

**PARMA CITY SCHOOLS DISTRICT**  
**MINUTES**  
**INSURANCE COMMITTEE MEETING**  
**January 13, 2026**

Meeting called to order at 2:00 p.m.

**Financials**

- We discussed the Financials for the Insurance Fund. The fund balance as of 12/31/2025 was (\$690,001). Revenues exceeded expenditures for the month of December by \$2,219,507.

**Wellness**

- There was no wellness update.

**Oswald**

- Oswald provided their monthly financial update, preliminary projections for FY2027 and their updates on the pharmacy RFP.

Meeting was adjourned at 2:32 p.m.

### Insurance Fund Highlights

- Revenues exceeded Expenditures by \$2,219,509 for the month of December due to the reduction in medical claims from stop-loss reimbursements.
- The insurance fund balance as of December 31, 2025 was (\$690,001.42).
- The medical claims decreased in December compared to November. The prescription claims decreased in December compared to October.
- Through December 31, 2025, expenditures have exceeded revenues by \$3,035,136.51 for fiscal year 2026.
- We received \$1,571,075.34 in stop-loss reimbursement payments in December.

| Fiscal Year                     | 2026                     | 2025                     | 2024                    | 2023                    |
|---------------------------------|--------------------------|--------------------------|-------------------------|-------------------------|
| <b>FY Beg. Balance (cash)</b>   | <b>\$ 2,345,135.09</b>   | <b>\$ 5,996,606.30</b>   | <b>\$ 6,985,590.17</b>  | <b>\$ 6,795,523.85</b>  |
| <b>Premiums</b>                 |                          |                          |                         |                         |
| Employees - Med/Rx              | \$ 1,834,600.66          | \$ 3,562,713.30          | \$ 3,078,436.35         | \$ 3,142,631.17         |
| Vision - Emp                    | \$ 444.04                | \$ 1,219.19              | \$ 1,131.04             | \$ 130,611.53           |
| Board of Education - Med/Rx     | \$ 13,329,418.63         | \$ 22,558,574.57         | \$ 20,624,545.46        | \$ 21,320,951.37        |
| Vision - BoE                    | \$ 63,297.43             | \$ 127,556.01            | \$ 123,338.26           | \$ 931.68               |
| Misc                            | \$ 3,729.70              | \$ 86,789.14             | \$ 43,760.96            | \$ 140,010.50           |
| <b>Total Revenue</b>            | <b>\$ 15,231,490.46</b>  | <b>\$ 26,336,852.21</b>  | <b>\$ 23,871,212.07</b> | <b>\$ 24,735,136.25</b> |
| <b>Total Expense</b>            | <b>\$ 18,266,626.97</b>  | <b>\$ 29,988,323.42</b>  | <b>\$ 24,860,195.94</b> | <b>\$ 24,545,069.93</b> |
| <b>Reserve Gain/(Loss)</b>      | <b>\$ (3,035,136.51)</b> | <b>\$ (3,651,471.21)</b> | <b>\$ (988,983.87)</b>  | <b>\$ 190,066.32</b>    |
| <b>Claims</b>                   |                          |                          |                         |                         |
| Medical                         | \$ 12,814,295.86         | \$ 19,231,963.84         | \$ 15,911,171.06        | \$ 16,726,665.33        |
| Prescription                    | \$ 4,149,792.24          | \$ 7,243,294.84          | \$ 5,699,333.25         | \$ 4,864,063.60         |
| Vision                          | \$ (86,604.17)           | \$ 103,618.71            | \$ 96,190.00            | \$ 82,607.75            |
| <b>Fixed Costs &amp; Other</b>  |                          |                          |                         |                         |
| Administration Fee              | \$ 295,602.04            | \$ 684,268.35            | \$ 612,044.86           | \$ 784,277.35           |
| Stop Loss Premiums              | \$ 965,228.60            | \$ 2,428,395.73          | \$ 2,250,725.34         | \$ 1,862,905.66         |
| Grail                           | \$ 424.50                | \$ -                     | \$ 2,547.00             |                         |
| Consultant/Legal Fees           | \$ 110,741.87            | \$ 255,276.79            | \$ 236,264.37           | \$ 199,687.79           |
| Subrogation                     | \$ 953.90                | \$ 7,378.17              | \$ 6,548.94             | \$ 2,745.24             |
| Health Fair/Wellness            | \$ -                     | \$ 5,950.48              | \$ 11,709.66            | \$ 12,034.21            |
| ACA Fees                        | \$ 7,165.13              | \$ 7,323.15              | \$ -                    | \$ -                    |
| Misc                            | \$ 9,027.00              | \$ 20,853.36             | \$ 33,661.46            | \$ 10,083.00            |
| <b>FY Ending Balance (cash)</b> | <b>\$ (690,001.42)</b>   | <b>\$ 2,345,135.09</b>   | <b>\$ 5,996,606.30</b>  | <b>\$ 6,985,590.17</b>  |

FY 2026 Insurance  
Fund by Month

| Total FYTD        |                                |      | July              | August            | September       | October         | November        | December        |
|-------------------|--------------------------------|------|-------------------|-------------------|-----------------|-----------------|-----------------|-----------------|
|                   | <b>Premiums</b>                |      |                   |                   |                 |                 |                 |                 |
| \$ 1,834,600.66   | Employees                      | (3)  | \$ 279,078.08     | \$ 279,692.52     | \$ 314,458.76   | \$ 476,186.68   | \$ 161,795.08   | \$ 323,389.54   |
| \$ 444.04         | Vision - Emp                   | (5)  | \$ 86.40          | \$ 81.43          | \$ 86.33        | \$ 128.55       | \$ 61.33        | \$ -            |
| \$ 13,329,418.63  | Board of Education             | (2)  | \$ 1,973,086.39   | \$ 1,965,193.53   | \$ 2,309,300.26 | \$ 2,345,030.02 | \$ 2,368,261.38 | \$ 2,368,547.05 |
| \$ 63,297.43      | Vision - BOE                   | (4)  | \$ 9,827.71       | \$ 9,774.03       | \$ 10,685.91    | \$ 10,877.42    | \$ 11,066.18    | \$ 11,066.18    |
| \$ 3,729.70       | Misc                           | (1)  | \$ -              | \$ -              | \$ -            | \$ -            |                 | \$ 3,729.70     |
| \$ 15,231,490.46  | <b>Total Revenue</b>           |      | \$ 2,262,078.58   | \$ 2,254,741.51   | \$ 2,634,531.26 | \$ 2,832,222.67 | \$ 2,541,183.97 | \$ 2,706,732.47 |
| \$ 18,266,626.97  | <b>Total Expense</b>           |      | \$ 4,332,759.39   | \$ 3,330,770.77   | \$ 3,284,830.44 | \$ 3,483,639.06 | \$ 3,347,401.79 | \$ 487,225.52   |
| \$ (3,035,136.51) | <b>Reserve Gain/(Loss)</b>     |      | \$ (2,070,680.81) | \$ (1,076,029.26) | \$ (650,299.18) | \$ (651,416.39) | \$ (806,217.82) | \$ 2,219,506.95 |
|                   | <b>Claims</b>                  |      |                   |                   |                 |                 |                 |                 |
| \$ 12,814,295.86  | Medical                        | (1)  | \$ 3,188,788.55   | \$ 2,287,310.26   | \$ 2,727,339.02 | \$ 2,211,866.39 | \$ 2,401,797.42 | \$ (2,805.78)   |
| \$ 4,149,792.24   | Prescription                   | (2)  | \$ 804,509.98     | \$ 804,032.29     | \$ 290,792.49   | \$ 937,642.31   | \$ 712,650.43   | \$ 600,164.74   |
| \$ (86,604.17)    | Vision                         | (5)  | \$ 10,432.37      | \$ 5,111.76       | \$ 7,724.41     | \$ 10,729.97    | \$ 17,217.50    | \$ (137,820.18) |
|                   | <b>Fixed Costs &amp; Other</b> |      |                   |                   |                 |                 |                 |                 |
| \$ 295,602.04     | Administration Fee             | (4)  | \$ 111,809.03     | \$ 6,851.60       | \$ 58,226.02    | \$ 111,639.99   | \$ 1,240.50     | \$ 5,834.90     |
| \$ 965,228.60     | Stop Loss Premiums             | (3)  | \$ 194,173.70     | \$ 194,012.56     | \$ 190,950.90   | \$ 190,950.90   | \$ 195,140.54   |                 |
| \$ 424.50         | Grail                          |      | \$ -              | \$ 424.50         | \$ -            |                 |                 |                 |
| \$ 110,741.87     | Consultant/Legal Fees          | (6)  | \$ 10,757.63      | \$ 28,698.40      | \$ 9,725.00     | \$ 20,778.80    | \$ 19,051.80    | \$ 21,730.24    |
| \$ 953.90         | Subrogation                    | (7)  | \$ 108.00         | \$ 317.40         | \$ 72.60        | \$ 30.70        | \$ 303.60       | \$ 121.60       |
| \$ -              | Health Fair/Wellness           | (9)  | \$ -              | \$ -              | \$ -            | \$ -            |                 |                 |
| \$ 7,165.13       | ACA Fees                       | (8)  | \$ 7,165.13       | \$ -              | \$ -            | \$ -            |                 |                 |
| \$ 9,027.00       | Misc                           | (10) | \$ 5,015.00       | \$ 4,012.00       | \$ -            | \$ -            |                 |                 |

