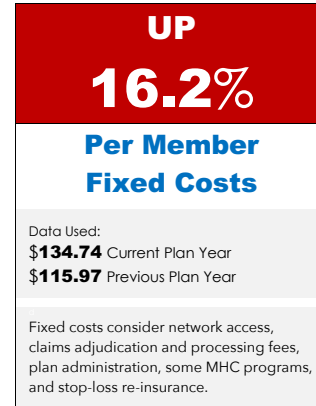
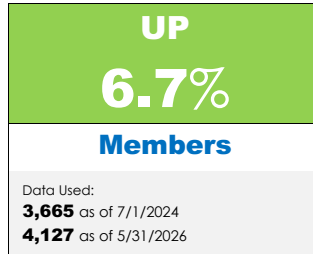


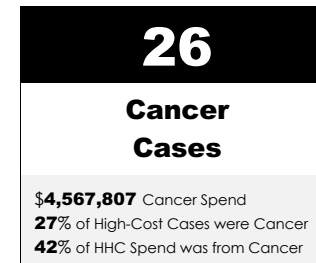
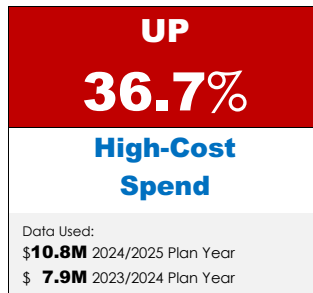
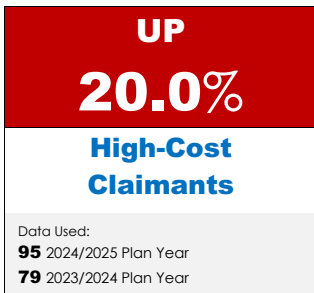
Claims Performance as of 5/31/2026

The following data does not consider [Rx Rebates Income](#). Rx Rebates are received quarterly and represent claims experience 6-months back. Annually Rx rebates equate to more than **\$3.5M** but fluctuate.

