

Key Trends for Active Employees and Early Retirees

Based on Paid Claims
Through August 2024
Rolling Year

September 2024



Key Observations

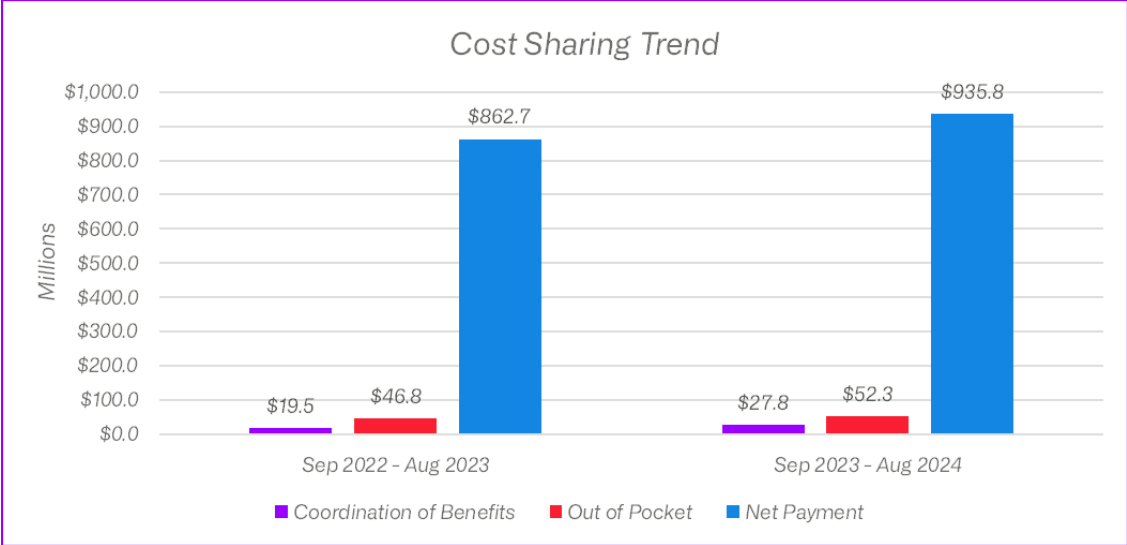
For paid claims from September 2023 – August 2024:

- Medical and prescription drug allowed amount increased by 9.4% (Slide 3) driven by a 19.3% increase in allowed amount for prescription drugs (Slide 4).
- Total membership increased by 2% over the prior rolling year period while employee enrollment increased by 2.9%.
- Plan payments on a PMPY basis increased by 11.5% for outpatient radiology and 14.8% for mental health and substance abuse services (Slide 6).
- Admissions per 1,000 decreased by 6.9%, however mental health and substance abuse admissions increased by 6.3%. On a PMPY basis, the allowed amount for admissions increased by 18.4% for mental health and substance abuse (Slide 8).
- While the allowed amount for admissions increased marginally, the allowed amount per admission and the allowed amount per day stay increased by 8.6% and 8.7%, respectively (Slide 11).
- The allowed amount PMPY for specialty drugs under the medical benefit increased by 17.5% and utilization for specialty drugs under the medical benefit increased by 9.1% (Slide 13).
- Payments on a PMPY basis increased for PET scans (14.4%), nuclear medicine (26.0%), and therapeutic radiology (26.8%) contributing to an overall 11.5% increase for outpatient radiology (Slide 16).
- Payments on a PMPY basis continued to decrease. As noted in previous months, the decrease is largely attributable to a decrease in COVID-19 testing (slide 17).
- Preventive visits (adult, well child, and well baby) and screenings (mammograms, colon- and cervical- cancer, and cholesterol) increased over the prior rolling 12-month period (Slide 23).
- The total allowed amount per patient increased by 41.1% for breast cancer, an increase of almost \$6 million (Slide 24).

Overall Trend

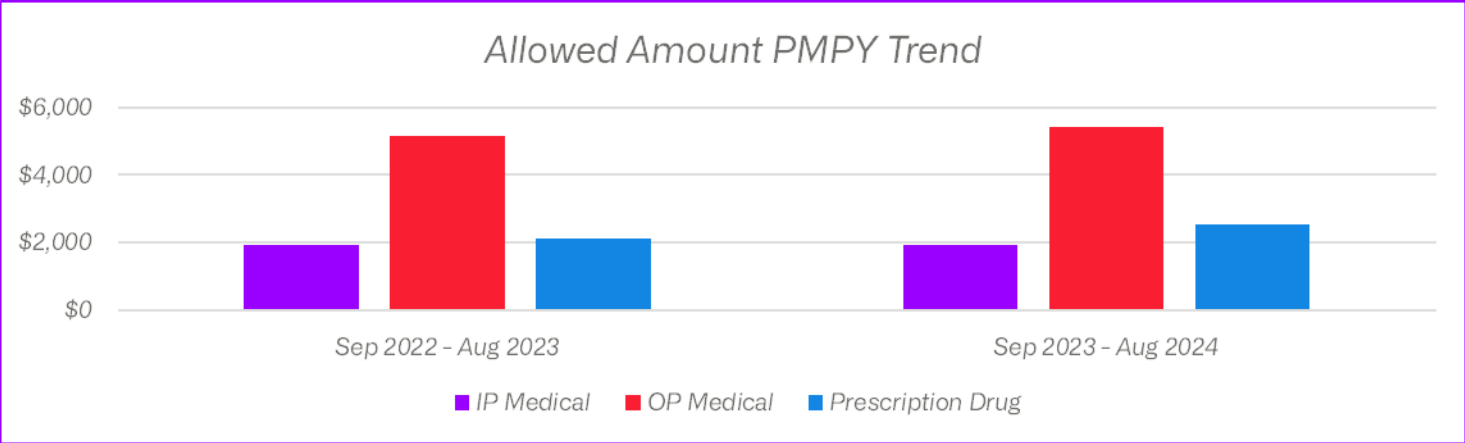
Annual Trend

	Sep 2022 – Aug 2023	Sep 2023 – Aug 2024	% Change
Allowed Amount	\$928,999,008	\$1,015,866,945	9.4%
Coordination of Benefits	\$19,456,507	\$27,761,355	42.7%
Out of Pocket	\$46,798,997	\$52,271,934	11.7%
Net Payment	\$862,743,505	\$935,833,657	8.5%
Members Avg Med or Rx	100,224	102,237	2.0%
Allow Amt PMPY	\$9,269	\$9,936	7.2%
Allow Amt PEPY	\$20,376	\$21,663	6.3%
Net Pay PMPY	\$8,608	\$9,154	6.3%
Net Pay PEPY	\$18,923	\$19,956	5.5%



¹Increase in Coordination of Benefits is largely due to the addition of PrudentRx Claims. Coordination of Benefits for PrudentRx consists of a “residual copay required by the manufacturer or the remaining drug cost after the program benefits are exhausted or unavailable. This amount is billed back to the plan” (CVS Report Definitions, State of DE State Employee Benefits Comm Savings Report). This does not include any savings, which are not included in this report and not included in the overall Allowed Amount.

Overall PMPY Trend



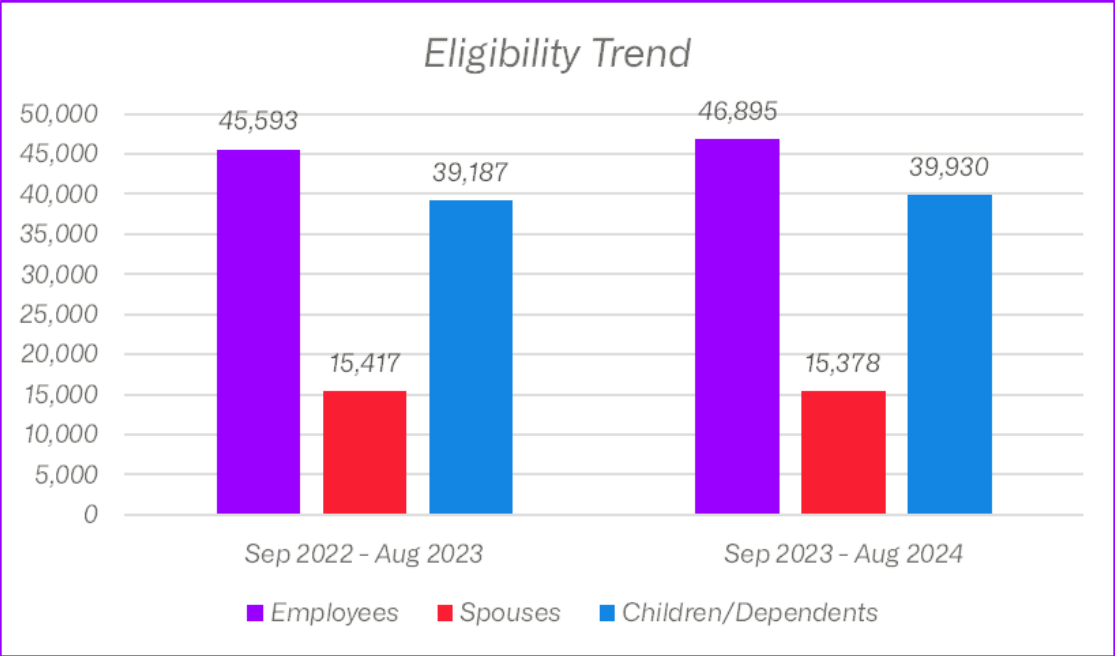
Allowed Amount PMPY Trend

	Sep 2022 - Aug 2023	Sep 2023 - Aug 2024	% Change
IP Medical	\$1,934	\$1,907	-1.4%
OP Medical	\$5,137	\$5,414	5.4%
Prescription Drug	\$2,134	\$2,544	19.3%

