Executive Dashboard
Data through April 2026

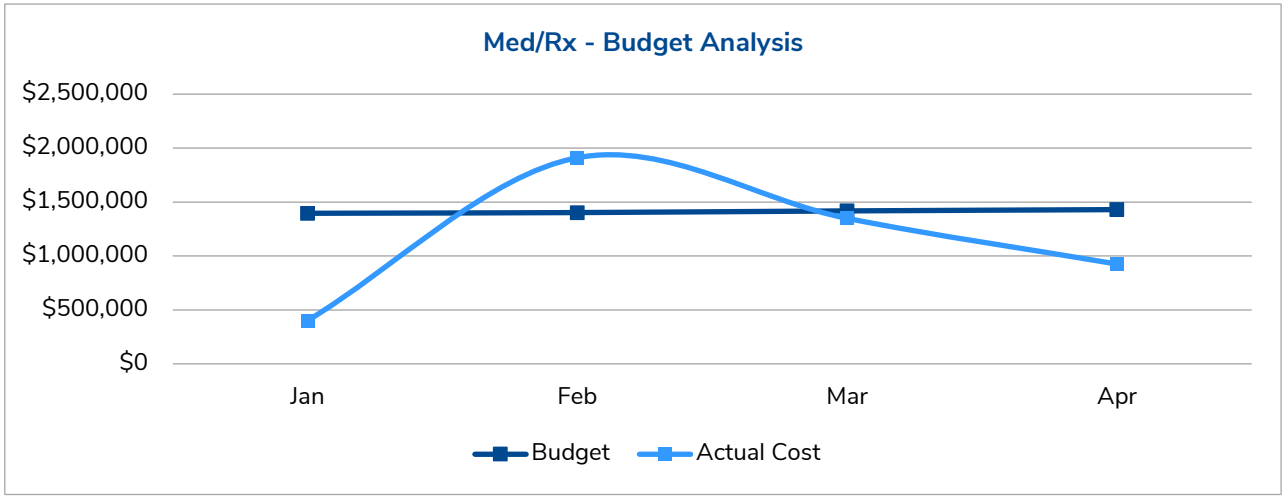
	Key Metrics	Plan Year 2024	2025	2026
1	Average Enrollment	945	1,032	1,085
	% change from prior year	-	9.2%	5.1%
2	Net Medical Claims PEPM	$719.52	$658.19	$696.11
	% change from prior year	-	-8.5%	5.8%
3	Net Pharmacy Claims PEPM	$301.15	$381.65	$192.69
	% change from prior year	-	26.7%	-49.5%
4	Total Budget PEPM	$1,250.59	$1,260.71	$1,300.64
	% change from prior year	-	0.8%	3.2%
5	Budget Surplus/(Deficit)	$928,412	$796,864	$1,059,988
6	Cost to Budget Ratio	93%	95%	81%
7	Net Employer Cost PEPM	$912.25	$948.20	$814.88
	% change from prior year	-	3.9%	-14.1%
8	Employee Contributions PEPM	$256.49	$248.19	$241.53
	% change from prior year	-	-3.2%	-2.7%

	High Cost Claimants	Plan Year 2024	2025	2026
9	# of Claims >$75K	36	40	3
10	% of Gross Claims	28%	30%	5%
11	# of Claims >$150K	4	7	1
12	Stop Loss Reimbursements PEPM	($21.82)	($18.38)	($152.57)
	% change from prior year	-	-15.8%	729.9%

