



# OKHEEI 2025 Year End Review

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**Gallagher**

Insurance | Risk Management | Consulting

# Agenda

- Industry Trends
- 2025 Renewal & Service Review
- Plan Performance Reporting
- 2026 Planning

# Today's HealthCare Trends



With cost pressures intensifying and the pace of change showing no signs of slowing, employers need clear insight into their employee benefits strategy. Global health insurance costs are projected to rise by over 10% again next year, as healthcare inflation continues to rise following steep cost increases in recent years.

## Global Medical Trends

	2024	2025 (expected)	2026 (projected)
<b>Global†</b>	9.5%	10.0%	10.3%
<b>Latin America†</b>	9.6%	10.5%	11.9%
<b>North America</b>	7.4%	9.4%	9.2%
<b>Asia Pacific</b>	11.8%	13.2%	14.0%
<b>Europe†</b>	9.4%	8.3%	8.2%
<b>Middle East and Africa†</b>	8.5%	10.3%	11.3%

†Global, Latin America, Europe and Middle East and Africa numbers exclude Argentina, Egypt, Nigeria, Turkey, and Zimbabwe due to volatile inflationary environments

**Keynote: Even stable claims won't offset cost inflation**

# U.S. Benefits Trend Report

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## Preventive Care

Deferred preventive care during COVID (2020/2021) is leading to delayed disease detection, driving higher treatment costs.

## General Inflation Spike

The inflation spike in early 2020s, especially 2022, is affecting provider contract renewals, as most contracts span 3-5 years. Insurers face limited leverage due to pressure from members and plan sponsors to maintain strong networks.

## Margin Pressures

Regulatory challenges are squeezing insurers' margins in Medicare/Medicaid, shifting focus to commercial payers. Providers are hedging costs due to tariff uncertainty.

## Tariff Uncertainty

Tariff uncertainty is leading providers to prepare for potential increases in supply and equipment costs.

## Rising Drug Costs

New pharmaceuticals, like GLP-1 drugs, are driving up drug costs, with many costly specialty drugs in the pipeline.

## Mental Health Costs

Growing awareness and acceptance of mental health care are increasing treatment and pharmacy utilization.



**According to the WSJ, annual per person health spending reached \$15,474 in 2024. OKHEEI was \$12,158 per employee per year in 2025.**

# Cardiac & Cancer Costs Continue to Rise



## Conditions with the highest number of million-dollar claims by year

Rank	2021	2022	2023	2024	2025
1	Leukemia, Lymphoma, Myeloma	Malignant Neoplasm	Malignant Neoplasm	Malignant Neoplasm	Malignant Neoplasm
2	Malignant Neoplasm	Leukemia, Lymphoma, Myeloma	Newborn/Infant Care	Leukemia, Lymphoma, Myeloma	Leukemia, Lymphoma, Myeloma
3	Newborn/Infant Care	Newborn/Infant Care	Cardiovascular	Newborn/Infant Care	Cardiovascular
4	COVID-19 and Congenital Anomaly	Sepsis	Sepsis	Cardiovascular	Newborn/Infant Care
5	Cardiovascular	COVID-19	Leukemia, Lymphoma, Myeloma	Congenital Anomaly	Congenital Anomaly

### National view

Cancer incidence in the U.S. continues to rise for many common cancers—especially for women

- The incidence rate in the U.S. for women younger than 50 has increased from 51% higher than men in 2002 to 82% higher than men in 2021 (the most current year with data).
- Breast cancer has been rising faster among U.S. women under 50—it's up by 1.4% a year since the mid-2000s, compared to a 0.7% annual rise among older women.
- In 2026 it is projected that there will be 319,750 new breast cancer case, 313,780 new prostate cancer cases and 226, 650 new lung cancer cases

