



# Monthly Reporting Package

Prepared For:

Lyon County School District

Incurred Through:

January 2025 - December 2025

Paid Through:

February 2026

Presented By:





Current 12 Months												
Period	Employees	Members	Premium	Premium PEPM	Medical Claims	Medical Claims PEPM	Rx Claims	Rx Claims PEPM	Rx % of Total Claims	Total Claims	Total Claims PEPM	Paid Loss Ratio
Feb-25	1,053	1,505	\$940,311	\$893	\$462,323	\$439	\$267,223	\$254	37%	\$729,546	\$693	78%
Mar-25	1,058	1,506	\$946,215	\$894	\$727,239	\$687	\$248,629	\$235	25%	\$975,868	\$922	103%
Apr-25	1,052	1,495	\$939,011	\$893	\$737,988	\$702	\$229,501	\$218	24%	\$967,489	\$920	103%
May-25	1,053	1,495	\$939,848	\$893	\$492,413	\$468	\$226,411	\$215	31%	\$718,824	\$683	76%
Jun-25	1,047	1,488	\$934,667	\$893	\$538,235	\$514	\$225,161	\$215	29%	\$763,396	\$729	82%
Jul-25	1,047	1,502	\$1,083,633	\$1,035	\$800,467	\$765	\$133,550	\$128	14%	\$934,017	\$892	86%
Aug-25	958	1,410	\$1,006,867	\$1,051	\$580,581	\$606	\$225,605	\$235	28%	\$806,186	\$842	80%
Sep-25	1,030	1,513	\$1,074,920	\$1,044	\$495,375	\$481	\$198,870	\$193	29%	\$694,245	\$674	65%
Oct-25	1,032	1,512	\$1,123,170	\$1,088	\$808,016	\$783	\$214,187	\$208	21%	\$1,022,203	\$991	91%
Nov-25	1,055	1,538	\$1,096,525	\$1,039	\$660,994	\$627	\$183,401	\$174	22%	\$844,396	\$800	77%
Dec-25	1,064	1,545	\$1,119,683	\$1,052	\$783,606	\$736	\$238,016	\$224	23%	\$1,021,622	\$960	91%
Jan-26	1,061	1,541	\$1,121,062	\$1,057	\$832,071	\$784	\$250,948	\$237	23%	\$1,083,019	\$1,021	97%
<b>Total</b>			\$12,325,913	\$986	\$7,919,308	\$633	\$2,641,503	\$211	25%	\$10,560,811	\$844	86%
<b>Average</b>	1,043	1,504		\$986		\$633		\$211			\$844	

Previous 12 Months												
Period	Employees	Members	Premium	Premium PEPM	Medical Claims	Medical Claims PEPM	Rx Claims	Rx Claims PEPM	Rx % of Total Claims	Total Claims	Total Claims PEPM	Paid Loss Ratio
Feb-24	1,001	1,468	\$831,340	\$831	\$423,320	\$423	\$211,229	\$211	33%	\$634,549	\$634	76%
Mar-24	1,005	1,478	\$836,614	\$832	\$580,122	\$577	\$235,858	\$235	29%	\$815,980	\$812	98%
Apr-24	1,015	1,487	\$831,243	\$819	\$584,083	\$575	\$226,284	\$223	28%	\$810,367	\$798	97%
May-24	1,018	1,492	\$845,174	\$830	\$808,363	\$794	\$239,451	\$235	23%	\$1,047,814	\$1,029	124%
Jun-24	1,014	1,488	\$843,202	\$832	\$563,202	\$555	\$209,160	\$206	27%	\$772,362	\$762	92%
Jul-24	1,033	1,494	\$935,262	\$905	\$832,758	\$806	\$259,151	\$251	24%	\$1,091,909	\$1,057	117%
Aug-24	973	1,409	\$877,513	\$902	\$490,636	\$504	\$257,893	\$265	34%	\$748,529	\$769	85%
Sep-24	1,040	1,481	\$928,709	\$893	\$835,827	\$804	\$238,675	\$229	22%	\$1,074,502	\$1,033	116%
Oct-24	1,041	1,485	\$929,599	\$893	\$973,800	\$935	\$245,368	\$236	20%	\$1,219,168	\$1,171	131%
Nov-24	1,045	1,492	\$935,665	\$895	\$753,897	\$721	\$214,095	\$205	22%	\$967,992	\$926	103%
Dec-24	1,047	1,495	\$935,402	\$893	\$691,825	\$661	\$249,203	\$238	26%	\$941,028	\$899	101%
Jan-25	1,050	1,501	\$938,958	\$894	\$741,533	\$706	\$252,249	\$240	25%	\$993,782	\$946	106%
<b>Total</b>			\$10,668,681	\$868	\$8,279,366	\$672	\$2,838,616	\$231	26%	\$11,117,982	\$903	104%
<b>Average</b>	1,024	1,481		\$868		\$672		\$231			\$903	

