$52	\$45	-13.5%	\$33	\$45	\$42	-6.7%	\$9	\$57	\$83	45.6%

Utilization Summary (p. 2 of 2)

Summary	State Retirees				Non-State Retirees				HSB Peer Index
	PY15	PY16	PY17	Variance to PY16	PY15	PY16	PY17	Variance to PY16	
Inpatient Facility									
# of Admits	399	396	403		141	155	170		
# of Bed Days	2,246	2,413	2,373		871	1,074	1,224		
Paid Per Admit	\$24,391	\$22,303	\$21,800	-2.3%	\$23,909	\$22,567	\$26,933	19.3%	\$16,173
Paid Per Day	\$4,333	\$3,660	\$3,702	1.1%	\$3,871	\$3,257	\$3,741	14.9%	\$3,708
Admits Per 1,000	95	90	89	-1.1%	105	124	154	24.2%	61
Days Per 1,000	535	546	524	-4.0%	650	862	1,112	29.0%	264
Avg LOS	5.6	6.1	5.9	-3.3%	6.2	6.9	7.2	4.3%	4.3
Physician Office									
OV Utilization per Member	4.9	5.2	5.0	-3.8%	6.2	6.1	6.6	8.2%	3.3
Avg Paid per OV	\$52	\$53	\$52	-1.9%	\$42	\$42	\$45	7.1%	\$50
Avg OV Paid per Member	\$255	\$273	\$264	-3.3%	\$261	\$257	\$296	15.2%	\$167
DX&L Utilization per Member	11.1	11.1	10.6	-4.5%	14.5	14.2	14.5	2.1%	8.3
Avg Paid per DX&L	\$76	\$81	\$79	-2.5%	\$72	\$89	\$85	-4.5%	\$67
Avg DX&L Paid per Member	\$843	\$901	\$838	-7.0%	\$1,049	\$1,264	\$1,234	-2.4%	\$554
Emergency Room									
# of Visits	868	926	891		294	255	331		
# of Admits	239	247	238		76	67	101		
Visits Per Member	0.21	0.21	0.2	-4.8%	0.22	0.2	0.3	50.0%	0.17
Visits Per 1,000	207	210	197	-6.2%	219	205	301	46.8%	174
Avg Paid per Visit	\$1,897	\$2,369	\$2,029	-14.4%	\$1,794	\$1,821	\$2,212	21.5%	\$1,684
Admits Per Visit	0.28	0.27	0.27	0.0%	0.26	0.26	0.31	19.2%	0.14
Urgent Care									
# of Visits	647	837	766		250	275	242		
Visits Per Member	0.15	0.19	0.17	-10.5%	0.19	0.22	0.22	0.0%	0.24
Visits Per 1,000	154	189	169	-10.6%	186	221	220	-0.5%	242
Avg Paid per Visit	\$64	\$114	\$72	-36.8%	\$52	\$104	\$77	-26.0%	\$74

Provider Network Summary



PEBP PY17 Additional Savings Total					
Savings Description	1Q	2Q	3Q	4Q	PY17
Non-Network Negotiations	\$672,928	\$964,190	\$1,042,542	\$965,783	\$3,645,443
Subrogation	\$167,491	\$187,522	\$114,981	\$238,156	\$708,151
Transplant Savings	\$2,595	\$435,434	\$116,926	\$21,017	\$575,972
Total Savings	\$843,014	\$1,587,146	\$1,274,449	\$1,224,956	\$4,929,565

