

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 Monday, October 19, 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

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 DISCUSSION ONLY) Introduction of Kaiser Permanente — New Health Insurance carrier in the greater Reno area. Presented by Kevin Monaghan and Becky Stidham, LP Insurance.

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

9. (FOR DISCUSSION AND POSSIBLE ACTION) Future committee dates. Presented by Committee Chair and LCCSEA President Kathy Rudy.

10. PUBLIC PARTICIPATION

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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.

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.

Minutes

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.

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1. CALL TO ORDER: **3:37PM**

2. PLEDGE OF ALLEGIANCE

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

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

5. APPROVAL OF MINUTES from 5.12.26

6. PUBLIC PARTICIPATION

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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 POSSIBLE ACTION)** Discussion and possible action regarding the appointment of Dusti Houk as new Lyon County Administrator Association Representative. Presented by Safety & Benefits Risk Manager Blake Smith. **Julie Bumgardner recommended Dusti Houk to this position. Anna Brueher motioned that we approve the appointment of Dusti Houk, Joy Hanssen 2nd, motion carried.**

8. **(FOR POSSIBLE ACTION)** Discussion and possible action regarding Committee Officer

Nominations and Election. Presented by Safety & Benefits Risk Manager Blake Smith. **Both Kathy Rudy and Joy Hanssen were asked if they would be willing to retain their current positions Committee Chair and Secretary respectively. Both were willing. There were no other nominations. Anna Brueher motioned that the 2 positions remain with their current holders, BillieJo Hogan 2nd, motion carried.**

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. **Presented by Kevin Monaghan, Becky Stidham absent. Please see attached information.**

10. **(FOR POSSIBLE ACTION)** Future committee meeting dates. Presented by Committee Chair and LCCSEA President Kathy Rudy. **Next meeting to be Monday, October 19, 2026, at 3:30 at this same location. Future meetings to be determined by Anthem's availability for a presentation. Anna Brueher motioned for November's and future meetings, to be scheduled at the October meeting, Dusti Houk 2nd. Motion carried.**

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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.**

12. **ADJOURN: Anna Brueher motioned to adjourn, Joy Hanssen 2nd, Motion carried, meeting adjourned at 4:54PM**

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

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Insights ?

Overview

Content

Users

Reports

Showing insights for

Last 3 Months (1/7/26 - 30/9/26) ?

Users ?

Devices ?

6 Registered

81 Logged In

75% iOS

25% Android

0% Desktop

(/api/insights/users-and-devices-csv?dateFrom=2026-07-01T00:00:00.000Z&dateTo=2026-09-30T00:00:00.000Z)

Showing insights for

All Workspaces ?

0

Likes

0

Comments

732

Content Views

421

Unique Content Views

3

Shared Post Views

0

People Thanked

0

UGC Posts

55

File Downloads

2

Video Plays

0

MP3 Plays

0

Competitions

0

Compliance Posts

0

Events

(/api/insights/workspace-insights-csv?dateFrom=2026-07-01T00:00:00.000Z&dateTo=2026-09-30T00:00:00.000Z)

Content Popularity Overview ?

			Workspace	Widget	▼ Views	Likes	Comments
1		Find a Network ...	LCSD	Web	 20	 0	 0
2		Vision Plan Sum...	LCSD	Page	 19	 0	 0
3		How to Find a P...	LCSD	Web	 19	 0	 0
4		Dental Plan Sum...	LCSD	Page	 17	 0	 0
5		Guardian Vision...	LCSD	File	 17	 0	 0

Load all

(/api/insights/content-popularity-csv?dateFrom=2026-07-01T00:00:00.000Z&dateTo=2026-09-30T00:00:00.000Z)

User Group Activity Overview ?

5

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

2	Test	1	10	0	0	0	0
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[Download](/api/insights/user-group-activity-csv?dateFrom=2026-07-01T00:00:00.000Z&dateTo=2026-09-30T00:00:00.000Z) (/api/insights/user-group-activity-csv?dateFrom=2026-07-01T00:00:00.000Z&dateTo=2026-09-30T00:00:00.000Z)

List Popularity ?

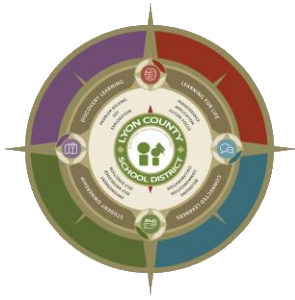
		▼ Views	Unique Views
1	Lyon Count...	219	80
2	Medical Be...	54	33
3	Vision Ben...	43	22
4	Dental Ben...	27	16
5	2026 Open ...	23	17

Load [Download](/api/insights/list-popularity-csv?dateFrom=2026-07-01T00:00:00.000Z&dateTo=2026-09-30T00:00:00.000Z) (/api/insights/list-popularity-csv?dateFrom=2026-07-01T00:00:00.000Z&dateTo=2026-09-30T00:00:00.000Z)
all

Workspace Activity ?

