

Attachment A

Financial

Previous Period: Oct 2022 - Sep 2023 (Incurred)

Current Period: Oct 2023 - Sep 2024 (Incurred)



| | Net Payment | | Net Payment PMPM | | |
|--------------|----------------|----------------|------------------|----------------|---------------|
| | Previous | Current | Previous | Current | % Change |
| Dental | \$61M | \$65M | \$21.2 | \$22.1 | 4.1% ▲ |
| Drug (RX) | \$379M | \$412M | \$131.6 | \$140.1 | 6.4% ▲ |
| Medical | \$1.52B | \$1.65B | \$527.8 | \$561.2 | 6.3% ▲ |
| Total | \$1.96B | \$2.13B | \$680.6 | \$723.4 | 6.3% ▲ |

| Actives | | | | | |
|--------------|----------------|----------------|------------------|----------------|---------------|
| | Net Payment | | Net Payment PMPM | | |
| | Previous | Current | Previous | Current | % Change |
| Dental | \$48M | \$52M | \$20.7 | \$21.6 | 4.1% ▲ |
| Drug (RX) | \$319M | \$349M | \$136.8 | \$146.0 | 6.7% ▲ |
| Medical | \$1.21B | \$1.32B | \$518.8 | \$551.4 | 6.3% ▲ |
| Total | \$1.57B | \$1.72B | \$676.4 | \$718.9 | 6.3% ▲ |

| Early Retirees | | | | | |
|----------------|----------------|----------------|------------------|------------------|---------------|
| | Net Payment | | Net Payment PMPM | | |
| | Previous | Current | Previous | Current | % Change |
| Dental | \$2M | \$2M | \$21.2 | \$22.1 | 4.4% ▲ |
| Drug (RX) | \$26M | \$27M | \$234.1 | \$266.6 | 13.9% ▲ |
| Medical | \$0.1B | \$0.09B | \$944.0 | \$935.6 | -0.9% ▼ |
| Total | \$0.13B | \$0.12B | \$1,199.3 | \$1,224.3 | 2.1% ▲ |

| Medicare Retirees | | | | | |
|-------------------|----------------|----------------|------------------|----------------|----------------|
| | Net Payment | | Net Payment PMPM | | |
| | Previous | Current | Previous | Current | % Change |
| Dental | \$11M | \$11M | \$23.9 | \$25.0 | 4.3% ▲ |
| Drug (RX) | \$33M | \$35M | \$75.9 | \$77.9 | 2.6% ▲ |
| Medical | \$0.21B | \$0.24B | \$467.8 | \$526.1 | 12.5% ▲ |
| Total | \$0.25B | \$0.28B | \$567.6 | \$629.0 | 10.8% ▲ |

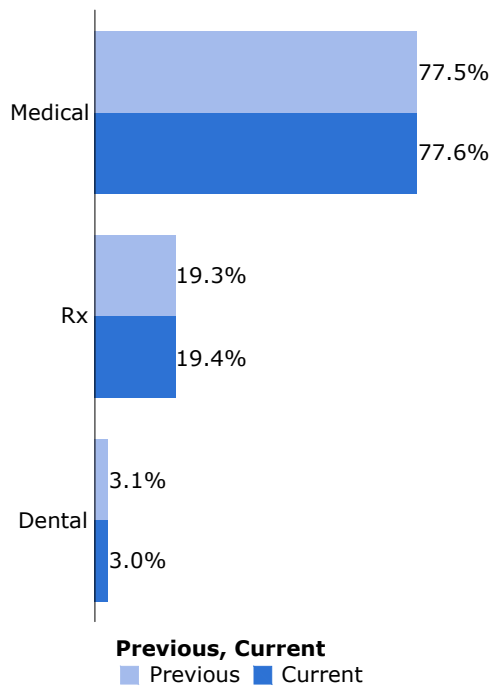
Financial

Previous Period: Oct 2022 - Sep 2023 (Incurred)

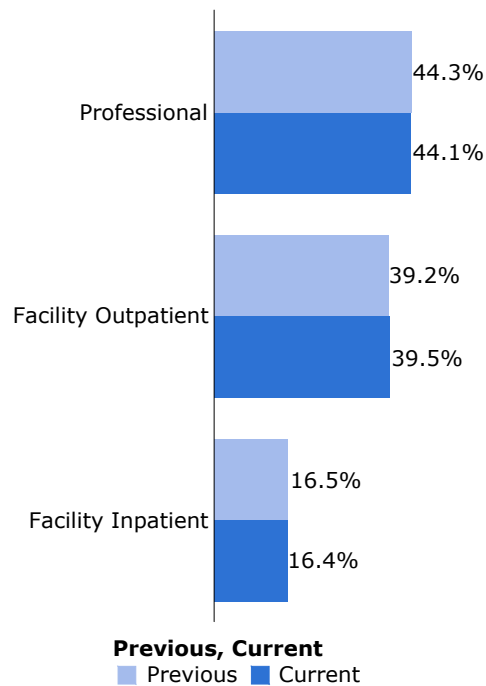
Current Period: Oct 2023 - Sep 2024 (Incurred)