2025/2026 - Current Plan Year to Date



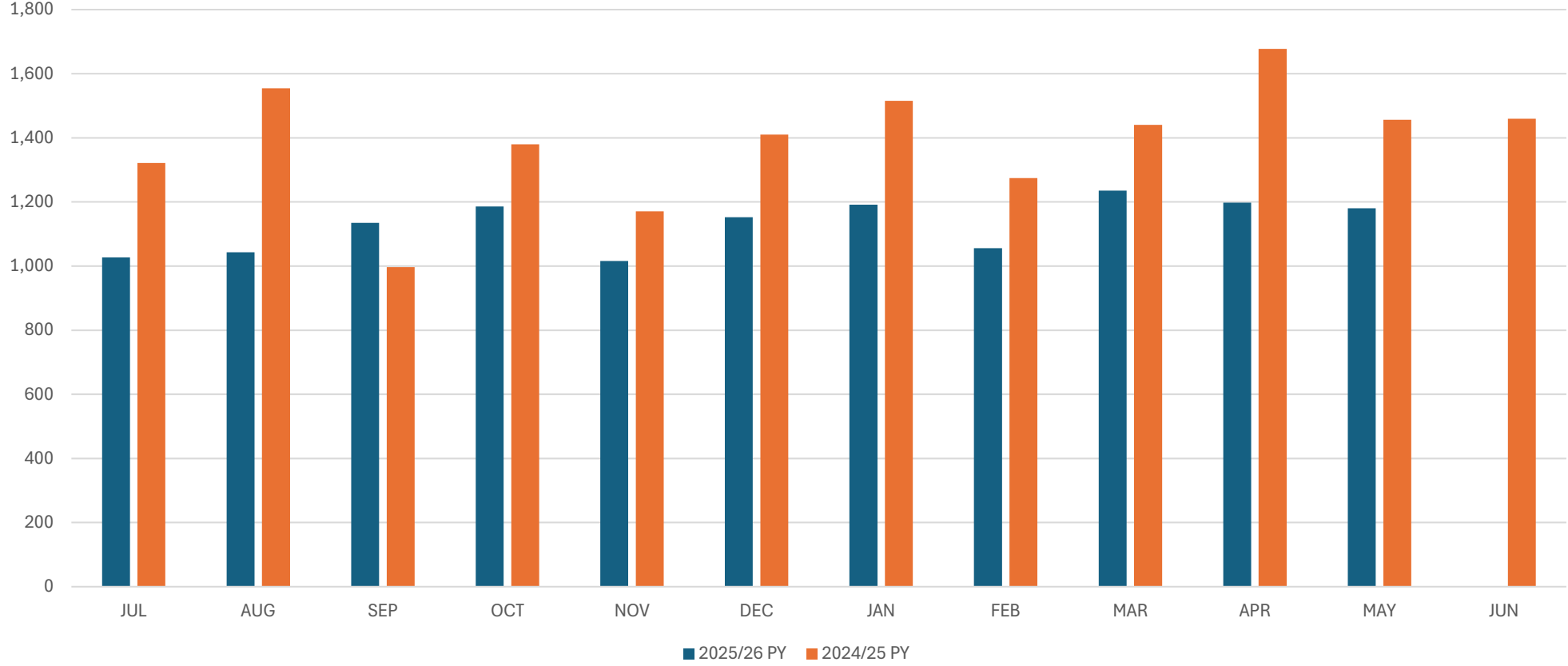
2024/2025 - Previous Plan Year



2025/26 PY	BCBS Medical & Dental Claims (\$)	Connect DME Claims (\$)	Green Imaging Claims (\$)	Medical & Dental Total Claims (\$)	ESI Rx Claims (\$)	Script Sourcing (\$)	ESI Rx Admin Fees (\$)	Rx Total Claims (\$)	Total Claims (\$)	Members (#)	Fixed Costs Per Member (\$)	Fixed Costs Total (\$)	Total Spend (\$)	Per Member Spend (\$)
JUL	2,211,000	52,463	6,985	2,270,448	1,159,000	0	113,226	1,272,226	3,542,674	3,873	112.28	434,860	3,977,534	1,027
AUG	2,200,000	57,079	23,570	2,280,649	1,220,000	0	85,804	1,305,804	3,586,453	3,852	112.28	432,503	4,018,956	1,043
SEP	2,532,000	31,023	23,530	2,586,553	1,308,774	0	67,884	1,376,658	3,963,211	3,875	112.28	435,085	4,398,296	1,135
OCT	2,462,000	42,779	15,135	2,519,914	1,534,000	0	70,915	1,604,915	4,124,829	3,843	112.28	431,492	4,556,321	1,186
NOV	2,087,000	54,080	12,955	2,154,035	1,201,000	0	113,719	1,314,719	3,468,754	3,839	112.28	431,043	3,899,797	1,016
DEC	2,412,000	40,840	12,635	2,465,475	1,493,476	0	73,894	1,567,370	4,032,845	3,878	112.28	435,422	4,468,267	1,152
JAN	3,009,636	38,830	19,865	3,068,331	1,182,251	36,190	73,109	1,291,550	4,359,881	4,039	112.28	453,499	4,813,380	1,192
FEB	2,465,367	58,495	15,335	2,539,197	1,153,033	40,131	82,883	1,276,047	3,815,244	4,044	112.28	454,060	4,269,304	1,056
MAR	3,098,574	32,282	15,520	3,146,376	1,332,455	45,245	116,099	1,493,799	4,640,175	4,133	112.28	464,053	5,104,228	1,235
APR	2,752,404	39,203	13,660	2,805,267	1,463,561	79,685	145,494	1,688,740	4,494,007	4,140	112.28	464,839	4,958,846	1,198
MAY	2,775,352	47,446	14,685	2,837,483	1,366,657	105,786	97,285	1,569,728	4,407,211	4,127	112.28	463,380	4,870,591	1,180
JUN														
TOTAL	28,005,333	494,520	173,875	28,673,728	14,414,207	307,037	1,040,312	15,761,556	44,435,284	43,643	112.28	4,900,236	49,335,520	12,419
MONTHS	11	11	11	11	11	11	11	11	11	11	11	11	11	11
MONTHLY AVG	2,545,939	44,956	15,807	2,606,703	1,310,382	27,912	94,574	1,432,869	4,039,571	3,968	112.28	445,476	4,485,047	1,129
DIFF. +/- \$	-52,144	-3,142	11,740	-43,546	-694,201	n/a	15,281	-651,007	-694,553	248	-4	14,097	-680,456	-259
DIFF. +/- %	-2.0%	-6.5%	288.7%	-1.6%	-34.6%	n/a	19.3%	-31.2%	-14.7%	6.7%	-3.2%	3.3%	-13.2%	-18.7%

