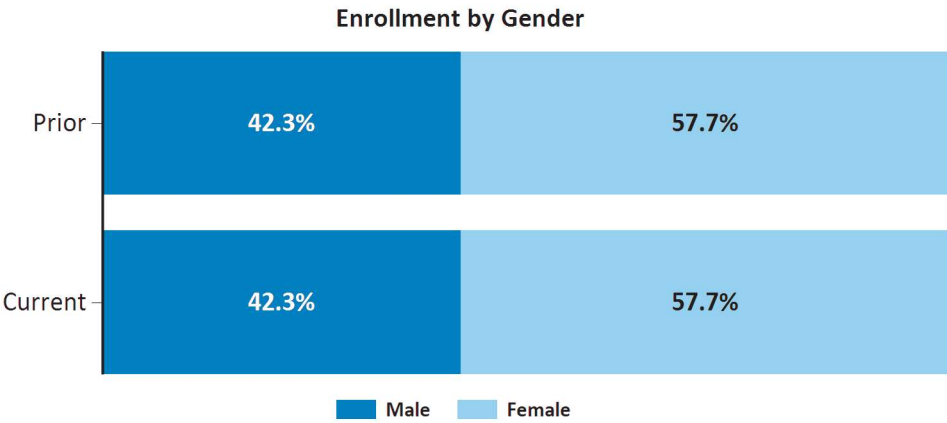
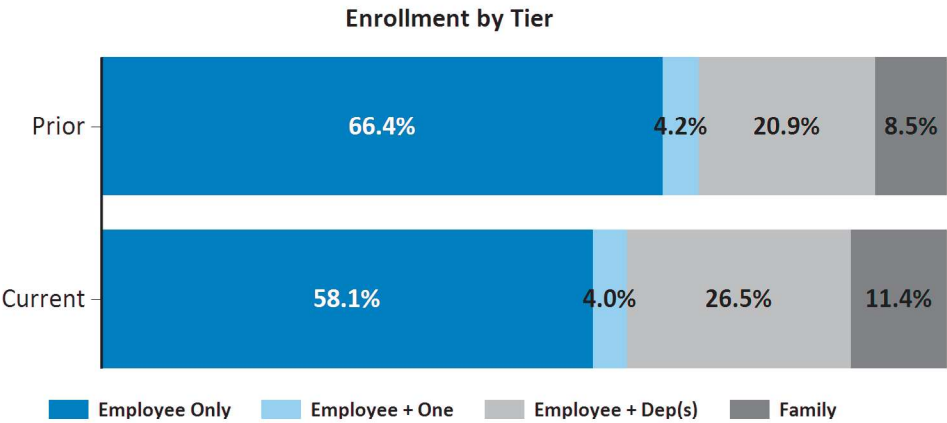


Report Description: Provides the current enrollment based on the current period.

