

Agenda

Lyon County School District Board of Trustees

A LCSD INSURANCE COMMITTEE MEETING of the Board of Trustees of Lyon County School District will be held on Thursday, December 11, 2025, beginning at 3:30 PM at the following location:

Lyon Complex Building D, 3750 W. Spruce Ave., Silver Springs, NV 89429

The subjects to be discussed or considered or upon which any formal action may be taken are listed below. Items do not have to be taken in the order shown on this meeting notice.

In the event that you are unable to attend the LCSD Board of Trustees meeting, you may submit public comment by 12:00 pm the day of the board meeting by [clicking here](#). Public comment will be forwarded to all LCSD Trustees prior to the board meeting. Please note that this link is monitored for public comment only.

1. CALL TO ORDER

2. PLEDGE OF ALLEGIANCE

3. ROLL CALL AND WELCOME

4. APPROVAL OF AGENDA

5. APPROVAL OF MINUTES

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6. PUBLIC PARTICIPATION

The public is invited to address the committee. The purpose of public comment is to bring issues, concerns, or praiseworthy items to the attention of the committee. No action may be taken on any subject raised during public comment until the matter has been properly placed on an agenda for a properly noticed meeting pursuant to NRS 241 (Nevada's Open Meeting Law).

If you wish to speak, please step up to the front table, be seated, and state your name. Your comments must be limited to no more than three minutes and must fall under the committee's jurisdiction and control. In consideration of others, avoid repetition. Although this committee does not restrict comments based upon viewpoint, comments will be prohibited if the contents are willfully disruptive, slanderous, amount to personal attacks, or interfere with the rights of other speakers. Comments made during this time will be monitored by the Committee Chairperson.

The public comment can be emailed to blakesmith@lyoncsd.org. The committee will not discuss these comments, but they will be listed in the minutes of the meeting.

7. **(DISCUSSION ONLY)** Discussion regarding an update on the LCSD Health Insurance Claims. Presented by Kevin Monaghan, Logan Neely, and Becky Stidham of LP Insurance.

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8. **(DISCUSSION ONLY)** Discussion regarding LCSD Anthem and Guardian Plans. Presented by Kevin Monaghan, Logan Neely, and Becky Stidham of LP Insurance.

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9. **(FOR DISCUSSION AND POSSIBLE ACTION)** Discussion and possible action regarding LCSD Benefits and Insurance Committee future meeting dates. Presented by Committee Chair Kathy Rudy.

10. PUBLIC PARTICIPATION

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11. ADJOURN

If you have questions or public records requests, please contact the LCSD Communications and Public Relations Officer at (Communications@lyoncsd.org).

The notice for this meeting was posted at the Lyon County School District Administrative Office and posted to the Lyon County School District website (<http://lyoncsd.org>) and the Nevada Public Notice Website (<http://notice.nv.gov>) in accordance with NRS 241.020 (3) (b).

LYON COUNTY SCHOOL DISTRICT STATEMENT OF NONDISCRIMINATION AND ACCESSIBILITY

The Lyon County School District does not discriminate on the basis of race, color, national origin, gender, disability or age in any of its policies, procedures, or practices, in compliance with Title VI of the Civil Rights Act of 1964 (pertaining to race, color, and national origin), Title IX of the Educational Amendments of 1972, section 504 of the Rehabilitation Act, the Americans with Disabilities Act, and Age Discrimination Act of 1975, and any other pertinent statute or requirement. This Non-Discrimination policy covers admission, access, treatment, and employment in the District's programs and activities, including Occupational Education. For information regarding opportunities, policies, or the filing of grievances, contact your school principal.

The Lyon County School District is pleased to provide accommodations for the handicapped or disabled. Members of the public who are disabled and require special accommodations or assistance at the meeting are requested to notify the Administrative Assistant to the Superintendent and Board of Trustees in writing at 25 E. Goldfield Ave., Yerington, NV 89447, email mheim@lyoncsd.org, or call (775) 463-6800 Ext. 10034 at least one week prior to the meeting.

Agenda

Lyon County School District Insurance Committee

A meeting of the Insurance Committee of Lyon County School District will be held on Thursday, October 2, 2025, beginning at 3:30 PM at Lyon Complex Building D, 3750 W. Spruce Ave., Silver Springs, NV 89429.

Items on this agenda may be taken out of order; the public body may combine two or more agenda items for consideration; and the public body may remove an item from the agenda or delay discussion relating to an item on the agenda at any time.

1. CALL TO ORDER: 3:38 PM
2. PLEDGE OF ALLEGIANCE
3. ROLL CALL AND WELCOME: **Joy Hanssen, Anna Brueher, Kathy Rudy, Becky Stidham, Logan Neeley, Billie Jo Hogan**
4. APPROVAL OF AGENDA: **Anna Brueher motioned to approve the agenda, Joy Hanssen 2nd. Motion carried.**
5. APPROVAL OF MINUTES: **Anna Brueher motioned to approve the minutes, Kathy Rudy 2nd. Motion carried.**
6. PUBLIC PARTICIPATION

The public is invited to address the committee. The purpose of public comment is to bring issues, concerns, or praiseworthy items to the attention of the committee. No action may be taken on any subject raised during public comment until the matter has been properly placed on an agenda for a properly noticed meeting pursuant to NRS 241 (Nevada's Open Meeting Law).