2024/25 PY	BCBS Medical & Dental Claims (\$)	Connect DME Claims (\$)	Green Imaging Claims (\$)	Medical & Dental Total Claims (\$)	ESI Rx Claims (\$)	ESI Rx Admin Fees (\$)	Rx Total Claims (\$)	Total Claims (\$)	Members (#)	Fixed Costs Per Member (\$)	Fixed Costs Total (\$)	Total Spend (\$)	Per Member Spend (\$)	
JUL	1,986,000	58,216	0	2,044,216	2,261,000	113,265	2,374,265	4,418,481	3,665	115.97	425,030	4,843,511	1,322	
AUG	3,994,000	52,667	0	4,046,667	1,194,000	69,677	1,263,677	5,310,344	3,692	115.97	428,161	5,738,505	1,554	
SEP	2,048,000	59,184	0	2,107,184	1,103,000	60,573	1,163,573	3,270,757	3,712	115.97	430,481	3,701,238	997	
OCT	2,112,000	66,330	0	2,178,330	2,436,000	80,878	2,516,878	4,695,208	3,716	115.97	430,945	5,126,153	1,379	
NOV	2,734,000	22,849	0	2,756,849	1,078,000	76,128	1,154,128	3,910,977	3,708	115.97	430,017	4,340,994	1,171	
DEC	2,464,000	53,318	0	2,517,318	2,216,000	58,808	2,274,808	4,792,126	3,702	115.97	429,321	5,221,447	1,410	
JAN	2,846,000	45,400	0	2,891,400	2,237,000	60,260	2,297,260	5,188,660	3,708	115.97	430,017	5,618,677	1,515	
FEB	2,109,000	39,156	0	2,148,156	2,079,000	79,499	2,158,499	4,306,655	3,718	115.97	431,176	4,737,831	1,274	
MAR	2,600,000	44,481	6,100	2,650,581	2,217,000	81,939	2,298,939	4,949,520	3,736	115.97	433,264	5,382,784	1,441	
APR	3,216,000	47,512	17,880	3,281,392	2,501,000	95,633	2,596,633	5,878,025	3,764	115.97	436,511	6,314,536	1,678	
MAY	2,696,000	42,333	17,510	2,755,843	2,186,000	93,218	2,279,218	5,035,061	3,756	115.97	435,583	5,470,644	1,457	
JUN	2,372,000	45,737	7,310	2,425,047	2,547,000	81,631	2,628,631	5,053,678	3,760	115.97	436,047	5,489,725	1,460	
TOTAL	31,177,000	577,183	48,800	31,802,983	24,055,000	951,509	25,006,509	56,809,492	44,637	115.97	5,176,553	61,986,045	16,658	
MONTHS	12	12	12	12	12	12	12	12	12	12	12	12	12	12
MONTHLY AVG	2,598,083	48,099	4,067	2,650,249	2,004,583	79,292	2,083,876	4,734,124	3,720	115.97	431,379	5,165,504	1,388	

Per Member Health & Dental Spend



Major Medical Care

from BlueDistinction+

A **Zero-Cost** program automatically included with the **Tungsten, Tungsten+, Diamond, Diamond+, Platinum, Platinum+, Gold, Silver, Bronze, Cobalt,** and **Copper QHDHP** plan designs.

Program Outline

- Transplants, Heart Surgeries, Back Surgeries, Hip & Knee Replacements, and Cellular Immunotherapy require the use of a BlueDistinction+ Center.
- Whereas, for Cancer and Maternity Care, use of a BlueDistinction+ Center is optional, but it is only zero-cost to the member at a BlueDistinction+ Center.
- **Learn more here:** https://www.opehw1.com/health_freeMajorMedicalCare.html

Program Cost

- There is no direct cost for this program.
- The Health Plan's Actuary states that this program has a cost avoidance impact of **\$2-3M**.

