Claim Cost Summary	PPO -	PPO -
Plan Effective Date	10/01/2026	10/01/2026

Claim Cost Summary	PPO -	PPO -	Impact
	Rates	Rates	% Change
PMPM (Claims)	402.33	494.24	22.8%
PEPM (Claims)	829.58	1,104.17	33.1%
PAEPM (Claims)	468.13	571.64	22.1%
Total Annual Claim Cost	1,443,477	4,955,498	243.3%
Rx Percent Claim Cost	29.3%	26.9%	
Participant Cost Share	19.9%	11.4%	
Participant Cost Share (PMPY)	1,200.08	764.29	-36.3%
ACTUARIAL VALUES			
Plan Cost Share (Actuarial Value	80.1%	88.6%	
Plan Cost Share (Medical Value	76.7%	87.7%	
Plan Cost Share (Rx (AV))	89.6%	91.0%	
HRA Included			
Plan Cost Share (Actuarial Value			
Plan Cost Share (Medical Value			
Plan Cost Share (Rx (AV))			
Members (Enrollments)	299.0	835.5	
Employees (Enrollments)	145.0	374.0	
Total Adult Equivalent	257.0	722.4	
Dependent Ratio	2.06	2.23	

Medicare Part D	PPO - 2000		PPO - 500	
	2026	2027	2026	2027
Actuarial Value	70.9%	68.8%	71.9%	69.9%

Claim Cost Summary (Manual)	PPO - 2000				PPO - 500				Impact
	PMPM	Annualize	Percentage of	PEP	PMP	Annualize	Percentage of	PEP	%
Total Claims	402.33	1,443,477		829.58	494.24	4,955,498		1,104.17	22.8%
Claims < SL	349.13	1,252,617	86.8%	719.89	433.44	4,345,839	87.7%	968.32	24.1%
Claims > SL	53.20	190,860	13.2%	109.69	60.80	609,658	12.3%	135.84	14.0%

Comparison Between All Plans			
	PPO -	PPO -	HDHP
Plan Effective Date	10/01/2026	10/01/2026	10/01/2026

Claim Cost Summary	PPO -	PPO -	HDHP
	Rates	Rates	Rates
PMPM (Claims)	402.33	494.24	346.76
PEPM (Claims)	829.58	1,104.17	507.09
PAEPM (Claims)	468.13	571.64	372.97
Total Annual Claim Cost	1,443,477	4,955,498	432,038
Rx Percent Claim Cost	29.3%	26.9%	25.1%
Participant Cost Share	19.9%	11.4%	28.4%
Participant Cost Share (PMPY)	1,200.08	764.29	1,652.00
ACTUARIAL VALUES			
Plan Cost Share (Actuarial Value	80.1%	88.6%	71.6%
Plan Cost Share (Medical Value	76.7%	87.7%	74.0%
Plan Cost Share (Rx (AV))	89.6%	91.0%	65.3%
HRA Included			
Plan Cost Share (Actuarial Value			
Plan Cost Share (Medical Value			
Plan Cost Share (Rx (AV))			
Members (Enrollments)	299.0	835.5	103.8
Employees (Enrollments)	145.0	374.0	71.0
Total Adult Equivalent	257.0	722.4	96.5
Dependent Ratio	2.06	2.23	1.46

Medicare Part D	PPO - 2000		PPO - 500		HDHP	
	2026	2027	2026	2027	2026	2027
Actuarial Value	70.9%	68.8%	71.9%	69.9%	71.3%	69.3%

Claim Cost Summary (Manual)	PPO - 2000				PPO - 500					
	PMPM	Annualize	Percentage of Total	PEP	PMP	Annualize	Percentage of Total	PEP	PMPM	Annualized
Total Claims	402.33	1,443,477		829.58	494.24	4,955,498		1,104.17	346.76	432,038
Claims < SL	349.13	1,252,617	86.8%	719.89	433.44	4,345,839	87.7%	968.32	297.24	370,341
Claims > SL	53.20	190,860	13.2%	109.69	60.80	609,658	12.3%	135.84	49.52	61,697