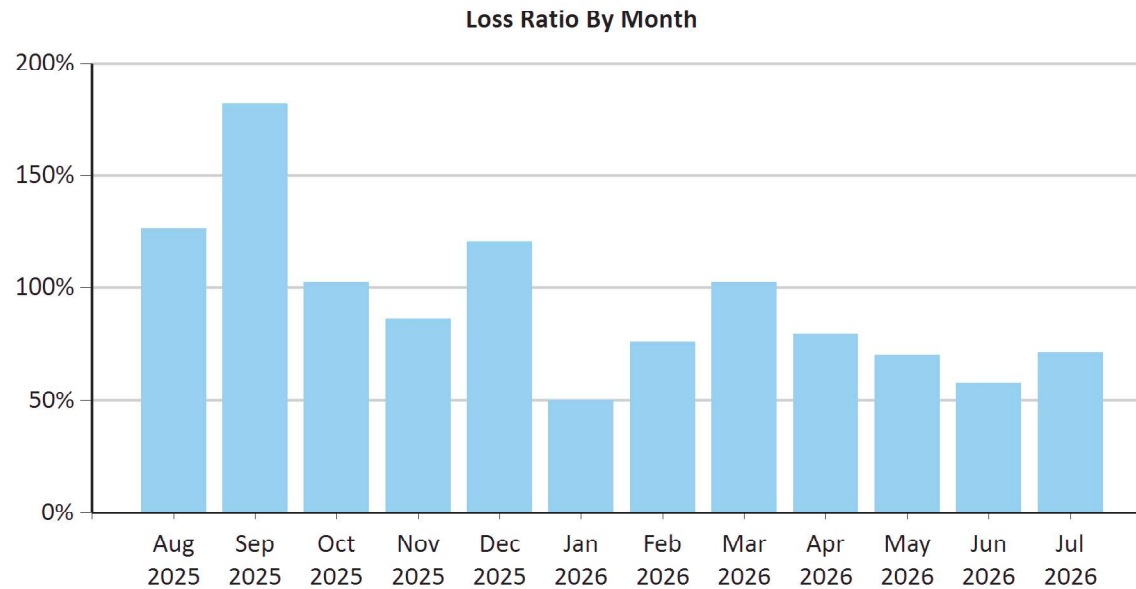
Month	Medical Subscribers	Medical Members	Pharmacy Subscribers	Pharmacy Members
Jan 2026	192	270	192	270
Feb 2026	195	274	195	274
Mar 2026	194	274	194	274
Apr 2026	191	267	191	267
May 2026	202	278	202	278
Jun 2026	199	275	199	275
Jul 2026	197	273	197	273
Aug 2026				
Sep 2026				
Oct 2026				
Nov 2026				
Dec 2026				



Financial Overview: Medical & Pharmacy Loss Ratio

Report Description: Provides the medical and pharmacy loss ratio and claims for the most recent reported twelve months.

Month	Premium	Medical Paid Claims	Pharmacy Paid Claims	Capitation	VBC Payments	Total Paid	Medical and Pharmacy Loss Ratio
Aug 2025	\$145,133	\$38,267	\$144,719	\$0	\$65	\$183,051	126.1%
Sep 2025	\$147,036	\$39,862	\$227,847	\$0	\$65	\$267,774	182.1%
Oct 2025	\$140,917	\$71,172	\$72,755	\$0	\$85	\$144,012	102.2%
Nov 2025	\$140,853	\$72,139	\$49,541	\$0	\$85	\$121,765	86.5%
Dec 2025	\$140,058	\$121,661	\$47,033	\$0	\$85	\$168,780	120.5%
Jan 2026	\$158,854	\$49,964	\$29,064	\$0	\$134	\$79,163	49.8%
Feb 2026	\$161,644	\$80,604	\$41,936	\$0	\$130	\$122,670	75.9%
Mar 2026	\$161,644	\$122,275	\$43,166	\$0	\$130	\$165,572	102.4%
Apr 2026	\$158,718	\$71,180	\$55,533	\$0	\$130	\$126,843	79.9%
May 2026	\$166,814	\$69,258	\$47,479	\$0	\$109	\$116,847	70.1%
Jun 2026	\$164,606	\$51,737	\$43,155	\$0	\$134	\$95,027	57.7%
Jul 2026	\$162,876	\$60,828	\$55,076	\$0	\$176	\$116,080	71.3%
Summary	\$1,849,153	\$848,949	\$857,304	\$0	\$1,329	\$1,707,583	92.3%



Key Findings: The medical and pharmacy loss ratio for the most recent reported month was **21.1% lower** than the average of the most recent reported twelve months, which was 92.3%.

Report Description: This report provides a detailed listing of the top 20 high cost claimants with paid expenses of \$50,000 or more for the current period.

Jan 2026 - Jul 2026

Encrypted Member ID	Relationship	Age/Gender Band	Leading Diagnostic Category	Inpatient Paid	Outpatient Paid	Professional Paid	Pharmacy Paid	Paid	Currently Enrolled
2410500595235698839	Subscriber	Male 60-64	Musculoskeletal	\$0	\$51,704	\$8,115	\$12	\$59,831	Yes
High Cost Claimant Total				\$0	\$51,704	\$8,115	\$12	\$59,831	

Financial Overview: Lag Report

Report Description: Displays, by paid month, the medical dollars paid and the corresponding month incurred for a 12 month rolling paid period (if available for your account). This report provides insight into the monthly claim lag and can help identify IBNR.