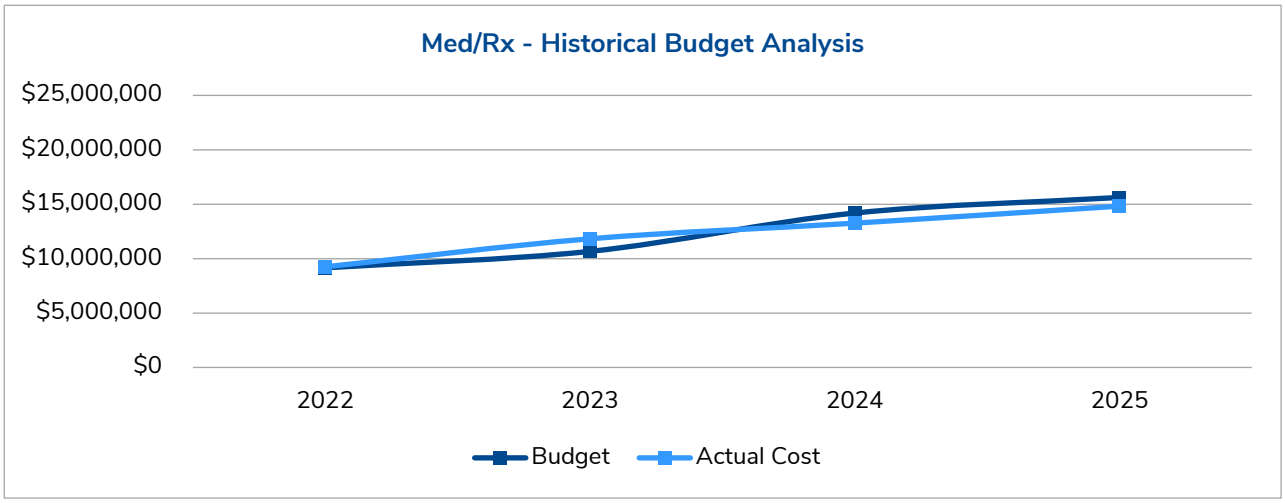
Observations/Notes

- Current Plan Year 2026 is based on 4 months of data.
- PEPM = Per Employee per Month.
- Net Medical Claims include applicable stop loss reimbursements.
- Net Pharmacy Claims include applicable Rx rebate credits.
- As of 5/18/2026 pending stop loss reimbursements are estimated to be $28,868.

Historical Budget Analysis (Med/Rx)
Paid Basis



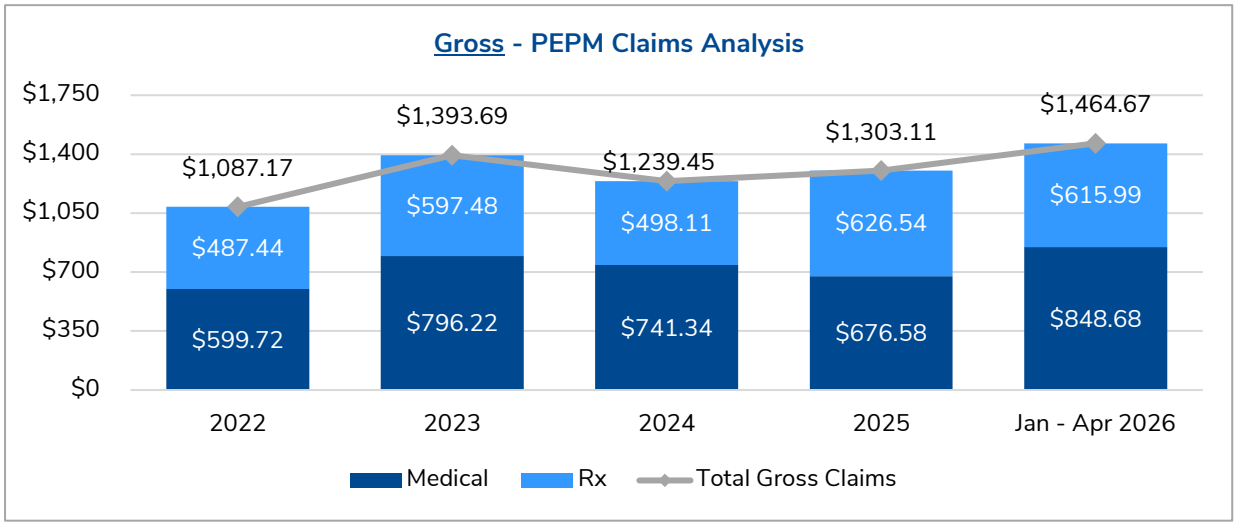
	Avg. EEs	Budget	Actual Cost	Surplus/(Deficit)	Cost/Budget Ratio
Jan - Apr 2026	1,085	$5,644,778	$4,584,789	$1,059,988	81%



