

# Special Assessment

## Recent Initiatives

- Advantage Network Switch
- Advantage Plan @ Preferred Plan Rate
- Employee Premium Early Pay
- Making Healthy Cheaper Benefits
- Green Imaging

## Current Position

- **\$3.50M** - Medical Claims Due
- **\$1.50M** - Rx Due
- **\$0.30M** - Other Vendors Due
- **\$3.50M** - Line of Credit
- **\$7.80M** - Total

## Current Effects

- **Negatives:**
  - Cash Flow Cadence
  - No Grace Period Capacity
  - Maxed Line of Credit
  - = Claims Suspension Risk
- **Positives:**
  - Lower Claims Costs
  - Zero-Cost Benefits
  - Recent Growth
  - = Strong Foundation

## Current Initiatives

- **\$2.50M** - Annual Savings - Script Sourcing
- **\$2.50M** - Annual Savings - Over 65 Active Spouses

## **Future Initiatives**

- Samaritans - 2026 Rollout
- Direct Primary Care (DPC) - 2026 Rollout
- Direct Ambulatory Surgical Centers (ASC's)
- Direct Transportation (Air & Ground)

## **Future Pressures**

- Inflation
- Gene Therapies
- Provider Monopolies
- Provider Contracting
- New Medications

## **What's Needed**

- 7/1/2026 Rate Increase
- Addressing the Auditor's Findings
- Reducing the Line of Credit
- Special Assessment of **\$4M - \$5M**

## **Bottom Line**

- The Plan is operating well
- This is due to the changes made 12-months ago, and recent growth
- Initiatives rolling out now will have a big impact, however, won't be fully realized for 12-months
- A special assessment is needed to remove the cash flow pressure and create an operating cushion

# Group Share Percentages

As of: 12/31/2025

ID	Name	Share
29	OMRF	0.30%
30	Medford, City of	0.36%
32	Bethany, City of	3.42%
35	Custer City, Town of	0.07%
36	Chattanooga, Town of	0.06%
37	Burns Flat, Town of	0.18%
38	Goodwell, Town of	0.07%
39	Tipton, Town of	0.10%
41	OEDA	0.10%
42	Talihina, Town of	0.26%
46	Coal County	0.57%
47	Kingfisher, City of	2.54%
48	Okay, Town of	0.05%
49	Carter, Town of	0.04%
50	Garfield County	0.60%
52	Harper County	0.94%
53	Johnston County	1.77%
55	Stroud, City of	0.71%
59	Cimarron County	1.28%
60	Buffalo, Town of	0.18%
62	Greer County	1.17%
63	OMAG	1.77%
64	Seminole County	2.28%
65	Grant County	1.59%
68	Choctaw County	1.47%
69	McCurtain County	4.52%
70	Cherokee County	2.16%
72	Grady County	5.78%
73	OMUSA	0.10%
75	Washington County	4.57%
78	SWODA	0.68%
79	Atoka County	0.91%
82	McCurtain County - E911	0.08%
84	Texas County	2.91%
87	ACCO	0.80%
88	Beaver, Town of	0.21%
90	Walters, City of	0.10%

<b>91</b>	Velma, Town of	<b>0.11%</b>
<b>92</b>	Boise City Schools	<b>1.24%</b>
<b>93</b>	Fargo Public Schools	<b>1.04%</b>
<b>94</b>	Ellis County	<b>2.98%</b>
<b>95</b>	Pushmataha County	<b>1.35%</b>
<b>96</b>	Beaver County	<b>2.52%</b>
<b>97</b>	Pontotoc County	<b>3.29%</b>
<b>98</b>	Kingfisher County	<b>3.49%</b>
<b>100</b>	Bryan County	<b>3.28%</b>
<b>101</b>	Pond Creek, City of	<b>0.26%</b>
<b>102</b>	Craig County	<b>2.04%</b>
<b>103</b>	Lincoln County	<b>3.19%</b>
<b>104</b>	Arnett Public Schools	<b>1.08%</b>
<b>105</b>	Warr Acres, City of	<b>2.88%</b>
<b>106</b>	CED 4	<b>0.35%</b>
<b>107</b>	McElroy & Associates Inc	<b>0.35%</b>
<b>108</b>	Ninnekah, Town of	<b>0.10%</b>
<b>111</b>	Roger Mills County - Hospital	<b>2.27%</b>
<b>113</b>	Rogers County - IDA	<b>0.02%</b>
<b>114</b>	NODA	<b>0.49%</b>
<b>115</b>	Duncan, City of	<b>9.69%</b>
<b>116</b>	CED 8	<b>0.52%</b>
<b>117</b>	CED 3	<b>0.21%</b>
<b>118</b>	Vici Public Schools	<b>0.96%</b>
<b>119</b>	Pawnee County	<b>1.55%</b>
<b>120</b>	CED 7	<b>0.53%</b>
<b>121</b>	McCurtain County - RWD #1	<b>0.12%</b>
<b>123</b>	McCurtain County - RWD #8	<b>0.22%</b>
<b>134</b>	CED 6	<b>0.03%</b>
<b>141</b>	NOSWDA	<b>0.24%</b>
<b>145</b>	Wilburton, City of	<b>0.45%</b>
<b>146</b>	Wilburton, City of - PW	<b>0.22%</b>
<b>149</b>	Eufaula, City of	<b>0.52%</b>
<b>151</b>	Cherokee County - Jail	<b>0.44%</b>
<b>153</b>	Dewey, City of	<b>0.54%</b>
<b>154</b>	Garfield County - Fairgrounds	<b>0.13%</b>
<b>155</b>	Seminole, City of	<b>2.01%</b>
<b>157</b>	Roger Mills County - RWD #2	<b>0.08%</b>
<b>158</b>	Carlton Landing	<b>0.05%</b>
<b>159</b>	Leedey, Town of	<b>0.05%</b>
<b>160</b>	Morris, City of	<b>0.27%</b>
<b>161</b>	Forest Park, Town of	<b>0.03%</b>

<b>162</b>	Texas County - E911	<b>0.26%</b>
<b>163</b>	OMMS	<b>0.11%</b>
<b>164</b>	Atoka County - RWD #2	<b>0.05%</b>
<b>165</b>	Grady County - Fairgrounds Trust Authority	<b>0.33%</b>
<b>166</b>	Hammon, Town of	<b>0.11%</b>
<b>167</b>	Slaughterville, Town of	<b>0.08%</b>
<b>168</b>	Johnston County - EMS	<b>0.29%</b>
<b>169</b>	The Village	<b>1.94%</b>
<b>170</b>	Maud, City of	<b>0.07%</b>
<b>171</b>	Sayre, City of	<b>0.54%</b>
<b>172</b>	McCurtain County - RWD #6	<b>0.03%</b>
<b>173</b>	Washington, Town of	<b>0.06%</b>
<b>174</b>	Goldsby, Town of	<b>0.11%</b>
<b>175</b>	Davenport, Town of	<b>0.03%</b>
<b>176</b>	Prague, City of	<b>0.11%</b>
<b>177</b>	Greer County Special Ambulance	<b>0.01%</b>
<b>178</b>	Gore, Town of	<b>0.02%</b>
		<b>100.00%</b>