# **2025 Renewal & Service Review**

# YOY Fixed Cost Renewal History

Recap	Response
BCBSOK 2024 Renewal Recap	<p><b>0% Increase in funding</b></p> <ul style="list-style-type: none"><li>Starting in 2024, Flex Access was added to result in <b>\$700k estimated savings</b> to Rx Specialty spend</li><li>For 2024, Gallagher Pharmacy Team negotiated contract with Prime for an estimated <b>3-5% of savings</b></li><li>In 2024, OKHEEI increased plan cost share to Blue Options Plans to <b>decrease member cost share outside the state of Oklahoma</b></li><li>In 24/25, OKHEEI streamlined the retiree eligibility process</li></ul>
BCBSOK 2025 Renewal Recap	<p>Released Fixed cost Renewal at +86%; Revised Fixed Cost Renewal <b>-88.7% (\$531,188)</b></p> <ul style="list-style-type: none"><li>Did not require a change in stop loss contracts</li></ul> <p>Final renewal increase of 15.7% in funding (claims driven)</p> <p>Several Cost Containment Approaches were evaluated, below was executed</p> <ul style="list-style-type: none"><li>Plan OOP Max's &amp; Rx Specialty Change - <b>\$794k est. savings</b></li><li>Prime Formulary Move - <b>\$493k est. savings</b></li><li>No New Laser provision in Stop Loss Contract</li><li>Realignment of Employee Contribution Strategy by College – Savings ranged by college</li></ul>
BCBSOK 2026 Renewal Recap	<p>Released Fixed cost Renewal at +18%; Revised Fixed Cost Renewal <b>-58.5% (\$444,176)</b></p> <ul style="list-style-type: none"><li>Did not require a change in stop loss contracts</li></ul> <p>Final renewal increase of 9% in funding (claims driven)</p> <p>Several Cost Containment Approaches were evaluated, below was executed</p> <ul style="list-style-type: none"><li>Moving All Plans to Blue Advantage network for larger network discounts and increasing OOP Max on Plan C by \$500</li><li>Add Plan equal to \$2,000 Plan, but with Blue Options</li><li>Worked on Employee Contribution Strategy by College – Savings ranged by college</li><li>Moved Advantage and PDP to BCBS for immediate savings</li></ul>

# Year-in-Review Support Recap



- ❑ Stop loss Marketing / Stop Loss Negotiations
- ❑ Negotiated Pricing Hike from Empyrean for 1094/1095 and Call Center Services – Savings of \$32,400
- ❑ Added Gene Therapy Coverage for Stop Loss
- ❑ Stop Loss Audit for maximization of stop loss reimbursements
- ❑ Escalated Claims Issues
- ❑ Annual Rebate Reconciliation with BCBS
  - 2025 – Anticipated in March 2026
  - 2024 - \$919,664 savings
  - 2023 - \$681,198 savings
- ❑ Weight Loss Therapy Pharmacy Review
- ❑ Delta Dental Plan Review – PPO vs Premier
- ❑ AJG Medicare Consultant Meetings
- ❑ Vendor Management Implementation with HR Pro – Retiree Billing & Cobra
- ❑ Telemedicine - Members can contribute to an HSA and access telemedicine benefits without satisfying the deductible
- ❑ Flexible Spending Accounts - Dependent Care limit increase from \$5,000 to \$7,500 in 2026
- ❑ Train the Trainer – Virtual
- ❑ Monthly Benefit Coordinator Meetings
- ❑ **\*\* Long Term Care Implementation \*\***

## Compliance

- Provided notification of regulatory and legislative changes affecting health and welfare programs
- Maintained ongoing access to GBS's compliance department for compliance-related issues or concerns
- Provided OKHEEI year-end reporting to calculate RxDC required by CAA (Consolidated Appropriations Act)
- Assisted with calculating PCORI fees and sent instructions on PCORI
- Sent reminder of CMS reporting requirement
- Provided Gag Clause Compliance Information

## Open Enrollment Support

- Provided Enrollment guide with new updates
- Provided Annual Notices
- Provided Pre-recorded Webinars
- New Retiree & Cobra Billing