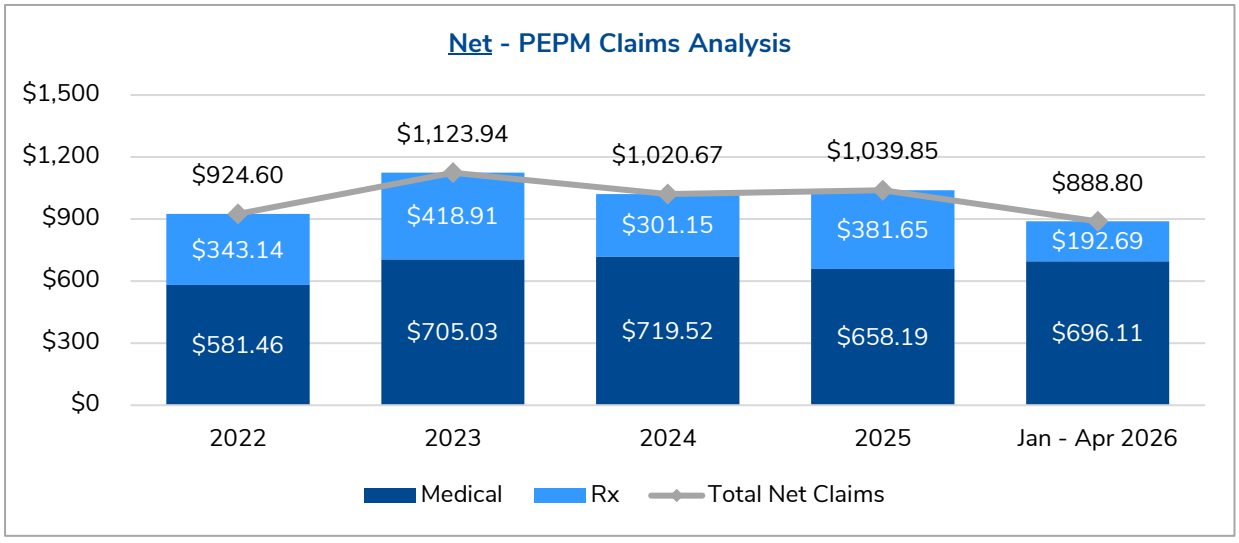
	Avg. EEs	Budget	Actual Cost	Surplus/(Deficit)	Cost/Budget Ratio
2022	729	$9,155,030	$9,242,620	($87,591)	101%
2023	781	$10,664,805	$11,820,927	($1,156,122)	111%
2024	945	$14,185,442	$13,257,030	$928,412	93%
2025	1,032	$15,618,936	$14,822,072	$796,864	95%

1. Total Budget is based on Premium Eqivalents, which includes expected claims, admin fees, and applicable taxes.
2. Actual Cost includes fixed costs and paid claims reported net of specific reimbursements.

PEPM Claims Analysis



Gross PEPM Claims	2022	2023	2024	2025	Jan - Apr 2026
Avg. EE's	729	781	945	1,032	1,085
Medical	$599.72	$796.22	$741.34	$676.58	$848.68
Rx	$487.44	$597.48	$498.11	$626.54	$615.99
Total Gross Claims	$1,087.17	$1,393.69	$1,239.45	$1,303.11	$1,464.67
Percent Change	-	28%	-11%	5%	12%

