

MINUTES OF THE CHURCHILL COUNTY INSURANCE ADVISORY COMMITTEE

**155 N. Taylor St., Fallon, NV 89406
December 16, 2025**

Call to Order

The regular meeting of the Insurance Advisory Committee was called to order at 1:30 PM on December 16, 2025.

PRESENT:	Chair Shannon Perez
	Vice Chair Lacie McAfee
	Member Kim Brontsema
	Member Preston Denney
	Member Leslie Notestine
	Member Wendy Bullock
ABSENT:	Secretary Jill Manha

Verification of the posting of the agenda

It was verified by Shannon Perez, Chair, that the Agenda for this meeting was posted on the 10th day of December, 2025, between the hours of 3:00 p.m. and 5:00 p.m. at all of the locations listed on the Agenda, in accordance with NRS 241.

Public Comment

Chair Shannon Perez asked if there was any public comment, but there was none.

Consideration and possible action re: Approval of Agenda as submitted or revised

Motion made by Wendy Bullock and seconded by Leslie Notestine to approve the Agenda as submitted, motion carried unanimously.

Consideration and possible action re: Approval of Minutes of the meeting held on November 18, 2025

Motion made by Wendy Bullock to approve the Minutes as submitted, seconded by Lacie McAfee, motion carried unanimously.

Review of Monthly Status Reports

Tim Holland from LP insurance presented monthly status reports with a 59% that fell off for last year, picked up a 106% loss ratio in its place. We had \$321,000 in premium, medical claims hit pretty hard at \$243,721, prescriptions are \$97,000. Total claims \$341,581, and 106% loss ratio for the month. Reviewed the report of claims exceeding \$25,000 and the increases in each. Reviewed the claims for prescriptions from last year to this year and how the increase has made us a medicated plan. Discussion regarding current medication is aiming towards medicating for the rest of your life versus treating someone to come off medication. Tim presented the highest cost prescriptions in the CAP report. Discussion continued regarding what the cost of each of the prescriptions on the list. CAP report and monthly status reports attached to minutes.

Old Business

A- Consideration and possible action re: Election of members for expiring terms of Preston Denney and Kim Brontsema.

Kim Brontsema presented the ballots that were turned into the Human Resources office. All members of the committee assisted in putting the ballots in order to ensure no duplicates were received or submitted. Ballot counting sheets were provided for each member to put their name in the form to submit, and tally each vote. Vice Chair Lacie McAfee read ballots. Ballots and counting sheets that were read are attached to the minutes for verification. All members tallied their forms. Chair Shannon Perez started total counts: Desarae 17, Preston 30, Tara 69 (Preston counted 70), Kim 77 (Preston counted 76), Victoria 18, Jamie 41. Preston Denney stated the difference on his paper was within the margin of error, he accepts those results. Chair Shannon Perez, states Kim had first place, with Tara in second within the margin of error. Wendy Bullock made a motion to make Kim Brontsema and Tara Adams elected members to the insurance committee, Lacie McAfee seconded the motion, beginning 2026 for 3 years, motion was carried unanimously.

B- Consideration and possible action re: part-time employees enrolling in MASA and/or other possible employee paid benefits.

Chair Shannon Perez opened this discussion as it had previously been brought up by a part-time employee to Preston Denney. The employee was specifically questioned about enrollment in MASA. Tim Holland from LP insurance, MASA said it would be up to the county if they wanted to offer it to part-time employees. Kim Brontsema presented from an HR perspective, after discussion with Chris Spross and Joseph Sanford, while we would like to offer benefits to part-time employees, they would like to keep the part-time employees separate, and not create confusion over who gets benefits, or which benefits are offered to whom. Even though the county doesn't pay a portion, there is still a cost to the county to enroll and track these part-time employees. So the thought is to keep part-time employees not benefited. Although Kim Brontsema presented that you can sign up for MASA as an individual through the website outside the county policy. Possibly educating part-time employees that they can get an individual policy. Preston Denney made a motion to only offer benefits to full time employees, Lacie McAfee seconded, motion carried unanimously.

Member Reports

Chair Shannon Perez asked for any member reports.

Chair Shannon Perez brought up the meeting times and the travel time to head back to Reno after one of our meetings. The traffic is horrible from the USA Parkway to Sparks area. She asked the committee to think about moving meeting times in 2026.

Lacie McAfee presented that someone contacted her about a letter they received from Saint Mary's. The letter stated they were no longer accepting our insurance. Tim Holland with LP insurance, will look into this and see what is going on.

Consider and schedule future meeting dates (tentatively set for January 20, 2026) and future Agenda items

Next meeting is scheduled for January 20, 2026, with all members available, set for 1:30 p.m. Chair Shannon Perez requested an item on the agenda for the time change of meetings, proposed time 11 am, or 11:30 am., additionally an item for election of officers.

Public Comment

Chair Shannon Perez asked if there was any public comment, but there was none.

Adjournment

The meeting was adjourned at 2:32 p.m.



Monthly Reporting Package

Prepared For:

Churchill County

Incurred Through:

November 2024 - October 2025

Paid Through:

October 2025

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
Dec-24	232	380	\$258,941	\$1,116	\$145,009	\$625	\$46,941	\$202	24%	\$191,950	\$827	74%
Jan-25	229	372	\$254,508	\$1,111	\$298,771	\$1,305	\$65,584	\$286	18%	\$364,355	\$1,591	143%
Feb-25	228	369	\$253,138	\$1,110	\$295,403	\$1,296	\$60,004	\$263	17%	\$355,407	\$1,559	140%
Mar-25	230	372	\$255,903	\$1,113	\$162,068	\$705	\$47,374	\$206	23%	\$209,442	\$911	82%
Apr-25	229	369	\$254,655	\$1,112	\$216,905	\$947	\$45,526	\$199	17%	\$262,431	\$1,146	103%
May-25	230	366	\$253,828	\$1,104	\$238,736	\$1,038	\$59,696	\$260	20%	\$298,432	\$1,298	118%
Jun-25	232	367	\$256,505	\$1,106	\$178,214	\$768	\$106,059	\$457	37%	\$284,273	\$1,225	111%
Jul-25	276	418	\$316,073	\$1,145	\$172,981	\$627	\$83,415	\$302	33%	\$256,396	\$929	81%
Aug-25	277	423	\$321,817	\$1,162	\$141,340	\$510	\$89,862	\$324	39%	\$231,202	\$835	72%
Sep-25	275	421	\$319,909	\$1,163	\$260,943	\$949	\$94,066	\$342	26%	\$355,009	\$1,291	111%
Oct-25	272	419	\$316,906	\$1,165	\$346,609	\$1,274	\$102,528	\$377	23%	\$449,137	\$1,651	142%
Nov-25	277	423	\$321,695	\$1,161	\$243,751	\$880	\$97,830	\$353	29%	\$341,581	\$1,233	106%
Total			\$3,383,879		\$2,700,730		\$898,886		25.0%	\$3,599,616		106%
Average	249	392		\$1,131		\$910		\$298			\$1,208	

Prior 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
Dec-23	240	387	\$244,511	\$1,019	\$210,473	\$877	\$50,927	\$212	19%	\$261,400	\$1,089	107%
Jan-24	242	395	\$247,197	\$1,021	\$114,385	\$473	\$40,911	\$169	26%	\$155,296	\$642	63%
Feb-24	241	393	\$245,674	\$1,019	\$232,172	\$963	\$46,858	\$194	17%	\$279,030	\$1,158	114%
Mar-24	243	394	\$247,263	\$1,018	\$151,130	\$622	\$32,876	\$135	18%	\$184,006	\$757	74%
Apr-24	240	394	\$244,819	\$1,020	\$242,640	\$1,011	\$47,940	\$200	16%	\$290,580	\$1,211	119%
May-24	240	396	\$245,708	\$1,024	\$180,190	\$751	\$74,868	\$312	29%	\$255,058	\$1,063	104%
Jun-24	237	391	\$245,221	\$1,035	\$115,819	\$489	\$60,832	\$257	34%	\$176,651	\$745	72%
Jul-24	232	382	\$258,963	\$1,116	\$275,856	\$1,189	\$52,895	\$228	16%	\$328,751	\$1,417	127%
Aug-24	228	375	\$254,613	\$1,117	\$143,380	\$629	\$41,260	\$181	22%	\$184,640	\$810	73%
Sep-24	233	378	\$259,223	\$1,113	\$136,885	\$587	\$55,003	\$236	29%	\$191,888	\$824	74%
Oct-24	230	372	\$255,107	\$1,109	\$213,367	\$928	\$52,472	\$228	20%	\$265,839	\$1,156	104%
Nov-24	235	381	\$260,875	\$1,110	\$103,770	\$442	\$50,727	\$216	33%	\$154,497	\$657	59%
Total			\$3,009,174		\$2,120,067		\$607,569		22.3%	\$2,727,636		91%
Average	237	387		\$1,060		\$747		\$214			\$961	

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	249	392	\$1,131	\$910	\$298	25.0%	\$1,208	106.4%
Prior	237	387	\$1,060	\$747	\$214	22.3%	\$961	90.6%
Change %	4.9%	1.3%	6.2%	18.0%	28.1%	10.8%	20.5%	14.8%



Churchill County/CC Communications - Large Claimants - Current Plan Year

July 2025 thru November 2025

MEMBER ID	STATUS	REL	GENDER	AGE	ICD DESCRIPTION	DRUG CLAIMS	PAID CLAIMS	CLAIMANT TOTAL
1	ACTIVE	SB	M	50-59	HEMANGIOMA OF INTRA-ABDOMINAL STRUCTURES	\$114,699	\$24,291	\$138,989
2	ACTIVE	SB	F	50-59	DVTRCLI OF LG INT W/O PERFORATION OR ABSCESS W/O BLEEDING	\$2,025	\$152,433	\$154,458
3	TERMINATED	SB	M	18-29	TRAUM HEMOR CEREB, W LOC W DTH D/T BRAIN INJ BF CONSC, INIT	\$0	\$162,442	\$162,442
4	ACTIVE	SB	F	50-59	UNSPECIFIED	\$56,661	\$801	\$57,462
5	ACTIVE	SB	M	40-49	PAIN IN RIGHT HAND	\$51,327	\$1,289	\$52,616
6	ACTIVE	SB	F	50-59	MALIGNANT NEOPLASM OF OVRLP SITES OF LEFT FEMALE BREAST	\$47,691	\$44,974	\$92,665
7	ACTIVE	SB	F	18-29	PSORIASIS VULGARIS	\$30,193	\$1,692	\$31,885
8	ACTIVE	SP	M	30-39	END STAGE RENAL DISEASE	\$754	\$171,084	\$171,838
9	ACTIVE	SB	F	30-39	GESTATNL HTN WITHOUT SIGNIFICANT PROTEIN, COMP CHILDBIRTH	\$196	\$35,976	\$36,171
10	ACTIVE	SB	M	40-49	CALCULUS OF GALLBLADDER W ACUTE CHOLECYST W/O OBSTRUCTION	\$0	\$31,081	\$31,081
Total						\$303,545	\$626,063	\$929,608



Churchill County - Large Claimants - Prior Plan Year

July 2024 thru June 2025

MEMBER ID	STATUS	REL	GENDER	AGE	ICD DESCRIPTION	DRUG CLAIMS	PAID CLAIMS	CLAIMANT TOTAL
1	ACTIVE	SB	M	50-59	MALIGNANT NEOPLASM OF UNSP PART OF LEFT BRONCHUS OR LUNG	\$47,360	\$89,914	\$137,275
2	ACTIVE	SB	M	50-59	ANAL FISTULA, UNSPECIFIED	\$287	\$28,630	\$28,917
3	ACTIVE	SB	F	40-49	ADENOMYOSIS OF THE UTERUS	\$3	\$27,162	\$27,165
4	ACTIVE	SB	M	50-59	TRAUMATIC PNEUMOTHORAX, INITIAL ENCOUNTER	\$3,233	\$68,850	\$72,083
5	ACTIVE	SC	M	18-29	OTHER ACUTE APPENDICITIS WITHOUT PERFORATION, WITH GANGRENE	\$0	\$41,937	\$41,937
6	ACTIVE	SB	F	50-59	REVERSIBLE CEREBROVASCULAR VASOCONSTRICTION SYNDROME	\$483	\$55,281	\$55,764
7	ACTIVE	SP	M	65+	SECONDARY MALIGNANT NEOPLASM OF BONE	\$8,642	\$28,923	\$37,565
8	RETIREE	SB	F	65+	UNSP INTESTNL OBST, UNSP AS TO PARTIAL VERSUS COMPLETE OBST	\$7,567	\$36,015	\$43,582
9	ACTIVE	SB	M	30-39	OTHER INTERVERTEBRAL DISC DEGENERATION, LUMBAR REGION	\$19	\$40,408	\$40,427
10	ACTIVE	SB	F	40-49	BENIGN NEOPLASM OF LEFT BREAST	\$583	\$53,074	\$53,658
11	ACTIVE	SB	M	65+	PYOTHORAX WITHOUT FISTULA	\$16	\$57,098	\$57,114
12	ACTIVE	SB	M	30-39	SINUS, FISTULA AND CYST OF BRANCHIAL CLEFT	\$0	\$27,548	\$27,548
13	ACTIVE	SP	M	60-64	CHRONIC PAIN SYNDROME	\$16	\$51,805	\$51,821
14	ACTIVE	SB	F	30-39	SEVERE PRE-ECLAMPSIA COMPLICATING CHILDBIRTH	\$1,106	\$38,140	\$39,245
15	ACTIVE	SB	F	30-39	PRECORDIAL PAIN	\$7,217	\$24,108	\$31,326
16	TERMINATED	SB	M	40-49	IDIOPATHIC ACUTE PANCREATITIS WITHOUT NECROSIS OR INFECTION	\$112	\$37,410	\$37,521
17	TERMINATED	SB	M	18-29	AVULSION OF SCALP, INITIAL ENCOUNTER	\$0	\$32,933	\$32,933
18	ACTIVE	SB	F	50-59	CONSTIPATION, UNSPECIFIED	\$112,210	\$8,896	\$121,107
19	ACTIVE	SB	M	40-49	SUPERIOR GLENOID LABRUM LESION OF RIGHT SHOULDER, INIT	\$1,158	\$29,415	\$30,574
20	ACTIVE	SP	F	30-39	SYNCOPE AND COLLAPSE	\$11,741	\$43,432	\$55,174
21	ACTIVE	SB	M	40-49	OTHER SHOULDER LESIONS, RIGHT SHOULDER	\$96,719	\$4,519	\$101,238
22	TERMINATED	SB	F	50-59	CALCULUS OF URETER	\$25	\$33,774	\$33,799
23	ACTIVE	SB	F	50-59	MALIGNANT NEOPLASM OF CENTRAL PORTION OF LEFT FEMALE BREAST	\$622	\$63,649	\$64,271
24	ACTIVE	SB	F	40-49	EXCESSIVE BLEEDING IN THE PREMENOPAUSAL PERIOD	\$0	\$45,842	\$45,842
25	ACTIVE	SB	F	18-29	ATTENTION-DEFICIT HYPERACTIVITY DISORDER, COMBINED TYPE	\$108,575	\$1,992	\$110,567
26	ACTIVE	SP	M	30-39	END STAGE RENAL DISEASE	\$809	\$394,905	\$395,715
27	ACTIVE	SB	F	50-59	PNEUMONIA, UNSPECIFIED ORGANISM	\$2,128	\$23,851	\$25,979
28	TERMINATED	SB	F	30-39	CELLULITIS OF BUTTOCK	\$17,119	\$75,528	\$92,647
Total						\$427,752	\$1,465,038	\$1,892,790

Churchill County

Dental Claims Exhibit

Current 12 Months							
Period	Subscribers	Members	Premium	Composite Subscriber Premium	Dental Claims	Composite Subscriber Claims	Paid Loss Ratio
Dec-24	254	454	\$16,827	\$66	\$13,491	\$53	80%
Jan-25	253	450	\$16,607	\$66	\$12,128	\$48	73%
Feb-25	252	446	\$16,485	\$65	\$7,932	\$31	48%
Mar-25	256	450	\$16,632	\$65	\$20,084	\$78	121%
Apr-25	255	448	\$16,575	\$65	\$14,979	\$59	90%
May-25	257	451	\$16,476	\$64	\$12,794	\$50	78%
Jun-25	259	451	\$16,573	\$64	\$9,135	\$35	55%
Jul-25	261	454	\$16,718	\$64	\$16,839	\$65	101%
Aug-25	263	457	\$17,033	\$65	\$11,803	\$45	69%
Sep-25	262	455	\$16,936	\$65	\$10,650	\$41	63%
Oct-25	260	456	\$16,980	\$65	\$8,021	\$31	47%
Nov-25	264	459	\$17,108	\$65	\$9,535	\$36	56%
Total	3,096	5,431	\$200,950	-	\$147,391	-	
Average	258	453	\$16,746	\$65	\$12,283	\$48	73%

