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 Tuesday, September 15, 2026, 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 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 from 5.12.26 3
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. **(FOR POSSIBLE ACTION)** Discussion and possible action regarding the appointment of Dusti Houk as new Lyon County Administrator Association (LCAA) Representative. Presented by Safety & Benefits Risk Manager Blake Smith.

8. **(FOR POSSIBLE ACTION)** Discussion and possible action regarding Committee Officer Nominations and Election. Presented by Safety & Benefits Risk Manager Blake Smith.

9. **(FOR DISCUSSION ONLY)** Discussion regarding Anthem Medical, and Guardian Dental and Vision plan updates. Presented by Kevin Monaghan and Becky Stidham of LP Insurance. **5**

10. **(FOR POSSIBLE ACTION)** Future committee meeting dates. Presented by Committee Chair, Lyon County Classified School Employees Association (LCCSEA) President Kathy Rudy.

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12. 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 Tuesday, May 12, 2026, 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**

2. PLEDGE OF ALLEGIANCE

3. ROLL CALL AND WELCOME: **Kathy Rudy, Shannon Nelson, Blake Cooper, Anna Brueher, Kevin Monaghan, Blake Smith, BillieJo Hogan, Becky Stidham, Joy Hanssen**

4. APPROVAL OF AGENDA: **Joy Hanssen motioned to approve the agenda, Anna Brueher 2nd, motion carried.**

5. APPROVAL OF MINUTES: **Anna Brueher motion to approve the minutes, Blake Cooper 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)** Anthem Medical, Guardian Dental and Vision plan updates. Presented by Kevin Monaghan and Becky Stidham, LP Insurance. **Please see attached. One thing to note; Kaiser will be taking over HHP and will be an option at next years renewal. They won't be as robust as they are in California, but they are coming in.**
Prominence is making very sudden and erratic moves and are exiting small groups of less than 50 members. They are moving to a tiered benefit sturcture at the next renewal. They announced, with less than 60 days notice, that they are terminating their relationship with Cigna and they will have no out of state partnerships.

8. **(FOR DISCUSSION ONLY)** Annual Employee Benefits Open Enrollment Update. Presented by Blake Smith, LCSD Safety and Benefits Risk Manager. **As of Friday May 1st there were 30 employees that hadn't completed their enrollments. There were also 7 retirees pending. All were completed by the final deadline.**

9. **(FOR DISCUSSION AND POSSIBLE ACTION)** Future committee meeting dates. Presented by Committee Chair and LCCSEA President Kathy Rudy. **September 15th, 2026 at 3:30pm**

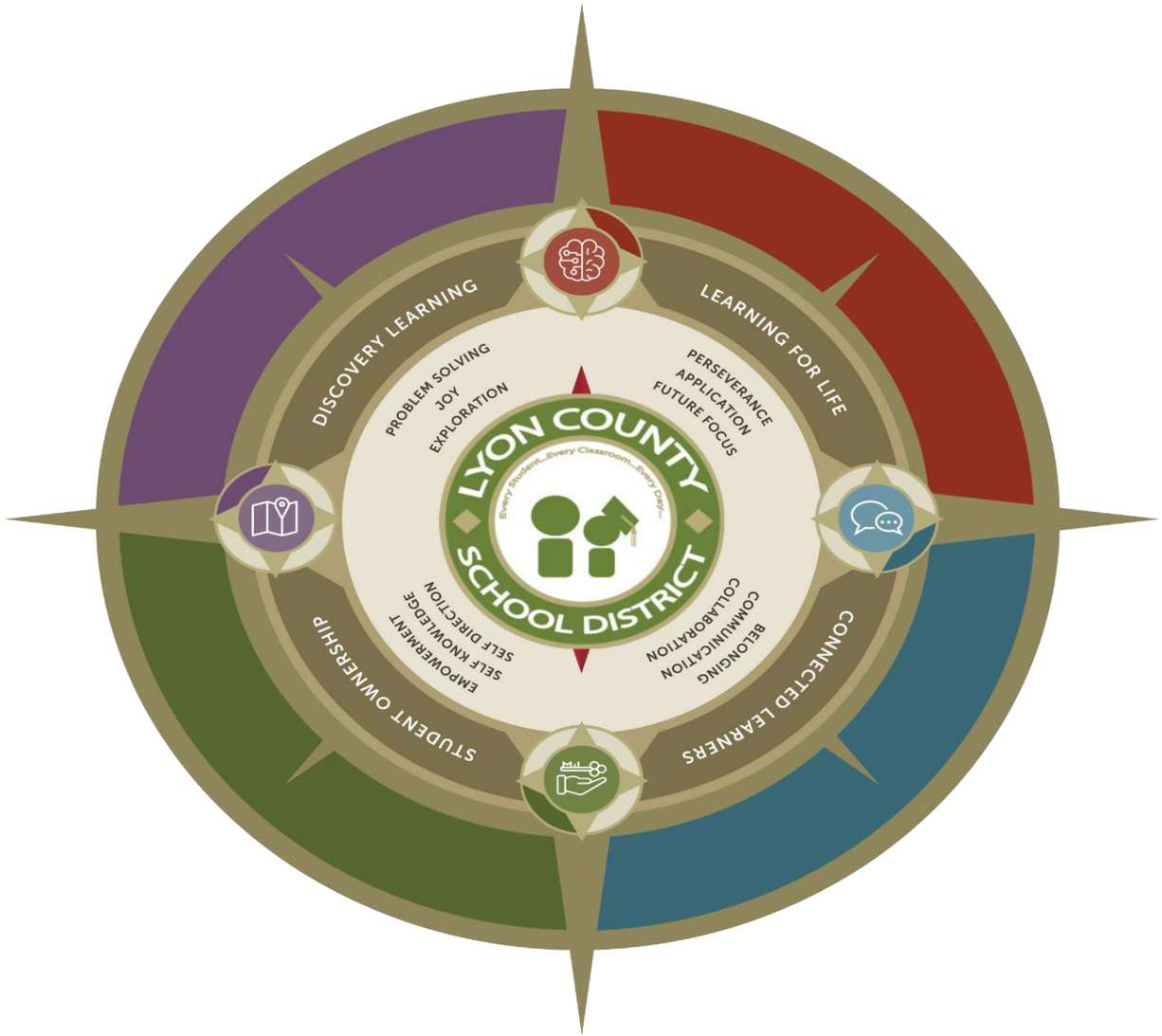
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The public comment can be emailed to blakesmith@lyoncsd.org. The committee will not discuss these comments, but they will be listed in the minutes of the meeting. **None at this time.**