Incurred Month	Paid Month												Summary
	Aug 2025	Sep 2025	Oct 2025	Nov 2025	Dec 2025	Jan 2026	Feb 2026	Mar 2026	Apr 2026	May 2026	Jun 2026	Jul 2026	
All Prior				\$1,265		\$719		\$1,181					\$3,165
Aug 2024													
Sep 2024													
Oct 2024	\$607		\$36	\$23									\$665
Nov 2024				\$555									\$555
Dec 2024		\$163	\$35										\$197
Jan 2025	\$169	\$107	\$73	\$4									\$353
Feb 2025	\$70	\$43	\$391										\$505
Mar 2025	\$7				\$153		\$152						\$313
Apr 2025	\$371	(\$3)	\$79		\$55	\$28							\$530
May 2025	\$816		\$79										\$894
Jun 2025	\$472	\$295	\$847		(\$134)	\$88		\$116	(\$59)	\$18			\$1,644
Jul 2025	\$6,987	\$317	\$528	(\$10)	\$317	\$112							\$8,250
Aug 2025	\$28,768	\$13,112	\$569	\$937	\$380				\$11	\$11			\$43,788
Sep 2025		\$25,828	\$31,497	\$4,002	\$257	\$104	\$1,412						\$63,099
Oct 2025			\$37,039	\$17,553	\$898	\$133	\$52	\$128					\$55,803
Nov 2025				\$47,812	\$27,908	\$449	\$145	\$1,998		\$480		\$657	\$79,448
Dec 2025					\$91,827	\$15,640	\$2,557	\$1,614	(\$582)	\$5		\$114	\$111,175
Jan 2026						\$32,692	\$15,212	\$239	\$581	\$194	\$623		\$49,541
Feb 2026							\$61,075	\$12,616	\$5,029	\$959	(\$244)		\$79,435
Mar 2026								\$104,384	\$22,286	\$8,625	\$1,569		\$136,863
Apr 2026									\$43,913	\$24,324	\$474	\$353	\$69,065
May 2026										\$34,641	\$11,957	\$297	\$46,895
Jun 2026											\$37,358	\$23,549	\$60,906
Jul 2026												\$35,858	\$35,858
Summary	\$38,267	\$39,862	\$71,172	\$72,139	\$121,661	\$49,964	\$80,604	\$122,275	\$71,180	\$69,258	\$51,737	\$60,828	\$848,949

Report Description: This report provides an overview of the prescription expenses for the current month. Prescription expenses and percent changes between the current and prior reporting periods are provided as well.

Key Indicators Summary

Key Indicators Summary	Jul 2026	Jan 2025 - Jul 2025	Jan 2026 - Jul 2026	% Change
Unique Pharmacy Members	273	272	291	7.0%
Claimants	98	190	182	-4.2%
Prescriptions	403	2,392	2,670	11.6%
Prescriptions PMPM	1.48	1.36	1.40	2.7%
Paid	\$55,076	\$313,469	\$315,410	0.6%
Paid PMPM	\$201.74	\$178.21	\$165.05	-7.4%
Allowed	\$58,047	\$329,907	\$334,123	1.3%
Allowed PMPM	\$212.63	\$187.55	\$174.84	-6.8%
Avg. Ingredient Cost/Prescription	\$143.88	\$137.84	\$125.03	-9.3%
Generic Dispensing Rate	88.1%	86.6%	86.1%	-0.6%
Generic Substitution Rate	100.0%	98.9%	99.7%	0.7%
Out of Pocket Percent of Allowed	5.1%	5.1%	5.7%	12.8%
Retail as a Percent of Prescriptions	96.5%	98.6%	98.3%	-0.3%
Mail Order as a Percent of Prescriptions	3.5%	1.4%	1.7%	18.6%
Specialty Percent of Total Prescriptions	1.2%	0.8%	1.0%	25.5%
Specialty Percent of Total Paid	48.6%	39.9%	36.4%	-8.8%
Specialty Average Ingredient Cost/Prescription	\$5,502.08	\$6,388.41	\$4,255.55	-33.4%