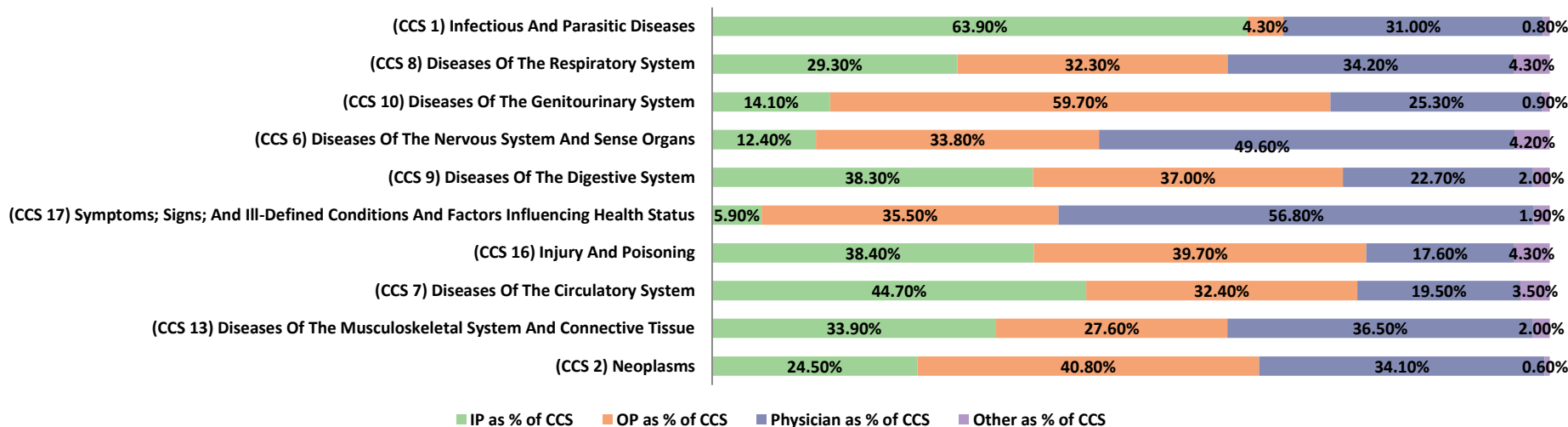
AHRQ* Clinical Classifications Summary



*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 2) Neoplasms	\$17,272,716	14.1%	\$12,847,363	\$4,214,445	\$210,908	\$6,701,469	\$10,571,247
(CCS 13) Diseases Of The Musculoskeletal System & Connective Tissue	\$15,855,841	12.9%	\$11,061,049	\$3,499,124	\$1,295,669	\$6,655,111	\$9,200,731
(CCS 7) Diseases Of The Circulatory System	\$12,127,898	9.9%	\$9,953,536	\$1,901,080	\$273,282	\$6,820,883	\$5,307,015
(CCS 16) Injury And Poisoning	\$11,056,267	9.0%	\$7,456,487	\$1,694,689	\$1,905,091	\$5,455,579	\$5,600,688
(CCS 17) Symptoms; Signs; & Ill-Def Conditions & Factors Inf Health Status	\$10,894,849	8.9%	\$7,203,419	\$1,740,780	\$1,950,650	\$3,899,344	\$6,995,504
(CCS 9) Diseases Of The Digestive System	\$8,428,433	6.9%	\$5,440,837	\$1,942,015	\$1,045,581	\$4,401,578	\$4,026,855
(CCS 6) Diseases Of The Nervous System And Sense Organs	\$8,127,613	6.6%	\$5,711,941	\$1,094,424	\$1,321,249	\$3,407,488	\$4,720,125
(CCS 10) Diseases Of The Genitourinary System	\$6,429,819	5.2%	\$4,762,294	\$1,061,777	\$605,748	\$2,717,766	\$3,712,053
(CCS 8) Diseases Of The Respiratory System	\$5,833,622	4.8%	\$3,375,547	\$1,316,757	\$1,141,318	\$2,813,875	\$3,019,747
(CCS 1) Infectious And Parasitic Diseases	\$5,026,942	4.1%	\$2,923,357	\$831,944	\$1,271,640	\$2,074,517	\$2,952,425
(CCS 5) Mental Illness	\$4,701,384	3.8%	\$2,278,401	\$568,179	\$1,854,804	\$2,079,718	\$2,621,666
(CCS 3) Endocrine; Nutritional; & Metabolic Diseases & Immunity Disorders	\$4,695,278	3.8%	\$3,610,721	\$643,085	\$441,472	\$2,310,678	\$2,384,601
(CCS 11) Complications Of Pregnancy; Childbirth; And The Puerperium	\$4,428,919	3.6%	\$2,514,927	\$1,672,995	\$240,997	\$32,400	\$4,396,519
(CCS 15) Certain Conditions Originating In The Perinatal Period	\$2,144,145	1.8%	\$6,081	\$3,891	\$2,134,173	\$833,741	\$1,310,404
(CCS 18) Residual Codes; Unclassified; All E Codes [259. And 260.]	\$1,927,190	1.6%	\$1,512,343	\$307,397	\$107,450	\$1,026,253	\$900,937
(CCS 12) Diseases Of The Skin And Subcutaneous Tissue	\$1,803,316	1.5%	\$1,153,065	\$414,545	\$235,706	\$1,000,805	\$802,511
(CCS 14) Congenital Anomalies	\$1,066,867	0.9%	\$112,779	\$103,421	\$850,667	\$740,846	\$326,021
(CCS 4) Diseases Of The Blood And Blood-Forming Organs	\$671,049	0.5%	\$435,397	\$109,546	\$126,106	\$304,476	\$366,573
Total	\$122,492,148	100.0%	\$82,359,544	\$23,120,094	\$17,012,510	\$53,276,527	\$69,215,621

Top 10 Categories by Claim Type

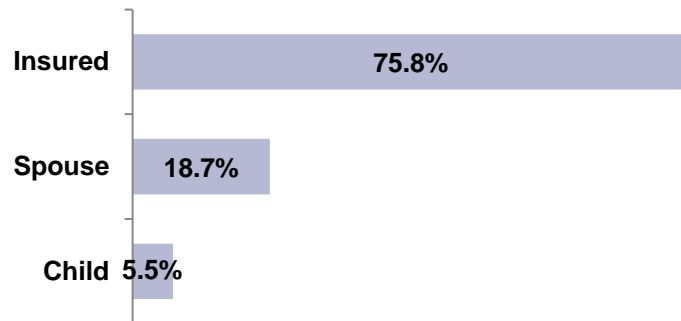


AHRQ Category – Neoplasms

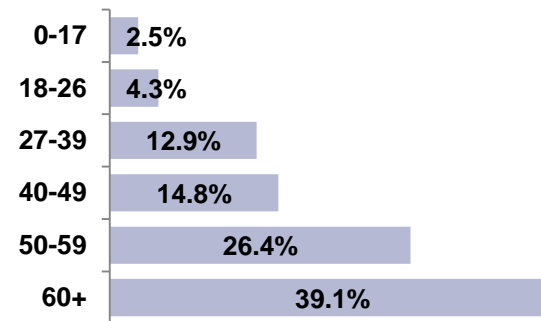
Diagnosis Category	Patients	Claims	Total Paid	% Paid
Cancer Of Breast [24.]	318	4,152	\$2,917,643	16.9%
Maintenance Chemotherapy; Radiotherapy [45.]	93	588	\$2,518,758	14.6%
Benign Neoplasms	2,673	5,743	\$2,443,547	14.1%
Cancer Of Bronchus; Lung [19.]	56	1,060	\$1,534,644	8.9%
Secondary Malignancies [42.]	108	989	\$1,478,893	8.6%
Cancer; Other Primary	205	1,455	\$1,159,758	6.7%
Other Gastrointestinal Cancer	56	1,007	\$1,085,191	6.3%
Cancer Of Lymphatic And Hematopoietic Tissue	114	1,437	\$1,013,924	5.9%
Cancer Of Male Genital Organs	170	1,319	\$756,359	4.4%
Cancer Of Skin	610	1,892	\$618,165	3.6%
Neoplasms Of Unspecified Nature Or Uncertain Behavior [44.]	1,955	3,619	\$476,941	2.8%
Colorectal Cancer	86	930	\$457,887	2.7%
Cancer Of Ovary And Other Female Genital Organs	53	471	\$315,523	1.8%
Cancer Of Urinary Organs	74	582	\$280,350	1.6%
Cancer Of Uterus And Cervix	316	947	\$171,705	1.0%
Malignant Neoplasm Without Specification Of Site [43.]	33	159	\$43,429	0.3%
Overall	----	----	\$17,272,716	100.0%