Overall Eligibility Trend

Annual Eligibility Trend

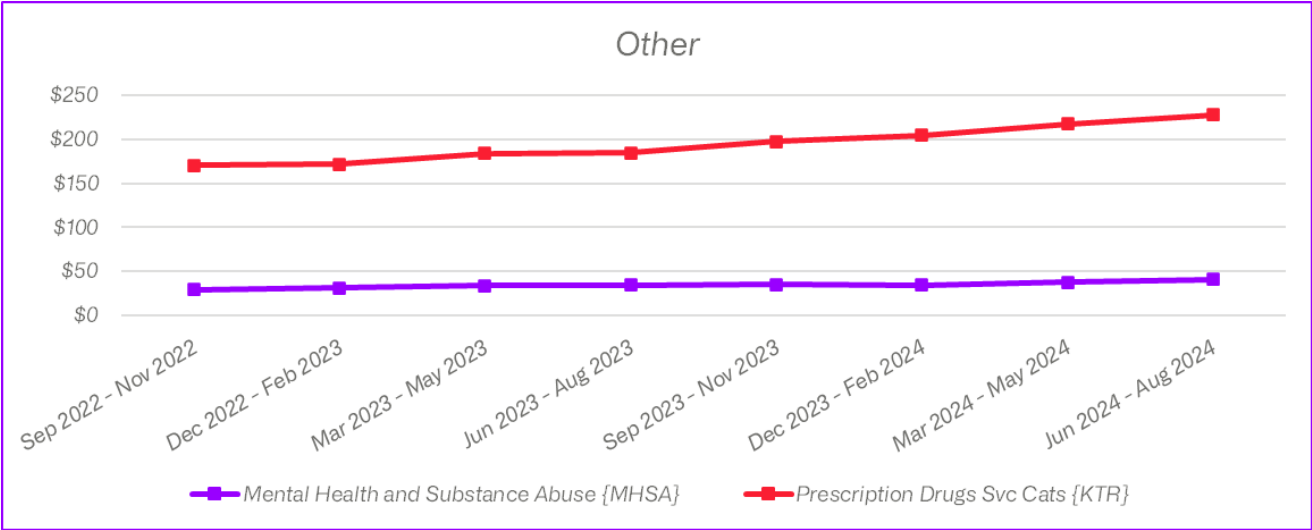
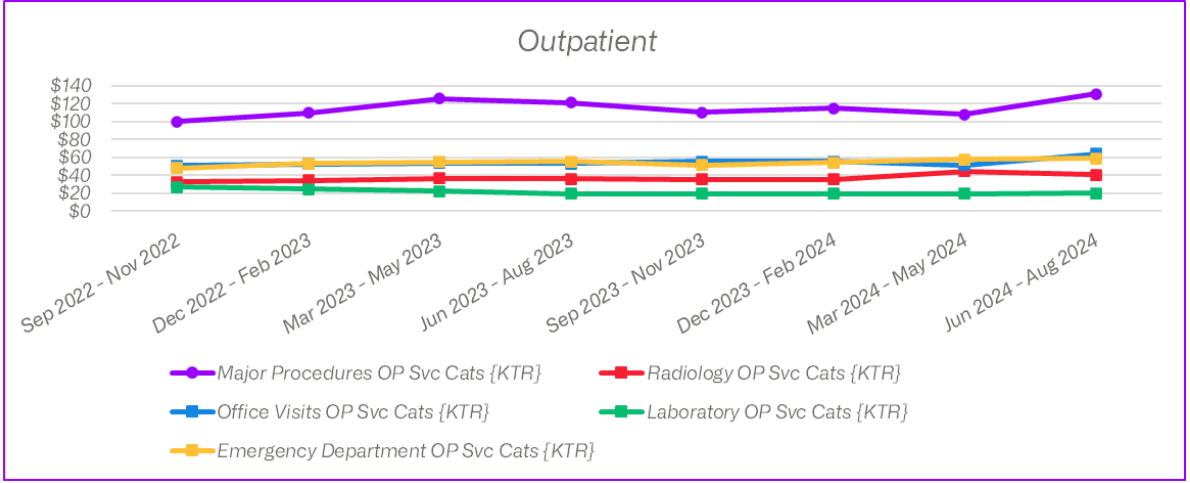
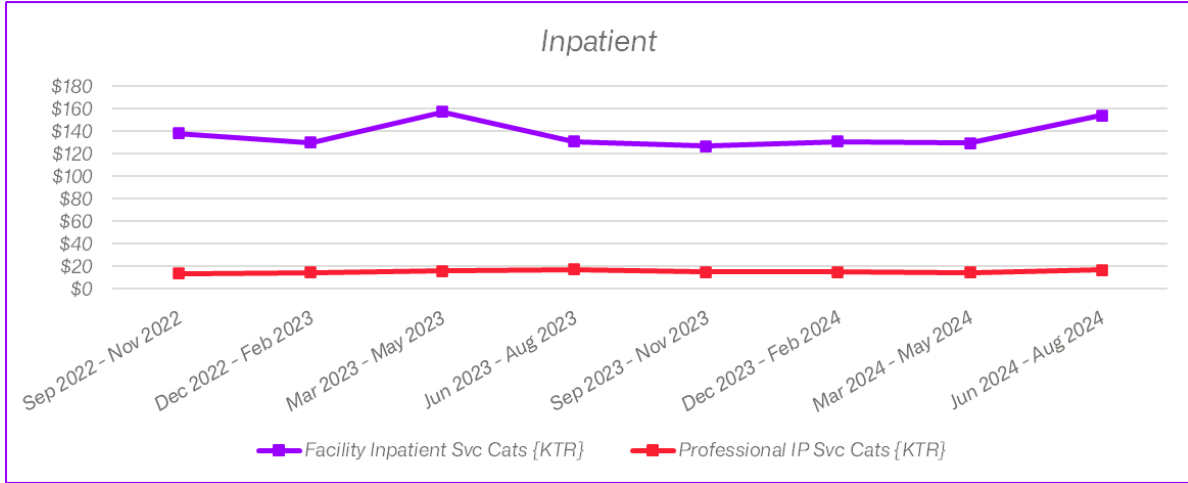
	Sep 2022 – Aug 2023	Sep 2023 – Aug 2024	% Change
Members Avg	100,196	102,204	2.0%
Employees	45,593	46,895	2.9%
Spouses	15,417	15,378	-0.2%
Children/Dependents	39,187	39,930	1.9%
Family Size Avg	2.2	2.2	-0.8%
Member Age Avg	34.4	34.3	-0.1%
Employees	47.0	46.9	-0.3%
Spouses	49.9	49.9	0.1%
Children/Dependents	13.5	13.6	0.3%



Overall Trend by Type of Service

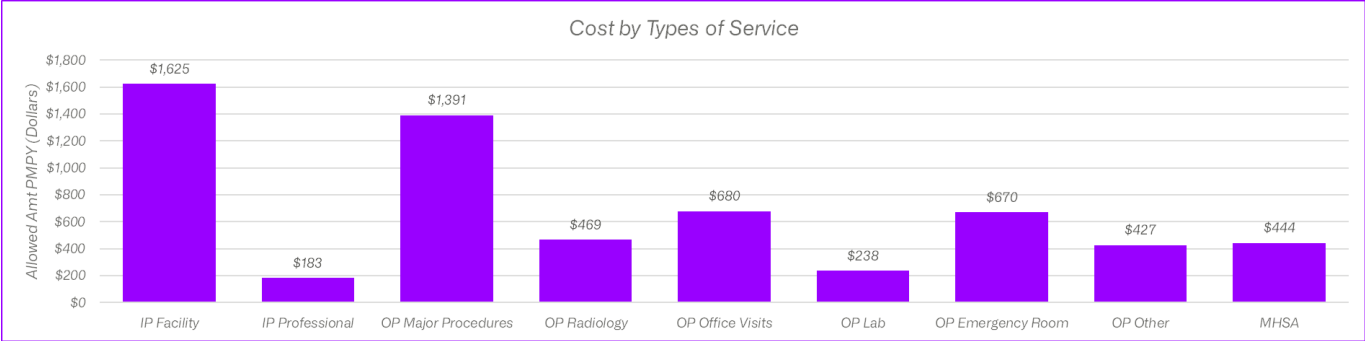
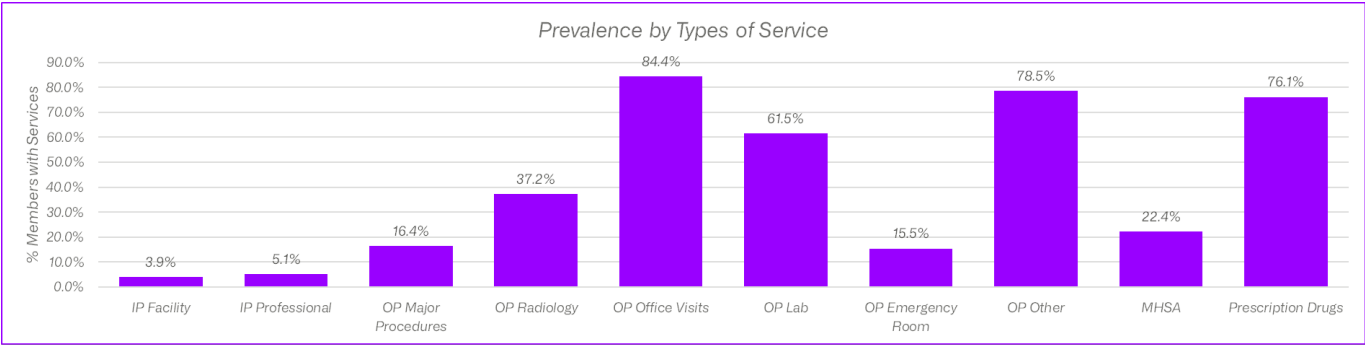
	Allowed Amt PMPY Med and Rx			Net Pay PMPY Med and Rx		
	Sep 2022 – Aug 2023	Sep 2023 – Aug 2024	% Change	Sep 2022 – Aug 2023	Sep 2023 – Aug 2024	% Change
IP Facility	\$1,667	\$1,625	-2.5%	\$1,580	\$1,549	-2.0%
IP Professional	\$185	\$183	-0.9%	\$176	\$175	-0.5%
OP Major Procedures	\$1,372	\$1,391	1.4%	\$1,303	\$1,321	1.3%
OP Radiology	\$420	\$469	11.7%	\$395	\$440	11.5%
OP Office Visits	\$633	\$680	7.4%	\$541	\$584	7.9%
OP Lab	\$281	\$238	-15.5%	\$249	\$207	-16.7%
OP Emergency Room	\$637	\$670	5.1%	\$579	\$607	4.8%
OP Other	\$419	\$427	1.9%	\$426	\$442	3.6%
MHSA	\$385	\$444	15.4%	\$355	\$407	14.8%
Prescription Drugs	\$2,134	\$2,544	19.3%	\$1,978	\$2,264	14.4%