		Users	▼ Views
1	LCSD	81	732

[Download](/api/insights/channel-popularity-csv?dateFrom=2026-07-01T00:00:00.000Z&dateTo=2026-09-30T00:00:00.000Z) (/api/insights/channel-popularity-csv?dateFrom=2026-07-01T00:00:00.000Z&dateTo=2026-09-30T00:00:00.000Z)



Lyon County School District Claims and Service Tracking

LCSDsupport@lpins.net

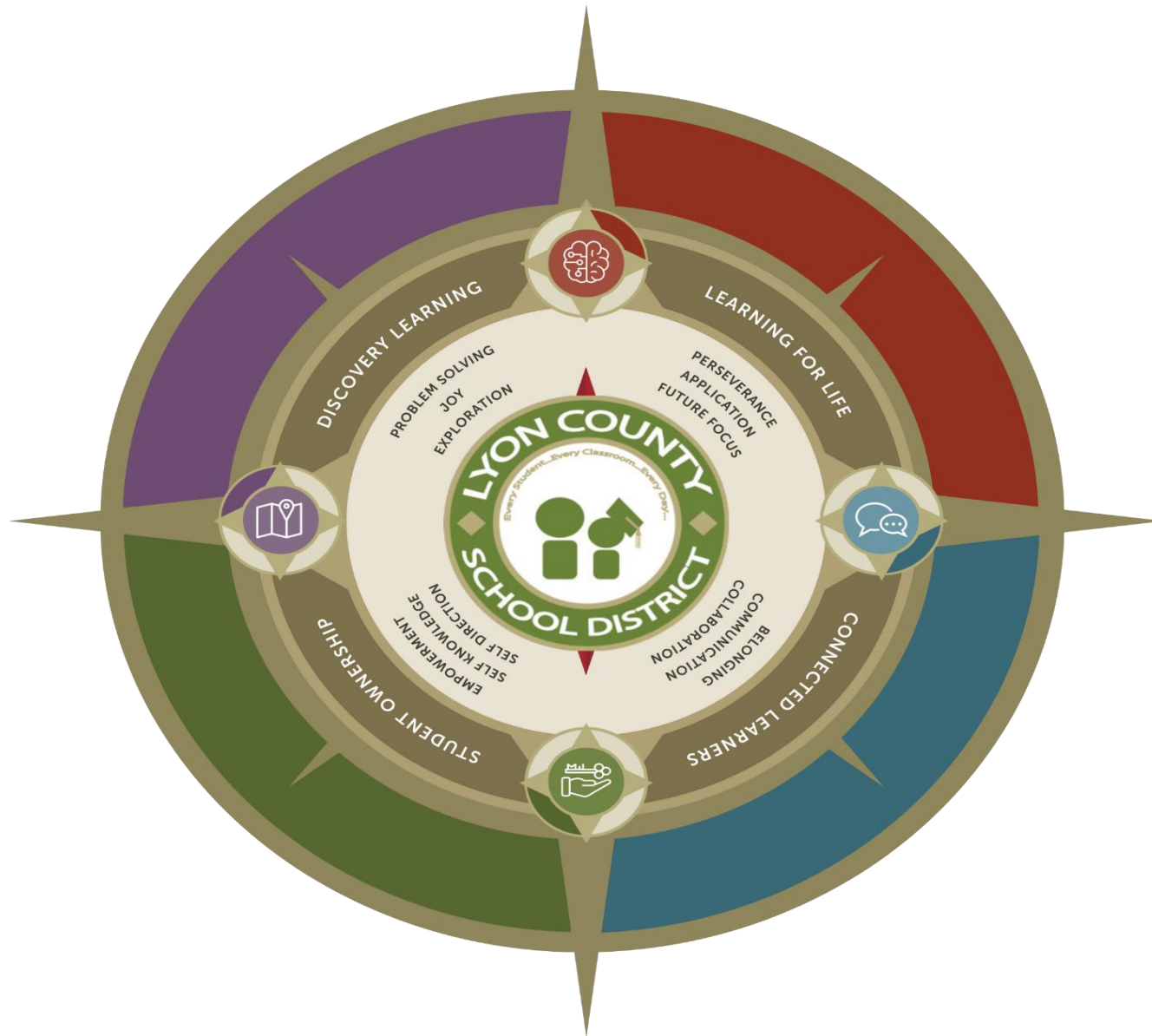
Claims assistance from September 9, 2026 to October 13, 2026

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

Dental/Vision	Pending	Resolved	Totals
Claims Assistance		1	1
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:			10





Monthly Reporting Package

Prepared For:

Lyon County School
District

Incurred Through:
July 2025 - June 2026

Paid Through:
August 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
Jul-25	1,047	1,502	\$1,083,633	\$1,035	\$794,317	\$759	\$133,416	\$127	14%	\$927,733	\$886	86%
Aug-25	958	1,410	\$1,006,867	\$1,051	\$560,228	\$585	\$225,390	\$235	29%	\$785,618	\$820	78%
Sep-25	1,030	1,513	\$1,074,920	\$1,044	\$492,567	\$478	\$198,687	\$193	29%	\$691,255	\$671	64%
Oct-25	1,032	1,512	\$1,123,170	\$1,088	\$809,564	\$784	\$213,960	\$207	21%	\$1,023,523	\$992	91%
Nov-25	1,055	1,538	\$1,096,525	\$1,039	\$644,049	\$610	\$183,207	\$174	22%	\$827,255	\$784	75%
Dec-25	1,064	1,545	\$1,119,683	\$1,052	\$769,127	\$723	\$237,763	\$223	24%	\$1,006,890	\$946	90%
Jan-26	1,061	1,541	\$1,121,062	\$1,057	\$802,018	\$756	\$246,500	\$232	24%	\$1,048,518	\$988	94%
Feb-26	1,061	1,527	\$1,125,380	\$1,061	\$592,666	\$559	\$210,040	\$198	26%	\$802,706	\$757	71%
Mar-26	1,059	1,524	\$1,110,028	\$1,048	\$445,824	\$421	\$241,467	\$228	35%	\$687,291	\$649	62%
Apr-26	1,060	1,521	\$1,109,061	\$1,046	\$524,791	\$495	\$248,866	\$235	32%	\$773,657	\$730	70%
May-26	1,056	1,513	\$1,101,739	\$1,043	\$748,949	\$709	\$248,108	\$235	25%	\$997,057	\$944	90%
Jun-26	1,055	1,512	\$1,098,759	\$1,041	\$852,327	\$808	\$311,222	\$295	27%	\$1,163,549	\$1,103	106%
Total			\$13,170,829		\$8,036,427		\$2,698,625		25%	\$10,735,052		82%
Average	1,045	1,513		\$1,051		\$641		\$215			\$856	

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
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%
Jun-25	1,047	1,488	\$934,667	\$893	\$538,235	\$514	\$225,161	\$215	29%	\$763,396	\$729	82%
Total			\$11,181,160		\$8,278,474		\$2,913,559		26%	\$11,192,033		100%
Average	1,041	1,487		\$895		\$662		\$233			\$896	

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	1,045	1,513	\$1,051	\$641	\$215	25.1%	\$856	81.5%
Prior	1,041	1,487	\$895	\$662	\$233	26.0%	\$896	100.1%
Change %	0.4%	1.7%	17.4%	-3.3%	-7.8%	-0.9%	-4.5%	-18.6%

*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	Jun-26	Total	Grand Total
1	Ages 55-64	Y	F	Neoplasms - Malignant	Encounter For Other Aftercare	Medical Rx	\$299,392 \$1,019	\$6,858 \$0	\$8,963 \$17,103	\$1,500 \$109	\$1,733 \$5	\$1,871 \$17	\$3,097 \$0	\$575 \$0	\$192 \$0	\$3,925 \$0	\$0 \$0	\$16,399 \$22	\$344,505 \$18,275	\$362,780
2	Ages 45-54	Y	F	Nervous System	Sleep Disorders	Medical Rx	\$23,261 \$136	\$4,663 \$1,632	\$879 \$87	\$24,375 \$1,383	\$7,923 \$2,842	\$22,394 \$1,433	\$3,209 \$1,477	\$2,062 \$1,206	\$26,556 \$1,233	\$2,725 \$1,268	\$1,124 \$2,834	\$162,274 \$1,385	\$281,443 \$16,914	\$298,356
3	Ages 45-54	N	F	Neoplasms - Malignant	Malignant Neoplasm Of Brain	Medical Rx	\$2,576 \$1,598	\$438 \$1,610	\$2,202 \$0	\$172,820 \$51	\$782 \$54	\$47,091 \$150	\$1,009 \$0	\$44,340 \$1	\$5,351 \$0	\$3,819 \$0	\$0 \$0	\$0 \$0	\$280,428 \$3,464	\$283,901
4	Ages 12-17	Y	M	Circulatory System	Cardiomyopathy	Medical Rx	\$0 \$0	\$0 \$0	\$759 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$232,017 \$89	\$945 \$51	\$1,602 \$185	\$1,076 \$0	\$700 \$185	\$0 \$0	\$237,099 \$509	\$237,608
5	Ages 18-25	Y	M	Injury & Poisoning	Comp Intrl Ortho Pros Dev Impl Gft	Medical Rx	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$176 \$0	\$788 \$0	\$0 \$0	\$306 \$0	\$0 \$0	\$212 \$0	\$231,762 \$0	\$90 \$0	\$233,334 \$0	\$233,334
6	Ages 18-25	Y	M	Behavioral Health	Other Anxiety Disorders	Medical Rx	\$37,630 \$865	\$46,213 \$1,317	\$20,930 \$770	\$5,646 \$1,032	\$4,868 \$1,167	\$21,574 \$9,136	\$98 \$4,537	\$40,326 \$3,911	\$628 \$6,842	\$3,230 \$5,629	\$101 \$6,469	\$5,205 \$4,222	\$186,449 \$45,899	\$232,348
7	Ages 65+	Y	M	Infectious/Parasitic	Other Sepsis	Medical Rx	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$3,699 \$0	\$4,894 \$12	\$23,240 \$28	\$133,448 \$64	\$165,281 \$104	\$165,385
8	Ages 18-25	Y	F	Behavioral Health	Maj Depress D/O Recurrent	Medical Rx	\$7,432 \$25	\$9,790 \$32	\$7,884 \$0	\$21,841 \$1,841	\$19,292 \$1,825	\$29,895 \$129	\$17,654 \$1,679	\$7,419 \$2,275	\$6,330 \$660	\$3,952 \$170	\$6,583 \$0	\$4,546 \$97	\$142,619 \$8,733	\$151,352
9	Ages 45-54	Y	F	Endocrine/Metabolic	Other Hypothyroidism	Medical Rx	\$334 \$0	\$425 \$1,110	\$562 \$3,284	\$451 \$4	\$311 \$4	\$1,734 \$3,246	\$129 \$0	\$216 \$11,620	\$208 \$15,011	\$332 \$11,701	\$2,828 \$30,063	\$15 \$56,441	\$7,546 \$132,484	\$140,030
10	Ages 55-64	N	F	Infectious/Parasitic	Other Sepsis	Medical Rx	\$2,884 \$9	\$23,051 \$613	\$12,277 \$669	\$16,447 \$25	\$79,408 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$134,067 \$1,316	\$135,383