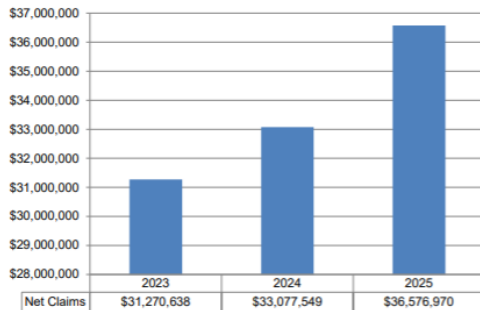
# Plan Performance Reporting

# Historical Plan Cost Summary

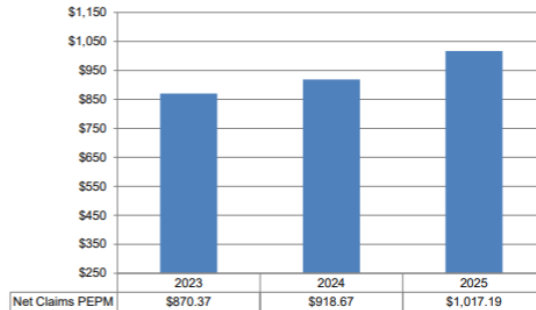
## Total Medical/Rx Claims

Month	2023	2024	2025
January	\$2,358,183	\$2,651,862	\$3,058,313
February	\$2,007,749	\$2,210,487	\$2,648,866
March	\$2,334,529	\$3,108,191	\$2,114,719
April	\$2,038,228	\$1,658,869	\$2,796,411
May	\$3,035,085	\$2,191,666	\$3,258,514
June	\$2,892,724	\$2,405,874	\$3,056,060
July	\$2,378,873	\$3,211,351	\$3,248,965
August	\$2,821,730	\$3,006,994	\$3,455,324
September	\$2,527,118	\$2,784,221	\$3,024,515
October	\$2,895,897	\$3,169,249	\$3,391,030
November	\$2,679,234	\$3,273,793	\$3,365,152
December	\$3,301,286	\$3,404,993	\$3,159,101
<b>Net Claims</b>	<b>\$31,270,638</b>	<b>\$33,077,549</b>	<b>\$36,576,970</b>
<b>Average Monthly Enrollment</b>	<b>2994</b>	<b>3001</b>	<b>2997</b>
<b>Net Claims PEPM</b>	<b>\$870.37</b>	<b>\$918.67</b>	<b>\$1,017.19</b>
<b>% Increase/Decrease from Prior</b>	<b>N/A</b>	<b>5.55%</b>	<b>10.72%</b>
<b>Admin Fees</b>	<b>N/A</b>	<b>-\$1,621,350</b>	<b>-\$3,063,347</b>
<b>Consulting Fees</b>	<b>N/A</b>	<b>\$144,000</b>	<b>\$144,000</b>
<b>Stop Loss Fees</b>	<b>N/A</b>	<b>\$2,072,145</b>	<b>\$2,309,647</b>
<b>Total Fixed Costs</b>	<b>N/A</b>	<b>\$594,795</b>	<b>-\$609,701</b>
<b>Total Fixed Costs PEPM</b>	<b>N/A</b>	<b>\$16.52</b>	<b>-\$16.96</b>