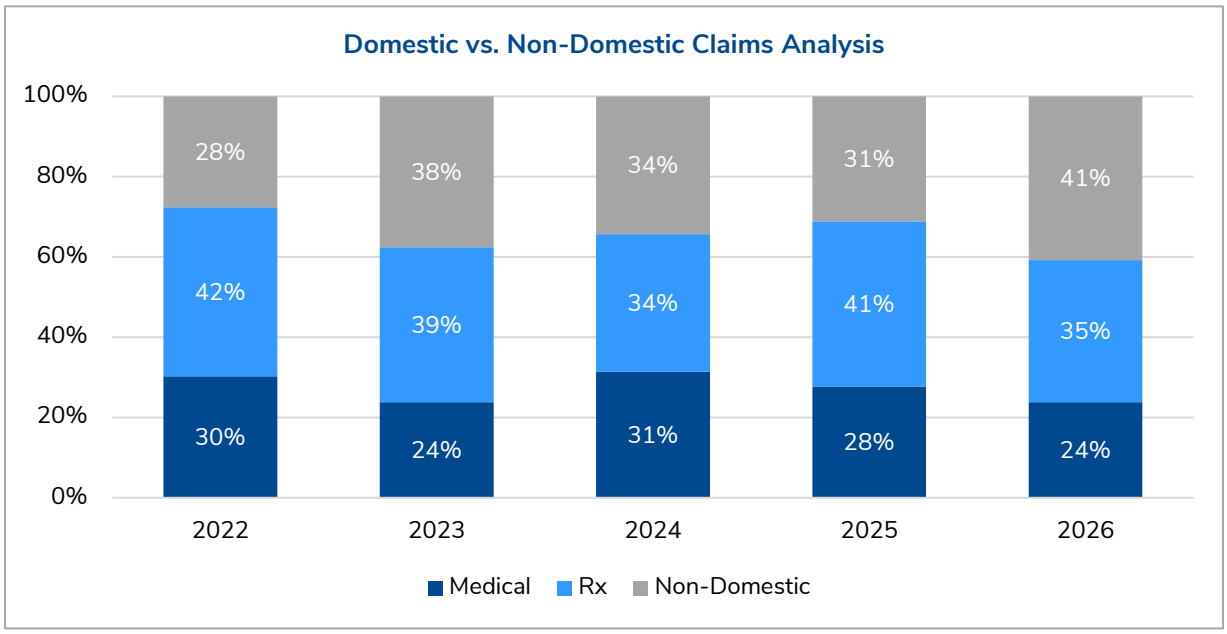


Net PEPM Claims	2022	2023	2024	2025	Jan - Apr 2026
Avg. EE's	729	781	945	1,032	1,085
Medical	$599.72	$796.22	$741.34	$676.58	$848.68
Stop Loss Reimb.	($18.26)	($91.19)	($21.82)	($18.38)	($152.57)
Rx	$487.44	$597.48	$498.11	$626.54	$615.99
Rx Rebates	($144.31)	($178.57)	($196.96)	($244.88)	($423.29)
Total Net Claims	$924.60	$1,123.94	$1,020.67	$1,039.85	$888.80
Percent Change	-	22%	-9%	2%	-15%

1. Net Medical and Rx claims include applicable specific reimbursements and Rx Rebates.

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Historical Domestic vs. Non-Domestic Utilization



Total Claims

	2022	2023	2024	2025	2026
Medical	$2,878,373	$3,110,306	$4,418,211	$4,474,611	$1,514,117
Rx	$4,006,099	$5,038,784	$4,810,614	$6,647,785	$2,248,193
Total Domestic	**$6,884,471**	**$8,149,090**	**$9,228,825**	**$11,122,396**	**$3,762,310**
Non-Domestic	$2,630,401	$4,906,332	$4,830,313	$5,021,842	$2,594,358
Grand Total	**$9,514,873**	**$13,055,422**	**$14,059,138**	**$16,144,239**	**$6,356,668**