FY 2025 Insurance Fund by Month

| Total FYTD        |                                |      | July              | August            | September       | October         | November        | December        |
|-------------------|--------------------------------|------|-------------------|-------------------|-----------------|-----------------|-----------------|-----------------|
|                   | <b>Premiums</b>                |      |                   |                   |                 |                 |                 |                 |
| \$ 866,937.56     | Employees                      | (3)  | \$ 251,585.16     | \$ 356,767.04     | \$ 258,585.36   | \$ 268,525.27   | \$ 268,979.71   | \$ 403,555.04   |
| \$ 289.58         | Vision - Emp                   | (5)  | \$ 82.29          | \$ 124.76         | \$ 82.53        | \$ 102.74       | \$ 93.62        | \$ 133.68       |
| \$ 5,050,620.20   | Board of Education             | (2)  | \$ 1,653,749.57   | \$ 1,634,594.86   | \$ 1,762,275.77 | \$ 1,918,585.71 | \$ 1,934,779.83 | \$ 1,943,397.44 |
| \$ 29,427.75      | Vision - BOE                   | (4)  | \$ 9,927.18       | \$ 9,610.08       | \$ 9,890.49     | \$ 10,667.55    | \$ 10,822.21    | \$ 10,893.71    |
| \$ 35,742.30      | Misc                           | (1)  | \$ 35,742.30      | \$ -              | \$ -            | \$ -            | \$ -            | \$ 49,392.36    |
| \$ 3,952,183.24   | <b>Total Revenue</b>           |      | \$ 1,951,086.50   | \$ 2,001,096.74   | \$ 2,030,834.15 | \$ 2,197,881.27 | \$ 2,214,675.37 | \$ 2,407,372.23 |
| \$ 6,162,087.28   | <b>Total Expense</b>           |      | \$ 3,159,805.35   | \$ 3,002,281.93   | \$ 2,844,970.77 | \$ 2,271,826.04 | \$ 2,440,543.29 | \$ 2,436,020.44 |
| \$ (2,209,904.04) | <b>Reserve Gain/(Loss)</b>     |      | \$ (1,208,718.85) | \$ (1,001,185.19) | \$ (814,136.62) | \$ (73,944.77)  | \$ (225,867.92) | \$ (28,648.21)  |
|                   | <b>Claims</b>                  |      |                   |                   |                 |                 |                 |                 |
| \$ 5,917,155.74   | Medical                        | (1)  | \$ 1,718,660.69   | \$ 2,059,783.12   | \$ 2,138,711.93 | \$ 1,159,992.59 | \$ 1,670,988.88 | \$ 1,230,429.73 |
| \$ 1,947,698.58   | Prescription                   | (2)  | \$ 897,494.95     | \$ 630,277.54     | \$ 419,926.09   | \$ 822,033.10   | \$ 477,276.83   | \$ 918,901.30   |
| \$ 23,163.31      | Vision                         | (5)  | \$ -              | \$ 15,592.20      | \$ 7,571.11     | \$ 10,908.91    | \$ 12,006.84    | \$ 4,736.45     |
|                   | <b>Fixed Costs &amp; Other</b> |      |                   |                   |                 |                 |                 |                 |
| \$ 253,272.09     | Administration Fee             | (4)  | \$ 148,603.01     | \$ 51,705.32      | \$ 52,963.76    | \$ 53,188.13    | \$ 53,213.65    | \$ 53,358.97    |
| \$ 770,067.78     | Stop Loss Premiums             | (3)  | \$ 364,408.60     | \$ 203,042.08     | \$ 202,617.10   | \$ 205,426.19   | \$ 207,424.57   | \$ 206,815.32   |
| \$ -              | Grail                          |      | \$ -              |                   |                 |                 |                 |                 |
| \$ 61,464.50      | Consultant/Legal Fees          | (6)  | \$ 18,488.60      | \$ 34,430.30      | \$ 8,545.60     | \$ 18,181.00    | \$ 18,354.60    | \$ 19,673.99    |
| \$ 2,028.04       | Subrogation                    | (7)  | \$ 330.02         | \$ 829.44         | \$ 868.58       | \$ 2,096.12     | \$ 1,277.92     | \$ 185.70       |
| \$ 5,950.48       | Health Fair/Wellness           | (9)  | \$ 5,950.48       | \$ -              | \$ -            | \$ -            | \$ -            |                 |
| \$ 7,323.15       | ACA Fees                       | (8)  | \$ -              | \$ -              | \$ 7,323.15     | \$ -            | \$ -            |                 |
| \$ 18,934.38      | Misc                           | (10) | \$ 5,869.00       | \$ 6,621.93       | \$ 6,443.45     | \$ -            | \$ -            | \$ 1,918.98     |