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	Jun-26	Total	Grand Total
11	Ages 55-64	Y	F	Nervous System	Multiple Sclerosis	Medical	\$9,742	\$184	\$9,240	\$9,256	\$5,397	\$9,497	\$6,017	\$7,976	\$9,547	\$9,704	\$9,983	\$9,948	\$96,492	\$109,660
						Rx	\$0	\$13	\$13	\$3,374	\$84	\$3,177	\$0	\$9	\$3,126	\$0	\$3,258	\$114	\$13,168	
12	Ages 65+	Y	F	Neoplasms - Benign	Benign Neoplasm Of Meninges	Medical	\$0	\$440	\$1,324	\$2,781	\$1,896	\$172	\$98,436	\$270	\$953	\$893	\$1,224	\$0	\$108,389	\$108,419
						Rx	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$16	\$0	\$7	\$0	\$7	\$29	
13	Ages 45-54	Y	M	Circulatory System	Chronic Ischemic Heart Disease	Medical	\$0	\$0	\$611	\$95,769	\$328	\$191	\$0	\$0	\$2,125	\$921	\$0	\$6,261	\$106,206	\$106,318
						Rx	\$0	\$0	\$0	\$0	\$0	\$59	\$0	\$0	\$21	\$21	\$21	\$0	\$122	
14	Ages 65+	Y	M	Respiratory System	Acute Sinusitis	Medical	\$310	\$0	\$60	\$598	\$297	\$0	\$133	\$143	\$223	\$717	\$0	\$414	\$2,894	\$103,420
						Rx	\$17,966	\$17,968	\$12,798	\$12,803	\$34	\$0	\$7,513	\$7,518	\$7,514	\$8,772	\$0	\$7,641	\$100,526	
15	Ages 55-64	Y	F	Infectious/Parasitic	Other Sepsis	Medical	\$1,751	\$1,527	\$1,104	\$230	\$1,371	\$1,521	\$1,679	\$2,623	\$1,130	\$1,152	\$62,040	\$5,705	\$81,831	\$99,758
						Rx	\$46	\$2,407	\$771	\$334	\$2,257	\$2,352	\$889	\$1,160	\$1,172	\$3	\$2,859	\$3,676	\$17,927	
16	Ages 45-54	Y	F	Genitourinary System	Inflammatory Disease Cervix Uteri	Medical	\$142	\$784	\$447	\$0	\$1,708	\$0	\$2,812	\$2,101	\$9,096	\$33,038	\$7,126	\$32,902	\$90,157	\$90,258
						Rx	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$55	\$0	\$0	\$20	\$26	\$101	
17	Ages 55-64	Y	M	Circulatory System	Atrial Fibrillation And Flutter	Medical	\$0	\$0	\$43	\$0	\$188	\$0	\$208	\$77,524	\$250	\$33	\$236	\$0	\$78,481	\$85,158
						Rx	\$608	\$608	\$608	\$1,215	\$608	\$2	\$334	\$407	\$1,095	\$17	\$18	\$1,158	\$6,677	
18	Ages 55-64	Y	F	Musculoskeletal System	Osteoarthritis Of Hip	Medical	\$952	\$16,757	\$481	\$102	\$542	\$64,219	\$21	\$0	\$0	\$0	\$0	\$627	\$83,701	\$84,429
						Rx	\$0	\$0	\$209	\$0	\$0	\$13	\$209	\$0	\$0	\$209	\$0	\$89	\$728	
19	Ages 55-64	Y	M	Diseases of the Blood	Sarcoidosis	Medical	\$592	\$4,870	\$2,659	\$294	\$843	\$1,750	\$233	\$1,129	\$1,234	\$1,569	\$185	\$201	\$15,559	\$81,886
						Rx	\$0	\$19	\$272	\$12,478	\$6,383	\$6,511	\$6,716	\$6,427	\$6,428	\$6,785	\$6,497	\$7,811	\$66,327	
20	Ages 35-44	Y	F	Endocrine/Metabolic	Overweight And Obesity	Medical	\$0	\$161	\$0	\$0	\$0	\$1,436	\$353	\$246	\$165	\$16	\$14,382	\$420	\$17,178	\$79,696
						Rx	\$0	\$0	\$0	\$0	\$0	\$0	\$20,607	\$20,607	\$0	\$0	\$21,179	\$124	\$62,518	