11. ADJOURN: **Anna Brueher motioned to adjourn the meeting, Blake Copper 2nd, motion carried. Meeting adjourned at 4:27pm**

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:
June 2025 - May 2026

Paid Through:
July 2026

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
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	$791,125	$756	$133,558	$128	14%	$924,683	$883	85%
Aug-25	958	1,410	$1,006,867	$1,051	$566,312	$591	$225,605	$235	28%	$791,917	$827	79%
Sep-25	1,030	1,513	$1,074,920	$1,044	$490,967	$477	$198,877	$193	29%	$689,844	$670	64%
Oct-25	1,032	1,512	$1,123,170	$1,088	$808,460	$783	$214,164	$208	21%	$1,022,624	$991	91%
Nov-25	1,055	1,538	$1,096,525	$1,039	$648,558	$615	$183,382	$174	22%	$831,940	$789	76%
Dec-25	1,064	1,545	$1,119,683	$1,052	$769,381	$723	$237,991	$224	24%	$1,007,371	$947	90%
Jan-26	1,061	1,541	$1,121,062	$1,057	$790,422	$745	$246,736	$233	24%	$1,037,158	$978	93%
Feb-26	1,061	1,527	$1,125,380	$1,061	$590,668	$557	$210,263	$198	26%	$800,932	$755	71%
Mar-26	1,059	1,524	$1,110,028	$1,048	$447,074	$422	$241,698	$228	35%	$688,773	$650	62%
Apr-26	1,060	1,521	$1,109,061	$1,046	$500,385	$472	$249,104	$235	33%	$749,489	$707	68%
May-26	1,056	1,513	$1,101,739	$1,043	$762,474	$722	$252,558	$239	25%	$1,015,032	$961	92%
Total			$13,006,736		$7,704,062		$2,619,097		25%	$10,323,159		79%
Average	1,044	1,511		$1,038		$615		$209			$824	

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
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%
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%
Total			$11,089,695		$8,303,441		$2,897,558		26%	$11,200,999		101%
Average	1,038	1,487		$890		$666		$233			$898	

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	1,044	1,511	$1,038	$615	$209	25.4%	$824	79.4%
Prior	1,038	1,487	$890	$666	$233	25.9%	$898	101.0%
Change %	0.6%	1.6%	16.6%	-7.7%	-10.1%	-0.5%	-8.3%	-21.6%