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The public comment can be emailed to blakesmith@lyoncsd.org. The committee will not discuss these comments, but they will be listed in the minutes of the meeting. **None at this time.**

7. (FOR DISCUSSION ONLY) Discussion regarding an update on Health Insurance Claims. This item is presented by Kevin Monaghan, Logan Neeley, and Becky Stidham, LP Insurance. **Please see attached documents. Next meeting we will have the last of the Aetna claims and the first of the Anthem claims, but all in all the claims are down.**

8. (FOR DISCUSSION ONLY) Discussion regarding an update on Anthem and Guardian Plans effective 7/1/2025. This item is presented by Kevin Monaghan, Logan Neeley, and Becky Stidham, LP Insurance. **Please see attached documents. We need to be sure an promote the "Prosper App" as it has valuable information. There will be a raffle for all users to help promote the App. This will be done at 4:00p.m. to avoid disrupting employees during the work day.**

9. (FOR POSSIBLE ACTION) Discussion and possible action regarding the appointment of a new Retiree Committee Member. This item is presented by Blake Smith, Committee Staff Liaison and LCSD Safety & Benefits Risk Manager. **Marva Claven accepted the appointment of Retiree member on the committee.**

10. (FOR POSSIBLE ACTION) Discussion and possible action to nominate and vote on LCSD Insurance Committee Officers. This item is presented by Blake Smith, Committee Staff Liaison and LCSD Safety & Benefits Risk Manager. **Kathy Rudy was nominated to the position of Committee Chair. She accepted the nomination. No other nominations were presented, Kathy Rudy will continue as Committee Chair. Joy Hanssen was nominated to the position of Secretary. She accepted the nomination. No other nominations were presented, Joy Hanssen will continue as Secretary.**

11. (FOR POSSIBLE ACTION) Discussion and possible action regarding future committee meeting dates. This item is presented by Committee Chair Kathy Rudy. **The next meeting is scheduled for 11 December 2025, 3:30p.m. at Lyon Complex Building D. Further meetings will be discussed at that time.**

12. PUBLIC PARTICIPATION

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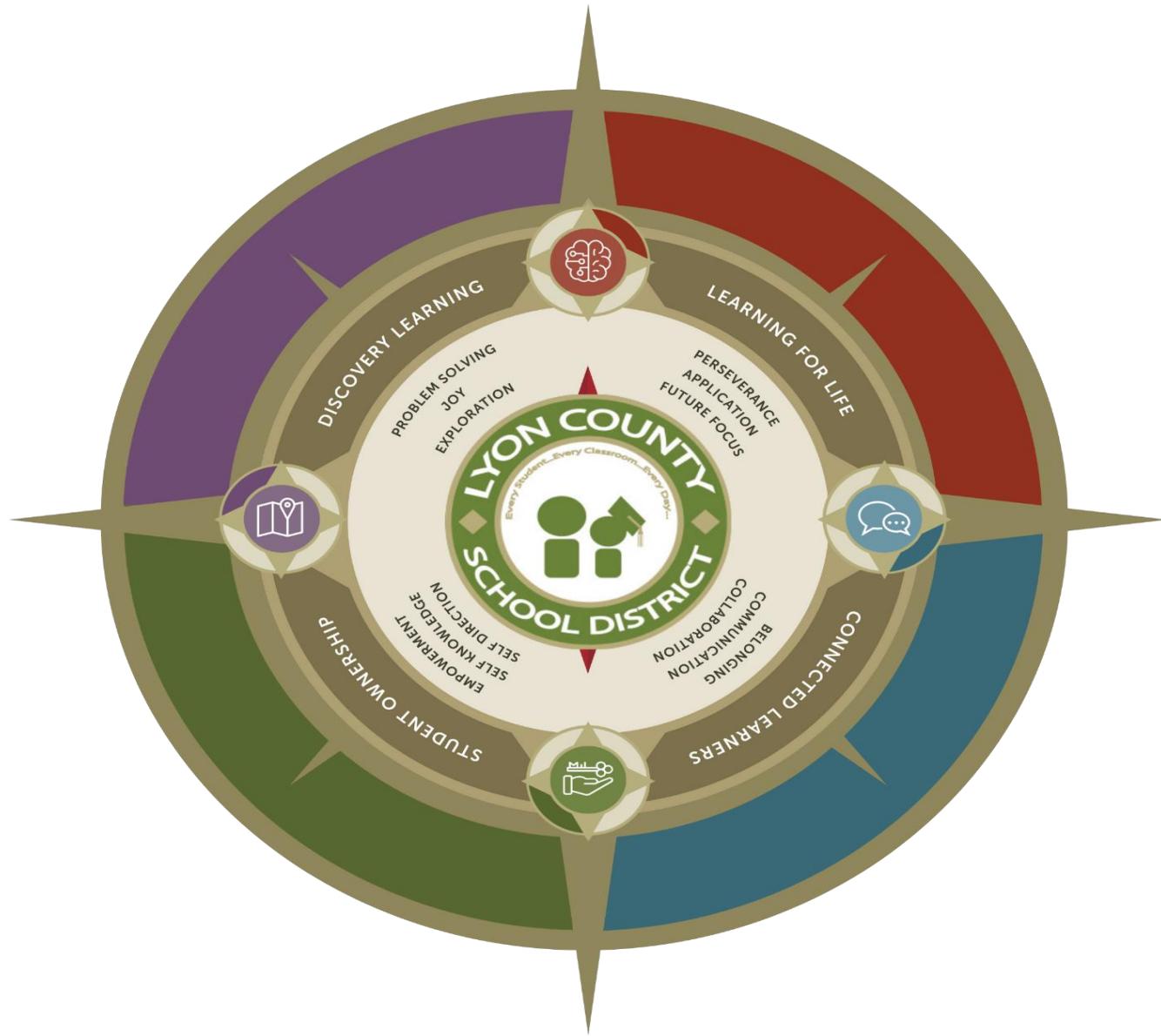
13. ADJOURN: 4:29p.m.

The notice for this meeting will be posted at the Lyon County School District Administrative Office, Lyon County School District websites (<http://www.lyoncsd.org>) and Nevada Public Notice Website (<http://notice.nv.gov>) in accordance with NRS 241.020 (3) (b).