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	Jun-26	Total	Grand Total
21	Ages 55-64	Y	F	Neoplasms - Malignant	Malignant Neoplasm Of Breast	Medical Rx	\$2,114 \$0	\$10,504 \$25	\$5,106 \$0	\$53,783 \$0	\$3,372 \$25	\$293 \$0	\$249 \$0	\$0 \$28	\$50 \$0	\$0 \$0	\$0 \$0	\$630 \$0	\$76,103 \$77	\$76,180
22	Ages 55-64	Y	F	Injury & Poisoning	Superficial Inj Wrist Hand Finger	Medical Rx	\$177 \$395	\$13,612 \$520	\$500 \$406	\$0 \$377	\$0 \$360	\$333 \$431	\$224 \$7,956	\$0 \$7,077	\$371 \$9,244	\$5,104 \$14,231	\$1,549 \$1,831	\$676 \$8,185	\$22,546 \$51,014	\$73,560
23	Ages 55-64	Y	F	Musculoskeletal System	Osteoarthritis Of Knee	Medical Rx	\$0 \$18	\$460 \$4,706	\$2,232 \$5,104	\$0 \$5,582	\$71 \$0	\$642 \$5,104	\$314 \$6,446	\$124 \$6,446	\$0 \$2,319	\$0 \$5,288	\$14,947 \$6,447	\$668 \$6,578	\$19,458 \$54,039	\$73,497
24	Ages 55-64	Y	F	Nervous System	Migraine	Medical Rx	\$1,937 \$5,376	\$181 \$5,333	\$0 \$7,313	\$1,927 \$5,879	\$0 \$5,837	\$299 \$5,755	\$701 \$7,078	\$1,163 \$6,110	\$0 \$6,172	\$143 \$6,267	\$300 \$59	\$164 \$1,389	\$6,815 \$62,568	\$69,383
25	Ages 55-64	Y	F	Health Status	Enc Screening Malignant Neoplasms	Medical Rx	\$70 \$0	\$0 \$6,713	\$512 \$5,620	\$0 \$5,620	\$370 \$5,620	\$0 \$5,620	\$0 \$12,076	\$0 \$6,038	\$0 \$0	\$0 \$6,109	\$0 \$6,109	\$68 \$7,909	\$1,019 \$67,437	\$68,456
26	Ages 65+	Y	F	Musculoskeletal System	Osteoporosis W/Current Path Fx	Medical Rx	\$0 \$2,957	\$780 \$619	\$341 \$599	\$578 \$3,671	\$1,605 \$599	\$896 \$3,580	\$34,957 \$372	\$57 \$403	\$0 \$3,632	\$941 \$403	\$1,424 \$3,337	\$3,051 \$17	\$44,630 \$20,188	\$64,818
27	Ages 26-34	Y	F	Maternity	Pre-Exist Htn Comp Preg Cb Puerper	Medical Rx	\$0 \$0	\$0 \$0	\$92 \$0	\$0 \$0	\$76 \$0	\$6,516 \$0	\$0 \$0	\$17 \$0	\$551 \$0	\$41,188 \$17	\$14,834 \$48	\$84 \$0	\$63,357 \$65	\$63,423
28	Ages 45-54	Y	M	Diseases of the Blood	Common Variable Immunodeficiency	Medical Rx	\$1,013 \$0	\$4,894 \$2,239	\$5,073 \$0	\$5,447 \$220	\$6,008 \$2,389	\$5,230 \$0	\$1,060 \$0	\$4,200 \$2,093	\$4,642 \$0	\$5,271 \$850	\$5,765 \$37	\$6,134 \$24	\$54,738 \$7,852	\$62,590
29	Ages 45-54	Y	F	Circulatory System	Atrial Fibrillation And Flutter	Medical Rx	\$812 \$353	\$20,426 \$2,003	\$0 \$404	\$207 \$31	\$667 \$188	\$0 \$120	\$349 \$169	\$201 \$164	\$0 \$0	\$757 \$169	\$212 \$0	\$28,518 \$168	\$52,148 \$3,771	\$55,919
30	Ages 18-25	Y	F	Maternity	Unspecified Maternal Hypertension	Medical Rx	\$133 \$0	\$319 \$0	\$320 \$0	\$511 \$0	\$5,605 \$0	\$5,564 \$0	\$5,024 \$0	\$490 \$0	\$602 \$0	\$1,389 \$0	\$1,003 \$0	\$32,509 \$0	\$53,472 \$0	\$53,472