*Patient and claim counts are unique only within the category

Relationship



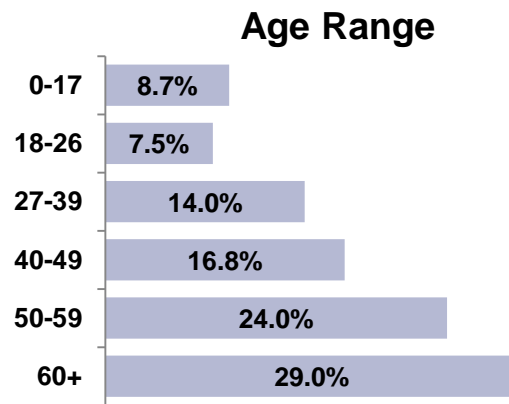
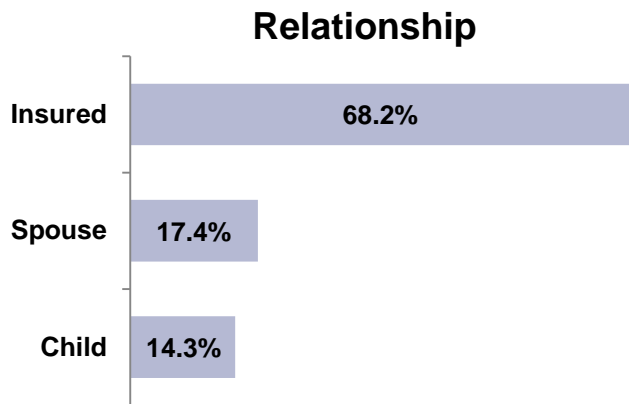
Age Range



AHRQ Category – Disease of the Musculoskeletal System/Connective Tissue

Diagnosis Category	Patients	Claims	Total Paid	% Paid
Spondylosis; Intervertebral Disc Disorders; Other Back Problems [205.]	4,241	31,088	\$5,511,876	34.8%
Non-Traumatic Joint Disorders	4,584	28,474	\$4,713,915	29.7%
Other Connective Tissue Disease [211.]	4,303	15,851	\$1,949,498	12.3%
Other Bone Disease And Musculoskeletal Deformities [212.]	2,367	11,874	\$1,012,520	6.4%
Acquired Deformities	756	2,157	\$969,259	6.1%
Infective Arthritis And Osteomyelitis (Except That Caused By Tb Or Std) [201.]	65	1,054	\$850,291	5.4%
Pathological Fracture [207.]	34	143	\$416,843	2.6%
Other Acquired Deformities [209.]	3	6	\$173,971	1.1%
Systemic Lupus Erythematosus And Connective Tissue Disorders [210.]	136	541	\$134,096	0.8%
Osteoporosis [206.]	278	581	\$72,351	0.5%
Other Back Problems	113	451	\$23,953	0.2%
Intervertebral Disc Disorders	48	132	\$13,459	0.1%
Spondylosis And Allied Disorders	19	52	\$5,882	0.0%
Other Non-Traumatic Joint Disorders [204.]	87	323	\$5,831	0.0%
Osteoarthritis [203.]	21	42	\$1,961	0.0%
Acquired Foot Deformities [208.]	5	10	\$136	0.0%
Rheumatoid Arthritis And Related Disease [202.]	5	6	\$0	0.0%
	---	---	\$15,855,841	100.0%

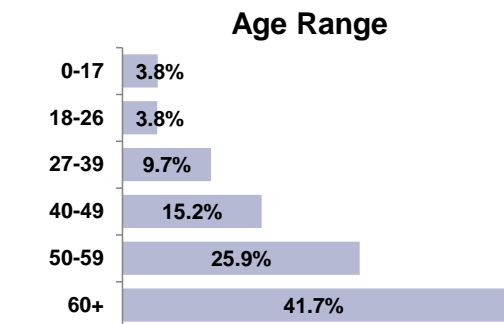
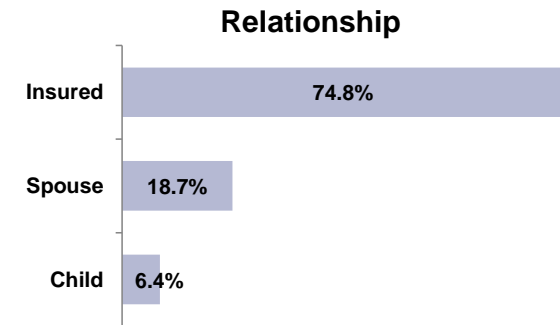
*Patient and claim counts are unique only within the category