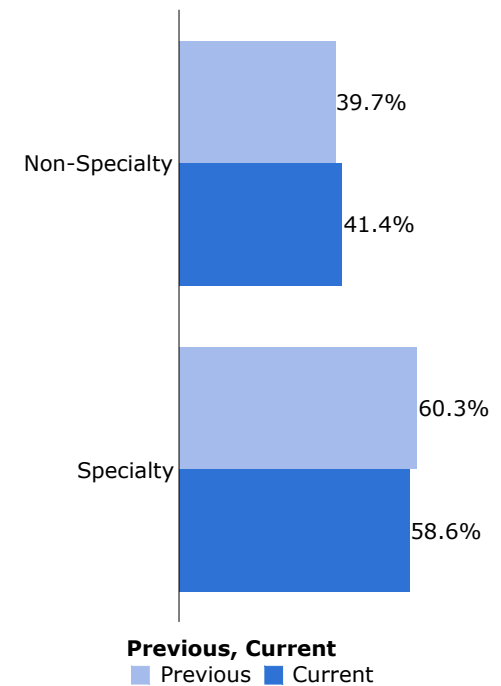
Net Payment by Summary Categories



Net Payment by Medical Service Categories



Net Payment by Non-Specialty vs Specialty Drugs



Financial

Previous Period: Oct 2022 - Sep 2023 (Incurred)

Current Period: Oct 2023 - Sep 2024 (Incurred)

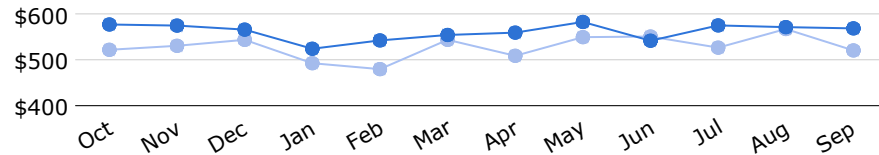


Net Payment Per Member Trends by Benefit Categories

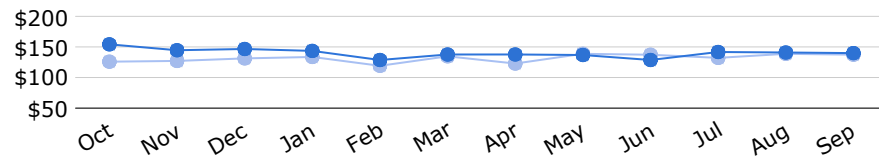
Previous

Current

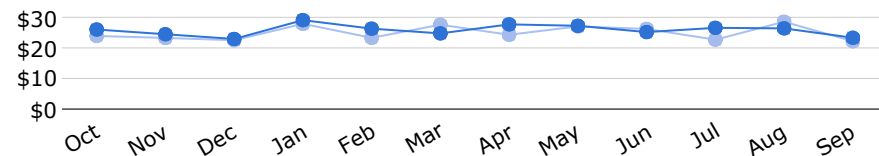
Net Pay PMPM Med



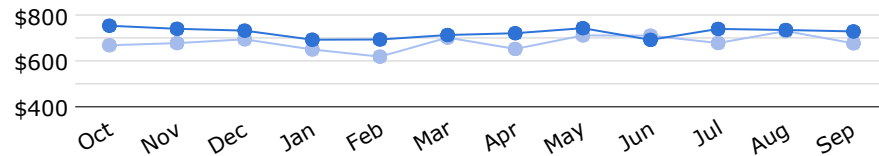
Net Pay PMPM Rx



Net Pay PMPM Dental



Net Pay PMPM

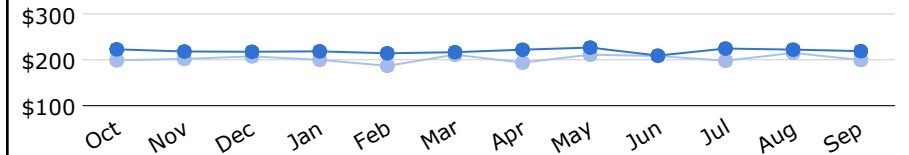


Cost Share Monthly Trends

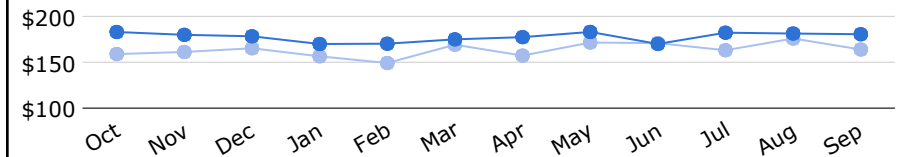
Previous

Current

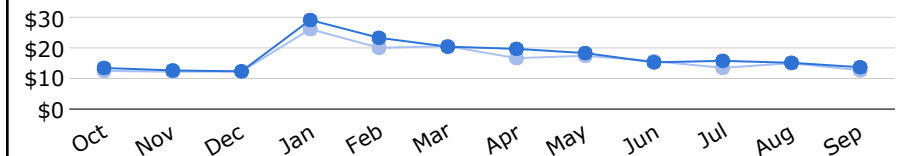
Allowed Amount (in Millions)