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	Jun-26	13		
																			Total	Grand Total	
31	Ages 35-44	Y	F	Ill-Defined Conditions	Abn Inconclusive Find Dx Imag Brst	Medical Rx	\$273	\$2,784	\$1,861	\$0	\$0	\$48	\$72	\$789	\$2,160	\$182	\$203	\$1,357	\$9,730	\$53,115	
							\$3,781	\$3,782	\$3,152	\$4,304	\$4,304	\$3,152	\$3,354	\$3,354	\$3,387	\$3,527	\$3,619	\$3,670	\$43,385		
32	Ages 05-11	Y	M	Neoplasms - Malignant	Lymphoid Leukemia	Medical Rx	\$244	\$193	\$4,323	\$12,624	\$13,767	\$237	\$192	\$17,402	\$283	\$143	\$150	\$1,604	\$51,162	\$52,467	
							\$47	\$279	\$164	\$170	\$164	\$168	\$73	\$94	\$0	\$73	\$73	\$0	\$1,306		
33	Ages 45-54	Y	F	Behavioral Health	Other Anxiety Disorders	Medical Rx	\$237	\$3,945	\$20	\$262	\$432	\$1,125	\$0	\$21	\$21	\$21	\$21	\$22	\$6,127	\$51,224	
							\$0	\$83	\$14	\$37	\$14	\$37	\$7,392	\$7,414	\$7,561	\$7,393	\$7,531	\$7,620	\$45,097		
Grand Total							\$429,209	\$227,893	\$150,163	\$487,988	\$193,799	\$275,512	\$499,214	\$307,147	\$153,569	\$206,268	\$504,444	\$572,378	\$4,007,583		



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	15	\$54,274	19	\$814,106	45.4%
2	CARSON TAHOE REGIONAL MEDICAL CENTER	CARSON CITY	NV	25	\$11,193	26	\$279,822	15.6%
3	REGENTS OF THE UNIVERSITY OF CALIFORNIA	SACRAMENTO	CA	*	*	*	\$272,712	15.2%
4	LUCILE PACKARD CHILDREN'S HOSPITAL	PALO ALTO	CA	*	*	*	\$171,154	9.5%
5	RENOWN SOUTH MEADOWS MEDICAL CENTER	RENO	NV	*	*	*	\$58,772	3.3%
6	SIERRA NEVADA MEMORIAL MINERS HOSPITAL	GRASS VALLEY	CA	*	*	*	\$35,668	2.0%
7	NEW DAWN TREATMENT CENTERS	FAIR OAKS	CA	*	*	*	\$31,415	1.8%
8	NORTHERN NEVADA SIERRA MEDICAL CTR	RENO	NV	*	*	*	\$29,036	1.6%
9	RENO BEHAVIORAL HEALTHCARE HOSPITAL	RENO	NV	*	*	*	\$28,358	1.6%
10	SHORTRIDGE ACADEMY LLC	MILTON	NH	*	*	*	\$23,798	1.3%
11	NORTHWEST MEDICAL CENTER	TUCSON	AZ	*	*	*	\$12,113	0.7%
12	BANYAN CASTLE ROCK LLC	CASTLE ROCK	CO	*	*	*	\$10,210	0.6%
13	BANNER CHURCHILL COMMUNITY HOSPITAL	FALLON	NV	*	*	*	\$10,062	0.6%
14	HOLYOKE CAPITAL JV	HOLYOKE	MA	*	*	*	\$9,587	0.5%
15	NORTHERN NEVADA MEDICAL CENTER	RENO	NV	*	*	*	\$4,322	0.2%
16	CARSON VALLEY HEALTH	GARDNERVILLE	NV	*	*	*	\$2,337	0.1%
Total Inpatient Facility In-Network							\$1,793,473	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	425	\$2,086	1,236	\$886,430	27.0%
2	CARSON TAHOE REGIONAL MEDICAL CENTER	CARSON CITY	NV	364	\$2,156	985	\$784,891	23.9%
3	BANNER CHURCHILL COMMUNITY HOSPITAL	FALLON	NV	99	\$2,785	239	\$275,689	8.4%
4	NORTHERN NEVADA SIERRA MEDICAL CTR	RENO	NV	17	\$14,824	27	\$252,010	7.7%
5	RENOWN SOUTH MEADOWS MEDICAL CENTER	RENO	NV	99	\$2,032	161	\$201,179	6.1%
6	SOUTH LYON MEDICAL CENTER	YERINGTON	NV	105	\$1,624	286	\$170,545	5.2%
7	CARSON VALLEY HEALTH	GARDNERVILLE	NV	49	\$2,632	103	\$128,944	3.9%
8	RENO ORTHOPAEDIC SURGERY CENTER	RENO	NV	28	\$2,960	34	\$82,891	2.5%
9	NORTHERN NEVADA MEDICAL CENTER	SPARKS	NV	20	\$3,305	36	\$66,096	2.0%
10	THRIVE WELLNESS OF RENO	RENO	NV	*	*	92	\$63,920	1.9%
11	BANNER FORT COLLINS MEDICAL CENTER	FORT COLLINS	CO	*	*	*	\$60,431	1.8%
12	REGENTS OF THE UNIVERSITY OF CALIFORNIA	SACRAMENTO	CA	*	*	21	\$27,233	0.8%
13	STANFORD MEDICAL CENTER	PALO ALTO	CA	*	*	*	\$25,735	0.8%
14	COMPREHENSIVE SURGICAL CARE OF RENO TAHOE	RENO	NV	*	*	*	\$17,586	0.5%
15	RENO 1 VA CLINIC	RENO	NV	8	\$2,148	23	\$17,183	0.5%
16	CARSON ENDOSCOPY CENTER	CARSON CITY	NV	19	\$818	21	\$15,545	0.5%
17	EVOLENT SPECIALTY SERVICE	CARSON CITY	NV	11	\$1,284	13	\$14,127	0.4%
18	ADVENTHEALTH CASTLE ROCK	CASTLE ROCK	CO	*	*	*	\$11,848	0.4%
19	DIGESTIVE HEALTH CENTER	RENO	NV	24	\$475	27	\$11,406	0.3%
20	EDEN HOSPICE	CARSON CITY	NV	*	*	73	\$11,241	0.3%
21	BARTON MEMORIAL HOSPITAL	SOUTH LAKE TAHOE	CA	*	*	7	\$10,882	0.3%
22	MEDMARK TREATMENT CENTERS STOCKTON	STOCKTON	CA	*	*	11	\$10,700	0.3%
23	FRISBIE MEMORIAL HOSPITAL	ROCHESTER	NH	*	*	*	\$10,615	0.3%
24	SOUTH MEADOWS ENDOSCOPY CENTER	RENO	NV	15	\$648	16	\$9,715	0.3%
25	FLORIDA ORTHOPEDIC INSTITUTE SURGERY CENTER	TEMPLE TERRACE	FL	*	*	*	\$9,651	0.3%
26	ALL OTHERS	ALL OTHERS	NA	78	\$1,335	176	\$104,100	3.2%
Total Outpatient Facility In-Network							\$3,280,592	100%