Lyon County School District Statement of Nondiscrimination and Accessibility

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Monthly Reporting Package

Prepared For:

Lyon County School District

Incurred Through:

September 2024 - August 2025

Paid Through:

October 2025

Presented By:



INSURANCE



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
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%
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	1,049	1,504	\$1,083,633	\$1,033	\$836,942	\$798	\$133,491	\$127	14%	\$970,433	\$925	90%
Aug-25	961	1,413	\$1,006,867	\$1,048	\$604,401	\$629	\$226,414	\$236	27%	\$830,814	\$865	83%
Total			\$11,458,886		\$8,396,423		\$2,756,420		25%	\$11,152,843		97%
Average	1,041	1,488		\$918		\$672		\$221			\$893	

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
Sep-23	965	1,423	\$805,613	\$835	\$575,119	\$596	\$311,096	\$322	35%	\$886,215	\$918	110%
Oct-23	978	1,445	\$816,275	\$835	\$453,527	\$464	\$244,269	\$250	35%	\$697,796	\$713	85%
Nov-23	992	1,463	\$826,789	\$833	\$485,037	\$489	\$295,051	\$297	38%	\$780,088	\$786	94%
Dec-23	994	1,465	\$828,874	\$834	\$583,045	\$587	\$277,654	\$279	32%	\$860,699	\$866	104%
Jan-24	994	1,462	\$825,421	\$830	\$648,003	\$652	\$223,122	\$224	26%	\$871,125	\$876	106%
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%
Total			\$10,103,320		\$7,027,215		\$2,990,218		30%	\$10,017,433		99%
Average	999	1,465		\$843		\$585		\$250			\$835	

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				
Current	1,041	1,488	\$918	\$672	\$221	24.7%	\$893	97.3%				
Prior	999	1,465	\$843	\$585	\$250	29.9%	\$835	99.1%				
Change %	4.1%	1.6%	8.1%	12.9%	-13.3%	-5.1%	6.4%	-1.8%				

*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)	Relationship to Subscriber	Health Condition Category	Primary Medical Diagnosis	Claim Type	Jul-25	Aug-25	Total	Grand Total
1	Ages 55-64	Y	Employee/Self	Neoplasms - Malignant	Encounter For Other Aftercare	Medical Rx	\$335,163 \$1,020	\$7,343 \$0	\$342,506 \$1,020	\$343,526
2	Ages 18-25	Y	Child/Other Dependent	Behavioral Health	Other Anxiety Disorders	Medical Rx	\$41,849 \$866	\$52,541 \$1,341	\$94,390 \$2,208	\$96,597
3	Ages 35-44	Y	Employee/Self	Genitourinary System	Excess Frequent Irreg Menstruation	Medical Rx	\$852 \$0	\$36,666 \$0	\$37,518 \$0	\$37,518 ⁷
4	Ages 65+	Y	Employee/Self	Diseases of the Eye	Other Retinal Disorders	Medical Rx	\$329 \$17,987	\$0 \$18,293	\$329 \$36,280	\$36,609
5	Ages 45-54	Y	Employee/Self	Health Status	Enc Gen Exam No Complaint Suspect Dx	Medical Rx	\$573 \$74	\$201 \$33,042	\$774 \$33,115	\$33,889
6	Ages 45-54	Y	Employee/Self	Nervous System	Migraine	Medical Rx	\$24,470 \$136	\$5,311 \$1,661	\$29,780 \$1,797	\$31,578
7	Ages 45-54	Y	Employee/Self	Genitourinary System	Pain & Oth Cond Fe Gen Orgn & Menst	Medical Rx	\$29,520 \$23	\$0 \$0	\$29,520 \$23	\$29,544
8	Ages 55-64	Y	Employee/Self	Neoplasms - Malignant	Malignant Neoplasm Of Breast	Medical Rx	\$3,035 \$9	\$24,921 \$624	\$27,957 \$633	\$28,590
9	Ages 55-64	Y	Employee/Self	Injury & Poisoning	Superficial Inj Wrist Hand Finger	Medical Rx	\$188 \$396	\$26,215 \$530	\$26,403 \$925	\$27,328
Grand Total							\$456,493	\$208,687	\$665,180	



Large Claimants Prior Plan Year							
Claimant	Condition	Services Rendered in Last Quarter	Pharmacy Paid Amount	Medical Paid Amount	Inpatient Paid Amount	Ambulatory Paid Amount	Total Medical/Rx Paid Amount
1	ACUTE LYMPHOBLASTIC LEUKEMIA, IN REMISSION	Yes	\$19,571	\$312,081	\$210,865	\$101,216	\$331,652
2	ENCOUNTER FOR ANTINEOPLASTIC CHEMOTHERAPY	Yes	\$3,356	\$247,858	\$152,658	\$95,200	\$251,215
3	MALIGNANT NEOPLASM OF RETROPERITONEUM	Yes	\$6,796	\$240,451	\$208,416	\$32,034	\$247,246
4	MALIGNANT NEOPLASM OF OVRLP SITES OF RIGHT FEMALE BREAST	Yes	\$7,588	\$181,187	\$0	\$181,187	\$188,775
5	MALIGNANT NEOPLASM OF BRAIN, UNSPECIFIED	Yes	\$17,410	\$156,998	\$69,425	\$87,573	\$174,408
6	MULTIPLE SCLEROSIS	Yes	\$17,637	\$156,246	\$0	\$156,246	\$173,883
7	MALIGNANT NEOPLASM OF PROSTATE	Yes	\$132,445	\$2,918	\$0	\$2,918	\$135,363
8	RESPIRATORY CONDITIONS DUE TO SMOKE INHALATION	Yes	\$313	\$129,544	\$19,830	\$109,713	\$129,857
9	UNILATERAL PRIMARY OSTEOARTHRITIS, RIGHT KNEE	Yes	\$1	\$118,687	\$0	\$118,687	\$118,688
10	END STAGE RENAL DISEASE	Yes	\$3,267	\$114,337	\$20,929	\$93,408	\$117,604