Program Performance

- Due to the structure of the program, and non-network provider cost variance, which we don't have access to, performance is reliant on the actuarial assessment.

Program Recommendations

- This program should continue

Without it, with the increase in membership, annual claims costs would be expected to increase by approximately **\$2-3M**.

Neuro Pathway Remapping Program

from BRAINCODE

A **Zero-Cost** program automatically included with the **Tungsten, Tungsten+, Diamond, Diamond+, Platinum, Platinum+, Gold, Silver, Bronze, Cobalt,** and **Copper QHDHP** plan designs.

Program Outline

- Ability to complete brain training sessions from the comfort of their own home during times that work best for them.
- Sessions use an app that provides auditory and visual feedback while also measuring brain activity.
- Uses a painless headband during sessions to measure brainwaves.
- **Learn more here:** https://www.opehw1.com/health_braincode.html

Program Cost

	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	TOTAL
25/26 PYTD							0	0	0	0	0		0
24/25 PY													

Program Participation

- This is a brand-new program, which began 1/1/26, as such, there is no participation data yet.

Program Performance

- This is a brand-new program, which began 1/1/26, as such, there is no performance data yet.

Program Recommendations

Continued member education and awareness is required to maximize the potential savings from this program.

Virtual Checkup Program

from **Catapult Health**

A **Zero-Cost** program automatically included with the **Tungsten, Tungsten+, Diamond, Diamond+, Platinum, Platinum+, Gold, Silver, Bronze, Cobalt,** and **Copper QHDHP** plan designs.

Program Outline

- A VirtualCheckup Home Kit is a simple health test kit that is shipped straight to the participants doorstep. It includes some simple at-home health tests and a consultation with a certified Catapult Nurse Practitioner. It takes less than 30 minutes to complete, with participants uncovering valuable information about their health and how to improve or maintain it.
- Participants who complete a Catapult Health Virtual Checkup earn a \$250 deductible reduction at the start of the next plan year.
- **Learn more here:** https://www.opehw1.com/health_wondr.html

Program Cost

	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	TOTAL
25/26 PYTD	4,410	2,185	2,565	19,955	11,825	9,195	3,105	8,095	27,430	6,810	0	0	95,575
24/25 PY	0	0	0	0	0	0	0	0	10,740	57,545	37,095	45,000	150,380

2025/26 PYTD Process Step Position (as of 3/20/2026)

- 579** Total Registrations (524 Employees & 56 Spouses)
- 2** Questionnaire Completed
- 2** Home Kit Sent
- 141** Home Kit Received
- 0** Sample Sent to Lab
- 1** Sample Received by Lab
- 2** Lab Order Confirmed
- 0** Lab Results Received by Catapult
- 8** Erroneous Lab Results
- 7** Appointment Invite Sent
- 3** Appointment Scheduled
- 10** Appointment Missed
- 403** Checkup Completed

Medical Equipment & Supplies Program from **Connect DME**

A **Zero-Cost** program automatically included with the **Tungsten, Tungsten+, Diamond, Diamond+, Platinum, Platinum+, Gold, Silver, Bronze,** and **Cobalt** plan designs. This program is **not available** with the **Copper QHDHP** plan design.

Program Outline

- Over 4,500 zero-cost medical equipment and supply items.
- Available equipment includes: Knee, Ankle & Upper Extremity Braces, CPAP, Bi-PAP, Nebulizers, Insulin Pumps, Knee-Wheelers, Crutches & Wheelchairs.
- **Learn more here:** https://www.opehw1.com/health_connectDME.html

Program Cost

	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	TOTAL
25/26 PYTD	52,463	57,079	31,023	42,779	54,080	40,840	38,830	58,495	32,282	39,203	47,446		494,520
24/25 PY	58,216	52,667	59,184	66,330	22,849	53,318	45,400	39,156	44,481	47,512	42,333	45,737	577,183

Program Performance

- This program reduces the OPEH&W Health Plan's potential spend for Durable Medical Equipment (DME) compared to items sourced through traditional medical vendors.