**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)	Gender	Health Condition Category	Primary Medical Diagnosis	Claim Type	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Total	Grand Total
1	Ages 55-64	Y	F	Neoplasms - Malignant	Encounter For Other Aftercare	Medical	$298,188	$6,834	$8,936	$1,496	$1,745	$1,871	$3,102	$574	$192	$4,023	$0	$326,962	$345,233
						Rx	$1,020	$0	$17,120	$109	$5	$17	$0	$0	$0	$0	$0	$18,271	
2	Ages 45-54	N	F	Neoplasms - Malignant	Malignant Neoplasm Of Brain	Medical	$2,565	$437	$2,195	$173,367	$787	$47,085	$1,012	$44,231	$5,359	$3,904	$0	$280,942	$284,409
						Rx	$1,600	$1,612	$0	$51	$54	$150	$0	$1	$0	$0	$0	$3,467	
3	Ages 18-25	Y	M	Injury & Poisoning	Comp Intrl Ortho Pros Dev Impl Gft	Medical	$0	$0	$0	$0	$177	$788	$0	$305	$0	$217	$250,022	$251,510	$251,510
						Rx	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	
4	Ages 12-17	Y	M	Circulatory System	Cardiomyopathy	Medical	$0	$0	$757	$0	$0	$0	$232,086	$942	$1,605	$1,103	$710	$237,203	$237,716
						Rx	$0	$0	$0	$0	$0	$0	$89	$51	$185	$0	$188	$513	
5	Ages 18-25	Y	M	Behavioral Health	Other Anxiety Disorders	Medical	$37,478	$46,036	$20,862	$5,630	$4,902	$21,628	$98	$40,185	$631	$3,304	$103	$180,857	$222,683
						Rx	$866	$1,319	$771	$1,033	$1,168	$9,144	$4,542	$3,916	$6,848	$5,635	$6,585	$41,827	
6	Ages 18-25	Y	F	Behavioral Health	Maj Depress D/O Recurrent	Medical	$7,402	$9,758	$7,860	$21,782	$19,425	$29,894	$17,678	$7,392	$6,354	$4,052	$6,683	$138,280	$146,925
						Rx	$25	$33	$0	$1,842	$1,827	$130	$1,681	$2,277	$661	$170	$0	$8,645	
7	Ages 55-64	N	F	Infectious/Parasitic	Other Sepsis	Medical	$2,872	$22,976	$12,240	$16,401	$79,988	$0	$0	$0	$0	$0	$0	$134,477	$135,794
						Rx	$9	$614	$669	$25	$0	$0	$0	$0	$0	$0	$0	$1,317	
8	Ages 45-54	Y	F	Nervous System	Migraine	Medical	$23,168	$4,646	$876	$24,307	$7,978	$22,390	$3,216	$2,055	$26,599	$2,788	$1,141	$119,163	$134,755
						Rx	$136	$1,633	$87	$1,384	$2,845	$1,434	$1,478	$1,207	$1,234	$1,269	$2,884	$15,592	
9	Ages 65+	Y	F	Neoplasms - Benign	Benign Neoplasm Of Meninges	Medical	$0	$438	$1,320	$2,773	$1,910	$172	$98,409	$269	$955	$913	$1,237	$108,396	$108,419
						Rx	$0	$0	$0	$0	$0	$0	$0	$16	$0	$7	$0	$23	
10	Ages 55-64	Y	F	Nervous System	Multiple Sclerosis	Medical	$9,703	$183	$9,210	$9,230	$5,435	$9,495	$6,023	$7,944	$9,562	$9,921	$10,085	$86,791	$99,913
						Rx	$0	$13	$13	$3,377	$84	$3,180	$0	$9	$3,129	$0	$3,316	$13,122	

Large Claimant Claim Progression - Most Recent 12 Months

Claimant Number	Age	Active (Y/N)	Gender	Health Condition Category	Primary Medical Diagnosis	Claim Type	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Total	Grand Total
11	Ages 45-54	Y	M	Circulatory System	Chronic Ischemic Heart Disease	Medical	$0	$0	$609	$95,499	$330	$191	$0	$0	$2,133	$944	$0	$99,707	$99,829
						Rx	$0	$0	$0	$0	$0	$59	$0	$0	$21	$21	$22	$123	
12	Ages 65+	Y	M	Respiratory System	Acute Sinusitis	Medical	$309	$0	$60	$597	$299	$0	$134	$142	$224	$735	$0	$2,498	$95,475
						Rx	$17,985	$17,985	$12,810	$12,815	$34	$0	$7,520	$7,526	$7,521	$8,780	$0	$92,976	
13	Ages 55-64	Y	F	Infectious/Parasitic	Other Sepsis	Medical	$1,744	$1,521	$1,100	$229	$1,380	$1,522	$1,684	$2,614	$1,134	$1,181	$66,864	$80,974	$95,2878
						Rx	$46	$2,409	$772	$334	$2,259	$2,354	$890	$1,162	$1,173	$3	$2,910	$14,313	
14	Ages 45-54	Y	F	Endocrine/Metabolic	Other Hypothyroidism	Medical	$332	$424	$561	$450	$313	$1,735	$129	$216	$209	$340	$2,858	$7,567	$84,195
						Rx	$0	$1,112	$3,287	$4	$4	$3,249	$0	$11,632	$15,025	$11,713	$30,602	$76,628	
15	Ages 55-64	Y	M	Circulatory System	Atrial Fibrillation And Flutter	Medical	$0	$0	$43	$0	$189	$0	$208	$77,217	$251	$34	$239	$78,182	$83,706
						Rx	$608	$608	$608	$1,216	$608	$2	$334	$407	$1,096	$17	$18	$5,524	
16	Ages 55-64	Y	F	Musculoskeletal System	Osteoarthritis Of Hip	Medical	$949	$16,701	$479	$101	$545	$64,207	$21	$0	$0	$0	$0	$83,004	$83,643
						Rx	$0	$0	$209	$0	$0	$13	$209	$0	$0	$209	$0	$640	
17	Ages 35-44	Y	F	Endocrine/Metabolic	Overweight And Obesity	Medical	$0	$160	$0	$0	$0	$1,437	$354	$245	$166	$16	$14,537	$16,915	$79,730
						Rx	$0	$0	$0	$0	$0	$0	$20,627	$20,629	$0	$0	$21,559	$62,815	
18	Ages 55-64	Y	F	Neoplasms - Malignant	Malignant Neoplasm Of Breast	Medical	$2,106	$10,468	$5,091	$53,632	$3,396	$293	$250	$0	$50	$0	$0	$75,287	$75,364
						Rx	$0	$25	$0	$0	$25	$0	$0	$28	$0	$0	$0	$77	
19	Ages 55-64	Y	M	Diseases of the Blood	Sarcoidosis	Medical	$590	$4,853	$2,651	$293	$849	$1,749	$234	$1,124	$1,236	$1,605	$188	$15,372	$74,055
						Rx	$0	$19	$272	$12,490	$6,389	$6,517	$6,722	$6,434	$6,434	$6,792	$6,614	$58,683	
20	Ages 55-64	Y	F	Injury & Poisoning	Superficial Inj Wrist Hand Finger	Medical	$176	$21,585	$498	$0	$0	$333	$225	$0	$372	$5,223	$1,567	$29,979	$72,882
						Rx	$396	$521	$406	$378	$360	$431	$7,964	$7,085	$9,253	$14,245	$1,864	$42,902	