Allowed Amount PMPM Quarterly Trend



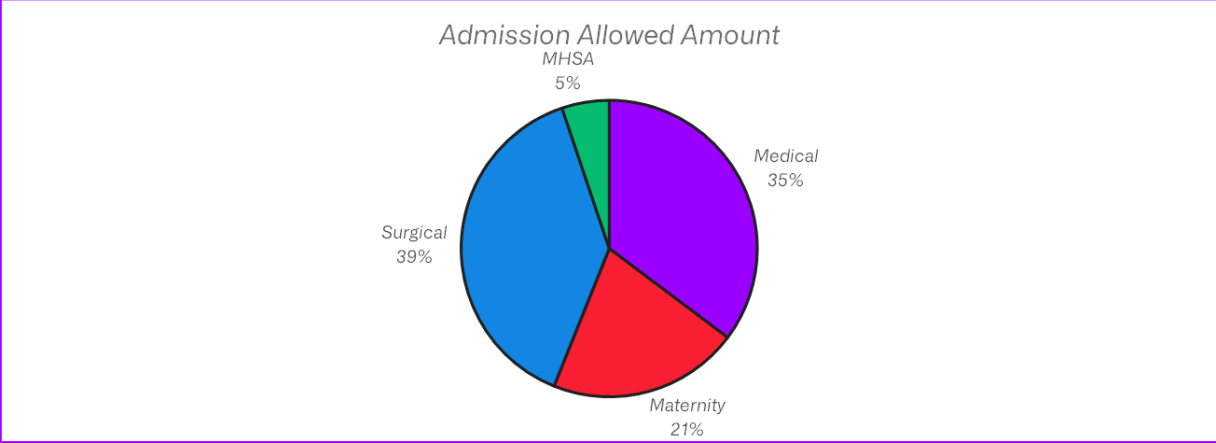
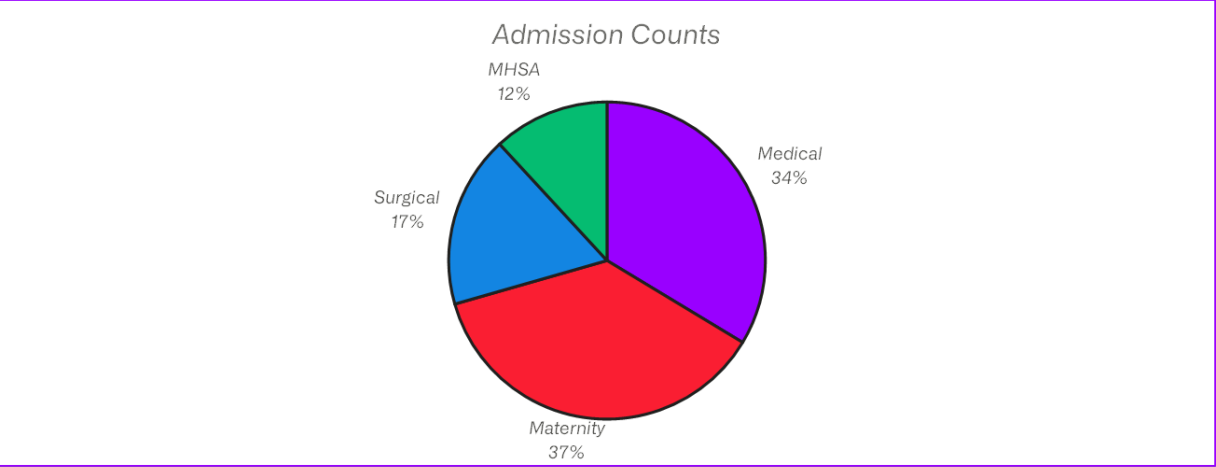
Cost and Use by Type of Service

	Patients as a % of Total Members	Costs as a % of Total Allowed Amount
IP Facility	3.9%	18.7%
IP Professional	5.1%	2.1%
OP Major Procedures	16.4%	16.0%
OP Radiology	37.2%	5.4%
OP Office Visits	84.4%	7.8%
OP Lab	61.5%	2.7%
OP Emergency Room	15.5%	7.7%
OP Other	78.5%	4.9%
MHSA	22.4%	5.1%
Prescription Drugs	76.1%	29.3%



Acute Inpatient Admission Detail

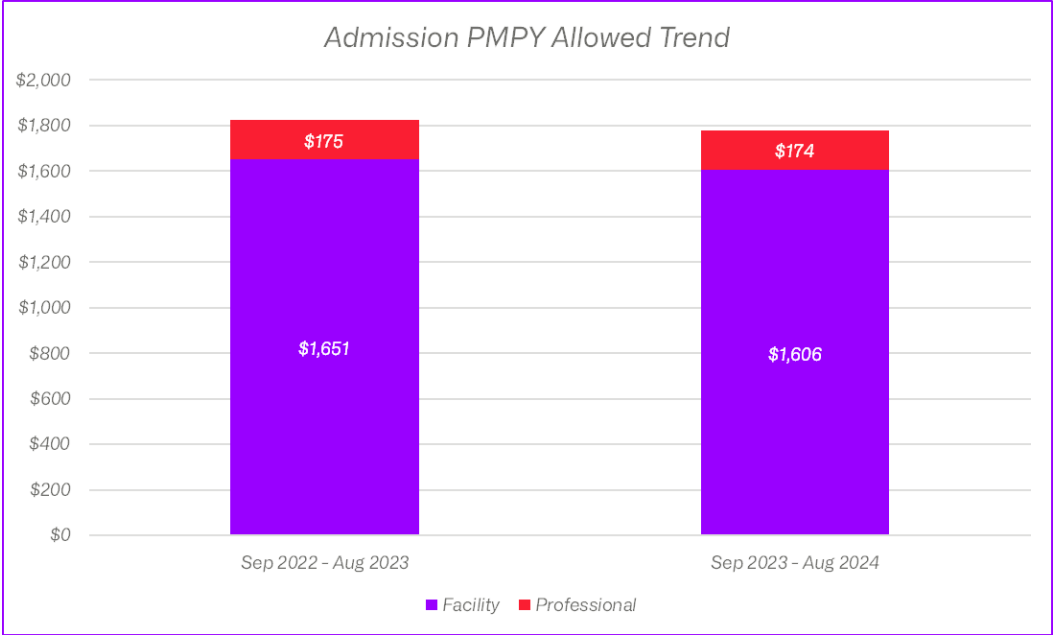
	Sep 2022 – Aug 2023	Sep 2023 – Aug 2024	% Change	
Admits/1000	Medical	18.5	17.9	-3.3%
	Maternity	22.2	19.7	-11.6%
	Surgical	10.5	9.4	-10.7%
	MHSA	5.9	6.3	6.3%
	Total	57.2	53.2	-6.9%
Allowed Amount PMPY	Medical	\$610	\$660	8.2%
	Maternity	\$408	\$390	-4.4%
	Surgical	\$751	\$726	-3.3%
	MHSA	\$82	\$97	18.4%
	Total	\$1,851	\$1,873	1.2%
Net Pay PMPY	Medical	\$593	\$641	8.3%
	Maternity	\$383	\$367	-4.2%
	Surgical	\$714	\$699	-2.1%
	MHSA	\$78	\$93	19.0%
	Total	\$1,768	\$1,801	1.9%



*This report excludes LTC & non-acute admissions.

Admission PMPY Allowed Amount Trend*

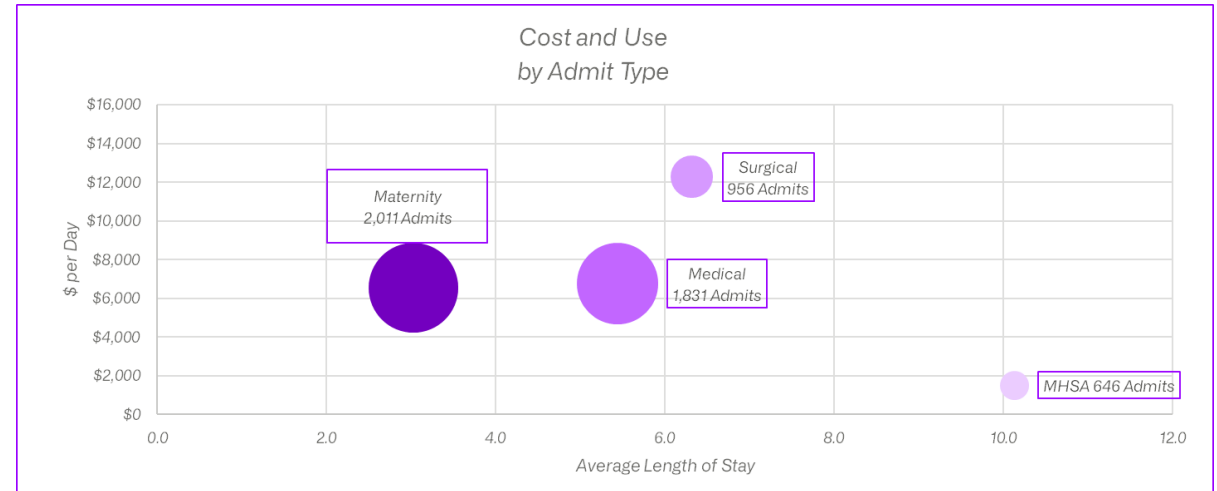
	Sep 2022 – Aug 2023	Sep 2023 – Aug 2024	% Change
Allowed Amt PMPY			
Facility	\$1,651	\$1,606	-2.7%
Professional	\$175	\$174	-0.8%
Total	\$1,826	\$1,780	-2.5%
Net Pay PMPY			
Facility	\$1,567	\$1,531	-2.3%
Professional	\$167	\$166	-0.3%
Total	\$1,733	\$1,698	-2.1%



*This report excludes LTC & non-acute admissions.