Program Recommendations

- Continue the program.
- Change eligibility for Continuous Glucose Monitors (CGM's) so it requires Insulin usage.
- Explore potential cost savings of sourcing Continuous Glucose Monitors (CGM's) through Express Scripts.

Medical Imaging Program

from Green Imaging

A **Zero-Cost** program automatically included with the **Tungsten, Tungsten+, Diamond, Diamond+, Platinum, Platinum+, Gold, Silver, Bronze,** and **Cobalt** plan designs. This program is **not available** with the **Copper QHDHP** plan design.

Program Outline

- 235 Oklahoma Network Locations
- Zero-Cost Imaging for: Arthrograms, Bone Density Scans, CT Scans, Echocardiograms, Mammograms, MRI Scans, Myelograms, Nuclear Medicine Scans, PET Scans, Ultrasounds, X-Rays.
- **Learn more here:** https://www.opehw1.com/health_greenImaging.html

Program Cost

	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	TOTAL
25/26 PYTD	6,985	23,570	23,530	15,135	12,955	12,635	19,865	15,335	15,520	13,660	14,685		173,875
24/25 PY									6,100	17,880	17,510	7,310	48,800

Program Performance

- This is a new program, which only began 3/1/25.
- Additional time is required to measure performance.
- Claims savings is projected to be 60% of traditional medical providers.

Program Recommendations

- Continued member education and awareness is required to maximize the potential savings from this program.

Muscle & Joint Pain Programs

from Hinge Health

A **Zero-Cost** program automatically included with the **Tungsten, Tungsten+, Diamond, Diamond+, Platinum, Platinum+, Gold, Silver, Bronze, Cobalt,** and **Copper QHDHP** plan designs.

Program Outline

- **Anytime. Anywhere. Any body:** Hinge connects members with complete care and access to virtual physical therapy, all within one platform.
- **Guided Exercise Sessions:** Using 3D motion tracking to deliver real-time feedback and precision movement analysis.
- **Dedicated Care Team:** Including a physical therapist, health coach, orthopedic specialist, and our AI care assistant, to help you stay on track.
- **Personalized Programs:** Designed to meet an individual's needs, goals, and abilities.
- **Learn more here:** https://www.opehw1.com/health_hinge.html

Program Overview

93	Members Engaged
2,680	Treatment Sessions Completed
42%	Members Reporting Reduced Pain
69%	Of those Members Reported >34% Pain Level Reduction
59%	Members Reporting Reduced Surgery Intent
83%	Reported Reduced or Ceased Opioid Use
2.9x	Program ROI

Program Performance

- Registration and equipment are **\$250**
- Each session thereafter is **\$50**

Program Performance

- Program is value for money, saving \$2.9 for every \$1 spent
- Program avoids costly surgeries
- Program significantly reduces member pain levels

Program Recommendations

- Continue Offering the Program
- Focus on member education to increase awareness and promote participation

Virtual Health Care Visits Program

from MDLIVE

A **Zero-Cost** program automatically included with the **Tungsten, Tungsten+, Diamond, Diamond+, Platinum, Platinum+, Gold, Silver, Bronze, Cobalt,** and **Copper QHDHP** plan designs.

Program Outline

- Fast, Hassle-Free Health Care from board certified doctors and licensed therapists.
- **Learn more here:** https://www.opehw1.com/health_mdlivePrimary.html

Program Cost

	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	TOTAL
25/26 PYTD	1,909	1,973	1,962	1,957	1,969	1,988	2,065	2,070	2,123	2,093	2,114	0	22,223
24/25 PY	1,842	1,856	1,878	1,870	1,879	1,890	1,880	1,885	1,883	1,901	1,903	1,923	22,590

- \$0.52** Per-Member Per-Month (PMPM) Fee (Part of BCBS Admin Fee)
- \$90** Per Behavioral Health Visit
- \$48** Per Medical Visit

Program Medical Visits

	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	TOTAL
25/26 PYTD	36	67	45	49	46	87	70	45	52	36	47	0	580
24/25 PY	37	37	34	53	32	68	9	59	47	40	46	37	499

Program Behavioral Health Visits

	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	TOTAL
25/26 PYTD	34	44	34	27	35	39	31	34	28	36	26	0	368
24/25 PY	14	22	23	25	28	24	17	4	33	34	25	28	277

Program Participation

- 775** Registered Members (out of 5,243 eligible) (14.8%)
- \$68,685** 2025 Savings (\$1.58 PEPM)
- 351** (45.3%) had at least one medical virtual visit in 2025
- 54** (7.0%) had at least one virtual behavioral health visit in 2025

Program Performance

- MDLIVE saves the Health Plan between \$60 and \$110 per behavioral health visit
- MDLIVE saves the Health Plan between \$50 and \$120 per medical visit

Program Recommendations

- Keep this program.
- Continued member education and awareness is required to maximize the potential savings from this program.