Large Claimant Claim Progression - Most Recent 12 Months

Claimant Number	Age	Active (Y/N)	Gender	Health Condition Category	Primary Medical Diagnosis	Claim Type	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Total	Grand Total
21	Ages 55-64	Y	F	Nervous System	Migraine	Medical	$1,929	$181	$0	$1,922	$0	$299	$703	$1,159	$0	$146	$303	$6,643	$67,883
						Rx	$5,381	$5,338	$7,320	$5,885	$5,843	$5,760	$7,085	$6,116	$6,178	$6,273	$60	$61,240	
22	Ages 55-64	Y	F	Musculoskeletal System	Osteoarthritis Of Knee	Medical	$0	$458	$2,225	$0	$72	$642	$315	$124	$0	$0	$15,102	$18,938	$66,554
						Rx	$18	$4,711	$5,109	$5,587	$0	$5,109	$6,453	$6,453	$2,321	$5,293	$6,563	$47,616	
23	Ages 65+	Y	F	Musculoskeletal System	Osteoporosis W/Current Path Fx	Medical	$0	$778	$340	$576	$1,616	$896	$34,970	$57	$0	$963	$1,445	$41,641	$61,888
						Rx	$2,960	$620	$599	$3,674	$599	$3,583	$372	$404	$3,635	$404	$3,397	$20,247	
24	Ages 55-64	Y	F	Health Status	Enc Screening Malignant Neoplasms	Medical	$69	$0	$510	$0	$373	$0	$0	$0	$0	$0	$0	$952	$60,642
						Rx	$0	$6,720	$5,626	$5,626	$5,626	$5,626	$12,088	$6,044	$0	$6,115	$6,219	$59,689	
25	Ages 45-54	Y	M	Diseases of the Blood	Common Variable Immunodeficiency	Medical	$1,009	$4,878	$5,058	$5,434	$6,047	$5,232	$1,063	$4,187	$4,660	$5,234	$5,853	$48,656	$56,492
						Rx	$0	$2,241	$0	$220	$2,392	$0	$0	$2,095	$0	$851	$38	$7,836	
26	Ages 45-54	Y	F	Genitourinary System	Inflammatory Disease Cervix Uteri	Medical	$142	$781	$445	$0	$1,720	$0	$2,815	$2,093	$9,110	$33,776	$22	$50,905	$50,981
						Rx	$0	$0	$0	$0	$0	$0	$0	$55	$0	$0	$21	$76	
27	Ages 05-11	Y	M	COVID-19	Emergency Use Of U07	Medical	$243	$192	$4,309	$12,589	$13,864	$237	$193	$17,335	$284	$146	$152	$49,545	$50,853
						Rx	$47	$279	$164	$171	$164	$169	$73	$94	$0	$73	$74	$1,308	
Grand Total							**$422,074**	**$202,101**	**$144,077**	**$482,530**	**$183,626**	**$259,024**	**$483,050**	**$294,048**	**$135,800**	**$148,439**	**$472,046**		**$3,226,815**