Cost Sharing Distribution

Cost Sharing Distribution	Jul 2026		Jan 2025 - Jul 2025		Jan 2026 - Jul 2026		% Change	
	Retail	Mail	Retail	Mail	Retail	Mail	Retail	Mail
Member Out of Pocket	5.1%	61.2%	5.0%	45.0%	5.7%	48.9%	12.6%	8.6%
Plan Paid	94.9%	38.8%	95.0%	55.0%	94.3%	51.2%	-0.7%	-7.0%

Pharmacy: Generic vs. Formulary Experience

Report Description: For the current period, the prescription drug expenses are displayed below for retail and mail order providers and broken out by drug type and formulary indicator.

Retail Prescriptions	Prescriptions	% of Total Prescriptions	Total Expense		Member Expense		Plan Expense	
			Allowed	Allowed / Prescription	Out of Pocket	Out of Pocket / Prescription	Paid	Paid / Prescription
Generic	2,254	86%	\$24,271	\$10.77	\$5,888	\$2.61	\$18,383	\$8.16
Brand	371	14%	\$309,627	\$834.57	\$13,038	\$35.14	\$296,912	\$800.30
Summary	2,625	100%	\$333,898	\$127.20	\$18,926	\$7.21	\$315,295	\$120.11

Brand Type Breakdown

Single-Source Brand	347	13%	\$301,387	\$868.55	\$12,358	\$35.61	\$289,359	\$833.89
Multi-Source Brand	24	1%	\$8,240	\$343.32	\$680	\$28.33	\$7,553	\$314.71
Multi-Source Brand w/ DAW1	10	0%	\$5,001	\$500.12	\$405	\$40.50	\$4,596	\$459.62
Multi-Source Brand w/ DAW2	4	0%	\$1,177	\$294.17	\$185	\$46.25	\$985	\$246.26
Brand Formulary	356	14%	\$302,610	\$850.03	\$12,219	\$34.32	\$290,714	\$816.61
Brand Non-Formulary	15	1%	\$7,017	\$467.80	\$819	\$54.62	\$6,198	\$413.18

Mail Prescriptions	Prescriptions	% of Total Prescriptions	Total Expense		Member Expense		Plan Expense	
			Allowed	Allowed / Prescription	Out of Pocket	Out of Pocket / Prescription	Paid	Paid / Prescription
Generic	45	100%	\$226	\$5.02	\$110	\$2.45	\$116	\$2.57
Brand								
Summary	45	100%	\$226	\$5.02	\$110	\$2.45	\$116	\$2.57

Single-Source Brand
Multi-Source Brand
Multi-Source Brand w/ DAW1
Multi-Source Brand w/ DAW2

Brand Formulary
Brand Non-Formulary

Total Prescriptions	Prescriptions	% of Total Prescriptions	Total Expense		Member Expense		Plan Expense	
			Allowed	Allowed / Prescription	Out of Pocket	Out of Pocket / Prescription	Paid	Paid / Prescription
Generic	2,299	86%	\$24,496	\$10.66	\$5,998	\$2.61	\$18,498	\$8.05
Brand	371	14%	\$309,627	\$834.57	\$13,038	\$35.14	\$296,912	\$800.30
Summary	2,670	100%	\$334,123	\$125.14	\$19,037	\$7.13	\$315,410	\$118.13

Brand Type Breakdown

Single-Source Brand	347	13%	\$301,387	\$868.55	\$12,358	\$35.61	\$289,359	\$833.89
Multi-Source Brand	24	1%	\$8,240	\$343.32	\$680	\$28.33	\$7,553	\$314.71
Multi-Source Brand w/ DAW1	10	0%	\$5,001	\$500.12	\$405	\$40.50	\$4,596	\$459.62
Multi-Source Brand w/ DAW2	4	0%	\$1,177	\$294.17	\$185	\$46.25	\$985	\$246.26
Brand Formulary	356	13%	\$302,610	\$850.03	\$12,219	\$34.32	\$290,714	\$816.61
Brand Non-Formulary	15	1%	\$7,017	\$467.80	\$819	\$54.62	\$6,198	\$413.18

Pharmacy: Top Non-Specialty Drug Classes and Drugs

Report Description: The top 10 therapeutic and prescription drug classes and drugs for the current period are displayed below ranked by ingredient cost.