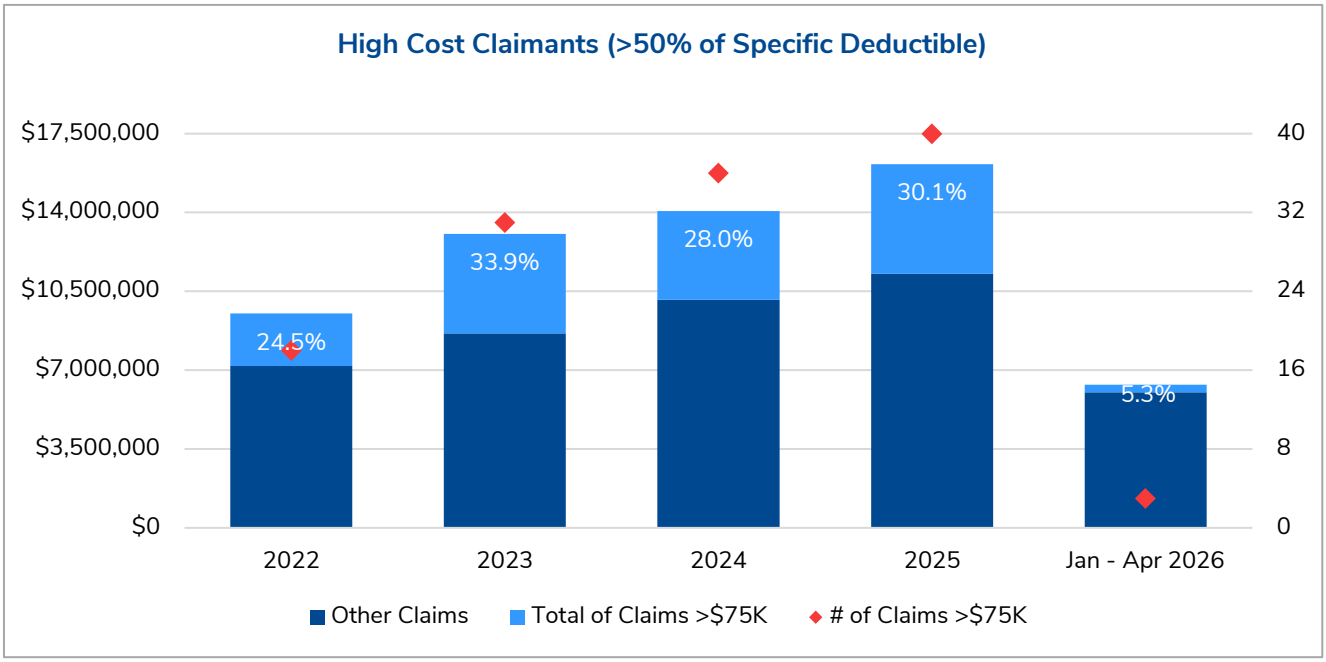
% Allocation

	2022	2023	2024	2025	2026
Medical	30%	24%	31%	28%	24%
Rx	42%	39%	34%	41%	35%
Total Domestic	**72%**	**62%**	**66%**	**69%**	**59%**
Non-Domestic	28%	38%	34%	31%	41%
Grand Total	**100%**	**100%**	**100%**	**100%**	**100%**

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High Cost Claimant Analysis (Med/Rx Only)

Stop Loss Contract Overview	
Current Carrier	Optum
Contract Type	12/24
Specific Deductible	$150,000
Laser(s)?	No
Laser Amount(s)	n/a
Agg/Spec Deductible	$150,000
Aggregate Reinsurance	No



High Cost Claimants Summary (Claims >50% of Specific Deductible)

High Cost Claimants[1]	2022	2023	2024	2025	Jan - Apr 2026	Weighted Avg.
# of Claims >$75K	18	31	36	40	3	29
Total of Claims >$75K	$2,332,330	$4,428,163	$3,935,298	$4,865,898	$339,491	$3,617,274
Gross Claims	$9,514,873	$13,055,422	$14,059,138	$16,144,239	$6,356,668	$12,667,514
% of Gross Claims	**24.5%**	**33.9%**	**28.0%**	**30.1%**	**5.3%**	**28.6%**