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	11	$63,094	14	$694,037	43.8%
2	REGENTS OF THE UNIVERSITY OF CALIFORNIA	SACRAMENTO	CA	*	*	*	$271,615	17.1%
3	CARSON TAHOE REGIONAL MEDICAL CENTER	CARSON CITY	NV	21	$11,139	*	$233,909	14.8%
4	LUCILE PACKARD CHILDREN'S HOSPITAL	PALO ALTO	CA	*	*	*	$171,077	10.8%
5	RENOWN SOUTH MEADOWS MEDICAL CENTER	RENO	NV	*	*	*	$63,547	4.0%
6	SIERRA NEVADA MEMORIAL MINERS HOSPITAL	GRASS VALLEY	CA	*	*	*	$35,937	2.3%
7	NORTHERN NEVADA SIERRA MEDICAL CTR	RENO	NV	*	*	*	$28,994	1.8%
8	RENO BEHAVIORAL HEALTHCARE HOSPITAL	RENO	NV	*	*	*	$28,618	1.8%
9	SHORTRIDGE ACADEMY LLC	MILTON	NH	*	*	*	$23,703	1.5%
10	BANYAN CASTLE ROCKLLC	CASTLE ROCK	CO	*	*	*	$10,170	0.6%
11	BANNER CHURCHILL COMMUNITY HOSPITAL	FALLON	NV	*	*	*	$10,100	0.6%
12	HOLYOKE CAPITAL JV	HOLYOKE	MA	*	*	*	$9,549	0.6%
13	NORTHERN NEVADA MEDICAL CENTER	RENO	NV	*	*	*	$4,312	0.3%
	Total Inpatient Facility In-Network						**$1,585,569**	**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	RENOWN REGIONAL MEDICAL CENTER	RENO	NV	410	$2,015	1,129	$826,278	28.7%
2	CARSON TAHOE REGIONAL MEDICAL CENTER	CARSON CITY	NV	345	$1,997	886	$688,875	23.9%
3	BANNER CHURCHILL COMMUNITY HOSPITAL	FALLON	NV	95	$2,622	223	$249,061	8.6%
4	RENOWN SOUTH MEADOWS MEDICAL CENTER	RENO	NV	93	$1,907	145	$177,371	6.2%
5	SOUTH LYON MEDICAL CENTER	YERINGTON	NV	103	$1,506	254	$155,151	5.4%
6	NORTHERN NEVADA SIERRA MEDICAL CTR	RENO	NV	17	$7,123	26	$121,086	4.2%
7	CARSON VALLEY HEALTH	GARDNERVILLE	NV	49	$2,389	100	$117,073	4.1%
8	NORTHERN NEVADA MEDICAL CENTER	SPARKS	NV	20	$3,286	36	$65,712	2.3%
9	THRIVE WELLNESS OF RENO	RENO	NV	*	*	92	$63,947	2.2%
10	RENO ORTHOPAEDIC SURGERY CENTER	RENO	NV	26	$2,386	32	$62,023	2.2%
11	BANNER FORT COLLINS MEDICAL CENTER	FORT COLLINS	CO	*	*	*	$60,417	2.1%
12	REGENTS OF THE UNIVERSITY OF CALIFORNIA	SACRAMENTO	CA	*	*	21	$27,141	0.9%
13	STANFORD MEDICAL CENTER	PALO ALTO	CA	*	*	*	$26,113	0.9%
14	COMPREHENSIVE SURGICAL CARE OF RENO TAHOE	RENO	NV	*	*	*	$17,964	0.6%
15	RENO 1 VA CLINIC	RENO	NV	8	$2,130	21	$17,040	0.6%
16	CARSON ENDOSCOPY CENTER	CARSON CITY	NV	18	$864	20	$15,557	0.5%
17	EVOLENT SPECIALTY SERVICE	CARSON CITY	NV	11	$1,287	13	$14,160	0.5%
18	ADVENTHEALTH CASTLE ROCK	CASTLE ROCK	CO	*	*	*	$11,809	0.4%
19	DIGESTIVE HEALTH CENTER	RENO	NV	23	$498	25	$11,454	0.4%
20	EDEN HOSPICE	CARSON CITY	NV	*	*	73	$11,326	0.4%
21	BARTON MEMORIAL HOSPITAL	SOUTH LAKE TAHOE	CA	*	*	7	$10,841	0.4%
22	FRISBIE MEMORIAL HOSPITAL	ROCHESTER	NH	*	*	*	$10,577	0.4%
23	FLORIDA ORTHOPEDIC INSTITUTE SURGERY CENTER	TEMPLE TERRACE	FL	*	*	*	$9,720	0.3%
24	SOUTH MEADOWS ENDOSCOPY CENTER	RENO	NV	15	$648	16	$9,713	0.3%
25	MEDMARK TREATMENT CENTERS STOCKTON	STOCKTON	CA	*	*	10	$9,615	0.3%
26	ALL OTHERS	ALL OTHERS	NA	72	$1,299	158	$93,544	3.2%
	Total Outpatient Facility In-Network						**$2,883,568**	**100%**