Average Membership and PEPM Premium and Claims by Experience Period												
Period	Employees	Members	Premium PEPM	Medical Claims PEPM	Rx Claims PEPM	Rx % of Total Claims	Total Claims PEPM	Paid Loss Ratio				
<b>Current</b>	1,043	1,504	\$986	\$633	\$211	25.0%	\$844	85.7%				
<b>Prior</b>	1,024	1,481	\$868	\$672	\$231	25.5%	\$903	104.2%				
<b>Change %</b>	1.9%	1.6%	13.5%	-5.8%	-8.6%	-0.5%	-6.6%	-18.5%				

\*Medical data provided by Aetna monthly reporting package. Experience period and claims data will change prior to renewal.



Large Claimant Claim Progression - Most Recent 12 Months

Claimant Number	Age	Active (Y/N)	Health Condition Category	Primary Medical Diagnosis	Claim Type	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Total	Grand Total
1	Ages 55-64	Y	Neoplasms - Malignant	Encounter For Other Aftercare	Medical	\$305,656	\$6,952	\$9,147	\$1,530	\$1,620	\$1,675	\$3,262	\$329,841	\$348,112
					Rx	\$1,020	\$0	\$17,120	\$109	\$5	\$17	\$0	\$18,271	
2	Ages 12-17	Y	Circulatory System	Cardiomyopathy	Medical	\$0	\$0	\$775	\$0	\$0	\$0	\$260,628	\$261,403	\$261,494
					Rx	\$0	\$0	\$0	\$0	\$0	\$0	\$91	\$91	
3	Ages 45-54	Y	Neoplasms - Malignant	Malignant Neoplasm Of Brain	Medical	\$2,457	\$440	\$2,241	\$172,387	\$803	\$41,913	\$1,071	\$221,312	\$224,778
					Rx	\$1,600	\$1,612	\$0	\$51	\$54	\$150	\$0	\$3,466	
4	Ages 18-25	Y	Behavioral Health	Other Anxiety Disorders	Medical	\$38,173	\$46,893	\$20,915	\$5,747	\$4,978	\$23,411	\$104	\$140,220	\$159,142
					Rx	\$866	\$1,319	\$771	\$1,033	\$1,168	\$9,145	\$4,619	\$18,921	
5	Ages 55-64	N	Infectious/Parasitic	Other Sepsis	Medical	\$2,912	\$23,382	\$12,530	\$16,738	\$82,219	\$0	\$0	\$137,780	\$139,097
					Rx	\$9	\$614	\$669	\$25	\$0	\$0	\$0	\$1,317	
6	Ages 55-64	Y	Neoplasms - Benign	Benign Neoplasm Of Meninges	Medical	\$0	\$446	\$1,350	\$2,830	\$1,939	\$180	\$116,818	\$123,563	\$123,563
					Rx	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
7	Ages 18-25	Y	Behavioral Health	Maj Depress D/O Recurrent	Medical	\$7,507	\$9,931	\$8,047	\$22,232	\$19,755	\$31,093	\$15,882	\$114,446	\$120,012
					Rx	\$25	\$33	\$0	\$1,842	\$1,827	\$130	\$1,709	\$5,566	
8	Ages 45-54	Y	Circulatory System	Chronic Ischemic Heart Disease	Medical	\$0	\$0	\$620	\$97,422	\$337	\$200	\$0	\$98,579	\$98,638
					Rx	\$0	\$0	\$0	\$0	\$0	\$59	\$0	\$59	
9	Ages 45-54	Y	Nervous System	Migraine	Medical	\$23,485	\$4,721	\$895	\$24,799	\$8,103	\$23,231	\$3,390	\$88,624	\$97,648
					Rx	\$136	\$1,633	\$87	\$1,384	\$2,845	\$1,434	\$1,504	\$9,023	
10	Ages 55-64	Y	Musculoskeletal System	Osteoarthritis Of Hip	Medical	\$962	\$16,993	\$0	\$104	\$556	\$66,635	\$23	\$85,272	\$85,707
					Rx	\$0	\$0	\$209	\$0	\$0	\$13	\$213	\$434	