AHRQ Category – Diseases of the Circulatory System

Diagnosis Category	Patients	Claims	Total Paid	% Paid
Diseases Of The Heart	3,719	16,253	\$7,981,506	65.8%
Cerebrovascular Disease	418	1,896	\$1,706,132	14.1%
Diseases Of Arteries; Arterioles; And Capillaries	835	1,865	\$1,060,157	8.7%
Diseases Of Veins And Lymphatics	726	2,318	\$706,969	5.8%
Hypertension	3,975	9,274	\$626,254	5.2%
Other And Ill-Defined Cerebrovascular Disease [111.]	1	3	\$25,663	0.2%
Cardiac Dysrhythmias [106.]	16	34	\$6,234	0.1%
Peri-, Endo-, & Myocarditis; Cardiomyopathy (Except That Caused By Tb/Std) [97.]	4	9	\$6,129	0.1%
Cardiac Arrest And Ventricular Fibrillation [107.]	1	1	\$3,465	0.0%
Pulmonary Heart Disease [103.]	3	13	\$2,879	0.0%
Phlebitis; Thrombophlebitis And Thromboembolism [118.]	3	5	\$1,213	0.0%
Aortic And Peripheral Arterial Embolism Or Thrombosis [116.]	1	1	\$590	0.0%
Essential Hypertension [98.]	27	44	\$312	0.0%
Nonspecific Chest Pain [102.]	25	35	\$242	0.0%
Hypertension With Complications And Secondary Hypertension [99.]	2	4	\$93	0.0%
Coronary Atherosclerosis And Other Heart Disease [101.]	9	14	\$27	0.0%
Congestive Heart Failure; Nonhypertensive [108.]	2	17	\$19	0.0%
Other And Ill-Defined Heart Disease [104.]	2	3	\$14	0.0%
Heart Valve Disorders [96.]	10	18	\$1	0.0%
Acute Myocardial Infarction [100.]	2	6	\$0	0.0%
Acute Cerebrovascular Disease [109.]	2	9	\$0	0.0%
Aortic; Peripheral; And Visceral Artery Aneurysms [115.]	1	2	\$0	0.0%
Other Diseases Of Veins And Lymphatics [121.]	3	3	\$0	0.0%
Hemorrhoids [120.]	2	3	\$0	0.0%
Occlusion Or Stenosis Of Precerebral Arteries [110.]	3	4	\$0	0.0%
Other Circulatory Disease [117.]	6	11	\$0	0.0%
Overall	---	---	\$12,127,898	100.0%

*Patient and claim counts are unique only within the category

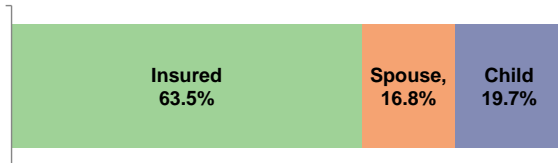


Emergency Room / Urgent Care Summary

ER/Urgent Care	PY16		PY17		HSB Peer Index	
	ER	Urgent Care	ER	Urgent Care	ER	Urgent Care
Number of Visits	6,109	9,918	6,379	9,951		
Number of Admits	987	---	987	---		
Visits Per Member	0.16	0.25	0.16	0.24	0.17	0.24
Visits/1000 Members	157	255	156	244	174	242
Avg Paid Per Visit	\$1,984	\$52	\$1,930	\$45	\$1,684	\$74
Admits per Visit	0.16	---	0.15	---	0.14	
% of Visits with HSB ER Dx	51.7%	30.1%	53.0%	30.4%		
% of Visits with a Physician OV*	76.7%	69.0%	75.7%	70.2%		
Total Plan Paid	\$12,120,842	\$520,419	\$12,310,426	\$444,976		

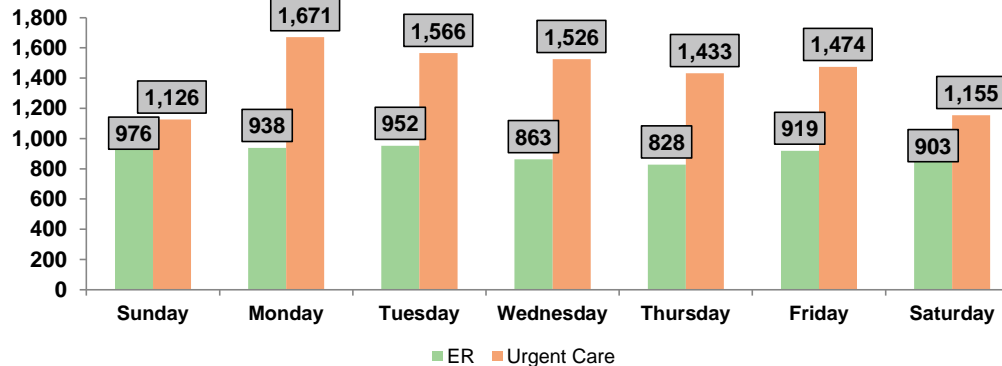
*looks back 12 months from ER visit

% of Paid



ER / UC Visits by Relationship						
Relationship	ER	Per 1,000	Urgent Care	Per 1,000	Total	Per 1,000
Insured	3,686	163	5,887	260	9,573	423
Spouse	911	176	1,167	225	2,078	401
Child	1,782	138	2,897	224	4,679	361
Total	6,379	156	9,951	244	16,330	401

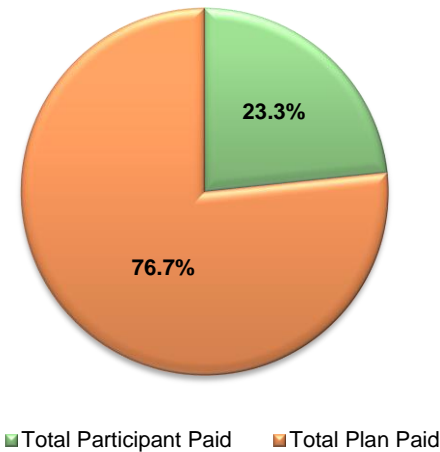
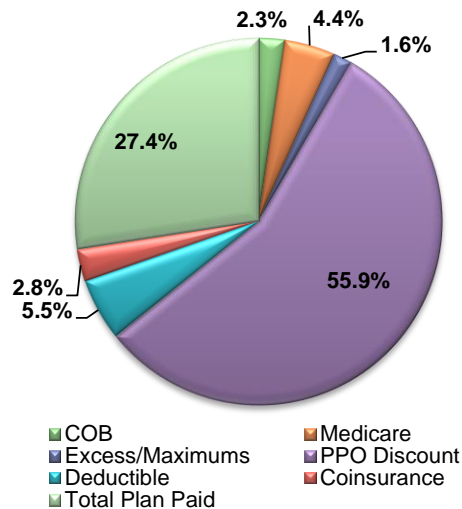
Visits by Day of Week