FY 2024 Insurance Fund by Month

| Total FYTD          |                |                       | July |    | August         |    | September    |    | October      |          | November     |          | December     |    |              |
|---------------------|----------------|-----------------------|------|----|----------------|----|--------------|----|--------------|----------|--------------|----------|--------------|----|--------------|
| Premiums            |                |                       |      |    |                |    |              |    |              |          |              |          |              |    |              |
| \$                  | 595,360.62     | Employees             | (3)  | \$ | 120,560.46     | \$ | 220,801.46   | \$ | 253,998.70   | \$       | 251,178.39   | \$       | 251,733.36   | \$ | 252,704.98   |
| \$                  | 227.96         | Vision - Emp          | (5)  | \$ | 43.27          | \$ | 71.27        | \$ | 113.42       | \$       | 82.08        | \$       | 199.78       | \$ | 79.76        |
| \$                  | 4,528,062.31   | Board of Education    | (2)  | \$ | 1,569,487.28   | \$ | 1,565,495.84 | \$ | 1,393,079.19 | \$       | 1,779,850.59 | \$       | 1,786,478.03 | \$ | 1,797,713.08 |
| \$                  | 26,963.77      | Vision - BOE          | (4)  | \$ | 9,315.53       | \$ | 9,343.94     | \$ | 8,304.30     | \$       | 10,552.52    | \$       | 10,610.00    | \$ | 10,687.26    |
| \$                  | 27,500.00      | Misc                  | (1)  | \$ | 27,500.00      | \$ | -            |    | \$           | 3,917.69 | \$           | 3,380.23 |              |    |              |
|                     |                |                       |      |    |                |    |              |    |              |          |              |          |              |    |              |
| \$                  | 3,522,619.05   | Total Revenue         |      | \$ | 1,726,906.54   | \$ | 1,795,712.51 | \$ | 1,655,495.61 | \$       | 2,045,581.27 | \$       | 2,052,401.40 | \$ | 2,061,185.08 |
| \$                  | 4,594,279.40   | Total Expense         |      | \$ | 2,871,508.45   | \$ | 1,722,770.95 | \$ | 1,767,708.94 | \$       | 1,857,717.15 | \$       | 1,943,792.49 | \$ | 2,133,002.68 |
| \$                  | (1,071,660.35) | Reserve Gain/(Loss)   |      | \$ | (1,144,601.91) | \$ | 72,941.56    | \$ | (112,213.33) | \$       | 187,864.12   | \$       | 108,608.91   | \$ | (71,817.60)  |
|                     |                |                       |      |    |                |    |              |    |              |          |              |          |              |    |              |
| Claims              |                |                       |      |    |                |    |              |    |              |          |              |          |              |    |              |
| \$                  | 4,143,897.60   | Medical               | (1)  | \$ | 1,647,810.33   | \$ | 998,270.12   | \$ | 1,497,817.15 | \$       | 1,022,047.96 | \$       | 1,155,474.23 | \$ | 1,287,816.62 |
| \$                  | 1,142,199.64   | Prescription          | (2)  | \$ | 679,501.89     | \$ | 460,869.05   | \$ | 1,828.70     | \$       | 553,849.02   | \$       | 500,151.51   | \$ | 586,130.66   |
| \$                  | 24,901.05      | Vision                | (5)  | \$ | 7,856.01       | \$ | 8,508.26     | \$ | 8,536.78     | \$       | 7,431.80     | \$       | 11,389.38    | \$ | 6,791.03     |
|                     |                |                       |      |    |                |    |              |    |              |          |              |          |              |    |              |
| Fixed Costs & Other |                |                       |      |    |                |    |              |    |              |          |              |          |              |    |              |
| \$                  | 204,549.94     | Administration Fee    | (4)  | \$ | 101,228.17     | \$ | 51,310.04    | \$ | 52,011.73    | \$       | 53,056.44    | \$       | 52,901.31    | \$ | 52,582.94    |
| \$                  | 746,395.47     | Stop Loss Premiums    | (3)  | \$ | 374,946.17     | \$ | 186,461.16   | \$ | 184,988.14   | \$       | 188,418.48   | \$       | 188,034.34   | \$ | 188,666.53   |
| \$                  | -              | Grail                 |      | \$ | -              | \$ | -            | \$ | -            | \$       | -            | \$       | -            | \$ | -            |
| \$                  | 66,469.44      | Consultant/Legal Fees | (6)  | \$ | 31,360.12      | \$ | 12,915.66    | \$ | 22,193.66    | \$       | 31,726.46    | \$       | 35,571.63    | \$ | 8,724.80     |
| \$                  | 948.74         | Subrogation           | (7)  | \$ | 319.30         | \$ | 296.66       | \$ | 332.78       | \$       | 1,186.99     | \$       | 270.09       | \$ | 1,255.10     |
| \$                  | -              | Health Fair/Wellness  | (9)  | \$ | -              | \$ | -            | \$ | -            | \$       | -            | \$       | -            | \$ | -            |
| \$                  | -              | ACA Fees              | (8)  | \$ | -              | \$ | -            | \$ | -            | \$       | -            | \$       | -            | \$ | -            |
| \$                  | 32,626.46      | Misc                  | (10) | \$ | 28,486.46      | \$ | 4,140.00     | \$ | -            | \$       | -            | \$       | -            | \$ | 1,035.00     |

# FY 2026 Insurance Claims

|          | MMO        | Express Scripts | Total        |
|----------|------------|-----------------|--------------|
| 07/03/25 | 388,496.81 | 206,785.91      | 595,282.72   |
| 07/10/25 | 676,843.81 | 95,355.02       | 772,198.83   |
| 07/17/25 | 952,443.97 | 168,143.32      | 1,120,587.29 |
| 07/24/25 | 811,000.36 | 95,620.82       | 906,621.18   |
| 08/01/25 | 437,318.34 | 258,617.88      | 695,936.22   |
| 08/08/25 | 461,108.89 | 191,965.27      | 653,074.16   |
| 08/15/25 | 583,238.99 | 178,100.85      | 761,339.84   |
| 08/22/25 | 810,755.80 | 182,199.89      | 992,955.69   |
| 08/29/25 | 701,485.09 | 196,849.15      | 898,334.24   |
| 09/05/25 | 767,632.60 | 118,932.28      | 886,564.88   |
| 09/12/25 | 521,419.29 | 153,896.59      | 675,315.88   |
| 09/19/25 | 502,869.27 | 191,988.52      | 694,857.79   |
| 09/26/25 | 645,378.23 | 161,654.83      | 807,033.06   |
| 10/03/25 | 820,404.07 | 196,077.99      | 1,016,482.06 |
| 10/10/25 | 502,341.19 | 219,070.14      | 721,411.33   |
| 10/17/25 | 678,366.50 | 265,562.91      | 943,929.41   |
| 10/24/25 | 610,283.02 | 171,993.95      | 782,276.97   |
| 10/31/25 | 814,319.68 | 207,453.24      | 1,021,772.92 |
| 11/07/25 | 668,410.38 | 161,498.32      | 829,908.70   |
| 11/14/25 | 254,880.36 | 155,800.51      | 410,680.87   |
| 11/21/25 | 559,565.45 | 240,784.63      | 800,350.08   |
| 11/28/25 | 361,402.54 | 147,843.42      | 509,245.96   |
| 12/05/25 | 374,601.72 | 288,681.06      | 663,282.78   |
| 12/12/25 | 331,082.78 | 156,096.22      | 487,179.00   |
| 12/19/25 | 314,086.63 | 221,078.56      | 535,165.19   |
| 12/26/25 | 608,841.16 | 210,559.18      | 819,400.34   |
| 01/02/26 | 300,247.73 | 174,716.85      | 474,964.58   |
| 01/09/26 | 469,420.59 | 187,989.86      | 657,410.45   |

Posted in January

Posted in January

# Parma City Schools Health Care Committee Meeting

January 2025

**Kelsey Finucan**  
**Tracie Collins**  
**Ron Boynar**

We See Risk So You See Opportunity



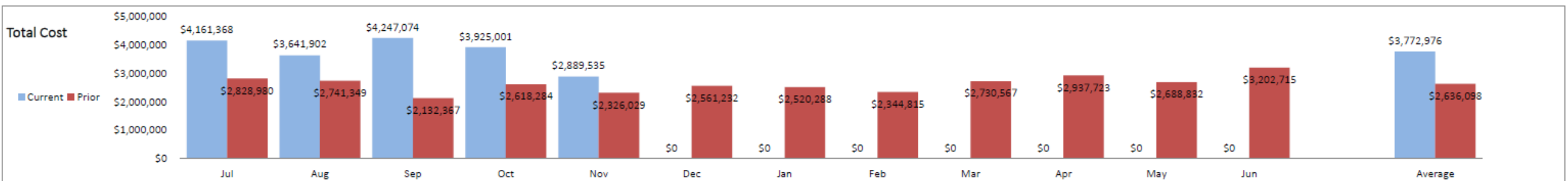
# Financial Update

| Claim Experience - Prior Year |             |             |             |             |             |             |             |             |             |             |             |             | Total         | Average     | PEPY      |
|-------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|---------------|-------------|-----------|
|                               | Jul 24      | Aug 24      | Sep 24      | Oct 24      | Nov 24      | Dec 24      | Jan 25      | Feb 25      | Mar 25      | Apr 25      | May 25      | Jun 25      |               |             |           |
| Medical Claims                | \$2,018,729 | \$2,046,220 | \$1,370,195 | \$1,667,441 | \$1,622,301 | \$1,710,345 | \$1,805,393 | \$1,675,003 | \$1,861,052 | \$2,025,340 | \$2,029,430 | \$2,369,439 | \$22,200,888  | \$1,850,074 | \$18,471  |
| Prescription Claims           | \$721,654   | \$606,176   | \$669,852   | \$844,535   | \$596,951   | \$743,224   | \$640,207   | \$595,006   | \$792,995   | \$800,539   | \$547,558   | \$720,722   | \$8,279,420   | \$689,952   | \$6,889   |
| Rx Rebates                    | (\$161,597) | (\$161,597) | (\$161,597) | (\$149,146) | (\$149,146) | (\$149,146) | (\$181,589) | (\$181,589) | (\$181,589) | (\$147,449) | (\$147,449) | (\$147,449) | (\$1,919,341) | (\$159,945) | (\$1,597) |
| Total Claims                  | \$2,578,786 | \$2,490,799 | \$1,878,449 | \$2,362,830 | \$2,070,106 | \$2,304,423 | \$2,264,011 | \$2,088,421 | \$2,472,458 | \$2,678,431 | \$2,429,540 | \$2,942,713 | \$28,560,967  | \$2,380,081 | \$23,763  |
| Fees/Premium                  | \$250,194   | \$250,550   | \$253,918   | \$255,454   | \$255,922   | \$256,808   | \$256,277   | \$256,395   | \$258,109   | \$259,292   | \$259,292   | \$260,002   | \$3,072,214   | \$256,018   | \$2,556   |
| Total Cost                    | \$2,828,980 | \$2,741,349 | \$2,132,367 | \$2,618,284 | \$2,326,029 | \$2,561,232 | \$2,520,288 | \$2,344,815 | \$2,730,567 | \$2,937,723 | \$2,688,832 | \$3,202,715 | \$31,633,181  | \$2,636,098 | \$26,319  |
| Reimbursed Claims             |             |             |             |             |             |             |             |             |             |             |             |             | (\$432,276)   |             | (\$360)   |
| Grand Total                   |             |             |             |             |             |             |             |             |             |             |             |             | \$31,200,905  | \$2,600,075 | \$25,959  |