Churchill County December 2025 CAP

CONSULTATIVE ANALYTICSSM

Month Day, Year
Presenter Name

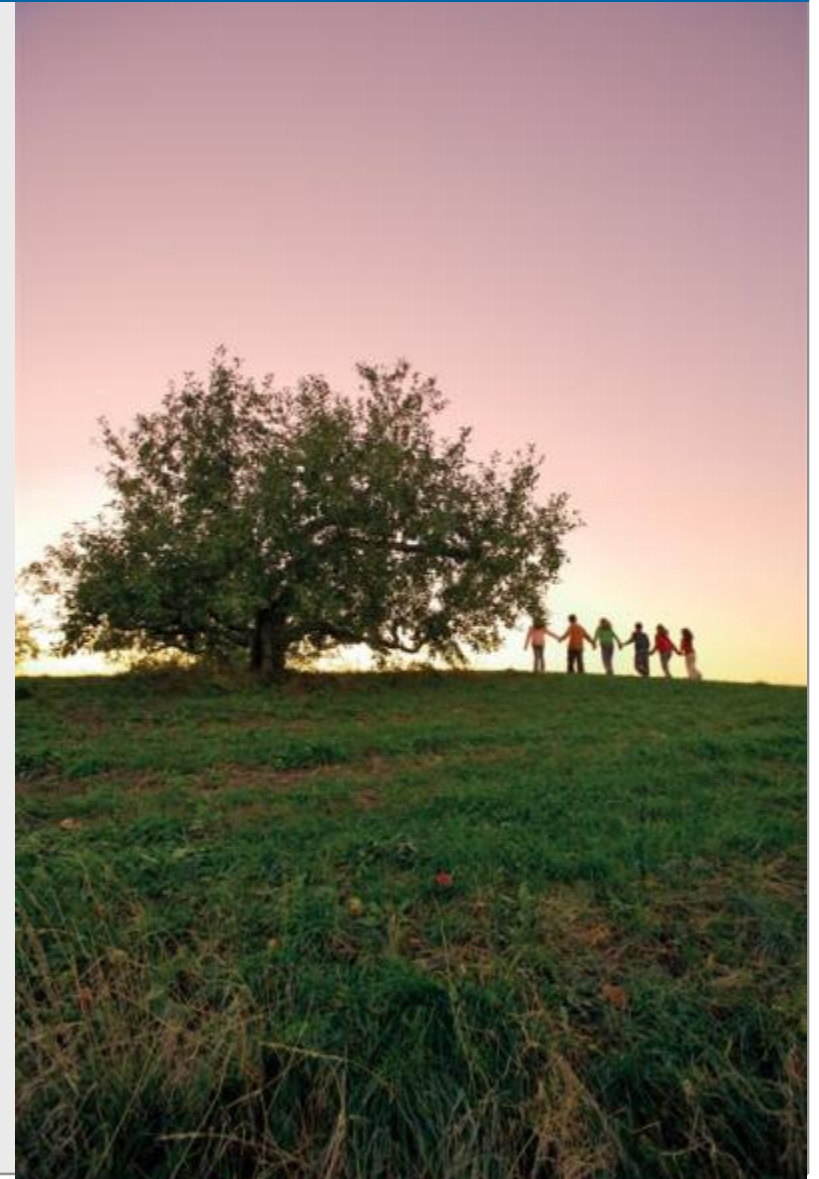
Together, all the way.®





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Financial Dashboard

Churchill County December 2025 CAP

Demos and Trend Analysis

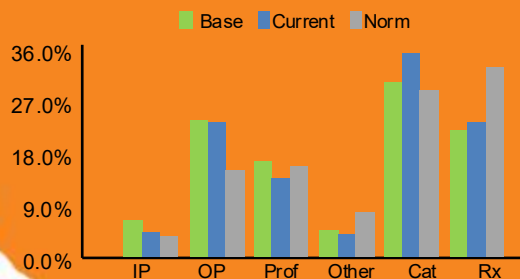
Employees & Dependents

	Base	Current	Trend	Norm
Avg. Employees	236	238	1.0%	
Avg. Members	385	381	-1.3%	
% of Pop over 40	39.7%	41.6%	1.9%	43.6%
Avg. Member Age	33.6	34.0	1.4%	35.7
Avg. Emp Age	44.3	44.4	0.1%	45.2
% Female	54.0%	52.5%	-1.5%	50.1%
Turnover	23.8%	22.0%	-1.8%	

Trend Analysis PMPM

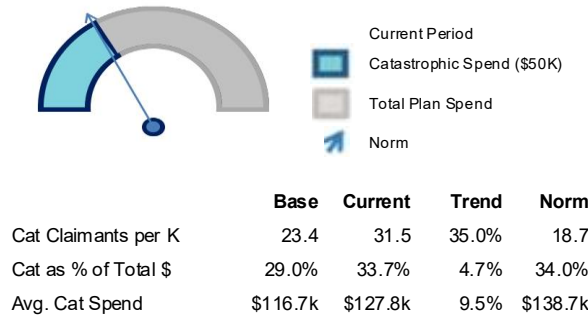
	Base	Current	Trend	Norm
Med Spend	\$520	\$605	16.2%	\$431
Rx Spend	\$141	\$176	25.0%	\$200
Total	\$661	\$781	18.1%	\$631

Plan Spend Distribution



Medical Highlights

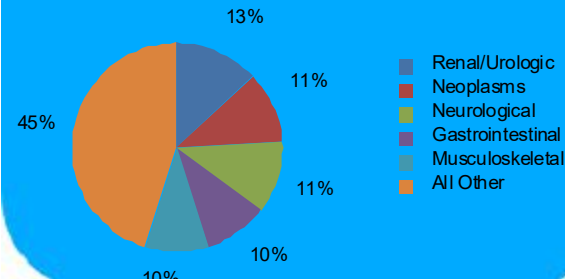
Catastrophic Summary



Medical Key Metrics

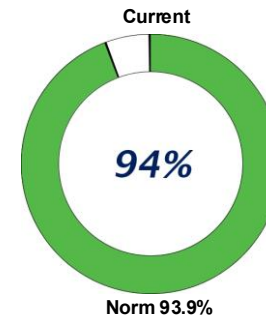
	Base	Current	Trend	Norm
Total Med Spend	\$2.4m	\$2.7m	14.8%	
Med Cost Share	13.7%	12.2%	-1.5%	12.3%
In Network Util	97.1%	96.5%	-0.5%	96.9%
Preferred Lab Util	9.5%	7.9%	-1.7%	51.5%
SP/Total OV	44.5%	44.1%	-0.4%	41.9%
Total Spend by Relationship Type				
Employee	\$712	\$913	28.2%	\$565
Spouse	\$2,702	\$2,592	-4.1%	\$725
Dependent	\$259	\$249	-3.9%	\$314

Medical Plan Spend Distribution by Condition

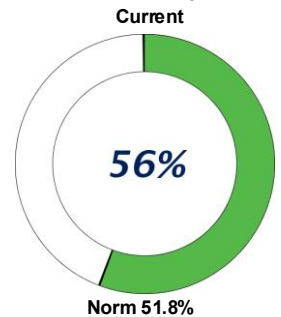


Pharmacy Highlights

Generic Dispensing



Specialty Rx Spend as % of Total Rx Spend



Pharmacy Key Metrics

	Base	Current	Trend	Norm
Total Rx Spend	\$651.9k	\$804.5k	23.4%	
Rx Cost Share	8.0%	6.0%	-2.0%	6.8%
Avg. \$ per Script	\$187	\$251	34.5%	\$255
Scripts PMPY	9.1	8.4	-7.1%	9.4
Generic Dispensing	95.1%	94.4%	-0.7%	93.9%
Generic Substitution	98.4%	98.7%	0.2%	98.1%
SRx as % of Total	44.0%	55.8%	11.8%	51.8%

Top 5 Therapeutic Classes by Total Cost

Anti-Inflam Disease Modifiers	\$225,822
Multiple/Lateral Sclerosis	\$114,272
Hypoglycemics	\$103,279
Antineoplastics	\$89,684
Anticoagulants	\$26,063



Health & Wellness Dashboard

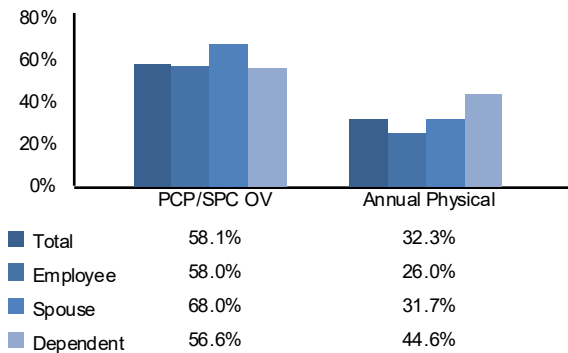
Churchill County December 2025 CAP

Member Population

Employees & Dependents

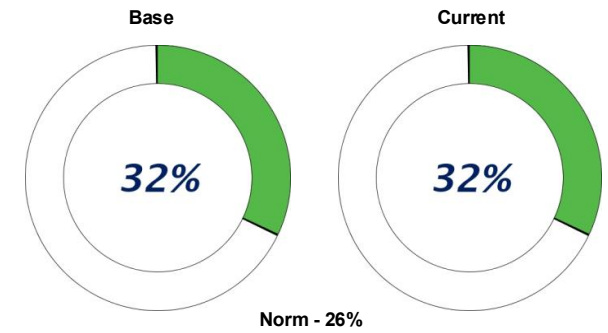
	Base	Current	Trend	Norm
Avg. Employees	236	238	1.0%	
Avg. Members	385	381	-1.3%	
% of Pop Over 40	39.7%	41.6%	1.9%	43.6%
Avg. Member Age	33.5	34.0	1.3%	35.7
Avg. Emp Age	44.3	44.3	-0.0%	45.2
% Female	54.0%	52.5%	-1.5%	50.1%
Turnover	23.8%	22.0%	-1.8%	

Preventive & ER/UC Utilization

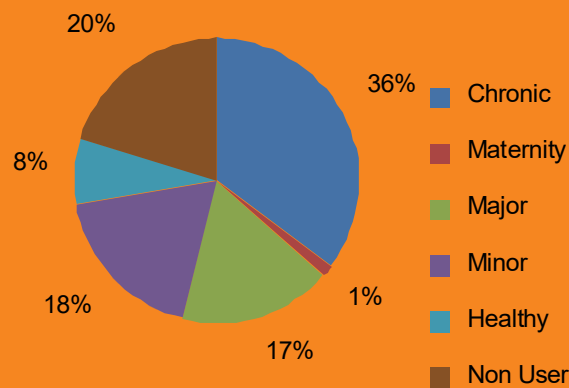


Health Engagement

Total Health Engagement as a % of Population



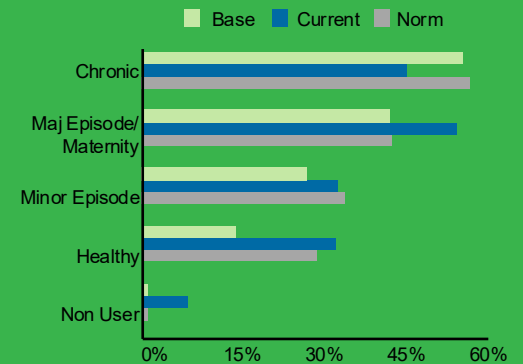
Health Status - Population Profile



ER/UC Utilization

Emergency Room	Base	Current	Trend	Norm
Visits per K	272.4	273.3	0.3%	159.6
Avg Cost per Visit	\$2,664	\$2,973	11.6%	\$2,680
Most Prevalent Day	Tue	Sat		
Steerable ER as % of Total	14.3%	19.2%	34.6%	14.4%
Urgent Care	Base	Current	Trend	Norm
Visits per K	20.8	10.5	-49.4%	196.7
Avg Cost per Visit	\$161	\$208	29.0%	\$202
Most Prevalent Day	Mon	Mon		
Convenience Care	Base	Current	Trend	Norm
Visits per K	0.0	2.6	0.0%	29.3
Avg Cost per Visit	\$0	\$79	0.0%	\$88

Engagement by Population Segment



Top Engagement Opportunities

Health Maintenance
Preventive Care

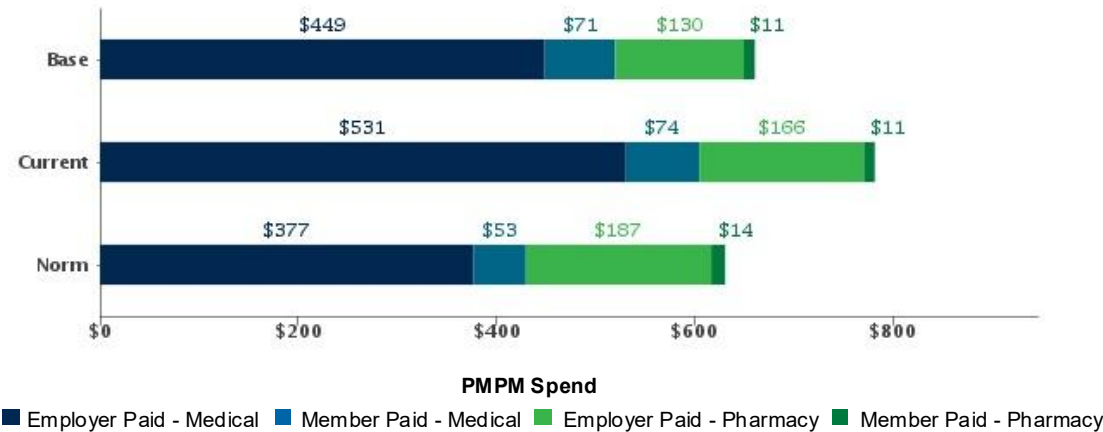
Health Improvement



Executive Summary

Churchill County December 2025 CAP

Medical & Rx Spend



Medical & Rx Trend



	Current PMPM	Trend	Variance from Norm
Total Plan Spend	\$781.03	18.1%	23.8%
Total Employer Paid	\$696.51	20.3%	23.5%
Total Member Paid	\$84.52	2.4%	26.6%
Medical Spend PMPM	\$604.87	16.2%	40.5%
Employer Paid - Medical	\$530.95	18.2%	40.7%
Pharmacy Spend PMPM	\$176.17	25.0%	-12.0%
Employer Paid - Pharmacy	\$165.56	27.7%	-11.3%

Demographics & Financial

	Base	Current	Trend	Norm
Members				
Average Number of Employees	236	238	1.0%	
Average Number of Members	385	381	-1.3%	
Average Employee Age	44.3	44.3	-0.0%	
Demographic Factor	0.86	0.78	-9.2%	0.92
Cost Trend				
Plan Spend - Medical	\$2,407,081	\$2,762,422	14.8%	
Plan Spend - Pharmacy	\$651,908	\$804,564	23.4%	
Total Plan Spend	\$3,058,989	\$3,566,986	16.6%	
Medical Plan Spend PMPM	\$520.45	\$604.87	16.2%	\$430.55
Pharmacy Plan Spend PMPM	\$140.95	\$176.17	25.0%	\$200.21
Total Plan Spend PMPM	\$661.40	\$781.03	18.1%	\$630.77
Performance Indicators				
Cat Claimants in Excess Per K	23.4	31.5	35.0%	18.7
Cat Plan Spend PMPM(Med+Rx)	\$254.16	\$366.87	44.3%	\$270.28
Non-Cat Plan Spend PMPM(Med + Rx)	\$407.25	\$414.16	1.7%	\$360.48
Network Penetration	97.1%	96.5%	-0.6%	96.9%

Population Health & Pharmacy

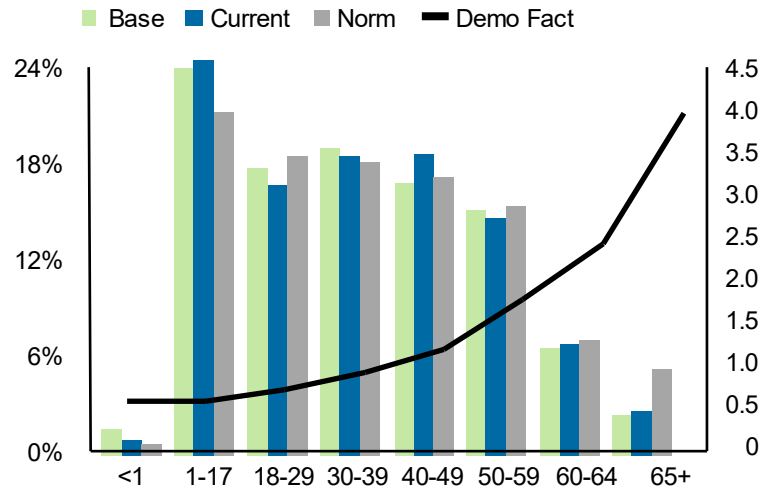
	Base	Current	Trend	Norm
Population Health Measures				
Chronic Percent of Population	30.9%	35.3%	4.4%	32.2%
Chronic Percent of Cost	69.0%	72.8%	3.8%	73.8%
Total Health Engagement - % of Pop	32.0%	31.8%	-0.2%	26.2%
Preventive Care Utilization	37.4%	45.7%	8.3%	42.9%
Well Visit Completions	29.6%	32.3%	2.7%	36.2%
Health Assessment Completions	1.0%	0.0%	-1.0%	3.8%
Gaps in Care Rule Compliance	74.8%	77.1%	2.3%	77.7%
Pharmacy Indicators				
Generic Dispensing Rate	95.1%	94.4%	-0.7%	93.9%
Generic Substitution Rate	98.4%	98.7%	0.2%	98.1%
Specialty Plan Spend PMPM (Rx Only)	\$62.07	\$98.33	58.4%	\$103.67
Specialty Plan Spend PMPM (Med Only)	\$21.67	\$20.51	-5.4%	\$33.97
Non-Specialty Plan Spend PMPM (Rx only)	\$78.88	\$77.84	-1.3%	\$96.54
Prescriptions PMPY(Retail adjusted)	14.87	15.26	2.6%	14.45