Large Claimant Claim Progression - Most Recent 12 Months

Claimant Number	Age	Active (Y/N)	Health Condition Category	Primary Medical Diagnosis	Claim Type	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Total	Grand Total
11	Ages 55-64	Y	Neoplasms - Malignant	Malignant Neoplasm Of Breast	Medical	\$1,938	\$10,392	\$5,201	\$54,612	\$3,448	\$306	\$265	\$76,162	\$76,211
					Rx	\$0	\$25	\$0	\$0	\$25	\$0	\$0	\$49	
12	Ages 65+	Y	Neoplasms - Malignant	Non-Follicular Lymphoma	Medical	\$313	\$0	\$61	\$608	\$305	\$0	\$141	\$1,428	\$70,708
					Rx	\$17,985	\$17,985	\$12,810	\$12,816	\$34	\$0	\$7,648	\$69,279	
13	Ages 55-64	Y	Nervous System	Multiple Sclerosis	Medical	\$9,835	\$187	\$9,406	\$9,416	\$5,525	\$9,851	\$6,305	\$50,525	\$57,195
					Rx	\$0	\$13	\$13	\$3,378	\$84	\$3,181	\$0	\$6,669	
14	Ages 65+	Y	Musculoskeletal System	Osteoporosis W/Current Path Fx	Medical	\$0	\$791	\$348	\$589	\$1,645	\$931	\$40,459	\$44,763	\$57,179
					Rx	\$2,960	\$620	\$599	\$3,675	\$599	\$3,583	\$379	\$12,415	
<b>Grand Total</b>						<b>\$417,838</b>	<b>\$144,981</b>	<b>\$103,816</b>	<b>\$433,327</b>	<b>\$137,873</b>	<b>\$217,137</b>	<b>\$464,509</b>	<b>\$1,919,482</b>	



Top Inpatient Facilities by Incurred Claims

Rank	Provider Name	City	State	Unique Claimants	Amount Per Claimant	Admissions	Claim Amount	Percent Total Paid
1	RENOWN REGIONAL MEDICAL CENTER	RENO	NV	7	\$57,844	9	\$404,910	35.1%
2	UC DAVIS MEDICAL CENTER	SACRAMENTO	CA	*	*	*	\$277,069	24.0%
3	LUCILE PACKARD CHILDREN'S HOSPITAL	PALO ALTO	CA	*	*	*	\$204,403	17.7%
4	CARSON TAHOE REGIONAL MEDICAL CENTER	CARSON CITY	NV	12	\$12,135	*	\$145,618	12.6%
5	SIERRA NEVADA MEMORIAL MINERS HOSPITAL	GRASS VALLEY	CA	*	*	*	\$37,089	3.2%
6	RENO BEHAVIORAL HEALTHCARE HOSPITAL	RENO	NV	*	*	*	\$25,415	2.2%
7	SHORTRIDGE ACADEMY LLC	MILTON	NH	*	*	*	\$24,194	2.1%
8	BANYAN CASTLE ROCK LLC	CASTLE ROCK	CO	*	*	*	\$10,464	0.9%
9	BANNER CHURCHILL COMMUNITY HOSPITAL	FALLON	NV	*	*	*	\$10,351	0.9%
10	HOLYOKE CAPITAL JV	HOLYOKE	MA	*	*	*	\$9,817	0.9%
11	NORTHERN NEVADA SIERRA MEDICAL CTR	RENO	NV	*	*	*	\$4,783	0.4%
12	NORTHERN NEVADA MEDICAL CENTER	RENO	NV	*	*	*	\$0	0.0%
<b>Total Inpatient Facility In-Network</b>							<b>\$1,154,112</b>	<b>100%</b>