|                        |            |            |            |            |            |            |            |            |            |            |            |            |        |         |          |
|------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|--------|---------|----------|
| Subscribers Medical/Rx | 1,165      | 1,162      | 1,183      | 1,193      | 1,206      | 1,212      | 1,209      | 1,210      | 1,217      | 1,221      | 1,221      | 1,224      | 14,423 | 1,202   |          |
| Medical/Rx Claim PEPM  | \$2,213.55 | \$2,143.54 | \$1,587.87 | \$1,980.58 | \$1,716.51 | \$1,901.34 | \$1,872.63 | \$1,725.97 | \$2,031.60 | \$2,193.64 | \$1,989.79 | \$2,404.18 |        | \$1,980 | \$23,763 |

| Claims Experience - Current Year |             |             |             |             |             |        |        |        |        |        |        |        | Total         | Average     | PEPY      |
|----------------------------------|-------------|-------------|-------------|-------------|-------------|--------|--------|--------|--------|--------|--------|--------|---------------|-------------|-----------|
|                                  | Jul 25      | Aug 25      | Sep 25      | Oct 25      | Nov 25      | Dec 25 | Jan 26 | Feb 26 | Mar 26 | Apr 26 | May 26 | Jun 26 |               |             |           |
| Medical Claims                   | \$3,179,530 | \$2,596,764 | \$3,192,096 | \$2,851,457 | \$1,830,016 |        |        |        |        |        |        |        | \$13,649,864  | \$2,729,973 | \$26,813  |
| Prescription Claims              | \$736,856   | \$800,697   | \$806,505   | \$823,857   | \$805,411   |        |        |        |        |        |        |        | \$3,973,327   | \$794,665   | \$7,805   |
| Rx Rebates                       |             |             |             |             |             |        |        |        |        |        |        |        | \$0           | \$0         | \$0       |
| Total Claims                     | \$3,916,386 | \$3,397,462 | \$3,998,602 | \$3,675,314 | \$2,635,427 |        |        |        |        |        |        |        | \$17,623,191  | \$3,524,638 | \$34,617  |
| Fees/Premium                     | \$244,982   | \$244,441   | \$248,472   | \$249,687   | \$254,108   |        |        |        |        |        |        |        | \$1,241,688   | \$248,338   | \$2,439   |
| Total Cost                       | \$4,161,368 | \$3,641,902 | \$4,247,074 | \$3,925,001 | \$2,889,535 |        |        |        |        |        |        |        | \$18,864,879  | \$3,772,976 | \$37,057  |
| Reimbursed Claims                |             |             |             |             |             |        |        |        |        |        |        |        | (\$3,874,261) |             | (\$7,610) |
| Grand Total                      |             |             |             |             |             |        |        |        |        |        |        |        | \$14,990,618  | \$2,998,124 | \$29,446  |

|                        |            |            |            |            |            |  |  |  |  |  |  |  |       |         |          |
|------------------------|------------|------------|------------|------------|------------|--|--|--|--|--|--|--|-------|---------|----------|
| Subscribers Medical/Rx | 1,204      | 1,202      | 1,223      | 1,229      | 1,251      |  |  |  |  |  |  |  | 6,109 | 1,222   |          |
| Medical/Rx Claim PEPM  | \$3,252.81 | \$2,826.51 | \$3,269.50 | \$2,990.49 | \$2,106.66 |  |  |  |  |  |  |  |       | \$2,889 | \$34,617 |



# Financial Update (cont.)

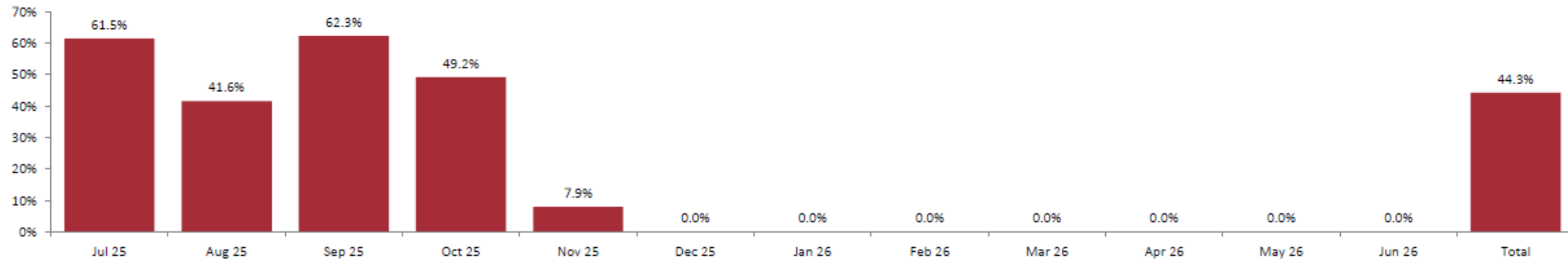
| Large Claims: July 2025 - June 2026 |  | Status | Claims      | Estimated Reimbursement |
|-------------------------------------|--|--------|-------------|-------------------------|
| HCC1                                |  | ACTIVE | \$2,464,591 | (\$2,264,591)           |
| HCC2                                |  | ACTIVE | \$721,496   | (\$521,496)             |
| HCC3                                |  | ACTIVE | \$513,349   | (\$313,349)             |
| HCC4                                |  | ACTIVE | \$365,798   | (\$165,798)             |
| HCC5                                |  | CANCEL | \$357,832   | (\$157,832)             |
| HCC6                                |  | ACTIVE | \$332,522   | (\$132,522)             |
| HCC7                                |  | ACTIVE | \$306,777   | (\$106,777)             |
| HCC8                                |  | ACTIVE | \$306,122   | (\$106,122)             |
| HCC9                                |  | ACTIVE | \$305,775   | (\$105,775)             |
| HCC10                               |  | ACTIVE | \$197,575   |                         |
|                                     |  |        | \$5,871,836 | (\$3,874,261)           |

| Plan Information              |              |
|-------------------------------|--------------|
| Insurer/Medical               | MMO          |
| Rx                            | ESI          |
| Contract Type                 | Self-Insured |
| Specific Stop-Loss Coverage   | Medical/Rx   |
| Specific Stop-Loss Deductible | \$200,000    |
| Aggregate Stop-Loss Coverage  | Medical/Rx   |
| Aggregate Stop-Loss Corridor  | 115%         |

Due to reporting limitations, reimbursements are shown on medical claims only.  
The stop loss contract covers both medical and Rx claims so actual reimbursements may differ.

| Year to Date Actual vs Budgeted Plan Cost |             |             |             |             |             |        |        |        |        |        |        |        | Total        | Average     | PEPY     |
|-------------------------------------------|-------------|-------------|-------------|-------------|-------------|--------|--------|--------|--------|--------|--------|--------|--------------|-------------|----------|
|                                           | Jul 25      | Aug 25      | Sep 25      | Oct 25      | Nov 25      | Dec 25 | Jan 26 | Feb 26 | Mar 26 | Apr 26 | May 26 | Jun 26 |              |             |          |
| Budget Plan Cost                          | \$2,576,747 | \$2,572,467 | \$2,617,410 | \$2,630,251 | \$2,677,334 |        |        |        |        |        |        |        | \$13,074,209 | \$2,614,842 | \$25,682 |
| Actual Plan Cost                          | \$4,161,368 | \$3,641,902 | \$4,247,074 | \$3,925,001 | \$2,889,535 |        |        |        |        |        |        |        | \$18,864,879 | \$3,772,976 | \$37,057 |
| % Actual to Budget                        | 161.5%      | 141.6%      | 162.3%      | 149.2%      | 107.9%      |        |        |        |        |        |        |        | 144.3%       |             |          |
| Estimated SSL Reimbursements              |             |             |             |             |             |        |        |        |        |        |        |        | -\$3,874,261 |             |          |
| % Net of Estimated SSL Reimbursements     |             |             |             |             |             |        |        |        |        |        |        |        | 114.7%       |             |          |

% to Budget



# Preliminary Projection

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# Projection Summary

Oswald did an RFP for both PBM and Medical carriers to assure all options are available to Parma. Significant rebate and pricing improvements available through alternative PBM offerings.