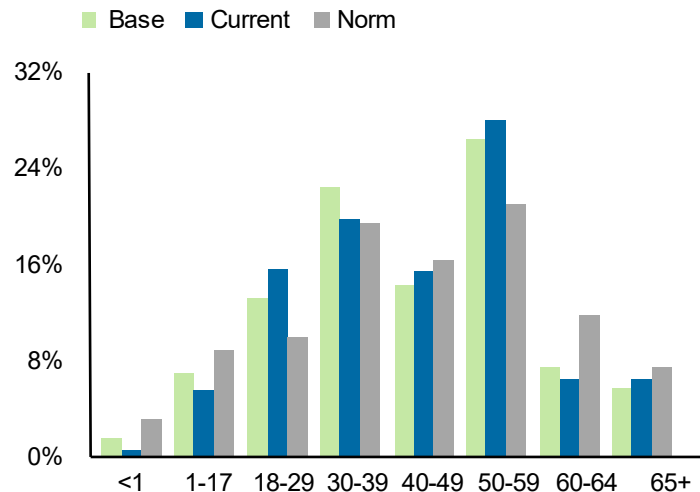
Population Demographic Summary

Churchill County December 2025 CAP

Percent of membership by age band



Percent of plan spend by age band



Key metrics overview

	Base	Current	Trend	Norm
Percent of Pop. Age 40+	39.7%	41.6%	1.9%	43.6%
Average Member Age	33.5	34.0	1.3%	35.7
Average Employee Age	44.3	44.3	-0.0%	45.2
Percent of Population Male	46.0%	47.5%	1.5%	49.9%
Percent of Population Female	54.0%	52.5%	-1.5%	50.1%

Average spend by age band

	Base	Current	Trend	Norm
All Members				
40-49	\$589	\$687	16.6%	\$517
50-59	\$1,218	\$1,573	29.2%	\$741
60-64	\$790	\$763	-3.4%	\$904
65+	\$1,607	\$1,873	16.6%	\$741
Excluding Catastrophic				
40-49	\$423	\$497	17.7%	\$304
50-59	\$634	\$752	18.7%	\$387
60-64	\$734	\$614	-16.3%	\$427
65+	\$1,210	\$1,284	6.2%	\$343

Comments

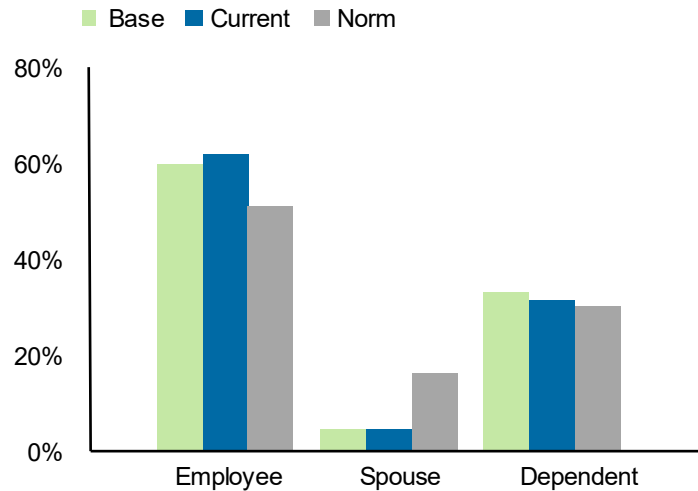
- Average member age increased from 33.5 years to 34.0 years, an increase of 1.3%
- The percentage of members in the 40+ age range increased from 39.7% to 41.6%, and compares to a norm of 43.6%



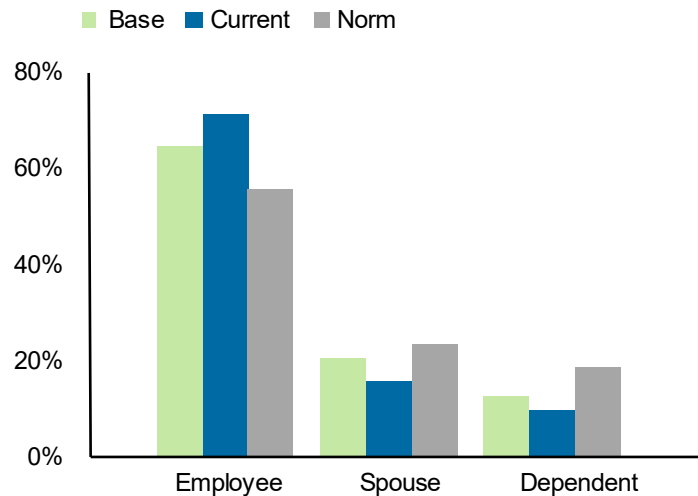
Population Demographics by Relationship

Churchill County December 2025 CAP

Percent of members by relationship



Percent of plan spend by relationship



Average spend by relationship

	Base	Current	Trend	Norm
All Members				
Employee	\$712	\$913	28.2%	\$565
Spouse	\$2,702	\$2,592	-4.1%	\$725
Dependent	\$259	\$249	-3.9%	\$314
Excluding Catastrophic				
Employee	\$510	\$506	-0.9%	\$334
Spouse	\$1,068	\$1,005	-5.9%	\$403
Dependent	\$203	\$232	14.4%	\$200

Comments

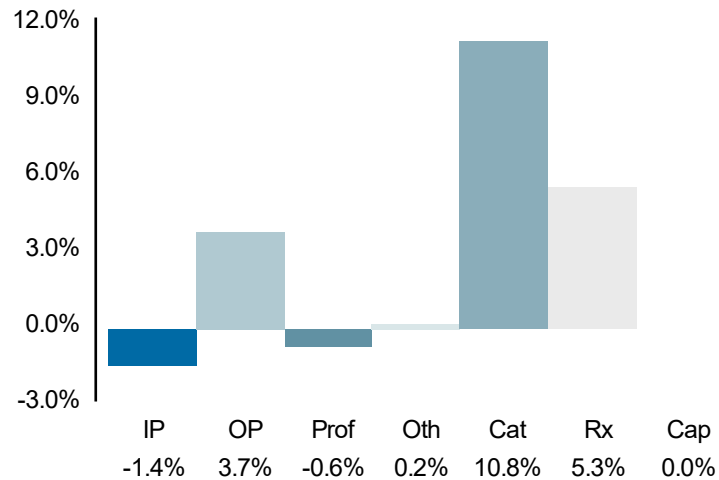
- Employees represented 62.6% of the population and 73.2% of spend for the current period, versus norms of 51.6% and 56.7%
- By relationship type, spouses incurred higher per member costs than employees, \$2,592 PMPM for the current period
- Excluding Catastrophic Claimants, spouses incurred higher per member costs compared to employees, \$1,005 PMPM for the current period



Medical Service Category Trend Analysis

Churchill County December 2025 CAP

Trend contribution



Account summary (PMPM basis)

	Base	Current	Trend	Trend Contribution	Norm
Non-Catastrophic Plan					
Inpatient	\$41	\$32	-22.4%	-1.4%	\$22
Outpatient	\$151	\$176	16.4%	3.7%	\$91
Professional	\$108	\$103	-3.9%	-0.6%	\$96
Other	\$29	\$31	5.5%	0.2%	\$20
Total Non-Cat Plan	\$329	\$342	4.0%	2.0%	\$229
Capitation	\$0	\$0	0.0%	0.0%	\$27
Catastrophic Plan					
Total Plan Spend - Medical	\$520	\$605	16.2%	12.8%	\$431
Cost Share - Medical	\$71	\$74	3.8%	0.4%	\$53
Net Employer Paid - Medical	\$449	\$531	18.2%	12.3%	\$377
Total Plan Spend - Pharmacy					
Cost Share - Pharmacy	\$11	\$11	-6.5%	-0.1%	\$14
Net Employer Paid - Pharmacy	\$130	\$166	27.7%	5.4%	\$187
Medical and Pharmacy Plan Spend	\$661	\$781	18.1%		

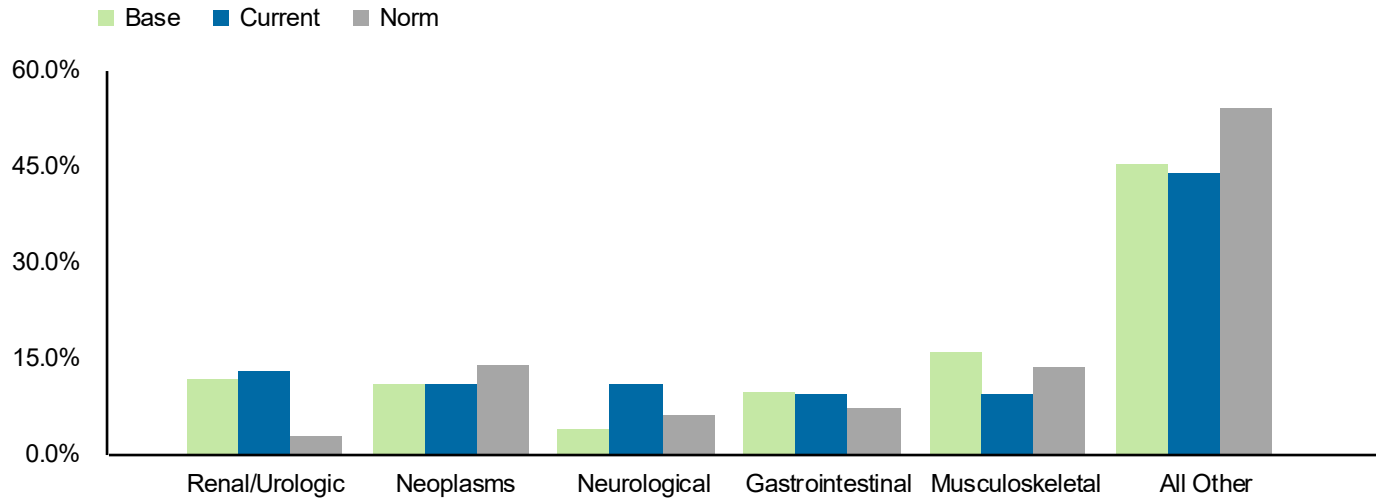
Comments

- Plan spend increased from \$661 PMPM to \$781 PMPM, an increase of 18.1%
- Net employer paid increased from \$579 PMPM to \$697 PMPM, an increase of 20.3% while member cost share increased from \$82 PMPM to \$85 PMPM, an increase of 2.4%
- Catastrophic Plan was the largest contributor to trend, contributing 10.8% of the overall 18.1% plan trend
- Trend contribution is a measure of each individual line item's impact on the overall cost change. It is calculated by subtracting the current period result for the item minus the base period result, and dividing this amount by the base period total plan spend



Top Major Diagnostic Groups Churchill County December 2025 CAP

Percent of plan cost by diagnostic



Top diagnostic categories (PMPM)

	Base	Current	Trend	Norm
Renal/Urologic	\$63	\$80	27.4%	\$13
Neoplasms	\$58	\$69	17.9%	\$57
Neurological	\$21	\$69	227.5%	\$26
Gastrointestinal	\$52	\$59	13.5%	\$30
Musculoskeletal	\$85	\$58	-31.4%	\$56
All Other	\$242	\$270	11.8%	\$223
Total	\$520	\$605	16.2%	\$404

Comments

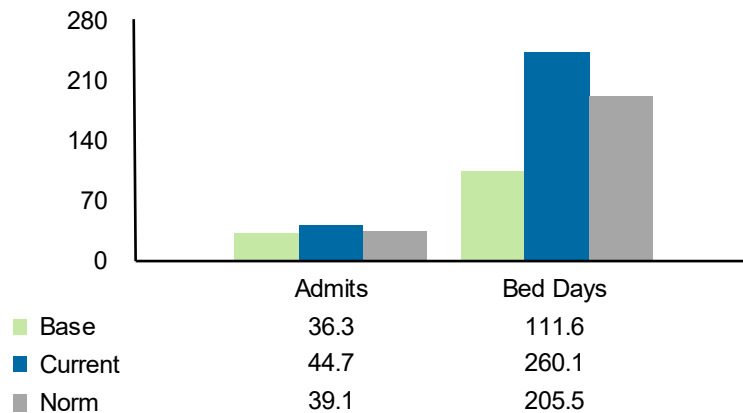
- Renal/Urologic was the largest cost contributor in the current period, at 13.2% of total plan cost
- The top five diagnostic groups contributed 55.3% of overall plan cost in the current period
- Renal/Urologic cost increased from \$63 PMPM to \$80 PMPM, and compares to a norm of \$13 PMPM



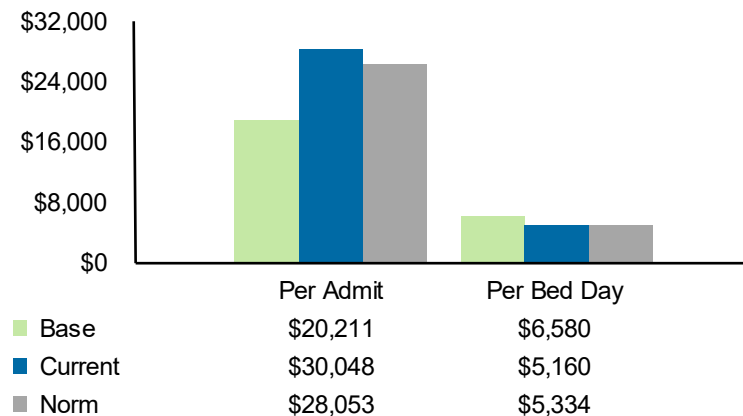
Inpatient Summary

Churchill County December 2025 CAP

Utilization metrics per 1,000 members



Average cost metrics



Account summary (PMPM basis)

	Base	Current	Trend	Trend Contribution
Non-Catastrophic Inpatient	\$40.65	\$31.54	-22.4%	-1.4%
Catastrophic Inpatient	\$49.64	\$80.31	61.8%	4.6%
Total Inpatient	\$90.30	\$111.85	23.9%	3.3%
All Other Service Categories	\$571.10	\$669.19	17.2%	14.8%
Total Plan Cost	\$661.40	\$781.03	18.1%	

Comments

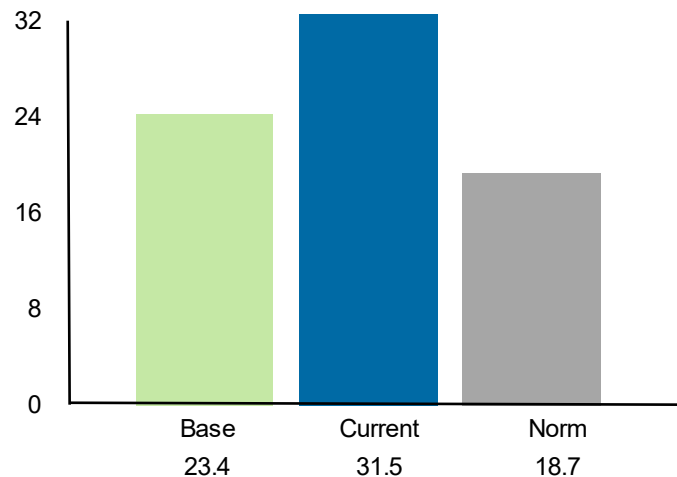
- Non-catastrophic inpatient costs decreased from \$40.65 PMPM to \$31.54 PMPM, contributing -1.4% of the overall 18.1% plan trend
- Utilization increased from 36.3 to 44.7 admits per thousand and increased from 111.6 to 260.1 bed days per thousand
- Cost per admit increased from \$20,211 to \$30,048 and decreased for bed days from \$6,580 to \$5,160