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Large Claimants Prior Plan Year							
Claimant	Condition	Services Rendered in Last Quarter	Pharmacy Paid Amount	Medical Paid Amount	Inpatient Paid Amount	Ambulatory Paid Amount	Total Medical/Rx Paid Amount
11	ENCNTR SCREEN MAMMOGRAM FOR MALIGNANT NEOPLASM OF BREAST	Yes	\$114,478	\$1,329	\$0	\$1,329	\$115,808
12	SEPSIS DUE TO METHICILLIN SUSCEPTIBLE STAPHYLOCOCCUS AUREUS	Yes	\$184	\$113,936	\$108,301	\$5,635	\$114,120
13	ACUTE DRUG-INDUCED INTERSTITIAL LUNG DISORDERS	Yes	\$635	\$111,599	\$91,606	\$19,993	\$112,234
14	DISEASE OF GALLBLADDER, UNSPECIFIED	Yes	\$12,669	\$91,083	\$37,547	\$53,536	\$103,752
15	OBESITY, UNSPECIFIED	Yes	\$8,247	\$91,044	\$79,875	\$11,169	\$99,291
16	ENCNTR SCREEN MAMMOGRAM FOR MALIGNANT NEOPLASM OF BREAST	Yes	\$91,710	\$573	\$0	\$573	\$92,284
17	Patent foramen ovale	Yes	\$7,751	\$84,040	\$62,372	\$21,668	\$91,791
18	UNILATERAL PRIMARY OSTEOARTHRITIS, RIGHT KNEE	Yes	\$14,843	\$76,795	\$0	\$76,795	\$91,638
19	JUVENILE OSTEOCHONDROSIS OF SPINE, THORACOLUMBAR REGION	No	\$664	\$84,390	\$83,109	\$1,281	\$85,053
20	UNSP SYMPTOMS AND SIGNS INVOLVING THE GENITOURINARY SYSTEM	No	\$83,971	\$383	\$0	\$383	\$84,354

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Large Claimants Prior Plan Year							
Claimant	Condition	Services Rendered in Last Quarter	Pharmacy Paid Amount	Medical Paid Amount	Inpatient Paid Amount	Ambulatory Paid Amount	Total Medical/Rx Paid Amount
21	SUBMUCOUS LEIOMYOMA OF UTERUS	Yes	\$1,981	\$81,565	\$9,729	\$71,836	\$83,546
22	MALIGNANT NEOPLASM OF PROSTATE	No	\$60,792	\$22,430	\$0	\$22,430	\$83,222
23	INTRACRANIAL AND INTRASPINAL PHLEBITIS AND THROMBOPHLEBITIS	Yes	\$2,239	\$76,449	\$50,092	\$26,357	\$78,689
24	CHRONIC MIGRAINE W/O AURA, NOT INTRACTABLE, W/O STAT MIGR	Yes	\$67,323	\$10,342	\$0	\$10,342	\$77,666
25	PAIN DUE TO INTERNAL ORTHOPEDIC PROSTH DEV/GRFT, INIT	Yes	\$10,718	\$65,898	\$52,753	\$13,145	\$76,616
26	PAROXYSMAL ATRIAL FIBRILLATION	Yes	\$6,710	\$68,707	\$0	\$68,707	\$75,417
27	MULTIPLE SCLEROSIS	Yes	\$175	\$73,605	\$0	\$73,605	\$73,780
28	RHEU ARTHRITIS W RHEU FACTOR MULT SITE W/O ORG/SYS INVOLV	Yes	\$70,148	\$1,063	\$0	\$1,063	\$71,211
29	NON-ST ELEVATION (NSTEMI) MYOCARDIAL INFARCTION	Yes	\$9,323	\$61,883	\$56,969	\$4,914	\$71,206
30	SPINAL STENOSIS, LUMBAR REGION WITH NEUROGENIC CLAUDICATION	Yes	\$2,133	\$67,175	\$0	\$67,175	\$69,308

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Large Claimants Prior Plan Year							
Claimant	Condition	Services Rendered in Last Quarter	Pharmacy Paid Amount	Medical Paid Amount	Inpatient Paid Amount	Ambulatory Paid Amount	Total Medical/Rx Paid Amount
31	ACUTE RESPIRATORY FAILURE WITH HYPOXIA	Yes	\$24,637	\$41,835	\$17,054	\$24,781	\$66,472
32	ILLNESS, UNSPECIFIED	No	\$0	\$65,707	\$64,914	\$793	\$65,707
33	PAIN DUE TO INTERNAL ORTHOPEDIC PROSTH DEV/GRFT, INIT	Yes	\$15,619	\$49,952	\$15,794	\$34,158	\$65,572
34	POSTLAMINECTOMY SYNDROME, NOT ELSEWHERE CLASSIFIED	Yes	\$357	\$63,803	\$0	\$63,803	\$64,160
35	ILLNESS, UNSPECIFIED	Yes	\$23,937	\$39,830	\$4,843	\$34,986	\$63,766
36	SPONDYLOLISTHESIS, LUMBAR REGION	Yes	\$1	\$63,114	\$0	\$63,114	\$63,116
37	ENCNTR SCREEN MAMMOGRAM FOR MALIGNANT NEOPLASM OF BREAST	Yes	\$61,610	\$970	\$0	\$970	\$62,580
38	POSTLAMINECTOMY SYNDROME, NOT ELSEWHERE CLASSIFIED	Yes	\$0	\$62,521	\$0	\$62,521	\$62,521
39	COMMON VARIABLE IMMUNODEFICIENCY, UNSPECIFIED	Yes	\$7,203	\$55,022	\$0	\$55,022	\$62,225
40	VOLVULUS	Yes	\$114	\$61,035	\$52,318	\$8,717	\$61,149

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Large Claimants Prior Plan Year							
Claimant	Condition	Services Rendered in Last Quarter	Pharmacy Paid Amount	Medical Paid Amount	Inpatient Paid Amount	Ambulatory Paid Amount	Total Medical/Rx Paid Amount
41	MECH COMPL OF INTERNAL LEFT KNEE PROSTHESIS, INIT ENCNT	Yes	\$118	\$59,666	\$55,203	\$4,463	\$59,784
42	OTHER FATIGUE	No	\$56,042	\$2,631	\$0	\$2,631	\$58,673
43	UMBILICAL HERNIA WITHOUT OBSTRUCTION OR GANGRENE	Yes	\$2,311	\$55,638	\$12,633	\$43,005	\$57,949
44	VENTRICULAR PREMATURE DEPolarIZATION	Yes	\$421	\$57,149	\$0	\$57,149	\$57,571
45	ILLNESS, UNSPECIFIED	Yes	\$8,382	\$48,823	\$38,987	\$9,836	\$57,205
46	MALIGNANT NEOPLASM OF PROSTATE	Yes	\$37,572	\$18,531	\$0	\$18,531	\$56,103
47	ABNORMAL ELECTROCARDIOGRAM (ECG) (EKG)	No	\$49,045	\$5,719	\$0	\$5,719	\$54,764
48	HYPERTENSIVE HEART DISEASE WITH HEART FAILURE	Yes	\$5,998	\$47,691	\$39,617	\$8,074	\$53,690
49	MALIGNANT NEOPLASM OF OVRLP SITES OF RIGHT FEMALE BREAST	Yes	\$18,710	\$32,288	\$0	\$32,288	\$50,998
50	BENIGN NEOPLASM OF ASCENDING COLON	Yes	\$23	\$50,682	\$31,137	\$19,546	\$50,705