Recent claim utilization is higher than expected, driven by high claimant spend which is covered by the specific stoploss policy

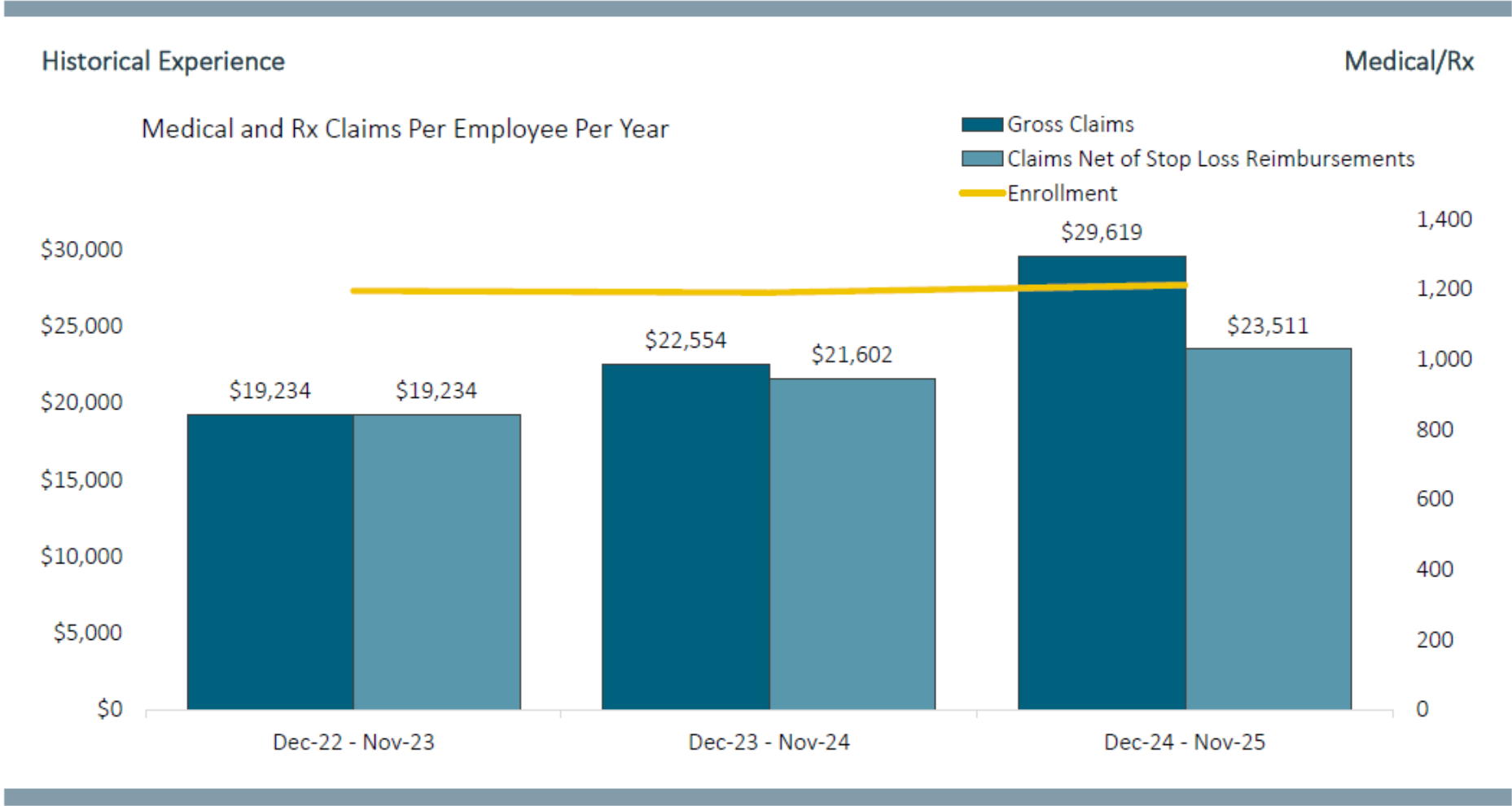
- While gross claims have spiked, the percent increase on a net basis is 8.8% in the most recent period. This is in line with medical/Rx trend in the market. (Reference the Historical Claims Summary Page)

## Projection Results Summary:

- Status quo projection is calling for a **9.55% increase** (not including updated ESI rebates)
- With the projected decrease in claims and significant increase in rebates, renewing with MMO/ESI is coming out to a projected **4.90% increase** to current rates (after accounting for market RFP results)
- Keeping MMO and replacing ESI with EHPCO/CVS results in a **3.8% increase** to rates.
- Coupling the EHPCO proposal with the estimated network savings from Anthem or Aetna produces the lowest overall projection options (**<2% increase**).
  - › EHPCO is projecting lower overall claims, along with improved rebate performance compared to ESI, resulting in a more favorable claims outlook than remaining with ESI.
  - › Anthem's admin fee is producing a savings while Aetna is slightly higher than current.

The Granular arrangement has provided meaningful protection for the group, including no new lasers at renewal and a 40% cap on renewal increases for the 2026 plan year.

# Historical Claims Summary



# Underwriting Summary

Claims Projection

Medical/Rx

| Experience Period                          | Medical                               |                                       | Prescription Drug                     |                                       | Combined                              |                                       |
|--------------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|
|                                            | December-24<br>Through<br>November-25 | December-23<br>Through<br>November-24 | December-24<br>Through<br>November-25 | December-23<br>Through<br>November-24 | December-24<br>Through<br>November-25 | December-23<br>Through<br>November-24 |
| Total Paid Claims                          | \$27,125,865                          | \$18,825,504                          | \$8,767,046                           | \$8,018,955                           | \$35,892,911                          | \$26,844,459                          |
| Less Total Large Claims                    | \$10,801,985                          | \$3,532,740                           |                                       |                                       | \$10,801,985                          | \$3,532,740                           |
| Net Claims                                 | \$16,323,881                          | \$15,292,763                          | \$8,767,046                           | \$8,018,955                           | \$25,090,927                          | \$23,311,719                          |
| Net Claims Annualized                      | \$16,323,881                          | \$15,292,763                          | \$8,767,046                           | \$8,018,955                           | \$25,090,927                          | \$23,311,719                          |
| Annual Trend <sup>1</sup>                  | 7.90%                                 | 7.90%                                 | 11.40%                                | 11.40%                                |                                       |                                       |
| Trend Adjustment                           | 1.128                                 | 1.217                                 | 1.186                                 | 1.322                                 |                                       |                                       |
| Demographic Adjustment                     | 1.000                                 | 1.000                                 | 1.000                                 | 1.000                                 |                                       |                                       |
| Plan Change Adjustment                     | 1.000                                 | 1.000                                 | 1.000                                 | 1.000                                 |                                       |                                       |
| Projected Claims (Excludes Large Claims)   | \$18,412,272                          | \$18,611,928                          | \$10,401,313                          | \$10,598,341                          | \$28,813,584                          | \$29,210,269                          |
| Large Claims Under the Specific Deductible | \$3,400,000                           | \$2,400,000                           |                                       |                                       | \$3,400,000                           | \$2,400,000                           |
| Total Projected Claims                     | \$21,812,272                          | \$21,011,928                          | \$10,401,313                          | \$10,598,341                          | \$32,213,584                          | \$31,610,269                          |
| Average Enrollment <sup>2</sup>            | 1,212                                 | 1,190                                 | 1,219                                 | 1,190                                 |                                       |                                       |
| Projected Claims PEPM                      | \$1,499.95                            | \$1,471.11                            | \$711.30                              | \$742.23                              | \$2,211.25                            | \$2,213.35                            |
| Experience Period Weighting                | 80.00%                                | 20.00%                                | 80.00%                                | 20.00%                                | 80.00%                                | 20.00%                                |
| Weighted Projected Claims                  |                                       |                                       |                                       |                                       |                                       |                                       |
| Average PEPM                               | \$1,494.18                            |                                       | \$717.49                              |                                       | \$2,211.67                            |                                       |
| Less Expected Rebates                      | \$0.00                                |                                       | \$127.85                              |                                       | \$127.85                              |                                       |
| Average PEPM (After Rebates)               | \$1,494.18                            |                                       | \$589.63                              |                                       | \$2,083.81                            |                                       |
| Experience Credibility                     |                                       |                                       |                                       |                                       | 100%                                  |                                       |
| Final Projected Claims PEPM                |                                       |                                       |                                       |                                       | \$2,083.81                            |                                       |