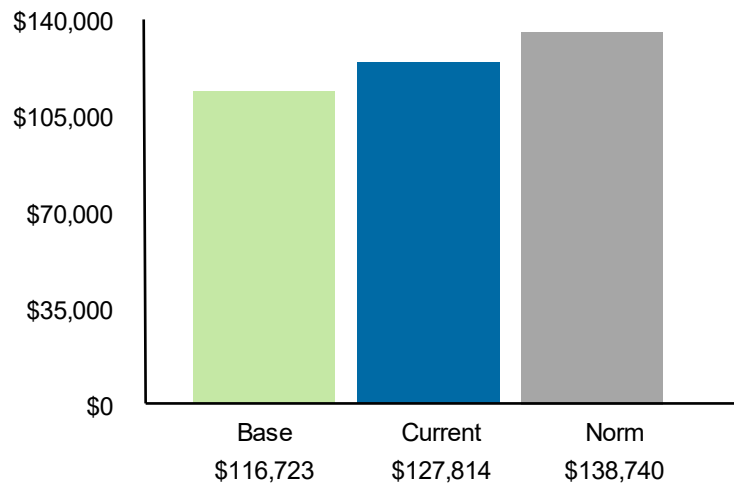
Catastrophic Claim Summary

Churchill County December 2025 CAP

Catastrophic claimants in excess per 1,000 members



Average plan cost per catastrophic claimant



Account Summary (PMPM Basis)

	Base	Current	Trend	Trend Contribution
Catastrophic Plan Costs				
Inpatient	\$49.64	\$80.31	61.8%	4.6%
Outpatient	\$40.50	\$56.31	39.0%	2.4%
Professional	\$81.89	\$94.66	15.6%	1.9%
Other	\$19.85	\$31.94	60.9%	1.8%
Capitation	\$0.00	\$0.00	0.0%	0.0%
Pharmacy	\$62.28	\$103.65	66.4%	6.3%
Total Catastrophic Plan Cost	\$254.16	\$366.87	44.3%	17.0%
Non-Catastrophic Plan Cost	\$407.25	\$414.16	1.7%	1.0%
Total Plan Cost	\$661.40	\$781.03	18.1%	18.1%

Comments

- Plan cost for catastrophic claimants was \$366.87 PMPM in the current period, or 47.0% of the total plan cost of \$781.03 PMPM
- Plan cost for catastrophic claimants increased from \$254.16 PMPM to \$366.87 PMPM, contributing 17.0% of the overall 18.1% plan trend
- Catastrophic claimants per thousand increased from 23.4 to 31.5, and compares to a norm of 18.7
- Average cost per claimant increased from \$116,723 to \$127,814, and compares to a norm of \$138,740
- Catastrophic claimant threshold of \$50,000 was used for this analysis



Catastrophic Detail (Integrated Medical and Pharmacy)

Churchill County December 2025 CAP

											Last	Cat		
	M/F	Age	Relshp	ICD Major	ICD Minor	Medical	Pharmacy	Med Srx	Pharm Srx	Total (\$)	Out of Net %	Date of Eligibility	in Base?	Clinical Programs
1	M	30-39	SP	Renal/Urologic	Upper Urinary	\$302,408	\$1,916	\$0	\$0	\$304,324	0%	11/25	Y	TRN,WI
2	M	18-29	EE	Neurological	Head Trauma	\$201,840	\$0	\$0	\$0	\$201,840	16%	05/25	N	
3	M	50-59	EE	Neoplasms	Respiratory	\$99,928	\$5,247	\$0	\$88,690	\$193,865	2%	11/25	N	COM,ONC,WI
4	F	50-59	EE	Gastrointestinal	Stom/Int/Pan	\$8,412	\$3,942	\$0	\$111,735	\$124,089	3%	11/25	Y	WI
5	M	40-49	EE	Musculoskeletal	Muscle/Conne	\$2,026	\$213	\$0	\$117,829	\$120,067	2%	11/25	N	WI
6	F	18-29	EE	Mental Disorder	Child Mental	\$2,072	\$432	\$0	\$109,196	\$111,699	0%	11/25	N	WI
7	F	50-59	EE	Neoplasms	Female Breast	\$80,046	\$928	\$26,073	\$0	\$107,047	1%	11/25	N	ONC,WI
8	F	30-39	EE	Skin	Infections	\$78,532	\$17,728	\$6,959	\$0	\$103,218	1%	05/25	N	COM
9	M	50-59	EE	Int/Ext Injury	Chest/Abdom	\$76,003	\$2,500	\$0	\$0	\$78,503	1%	11/25	N	COM,WI
10	F	50-59	EE	Neurological	Cerebrovascular	\$69,433	\$564	\$0	\$0	\$69,997	9%	11/25	N	COM,WI
11	M	65+	EE	Respiratory	Oth Lower Resp	\$66,292	\$30	\$0	\$0	\$66,322	1%	11/25	N	WI
12	M	60-64	SP	Neurological	Neuro PNS	\$52,760	\$38	\$0	\$0	\$52,797	0%	11/25	N	WI

Acronym Key

CM/SPCM Programs (Case Mgmt)

CAT-Catastrophic
COM-Complex
INP-Inpatient
NIC-Neonatal Intensive Care
ONC-Oncology
REH-Rehabilitation
TRN-Transplant
CKD-Chronic Kidney Disease
HRM-High Risk Maternity
MIR-Medical Injectable Redirection

Chronic Coaching Programs

AST-Asthma
CAD-Coronary Heart Disease
CHF-Chronic Heart Failure
CPD-Chronic Obstructive Pulmonary Disorder
DEP-Depression
DIA-Diabetes Mellitus
LBP-Low Back Pain
OST-Osteoarthritis
PAD-Peripheral Artery Disease
WGT-Weight Complications

Additional Programs

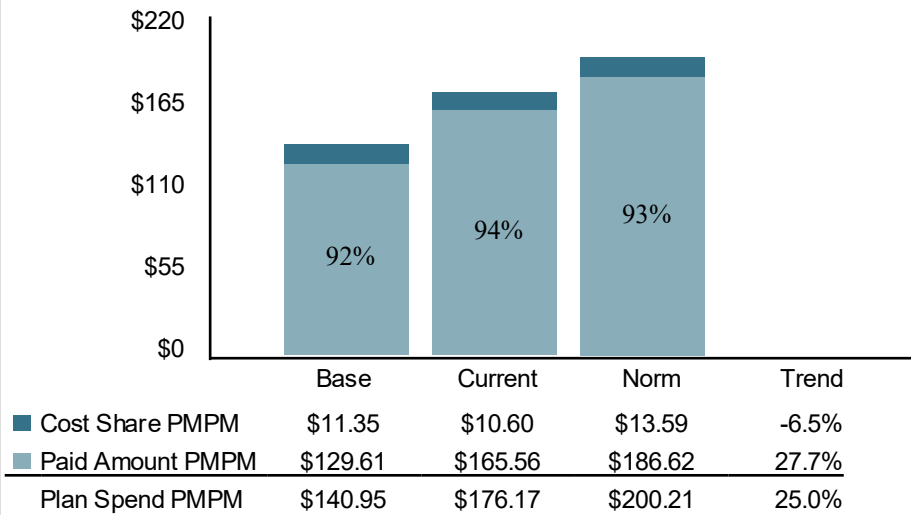
CCS-Cancer Care Support Program
EAP-Employee Assistance Program
HPHB-Healthy Pregnancies Healthy Babies
LMP-Lifestyle Management Programs
OL-Online Programs
TDS-Treatment Decision Support
WC-Wellness Coaching
WI-Well Informed (Gaps In Care)



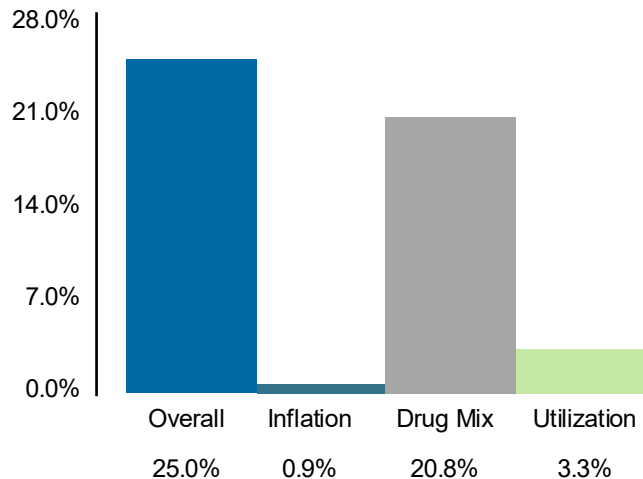
Executive Summary - Pharmacy

Churchill County December 2025 CAP

Plan cost & trend



Trend impact



Pharmacy performance

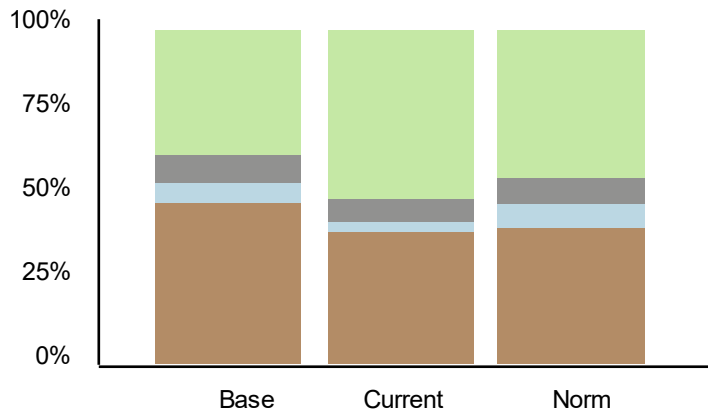
	Base	Current	Trend	Norm
Members				
Average Number of Employees	236	238	1.0%	
Average Number of Members	385	381	-1.3%	
Average Utilizers	76.0%	77.0%	1.0%	
Average Member Age	33.5	34.0	1.3%	35.7
Cost Trend				
Plan Spend	\$651,908	\$804,564	23.4%	
Employer Paid	\$599,434	\$756,131	26.1%	
Member Cost Share	\$52,474	\$48,432	-7.7%	
Drug Mix				
Generic Dispensing Rate	95.1%	94.4%	-0.7%	93.9%
Preferred Brand	4.0%	4.1%	0.1%	4.7%
Non-Preferred Brand	0.9%	1.5%	0.7%	1.4%
Generic Substitution Rate	98.4%	98.7%	0.2%	98.1%
Formulary Brand Compliance Rate	63.1%	65.4%	2.3%	88.0%
Utilization				
Total Prescriptions	3,495	3,207	-8.2%	
Retail Adjusted Scripts	5,733	5,809	1.3%	
% Mail Order	7.2%	6.8%	-0.4%	13.3%
% Retail	41.5%	33.5%	-8.0%	46.1%
% Retail 90	51.4%	59.8%	8.4%	40.6%
Days Supply PMPM	32.64	33.73	3.3%	31.43
Specialty Pharmacy				
Pharmacy Plan Spend PMPM	\$62.07	\$98.33	58.4%	\$103.67
Medical Plan Spend PMPM	\$21.67	\$20.51	-5.4%	\$33.97
Pharmacy Plan Spend as % of Total	44.0%	55.8%	11.8%	51.8%
Specialty Utilizers	44	33	-25.0%	
Specialty Scripts PMPY	0.14	0.17	24.2%	0.19



Specialty Pharmacy Executive Summary

Churchill County December 2025 CAP

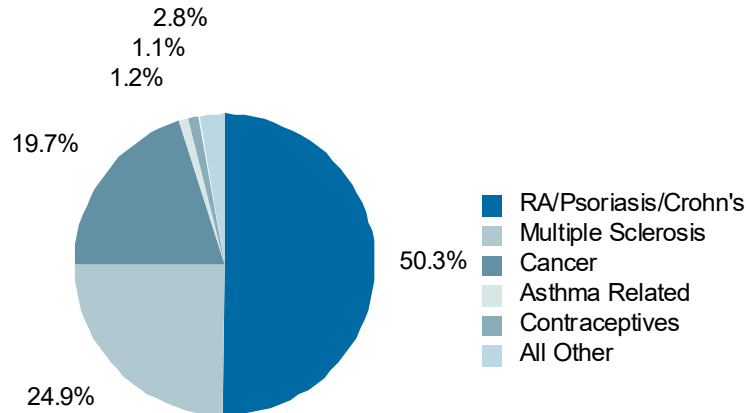
Pharmacy and medical drug plan spend



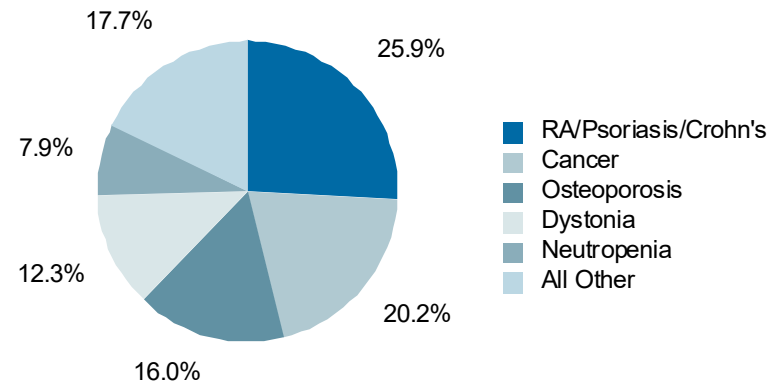
Account summary(PMPM basis)

Plan Spend	Base	Current	Trend	Norm
Pharmacy Specialty Rx	\$62.07	\$98.33	58.4%	\$103.67
Medical SRx HCP/Home Infusion	\$14.00	\$14.00	0.0%	\$18.14
Medical SRx Outpatient/Inpatient	\$7.68	\$6.51	-15.2%	\$15.87
Total Specialty Rx	\$83.74	\$118.84	41.9%	\$137.68
Other Pharmacy	\$78.88	\$77.84	-1.3%	\$96.54

Pharmacy Specialty Rx - Percent of current plan spend by condition



Medical Specialty Rx-HCP / Home Infusion & OP/IP Percent of current plan spend by condition





Top Therapeutic Class Trend

Churchill County December 2025 CAP

Therapeutic class trend driver analysis by plan spend

Rank	Base	Current	Therapeutic Class	Condition	Plan Spend PMPM				Unique Members	Utilizing Members	Days Supply PMPM	Inflation
					Base	Current	Trend	Norm	Current	Trend	Trend	Trend
1	1	1	Anti-Inflam Disease Modifiers	INFLAMMATORY CONDITIONS	\$29.06	\$49.45	70.2%	\$33.81	2	-33.3%	57.3%	-1.2%
2	2	2	Multiple/Lateral Sclerosis	Multiple Sclerosis	\$28.26	\$25.02	-11.5%	\$3.97	2	0.0%	-3.5%	4.1%
3	3	3	Hypoglycemics	Diabetes	\$22.44	\$22.61	0.8%	\$31.30	22	57.1%	7.1%	-6.6%
58	4	4	Antineoplastics	Cancer	\$0.07	\$19.642860	23.3%	\$14.79	6	50.0%	380.7%	-0.0%
8	5	5	Anticoagulants	Blood thinner	\$3.35	\$5.71	70.1%	\$3.64	7	133.3%	56.9%	4.6%
4	6	6	Asthma Related	Asthma	\$6.19	\$5.45	-11.9%	\$12.78	42	-20.8%	-10.0%	-4.4%
6	7	7	Lipid Lowering	Cholesterol	\$4.82	\$5.14	6.5%	\$4.09	41	10.8%	-2.2%	-0.9%
7	8	8	Estrogenic/Androgenic/Progest	Hormone Replacement	\$4.41	\$4.27	-3.1%	\$1.25	32	33.3%	42.0%	8.1%
27	9	9	Eye	Dry Eyes	\$0.66	\$3.32	405.2%	\$1.53	24	4.3%	97.4%	11.2%
9	10	10	Contraceptives	Contraception	\$2.75	\$3.26	18.5%	\$1.80	22	-21.4%	-17.2%	-0.1%
18	11	11	Kidney/Urinary	Overactive Bladder	\$1.44	\$3.23	124.0%	\$1.32	18	-14.3%	-7.1%	-4.1%
11	12	12	Diabetic Supplies	Diabetes	\$2.22	\$2.34	5.3%	\$3.07	6	-14.3%	-9.6%	-0.7%
30	13	13	Antipsychotic/Manic	Psychosis	\$0.51	\$2.01	292.7%	\$2.31	9	50.0%	48.7%	3.0%
28	14	14	Anticonvulsants	Seizures	\$0.58	\$1.92	231.8%	\$2.04	39	30.0%	23.0%	1.4%
13	15	15	Stimulants	ADHD	\$1.87	\$1.91	2.6%	\$5.23	12	-14.3%	20.7%	-1.4%
			All Other		\$32.33	\$20.89	-35.4%	\$77.28	288	4.3%	-0.7%	3.5%
Total					\$140.95	\$176.17	25.0%	\$200.21	298	0.7%	3.3%	0.9%