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Large Claimants Prior Plan Year								13
Claimant	Condition	Services Rendered in Last Quarter	Pharmacy Paid Amount	Medical Paid Amount	Inpatient Paid Amount	Ambulatory Paid Amount	Total Medical/Rx Paid Amount	
51	PAIN IN RIGHT ANKLE AND JOIN	No	\$49,863	\$596	\$0	\$596	\$50,459	
52	SEPSIS, UNSPECIFIED ORGANISM	Yes	\$22,236	\$28,202	\$24,914	\$3,289	\$50,438	
Total			\$1,159,279	\$3,756,005	\$1,671,891	\$2,084,114	\$4,915,283	



Top Inpatient Facilities by Incurred Claims

Rank	Provider Name	City	State	Unique Claimants	Amount Per Claimant	Admissions	Claim Amount	Percent Total Paid
1	UC DAVIS MEDICAL CENTER	SACRAMENTO	CA	*	*	*	\$308,448	78.1%
2	SHORTRIDGE ACADEMY LLC	MILTON	NH	*	*	*	\$27,107	6.9%
3	CARSON TAHOE REGIONAL MEDICAL CENTER	CARSON CITY	NV	*	*	*	\$20,393	5.2%
4	RENO BEHAVIORAL HEALTHCARE HOSPITAL	RENO	NV	*	*	*	\$19,281	4.9%
5	HOLYOKE CAPITAL JV, LLC	HOLYOKE	MA	*	*	*	\$11,771	3.0%
6	BANYAN CASTLE ROCK	CASTLE ROCK	CO	*	*	*	\$7,977	2.0%
7	NORTHERN NEVADA SIERRA MEDICAL CTR	RENO	NV	*	*	*	\$0	0.0%
Total Inpatient Facility In-Network							\$394,977	100%

* - 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	CARSON TAHOE REGIONAL MEDICAL CENTER	CARSON CITY	NV	115	\$1,296	186	\$149,050	28.7%
2	RENO REGIONAL MEDICAL CENTER	RENO	NV	143	\$780	220	\$111,541	21.5%
3	BANNER CHURCHILL COMMUNITY HOSPITAL	FALLON	NV	37	\$2,071	71	\$76,614	14.8%
4	NORTHERN NEVADA MEDICAL CENTER	SPARKS	NV	*	*	*	\$28,226	5.4%
5	SOUTH LYON MEDICAL CENTER	YERINGTON	NV	30	\$892	44	\$26,766	5.2%
6	UC DAVIS MEDICAL CENTER	SACRAMENTO	CA	*	*	17	\$23,947	4.6%
7	RENO SOUTH MEADOWS MEDICAL CENTER	RENO	NV	18	\$889	24	\$16,000	3.1%
8	CARSON VALLEY HEALTH	GARDNERVILLE	NV	12	\$1,205	15	\$14,466	2.8%
9	NORTHERN NEVADA SIERRA MEDICAL CTR	RENO	NV	*	*	*	\$11,635	2.2%
10	FRISBIE MEMORIAL HOSPITAL	ROCHESTER	NH	*	*	*	\$11,316	2.2%
11	BARTON MEMORIAL HOSPITAL	SOUTH LAKE TAHOE	CA	*	*	6	\$10,771	2.1%
12	MEMORIAL HOSPITAL OF CONVERSE COUNTY	DOUGLAS	WY	*	*	*	\$5,262	1.0%
13	PORTSMOUTH REGIONAL HOSPITAL	PORTSMOUTH	NH	*	*	*	\$5,168	1.0%
14	COMMUNITY HOSPITAL OF ANACONDA	ANACONDA	MT	*	*	*	\$4,835	0.9%
15	DIGESTIVE HEALTH CENTER	RENO	NV	8	\$536	9	\$4,287	0.8%
16	SOUTH MEADOWS ENDOSCOPY CENTER	RENO	NV	6	\$703	7	\$4,216	0.8%
17	CARSON ENDOSCOPY CENTER	CARSON CITY	NV	*	*	*	\$3,367	0.6%
18	SAINT MARYS REGIONAL MEDICAL CENTER	RENO	NV	*	*	*	\$2,816	0.5%
19	MEDICAL UNIVERSITY HOSPITAL AUTHORITY	COLUMBIA	SC	*	*	*	\$2,296	0.4%
20	EVOLANT SPECIALTY SERVICE	CARSON CITY	NV	*	*	*	\$2,103	0.4%
21	QUAIL SURGICAL & PAIN MANAGEMENT CENTER	RENO	NV	*	*	*	\$1,292	0.2%
22	RENO ORTHOPAEDIC SURGERY CENTER	RENO	NV	*	*	*	\$1,235	0.2%
23	SWIFT SURGERY CTR	RENO	NV	*	*	*	\$1,192	0.2%
24	MERCY HOSPITAL NORTHWEST ARKANSAS	ROGERS	AR	*	*	*	\$155	0.0%
25	JOINT BASE ELMENDORF RICHARDSON MTF	ELMENDORF AFB	AK	*	*	*	\$11	0.0%
26	ALL OTHERS	ALL OTHERS	NA	*	*	*	\$0	0.0%
Total Outpatient Facility In-Network							\$518,569	100%