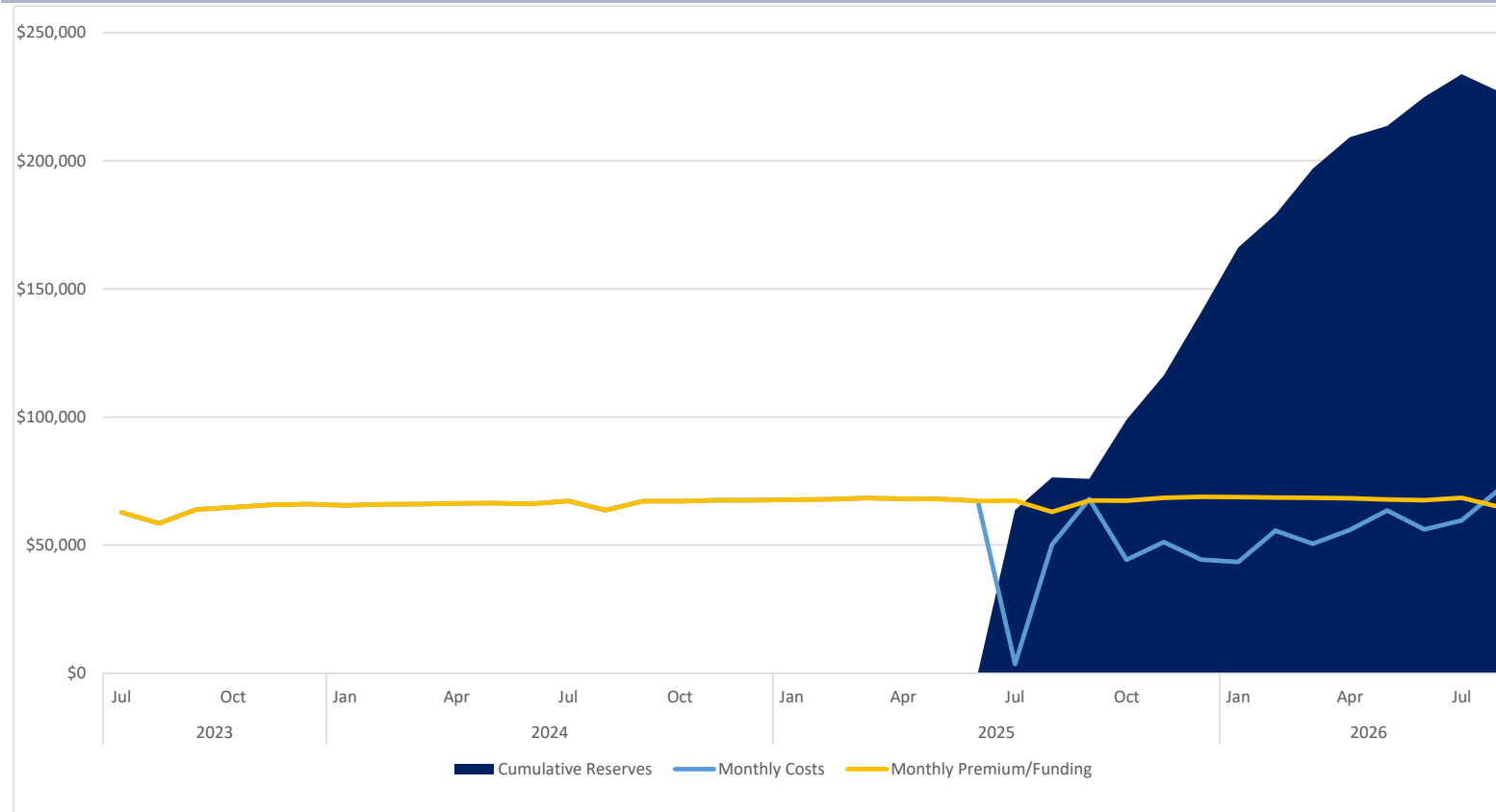
* - less than 5 unique claimants



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	MOUNJARO	DIABETES	BRAND	N	26	\$246,075	9.1%	\$1,024	\$13.55	37.67
2	OZEMPIC	DIABETES	BRAND	N	25	\$222,632	8.2%	\$978	\$12.26	46
3	DUPIXENT	DERMATOLOGIC CONDITIONS	BRAND	Y	7	\$204,082	7.6%	\$3,367	\$11.24	31
4	HUMIRA PEN	INFLAMMATORY CONDITIONS	BRAND	Y	*	\$186,119	6.9%	\$6,254	\$10.25	28
5	ISTURISA	ENDOCRINE DISORDERS	BRAND	Y	*	\$117,815	4.4%	\$18,393	\$6.49	25
6	RINVOQ	INFLAMMATORY CONDITIONS	BRAND	Y	*	\$113,440	4.2%	\$5,615	\$6.25	30
7	IMBRUVICA	CANCER	BRAND	Y	*	\$100,427	3.7%	\$10,492	\$5.53	28
8	OTEZLA	INFLAMMATORY CONDITIONS	BRAND	Y	*	\$91,456	3.4%	\$4,782	\$5.04	30.6
9	JARDIANCE	DIABETES	BRAND	N	17	\$63,082	2.3%	\$424	\$3.47	66
10	SKYRIZI PEN	INFLAMMATORY CONDITIONS	BRAND	Y	*	\$62,062	2.3%	\$8,352	\$3.42	65
11	VRAYLAR	PSYCHIATRIC/NEURO DISORDERS	BRAND	N	6	\$56,031	2.1%	\$1,599	\$3.09	37
12	QULIPTA	MIGRAINE HEADACHES	BRAND	N	5	\$50,441	1.9%	\$1,156	\$2.78	33
13	ACTEMRA	INFLAMMATORY CONDITIONS	BRAND	Y	*	\$46,547	1.7%	\$4,863	\$2.56	28
14	NURTEC	MIGRAINE HEADACHES	BRAND	N	9	\$40,849	1.5%	\$1,163	\$2.25	28
15	CAPLYTA	PSYCHIATRIC/NEURO DISORDERS	BRAND	N	6	\$40,704	1.5%	\$1,471	\$2.24	39
16	ELIQUIS	ANTICOAGULATION	BRAND	N	14	\$40,366	1.5%	\$413	\$2.22	46