<sup>1</sup>Trend from 2025 Segal Trend Survey

<sup>2</sup>Medical enrollment lagged two months

# Projection Summary | MMO Options

## Claims Cost and Fixed Fees Summary

| PEPM Cost Summary            | Current    | Projected Change | Estimated Projected<br>Status Quo (MMO/ESI) | Projected Change | Estimated Projected<br>MMO/EHPCO |
|------------------------------|------------|------------------|---------------------------------------------|------------------|----------------------------------|
| Projected Claims PEPM        | \$1,941.78 | 2.2%             | \$1,984.13                                  | 1.0%             | \$1,961.34                       |
| Administrative Fees PEPM     | \$42.15    | 0.0%             | \$42.15                                     | 0.0%             | \$42.15                          |
| Specific Stop Loss Fee PEPM  | \$155.75   | 40.0%            | \$218.05                                    | 40.0%            | \$218.05                         |
| Aggregate Stop Loss Fee PEPM | \$5.39     | 10.0%            | \$5.93                                      | 10.0%            | \$5.93                           |
| Total Cost PEPM              | \$2,145.08 | 4.90%            | \$2,250.26                                  | 3.84%            | \$2,227.47                       |

| Projected Annual Cost                | Current      |       | Estimated Projected |       | Estimated Projected |
|--------------------------------------|--------------|-------|---------------------|-------|---------------------|
| Enrollment                           | 1,251        |       | 1,251               |       | 1,251               |
| Projected Claims                     | \$29,150,031 | 2.2%  | \$29,785,735        | 1.0%  | \$29,443,586        |
| Total Fixed Fees                     | \$3,051,844  | 30.9% | \$3,995,183         | 30.9% | \$3,995,183         |
| Total Budgeted/Projected Annual Cost | \$32,201,875 | 4.90% | \$33,780,918        | 3.84% | \$33,438,769        |

*\*Initial increase prior to marketing started at 9.55%.*

# Projection Summary | Anthem and Aetna Options

| Claims Cost and Fixed Fees Summary   |                     |                                  | Medical/Rx          |                                 |
|--------------------------------------|---------------------|----------------------------------|---------------------|---------------------------------|
| PEPM Cost Summary                    | Projected Change    | Estimated Projected Anthem/EHPCO | Projected Change    | Estimated Projected Aetna/EHPCO |
| Projected Claims PEPM                | -1.6%               | \$1,910.53                       | -1.6%               | \$1,910.53                      |
| Administrative Fees PEPM             | -5.2%               | \$39.95                          | 0.6%                | \$42.39                         |
| Specific Stop Loss Fee PEPM          | 40.0%               | \$218.05                         | 40.0%               | \$218.05                        |
| Aggregate Stop Loss Fee PEPM         | 10.0%               | \$5.93                           | 10.0%               | \$5.93                          |
| Total Cost PEPM                      | 1.37%               | \$2,174.46                       | 1.48%               | \$2,176.90                      |
| Projected Annual Cost                | Estimated Projected |                                  | Estimated Projected |                                 |
| Enrollment                           |                     | 1,251                            |                     | 1,251                           |
| Projected Claims                     | -1.6%               | \$28,680,943                     | -1.6%               | \$28,680,943                    |
| Total Fixed Fees                     | 29.8%               | \$3,962,102                      | 31.0%               | \$3,998,731                     |
| Total Budgeted/Projected Annual Cost | 1.37%               | \$32,643,045                     | 1.48%               | \$32,679,675                    |

# Pharmacy RFP

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For Reference  
Previously presented in December

# Bidders

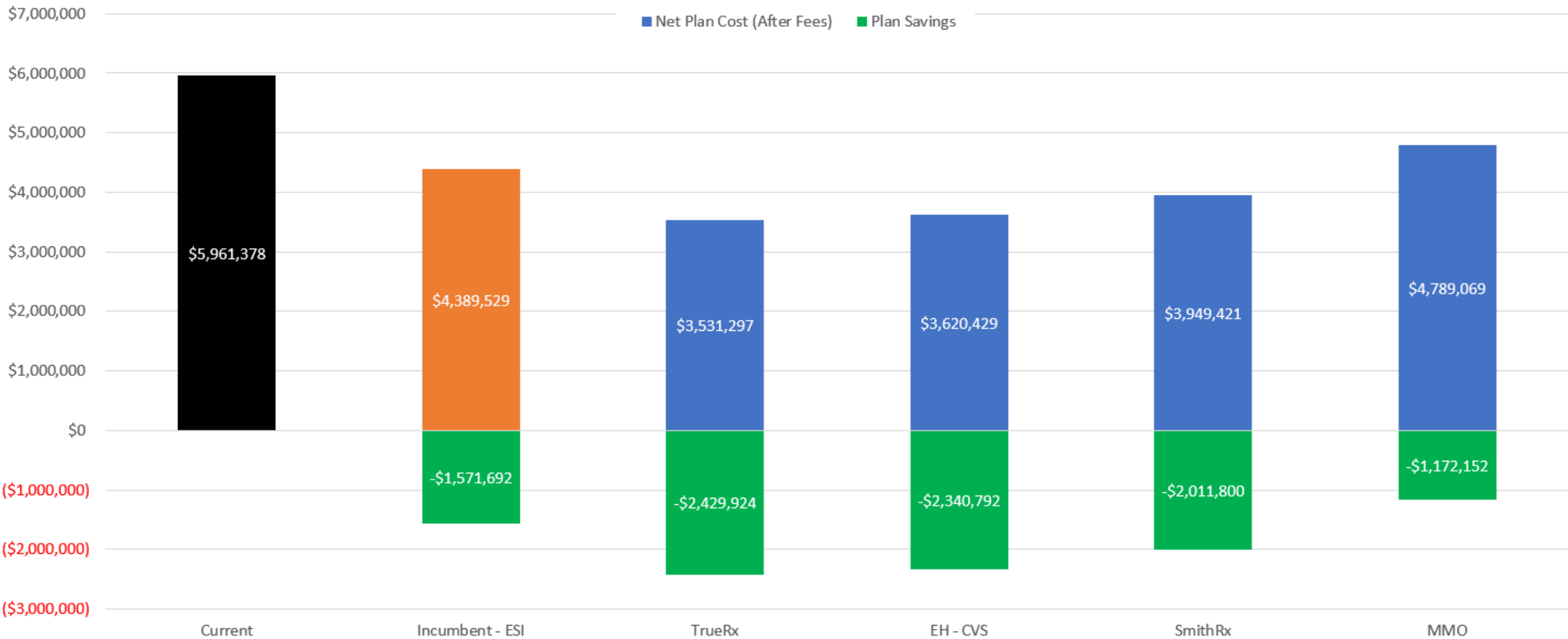
| Bundled PBM Solutions  | Traditional Carveout PBMs | Pass-Through PBMs |
|------------------------|---------------------------|-------------------|
| Medical Mutual of Ohio | Employer's Health - CVS   | TrueRx            |
|                        | Express Scripts           | SmithRx           |

**Traditional Carveout PBMs:** Retain a portion of the rebates and discounts in exchange for lower fees. They are also less flexible in regard to the formulary.

**Pass-Through PBMs:** Share all rebates and discounts with clients. Charge higher fees. They are more flexible in regard to the formulary.

**Bundled PBM Solutions:** Same as the Traditional Carveout PBMs but require that the medical plan is bundled with the pharmacy plan.