\* - less than 5 unique claimants



**Top Outpatient Facilities by Incurred Claims**

Rank	Provider Name	City	State	Unique Claimants	Amount Per Claimant	Visits	Claim Amount	Percent Total Paid
1	RENOWN REGIONAL MEDICAL CENTER	RENO	NV	314	\$1,959	719	\$615,256	31.2%
2	CARSON TAHOE REGIONAL MEDICAL CENTER	CARSON CITY	NV	279	\$1,677	583	\$467,792	23.7%
3	BANNER CHURCHILL COMMUNITY HOSPITAL	FALLON	NV	70	\$2,275	168	\$159,218	8.1%
4	RENOWN SOUTH MEADOWS MEDICAL CENTER	RENO	NV	68	\$1,724	101	\$117,212	6.0%
5	SOUTH LYON MEDICAL CENTER	YERINGTON	NV	74	\$1,232	154	\$91,149	4.6%
6	CARSON VALLEY HEALTH	GARDNERVILLE	NV	36	\$2,324	65	\$83,681	4.2%
7	BANNER FORT COLLINS MEDICAL CENTER	FORT COLLINS	CO	*	*	*	\$62,672	3.2%
8	THRIVE WELLNESS OF RENO	RENO	NV	*	*	88	\$59,579	3.0%
9	NORTHERN NEVADA MEDICAL CENTER	SPARKS	NV	12	\$4,247	20	\$50,958	2.6%
10	RENO ORTHOPAEDIC SURGERY CENTER	RENO	NV	17	\$2,643	21	\$44,938	2.3%
11	UC DAVIS MEDICAL CENTER	SACRAMENTO	CA	*	*	22	\$29,245	1.5%
12	NORTHERN NEVADA SIERRA MEDICAL CTR	RENO	NV	8	\$3,248	14	\$25,983	1.3%
13	CARSON ENDOSCOPY CENTER	CARSON CITY	NV	15	\$839	17	\$12,589	0.6%
14	ADVENTHEALTH CASTLE ROCK	CASTLE ROCK	CO	*	*	*	\$12,061	0.6%
15	EVOLENT SPECIALTY SERVICE	CARSON CITY	NV	10	\$1,140	11	\$11,405	0.6%
16	BARTON MEMORIAL HOSPITAL	SOUTH LAKE TAHOE	CA	*	*	7	\$11,003	0.6%
17	FRISBIE MEMORIAL HOSPITAL	ROCHESTER	NH	*	*	*	\$10,756	0.5%
18	FLORIDA ORTHOPEDIC INSTITUTE SURGERY CENTER	TEMPLE TERRACE	FL	*	*	*	\$9,860	0.5%
19	CHARLIE HEALTH INC	LAS VEGAS	NV	*	*	32	\$9,654	0.5%
20	SOUTH MEADOWS ENDOSCOPY CENTER	RENO	NV	13	\$661	15	\$8,589	0.4%
21	DIGESTIVE HEALTH CENTER	RENO	NV	15	\$510	17	\$7,649	0.4%
22	MEDMARK TREATMENT CENTERS STOCKTON	STOCKTON	CA	*	*	6	\$5,414	0.3%
23	MEMORIAL HOSPITAL OF CONVERSE COUNTY	DOUGLAS	WY	*	*	*	\$5,007	0.3%
24	PORTSMOUTH REGIONAL HOSPITAL	PORTSMOUTH	NH	*	*	*	\$4,912	0.2%
25	QUAIL SURGICAL & PAIN MANAGEMENT CENTER	RENO	NV	*	*	*	\$4,693	0.2%
26	ALL OTHERS	ALL OTHERS	NA	41	\$1,184	71	\$48,557	2.5%
<b>Total Outpatient Facility In-Network</b>							<b>\$1,969,834</b>	<b>100%</b>