Current/ Prior Rank	Plan Therapeutic Class	Prescriptions	Utilizing Members	Ingredient Cost	Avg. Ingredient Cost/ Prescription (Current)	Avg. Ingredient Cost/ Prescription (Prior)	% Generic	Rank by Volume
1	1	Incretin Mimetic Agents	106	21	\$109,091	\$1,029.16		4
2		Calcitonin Gene-Related Peptide (CGRP) Receptor Antag	12	2	\$11,162	\$930.19		57
3	2	Sodium-Glucose Co-Transporter 2 (SGLT2) Inhibitors	34	7	\$10,557	\$310.50	11.8%	24
4	5	Antidiabetic Combinations	18	3	\$6,234	\$346.34		40
5	3	Sympathomimetics	29	11	\$5,788	\$199.58	69.0%	26
6	4	Insulin	42	5	\$5,502	\$131.01		19
7		Nasal Steroids	24	12	\$5,387	\$224.46		34
8	7	Amphetamines	46	10	\$5,377	\$116.89	91.3%	17
9		Mineralocorticoid Receptor Antagonists	7	1	\$4,432	\$633.09		78
10		Combination Contraceptives - Oral	104	20	\$3,755	\$36.10	83.7%	5
		All Other	2,220	175	\$47,391	\$21.35	95.8%	
		Summary	2,642	182	\$214,676	\$81.26	\$85.14	87.0%

Current/ Prior Rank		Drug Product Name	Plan Therapeutic Class	Prescriptions	Utilizing Members	Ingredient Cost	Avg. Ingredient Cost/ Prescription (Current)	Avg. Ingredient Cost/ Prescription (Prior)	Generic Indicator	Rank by Volume
1	1	MOUNJARO	Incretin Mimetic Agents	67	12	\$71,080	\$1,060.90	\$1,001.77	NO	6
2	2	OZEMPIC	Incretin Mimetic Agents	37	8	\$36,047	\$974.25	\$938.02	NO	15
3		UBRELVY	Calcitonin Gene-Related Peptide (CGRP) R	7	2	\$7,478	\$1,068.24		NO	87
4	5	SYNJARDY XR	Antidiabetic Combinations	18	3	\$6,234	\$346.34	\$553.82	NO	36
5	6	JARDIANCE	Sodium-Glucose Co-Transporter 2 (SGLT2	18	4	\$5,622	\$312.31	\$554.33	NO	34
6		XHANCE	Nasal Steroids	4	1	\$5,261	\$1,315.15		NO	136
7	3	FARXIGA	Sodium-Glucose Co-Transporter 2 (SGLT2	12	3	\$4,604	\$383.69	\$531.67	NO	63
8		KERENDIA	Mineralocorticoid Receptor Antagonists	7	1	\$4,432	\$633.09		NO	97
9		AJOVY	Calcitonin Gene-Related Peptide (CGRP) R	5	1	\$3,685	\$736.93		NO	134
10	4	BREZTRI AEROSPHERE	Sympathomimetics	6	2	\$3,585	\$597.43	\$590.82	NO	104
		All Other		2,461	182	\$66,649	\$27.08	\$31.00		
		Summary		2,642	182	\$214,676	\$81.25	\$85.14		

Report Description: Specialty drugs generally have unique uses, require special dosing or administration, are typically prescribed by a specialist provider and are significantly more expensive than alternative drugs or therapies. This report provides specialty drug analysis for the current month, current period, prior period and percent change.