# Financial Summary Chart



# Financial Analysis Details

| Financial Summary                                                                                  | Current       | Incumbent - ESI | TrueRx        | EH - CVS      | SmithRx       | MMO           |
|----------------------------------------------------------------------------------------------------|---------------|-----------------|---------------|---------------|---------------|---------------|
| Claim Cost                                                                                         | \$8,741,357   | \$8,088,309     | \$8,205,003   | \$8,215,502   | \$8,418,353   | \$8,622,387   |
| Rebates                                                                                            | (\$1,851,957) | (\$2,800,490)   | (\$2,435,175) | (\$3,300,283) | (\$2,664,666) | (\$2,440,958) |
| Member Cost Share                                                                                  | (\$691,603)   | (\$639,935)     | (\$649,168)   | (\$649,999)   | (\$666,048)   | (\$682,191)   |
| Additional credits or allowances<br>(Implementation credit, pharmacy management funds (PMF), etc.) | \$0           | (\$49,980)      | (\$25,000)    | (\$13,328)    | (\$19,992)    | (\$150,000)   |
| Annual PBM Fees                                                                                    | \$27,444      | \$12,551        | \$138,336     | \$56,480      | \$239,904     | \$30,261      |
| Net Plan Cost (After Fees)                                                                         | \$6,275,221   | \$4,703,665     | \$5,415,562   | \$4,453,302   | \$5,510,717   | \$5,441,751   |
| Plan Savings (No Changes)                                                                          | \$0           | (\$1,571,556)   | (\$859,659)   | (\$1,821,919) | (\$764,503)   | (\$833,470)   |
| % Plan Savings (No Changes)                                                                        | 0.00%         | -25.04%         | -13.70%       | -29.03%       | -12.18%       | -13.28%       |
| Rank                                                                                               |               | 2               | 3             | 1             | 5             | 4             |
| Intervention Savings Summary                                                                       |               |                 |               |               |               |               |
| Estimated Intervention Program Savings                                                             | (\$314,000)   | (\$314,136)     | (\$1,884,265) | (\$832,873)   | (\$1,561,296) | (\$652,682)   |
| Estimated Net Plan Cost After Intervention Programs                                                | \$5,961,378   | \$4,389,529     | \$3,531,297   | \$3,620,429   | \$3,949,421   | \$4,789,069   |
| Intervention Program Fees                                                                          | \$49,980      | \$49,980        | \$138,336     | \$101,699     | \$159,936     | \$19,021      |
| Total Plan Savings                                                                                 |               | (\$1,571,692)   | (\$2,429,924) | (\$2,340,792) | (\$2,011,800) | (\$1,172,152) |
| Total Plan Savings PMPM                                                                            |               | (\$39.31)       | (\$60.77)     | (\$58.54)     | (\$50.32)     | (\$29.32)     |
| % Total Plan Savings                                                                               |               | -25.0%          | -38.7%        | -37.3%        | -32.1%        | -18.7%        |
| Rank                                                                                               |               | 4               | 1             | 2             | 3             | 5             |
| Incremental Plan Savings                                                                           |               |                 |               |               |               |               |
| Incremental Plan Savings by making PBM Change                                                      |               | \$0             | (\$858,232)   | (\$769,100)   | (\$440,108)   | \$399,540     |
| Incremental Plan Savings PMPM by making PBM Change                                                 |               | \$0.00          | (\$21.46)     | (\$19.24)     | (\$11.01)     | \$9.99        |
| % Incremental Plan Savings by making PBM Change                                                    |               | 0.00%           | -13.68%       | -12.26%       | -7.01%        | 6.37%         |

# Intervention Program Savings

| Potential Intervention Program Savings | Current | Incumbent - ESI | TrueRx      | EH - CVS    | SmithRx     | MMO         |
|----------------------------------------|---------|-----------------|-------------|-------------|-------------|-------------|
| Network Optimization                   | \$0     | \$0             | \$0         | (\$132,876) | (\$71,216)  | (\$86,224)  |
| Formulary Alternatives                 | \$0     | \$0             | (\$286,502) | (\$248,003) | (\$302,082) | (\$286,868) |
| Manufacturer Copay Assistance          | \$0     | (\$314,000)     | (\$439,829) | (\$451,994) | (\$753,811) | (\$279,590) |
| Patient Assistance Program             | \$0     | (\$136)         | (\$484,198) | \$0         | (\$338,913) | \$0         |
| Drug Importation Programs              | \$0     | \$0             | (\$537,338) | \$0         | (\$95,275)  | \$0         |
| Other Intervention Program             | \$0     | (\$788,400)     | (\$113,208) | \$0         | \$0         | \$0         |

# Recommendations

**Recommendation:** We suggest holding finalist meetings with TrueRx and Employer's Health – CVS.

# Intervention Program Descriptions

| Intervention Program Definitions                                  |                                                                                                                                                                                                                                                                                                                                                                                                                    |
|-------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Formulary Alternatives</b>                                     | Savings by moving to the PBM Low Net Cost Formulary. Members would be granted a minimum 90 day transition period. After 60 days, the extension of transition period will be evaluated.                                                                                                                                                                                                                             |
| <b>Manufacturer Copay Assistance</b>                              | Members would be required to enroll in the PBMs' copay assistance program. Some of the PBMs offer these programs on both specialty and non-specialty drugs. Others only offer these programs for specialty drugs.                                                                                                                                                                                                  |
| <b>Patient Assistance Program</b>                                 | Specialty drugs that have available Patient Assistance Programs would be excluded from coverage. Members would be required to enroll the program to continue to receive the medication at a reduced cost. When enrolled the drug is free to both Plan and Member. If the member is not eligible for coverage, the drug would be covered under another intervention program. These programs are often income based. |
| <b>Drug Importation Program</b>                                   | Voluntary program offered to patients that allow them to receive their medications from Tier 1 countries, like Canada. When the patient takes advantage of the program, their copay is waived.                                                                                                                                                                                                                     |
| <b>Other Intervention Programs represented in claims data</b>     | Additional PBM programs that were able to be modeled in the claims data. These programs vary by PBM, but often include taking advantage of Mark Cuban Cost Plus Drugs or 340b networks.                                                                                                                                                                                                                            |
| <b>Other Intervention Programs not represented in claims data</b> | Additional PBM programs that were not able to be modeled in the claims data. These programs vary by PBM, but often include Drug Utilization Review programs.                                                                                                                                                                                                                                                       |

# Formulary Disruption – TrueRx

| Drug Name                                | Alternative Drug Name                   | Nbr of Patients | Nbr of Claims |
|------------------------------------------|-----------------------------------------|-----------------|---------------|
| Farxiga 10 MG                            | Jardiance                               | 12              | 32            |
| Semglee (yfgn) 100 UNIT/ML               | Lantus                                  | 11              | 34            |
| Ibuprofen 100 MG/5ML                     | Ibuprofen Jr Str 100 Mg Tb Chw          | 10              | 11            |
| Januvia 100 MG                           | Tradjenta                               | 9               | 27            |
| Xiidra 5 %                               | Under Clinical Review                   | 5               | 11            |
| Adalimumab-ryvk (2 Pen) 40 MG/0.4ML      | Simlandi                                | 4               | 19            |
| Adapalene-Benzoyl Peroxide 0.3-2.5 %     | Adapalene-Benzoyl Peroxide 0.1-2.5% Gel | 4               | 14            |
| Doxycycline Hyclate 50 MG                | Under Clinical Review                   | 4               | 8             |
| Clindamycin Phos-Benzoyl Perox 1.2-2.5 % | Clindamycin-Benzoyl Perox 1-5%          | 4               | 7             |
| Januvia 50 MG                            | Tradjenta                               | 3               | 12            |
| Actemra ACTPen 162 MG/0.9ML              | Under Clinical Review                   | 3               | 10            |
| Farxiga 5 MG                             | Jardiance                               | 3               | 8             |
| FreeStyle Lite Test                      | Under Clinical Review                   | 3               | 4             |
| Humira (2 Pen) 40 MG/0.4ML               | Simlandi                                | 3               | 4             |
| Methylphenidate HCl ER (XR) 60 MG        | Methylphenidate Er 54Mg                 | 2               | 18            |
| Verzenio 150 MG                          | Under Clinical Review                   | 2               | 12            |
| metFORMIN HCl ER (MOD) 1000 MG           | Metformin Hcl Er 500 Mg Tablet          | 2               | 8             |
| Mesalamine 800 MG                        | Under Clinical Review                   | 2               | 7             |
| Prenatal Vitamins 28-0.8 MG              | Under Clinical Review                   | 2               | 7             |
| Clindamycin Phos-Benzoyl Perox 1-5 %     | Clindamycin-Benzoyl Perox 1-5% Gel      | 2               | 5             |
| Penciclovir 1 %                          | Under Clinical Review                   | 2               | 5             |
| Adalimumab-adbm (2 Pen) 40 MG/0.4ML      | Simlandi                                | 2               | 3             |
| Adapalene 0.1 %                          | Adapalene 0.1% Gel                      | 2               | 3             |
| Bromfenac Sodium 0.07 %                  | Under Clinical Review                   | 2               | 3             |
| Rhofade 1 %                              | Metronidazole 0.75% Cream               | 2               | 3             |
| <b>Grand Total</b>                       |                                         | <b>132</b>      | <b>383</b>    |