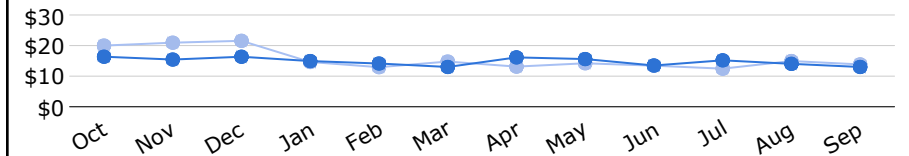
Net Payment (in Millions)



Out of Pocket (in Millions)



Third Party Amount (in Millions)



Financial

Previous Period: Oct 2022 - Sep 2023 (Incurred)

Current Period: Oct 2023 - Sep 2024 (Incurred)

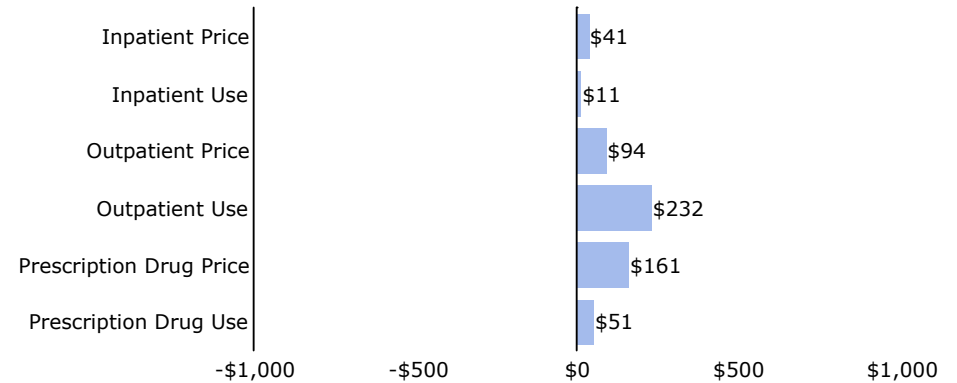


Cost Per Member

| | Previous | Current | % Change | | Norm | % Difference from Norm |
|--------------------------------|----------|----------|----------|--|----------|------------------------|
| Allow Amt PMPY Med and Rx | \$9,833 | \$10,421 | 6.0% ▲ | | \$8,253 | 26.3% ▲ |
| Allow Amt Per Visit Office Med | \$240 | \$247 | 2.9% ▲ | | | |
| Allow Amt Per Adm Acute | \$24,591 | \$25,007 | 1.7% ▲ | | \$35,320 | -29.2% ▼ |
| Allow Amt Per Visit ER | \$2,116 | \$2,126 | 0.5% ▲ | | \$2,443 | -12.9% ▼ |
| Allow Amt Per Script Rx | \$194 | \$203 | 4.9% ▲ | | \$189 | 7.7% ▲ |
| Visits Per 1000 Office Med | 7,403 | 7,330 | -1.0% | | 6,485 | 13.0% |
| Admits Per 1000 Acute | 62 | 62 | 0.4% | | 46 | 34.2% |
| Visits Per 1000 ER | 283 | 297 | 4.9% | | 216 | 37.5% |
| Scripts Per 1000 Rx | 12,056 | 12,535 | 4.0% | | | |

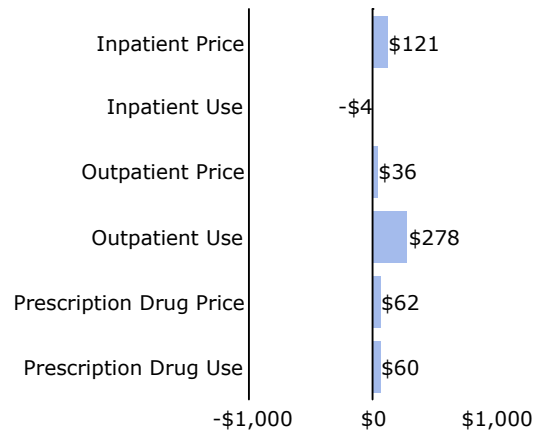
Cost Drivers

Allowed Amount PMPY increased \$588 in the current period.
The factors driving this change include:



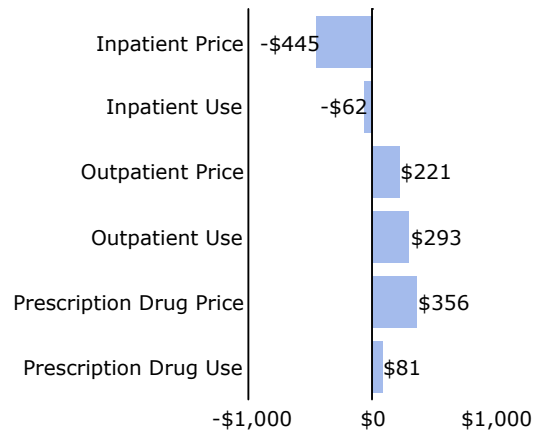
Actives (81% of GHIP)