**Paid Claims by Plan Year**

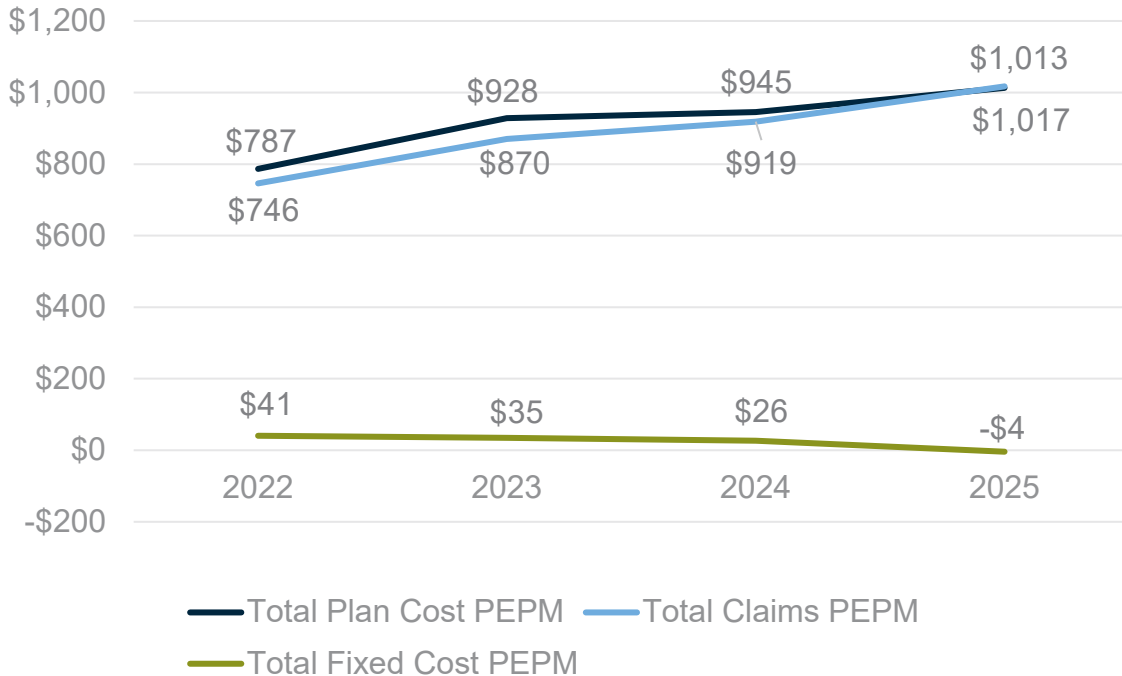


**Net Paid Claims PEPM**



# Historical Analysis

## Historical Per Employee Per Month



The information contained herein is subject to the disclosures and disclaimers on the Disclaimers page of this presentation.