Comments

- The top 15 therapy classes accounted for 88.1% (\$155.28) of total plan spend PMPM \$176.17 in the current period



High Cost Prescriptions

Churchill County December 2025 CAP

High cost prescriptions ranking

Rank	Base	Current	Drug Name	Condition	Plan Spend PMPM				Cost per Script Current	Unique Members		Scripts	
					Base	Current	Trend	Norm		Base	Current	Base	Current
-		1	Lorbrena (SRx)	Cancer	\$0.00	\$19.42	0.0%	\$0.08	\$22,172	0	1	0	4
1		2	Avonex (4 Pack) (SRx)	Multiple Sclerosis	\$28.00	\$24.47	-12.6%	\$0.09	\$9,311	1	1	15	12
-		3	Enbrel Sureclick (SRx)	Arthritis	\$0.00	\$24.63	0.0%	\$2.94	\$8,654	0	1	0	13
2		4	Tremfya One-Press (SRx)	INFLAMMATORY CONDITIONS	\$27.94	\$23.65	-15.4%	\$2.32	\$7,714	2	1	17	14
3		5	Otezla (SRx)	Psoriasis	\$1.12	\$1.17	4.5%	\$1.66	\$5,329	1	1	1	1
-		6	Felbatol	Seizures	\$0.00	\$0.75	0.0%	\$0.00	\$3,439	0	2	0	1
-		7	Xolair (SRx)	Asthma	\$0.00	\$1.22	0.0%	\$1.01	\$2,775	0	1	0	2
-		8	Rexulti	Psychosis	\$0.00	\$0.99	0.0%	\$0.54	\$1,510	0	1	0	3
376		9	Paxlovid	Antivirals	\$0.00	\$0.64	0.0%	\$1.39	\$1,461	2	2	0	2
-		10	Kyleena (SRx)	Contraception	\$0.00	\$0.26	0.0%	\$0.02	\$1,202	0	1	0	1
12		11	Qulipta	Migraine	\$2.47	\$0.72	-70.8%	\$0.86	\$1,101	2	1	11	3
14		12	Xdemvy (SRx)	EYE INFECTION	\$0.85	\$0.46	-45.5%	\$0.10	\$1,053	1	1	4	2
13		13	Mounjaro	DIABETES	\$1.55	\$4.26	174.8%	\$11.26	\$1,025	2	2	7	19
11		14	Nurtec Odt	Migraine	\$1.69	\$0.22	-87.1%	\$1.82	\$990	2	1	7	1
16		15	Trulicity	Diabetes	\$1.85	\$2.63	42.0%	\$1.95	\$923	1	2	9	13
17		16	Ozempic	Diabetes	\$9.54	\$7.66	-19.7%	\$9.02	\$795	5	7	47	44
20		17	Miebo	Dry Eyes	\$0.33	\$1.02	209.9%	\$0.23	\$780	1	1	2	6
-		18	Depakote Er	Seizures	\$0.00	\$0.50	0.0%	\$0.00	\$768	0	1	0	3
-		19	Eucrisa	Atopic Dermatitis	\$0.00	\$0.17	0.0%	\$0.07	\$757	0	1	0	1
-		20	Annovera	Contraception	\$0.00	\$0.50	0.0%	\$0.02	\$754	0	1	0	3

Comments

- The top 20 high cost drugs accounted for 2.5% (148 scripts) of the overall prescription volume, and 65.5% (\$115.34) of total plan spend PMPM in the current period



Top Drugs by Volume

Churchill County December 2025 CAP

Top drugs by volume

Rank		Drug Name	Condition	Prescriptions Dispensed			Unique Members		Cost per Script
Base	Current			Base	Current	Trend	Base	Current	Current
2	1	atorvastatin calcium	Cholesterol	178	164	-7.9%	16	20	\$30.98
7	2	gabapentin	Seizures	107	159	48.6%	22	26	\$11.26
1	3	levothyroxine sodium	Thyroid	225	149	-33.8%	24	22	\$4.40
5	4	lisinopril	Hypertension	122	139	13.9%	14	14	\$4.40
3	5	trazodone hcl	Depression	127	129	1.6%	12	15	\$6.76
4	6	losartan potassium	Hypertension	126	123	-2.4%	14	14	\$7.31
8	7	omeprazole	Ulcer / Heartburn	105	117	11.4%	21	18	\$4.45
6	8	rosuvastatin calcium	Cholesterol	113	105	-7.1%	12	11	\$81.63
12	9	metoprolol succinate	Heart/Hypertension	80	98	22.5%	8	10	\$13.74
18	10	escitalopram oxalate	Depression	59	96	62.7%	8	11	\$6.56
13	11	fluoxetine hcl	Depression	71	89	25.4%	10	9	\$7.86
10	12	meloxicam	Arthritis / Pain	98	85	-13.3%	21	22	\$3.54
9	13	amlodipine besylate	Hypertension	99	81	-18.2%	11	11	\$3.08
16	14	sertraline hcl	Depression	63	72	14.3%	12	13	\$6.32
23	15	montelukast sodium	Asthma	51	69	35.3%	11	11	\$10.07
21	16	progesterone	Hormone Replacement	52	69	32.7%	8	11	\$30.66
44	17	dotti	Estrogen replacement	34	66	94.1%	6	6	\$54.06
11	18	bupropion xl	Depression	87	63	-27.6%	11	10	\$25.34
29	19	lovastatin	Cholesterol	43	63	46.5%	5	4	\$9.09
28	20	metformin hcl er	Diabetes	46	63	37.0%	6	8	\$6.51

Comments

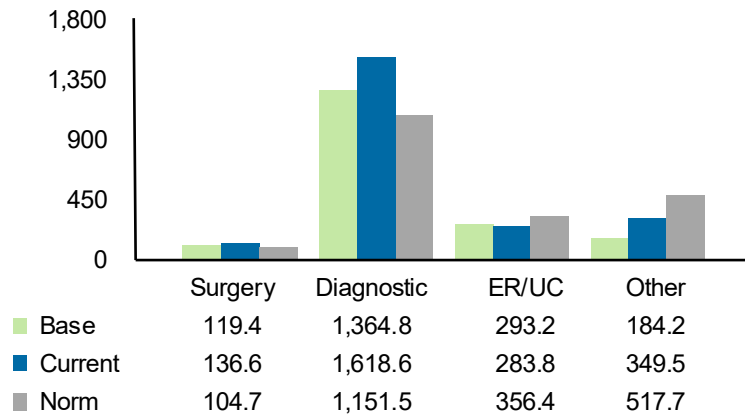
- The top 20 drugs by volume accounted for 34.4% (1,999) of all prescriptions dispensed but only 3.9% (\$804,564) of total plan spend in the current period



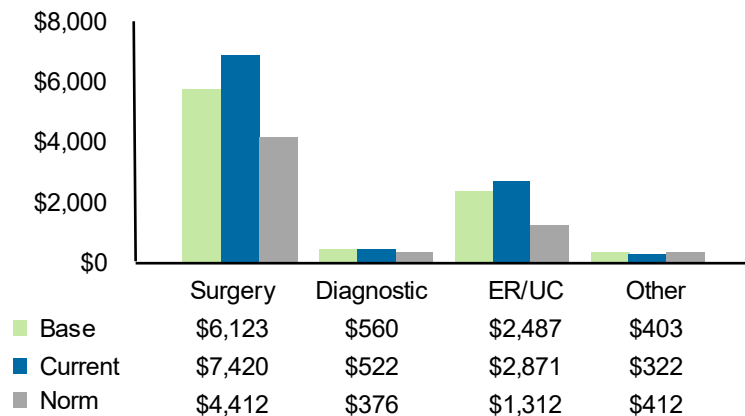
Outpatient Summary

Churchill County December 2025 CAP

Facility outpatient utilization per 1,000 members



Facility outpatient cost per service



Account summary (PMPM basis)

	Base	Current	Trend	Trend Contribution
Non-Catastrophic Outpatient	\$151.07	\$175.82	16.4%	3.7%
Catastrophic Outpatient	\$40.50	\$56.31	39.0%	2.4%
Total Outpatient	\$191.57	\$232.14	21.2%	6.1%
All Other Service Categories	\$469.83	\$548.90	16.8%	12.0%
Total Plan Cost	\$661.40	\$781.03	18.1%	18.1%

Comments

- Non-catastrophic outpatient costs increased from \$151.07 PMPM to \$175.82 PMPM, contributing 3.7% of the overall 18.1% plan trend
- Diagnostic was the largest category of utilization. Utilization per thousand increased from 1,364.8 to 1,618.6, and compares to a norm of 1,151.5
- Emergency room and urgent care was the next largest category of utilization. Utilization per thousand decreased from 293.2 to 283.8, and compares to a norm of 356.4
- Surgery was the largest average cost category. Cost per service increased from \$6,123 to \$7,420, and compares to a norm of \$4,412
- Emergency room and urgent care was the next largest average cost category. Cost per service increased from \$2,487 to \$2,871, and compares to a norm of \$1,312



Emergency Room/Urgent Care Opportunity

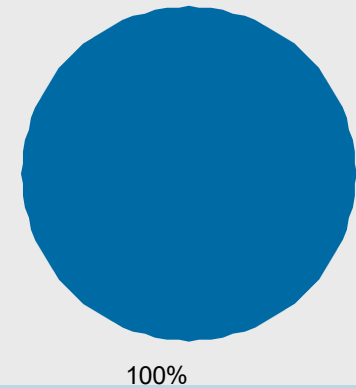
Churchill County December 2025 CAP

Cost & utilization trends

	Visits Per 1000			Cost Per Visit			PMPM			Cost Share %
	Base	Current	Trend	Base	Current	Trend	Base	Current	Trend	Current
Emergency Room										
Non-Steerable	233.5	220.7	-5%	\$2,943	\$3,431	17%	\$57	\$63	10%	7.8%
Steerable	38.9	52.6	35%	\$990	\$1,051	6%	\$3	\$5	43%	36.7%
Urgent Care	20.8	10.5	-49%	\$161	\$208	29%	\$0	\$0	-35%	24.0%
Office Visits	2,605.0	2,693.2	3%	\$225	\$223	-1%	\$49	\$50	3%	22.1%
Convenience Care	0.0	2.6	0%	\$0	\$79	0%	\$0	\$0	0%	25.3%
Virtual Care- Medical	145.3	97.2	-33%	\$63	\$63	0%	\$1	\$1	-39%	16.8%
Total	3,043.5	3,076.9	1%				\$110	\$119	7%	

Urgent Care - nearest facility

■ 0-5 miles



Emergency Room Steerable

Primary Opportunity for Urgent Care	Plan Cost	PMPM	Total Visits	Cost Per Visit
Musculoskeletal	\$5,341	\$1.17	5	\$1,068.20
Ear,Nose,Throat	\$3,835	\$0.84	3	\$1,278.40
Renal/Urologic	\$3,737	\$0.82	4	\$934.14
Eye	\$2,109	\$0.46	1	\$2,109.00
Respiratory	\$2,032	\$0.44	2	\$1,015.84
Gen Med Diag	\$1,739	\$0.38	3	\$579.52
Infect/Parasit	\$1,654	\$0.36	1	\$1,654.00
Skin	\$571	\$0.13	1	\$571.20
Total	\$21,017	\$4.60	20	\$1,050.86

UC Average Cost Per Visit

\$208.37

Per Visit Redirect Savings

\$842.49

Opportunity Redirect Savings

10% Redirect to Urgent Care

\$1,685

25% Redirect to Urgent Care

\$4,212

Comments

- Urgent care facilities are an accessible low cost alternative to emergency room care for many conditions
- Information on the urgent care facility network is available via the provider directory on myCigna.com
- Current period urgent care cost per visit was \$208, compared to emergency room steerable cost per visit of \$1,051
- In the current period, 20 emergency room visits were steerable representing potential redirect savings of up to \$16,850
- Of the steerable emergency room visits, 100% had a contracted urgent care facility within 10 miles
- Steerable emergency room cost share percentage is 36.7%, compared to urgent care at 24.0%

*UC Average Cost per visit calculation for steerable opportunity excludes outliers > \$1,500

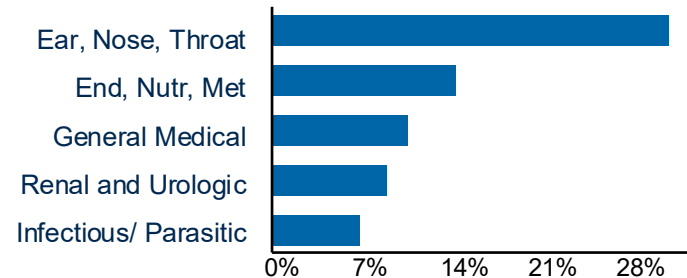


Virtual Care Churchill County December 2025 CAP

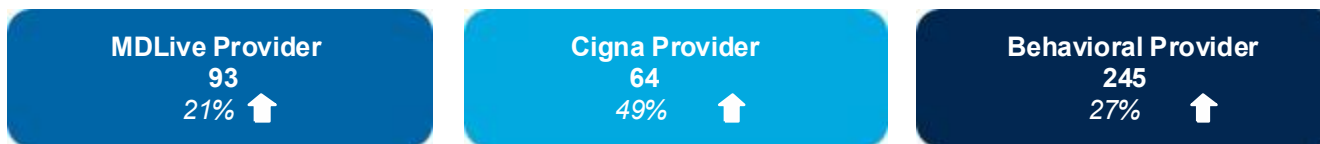
Utilization & Trend

	Base	Current	Trend
Total Visits	313	402	28%
Total Unique Members	95	102	7%
Members with Multiple Visits	41	61	49%
% of Total Member Utilization	25%	27%	2%

Top 5 Medical Virtual Care Conditions (Current)



Visits & Trend by Provider (Current)



Estimated Savings of **\$3,418** if 10% of acute medical visits (Office, Urgent, Convenience Care) were redirected to MDLIVE

Demographic Summary

	Current	Norm
Employee	70%	58%
Spouse	10%	20%
Dependent	21%	21%
% of Total Membership	27%	17%
% Male	31%	39%
% Female	69%	61%
Average Member Age	36.6	38.2

Virtual Care – Convenient, Not Costly

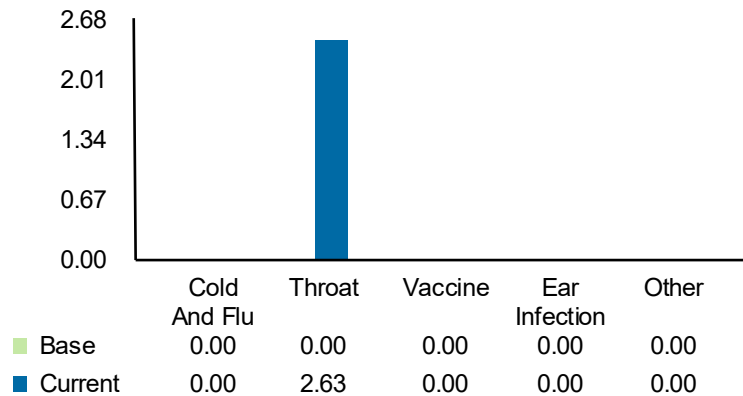
- A simplified experience so a member can get the best care both virtually and in person through an integrated ecosystem of providers when and where they need it most.
- Access care from anywhere via video or phone.
- Get minor medical virtual care 24/7/365 - even on weekends and holidays.
- MDLIVE virtual wellness screenings give customers convenient access to preventive care at \$0 copay. **1 members utilized virtual wellness screenings in the current period.**



Outpatient - Convenience Care Opportunity

Churchill County December 2025 CAP

Convenience care visits per 1,000



Convenience care opportunities

Office Visit Type	Plan Cost		Total Visits	Visits/1000	Cost/Visit
	Plan Cost(\$)	PMPM			
Vaccine	\$4,800	\$1.05	63	165.5	\$76
Throat	\$4,630	\$1.01	25	65.7	\$185
Pain	\$3,584	\$0.78	32	84.1	\$112
Skin	\$2,418	\$0.53	15	39.4	\$161
Urinary Tract	\$2,316	\$0.51	14	36.8	\$165
Ear Infection	\$1,909	\$0.42	11	28.9	\$174
Allergy	\$1,625	\$0.36	13	34.2	\$125
Cold And Flu	\$1,401	\$0.31	11	28.9	\$127
Other	\$14,183	\$3.11	115	302.2	\$123
Total	\$36,866	\$8.07	299	785.6	\$123