Allowed Amount PMPY increased \$554 in the current period.
The factors driving this change include:



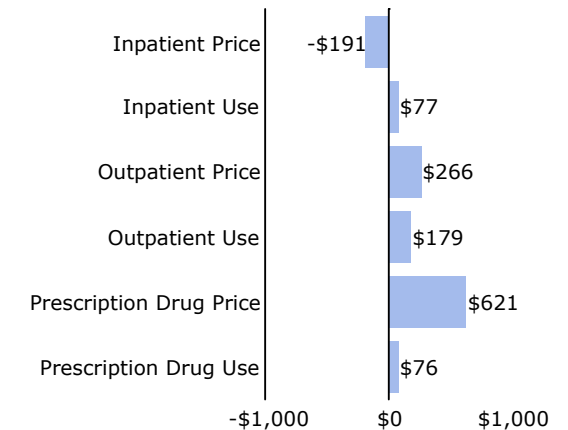
Early Retirees (3% of GHIP)

Allowed Amount PMPY increased \$445 in the current period.
The factors driving this change include:



Medicare Retirees (15% of GHIP)

Allowed Amount PMPY increased \$1,027 in the current period.
The factors driving this change include:



Note: Employee Status of 'Other' is excluded.

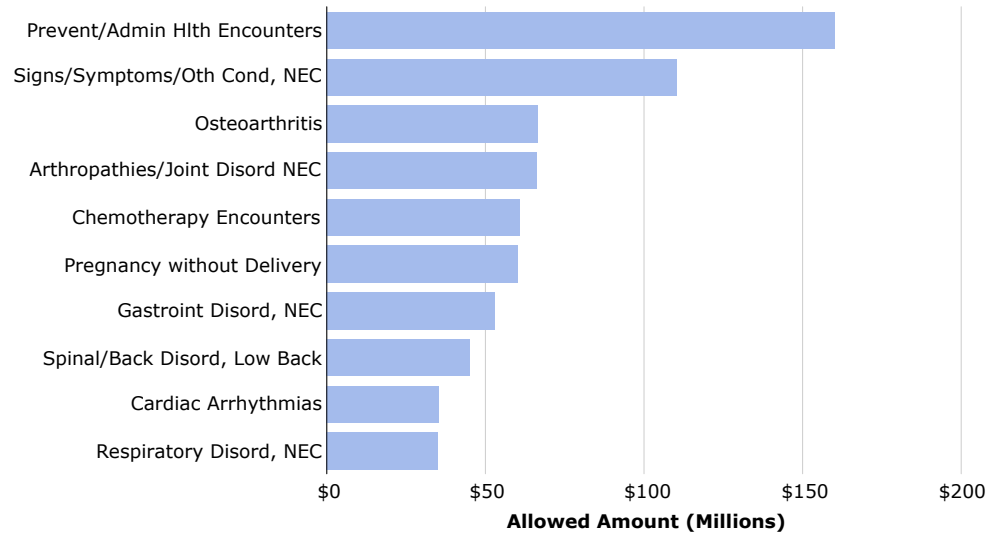
Clinical

Previous Period: Oct 2022 - Sep 2023 (Incurred)

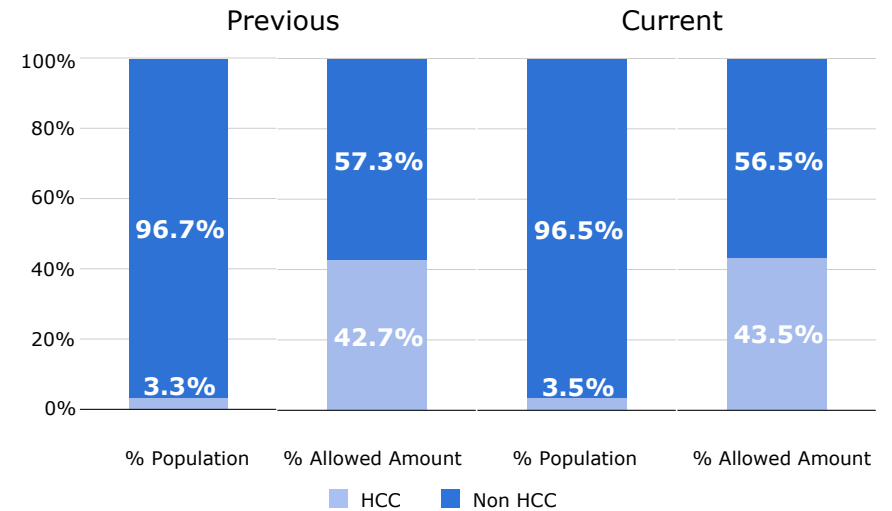
Current Period: Oct 2023 - Sep 2024 (Incurred)