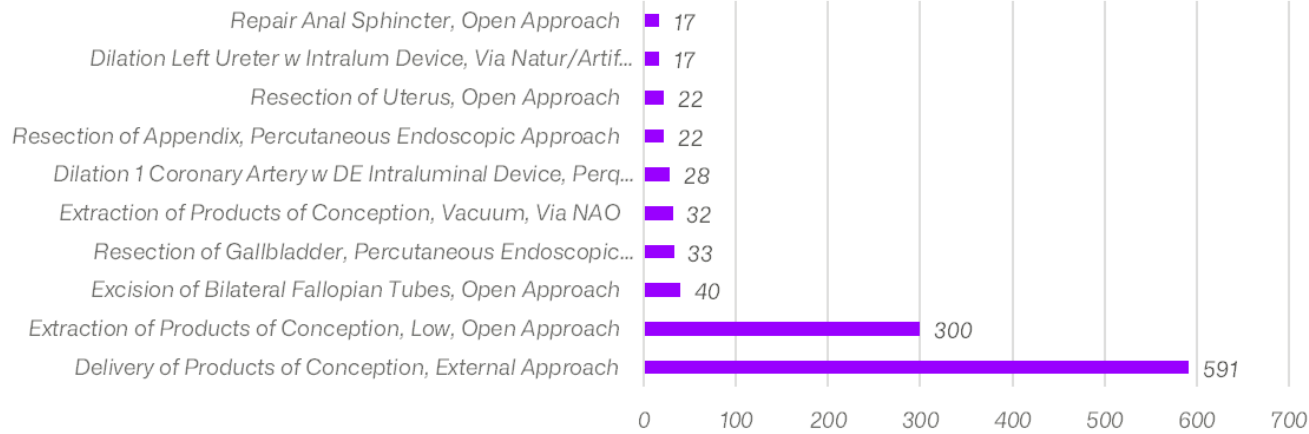
Acute Admission Detail*

	Sep 2022 – Aug 2023	Sep 2023 – Aug 2024	% Change
Length of Stay			
Medical	5.6	5.4	-3.0%
Surgical	6.6	6.3	-4.2%
Maternity	3.0	3.0	-0.6%
MHSA	10.1	10.1	-0.1%
Total	5.3	5.3	-0.1%
Allowed Amt/Admit			
Medical	\$32,958	\$36,870	11.9%
Surgical	\$71,746	\$77,619	8.2%
Maternity	\$18,358	\$19,850	8.1%
MHSA	\$13,748	\$15,319	11.4%
Total	\$32,381	\$35,181	8.6%
Allowed Amt/Day			
Medical	\$5,874	\$6,777	15.4%
Surgical	\$10,881	\$12,281	12.9%
Maternity	\$6,022	\$6,548	8.7%
MHSA	\$1,355	\$1,512	11.5%
Total	\$6,150	\$6,686	8.7%



Acute Inpatient Admission Detail: Current Year Surgical Admits*

Top 10 Admit Principal Procedures by Volume



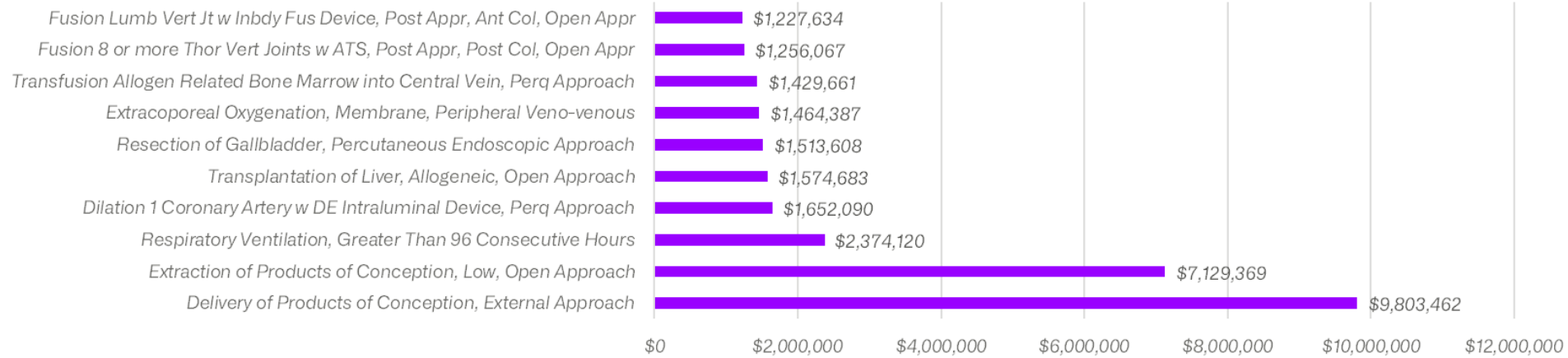
Volume

Top 10 Principal Procedures: 1,102
 Total Principal Procedures: 5,448
 Top 10 as a % of Total: 20.2%

Cost

Top 10 Principal Procedures (Admission Costs): \$29.4 m
 Total Principal Procedures (Admission Costs): \$191.6 m
 Top 10 as a % of Total Admission Costs: 15.4%

Top 10 Admit Principal Procedures by Cost



Outpatient Medical Detail

	Allowed Amt PMPY Med			Patients		
	Sep 2022 – Aug 2023	Sep 2023 – Aug 2024	% Change	Sep 2022 – Aug 2023	Sep 2023 – Aug 2024	% Change
Major Procedures	\$1,372	\$1,391	1.4%	17,429	18,474	6.0%
Specialty Drugs (Medical)	\$613	\$721	17.5%	3,445	3,760	9.1%
Professional Office Visits	\$633	\$680	7.4%	93,484	94,863	1.5%
Emergency Rooms	\$637	\$670	5.1%	17,843	17,370	-2.7%
Radiology	\$420	\$469	11.7%	41,263	41,817	1.3%
Other Outpatient Services	\$419	\$427	1.9%	81,260	88,242	8.6%
Laboratory	\$281	\$238	-15.5%	69,935	69,109	-1.2%
Mental Health	\$274	\$314	14.7%	23,370	24,459	4.7%
Substance Abuse	\$27	\$31	17.0%	1,006	1,083	7.7%
PT, OT, Speech Therapy	\$146	\$160	8.9%	15,558	16,392	5.4%
Injections and Medications	\$80	\$73	-8.8%	12,542	12,597	0.4%
Supplies and Devices	\$93	\$99	6.9%	14,178	15,025	6.0%
Dialysis	\$65	\$66	0.9%	96	98	2.1%
Durable Medical Equipment	\$38	\$36	-3.2%	4,633	4,773	3.0%

Outpatient Medical Detail

	Utilization (Services per 1000)			Price (Allowed Amount per Service)		
	Sep 2022 – Aug 2023	Sep 2023 – Aug 2024	% Change	Sep 2022 – Aug 2023	Sep 2023 – Aug 2024	% Change
Major Procedures	1,966.7	1,895.2	-3.6%	\$698	\$734	5.2%
Specialty Drugs (Medical)	288.8	298.6	3.4%	\$2,124	\$2,415	13.7%
Professional Office Visits	5,707.0	5,762.5	1.0%	\$111	\$118	6.4%
Emergency Rooms	2,137.8	2,069.5	-3.2%	\$298	\$324	8.5%
Radiology	1,750.4	1,689.3	-3.5%	\$240	\$278	15.8%
Other Outpatient Services	3,524.2	3,794.2	7.7%	\$119	\$113	-5.4%
Laboratory	7,420.8	7,175.5	-3.3%	\$38	\$33	-12.7%
Mental Health	2,654.0	2,848.4	7.3%	\$103	\$110	6.8%
Substance Abuse	204.9	230.7	12.6%	\$131	\$136	3.9%
PT, OT, Speech Therapy	4,309.6	4,443.1	3.1%	\$34	\$36	5.7%
Injections and Medications	800.4	797.5	-0.4%	\$100	\$92	-8.5%
Supplies and Devices	1,153.1	1,245.4	8.0%	\$80	\$79	-1.0%
Dialysis	103.1	106.4	3.3%	\$630	\$616	-2.3%
Durable Medical Equipment	211.4	208.8	-1.2%	\$178	\$174	-2.0%