# Network Disruption – TrueRx

Only Accredo and Express Scripts Mail Order will be out of network

# Formulary Disruption – Employer's Health

| Drug Name                                   | Alternative Drug Name                                                                                                                                                                                                                                                   | Nbr of Patients | Nbr of Claims |
|---------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|---------------|
| Albuterol Sulfate HFA 108 (90 Base) MCG/ACT | albuterol sulfate CFC-free aerosol (by Armstrong, Cipla, Exelan, Hikma, Lupin, Padagis or Sandoz), levalbuterol tartrate CFC-free aerosol                                                                                                                               | 106             | 234           |
| Zepbound 5 MG/0.5ML                         | orlistat, QSYMIA, SAXENDA, WEGOVY                                                                                                                                                                                                                                       | 50              | 95            |
| Zepbound 2.5 MG/0.5ML                       | orlistat, QSYMIA, SAXENDA, WEGOVY                                                                                                                                                                                                                                       | 49              | 80            |
| Zepbound 7.5 MG/0.5ML                       | orlistat, QSYMIA, SAXENDA, WEGOVY                                                                                                                                                                                                                                       | 39              | 74            |
| EPINEPHrine 0.3 MG/0.3ML                    | epinephrine auto-injector (generic ADRENALINE by Amneal), AUVI-Q                                                                                                                                                                                                        | 33              | 42            |
| Zepbound 10 MG/0.5ML                        | orlistat, QSYMIA, SAXENDA, WEGOVY                                                                                                                                                                                                                                       | 25              | 61            |
| Zepbound 12.5 MG/0.5ML                      | orlistat, QSYMIA, SAXENDA, WEGOVY                                                                                                                                                                                                                                       | 19              | 42            |
| OneTouch Verio                              | ACCU-CHEK AVIVA PLUS STRIPS AND KITS, ACCU-CHEK GUIDE STRIPS AND KITS, ACCU-CHEK SMARTVIEW STRIPS AND KITS, TRUE METRIX STRIPS AND KITS                                                                                                                                 | 17              | 38            |
| OneTouch Delica Plus Lancet33G              |                                                                                                                                                                                                                                                                         | 13              | 27            |
| Semglee (yfgn) 100 UNIT/ML                  | INSULIN GLARGINE-YFGN, LANTUS                                                                                                                                                                                                                                           | 11              | 34            |
| Dulera 100-5 MCG/ACT                        | budesonide-formoterol, fluticasone-salmeterol (generics for Advair Diskus by Hikma and Teva), Breyna, Wixela Inhub, BREO ELLIPTA (except the 14-inhalation pack)                                                                                                        | 11              | 21            |
| HumaLOG 100 UNIT/ML                         | FIASP, NOVOLOG                                                                                                                                                                                                                                                          | 10              | 34            |
| OneTouch Ultra                              | ACCU-CHEK AVIVA PLUS STRIPS AND KITS, ACCU-CHEK GUIDE STRIPS AND KITS, ACCU-CHEK SMARTVIEW STRIPS AND KITS, TRUE METRIX STRIPS AND KITS                                                                                                                                 | 10              | 21            |
| Premarin 0.625 MG/GM                        | estradiol vaginal cream, IMVEXXY, VAGIFEM                                                                                                                                                                                                                               | 10              | 14            |
| Januvia 100 MG                              | saxagliptin, ZITUVIO                                                                                                                                                                                                                                                    | 9               | 27            |
| HumaLOG KwikPen 100 UNIT/ML                 | FIASP, NOVOLOG                                                                                                                                                                                                                                                          | 9               | 23            |
| Aczone 7.5 %                                | adapalene (except adapalene pad), benzoyl peroxide, clindamycin gel (except NDC 68682046275), clindamycin solution, clindamycin-benzoyl peroxide, dapsone, erythromycin solution, erythromycin-benzoyl peroxide, tazarotene, tretinoin, AKLIEF, EPIDUO, TWYNEO, WINLEVI | 9               | 17            |
| Zepbound 15 MG/0.5ML                        | orlistat, QSYMIA, SAXENDA, WEGOVY                                                                                                                                                                                                                                       | 8               | 20            |
| Insulin Lispro (1 Unit Dial) 100 UNIT/ML    | FIASP, NOVOLOG                                                                                                                                                                                                                                                          | 8               | 14            |
| FreeStyle Libre 3 Plus Sensor               | DEXCOM CONTINUOUS GLUCOSE MONITORING SYSTEM                                                                                                                                                                                                                             | 7               | 36            |
| Dulera 200-5 MCG/ACT                        | budesonide-formoterol, fluticasone-salmeterol (generics for Advair Diskus by Hikma and Teva), Breyna, Wixela Inhub, BREO ELLIPTA (except the 14-inhalation pack)                                                                                                        | 7               | 17            |
| OneTouch Ultra 2 w/Device                   | ACCU-CHEK AVIVA PLUS STRIPS AND KITS, ACCU-CHEK GUIDE STRIPS AND KITS, ACCU-CHEK SMARTVIEW STRIPS AND KITS, TRUE METRIX STRIPS AND KITS                                                                                                                                 | 7               | 8             |
| OneTouch Ultra Test                         | ACCU-CHEK AVIVA PLUS STRIPS AND KITS, ACCU-CHEK GUIDE STRIPS AND KITS, ACCU-CHEK SMARTVIEW STRIPS AND KITS, TRUE METRIX STRIPS AND KITS                                                                                                                                 | 6               | 13            |
| Qvar RediHaler 80 MCG/ACT                   | ASMANEX HFA, PULMICORT FLEXHALER                                                                                                                                                                                                                                        | 6               | 13            |
| Fluticasone-Salmeterol 250-50 MCG/ACT       | budesonide-formoterol, fluticasone-salmeterol (generics for Advair Diskus by Hikma and Teva), Breyna, Wixela Inhub, BREO ELLIPTA (except the 14-inhalation pack)                                                                                                        | 5               | 10            |
| Arazlo 0.045 %                              | adapalene (except adapalene pad), benzoyl peroxide, clindamycin gel (except NDC 68682046275), clindamycin solution, clindamycin-benzoyl peroxide, dapsone, erythromycin solution, erythromycin-benzoyl peroxide, tazarotene, tretinoin, AKLIEF, EPIDUO, TWYNEO, WINLEVI | 5               | 10            |
| <b>Grand Total</b>                          |                                                                                                                                                                                                                                                                         | <b>392</b>      | <b>1421</b>   |

# Network Disruption – Employer’s Health

| Pharmacy Name                 | Nbr of Patients | Nbr of Claims |
|-------------------------------|-----------------|---------------|
| EXPRESS SCRIPTS PHARMACY INC  | 584             | 6493          |
| ESI MAIL PHARMACY SERVICE INC | 119             | 274           |
| ACCREDITO HEALTH GROUP INC    | 59              | 256           |
| MAH PHARMACY, L.L.C.          | 9               | 9             |
| RITE AID OF OHIO INC          | 8               | 19            |
| WALGREEN CO                   | 7               | 72            |
| WALGREEN CO.                  | 4               | 23            |
| THRIFT DRUG INC               | 2               | 10            |
| OHIO CVS STORES LLC           | 2               | 4             |
| ACCREDITO HEALTH GROUP, INC.  | 2               | 2             |
| <b>Grand Total</b>            | <b>641</b>      | <b>7162</b>   |

# Next Steps

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