10 Most Expensive Clinical Conditions



High Cost Claimants (HCC) Trends



Top 10 Conditions for *Consistent HCC

| | Allow Amt Med | Patients | **Allow Amt Per Patient Med |
|--------------------------------|---------------|----------|-----------------------------|
| Chemotherapy Encounters | \$36,046,838 | 435 | \$82,866 |
| Renal Function Failure | \$21,883,965 | 443 | \$49,399 |
| Signs/Symptoms/Oth Cond, NEC | \$14,914,913 | 3,009 | \$4,957 |
| Condition Rel to Tx - Med/Surg | \$10,089,122 | 540 | \$18,684 |
| Multiple Sclerosis | \$8,978,940 | 215 | \$41,763 |
| Cancer - Leukemia | \$8,924,187 | 215 | \$41,508 |
| Neurological Disorders, NEC | \$6,887,773 | 860 | \$8,009 |
| Respiratory Disord, NEC | \$6,835,747 | 1,338 | \$5,109 |
| Crohns Disease | \$6,526,443 | 343 | \$19,028 |
| Gastroint Disord, NEC | \$6,420,714 | 1,273 | \$5,044 |

HCC: defined as member with allowed amount >= \$50K.

*Consistent HCC: in addition, member must meet the HCC requirement for each of the last 2 Incurred Rolling years.

| | Allow Amt Med | % of Total | +Patients | **Allow Amt Per Patient Med |
|--------------------------------|------------------------|---------------|----------------|-----------------------------|
| Prevent/Admin Hlth Encounters | \$160,162,792 | 8.3% | 173,303 | \$924 |
| Signs/Symptoms/Oth Cond, NEC | \$110,348,377 | 5.7% | 77,100 | \$1,431 |
| Osteoarthritis | \$66,410,536 | 3.4% | 18,084 | \$3,672 |
| Arthropathies/Joint Disord NEC | \$66,228,293 | 3.4% | 51,301 | \$1,291 |
| Chemotherapy Encounters | \$60,829,342 | 3.1% | 1,162 | \$52,349 |
| Pregnancy without Delivery | \$59,981,114 | 3.1% | 4,843 | \$12,385 |
| Gastroint Disord, NEC | \$52,989,290 | 2.7% | 26,341 | \$2,012 |
| Spinal/Back Disord, Low Back | \$45,125,419 | 2.3% | 26,227 | \$1,721 |
| Cardiac Arrhythmias | \$35,144,558 | 1.8% | 13,981 | \$2,514 |
| Respiratory Disord, NEC | \$34,803,039 | 1.8% | 22,072 | \$1,577 |
| Top 10 Subtotal | \$692,022,760 | 35.8% | 203,504 | \$3,401 |
| All Clinical Conditions | \$1,932,033,362 | 100.0% | 249,577 | \$7,741 |

+Patient counts may not be unique since some patients have multiple conditions.

**Only costs associated with this condition in the current period, patients may have multiple conditions.

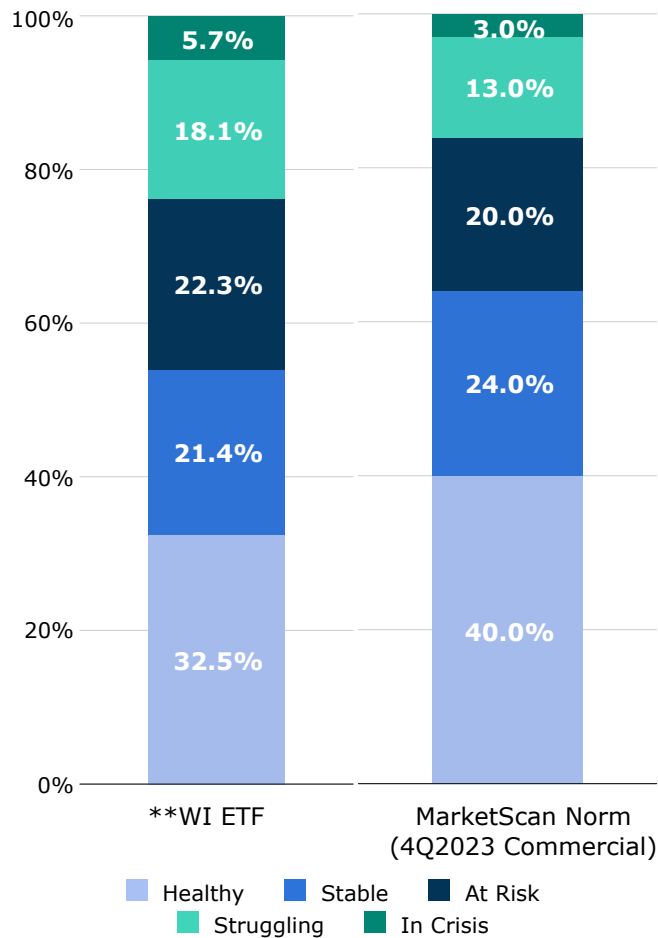
Clinical

*Current Period: Oct 2023 - Sep 2024 (Incurred)