Comments

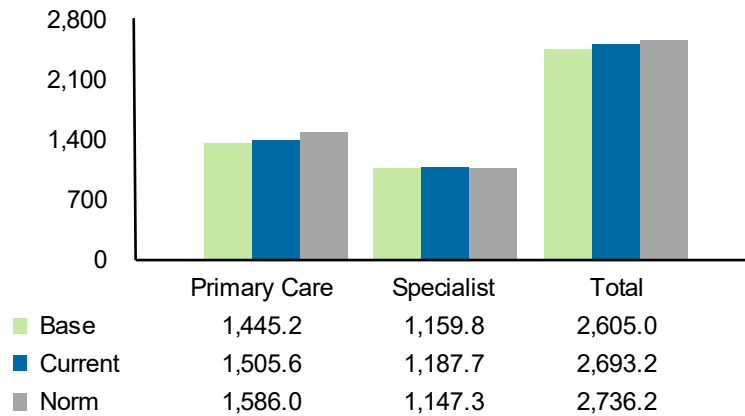
- Convenience care clinics offer a low cost option for common conditions
- Convenience care clinic utilization per thousand increased from 0.0 to 2.6
- 299 visits in the current period could have been treated at a clinic, representing \$36,866 in plan cost, or \$8.07 PMPM
- Average unit cost for these visits was \$123; clinics often cost \$40 - \$70 per visit



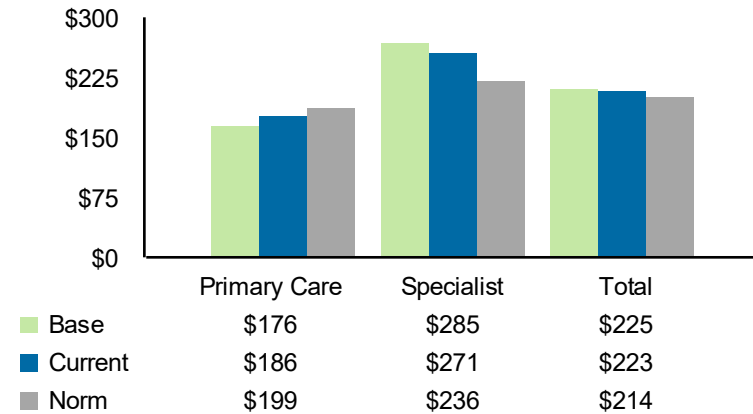
Office Visits

Churchill County December 2025 CAP

Office visits per 1,000 members



Average plan cost per office visit



Specialist plan spend

Specialist Plan Spend PMPM	Base	Current	Trend
E&M	\$13.31	\$15.00	12.7%
Injectable Rx	\$0.81	\$3.84	376.5%
Surgery	\$1.91	\$1.43	-25.0%
Cardiology	\$0.01	\$0.00	-100.0%
X-ray	\$0.30	\$0.47	56.8%
Other	\$11.16	\$6.07	-45.6%
Total Specialist	\$27.50	\$26.82	-2.5%
Total Primary Care	\$21.25	\$23.32	9.7%
Total	\$48.75	\$50.13	2.8%

Comments

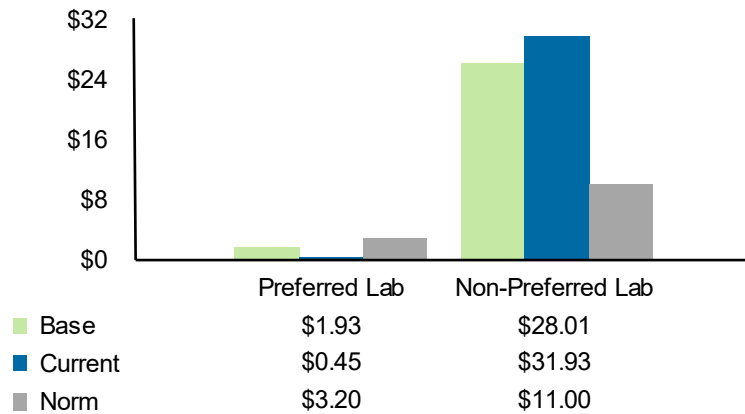
- Office visits per thousand increased from 2,605.0 to 2,693.2, and compares to a norm of 2,736.2
- Cost per visit decreased from \$225 to \$223, and compares to a norm of \$214
- Plan spend for Specialists in the current period was \$27 PMPM compared to \$23 PMPM for Primary Care Physicians
- Specialist Evaluation & Management cost increased from \$13 PMPM to \$15 PMPM, an increase of 12.7%



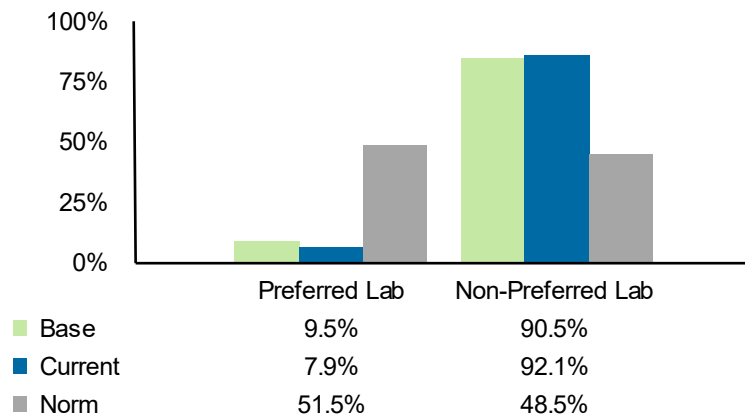
Laboratory Steerage - Cost & Utilization

Churchill County December 2025 CAP

Plan spend PMPM



Percent of total services by type



Account summary

	Plan Spend(\$)	Plan Spend PMPM	Total Services	Services/1000	Cost/Service
National	\$1,947	\$0.43	180	473.0	\$10.82
Regional	\$109	\$0.02	8	21.0	\$13.62
Preferred Subtotal	\$2,056	\$0.45	188	494.0	\$10.94
Ancillary	\$16,612	\$3.64	271	712.1	\$61.30
Outpatient Hospital	\$117,316	\$25.69	1,687	4432.7	\$69.54
Professional	\$11,886	\$2.60	244	641.1	\$48.71
Non-Preferred Subtotal	\$145,814	\$31.93	2,202	5785.9	\$66.22
Total	\$147,870	\$32.38	2,390	6279.8	\$61.87

Opportunity Targets	Savings(\$)	Savings PMPM
10% Shift to Preferred	\$12,173	\$2.67
25% Shift to Preferred	\$30,433	\$6.66

Comments

- Cost-effective preferred lab services are available across nearly 100% of Cigna's geographic network
- Information on the preferred lab network is now available via the provider directory on myCigna.com
- Preferred lab as a percent of total services decreased from 10% to 8% and compares to a norm of 52%
- Outpatient Hospital had the highest plan cost per service during the current period at \$69.54, 536% greater than preferred labs, at \$10.94



Health Matters Care Management - Summary

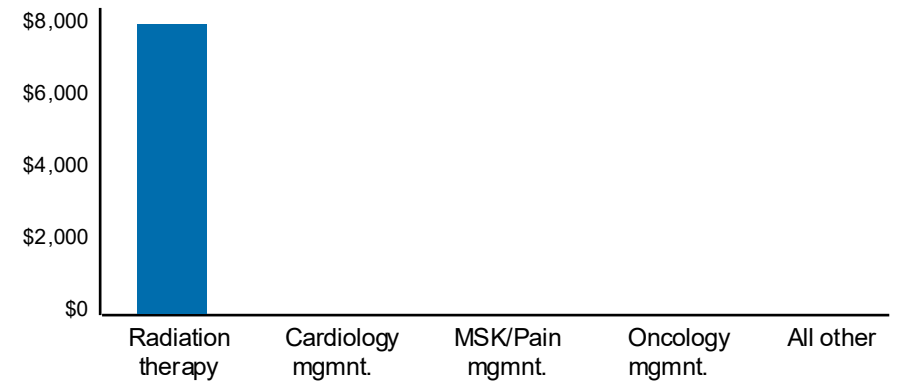
Churchill County December 2025 CAP

Total savings from care management programs

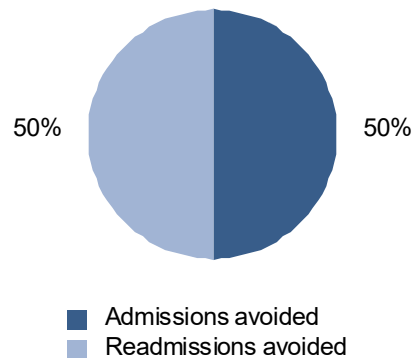
	Base	Current	Savings(\$)	
			Base	Current
IP utilization mgmt. (events)	5	2	\$17,896	\$27,245
Case mgmt. (members)	12	11	\$37,009	\$56,418
OP utilization mgmt. (events)	22	19	\$53,454	\$89,130
Total medical cost (events)	1	2	\$3,800	\$7,600
Total savings			\$112,159	\$180,393

Site of care savings are included in OP utilization mgmt.

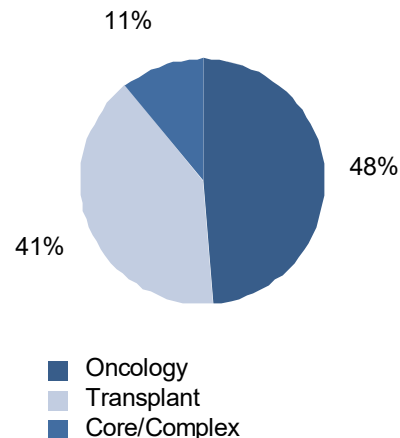
Total medical cost savings by program



IP utilization mgmt. savings % by event



Case mgmt. savings % by program



Comments

- Inpatient pre-certification and utilization management generated \$27,245 in savings in the Current Period, impacting 2 events primarily driven by readmissions avoided at 50.0%.
- Case management generated \$56,418 in savings, impacting 11 members in the Current Period; savings were primarily driven by oncology at 49.0%.
- Outpatient utilization management generated \$89,130 in savings from 19 events in the Current Period. Savings are derived from programs such as home health care, speech therapy and durable medical equipment.
- Outpatient Total Medical Cost Management (TMC) savings were primarily driven by radiation therapy that generated \$7,600 in savings from 2 events in the Current Period.

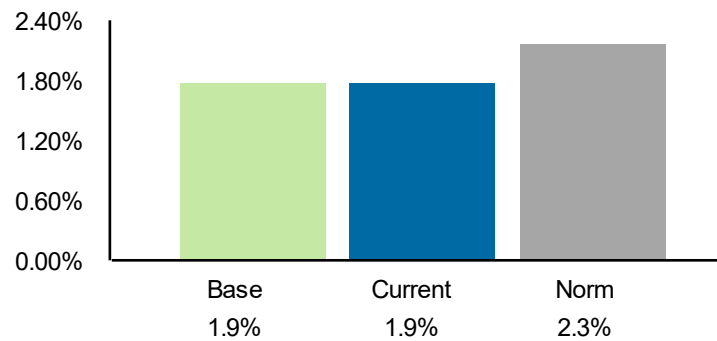
* Readmissions avoided are examined at a client level and compared to national readmission rates, therefore unique member counts are unavailable



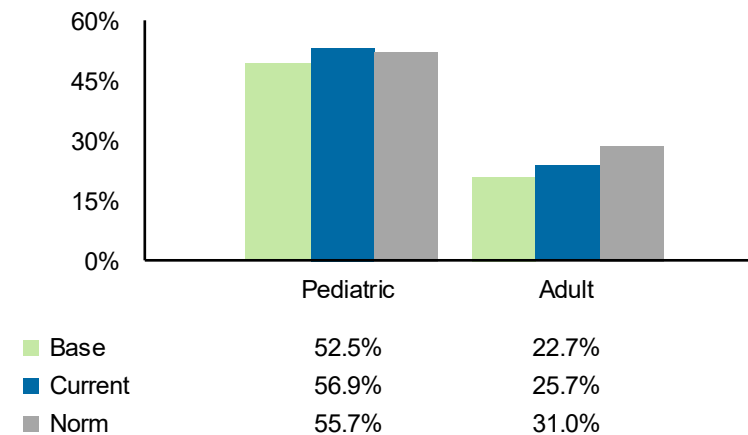
Preventive Care Summary

Churchill County December 2025 CAP

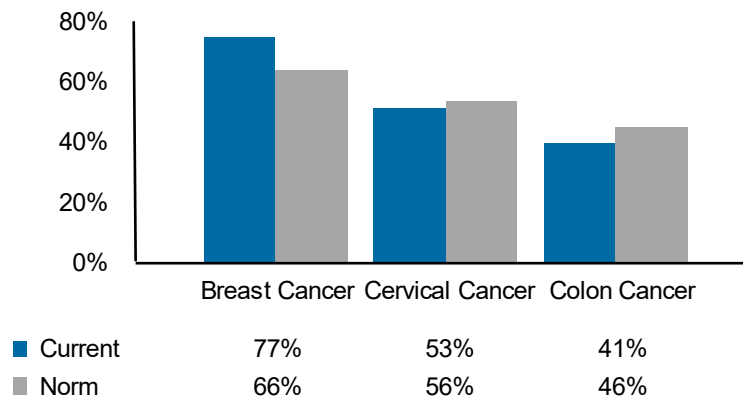
Preventive care as % of total spend



Well visit completion rates



Cancer screening rates



Comments

- Preventive care as a percent of total spend remained at 1.9%, and compares to a norm of 2.3%
- Well visit completion rate for adults increased from 22.7% to 25.7%, and compares to a norm of 31.0%
- Breast cancer screening rate was 77%, 11% greater than the norm of 66%
- Cervical cancer screening rate was 53%, 3% less than the norm of 56%
- Colon cancer screening rate was 41%, 5% less than the norm of 46%

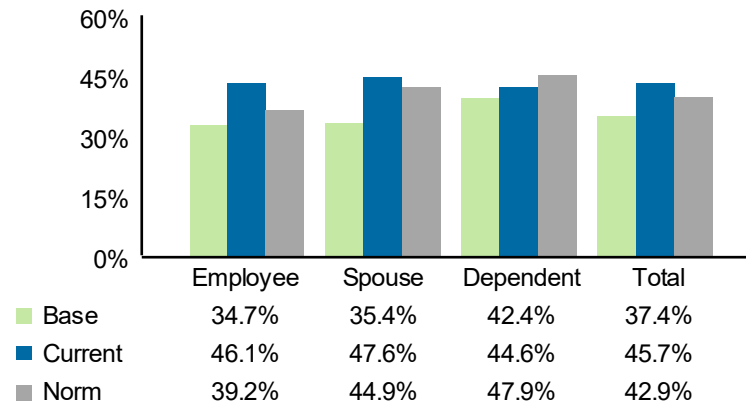
*Results are based on HEDIS ® technical specifications, but some variance will exist due to differences in claims data availability compared with specification criteria
-Breast Cancer Age Criteria: 40-74 24 Month Eligibility
-Cervical Cancer Age Criteria: 21-64 24 Month Eligibility
-Colon Cancer Age Criteria: 45-75 24 Month Eligibility



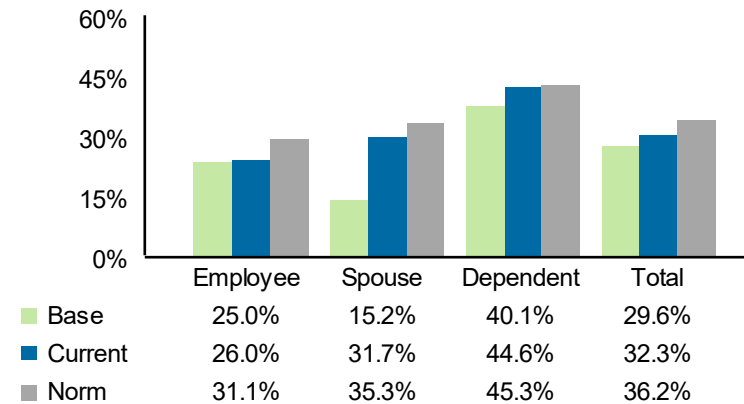
Preventive Care - Population Profile

Churchill County December 2025 CAP

Preventive care utilization (all services)



Well visit completion rates



Comments

- The largest category of preventive care utilization is spouses. The utilization rate increased from 35.4% to 47.6%, and compares to a norm of 44.9%
- The next largest category of preventive care utilization is employees. The utilization rate increased from 34.7% to 46.1%, and compares to a norm of 39.2%
- The largest category of well visit utilization is dependents. The utilization rate increased from 40.1% to 44.6%, and compares to a norm of 45.3%
- The next largest category of well visit utilization is spouses. The utilization rate increased from 15.2% to 31.7%, and compares to a norm of 35.3%



Cigna Health Matters - Engagement Index

Churchill County December 2025 CAP

Cigna understands that people engage with their health differently at different stages of their life. We also understand that if customers are highly involved in their health then those actions can lead to improved health and ultimately lower costs.



Cigna has launched a new way to measure **population engagement**, called **Cigna Health Matter Engagement Index**, that is grounded in science and provides greater insight into engagement across all of the health and wellness programs and services Cigna offers.