Outpatient Medical Detail: Professional Office Visits

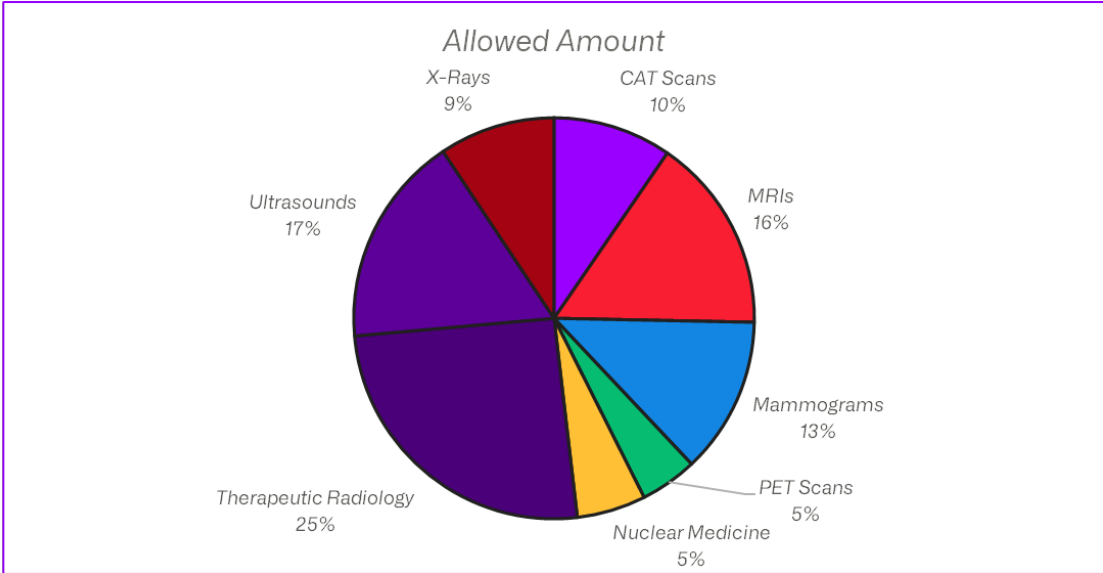
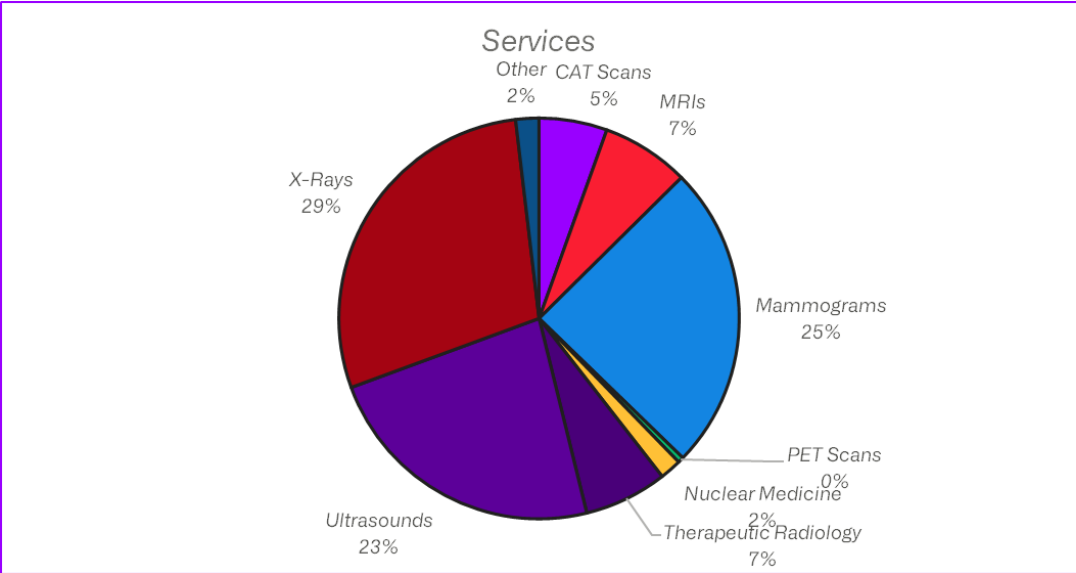
	% Visits			% Allowed Amt			Allowed Amount/Visit			Visits per 1000		
	Sep 2022 - Aug 2023	Sep 2023 - Aug 2024	Change	Sep 2022 - Aug 2023	Sep 2023 - Aug 2024	Change	Sep 2022 - Aug 2023	Sep 2023 - Aug 2024	%	Sep 2022 - Aug 2023	Sep 2023 - Aug 2024	% Change
Specialist Visits	35.9%	35.0%	-1.0%	35.1%	34.1%	-1.0%	\$127	\$135	6.2%	1,511	1,481	-2.0%
Non-Specialist Visits	64.1%	65.0%	1.0%	64.9%	65.9%	1.0%	\$131	\$140	6.6%	2,696	2,755	2.2%
Total	100.0%	100.0%		100.0%	100.0%		\$130	\$138	6.5%	4,207	4,236	0.7%



	Visits per 1000	Allowed Amount Per Visit
Dermatology	192	\$99
Orthopaedic Surgery	194	\$130
Cardiovascular Dis/Cardiology	113	\$137
Podiatry	111	\$93
Emergency Medicine	74	\$155
Chiropractor/DCM	60	\$84
Ophthalmology	55	\$123
Urology	50	\$125
Otolaryngology	53	\$162
Pain Mgmt/Pain Medicine	53	\$115
Surgeon (NEC)	37	\$144
Neurology	40	\$175
Endocrinology & Metabolism	39	\$147
Allergy & Immunology	43	\$159
Oncology	41	\$164
Top 15	1,149	\$127
All Other Specialists	336	\$161
Total All Specialists	1,481	\$135

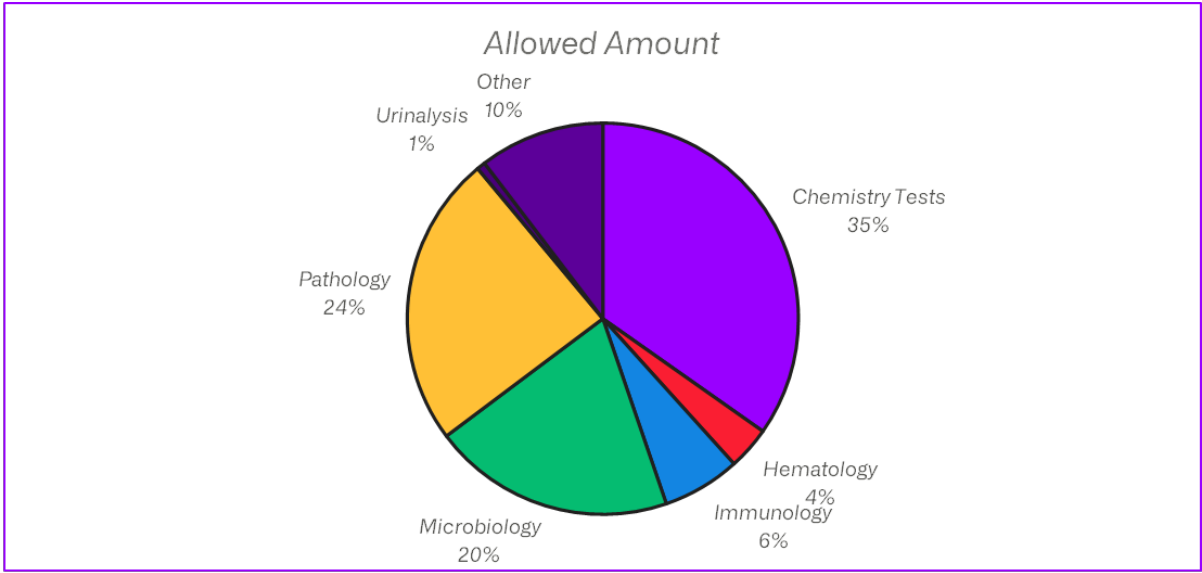
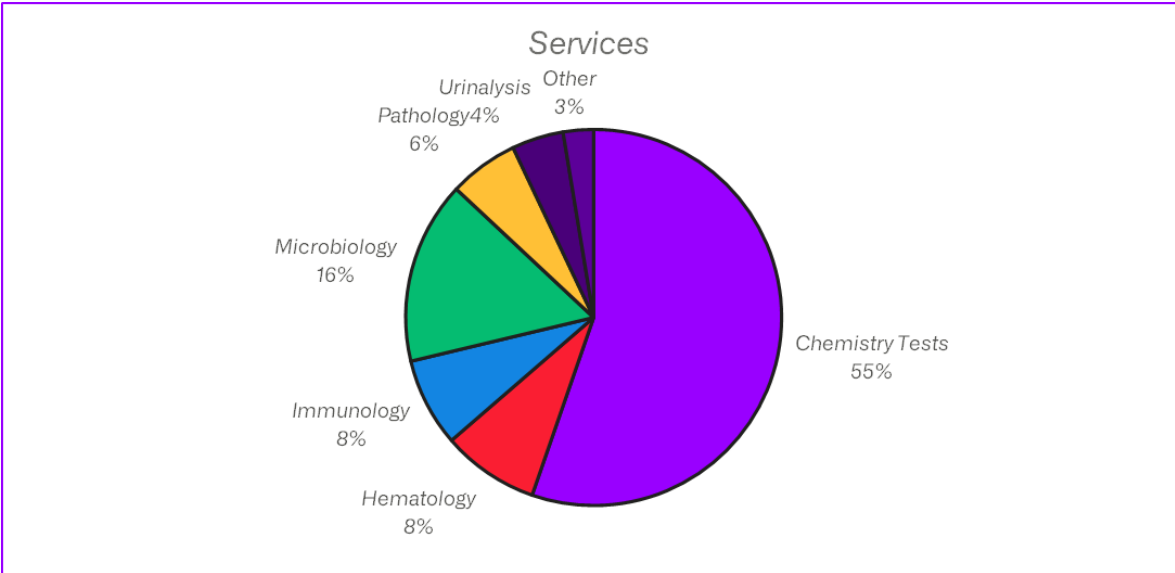
Outpatient Medical Detail: Radiology