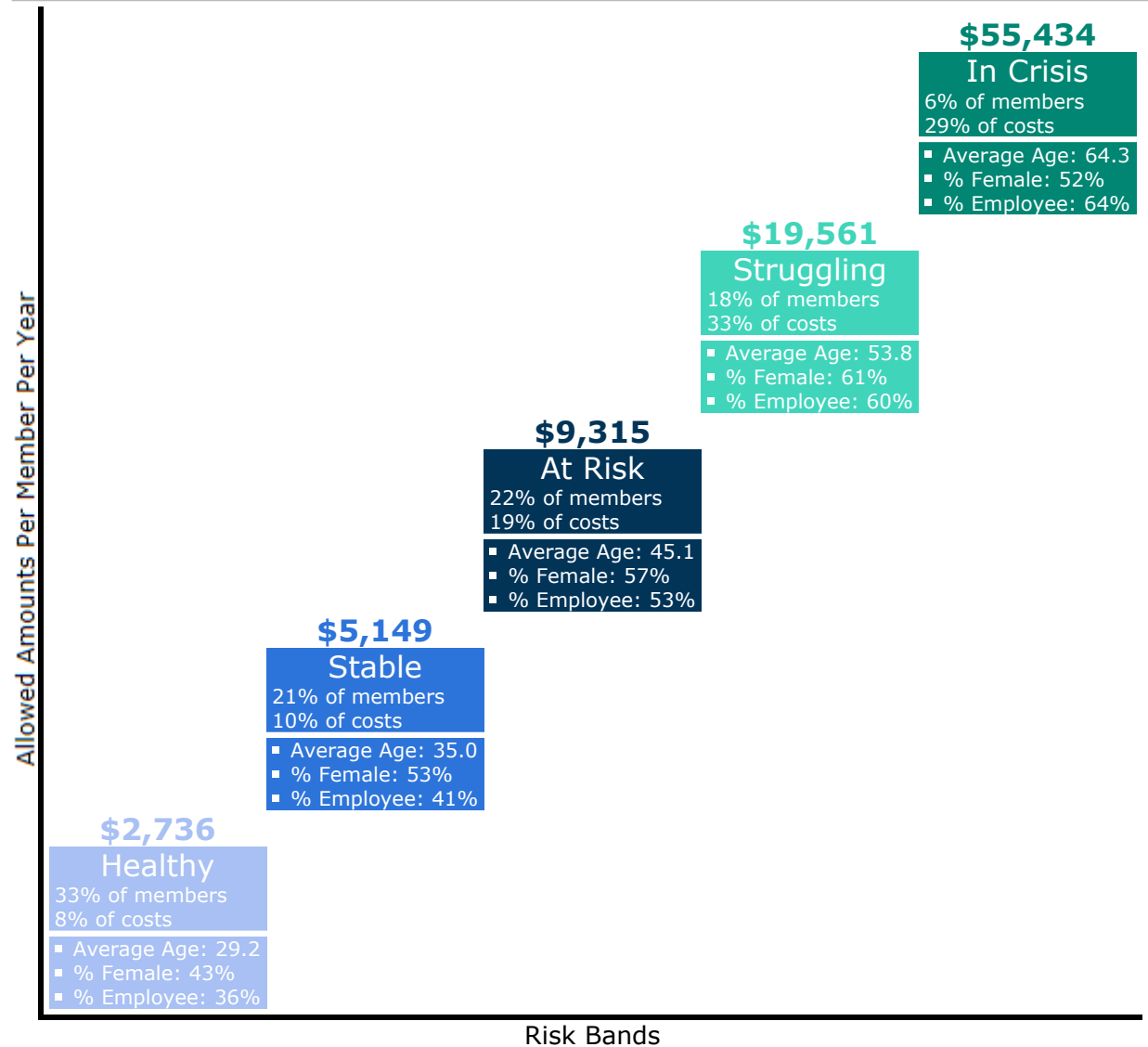
**DCG Period: Jan 2023 - Dec 2023



% of Members by Risk Band



Risk Band Profiles



*Demographic and financial metrics are for the current period

**See glossary for details on DCG Methodology

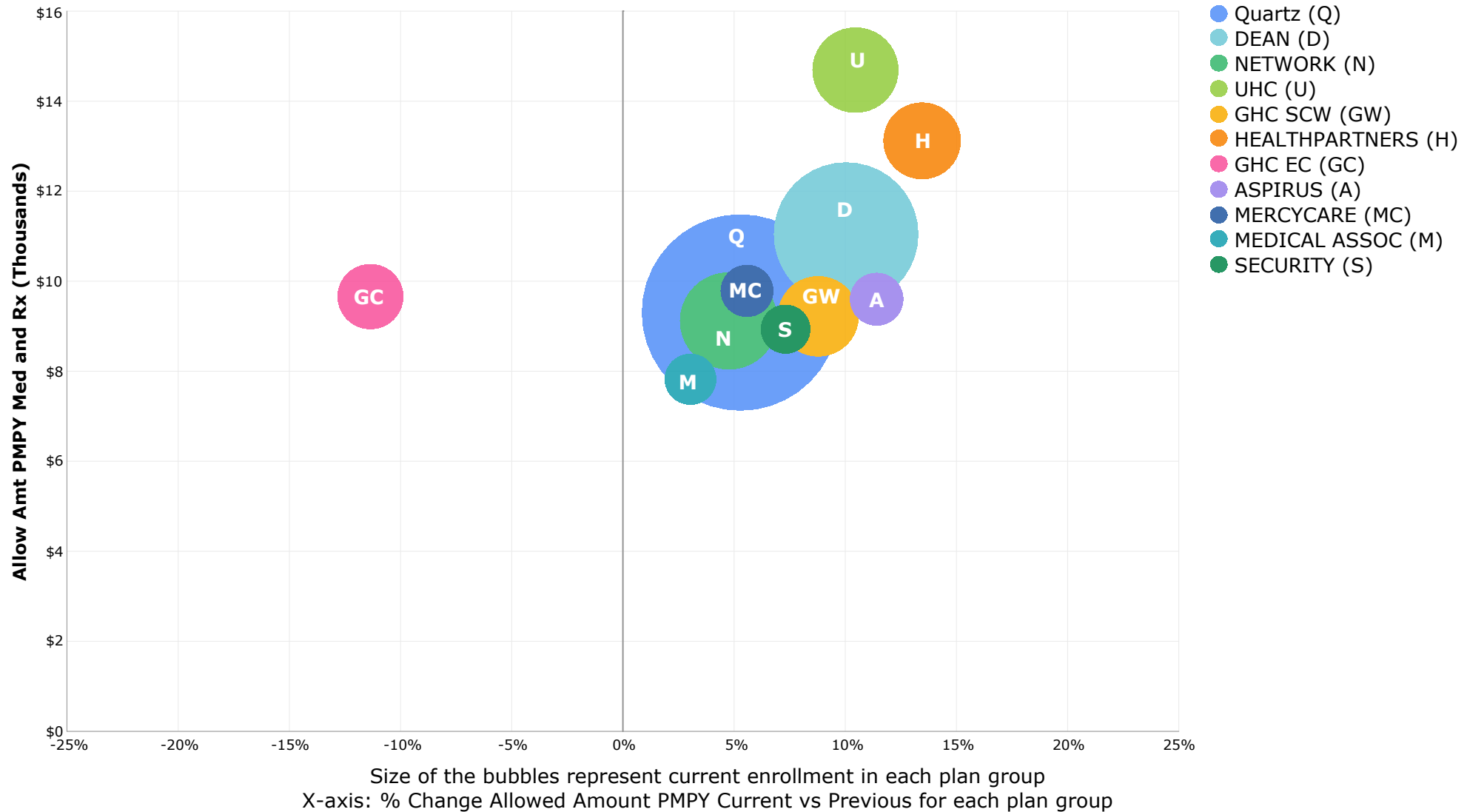
Financial

Previous Period: Oct 2022 - Sep 2023 (Incurred)

Current Period: Oct 2023 - Sep 2024 (Incurred)



Enrollment and Allowed Amount PMPY by Plan Group



Eligibility

Previous Period: Oct 2022 - Sep 2023 (Incurred)