* - less than 5 unique claimants

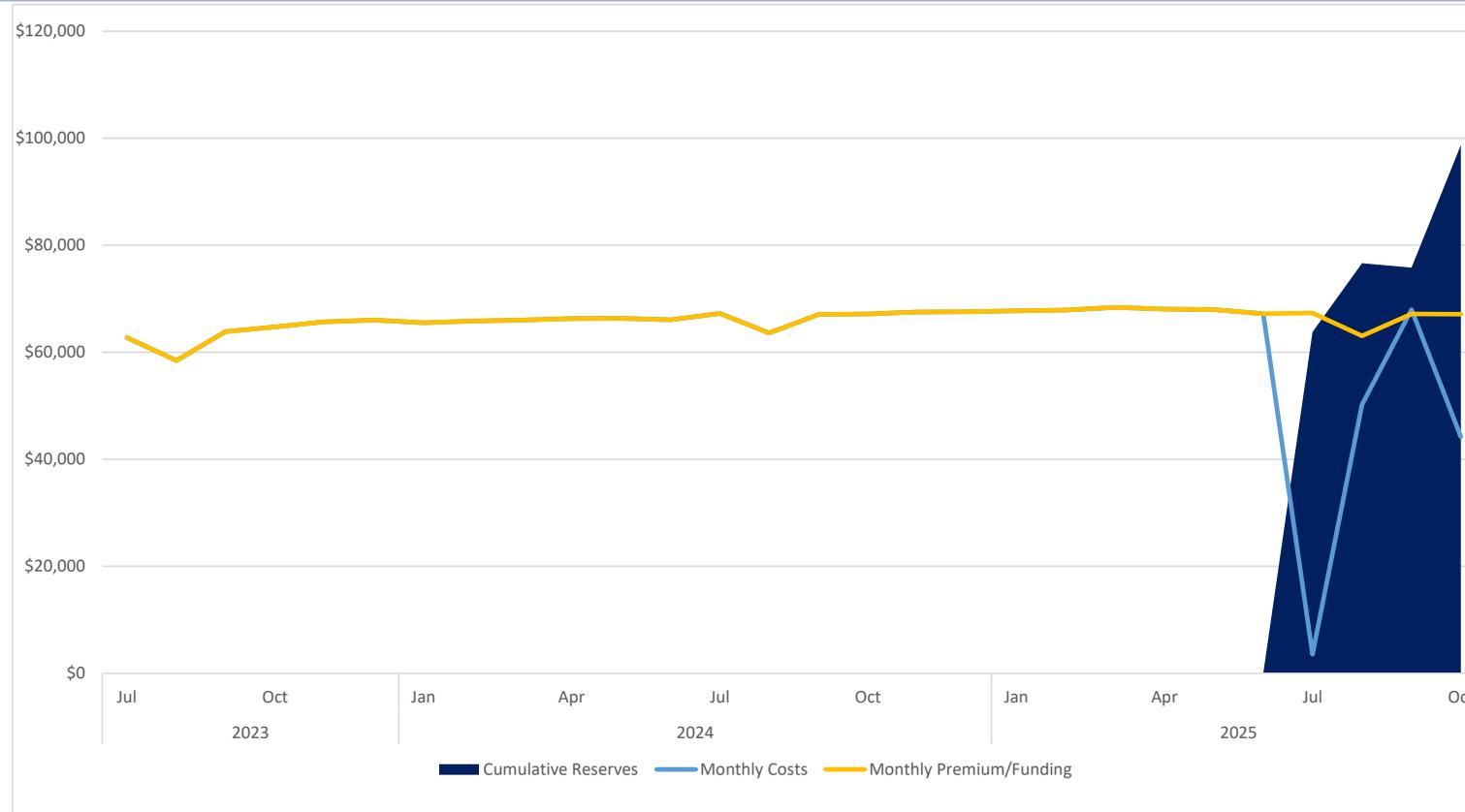


Top 25 Drugs - Paid

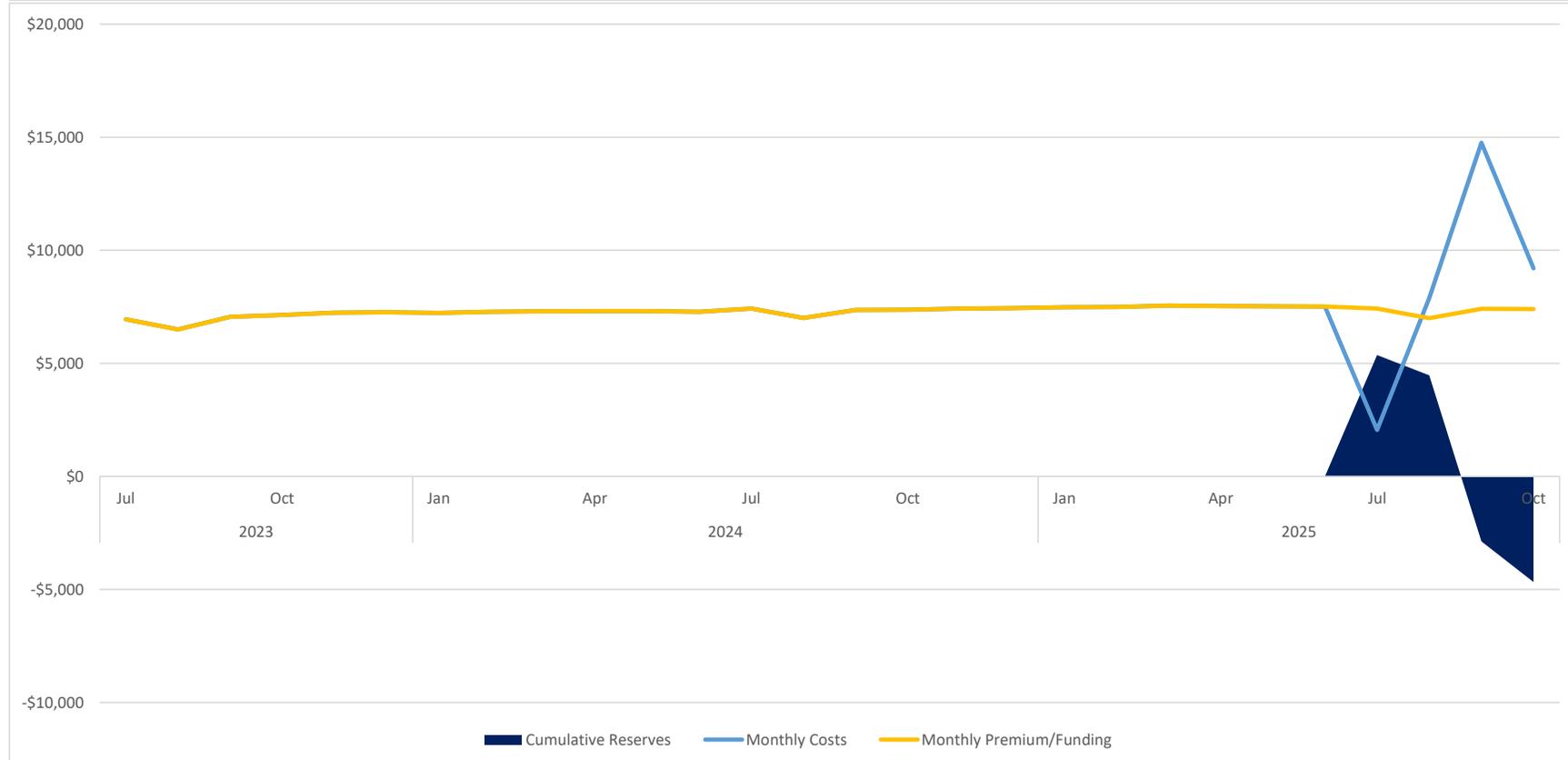
Rank	Drug Name	Primary Indication	Drug Type	Specialty (Y/N)	Unique Claimants	Claim Amount Total	Claim Amount % of Total Claims	Claim Amount Per Script	Claim Amount PMPM	Days Supply Per Script
1	IMBRUVICA	CANCER	BRAND	Y	*	\$36,280	10.1%	\$16,928	\$12.44	28
2	COSENTYX SENSOREADY PEN	INFLAMMATORY CONDITIONS	BRAND	Y	*	\$33,002	9.2%	\$30,540	\$11.31	28
3	OZEMPIC	DIABETES	BRAND	N	15	\$26,459	7.4%	\$953	\$9.07	44
4	DUPIXENT	DERMATOLOGIC CONDITIONS	BRAND	Y	5	\$25,046	7.0%	\$2,909	\$8.59	32
5	MOUNJARO	DIABETES	BRAND	N	12	\$23,453	6.5%	\$1,038	\$8.04	35
6	HUMIRA PEN	INFLAMMATORY CONDITIONS	BRAND	Y	*	\$13,460	3.7%	\$6,280	\$4.61	28
7	LIVDELZI	OTHER MISC CONDITIONS	BRAND	Y	*	\$13,111	3.6%	\$12,133	\$4.49	30
8	JARDIANCE	DIABETES	BRAND	N	8	\$11,182	3.1%	\$580	\$3.83	676
9	ELIQUIS	ANTICOAGULATION	BRAND	N	9	\$11,106	3.1%	\$574	\$3.81	45
10	OTEZLA	INFLAMMATORY CONDITIONS	BRAND	Y	*	\$10,498	2.9%	\$4,898	\$3.60	30
11	LINZESS	GI DISORDERS	BRAND	N	5	\$7,283	2.0%	\$522	\$2.50	56
12	RINVOQ	INFLAMMATORY CONDITIONS	BRAND	Y	*	\$6,834	1.9%	\$6,325	\$2.34	30
13	VRAYLAR	PSYCHIATRIC/NEURO DISORDERS	BRAND	N	*	\$4,921	1.4%	\$923	\$1.69	50