Outpatient Radiology Services	Services per 1000			Allowed Amount per Service			Allowed Amount PMPY			Net Pay PMPY		
	Sep 2022 - Aug 2023	Sep 2023 - Aug 2024	% Change	Sep 2022 - Aug 2023	Sep 2023 - Aug 2024	% Change	Sep 2022 - Aug 2023	Sep 2023 - Aug 2024	% Change	Sep 2022 - Aug 2023	Sep 2023 - Aug 2024	% Change
CAT Scans	92.4	92.9	0.6%	\$432	\$465	7.5%	\$40	\$43	8.1%	\$36	\$38	5.7%
MRIs	116.5	119.9	2.9%	\$563	\$585	4.0%	\$66	\$70	7.0%	\$61	\$65	6.7%
Mammograms	436.2	416.4	-4.5%	\$121	\$128	6.3%	\$53	\$53	1.5%	\$51	\$52	1.3%
PET Scans	6.8	8.0	16.5%	\$2,819	\$2,824	0.2%	\$19	\$22	16.7%	\$19	\$21	14.4%
Nuclear Medicine	31.2	29.4	-5.6%	\$744	\$1,014	36.3%	\$23	\$30	28.7%	\$22	\$28	26.0%
Therapeutic	96.6	113.4	17.3%	\$1,097	\$1,186	8.1%	\$106	\$135	26.9%	\$105	\$133	26.8%
Ultrasounds	416.7	392.5	-5.8%	\$170	\$185	8.8%	\$71	\$73	2.5%	\$64	\$66	2.5%
X-Rays	521.4	485.1	-7.0%	\$75	\$81	9.0%	\$39	\$40	1.5%	\$33	\$33	1.7%
Other	32.6	31.7	-2.7%	\$114	\$116	1.4%	\$4	\$4	-1.3%	\$4	\$4	-0.7%
Total	1750.4	1689.3	-3.5%	\$240	\$278	15.8%	\$420	\$469	11.7%	\$395	\$440	11.5%



Outpatient Medical Detail: Laboratory

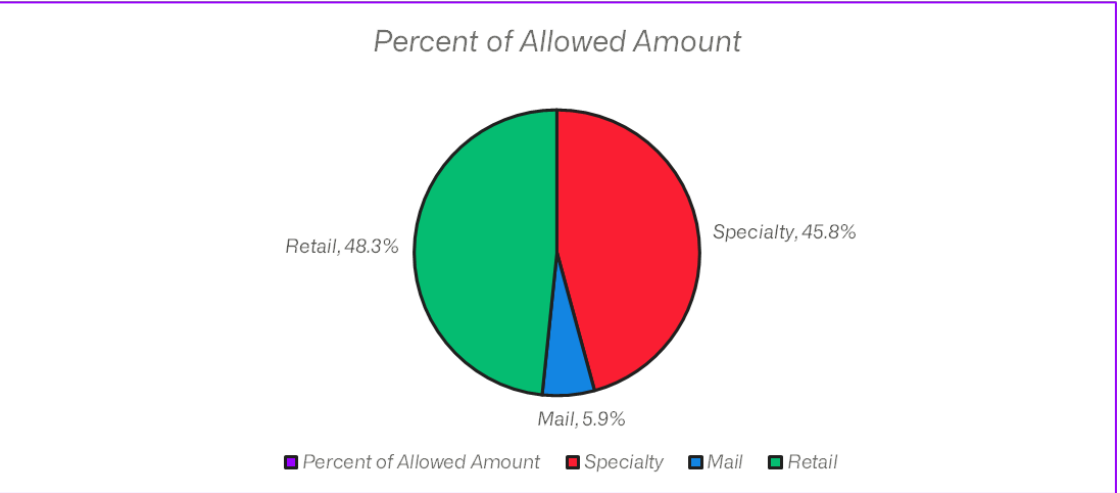
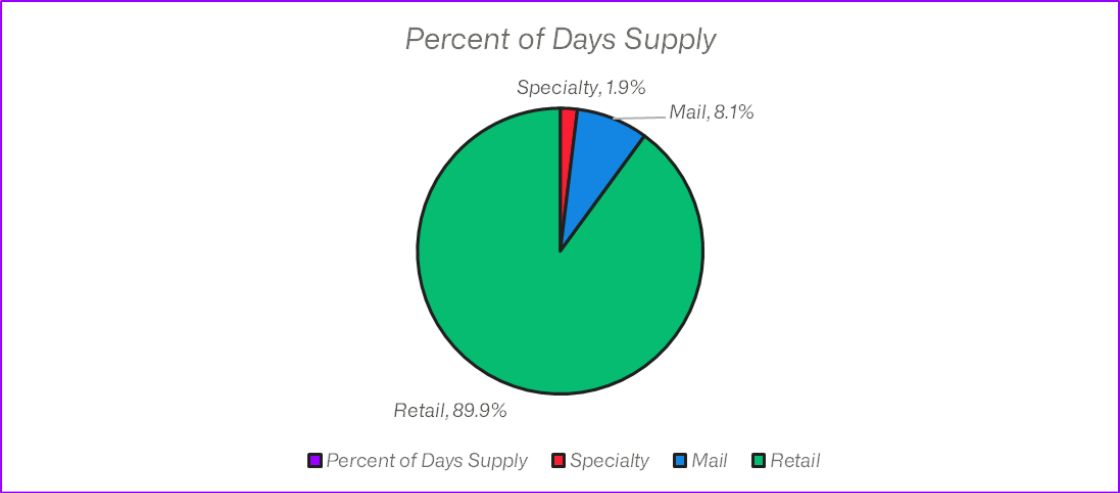
Outpatient Lab Services	Services per 1000			Allowed Amount per Service			Allowed Amount PMPY			Net Pay PMPY		
	Sep 2022 - Aug 2023	Sep 2023 - Aug 2024	% Change	Sep 2022 - Aug 2023	Sep 2023 - Aug 2024	% Change	Sep 2022 - Aug 2023	Sep 2023 - Aug 2024	% Change	Sep 2022 - Aug 2023	Sep 2023 - Aug 2024	% Change
Chemistry Tests	3802.6	3969.0	4.4%	\$21	\$21	-0.1%	\$79	\$83	4.3%	\$63	\$66	5.0%
Hematology	583.4	598.5	2.6%	\$17	\$14	-18.9%	\$10	\$8	-16.8%	\$7	\$7	8.2%
Immunology	677.9	545.8	-19.5%	\$28	\$28	-0.1%	\$19	\$15	-19.6%	\$18	\$14	-22.6%
Microbiology	1378.4	1126.5	-18.3%	\$58	\$42	-27.8%	\$81	\$48	-41.0%	\$76	\$43	-43.7%
Pathology	457.9	429.6	-6.2%	\$140	\$134	-4.8%	\$64	\$57	-10.6%	\$60	\$54	-10.1%
Urinalysis	322.6	318.7	-1.2%	\$5	\$5	3.5%	\$2	\$2	2.2%	\$1	\$1	2.7%
Other	198.0	187.3	-5.4%	\$134	\$131	-1.8%	\$26	\$25	-7.1%	\$25	\$23	-8.3%
Total	7420.8	7175.5	-3.3%	\$38	\$33	-12.7%	\$281	\$238	-15.5%	\$249	\$207	-16.7%



Prescription Drug Detail*

Annual Trend

		Sep 2022 -	Sep 2023 -	
		Aug 2023	Aug 2024	% Change
Total	Allowed Amount PMPY	\$2,134	\$2,544	19.3%
	Net Pay PMPY	\$1,978	\$2,264	14.4%
	Out of Pocket PMPY	\$111	\$128	15.3%
	Patients per 1000	830.3	761.5	-8.3%
	Allowed Amount per Day Supply	\$4.56	\$5.34	17.1%
	Days Supply PMPY	468.0	476.7	1.9%
Mail Order	Allowed Amount PMPY	\$113	\$150	32.8%
	Net Pay PMPY	\$106	\$140	32.4%
	Out of Pocket PMPY	\$7	\$8	23.7%
	Patients per 1000	44.3	48.0	8.2%
	Allowed Amount per Day Supply	\$2.90	\$3.88	33.6%
	Days Supply PMPY	39.0	38.8	-0.6%
Retail	Allowed Amount PMPY	\$999	\$1,230	23.1%
	Net Pay PMPY	\$897	\$1,111	23.9%
	Out of Pocket PMPY	\$96	\$113	17.0%
	Patients per 1000	827.2	756.5	-8.5%
	Allowed Amount per Day Supply	\$2.38	\$2.87	20.8%
	Days Supply PMPY	420.7	428.7	1.9%
Specialty	Allowed Amount PMPY	\$1,021	\$1,164	14.0%
	Net Pay PMPY	\$976	\$1,012	3.8%
	Out of Pocket PMPY	\$8	\$7	-11.5%
	Patients per 1000	41.6	43.1	3.8%
	Allowed Amount per Day Supply	\$123.67	\$126.55	2.3%
	Days Supply PMPY	8.3	9.2	11.4%

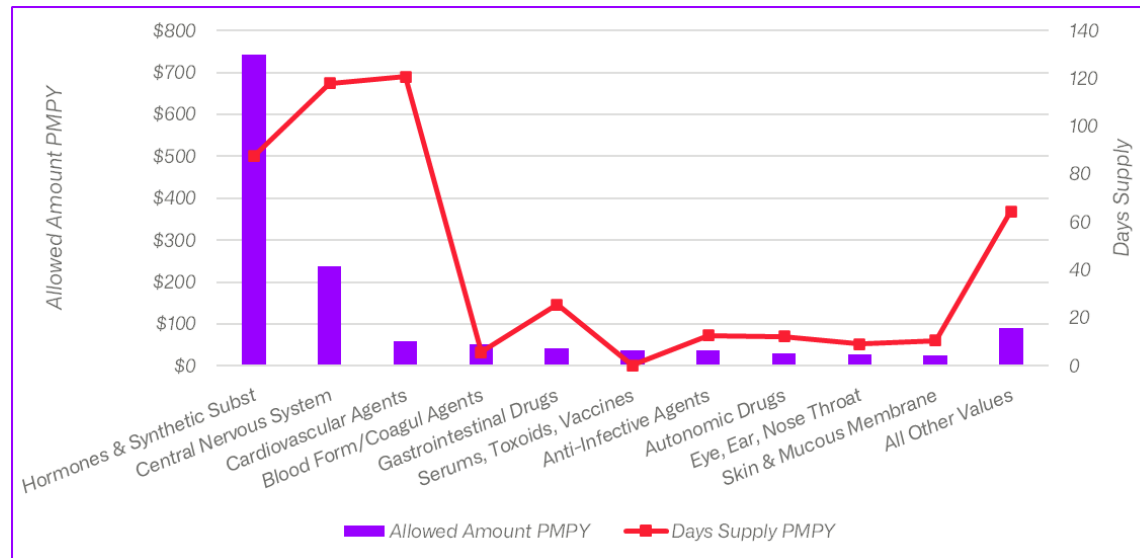


*Specialty drugs on this slide includes drugs covered under the prescription drug benefit and excludes drugs covered under the medical plans.