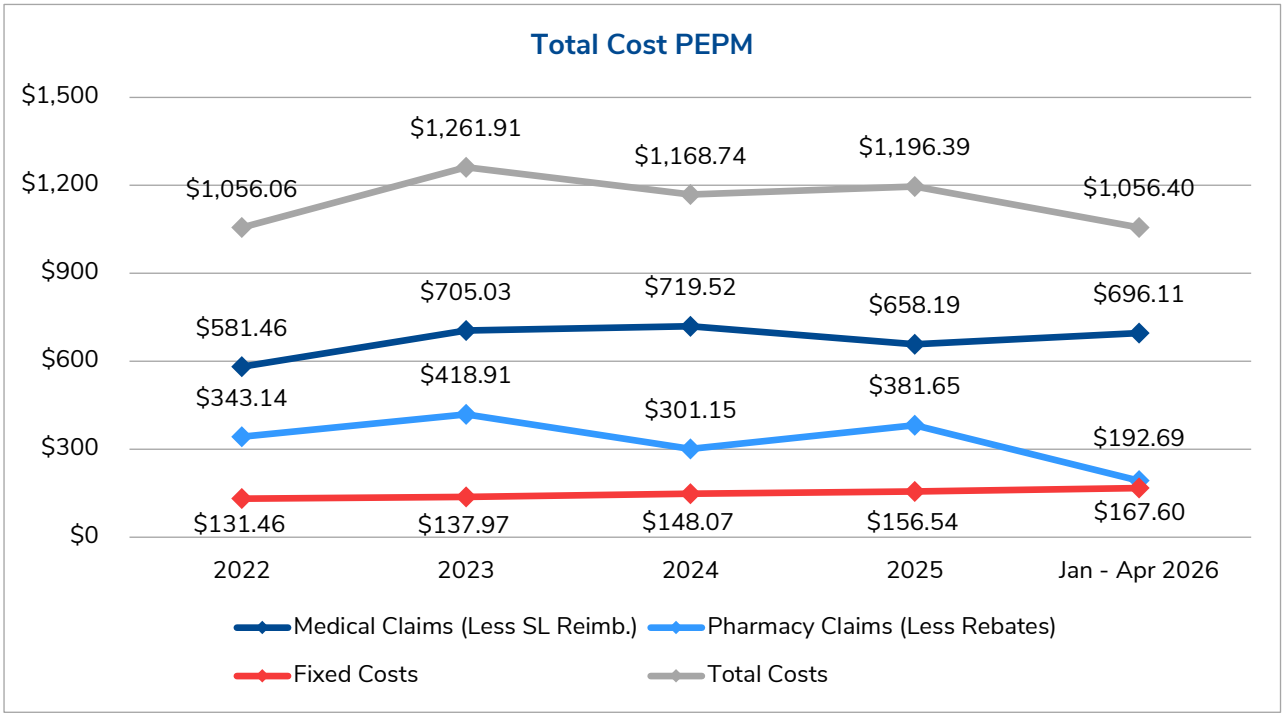
Specific Stop Loss Reinsurance Summary ($150K Deductible)

Stop Loss[1,2]	2022	2023	2024	2025	Jan - Apr 2026	Weighted Avg.
# of Claims >$150K	4	8	4	7	1	5
Stop Loss Reimb.	$159,825	$854,187	$247,527	$227,756	$662,159	$394,619
Stop Loss Premium	$635,057	$732,185	$1,007,412	$1,228,230	$477,984	$868,203
Reimb. to Premium %	**25.2%**	**116.7%**	**24.6%**	**18.5%**	**138.5%**	**45.5%**

1. # of Claims and Total of Claims Over 50% of Specific Deductible are reported on a paid basis and may not reconcile to the contractual reporting.
2. Stop Loss Reimbursements are reported as they are paid and may not fall in their contract year.