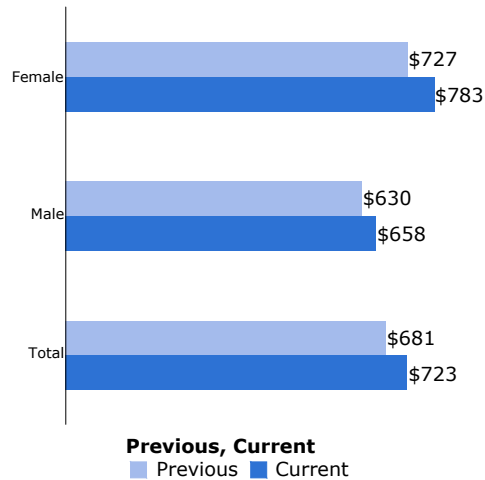
Current Period: Oct 2023 - Sep 2024 (Incurred)



| | Enrollment | | | Average Age | | |
|-----------------|------------|---------|----------|-------------|---------|----------|
| | Previous | Current | % Change | Previous | Current | % Change |
| Employees | 123,400 | 126,157 | 2.2% | 51.4 | 51.2 | -0.5% |
| Members | 264,566 | 269,290 | 1.8% | 40.0 | 39.9 | -0.2% |
| Family Size Avg | 2.2 | 2.1 | -0.4% | | | |