14	ACTEMRA	INFLAMMATORY CONDITIONS	BRAND	Y	*	\$4,791	1.3%	\$4,434	\$1.64	28
15	DIMETHYL FUMARATE	MULTIPLE SCLEROSIS	GENERIC	Y	*	\$4,375	1.2%	\$2,041	\$1.50	30
16	EMGALITY	MIGRAINE HEADACHES	BRAND	N	*	\$4,329	1.2%	\$677	\$1.48	45
17	BREO ELLIPTA	ASTHMA	BRAND	N	5	\$4,281	1.2%	\$365	\$1.47	47
18	FARXIGA	DIABETES	BRAND	N	*	\$4,165	1.2%	\$551	\$1.43	70
19	NURTEC	MIGRAINE HEADACHES	BRAND	N	*	\$3,268	0.9%	\$1,512	\$1.12	15
20	TEMOZOLOMIDE	CANCER	GENERIC	Y	*	\$3,227	0.9%	\$753	\$1.11	28
21	TRULICITY	DIABETES	BRAND	N	*	\$3,073	0.9%	\$953	\$1.05	28
22	TRELEGY ELLIPTA	ASTHMA	BRAND	N	*	\$2,850	0.8%	\$662	\$0.98	30
23	ESTRADIOL	HORMONE SUPPLEMENTATION	GENERIC	N	39	\$2,792	0.8%	\$30	\$0.96	62
24	TRYPYR	OPHTHALMIC CONDITIONS	BRAND	N	*	\$2,604	0.7%	\$803	\$0.89	90
25	DAPAGLIFLOZIN PROPANEDIOL	DIABETES	BRAND	N	*	\$2,548	0.7%	\$337	\$0.87	70
Totals - Top 25 Drugs			-	10	-	\$264,939	74%	-	-	-

* = 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	\$67,342	5%
Aug-25	1,047	\$3,298	\$46,920	\$50,218	\$63,071	80%
Sep-25	1,115	\$3,512	\$64,465	\$67,977	\$67,155	101%
Oct-25	1,118	\$3,522	\$40,686	\$44,208	\$67,134	66%
Nov-25						
Dec-25						
Jan-26						
Feb-26						
Mar-26						
Apr-26						
May-26						
Jun-26						
Total	4,411	\$13,895	\$152,072	\$165,966	\$264,702	63%