Diabetes, Hypertension, Cholesterol & Weight Programs from Omada

A **Zero-Cost** program automatically included with the **Tungsten, Tungsten+, Diamond, Diamond+, Platinum, Platinum+, Gold, Silver, Bronze, Cobalt,** and **Copper QHDHP** plan designs.

Program Outline

- **Compassionate Care Teams:** Personal health coaches, cheerleaders, educators, and guides for an individual's health journey. With the support of advanced digital tools, they're able to understand and respond to unique situation and goals.
- **Personalized Support:** Health journeys are backed by best practices that are continuously evolving according to the latest clinical guidelines. The guidance given is not only doable, but also durable enough to help turn small changes into deep, lasting healthy habits.
- **Tech that Cares:** Safe, secure technology is a trusted extension of Omada's care teams and helps enhance the human touch, ensuring individuals have the support, tools, and guidance they need to succeed long-term.
- **Learn more here:** https://www.opehw1.com/health_omada.html

Program Participants

40	Weight-Loss
15	Diabetes
91	Hypertension
23	Diabetes & Hypertension

	25/26 PYTD	24/25 PY
Diabetes	\$ 840	\$ 1,750
Hypertension	\$ 1,974	\$ 9,118

Program Time-In

6	Months 1-3
7	Months 4-6
28	Months 7-12
128	Months 12+

Program Performance

76%	Members with significant A1C reduction
\$2,540	Average annual cost savings per member in Diabetes program track at year 2
\$1,982	Average annual cost savings per member in Hypertension program track at year 2
\$2,111	Average annual cost savings per member in Prevention program track at year 2
4.2x	Return on Investment (ROI)

Program Recommendations

- This program improves member diabetes management and promotes healthier behaviors
- This program delivers real cost savings
- Continue Offering the Program
- Focus on member education to increase awareness and promote participation

Alcohol, Opioid, Tobacco & Vaping Addiction Programs from Pelago

A **Zero-Cost** program automatically included with the **Tungsten, Tungsten+, Diamond, Diamond+, Platinum, Platinum+, Gold, Silver, Bronze, Cobalt,** and **Copper QHDHP** plan designs.

Program **Outline**

- Digital tools, live counseling, and medication-assisted treatment, with same-day access nationwide.
- Designed by substance use experts to engage people early, reduce use, and support stigma-free care built around personal goals.
- **Learn more here: https://www.opehw1.com/health_pelago.html**

	25/26 PYTD	24/25 PY
Alcohol	49,955	18,000
Tobacco	8,646	3,847
Opioid	60,578	9,176

Program **Performance**

- This program began 7/1/25.
- Validation of the program is difficult.
- Infacility addiction treatment is the closest comparison.
- Pelago charges a one-time fee, whereas infacility addiction treatment has a minimum, then per-diem cost varying by contracted provider.
- Estimated ROI is 5x.

Program **Recommendations**

- Continue the program.
- Increase member education and awareness.

Direct Primary Care Program

from Remedy HEALTH

A **Zero-Cost** program automatically included with the **Tungsten+**, **Diamond+**, and **Platinum+** plan designs.

Program Outline

- Remedy Health allows you to maximize the benefits of primary care by simplifying the entire process. Members pay one flat monthly fee and receive unlimited office visits with their doctor, as well as on-demand care through texts, phone calls, video calls, and even house visits.
- **Learn more here:** https://www.opehw1.com/health_remedHealth.html

Program Cost

	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	TOTAL
25/26 PYTD													0
24/25 PY													0

Program Participation

- This is a brand-new program, which begins 7/1/26, as such, there is no participation data yet.