 Individuals are considered engaged based on evidence of actions for **Health Maintenance** and **Health Improvement** using the following criteria:

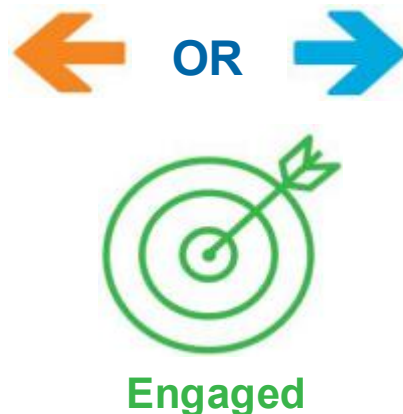
2+ Health Maintenance

Health protection: Activities that allow an individual to **maintain health and improve** health behaviors

Health detection: Tests and procedures that allow an individual to **identify** illness

Examples

- Completed preventive service
- Goal set – phone, online or onsite
- Onsite wellness campaigns
- Gaps in Care - 100% compliance or credited closure
- Called into EAP
- Called 24 health information line



1+ Health Improvement

Activities that allow an individual to manage and improve their current illness

Examples

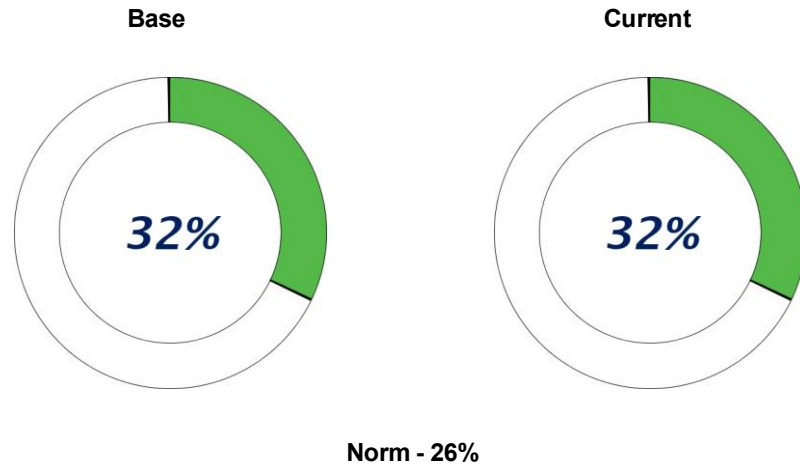
- Goal set – phone, online or onsite
- Gaps in Care – credited closure
- Pre/Post admission counseling
- Case Management
- Treatment Decision Support
- Health Pregnancies Healthy Babies
- Onsite lunch & learns



Cigna Health Matters - Engagement Index Summary

Churchill County December 2025 CAP

Total health engagement as a % of population



Comments

- Cigna's Health Matters Engagement Index provides greater insight into engagement across all of the health and wellness programs and services Cigna offers
- In the current period 32% of the total population has engaged in two or more Health Maintenance actions or one or more Health Improvement actions. This is a decrease of 0% from the base period of 32%. This compares to a norm of 26%
- When engagement is split into Health Maintenance and Health Improvement activities, 30% of the population has completed 2 or more Health Maintenance activities, and 3% of the population completed 1 or more Health Improvement activities during the current period, compared to 30% and 4% respectively in the base period
- When the population is split into segments using ETG methodology, the Major Episode* / Mat segment had the greatest overall engagement at 53% for the current period

Engagement by behavior type and population segment

Segment	Health Maintenance (HM) (2+)			Health Improvement (HI) (1+)			Total Engagement (2+ HM or 1+ HI)		
	Base	Current	Norm	Base	Current	Norm	Base	Current	Norm
Chronic Illness	49%	39%	50%	11%	9%	10%	53%	44%	55%
Major Episode* / Maternity	41%	53%	41%	6%	3%	2%	42%	53%	42%
Minor Episode**	27%	33%	34%	0%	1%	0%	27%	33%	34%
Healthy***	16%	32%	29%	0%	0%	0%	16%	32%	29%
Non User	1%	8%	1%	0%	1%	0%	1%	8%	1%
Total	30%	30%	25%	4%	3%	3%	32%	32%	26%

*Major Episode >\$500 per episode

**Minor Episode <\$500 per episode

*** Healthy - only preventive claims

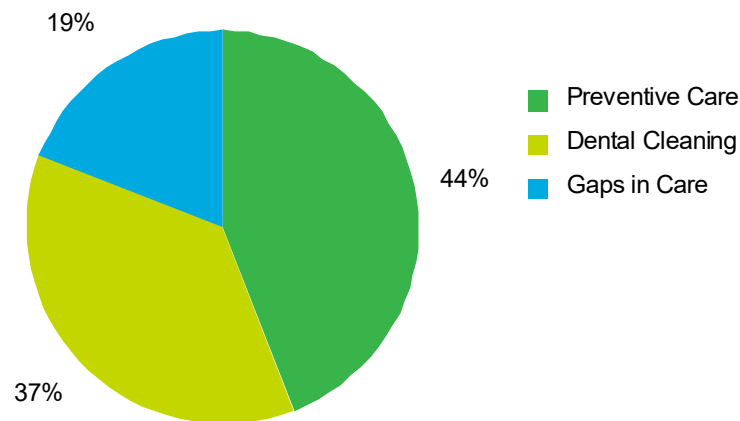


Engagement Index - Top Activities

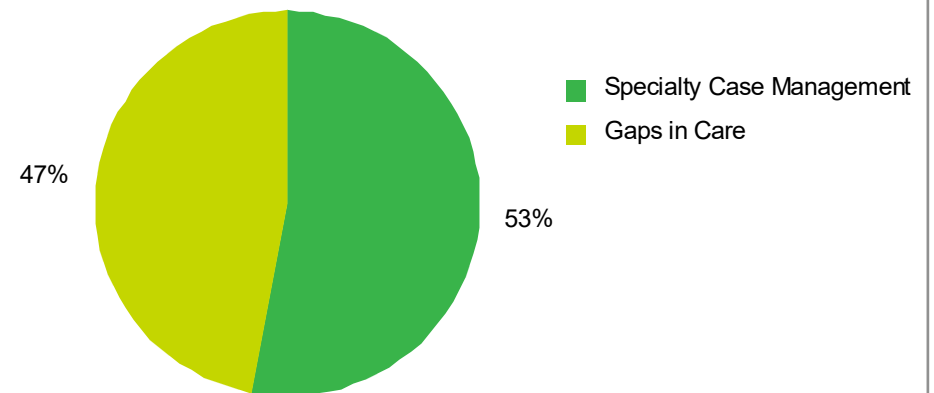
Churchill County December 2025 CAP

Top engagement activities

Health Maintenance



Health Improvement



Comments

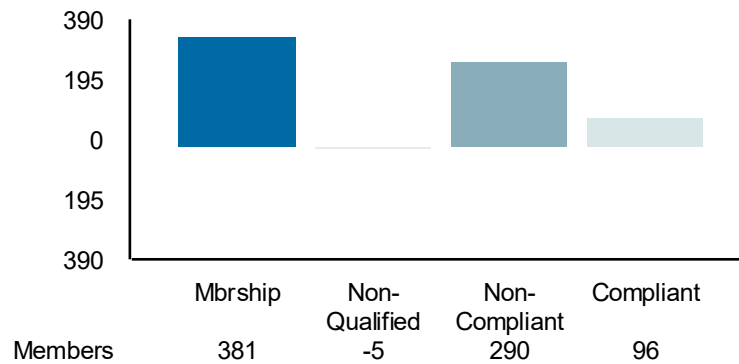
- It is important to understand the activities that drive engagement. The graph above illustrates the activities most often completed for both Health Maintenance and Health Improvement for those individuals meeting the engagement criteria.
- Top Health Maintenance activities for those meeting the engagement criteria in the current period were, Preventive Care at 44% , Dental Cleaning at 37% and Gaps in Care at 19% . Top Other activities include
- Top Health Improvement activities for those meeting the engagement criteria in the current period were, Specialty Case Management at 53% , Gaps in Care at 47% and at 0% .



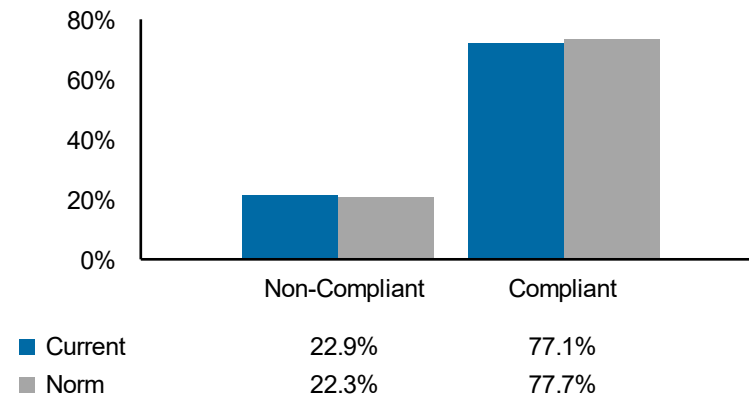
Well Informed Gaps in Care - Summary

Churchill County December 2025 CAP

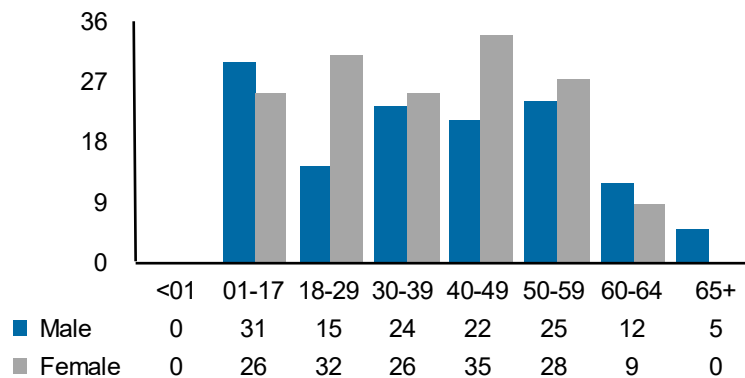
Member compliance summary



Rule compliance summary



Demographics - members with gaps



Comments

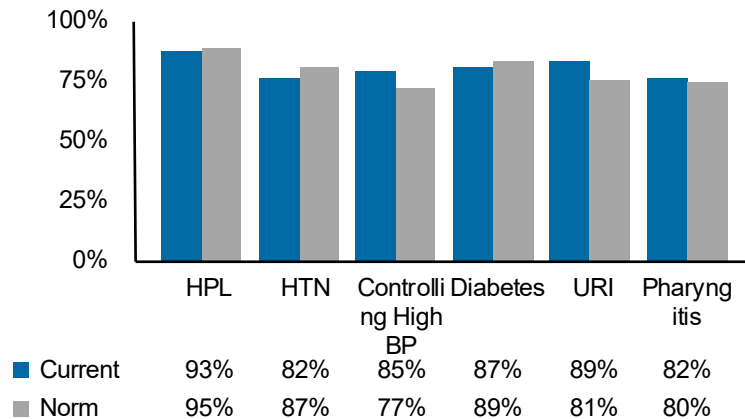
- 381 members qualified for a gap in care evaluation, with 96 compliant and 290 non-compliant with evidence-based medicine guidelines
- 77.1% of rules evaluated were compliant with evidence-based medicine guidelines, compared to a norm of 77.7%
- The greatest number of members with gaps was found in the 40-49 age band, with 57 total members



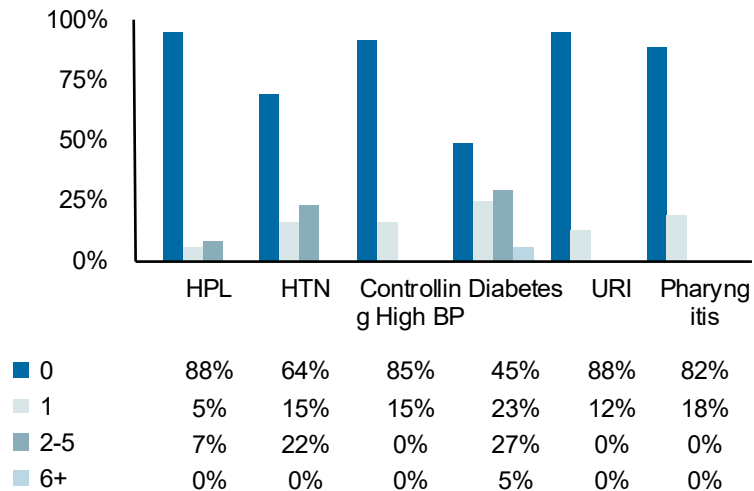
Well Informed Gaps in Care - Conditions

Churchill County December 2025 CAP

Compliance by condition



Gap count by condition



Gap condition statistics

Clinical Category	Gap Count	Prevalence	Gaps/Mbr	Compl. Rate
Hyperlipidemia	15	16%	2.14	93%
Hypertension	38	22%	1.58	83%
Hypertension	38	22%	1.58	83%
Diabetes	32	6%	2.67	87%
Upper Respiratory Infection	2	4%	1.00	89%
Pharyngitis	2	3%	1.00	82%
LBP Imaging	5	3%	1.00	50%
Depression	3	3%	1.00	88%
Asthma	4	3%	1.00	85%
Migraine Headache	0	2%	0.00	100%

Comments

- HPL has the highest prevalence by category at 16%. Compliance rate for this category was 93%, 2% less than the norm of 95%
- HTN has the next highest prevalence by category at 22%. Compliance rate for this category was 83%, 4% less than the norm of 87%
- The Diabetes category had the greatest rate of multiple gaps (2 or more), 32%



Glossary

ACE inhibitors

Inhibitors of Angiotensin-Converting Enzyme are a group of pharmaceuticals that are used in treatment of hypertension and congestive heart failure.

Acute

An illness of short duration (as opposed to chronic illness).

Admission

An overnight confinement to a facility.

Asthma Inhaled Corticosteroids

Asthma Inhaled Corticosteroids are often prescribed as a treatment for asthma.

Brand Name

The proprietary or trade name of the medication.

Breast Cancer Screening

Measures the percent of qualified women 52-74 years of age that are compliant with mammogram screening.

Capitation

Arrangement where network providers receive a set dollar amount of money per covered member assigned to their practice, even if no services rendered.

Cardiac catheterization

A medical procedure used to diagnose and treat certain heart conditions.

Catastrophic

Term used to describe when a member has accumulated claims, in excess of a specific threshold, during the reported time periods. For the specific threshold used in this report, please refer to the Catastrophic Claim Summary page.

Centers of Excellence

Cigna's defined network of facilities deemed superior in status due to their clinical and financial performance in providing patient care.

Cervical Cancer Screening

Measures the percent of qualified women 24-64 years of age who received at least one pap smear.

Chronic

Defined as an illness or sickness that is not curable but may be controlled with treatment.

Chronic Obstructive Pulmonary Disease (COPD)

Defines a group of diseases characterized by airflow obstruction and includes chronic bronchitis and emphysema.

Churn

Those members who either enrolled or disenrolled or did both during the analysis period (includes newborns).

Coinsurance

The percentage of covered expenses paid by the member when costs are being shared by both the plan and the individual member.

Colon Cancer Screening

Colorectal Cancer Screening (CRC) can detect pre-malignant polyps and guide their removal, which in theory can prevent the development of colon cancer.

Convenience Care

Treatment for common family ailments such as strep throat, pinkeye and athlete's foot

Coordination of Benefits (COB)

The amount saved when Cigna is the secondary insurer. It represents the difference between what Cigna pays and (COB) what it would have paid if it were primary.

Copay

Predetermined fees for medical services covered by a benefit plan, which are paid by the member at the time of service.



Glossary

Coronary angioplasty

A medical procedure in which a balloon is used to open a blockage in a coronary (heart) artery narrowed by atherosclerosis, improving blood flow.

Coronary Artery Bypass Graft (CABG)

Surgery where blood flow is rerouted through a new artery or vein that is grafted around diseased sections of coronary arteries.

Cost Share

Benefit plan arrangement requiring that the participant pay a portion of the costs. This includes copayments, coinsurance and deductibles.

Covered Charges

Net charges minus the items not covered by the benefit plan. Items not covered include charges for ineligible services, network discounts, etc.

CT

A diagnostic imaging scan also called a Cat Scan (computed tomography).

Deductible

An amount specified in plan design that must be paid by member for covered expenses in a benefit period before the plan will pay benefits.

Denied Charges

Amounts not covered due to lack of information about the claim.

Diabetes retinopathy

Diabetic retinopathy is the most common diabetic eye disease and a leading cause of blindness in American adults.

Diagnostic Testing

Refers to other significant testing procedures not named - examples include: doppler electrocardiograph, cardiac ultrasound and sleep studies.

Discounts

Amounts reduced by a contractual fee arrangement with network participating providers, prompt pay arrangements, or Hospital Savings Program (HSP).

Emergency Room - Diagnostic Groupings

Musc - Musculoskeletal

ENT - Ear/Nose/Throat

Skin - Skin

Resp - Respiratory

Circ - Circulatory

Dig - Digestive

Inj - Injury

Episode Treatment Group (ETG)

An illness classification methodology derived by analyzing actual claim experience and clinical review.