* - less than 5 unique claimants

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Top 25 Drugs - Paid

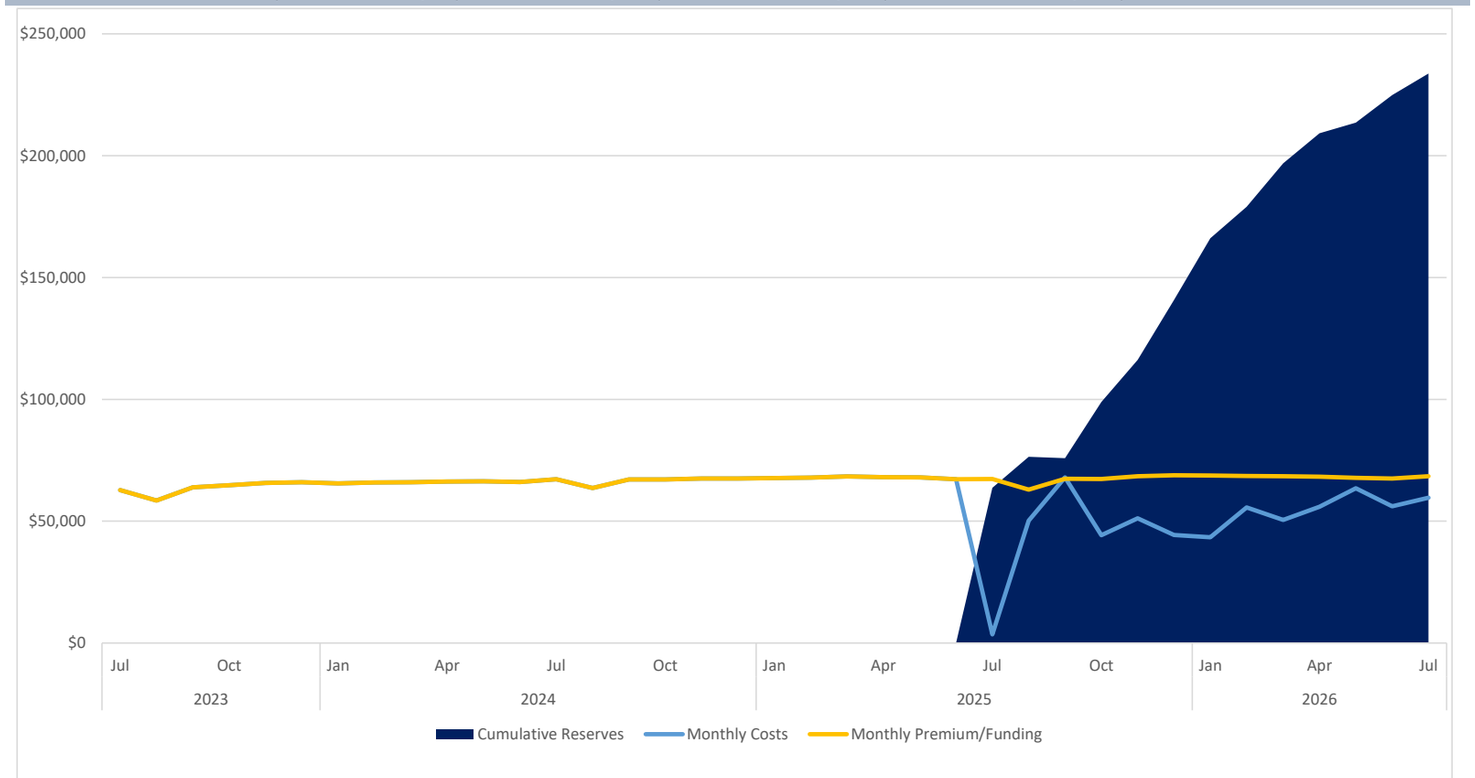
Rank	Drug Name	Primary Indication	Drug Type	Specialty (Y/N)	Unique Claimants	Claim Amount Total	Claim Amount % of Total Claims	Claim Amount Per Script	Claim Amount PMPM	Days Supply Per Script
1	MOUNJARO	DIABETES	BRAND	N	24	$220,498	9.2%	$1,021	$13.25	38.16
2	OZEMPIC	DIABETES	BRAND	N	24	$200,231	8.4%	$975	$12.03	46
3	DUPIXENT	DERMATOLOGIC CONDITIONS	BRAND	Y	6	$180,103	7.5%	$3,319	$10.82	31
4	HUMIRA PEN	INFLAMMATORY CONDITIONS	BRAND	Y	*	$171,485	7.2%	$6,199	$10.30	28
5	RINVOQ	INFLAMMATORY CONDITIONS	BRAND	Y	*	$97,821	4.1%	$5,410	$5.88	30
6	IMBRUVICA	CANCER	BRAND	Y	*	$92,877	3.9%	$10,927	$5.58	28
7	OTEZLA	INFLAMMATORY CONDITIONS	BRAND	Y	*	$85,501	3.6%	$4,729	$5.14	30
8	SKYRIZI PEN	INFLAMMATORY CONDITIONS	BRAND	Y	*	$62,477	2.6%	$8,339	$3.75	65
9	ISTURISA	ENDOCRINE DISORDERS	BRAND	Y	*	$61,917	2.6%	$14,506	$3.72	27
10	JARDIANCE	DIABETES	BRAND	N	17	$57,877	2.4%	$439	$3.48	64
11	VRAYLAR	PSYCHIATRIC/NEURO DISORDERS	BRAND	N	6	$54,448	2.3%	$1,598	$3.27	37
12	QULIPTA	MIGRAINE HEADACHES	BRAND	N	5	$41,679	1.7%	$1,152	$2.50	32
13	ACTEMRA	INFLAMMATORY CONDITIONS	BRAND	Y	*	$41,299	1.7%	$4,848	$2.48	28
14	COSENTYX SENSOREADY PEN	INFLAMMATORY CONDITIONS	BRAND	Y	*	$39,078	1.6%	$18,390	$2.35	28
15	ELIQUIS	ANTICOAGULATION	BRAND	N	14	$37,989	1.6%	$420	$2.28	44
16	NURTEC	MIGRAINE HEADACHES	BRAND	N	9	$34,017	1.4%	$1,142	$2.04	28
17	CAPLYTA	PSYCHIATRIC/NEURO DISORDERS	BRAND	N	5	$33,916	1.4%	$1,449	$2.04	37
18	DEXCOM G7 SENSOR	DIABETES	BRAND	N	11	$30,888	1.3%	$358	$1.86	50
19	TRULICITY	DIABETES	BRAND	N	*	$26,525	1.1%	$958	$1.59	40
20	XARELTO	ANTICOAGULATION	BRAND	N	6	$25,910	1.1%	$565	$1.56	67
21	EMGALITY	MIGRAINE HEADACHES	BRAND	N	5	$24,072	1.0%	$646	$1.45	45
22	NUCALA	ASTHMA	BRAND	Y	*	$19,509	0.8%	$2,617	$1.17	28
23	CREON	GI DISORDERS	BRAND	N	*	$19,344	0.8%	$2,594	$1.16	30
24	LENALIDOMIDE	CANCER	GENERIC	Y	*	$16,955	0.7%	$15,958	$1.02	28
25	BREO ELLIPTA	ASTHMA	BRAND	N	8	$16,847	0.7%	$368	$1.01	42
	Totals - Top 25 Drugs		-	**11**	-	**$1,693,263**	**71%**	-	-	-