# 2025 Plan Cost Summary



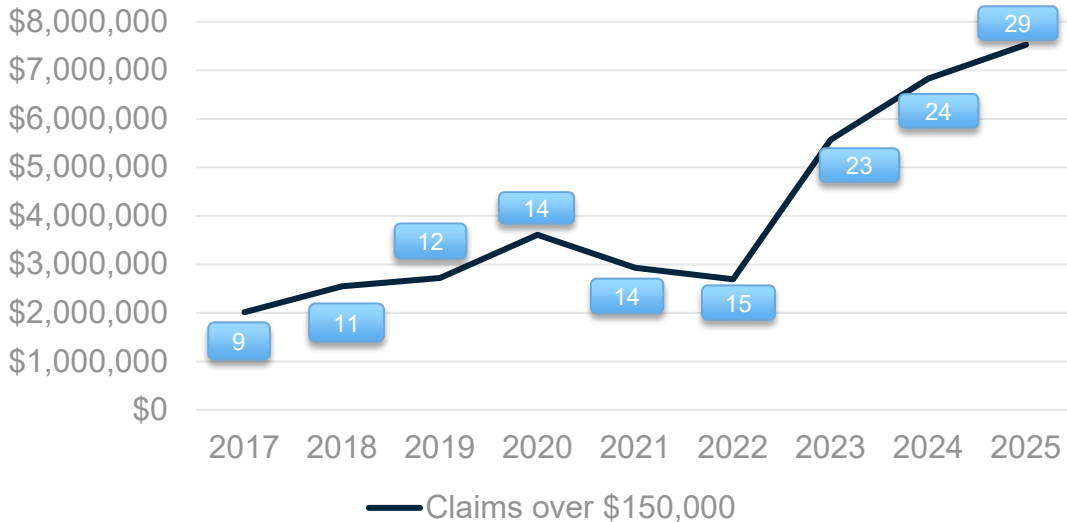
Paid Month	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Year-to-Date	PEPM
	Total													
<b>Enrollment</b>														
Subscribers	2,997	3,009	3,013	3,014	3,008	2,973	2,937	2,919	3,018	3,020	3,022	3,029	35,959	
Members	4,152	4,163	4,171	4,172	4,174	4,127	4,085	4,059	4,184	4,173	4,166	4,172	49,798	
Contract Size	1.39	1.38	1.38	1.38	1.39	1.39	1.39	1.39	1.39	1.38	1.38	1.38	1.38	
<b>Claim Payments</b>														
Medical Claims	\$1,540,464	\$1,384,009	\$1,823,056	\$1,393,637	\$1,635,427	\$1,762,952	\$1,883,842	\$1,856,922	\$1,634,722	\$1,731,552	\$1,923,831	\$1,734,104	\$20,304,518	\$564.66
Pharmacy Claims	\$1,272,812	\$1,040,877	\$1,034,502	\$1,103,316	\$1,373,037	\$1,176,376	\$1,110,899	\$1,412,910	\$1,140,817	\$1,518,593	\$1,341,927	\$1,290,017	\$14,816,084	\$412.03
Rx Rebates	\$0	\$0	(\$919,664)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$919,664)	(\$25.58)
Access Fees	\$420	\$144	\$96	\$235	\$119	\$324	\$77	\$579	\$1,783	\$785	\$285	\$217	\$5,064	\$0.14
Claims Over Specific	\$0	\$0	\$0	\$0	\$0	\$0	(\$62,902)	(\$109,098)	(\$78,401)	(\$99,160)	(\$180,847)	(\$195,194)	(\$725,602)	(\$20.18)
<b>Total Claim Payments</b>	<b>\$2,813,696</b>	<b>\$2,425,029</b>	<b>\$1,937,990</b>	<b>\$2,497,189</b>	<b>\$3,008,583</b>	<b>\$2,939,652</b>	<b>\$2,931,916</b>	<b>\$3,161,313</b>	<b>\$2,698,922</b>	<b>\$3,151,770</b>	<b>\$3,085,196</b>	<b>\$2,829,144</b>	<b>\$33,480,401</b>	<b>\$931.07</b>
Total Claim Payments PEPM	\$938.84	\$805.93	\$643.21	\$828.53	\$1,000.19	\$988.78	\$998.27	\$1,083.01	\$894.27	\$1,043.63	\$1,020.91	\$934.02		
<b>ZERO Card</b>														
Claims	\$244,617	\$223,836	\$176,729	\$299,223	\$249,931	\$116,408	\$317,049	\$294,010	\$325,594	\$239,260	\$279,956	\$329,957	\$3,096,569	\$86.11
Fee	\$36,702	\$33,575	\$26,509	\$44,883	\$37,490	\$17,466	\$47,557	\$44,101	\$48,839	\$35,889	\$42,383	\$49,493	\$464,889	\$12.93
<b>Total ZERO Card Cost</b>	<b>\$281,319</b>	<b>\$257,411</b>	<b>\$203,238</b>	<b>\$344,106</b>	<b>\$287,421</b>	<b>\$133,874</b>	<b>\$364,606</b>	<b>\$338,112</b>	<b>\$374,433</b>	<b>\$275,149</b>	<b>\$322,338</b>	<b>\$379,451</b>	<b>\$3,561,458</b>	<b>\$99.04</b>