Esophagitis (digestive)

Inflammation of the lining of the esophagus, the tube that carries food from the throat to the stomach.

Evaluation and Management (E&M)

E&M services refer to visits and consultations furnished by physicians.

Facility

A site where health care services are delivered including hospitals, convalescent units, skilled nursing facilities, and birthing centers.

Facility Outpatient

Refers to services and costs that are incurred at a facility but did not result in an admission.

Fee for Service

Compensating providers for rendering patient care which is based on an as services are rendered basis.



Glossary

Gaps In Care

Occurs when individuals do not receive or adhere to care that is consistent with medically proven guidelines for prevention and treatment.

Gastroenteritis (digestive)

A condition that causes irritation and inflammation of the stomach and intestines (the gastrointestinal tract).

Generic Drug

A prescription drug that has the same active-ingredient formula as a brand-name drug.

Generic Efficiency

This metric illustrates the rate of generic utilization for drugs in which a generic option is available.

HbA1c Test

Glycohemoglobin blood test measures the average blood glucose level over the past 120 days.

Health Advocacy

Health Advocacy is the term Cigna uses to describe the process we use to improve health and lower costs for our customers and members.

Health Engagement Index

Cigna's health engagement metric that considers individuals engaged based on evidence of actions for Health Maintenance and Health Improvement activities across all of the health and wellness programs and services Cigna offers. This metric is a total population measure.

Health Improvement

Health Improvement engagement is based on activities that help an individual manage or improve their illness. One Health Improvement activity deems an individual as engaged.

Health Maintenance

Health Maintenance engagement is based on two types of activities. Health protection: Activities that allow an individual to maintain health and improve health behaviors. Health detection: Tests and procedures that allow an individual to identify illness. Two Health Maintenance activities deems an individual as engaged.

Health Maintenance/Health Improvement Opportunity

A metric that calculates the percent of the eligible population that has an opportunity to perform a given activity. The 'N' value is the eligible population, which can be different based on the specific activity, and the percent is the portion of the eligible population who has an opportunity to complete the activity.

Inpatient

Refers to services and costs that are incurred during a facility admission.

LDL-C Screening

Blood test which measures low-density lipoprotein cholesterol.

Lipotropics

Drugs which are designed to lower cholesterol and triglyceride levels which help reduce amount of overall fatty substances in the blood.

Mail Order Drugs

A feature of a pharmacy program that enables a participant to send their prescription (and any applicable copay) directly to a mail-order vendor.

Maintenance Drugs

Medications that are prescribed for long-term treatment of chronic conditions, such as diabetes, high blood pressure or asthma.

Major Diagnostic Categories (MDC)

Industry standard groupings of ICD diagnostic codes which relate to various body systems for inpatient and outpatient claims.



Glossary

Major Joint (musculoskeletal)

Examples of what comprises this category are: major joint and limb reattachments, hip or knee replacement.

Medication Adherence

Reflection of the degree to which the patient is adhering to the prescribed medication treatment regimen.

MRI

Magnetic Resonance Imaging - a type of diagnostic test

Network Dollar Penetration

All charges submitted by in-network providers as a percentage of overall charges.

Non-Preferred Brand Drug

Drugs in the third tier of a pharmacy program, brand-name drugs that either have generic equivalents or may have one or more preferred brand options.

Norm

Norm refers to the comparison group based on book of business or industry experience for the defined parameters. Norms are annualized unless otherwise stated.

Office visit

Services delivered by a physician, clinician, or practitioner within the confines of a professional office setting.

Orthopedic

A branch of medicine concerned with the correction or prevention of deformities, disorders, or injuries of the skeleton (tendons and ligaments)

Other Medical (cardiac)

Some examples of what comprises this category: hypertension, vascular procedures and angina.

Other Surgical (cardiac)

Some examples of what comprises this category: major cardiovascular procedures, circulatory disorders and pacemaker.

Outpatient

Refers to services and costs that are incurred outside of a facility admission.

PET scan

Positron Emission Tomography scan (specialized imaging)

Pharmacy Payments

Includes prescription drug expenses paid under a pharmacy program. These expenses would not include drugs covered under the medical benefit plan.

Preferred Brand Drug

Drugs in the second tier of a Cigna HealthCare two or three tier pharmacy program which have no generic equivalent.

Preventive Care

Measures taken to prevent illness or injury and may include examinations/screening tests tailored to an individual's age, health, and family history.

Primary Care Practitioner

Include physicians and nonphysician primary care practitioners whom members are able to select as primary care practitioners.

Professional

This category includes primary care physicians, specialists (oncologists, cardiologists, neurologists, obstetricians, etc.), surgeons, etc..

Rebate Discount

The dollar value of pharmaceutical manufacturer rebates used to lower prescription drug ingredient cost.



Glossary

Retail

Relates to services rendered by participating retail pharmacies.

Script

A dispensed prescription.

Spinal fusion

A surgical procedure used to correct problems with the bones (vertebrae) of the back (spine).

Therapeutic Class

Major therapeutic classes include Central Nervous System, Cardiovascular, Hormonal, Anti-infectives, Pain, Allergy/Respiratory and other drugs.

Unique Claimants

A count of members who had one or more claims processed for a benefit plan during a specified time period.

Valve Replacement

Example of what comprises this category: cardiac valve and other major cardiothoracic procedures.

Well Visits

Designed to discuss general health and any problems, then focus on general disease prevention and health maintenance on a regular basis

SaveOnSP tertiary

Part of the SaveOnSP program fee, for any residual copay required by the manufacturer program billed back to the plan, any remaining drug cost after program benefits are exhausted, or pass through claims for ineligible members.



Report Parameters

CHURCHILL COUNTY:0607947

Global Parameters

Overall Dates

	Current	Base
Incurred	09/2024 to 08/2025	09/2023 to 08/2024
Incurred Runout	09/2024 to 11/2025	09/2023 to 11/2024

Catastrophic Threshold \$50,000
Exclude Pharmacy No

Package :1966185

Package Name:

Structure:

Package Parameters

Normative Values

Churchill County December 2025 CAP

Status = *, Division = *, Product Codes =
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DP0125,MHDP0134,MHDPS004,MOAP0002,MOAP0003,MOAP0006,MOAP
0007,MOAP0029,MOAP0030,MOAPS002,MOAPS003,OAP,O

PMPM,BCN,Override:No

202504

NAME: Shannon Perez Count 1

Desarae Bernard 17	
Peston Denney 30	
Tara Adams 69	
Kim Brontsema 77	
Victoria Hagerty 18	
Jamie Hyde 41	

NAME: Lacie McAfee

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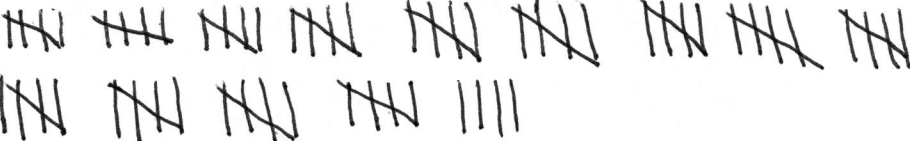
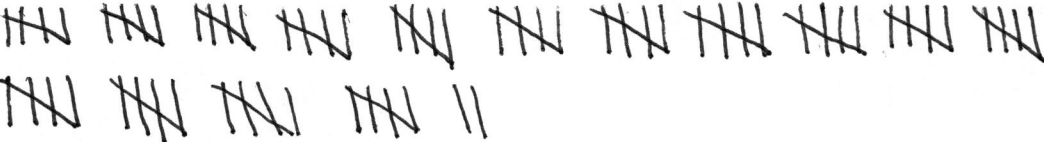
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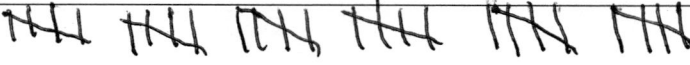
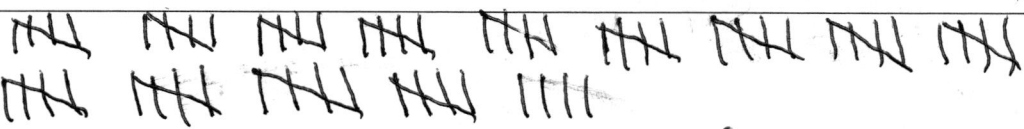
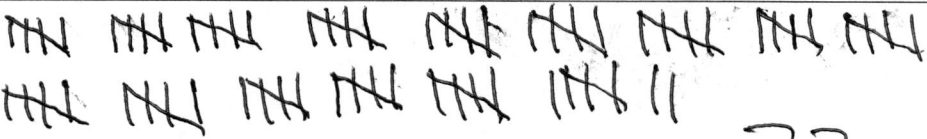
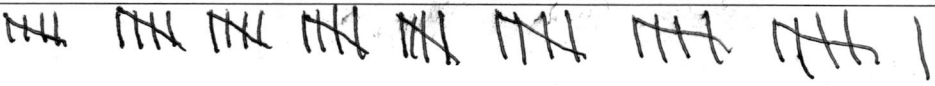
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* Tara Adams 69	
* Kim Brontsema 77	
Victoria Hagerty 18	
Jamie Hyde 41	

Count 1

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Peston Denney 30	 30
Tara Adams 69	 69
Kim Brontsema 77	 77
Victoria Hagerty 18	 18
Jamie Hyde 41	 41

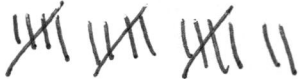
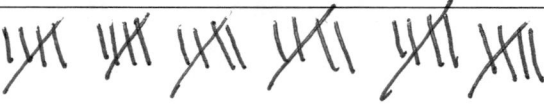
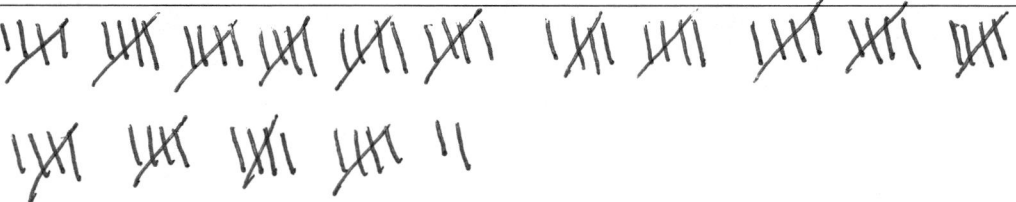
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✓ Kim Brontsema 77	
✓ Victoria Hagerty 18	
✓ Jamie Hyde 41	

NAME: Kim Brontsema Count 1

Desarae Bernard 17	
Peston Denney 30	
Tara Adams 69	
Kim Brontsema 77	
Victoria Hagerty 18	
Jamie Hyde 41	

Insurance Committee Nominees

Select 2 Nominees

Desarae Bernard

Preston Denney

Tara Adams

Kim Brontsema

Victoria Hagerty

Jamie Hyde

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Jamie Hyde

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Kim Brontsema

From: Shannon Ernst
Sent: Monday, December 8, 2025 8:16 AM
To: Trevor Rackley; Laurie Lightfoot; Shasta Garrison; Cala Plaizier
Cc: Kathleen Patterson; Kim Brontsema
Subject: RE: Health Insurance Committee voting

You all will see there is a number on the bottom.

Please scratch out and put the following number

Trevor – 41
Shasta – 78
Laurie – 74
Cala – 70

Thank you!

S

Shannon Ernst

CNHD Interim Administrator,
Director and Public Guardian
Churchill County Social Services
(775)428-0211, Direct
(775)423-6695, Main
(775)427-0035, Cell
(775)423-8057, Fax

shannon.ernst@churchillcountynv.gov

**** PLEASE NOTE NEW ADDRESS: 270 South Maine Street, Suite B, Fallon, Nevada 89406**



www.churchillcountynv.gov

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Insurance Committee Nominees

Select 2 Nominees

Desarae Bernard

Preston Denney

Tara Adams

Kim Brontsema

Victoria Hagerty

Jamie Hyde

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NONE

Insurance Committee Nominees

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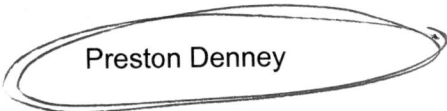
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Jamie Hyde

Insurance Committee Nominees

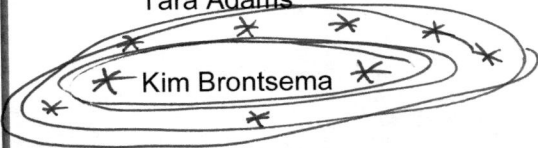
Select 2 Nominees

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Preston Denney

Tara Adams



* Kim Brontsema *

Victoria Hagerty

Jamie Hyde

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Jamie Hyde

Insurance Committee Nominees

Select 2 Nominees

Desarae Bernard

Preston Denney

Tara Adams

Kim Brontsema

Victoria Hagerty

Jamie Hyde

Insurance Committee Nominees

Select 2 Nominees

Desarae Bernard

Preston Denney

Tara Adams

Kim Brontsema

Victoria Hagerty

Jamie Hyde

Insurance Committee Nominees

Select 2 Nominees

Desarae Bernard

Preston Denney

Tara Adams

Kim Brontsema

Victoria Hagerty

Jamie Hyde

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Desarae Bernard

Preston Denney

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Kim Brontsema

Victoria Hagerty

Jamie Hyde

Insurance Committee Nominees

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Kim Brontsema

Victoria Hagerty

Jamie Hyde

123.

Insurance Committee Nominees

Select 2 Nominees

Desarae Bernard

Preston Denney

Tara Adams

Kim Brontsema

Victoria Hagerty

Jamie Hyde

Insurance Committee Nominees

Select 2 Nominees

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Jamie Hyde

Insurance Committee Nominees

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Insurance Committee Nominees

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Tara Adams X

Kim Brontsema X

Victoria Hagerty

Jamie Hyde

223.

Insurance Committee Nominees

Select 2 Nominees

Desarae Bernard

Preston Denney

Tara Adams

Kim Brontsema

Victoria Hagerty

Jamie Hyde

Insurance Committee Nominees

Select 2 Nominees

Desarae Bernard

Preston Denney

Tara Adams

Kim Brontsema

Victoria Hagerty

Jamie Hyde

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Preston Denney

Tara Adams

Kim Brontsema

Victoria Hagerty

Jamie Hyde

Insurance Committee Nominees

Select 2 Nominees

Desarae Bernard

Preston Denney

Tara Adams

Kim Brontsema

Victoria Hagerty

Jamie Hyde

263.

Insurance Committee Nominees

Select 2 Nominees

Desarae Bernard

Preston Denney

Tara Adams

Kim Brontsema

Victoria Hagerty

Jamie Hyde

Insurance Committee Nominees

Select 2 Nominees

Desarae Bernard

Preston Denney

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Insurance Committee Nominees

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Preston Denney

Tara Adams

Kim Brontsema

Victoria Hagerty

Jamie Hyde

Insurance Com

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Desarae Bernard

Preston Denney

Tara Adams

Kim Brontsema

Victoria Hagerty

Jamie Hyde

Extra

5/3

Insurance Committee Nominees

Select 2 Nominees

Desarae Bernard

Preston Denney

Tara Adams

Kim Brontsema

Victoria Hagerty

Jamie Hyde

Insurance Committee Nominees

Select 2 Nominees

Desarae Bernard

Preston Denney

Tara Adams

Kim Brontsema

Victoria Hagerty

Jamie Hyde

12/18/25

Shannon,
I received
these today.
Thanks,
kin

Insurance
Committee

Sealed envelope
ballots inside
Scanned behind

Sherry

Insurance Committee Nominees

Select 2 Nominees

Desarae Bernard

Preston Denney

Tara Adams

Kim Brontsema

Victoria Hagerty

Jamie Hyde

Insurance Committee Nominees

Select 2 Nominees

Desarae Bernard

Preston Denney

Tara Adams

Kim Brontsema

Victoria Hagerty

Jamie Hyde

Insurance Committee Nominees

Select 2 Nominees

Desarae Bernard

Preston Denney

Tara Adams

Kim Brontsema

Victoria Hagerty

Jamie Hyde

Insurance Committee Nominees

Select 2 Nominees

Desarae Bernard

Preston Denney

✓ Tara Adams

Kim Brontsema

Victoria Hagerty

✓ Jamie Hyde

Insurance Committee Nominees

Select 2 Nominees

Desarae Bernard

Preston Denney

Tara Adams

Kim Brontsema

Victoria Hagerty

Jamie Hyde

200.

Insurance Committee Nominees

Select 2 Nominees

Desarae Bernard

Preston Denney

Tara Adams

Kim Brontsema

Victoria Hagerty

Jamie Hyde

Insurance Committee Nominees

Select 2 Nominees

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Preston Denney

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Insurance Committee Nominees

Select 2 Nominees

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Preston Denney

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Kim Brontsema

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Jamie Hyde