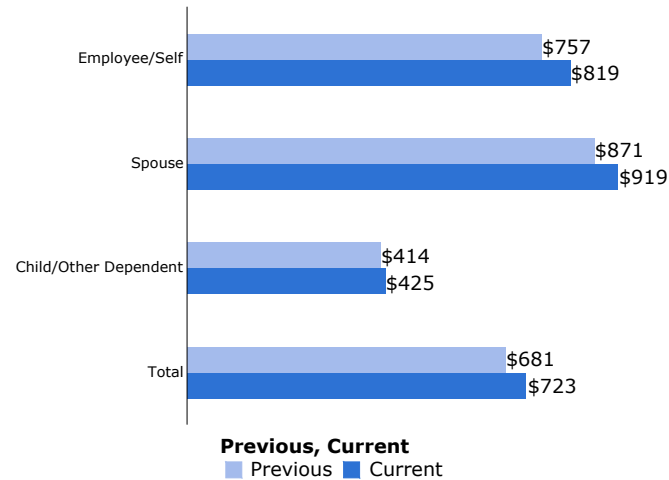
Membership and Net Pay PMPM by Gender

| | Previous | Current | % Change |
|--------|----------|---------|----------|
| Female | 137,705 | 140,301 | 1.9% |
| Male | 126,934 | 129,064 | 1.7% |



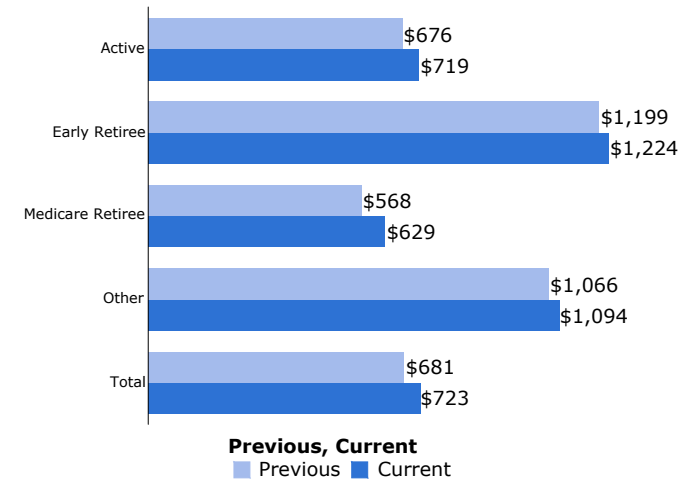
*Membership and Net Pay PMPM by Employee Relationship

| | Previous | Current | % Change |
|-----------------------|----------|---------|----------|
| Employee/Self | 123,324 | 125,592 | 1.8% |
| Spouse | 60,679 | 61,432 | 1.2% |
| Child/Other Dependent | 80,563 | 82,266 | 2.1% |



* Membership and Net Pay PMPM by Employee Status

| | Previous | Current | % Change |
|------------------|----------|---------|----------|
| Active | 217,623 | 222,575 | 2.3% |
| Early Retiree | 12,256 | 11,347 | -7.4% |
| Medicare Retiree | 39,540 | 39,906 | 0.9% |
| Other | 1,136 | 1,000 | -12.0% |



*Membership counts may not be unique since there may be transitions between the listed categories during the reported period

Time Periods

- CRY: Current Rolling Year
- DCG Periods
 - Related to Diagnostic Cost Group methodology and risk adjustment
 - Typically aligned with Jan - Dec plan year
- Incurred: the date a service was rendered
- Paid: the date that the claim for a service was paid
- PRY: Previous Rolling Year

Clinical

- Clinical Conditions: Merative description for a clinical condition based on valid ICD principal diagnosis
- IP: inpatient service, related to an admission
- OP: outpatient services
- Rx: prescription drugs

Eligibility

- Employees: subscriber/self
- Family Size: average number of covered members per family
- Member Age: average age of covered employees/members
- Members: subscribers and dependents

Financial

- Where applicable, all financial and utilization measures have completion factors applied.
- Allowed Amount: the total amount paid to the provider by all parties - the underlying medical cost that drives spending
- Net Payment: the amount paid by the plan sponsor (WI ETF)
 - $\text{Net Payment} = \text{Allowed Amount} - (\text{OOP} + \text{Third Party Payment})$
- OOP: Out Of Pocket, cost to member
- Rates:
 - PMPM: Per Member Per Month
 - PMPY: Per Member Per Year
- Third Party Payment: e.g. Medicare, Medicaid, and other insurance

Other

- DCG: Diagnostic Cost Group (DCG) classifications are the foundation of a family of risk-adjusted payment and analysis methodologies
- Risk Scores and Categories
 - Are the predicted patient risk based on (i) Diagnosis codes (ICD 9/10) and (ii) Demographics
 - Concurrent / prospective: current and predicted risk scores
 - NonRescaled: DCG model population reference / average = 100
 - Rescaled: WI ETF population reference / average = 100
 - Risk Bands: groupings of risk scores based on Merative MarketScan