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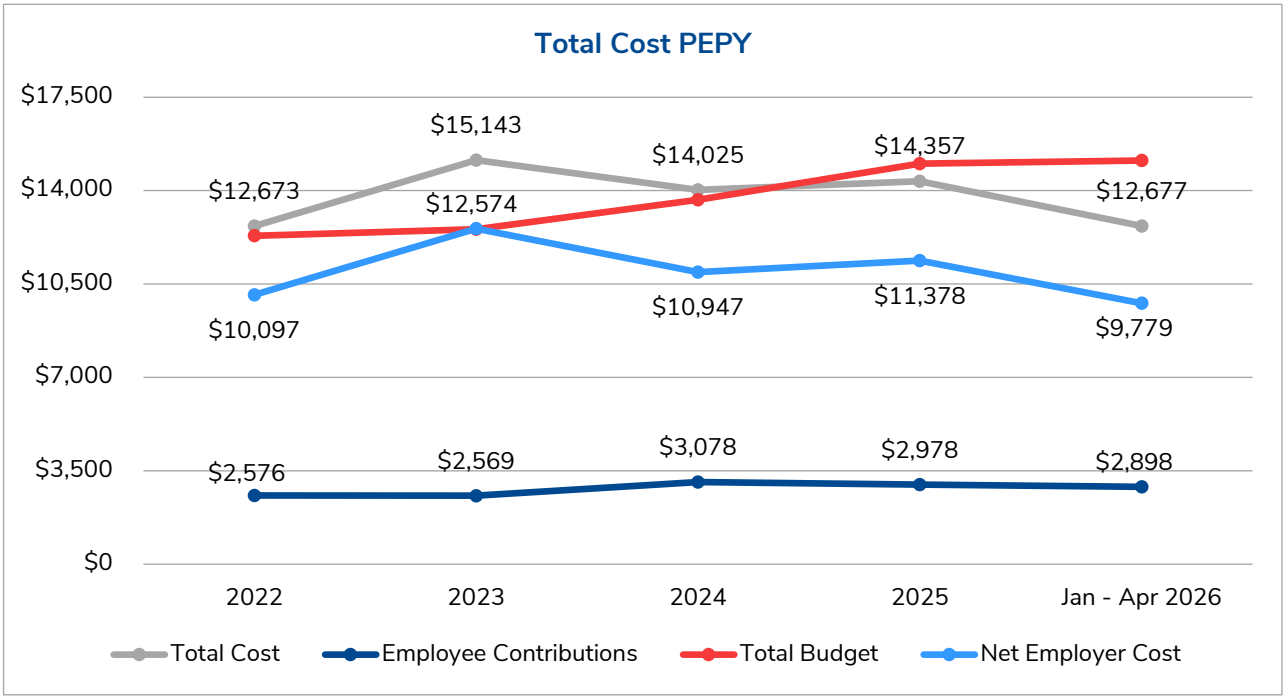
Components of Total Cost (Med/Rx)



	2022	2023	2024	2025	Jan - Apr 2026	Average
Average EE's	729	781	945	1,032	1,085	915
Medical Claims (Less SL Reimb.)	$581.46	$705.03	$719.52	$658.19	$696.11	$672.06
Pharmacy Claims (Less Rebates)	$343.14	$418.91	$301.15	$381.65	$192.69	$327.51
Fixed Costs	$131.46	$137.97	$148.07	$156.54	$167.60	$148.33
Total Costs	**$1,056.06**	**$1,261.91**	**$1,168.74**	**$1,196.39**	**$1,056.40**	**$1,147.90**
Employee Contributions	($214.64)	($214.06)	($256.49)	($248.19)	($241.53)	($234.98)
Net Employer Cost	**$841.42**	**$1,047.85**	**$912.25**	**$948.20**	**$814.88**	**$912.92**

1. Fixed Costs include Medical Admin, HSA Contributions, Consultant Fees and Stop Loss Premium.

Gross Cost Share Analysis (Med & Rx)
Paid Basis



	2022	2023	2024	2025	Jan - Apr 2026
Avg. EEs	729	781	945	1,032	1,085
Total Cost	$12,673	$15,143	$14,025	$14,357	$12,677
Total Cost Trend	-	19%	-7%	2%	-12%
Net Employer Cost	$10,097	$12,574	$10,947	$11,378	$9,779
Net Employer Cost Trend	-	25%	-13%	4%	-14%
Employee Contributions	$2,576	$2,569	$3,078	$2,978	$2,898
Employee Contribution Trend	-	0%	19.8%	-3%	-3%
Employer Cost Share	80%	83%	78%	79%	77%
Employee Cost Share	20%	17%	22%	21%	23%

*Total Budget data labels have not been illustrated on the chart above.