Savings Summary – Medical Claims

Description	Dollars	PPPM	% of Eligible
Eligible Charges	\$446,375,938	\$1,644	100.0%
COB	\$10,223,317	\$38	2.3%
Medicare	\$19,741,660	\$73	4.4%
Excess/Maximums	\$7,304,393	\$27	1.6%
PPO Discount	\$249,347,645	\$918	55.9%
Deductible	\$24,648,727	\$91	5.5%
Coinsurance	\$12,618,047	\$46	2.8%
Total Participant Paid	\$37,266,774	\$137	8.3%
Total Plan Paid	\$122,492,148	\$451	27.4%

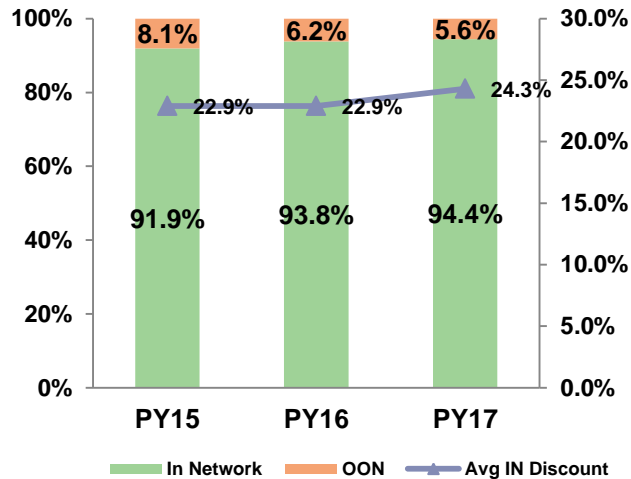
Total Participant Paid - PY16	\$138
Total Plan Paid - PY16	\$466



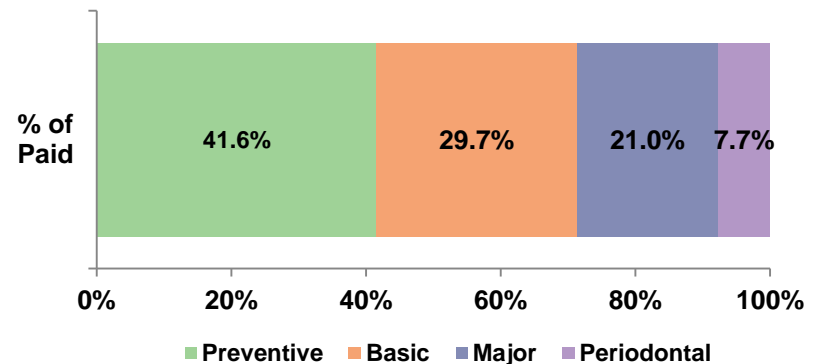
Dental Claims Analysis

Cost Distribution								
Paid Claims Category	Avg # of Members	% of Members	# Claims	# of Claims	Total Paid	% of Paid	Total EE Paid	% of EE Paid
\$1,000.01 Plus	6,949	10.6%	35,112	26.0%	\$10,553,168	44.2%	\$6,388,329	57.8%
\$750.01-\$1,000.00	2,851	4.4%	11,797	8.7%	\$2,553,347	10.7%	\$1,302,586	11.8%
\$500.01-\$750.00	4,683	7.2%	17,298	12.8%	\$2,974,619	12.4%	\$1,334,041	12.1%
\$250.01-\$500.00	14,512	22.2%	42,906	31.7%	\$5,191,765	21.7%	\$1,214,275	11.0%
\$0.01-\$250.00	15,357	23.5%	27,657	20.4%	\$2,628,276	11.0%	\$782,645	7.1%
\$0.00	416	0.6%	502	0.4%	\$0	0.0%	\$23,589	0.2%
No Claims	20,530	31.4%	0	0.0%	\$0	0.0%	\$0	0.0%
Total	65,299	100.0%	135,272	100.0%	\$23,901,175	100.0%	\$11,045,464	100.0%

Network Performance



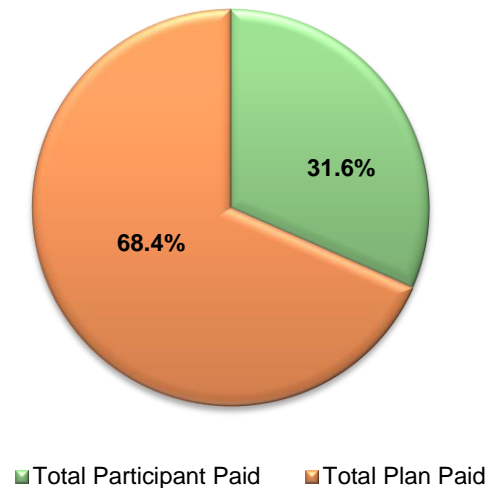
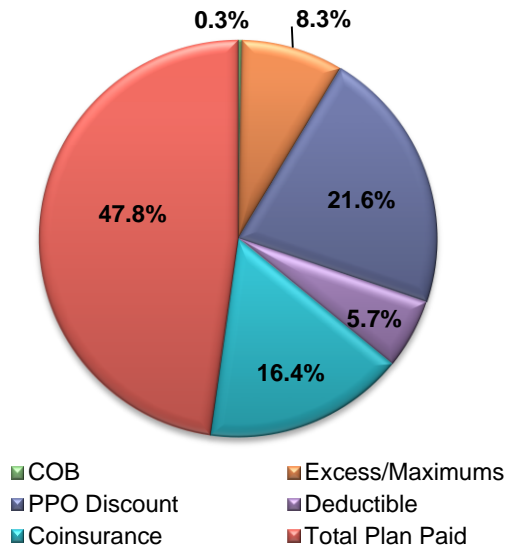
Claim Category	Total Paid	% of Paid
Preventive	\$9,934,683	41.6%
Basic	\$7,106,284	29.7%
Major	\$5,023,601	21.0%
Periodontal	\$1,836,607	7.7%
Total	\$23,901,175	100.0%