Period	Subscribers	Administrative Fees	Paid Claims	Total Cost	Budgeted Funding	Cost to Funding Ratio
Jul-25	1,143	\$2,057	\$0	\$2,057	\$7,425	28%
Aug-25	1,059	\$1,906	\$5,986	\$7,892	\$6,998	113%
Sep-25	1,128	\$2,030	\$12,725	\$14,755	\$7,411	199%
Oct-25	1,131	\$2,036	\$7,167	\$9,203	\$7,402	124%
Nov-25						
Dec-25						
Jan-26						
Feb-26						
Mar-26						
Apr-26						
May-26						
Jun-26						
Total	4,461	\$8,030	\$25,877	\$33,907	\$29,236	116%





Lyon County Claims and Service Tracking

LCSDsupport@lpins.net

Claims assistance from September 27, 2025 through December 3, 2025

Medical	Pending	Resolved	Totals
Claims Assistance		1	1
Pharmacy / RX		2	2
Eligibility			0
Provider Assistance			0
Approvals/Prior Authorizations	1	2	3
Denied Claims / Services			0
Appeals			0
Benefit Related Questions			0
Coordination of Benefits			0

Dental/Vision			Totals
Claims Assistance			0
Eligibility			0
Approvals/Prior Authorizations			0
Denied Claims / Services		1	1
Provider Assistance			0
Benefit Related Questions			0

Phone Call Log	Pending	Resolved	Totals
Claims Assistance		1	1
Pharmacy / RX			0
Eligibility			0
Provider Assistance			0
Approvals/Prior Authorizations			0
Denied Claims / Services			0
Appeals			0
Benefit Related Questions			0
Coordination of Benefits			0
Total Claim Assistance Requests:			7





LCSD Communications Plan

- **Monthly Benefit at a Glance newsletter**
 - Included in monthly LCSD newsletter moving forward in October
- **Prosper Raffle and Communication Strategy**
 - The content calendar we've decided on is below:
 - Raffle Campaign:
 - **10/1: Raffle Announcement (Prosper, Email/Flyer)**
 - 10/8: Anthem Diabetes Program (Prosper)
 - 10/15: Anthem Diabetes Program (Email/Flyer)
 - 10/22: Anthem Member Portal & App (Prosper)
 - 10/29: Anthem Member Portal & App (Email/Flyer)
 - 11/5: Anthem VPC & ER Alternatives (Prosper)
 - 11/12: Anthem VPC & ER Alternatives (Email/Flyer)
 - 11/19: Prior Authorizations Explained (Prosper)
 - 11/26: Prior Authorizations Explained (Email/Flyer)
 - **12/3: Raffle Ending & Winners Announcement (Prosper, Email/Flyer)**
 - 12/10: New Plan Year Reminders (Prosper, Email/Flyer)
 - 2026: Monthly posts moving forward until next raffle campaign
- **Insurance Committee Follow ups:**
 - Please encourage your members to download and register for Prosper so that they can participate in the raffles and get important information and resources to their benefits.
 - Point them to the training video on the LCSD website and shared by email in the initial announcement!

Insights ?

Overview Content Users Reports

Showing insights for Lifetime (up to - 2/12/25) ?

Users ?

Devices ?

305 Registered

303 Logged In

73% iOS

26% Android

1% Desktop

[Download](/api/insights/users-and-devices-csv?dateFrom=2022-01-01T00:00:00.000Z&dateTo=2025-12-02T00:00:00.000Z) (/api/insights/users-and-devices-csv?dateFrom=2022-01-01T00:00:00.000Z&dateTo=2025-12-02T00:00:00.000Z)

Showing insights for All Workspaces ?

92 Likes

0 Comments

11.6K Content Views

3.7K Unique Content Views

49 Shared Post Views

0 People Thanked

0 UGC Posts

414 File Downloads

21 Video Plays

0 MP3 Plays

60 Competitions

0 Compliance Posts

1 Events

[Download](/api/insights/workspace-insights-csv?dateFrom=2022-01-01T00:00:00.000Z&dateTo=2025-12-02T00:00:00.000Z) (/api/insights/workspace-insights-csv?dateFrom=2022-01-01T00:00:00.000Z&dateTo=2025-12-02T00:00:00.000Z)

Content Popularity Overview ?

		Workspace	Widget	Views	Likes	Comments
1	Raffle Time!	LCSD	Page	572	79	0
2	Introducing Lar...	LCSD	Page	310	0	0
3	Mail Order Phar...	LCSD	Page	284	0	0
4	Raffle Winners!!	LCSD	Page	284	13	0
5	Introducing Syd...	LCSD	Page	276	0	0

Load all [Download](/api/insights/content-popularity-csv?dateFrom=2022-01-01T00:00:00.000Z&dateTo=2025-12-02T00:00:00.000Z) (/api/insights/content-popularity-csv?dateFrom=2022-01-01T00:00:00.000Z&dateTo=2025-12-02T00:00:00.000Z)

User Group Activity Overview ?

21

	Users	Unique Views	Likes	Comments	Recognition Posts	UGC Posts	Acknowledgements
1	Organisation Ad...	5	149	5	0	0	12

2	Internal	3	29	0	0	0	0	1
3	Test	0	28	0	0	0	0	0

[Download](/api/insights/user-group-activity-csv?dateFrom=2022-01-01T00:00:00.000Z&dateTo=2025-12-02T00:00:00.000Z) (/api/insights/user-group-activity-csv?dateFrom=2022-01-01T00:00:00.000Z&dateTo=2025-12-02T00:00:00.000Z)

List Popularity ?

		Views	Unique Views
1	Lyon Count...	3K	303
2	Medical Be...	994	222
3	Benefit Ne...	671	134
4	Anthem Sma...	280	98
5	Dental Ben...	272	115

Load [Download](/api/insights/list-popularity-csv?dateFrom=2022-01-01T00:00:00.000Z&dateTo=2025-12-02T00:00:00.000Z) (/api/insights/list-popularity-csv?dateFrom=2022-01-01T00:00:00.000Z&dateTo=2025-12-02T00:00:00.000Z)

Workspace Activity ?

		Users	Views
1	LCSD	303	11.6K

[Download](/api/insights/channel-popularity-csv?dateFrom=2022-01-01T00:00:00.000Z&dateTo=2025-12-02T00:00:00.000Z) (/api/insights/channel-popularity-csv?dateFrom=2022-01-01T00:00:00.000Z&dateTo=2025-12-02T00:00:00.000Z)