Program Performance

- This is a brand-new program, which begins 7/1/26, as such, there is no performance data yet.

Program Recommendations

- Continued member education and awareness is required to maximize the potential savings from this program.

Type II Diabetes Reversal Program

from Virta

A **Zero-Cost** program automatically included with the **Tungsten, Tungsten+, Diamond, Diamond+, Platinum, Platinum+, Gold, Silver, Bronze, Cobalt,** and **Copper QHDHP** plan designs.

Program Outline

- Reduce or stop diabetic medications and improved A1c levels using a Nutrition First approach.
- **Learn more here:** https://www.opehw1.com/health_virta.html

86	Enrollments
6,255	Eligibles with Diagnosis
1.4%	Enrollment Rate

Sustainable Weight-Loss	71 Enrolled	61 Active
Type II Diabetes Removal	15 Enrolled	14 Active
Diabetes Management	0 Enrolled	0 Active

Program Performance

- This is a brand-new program, which began 1/1/26, as such, there is no performance data yet.

Program Recommendations

- Continued member education and awareness is required to maximize the potential savings from this program.

Member Rewards Program

from Vitals

A **Zero-Cost** program automatically included with the **Tungsten, Tungsten+, Diamond, Diamond+, Platinum, Platinum+, Gold, Silver, Bronze, Cobalt,** and **Copper QHDHP** plan designs.

Program Outline

- Earn cash with Member Rewards just for having a healthcare procedure. Earn from \$25 to \$500 for over 1,600 procedures.
- **Learn more here:** https://www.opehw1.com/health_memberRewards.html

Program Cost

	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	TOTAL
25/26 PYTD	5,183	5,269	5,207	5,196	5,226	5,277	5,480	5,492	5,633	5,555	5,612	0	59,130

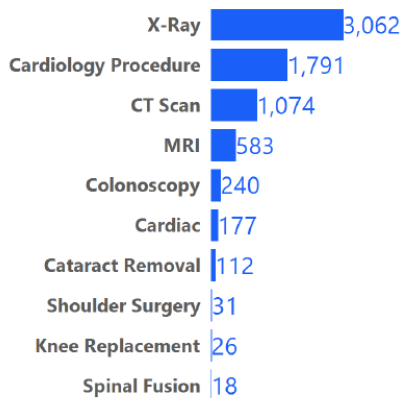
\$1.38 Per-Member Per-Month (PMPM) Fee (Part of BCBS Admin Fee) current plan year

Program Performance

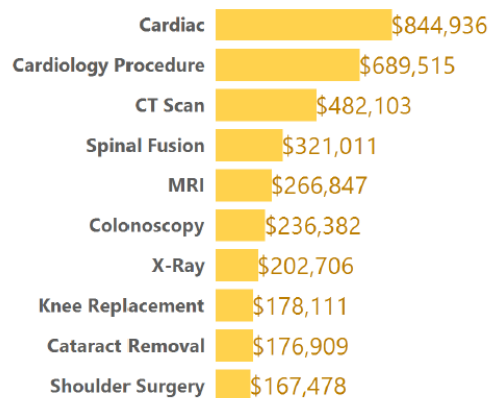
\$68,177 2025 Net Claims Savings
\$12,325 2025 Incentives Paid
\$292,819 Lifetime Net Claims Savings

Program Missed Opportunities

Top 10 Missed Opportunity Claims



Top 10 Missed Opportunity Savings



Program Recommendations

- Continue this program it is saving the Health Plan a lot.
- Continued member education and awareness is required to maximize the potential savings from this program.

Weight Management Program

from Wondr Health

A **Zero-Cost** program automatically included with the **Tungsten, Tungsten+, Diamond, Diamond+, Platinum, Platinum+, Gold, Silver, Bronze, Cobalt**, and **Copper QHDHP** plan designs.

Program Outline

- A year-long, entirely digital program offers intriguing, on-demand master classes, like the science of eating pizza, as well as 24/7 support.
- No points or counting calories - participants learn clinically - proven skills so that they can eat their favorite foods and still lose weight, get more physically fit, catch better ZZZs, and improve their overall health.
- **Learn more here:** https://www.opehw1.com/health_wondr.html

Program Recommendations

- Continue the program.