\* - less than 5 unique claimants

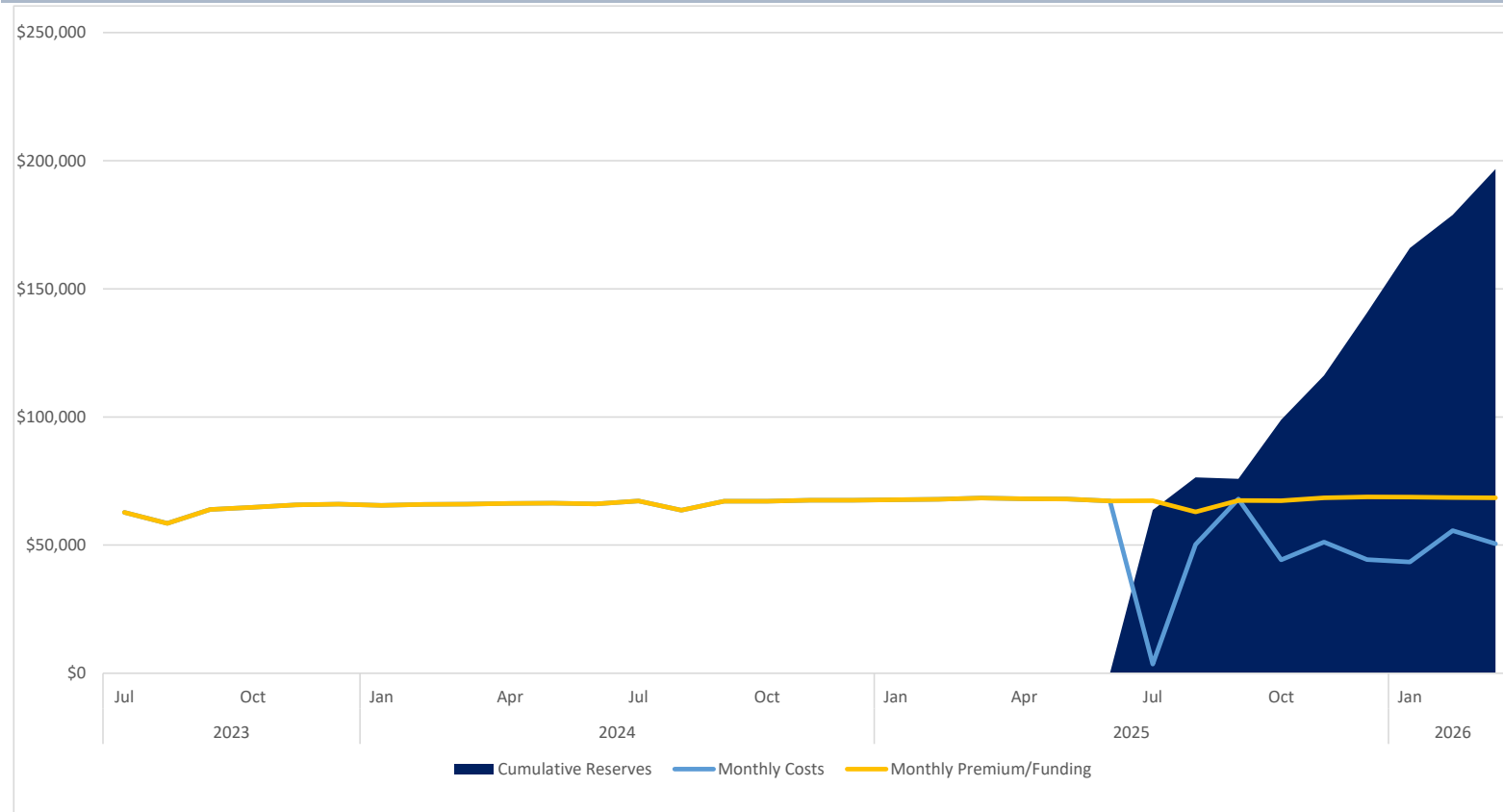


Top 25 Drugs - Paid

Rank	Drug Name	Primary Indication	Drug Type	Specialty (Y/N)	Unique Claimants	Claim Amount Total	Claim Amount % of Total Claims	Claim Amount Per Script	Claim Amount PMPM	Days Supply Per Script
1	OZEMPIC	DIABETES	BRAND	N	23	\$126,844	8.8%	\$968	\$12.01	47.16
2	MOUNJARO	DIABETES	BRAND	N	21	\$124,036	8.6%	\$1,021	\$11.74	38
3	DUPIXENT	DERMATOLOGIC CONDITIONS	BRAND	Y	6	\$121,503	8.4%	\$3,357	\$11.50	30
4	HUMIRA PEN	INFLAMMATORY CONDITIONS	BRAND	Y	*	\$90,360	6.3%	\$6,045	\$8.56	28
5	IMBRUVICA	CANCER	BRAND	Y	*	\$69,241	4.8%	\$12,989	\$6.56	28
6	RINVOQ	INFLAMMATORY CONDITIONS	BRAND	Y	*	\$59,983	4.2%	\$5,108	\$5.68	30
7	OTEZLA	INFLAMMATORY CONDITIONS	BRAND	Y	*	\$49,384	3.4%	\$4,632	\$4.68	30
8	JARDIANCE	DIABETES	BRAND	N	15	\$41,788	2.9%	\$516	\$3.96	63
9	COSENTYX SENSOREADY PEN	INFLAMMATORY CONDITIONS	BRAND	Y	*	\$39,078	2.7%	\$18,390	\$3.70	28
10	ELIQUIS	ANTICOAGULATION	BRAND	N	12	\$30,924	2.1%	\$483	\$2.93	44
11	VRAYLAR	PSYCHIATRIC/NEURO DISORDERS	BRAND	N	5	\$30,821	2.1%	\$1,519	\$2.92	44
12	ACTEMRA	INFLAMMATORY CONDITIONS	BRAND	Y	*	\$25,422	1.8%	\$4,769	\$2.41	28
13	QULIPTA	MIGRAINE HEADACHES	BRAND	N	*	\$22,915	1.6%	\$1,130	\$2.17	30
14	NURTEC	MIGRAINE HEADACHES	BRAND	N	7	\$22,795	1.6%	\$1,187	\$2.16	27
15	SKYRIZI PEN	INFLAMMATORY CONDITIONS	BRAND	Y	*	\$20,979	1.5%	\$19,414	\$1.99	28
16	DEXCOM G7 SENSOR	DIABETES	BRAND	N	9	\$19,548	1.4%	\$347	\$1.85	55
17	LENALIDOMIDE	CANCER	GENERIC	Y	*	\$16,955	1.2%	\$15,958	\$1.61	28
18	CAPLYTA	PSYCHIATRIC/NEURO DISORDERS	BRAND	N	*	\$14,584	1.0%	\$1,519	\$1.38	30
19	TRULICITY	DIABETES	BRAND	N	*	\$14,073	1.0%	\$945	\$1.33	39
20	EMGALITY	MIGRAINE HEADACHES	BRAND	N	*	\$13,306	0.9%	\$594	\$1.26	48
21	XARELTO	ANTICOAGULATION	BRAND	N	*	\$13,155	0.9%	\$561	\$1.25	65