Prescription Drug Detail: Non-Specialty Drugs

Annual Trend

Therapeutic Class	Allowed Amount PMPY			Net Pay PMPY			Allowed Amt per Days Supply			Days Supply PMPY			Generic Efficiency		
	Sep 2022 - Aug 2023	Sep 2023 - Aug 2024	% Change	Sep 2022 - Aug 2023	Sep 2023 - Aug 2024	% Change	Sep 2022 - Aug 2023	Sep 2023 - Aug 2024	% Change	Sep 2022 - Aug 2023	Sep 2023 - Aug 2024	% Change	Sep 2022 - Aug 2023	Sep 2023 - Aug 2024	% Change
Hormones & Synthetic Subst	\$521	\$742	42.4%	\$493	\$708	43.6%	\$6	\$8	33.4%	82	88	6.7%	93.2%	94.7%	1.5%
Central Nervous System	\$236	\$237	0.6%	\$206	\$207	0.1%	\$2	\$2	-1.9%	115	118	2.6%	97.8%	97.2%	-0.6%
Cardiovascular Agents	\$49	\$60	21.8%	\$37	\$45	22.0%	\$0	\$0	21.1%	120	121	0.6%	100.0%	99.9%	0.0%
Blood Form/Coagul Agents	\$48	\$53	8.8%	\$46	\$50	8.4%	\$9	\$9	5.9%	6	6	2.8%	99.8%	99.9%	0.1%
Gastrointestinal Drugs	\$38	\$42	9.2%	\$34	\$36	6.5%	\$2	\$2	6.4%	25	26	2.7%	99.9%	99.9%	0.0%
Serums, Toxoids, Vaccines	\$23	\$37	66.4%	\$22	\$37	66.5%	\$58	\$109	90.1%	0	0	-12.5%	100.0%	100.0%	0.0%
Anti-Infective Agents	\$24	\$37	50.7%	\$18	\$29	60.6%	\$2	\$3	45.7%	12	13	3.4%	100.0%	100.0%	0.0%
Autonomic Drugs	\$33	\$29	-9.9%	\$28	\$25	-13.1%	\$3	\$2	-10.9%	12	12	1.0%	99.9%	99.9%	0.1%
Eye, Ear, Nose Throat	\$27	\$27	-1.2%	\$23	\$22	-2.3%	\$2	\$3	34.0%	12	9	-26.2%	98.0%	97.6%	-0.5%
Skin & Mucous Membrane	\$26	\$25	-2.2%	\$22	\$21	-4.9%	\$3	\$2	-12.8%	9	11	12.2%	98.7%	98.8%	0.1%
All Other Values	\$87	\$91	4.3%	\$73	\$71	-2.8%	\$1	\$1	5.5%	65	64	-1.1%	99.7%	99.6%	0.0%
Total	\$1,113	\$1,380	24.1%	\$1,003	\$1,251	24.8%	\$2	\$3	22.0%	460	468	1.7%	98.3%	98.3%	0.0%



Specialty Drug Detail¹

	Allowed Amount			Patients			Allowed Amount per Patient		
	Sep 2023 - Aug 2024	Sep 2022 - Aug 2023	% Change	Sep 2023 - Aug 2024	Sep 2022 - Aug 2023	% Change	Sep 2023 - Aug 2024	Sep 2022 - Aug 2023	% Change
Medical Specialty	\$73,723,093	\$61,483,587	19.9%	3,762	3,446	9.2%	\$19,597	\$17,842	9.8%
Prescription Specialty	\$119,022,484	\$102,333,694	16.3%	4,844	4,591	5.5%	\$24,571	\$22,290	10.2%

Top 10 Specialty Drugs Through Medical Plans		Allowed Amount	Patients	Allowed/Patient
J9271	Inject pembrolizumab 1 mg	\$7,599,916	61	\$124,589
J2350	Inject, ocrelizumab, 1 mg	\$4,007,673	54	\$74,216
J2506	Inject, pegfilgrastim, excl biosimilar, 0.5 mg	\$3,284,643	72	\$45,620
J9299	Inject nivolumab 1 mg	\$2,636,384	18	\$146,466
J9144	Inj, daratumumab, 10 mg and hyaluronidase-fihj	\$2,190,758	17	\$128,868
J3380	Inject, vedolizumab, intravenous, 1 mg	\$2,091,393	53	\$39,460
96413	CHEMOTX ADMN IV NFS	\$1,961,855	572	\$3,430
J3241	Inject, teprotumumab-trbw, 10 mg	\$1,810,060	3	\$603,353
J2323	Injection natalizumab, 1 mg	\$1,708,063	15	\$113,871
J0585	Injection onabotulinumtoxinA, 1 unit	\$1,384,939	336	\$4,122
Total Top 10		\$27,290,745	865	\$31,550
Percent of Overall Total (Medical Specialty)		44.4%	25.1%	

¹Specialty drugs are defined in a Merative service category group and include drugs paid under the prescription benefit and the medical benefit. Although there is no consensus definition, the continuum of drugs included may have the following characteristics: relatively costly (at least \$670 per month for a 30-day supply, according to CMS); often injected or infused; involve a significant degree of patient education, monitoring and management; require special preparation, handling or monitoring; and may be biologically created vs. a chemical compound.

Specialty Drug Detail

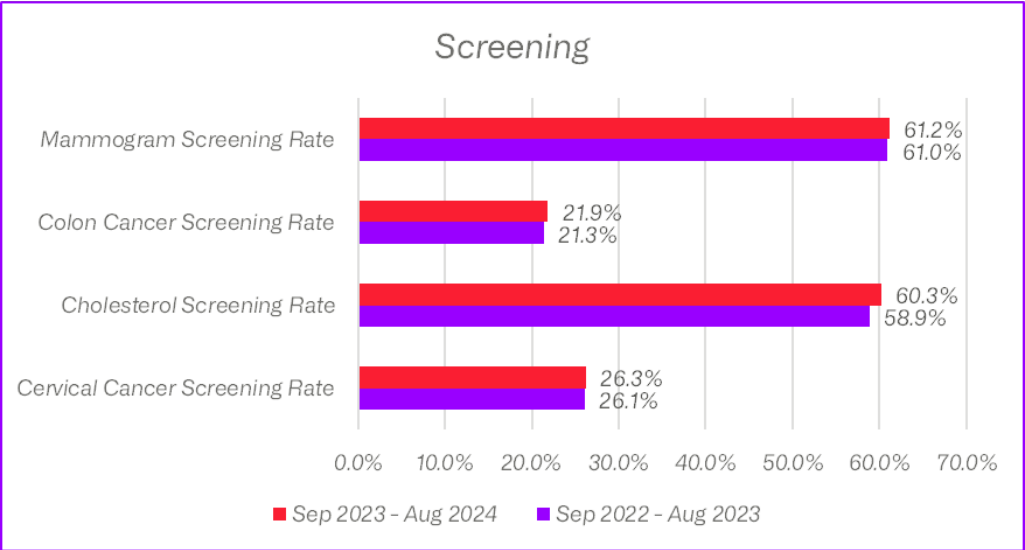
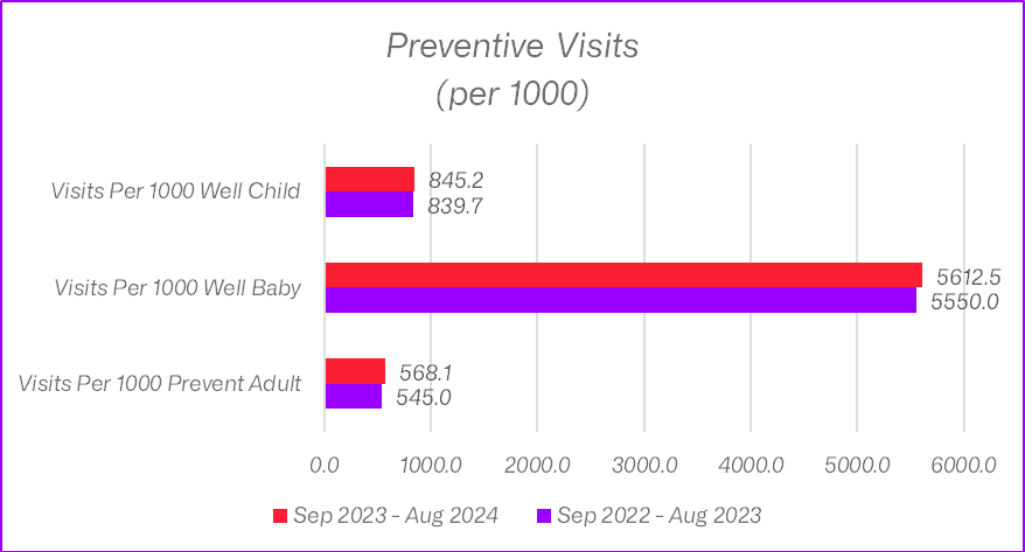
Top 15 Through the Prescription Plan

	Allowed Amount	Patients
STELARA	\$8,977,803	84
HUMIRA	\$7,744,830	199
TREMFYA	\$6,247,018	112
DUPIXENT PEN	\$5,917,835	228
SKYRIZI	\$5,217,514	93
ENBREL	\$2,892,470	58
COSENTYX	\$2,742,371	54
TALTZ	\$2,628,364	46
TRIKAFTA	\$2,292,076	8
DUPIXENT PFS	\$2,237,951	85
BIKTARVY	\$2,093,465	70
OTEZLA	\$2,068,100	70
RINVOQ	\$2,008,770	52
SPRYCEL	\$1,808,313	15
CIMZIA	\$1,578,477	30
Total Top 15	\$56,455,357	1,204
Percent of Overall Total (Rx Specialty)	55.2%	26.2%