Savings Summary – Dental Claims

Description	Dollars	PPPM	% of Eligible
Eligible Charges	\$50,048,940	\$64	100.0%
COB	\$156,424	\$0	0.3%
Excess/Maximums	\$4,148,554	\$5	8.3%
PPO Discount	\$10,797,323	\$14	21.6%
Deductible	\$2,850,610	\$4	5.7%
Coinsurance	\$8,194,854	\$10	16.4%
Total Participant Paid	\$11,045,464	\$14	22.1%
Total Plan Paid	\$23,901,175	\$31	47.8%

Total Participant Paid - PY16	\$14
Total Plan Paid - PY16	\$30



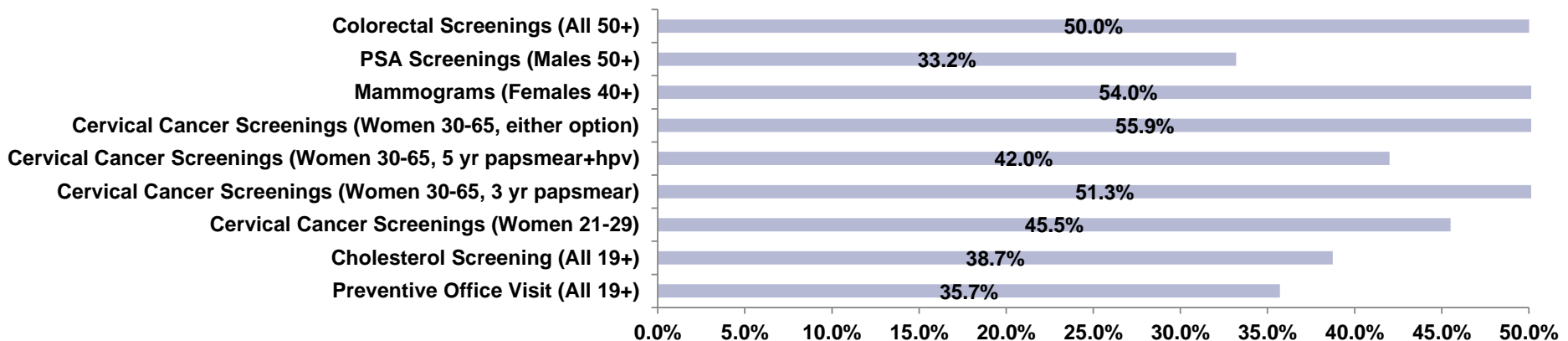
Preventive Services Compliance

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

Colorectal screenings look back to July 2011.

Service	Female			Male			Total		
	Eligible	Compliant	% Compliant	Eligible	Compliant	% Compliant	Eligible	Compliant	% Compliant
Preventive Office Visit (All 19+)	16,394	7,771	47.4%	14,497	3,262	22.5%	30,891	11,033	35.7%
Cholesterol Screening (All 19+)	16,394	6,836	41.7%	14,497	5,132	35.4%	30,891	11,968	38.7%
Cervical Cancer Screenings (Women 21-29)	2,585	1,176	45.5%	----	----	----	2,585	1,176	45.5%
Cervical Cancer Screenings (Women 30-65, 3 yr papsmear)	12,429	6,376	51.3%	----	----	----	12,429	6,376	51.3%
Cervical Cancer Screenings (Women 30-65, 5 yr papsmear+hpv)	12,429	5,220	42.0%	----	----	----	12,429	5,220	42.0%
Cervical Cancer Screenings (Women 30-65, either option)	12,429	6,948	55.9%	----	----	----	12,429	6,948	55.9%
Mammograms (Females 40+)	10,379	5,605	54.0%	----	----	----	10,379	5,605	54.0%
PSA Screenings (Males 50+)	----	----	----	6,311	2,095	33.2%	6,311	2,095	33.2%
Colorectal Screenings (All 50+)	7,298	3,846	52.7%	6,311	2,960	46.9%	13,609	6,806	50.0%