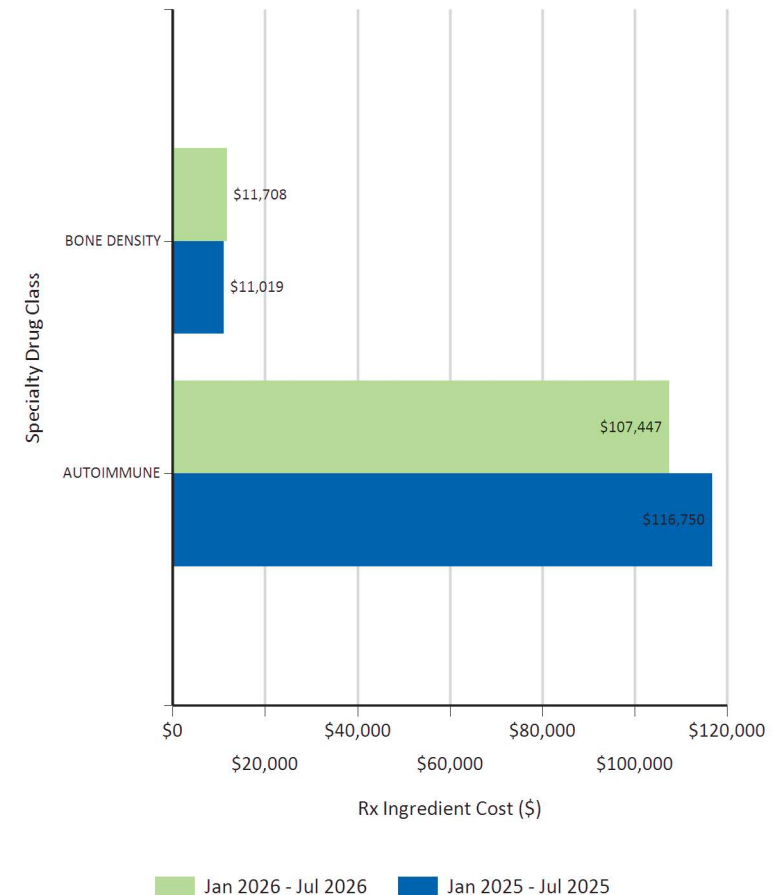
Specialty Drug Key Indicators

	Jul 2026	Jan 2025 - Jul 2025	Jan 2026 - Jul 2026	% Change
Unique Pharmacy Members	273	272	291	7.0%
Claimants	5	4	5	25.0%
Percent of Utilizing Members	1.8%	1.5%	1.7%	16.8%
Prescriptions	5	20	28	40.0%
Specialty Percent of Total Paid	48.6%	40.0%	36.5%	-8.8%
Percent of Total Prescriptions Paid	1.2%	0.8%	1.1%	25.4%
Paid	\$26,760	\$125,218	\$114,956	-8.2%
Paid PMPM	\$98.02	\$71.19	\$60.15	-15.5%
Average Ingredient Cost/Prescription	\$5,502	\$6,388	\$4,256	-33.4%

Top 10 Specialty Drugs by Ingredient Cost for the Current Period

Brand Name	Specialty Class	Ingredient Cost	Prescriptions	Avg. Ingredient Cost/ Prescription	Specialty Claimants
SOTYKTU TAB 6MG	AUTOIMMUNE	\$49,501	7	\$7,071.53	1
OTEZLA TAB 30MG	AUTOIMMUNE	\$26,671	5	\$5,334.10	1
DUPIXENT INJ 300/2ML	AUTOIMMUNE	\$20,203	5	\$4,040.61	1
ADALIMU-ADBIM KIT 40/0.4ML	AUTOIMMUNE	\$17,550	7	\$2,507.14	1
TYMLOS INJ	BONE DENSITY	\$11,708	4	\$2,927.03	1
RINVOQ TAB 15MG ER	AUTOIMMUNE	\$6,678	1	\$6,678.31	1
All Other		(\$13,155)	(1)	\$13,155.19	1
Summary		\$119,156	28	\$4,255.55	5

Top 5 Specialty Classes by Ingredient Cost for the Current Period



Prior period is reflected only as it pertains to the Top 5 Specialty Classes of current period.

Note: The report reflects claims processed during the reporting period and may include prescriptions filled in prior months. For example, a prescription filled at the end of one month may not be processed until the following month.