<b>Fixed Costs</b>														
Administrative Fees	(\$255,314)	(\$256,337)	(\$256,677)	(\$256,763)	(\$256,252)	(\$253,270)	(\$250,203)	(\$248,670)	(\$257,103)	(\$257,274)	(\$257,444)	(\$258,041)	(\$3,063,347)	(\$85.19)
Consulting Fee	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$144,000	\$4.00
Stop Loss Premiums	\$192,497	\$193,268	\$193,525	\$193,589	\$193,204	\$190,956	\$188,644	\$187,487	\$193,846	\$193,975	\$194,103	\$194,553	\$2,309,647	\$64.23
<b>Total Fixed Costs</b>	<b>(\$50,817)</b>	<b>(\$51,069)</b>	<b>(\$51,152)</b>	<b>(\$51,173)</b>	<b>(\$51,048)</b>	<b>(\$50,314)</b>	<b>(\$49,564)</b>	<b>(\$49,182)</b>	<b>(\$51,257)</b>	<b>(\$51,299)</b>	<b>(\$51,341)</b>	<b>(\$51,488)</b>	<b>(\$609,701)</b>	<b>(\$16.96)</b>
<b>Total Plan Cost</b>	<b>\$3,044,199</b>	<b>\$2,631,372</b>	<b>\$2,090,075</b>	<b>\$2,790,121</b>	<b>\$3,244,956</b>	<b>\$3,023,212</b>	<b>\$3,246,963</b>	<b>\$3,450,243</b>	<b>\$3,022,097</b>	<b>\$3,375,620</b>	<b>\$3,356,193</b>	<b>\$3,157,107</b>	<b>\$36,432,158</b>	<b>\$1,013.16</b>
Employee Contributions <sup>111</sup>	\$875,512	\$876,333	\$873,792	\$870,287	\$877,181	\$861,004	\$850,516	\$845,420	\$880,305	\$879,339	\$879,384	\$880,490	\$10,449,562	\$290.60
<b>Employer Cost</b>	<b>\$2,168,687</b>	<b>\$1,755,040</b>	<b>\$1,216,284</b>	<b>\$1,919,835</b>	<b>\$2,367,775</b>	<b>\$2,162,208</b>	<b>\$2,396,447</b>	<b>\$2,604,823</b>	<b>\$2,141,792</b>	<b>\$2,496,281</b>	<b>\$2,476,810</b>	<b>\$2,276,617</b>	<b>\$25,982,596</b>	<b>\$722.56</b>
<b>Budget Comparison</b>														
Budgeted Cost <sup>(11)</sup>	\$2,795,497	\$2,801,643	\$2,805,776	\$2,806,384	\$2,803,141	\$2,767,344	\$2,736,683	\$2,718,437	\$2,803,116	\$2,800,524	\$2,797,946	\$2,801,600	\$33,438,092	\$929.89
Actual Cost	\$3,044,199	\$2,631,372	\$2,090,075	\$2,790,121	\$3,244,956	\$3,023,212	\$3,246,963	\$3,450,243	\$3,022,097	\$3,375,620	\$3,356,193	\$3,157,107	\$36,432,158	\$1,013.16
<b>Surplus/(Deficit)</b>	<b>(\$248,702)</b>	<b>\$170,271</b>	<b>\$715,701</b>	<b>\$16,263</b>	<b>(\$441,815)</b>	<b>(\$255,868)</b>	<b>(\$510,280)</b>	<b>(\$731,806)</b>	<b>(\$218,981)</b>	<b>(\$575,096)</b>	<b>(\$558,247)</b>	<b>(\$355,506)</b>	<b>(\$2,994,066)</b>	<b>(\$83.26)</b>