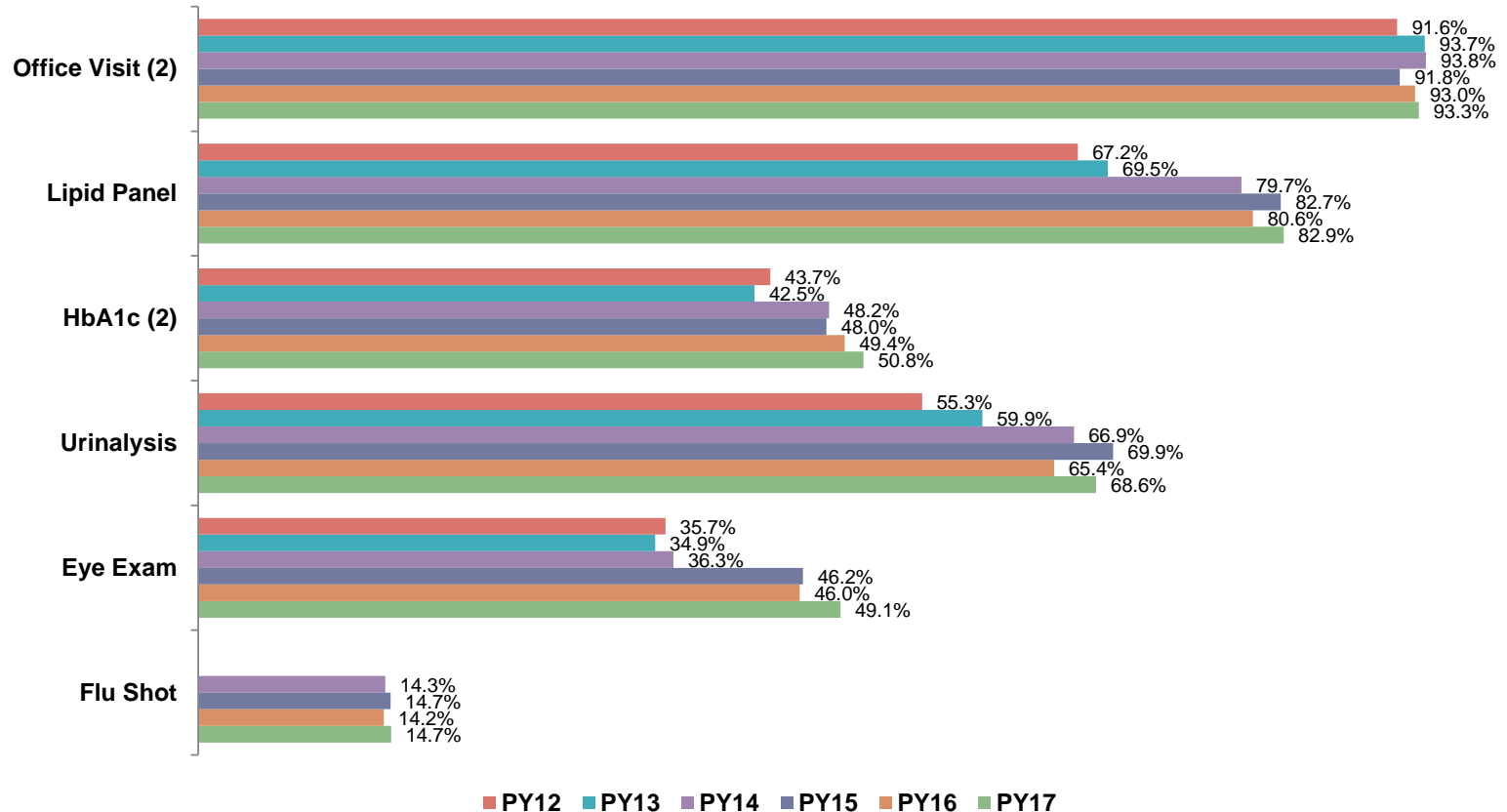
Overall Preventive Services Compliance Rates



Diabetic Compliance

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

Diabetic Population						
Year	PY12	PY13	PY14	PY15	PY16	PY17
Members	1,651	1,643	1,555	1,676	1,693	1,704



Chronic Conditions Summary

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

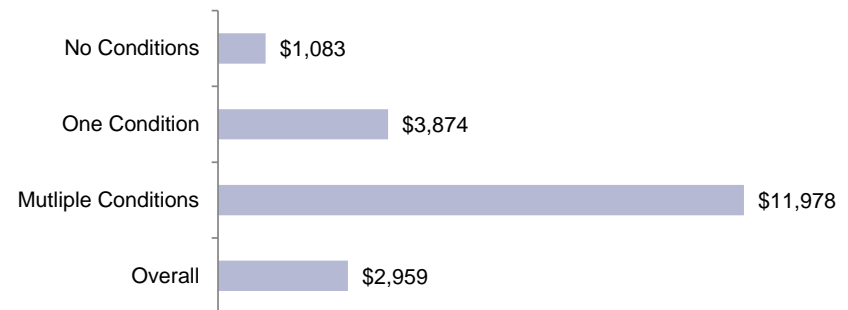
Condition	Total Members	Avg Members	Per 1,000	Average Age	Total Cost	Average Cost	Compliance Rate	Compliance Measure
Asthma	1,141	1105	30	37	\$6,464,506	\$5,666	99.1%	1 Office Visit
Cancer	1,953	1906	51	55	\$28,152,254	\$14,415	----	----
Chronic Kidney Disease	275	268	7	60	\$7,286,039	\$26,495	----	----
Chronic Obstructive Pulmonary Disease (COPD)	230	225	6	62	\$5,954,093	\$25,887	98.7%	1 Office Visit
Congestive Heart Failure (CHF)	112	106	3	63	\$7,094,673	\$63,345	11.6%	1 Office Visit, 1 Lipid Profile, 1 Wellness Visit
Coronary Artery Disease (CAD)	553	542	14	61	\$11,386,333	\$20,590	22.4%	1 Office Visit, 1 Lipid Profile, 1 Wellness Visit
Depression	1,172	1135	31	42	\$9,602,190	\$8,193	96.6%	1 Office Visit
Diabetes	1,704	1664	45	56	\$17,846,740	\$10,473	21.2%	2 Office Visits, 1 Lipid Profile, 2 HbA1c's, 1 Urinalysis, 1 Eye Exam, 1 Flu Shot
Hyperlipidemia	3,103	3028	81	55	\$17,887,850	\$5,765	41.6%	1 Office Visit, 1 Lipid Profile, 1 Wellness Visit
Hypertension	3,487	3400	91	57	\$28,670,162	\$8,222	30.3%	1 Office Visit, 1 Lipid Profile, 1 Wellness Visit
Obesity	958	924	25	44	\$5,031,341	\$5,252	----	----

Condition	Total Members	# in Care Mgmt	% Enrolled
Diabetes	1,704	585	34.3%
Obesity	958	412	43.0%
Chronic Kidney Disease*	275	50	18.2%