* = Less than 5 claimants

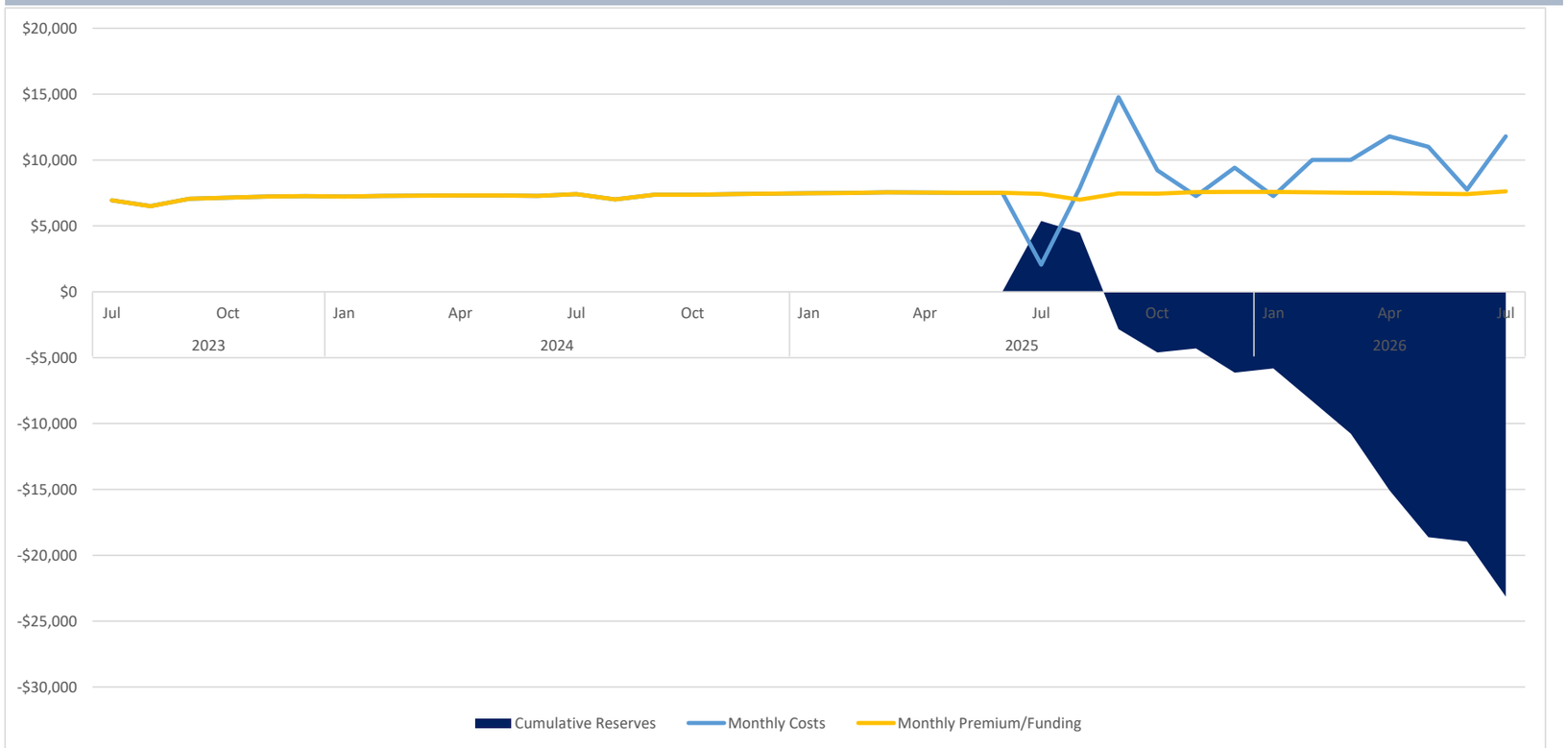
Lyon County School District

Dental Self-Funded Claims Exhibit (Paid)