- Plan ran over budget by \$1.9 million. Driven by claims exposure
  - Includes Plan Assessment
- Plan is running at 93.9% of the aggregate (Optimal is 80%)
- Active Employees are under budget by **(\$25.46 PEPM)**
- Early Retirees are over budget by **(\$532.72 PEPM)**

# Year over Year Large Claim Trend

2017 – 2025

## Claimants over \$150,000



Note: Blue boxes represent # of members that exceeded \$150k in claims

2023 – Above members represent \$5,567,852 in paid claims

2024 – Above members represent \$6,829,824 in paid claims

2025 – Above members represent \$7,527,347 in paid claims

# 2025 Large Claimants



Claimant	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Total <sup>(1)</sup>	Amount Over Specific
1	\$46,221	\$74,081	\$31,311	\$46,221	\$46,295	\$44,080	\$37,184	\$46,124	\$46,124	\$47,010	\$39,610	\$46,545	\$550,807	\$250,807
2	\$25,495	\$68,449	\$37,550	\$7,292	\$61,482	\$30,080	\$107,161	\$41,891	\$26,248	\$23,461	\$6,465	\$7,768	\$443,341	\$143,341
3	\$14,880	\$12,736	\$13,689	\$16,720	\$17,397	\$23,374	\$16,829	\$23,391	\$10,853	\$23,866	\$18,372	\$208,225	\$400,332	\$100,332
4 <b>terminated</b>	\$0	\$0	\$0	\$0	\$0	\$39,120	\$17,194	\$72,135	\$111,407	\$15,015	\$134,814	-\$478	\$389,207	\$89,207
5	\$27,857	\$24,104	\$69,324	\$23,004	\$31,177	\$100,032	\$15,846	\$29,740	\$6,029	\$28,689	\$26,932	\$5,859	\$388,592	\$88,592
6	\$17,410	\$18,549	\$17,863	\$3,744	\$55,520	\$34,029	\$33,046	\$32,952	\$32,974	\$32,933	\$33,014	\$32,893	\$344,927	\$44,927
7	\$946	\$888	\$2,421	\$1,101	\$4,589	\$8,969	\$105,302	\$53,070	\$66,287	\$34,204	\$26,969	\$815	\$305,562	\$5,562
8	\$37,046	\$25,756	\$31,359	\$6,426	\$29,109	\$29,381	\$1,200	\$35,788	\$83,880	\$18,849	\$2,579	\$1,461	\$302,834	\$2,834
9	\$27	\$0	\$27	\$340	\$5,501	\$62,364	\$51,277	\$34,783	\$58,344	\$8,356	\$37,210	\$35,166	\$293,393	\$0
10	\$15,412	\$15,922	\$8,533	\$4,844	\$3,702	\$9,624	\$11,773	\$8,275	\$5,329	\$47,269	\$81,158	\$53,468	\$265,309	\$0
11	\$12,544	\$23,804	\$23,953	\$23,878	\$23,287	\$21,958	\$21,902	\$22,037	\$22,236	\$22,024	\$21,992	\$22,070	\$261,685	\$0
12 <b>terminated</b>	\$6,093	\$940	\$42,397	\$6,972	\$10,039	\$3,540	\$2,112	\$58,114	\$45,267	\$50,807	\$33,904	-\$4,403	\$255,782	\$0
13 <b>terminated</b>	\$0	\$3,442	\$122,299	\$9,350	\$8,251	\$1,203	\$100,721	\$344	\$99	\$90	\$0	\$0	\$245,798	\$0
14	\$774	\$21,405	\$26,966	\$13,332	\$28,342	\$15,215	\$27,948	\$14,336	\$14,065	\$27,335	\$14,513	\$28,550	\$232,781	\$0
15	\$6,777	\$9,042	\$30,371	\$41,705	\$20,066	\$18,740	\$24,379	\$49,858	\$2,283	\$2,198	\$16,410	\$457	\$222,285	\$0
16	\$30,146	\$20,956	\$0	\$17,392	\$30,139	\$18,997	\$17,968	\$15,229	\$17,319	\$15,385	\$15,498	\$21,186	\$220,214	\$0
17 <b>terminated</b>	\$9,978	\$27,479	\$8,139	\$4,664	\$2,053	\$52,743	\$2,911	\$46,707	\$5,052	\$3,085	\$195	\$47,747	\$210,752	\$0
18	\$0	\$0	\$0	\$0	\$60	\$0	\$321	\$308	\$84	\$67,186	\$70,083	\$69,233	\$207,274	\$0
19	\$197,775	\$97	\$0	\$221	\$2,064	\$4,282	\$403	\$0	\$0	\$152	\$6	\$0	\$205,000	\$0
20	\$106,878	\$340	\$1,887	\$0	\$58,936	\$24,407	\$363	\$122	\$398	\$290	\$357	\$1,142	\$195,120	\$0
21	\$15,871	\$23,288	\$15,313	\$57	\$15,352	\$15,423	\$15,399	\$15,680	\$15,741	\$30,661	\$15,531	\$15,399	\$193,715	\$0
22	\$38,855	\$0	\$19,580	\$19,852	\$19,746	\$18,618	\$9,867	\$9,889	\$2,661	\$10,017	\$19,173	\$19,048	\$187,304	\$0
23	\$122,904	\$54,689	\$1,652	\$853	\$892	\$1,511	\$0	\$0	\$0	\$0	\$2,352	\$184,852	\$0	
24	\$9,734	\$8,611	\$10,062	\$2,542	\$29,610	\$2,925	\$20,781	\$11,948	\$12,501	\$12,378	\$16,408	\$44,823	\$182,322	\$0
25	\$2,011	\$69,653	\$7,914	\$24,179	\$8,140	\$2,143	\$9,574	\$16,609	\$6,525	\$3,789	\$20,844	\$3,445	\$174,826	\$0
26 <b>terminated</b>	\$31,199	\$24,914	\$32,356	\$25,102	\$29,003	\$31,315	\$229	\$0	\$0	\$0	\$0	\$0	\$174,118	\$0
27	\$2,954	\$2,647	\$3,703	\$24,340	\$2,806	\$2,886	\$72,565	\$3,234	\$6,609	\$8,389	\$1,282	\$36,659	\$168,074	\$0
28	\$24,219	\$5,965	\$89	\$25,559	\$25,389	\$143	\$28,354	\$427	\$28,883	\$0	\$28,430	\$119	\$167,579	\$0
29	\$0	\$0	\$0	\$0	\$19	\$0	\$64	\$53	\$0	\$1,926	\$118,173	\$33,325	\$153,560	\$0
<b>Total</b>	<b>\$804,006</b>	<b>\$537,758</b>	<b>\$558,757</b>	<b>\$349,688</b>	<b>\$568,964</b>	<b>\$617,100</b>	<b>\$752,673</b>	<b>\$643,042</b>	<b>\$627,198</b>	<b>\$535,365</b>	<b>\$799,924</b>	<b>\$732,872</b>	<b>\$7,527,347</b>	<b>\$725,602</b>
<b>% of Gross Claims</b>	<b>28.6%</b>	<b>22.2%</b>	<b>19.6%</b>	<b>14.0%</b>	<b>18.9%</b>	<b>21.0%</b>	<b>25.1%</b>	<b>19.7%</b>	<b>22.6%</b>	<b>16.5%</b>	<b>24.5%</b>	<b>24.2%</b>	<b>21.4%</b>	
<b>Claimants above \$150,000</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>3</b>	<b>6</b>	<b>8</b>	<b>12</b>	<b>16</b>	<b>19</b>	<b>22</b>	<b>25</b>	<b>29</b>	<b>29</b>	