*enrolled in either program

# of Conditions	Avg Members	Average Age	Relationship		
			Insured	Spouse	Child
No Conditions	25,624	32	46.3%	10.9%	42.8%
One Condition	8,017	46	71.2%	15.6%	13.1%
Multiple Conditions	4,518	56	80.8%	17.1%	2.1%
Overall	38,159	37	55.5%	12.6%	31.9%

Cost per Member Type



Public Employees' Benefits Program

RX Costs

PY 2017 – Period Ending June 30, 2017

Express Scripts		Catamaran (Optum RX)		Difference		% Change	
		FY2017		FY2016			
Membership Summary				Membership Summary			
Member Count (Membership)		40,906		46,602	(5,696)		-12.2%
Utilizing Member Count (Patients)		28,292		12,548	15,744		125.5%
Percent Utilizing (Utilization)		69.2%		26.9%	0		156.9%
Claim Summary				Claims Summary			
Net Claims (Total Rx's)		342,603		357,251	(14,648)		-4.1%
Claims per Elig Member per Month (Claims PMPM)		0.70		0.64	0		
Total Claims for Brand (Brand Rx)		49,192		55,114	(5,922)		-10.7%
Total Claims for Generic (Generic Rx)		293,411		299,064	(5,653)		-1.9%
Total Claims for Brand w/Gen Equiv (Multisource Brand Claims)		4,611		3,073	1,538		50.0%
Generic % of Total Claims (GFR)		85.6%		83.7%	0		2.3%
Generic Effective Rate (GCR)		98.5%		99.0%	(0)		-0.5%
Mail Order Claims		20,240		5,588	14,652		262.2%
Mail Penetration Rate*		12.5%		1.6%	* See note below		
Claims Cost Summary				Claims Cost Summary			
Total Prescription Cost (Total Gross Cost)		\$39,670,984.79		\$37,805,017.19	\$1,865,967.60		4.9%
Total Ingredient Cost		\$39,397,353.51		\$26,735,482.66	\$12,661,870.85		47.4%
Total Dispensing Fee		\$254,839.57		\$301,165.80	(\$46,326.23)		-15.4%
Total Other (e.g. tax)		\$18,791.71		\$4,304.35	\$14,487.36		336.6%
Avg Total Cost per Claim (Gross Cost/Rx)		\$115.79		\$105.82	\$9.97		9.4%
Avg Total Cost for Brand (Gross Cost/Brand Rx)		\$618.48		\$487.47	\$131.01		26.9%
Avg Total Cost for Generic (Gross Cost/Generic Rx)		\$31.51		\$29.93	\$1.58		5.3%

*Mail Order % of Total Claims replaced with Mail Penetration rate- calculates % of mail days out of all days of therapy to normalize between channels

Public Employees' Benefits Program
RX Costs
PY 2017 – Period Ending June 30, 2017 (cont.)

Member Cost Summary	
Total Member Cost	\$10,835,304.14
Total Copay	\$4,036,066.37
Total Deductible	\$6,799,237.77
Avg Copay per Claim (Copay/Rx)	\$11.78
Avg Participant Share per Claim (Copay+Deductible/RX)	\$31.63
Avg Copay for Brand (Copay/Brand Rx)	\$123.91
Avg Copay for Generic (Copay/Generic Rx)	\$16.16
Avg Copay for Brand w/ Generic Equiv (Copay/Multisource Rx)	\$125.73
Copay % of Total Prescription Cost (Member Cost Share %)	27.3%

Member Cost Summary	
Total Member Cost	\$11,320,648.45
Not Provided	
Not Provided	
Not Provided	
Avg Copay per Claim (Deductible & Copay)	\$31.69
Avg Copay for Brand	\$132.19
Avg Copay for Generic	\$16.97
Avg Copay for Brand w/Gen Equiv	\$72.37
Copay % of Total Prescription Cost	29.9%

Member Cost Summary	
(\$485,344.31)	-4.3%
(\$0.06)	-0.2%
(\$8.28)	-6.3%
(\$0.82)	-4.8%
\$53.36	73.7%
-2.6%	-8.8%

Plan Cost Summary	
Total Plan Cost (Plan Cost)	\$28,835,680.65
Total Specialty Drug Cost (Specialty Plan Cost)	\$15,218,792.18
Total Non-Specialty Cost (Non-Specialty Plan Cost)	\$13,616,888.47
Avg Plan Cost per Claim (Plan Cost/Rx)	\$84.17
Avg Plan Cost for Brand (Plan Cost/Brand Rx)	\$494.58
Avg Plan Cost for Generic (Plan Cost/Generic Rx)	\$15.36
Net PMPM (Plan Cost PMPM)	\$58.74
PMPM for Specialty Only (Specialty PMPM)	\$31.00
PMPM without Specialty (Non-Specialty PMPM)	\$27.74

Plan Cost Summary	
Total Plan Cost	\$26,484,368.64
Total Specialty Drug Cost	\$9,908,955.41
Total Non-Specialty Drug Cost	\$8,058,608.19
Avg Plan Cost per Claim	\$74.13
Avg Plan Cost for Brand	\$355.28
Avg Plan Cost for Generic	\$12.96
Net PMPM	\$47.36
PMPM for Specialty Only	\$23.63
PMPM without Specialty	\$39.52

Plan Cost Summary	
\$2,351,312.01	8.9%
\$5,309,836.77	53.6%
\$5,558,280.28	69.0%
\$10.03	13.5%
\$139.30	39.2%
\$2.40	18.5%
\$11.38	24.0%
\$7.38	31.2%
(\$11.78)	-29.8%

Utilization represents data including compounds & powders, direct claims, SSG and zero net-cost claims. Excludes external claims & high AWP claims.