17	COSENTYX SENSOREADY PEN	INFLAMMATORY CONDITIONS	BRAND	Y	*	\$39,040	1.4%	\$18,390	\$2.15	28
18	DEXCOM G7 SENSOR	DIABETES	BRAND	N	11	\$33,704	1.2%	\$360	\$1.86	49
19	TRULICITY	DIABETES	BRAND	N	*	\$27,494	1.0%	\$959	\$1.51	40
20	NUCALA	ASTHMA	BRAND	Y	*	\$27,493	1.0%	\$2,867	\$1.51	28
21	XARELTO	ANTICOAGULATION	BRAND	N	6	\$25,782	1.0%	\$565	\$1.42	67
22	EMGALITY	MIGRAINE HEADACHES	BRAND	N	5	\$25,535	0.9%	\$650	\$1.41	44
23	CREON	GI DISORDERS	BRAND	N	*	\$22,109	0.8%	\$2,598	\$1.22	30
24	IBSRELA	GI DISORDERS	BRAND	N	*	\$18,356	0.7%	\$1,570	\$1.01	37
25	OTEZLA XR	INFLAMMATORY CONDITIONS	BRAND	Y	*	\$18,166	0.7%	\$5,672	\$1.00	30
Totals - Top 25 Drugs			-	11	-	\$1,919,806	71%	-	-	-

* = Less than 5 claimants

Period	Subscribers	Administrative Fees	Paid Claims	Total Cost	Budgeted Funding	Cost to Funding Ratio
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	\$68,486	87%
Aug-26	1,074	\$3,380	\$68,240	\$71,620	\$64,912	110%
Total	13,653	\$42,997	\$621,074	\$664,071	\$814,666	82%



Period	Subscribers	Administrative Fees	Paid Claims	Total Cost	Budgeted Funding	Cost to Funding Ratio
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	\$7,630	155%
Aug-26	1,091	\$1,960	\$10,309	\$12,269	\$7,283	168%
Total	13,858	\$24,937	\$97,636	\$122,573	\$89,974	136%