Mental Health and Substance Abuse Detail

	Mental Health			Substance Abuse		
	Sep 2022 – Aug 2023	Sep 2023 – Aug 2024	% Change	Sep 2022 – Aug 2023	Sep 2023 – Aug 2024	% Change
Overall						
Patients per 1000 Inpatient	4.2	4.2	-1.0%	1.5	1.5	0.7%
Pats per 1000 Outpatient	211.5	217.7	2.9%	9.1	9.6	5.9%
Inpatient						
Allow Amt PMPY Adm Acute	\$56	\$65	17.8%	\$26	\$31	19.6%
Net Pay PMPY Adm Acute	\$53	\$64	19.0%	\$25	\$30	18.8%
Allow Amt Per Adm Acute	\$14,095	\$16,565	17.5%	\$13,064	\$13,239	1.3%
Days LOS Admit Acute	10.3	10.7	3.4%	9.8	9.3	-5.8%
Admits Per 1000 Acute	3.9	4.0	0.3%	2.0	2.4	18.0%
Outpatient						
Allow Amt PMPY OP Med	\$270	\$308	13.9%	\$27	\$31	34.6%
Net Pay PMPY OP Med	\$247	\$278	12.8%	\$25	\$29	34.2%
Allow Amt Per Svc OP Med	\$105	\$113	7.5%	\$131	\$137	21.9%
Svcs Per 1000 OP Med	2570.8	2722.5	5.9%	204.3	229.2	10.4%

Preventive Visits and Screening Overview

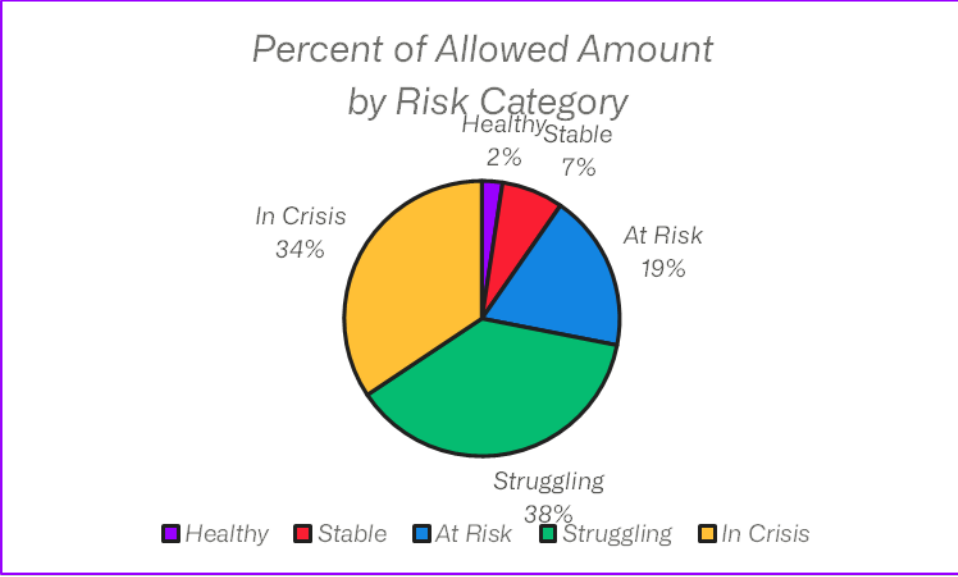
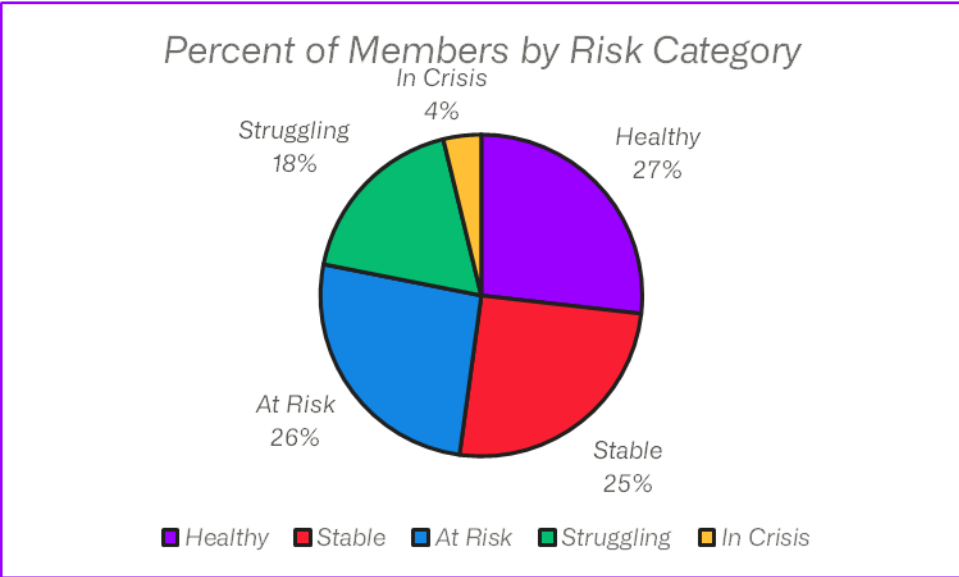


Clinical Overview

Annual Trend: Conditions of Interest	Allowed Amount PMPY (Medical)			Patients per 1000			Allowed Amount per Patient (Medical)		
	Sep 2022 – Aug 2023	Sep 2023 – Aug 2024	Change	Sep 2022 – Aug 2023	Sep 2023 – Aug 2024	Change	Sep 2022 – Aug 2023	Sep 2023 – Aug 2024	Change
Asthma	\$28.49	\$29.05	2.0%	37.5	38.8	3.6%	\$690.10	\$681.01	-1.3%
Cancer - Breast	\$111.49	\$162.52	45.8%	7.1	7.3	3.6%	\$14,289.00	\$20,164.97	41.1%
Cancer - Colon	\$32.39	\$25.51	-21.2%	1.6	1.6	-4.9%	\$17,836.78	\$14,819.32	-16.9%
Cancer - Lung	\$33.98	\$35.54	4.6%	1.2	1.2	-3.8%	\$25,226.58	\$27,523.83	9.1%
Cancer - Skin	\$31.05	\$34.43	10.9%	29.2	28.9	-0.7%	\$965.99	\$1,082.56	12.1%
Cerebrovascular Disease	\$78.56	\$104.44	32.9%	11.9	11.9	-0.5%	\$5,969.13	\$7,998.24	34.0%
Chronic Obstruc Pulm Dis(COPD)	\$12.37	\$11.24	-9.1%	5.3	5.3	-1.5%	\$2,097.43	\$1,941.21	-7.4%
Congestive Heart Failure	\$23.39	\$15.96	-31.7%	3.2	3.4	3.8%	\$6,547.20	\$4,317.98	-34.0%
Coronary Artery Disease	\$109.65	\$102.19	-6.8%	14.5	15.1	4.5%	\$6,868.23	\$6,142.18	-10.6%
Diabetes	\$100.49	\$108.92	8.4%	96.9	103.7	7.0%	\$940.65	\$955.80	1.6%
Hypertension, Essential	\$72.89	\$86.78	19.1%	119.3	117.8	-1.3%	\$554.01	\$670.33	21.0%
Mental Hlth - Depression	\$127.22	\$140.39	10.3%	97.3	99.2	2.0%	\$1,186.43	\$1,287.58	8.5%
Osteoarthritis	\$200.53	\$172.99	-13.7%	62.4	62.2	-0.3%	\$2,914.07	\$2,529.87	-13.2%
Renal Function Failure	\$110.49	\$99.30	-10.1%	11.1	11.7	5.6%	\$9,032.12	\$7,708.39	-14.7%
Spinal/Back Disord, Low Back	\$183.23	\$197.71	7.9%	98.8	98.2	-0.6%	\$1,682.49	\$1,831.40	8.9%
Pneumonia	\$21.14	\$41.04	94.1%	7.6	9.5	25.4%	\$2,528.45	\$3,925.07	55.2%
Pregnancy	\$302.80	\$303.38	0.2%	24.9	24.1	-3.2%	\$11,035.39	\$11,462.34	3.9%

Risk Profile¹ (Based on FY23 Claims Experience)

	Member Age Avg	Allowed Amount	Allow Amt PMPY	Patients
Healthy	25.1	\$21,306,114	\$702	27,410
Stable	29.8	\$63,994,131	\$2,624	25,936
At Risk	39.8	\$162,793,182	\$6,605	26,519
Struggling	46.1	\$331,567,653	\$19,273	18,487
In Crisis	50.8	\$303,273,429	\$88,302	3,896



¹Definitions for each of the risk category are included on the next slide.

Risk Categories

- **Healthy** represents nearly 50% of the privately insured under-65 U.S. population, who account for less than 5% of total healthcare cost. Most patients in this category are infrequent or non-utilizers of the healthcare system, most often being treated for occasional low severity acute conditions.
- **Stable** represents nearly 25% of the privately insured under-65 U.S. population, who account for 10-15% of total healthcare cost. Most patients in this category are somewhat active utilizers of the healthcare system, most often being treated for low-severity acute conditions.
- **At Risk** represents between 15 and 20% of the privately insured under-65 U.S. population, who account for 20-25% of total healthcare cost. Most patients in this category are active utilizers of the healthcare system, most often being treated for multiple medium-severity acute conditions and/or low-severity chronic conditions.
- **Struggling** represents between 5 and 10% of the privately insured under-65 U.S. population, who account for 25-30% of total healthcare cost. Most patients in this category are heavy utilizers of the healthcare system, most often being treated for multiple high-severity acute conditions and/or medium-severity chronic conditions.
- **In-Crisis** represents the top 2% of the privately insured under-65 U.S. population, who account for approximately 30% of total healthcare cost. Most patients in this category are heavy utilizers of the healthcare system, most often being treated for multiple severe acute and/or chronic conditions.