22	LIVDELZI	OTHER MISC CONDITIONS	BRAND	Y	*	\$12,891	0.9%	\$12,133	\$1.22	30
23	SYNJARDY XR	DIABETES	BRAND	N	5	\$12,836	0.9%	\$445	\$1.22	90
24	LINZESS	GI DISORDERS	BRAND	N	6	\$12,821	0.9%	\$502	\$1.21	45
25	FARXIGA	DIABETES	BRAND	N	*	\$12,110	0.8%	\$542	\$1.15	57
<b>Totals - Top 25 Drugs</b>			-	<b>10</b>	-	<b>\$1,018,351</b>	<b>70%</b>	-	-	-

\* = Less than 5 claimants

Period	Subscribers	Administrative Fees	Paid Claims	Total Cost	Budgeted Funding	Cost to Funding Ratio
Jul-25	1,131	\$3,563	\$0	\$3,563	\$67,310	5%
Aug-25	1,045	\$3,292	\$46,920	\$50,212	\$62,911	80%
Sep-25	1,120	\$3,528	\$64,465	\$67,993	\$67,372	101%
Oct-25	1,124	\$3,540	\$40,686	\$44,227	\$67,290	66%
Nov-25	1,146	\$3,610	\$47,558	\$51,168	\$68,440	75%
Dec-25	1,154	\$3,635	\$40,679	\$44,314	\$68,807	64%
Jan-26	1,153	\$3,632	\$39,782	\$43,414	\$68,732	63%
Feb-26	1,152	\$3,629	\$51,998	\$55,627	\$68,530	81%
Mar-26	1,150	\$3,623	\$46,923	\$50,545	\$68,411	74%
Apr-26						
May-26						
Jun-26						
<b>Total</b>	<b>10,175</b>	<b>\$32,051</b>	<b>\$379,011</b>	<b>\$411,062</b>	<b>\$607,803</b>	<b>68%</b>



Period	Subscribers	Administrative Fees	Paid Claims	Total Cost	Budgeted Funding	Cost to Funding Ratio
Jul-25	1,145	\$2,061	\$0	\$2,061	\$7,437	28%
Aug-25	1,060	\$1,908	\$5,986	\$7,894	\$7,000	113%
Sep-25	1,137	\$2,047	\$12,725	\$14,771	\$7,460	198%
Oct-25	1,141	\$2,054	\$7,167	\$9,220	\$7,442	124%
Nov-25	1,164	\$2,095	\$5,163	\$7,259	\$7,557	96%
Dec-25	1,172	\$2,110	\$7,306	\$9,416	\$7,584	124%
Jan-26	1,170	\$2,106	\$5,162	\$7,268	\$7,575	96%
Feb-26	1,169	\$2,104	\$7,912	\$10,016	\$7,544	133%
Mar-26	1,167	\$2,101	\$7,909	\$10,010	\$7,519	133%
Apr-26						
May-26						
Jun-26						
<b>Total</b>	<b>10,325</b>	<b>\$18,585</b>	<b>\$59,331</b>	<b>\$77,916</b>	<b>\$67,117</b>	<b>116%</b>