Period	Subscribers	Administrative Fees	Paid Claims	Total Cost	Budgeted Funding	Cost to Funding Ratio
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	$68,480	75%
Dec-25	1,154	$3,635	$40,679	$44,314	$68,846	64%
Jan-26	1,153	$3,632	$39,782	$43,414	$68,771	63%
Feb-26	1,152	$3,629	$51,998	$55,627	$68,569	81%
Mar-26	1,150	$3,623	$46,923	$50,545	$68,411	74%
Apr-26	1,151	$3,626	$52,301	$55,927	$68,263	82%
May-26	1,144	$3,604	$59,900	$63,503	$67,799	94%
Jun-26	1,138	$3,582	$52,525	$56,107	$67,466	83%
Jul-26	1,147	$3,610	$56,017	$59,627	$68,446	87%
Total	**13,624**	**$42,909**	**$599,755**	**$642,664**	**$812,624**	**79%**



Period	Subscribers	Administrative Fees	Paid Claims	Total Cost	Budgeted Funding	Cost to Funding Ratio
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	$7,562	96%
Dec-25	1,172	$2,110	$7,306	$9,416	$7,589	124%
Jan-26	1,170	$2,106	$5,162	$7,268	$7,580	96%
Feb-26	1,169	$2,104	$7,912	$10,016	$7,549	133%
Mar-26	1,167	$2,101	$7,909	$10,010	$7,519	133%
Apr-26	1,168	$2,102	$9,689	$11,791	$7,496	157%
May-26	1,161	$2,090	$8,909	$10,998	$7,445	148%
Jun-26	1,155	$2,077	$5,680	$7,757	$7,420	105%
Jul-26	1,163	$2,092	$9,706	$11,797	$7,625	155%
Total	**13,827**	**$24,885**	**$93,313**	**$118,198**	**$89,687**	**132%**



Insights

Overview Content Users Reports

Showing insights for Lifetime (up to - 8/9/26)

Users

354 Registered

352 Logged In

Devices

76% iOS

23% Android

1% Desktop

(/api/insights/users-and-devices-csv?dateFrom=2023-01-01T00:00:00.000Z&dateTo=2026-09-08T00:00:00.000Z)

Showing insights for All Workspaces

101	1	19K	5.5K	60	0	0
Likes	Comments	Content Views	Unique Content Views	Shared Post Views	People Thanked	UGC Posts

654	23	0	0	0	1
File Downloads	Video Plays	MP3 Plays	Competitions	Compliance Posts	Events

(/api/insights/workspace-insights-csv?dateFrom=2023-01-01T00:00:00.000Z&dateTo=2026-09-08T00:00:00.000Z)

Content Popularity Overview

		Workspace	Widget	▾Views	Likes	Comments
1	Raffle Time	LCSD	Page	840	0	0
2	Raffle Time!	LCSD	Page	632	82	0
3	Introducing Lar...	LCSD	Page	353	0	0
4	Anthem VPC	LCSD	Page	331	0	0
5	Introducing Syd...	LCSD	Page	320	0	0

Load all (/api/insights/content-popularity-csv?dateFrom=2023-01-01T00:00:00.000Z&dateTo=2026-09-08T00:00:00.000Z)

User Group Activity Overview

15

		Users	▾Unique Views	Likes	Comments	Recognition Posts	UGC Posts	Acknowledgements
1	Organisation Ad...	5	203	6	0	0	0	16

2	Test	1	56	0	0	0	0	1
3	Internal	0	29	0	0	0	0	1

(/api/insights/user-group-activity-csv?dateFrom=2023-01-01T00:00:00.000Z&dateTo=2026-09-08T00:00:00.000Z)

List Popularity

		Views	Unique Views
1	Lyon Count...	5.5K	352
2	Medical Be...	1.4K	276
3	Benefit Ne...	1K	180
4	2026 Open ...	456	147
5	Dental Ben...	399	161

Load all (/api/insights/list-popularity-csv?dateFrom=2023-01-01T00:00:00.000Z&dateTo=2026-09-08T00:00:00.000Z)

Workspace Activity

		Users	Views
1	LCSD	352	19K

(/api/insights/channel-popularity-csv?dateFrom=2023-01-01T00:00:00.000Z&dateTo=2026-09-08T00:00:00.000Z)

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Lyon County School District Claims and Service Tracking

LCSDsupport@lpins.net

Claims assistance from May 6, 2026 to September 9, 2026

Medical	Pending	Resolved	Totals
Claims Assistance		4	4
Pharmacy / RX			0
Eligibility			0
Provider Assistance		1	1
Approvals / Prior Authorizations	1	1	2
Denied Claims / Services		2	2
Appeals			0
Benefit Related Questions			0
Coordination of Benefits			0

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

Phone Call Log	Pending	Resolved	Totals
Claims Assistance			0
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:			11

INSURANCE