- Highlighted yellow arrow shows large claimants increased significantly in cost after stop loss renewal had been locked in. Benefit of OKHEE1 is early lock in. Most plans can not lock until August

# 2025 Large Claimants

## KEY NOTES:

2022 – 15 Claimants over \$150,000 in claims - 3 Claimants over \$300,000 Spec

2023 – 23 Claimants over \$150,000 in claims - 5 Claimants over \$300,000 Spec

2024 – 25 Claimants over \$150,000 in claims – 7 Claimants over \$300,000 Spec

- 19 were employees, 6 were dependents
- 7 claimants were cancer
- 9 claimants had prescription drugs over \$100,000

2025 – 29 Claimants over \$150,000 in claims - 8 Claimants over \$300,000 Spec

- 21 were employees, 8 were dependents
- 12 claimants were cancer
- 8 claimants had prescription drugs over \$100,000

# Top Non-Specialty Drugs by Plan Paid



## 2025

Plan Therapeutic Class	Prescriptions	Utilizing Members	Ingredient Cost	Avg. Ingredient Cost/ Prescription (Current)
Anti-Obesity Agents	2,016 ↑	287 ↑	\$2,223,686	\$1,103.02 ↑
Incretin Mimetic Agents	1,920 ↑	261 ↑	\$1,906,651	\$993.05 ↓
Calcitonin Gene-Related Peptide (CGRP) Receptor Antag	571	84	\$615,504	\$1,077.94
Sodium-Glucose Co-Transporter 2 (SGLT2) Inhibitors	783	95	\$446,421	\$570.14
Direct Factor Xa Inhibitors	482	66	\$271,704	\$563.70
Sympathomimetics	1,395	464	\$269,726	\$193.35
Antipsychotics - Misc.	208 ↑	33 ↑	\$195,731	\$941.01 ↑
Insulin	327 ↓	39 ↓	\$144,930	\$443.21 ↑
Digestive Enzymes	19	2	\$138,501	\$7,289.55
Viral Vaccines	1,009	612	\$105,960	\$105.02
All Other	63,086	3,545	\$2,745,786	\$43.52
<b>Summary</b>	<b>71,816</b>	<b>3,645</b>	<b>\$9,064,601</b>	<b>\$126.22</b>

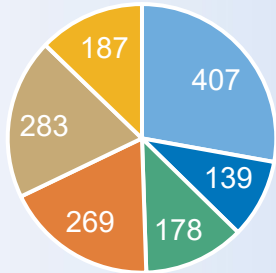
- Anti-Obesity Rx has increase from 905 to 2,016 prescriptions
- Cost to the Plan has been \$1,228,436 which accounts for 41% of the budget deficit

## 2024

Plan Therapeutic Class	Prescriptions	Utilizing Members	Ingredient Cost	Avg. Ingredient Cost/ Prescription (Current)
Incretin Mimetic Agents	1,731	223	\$1,662,365	\$960.35
Anti-Obesity Agents	905	158	\$995,250	\$1,099.72
Calcitonin Gene-Related Peptide (CGRP) Receptor Antag	420	70	\$441,183	\$1,050.44
Sodium-Glucose Co-Transporter 2 (SGLT2) Inhibitors	756	98	\$422,135	\$558.38
Direct Factor Xa Inhibitors	475	69	\$261,703	\$550.95
Sympathomimetics	1,369	465	\$249,013	\$181.89
Antipsychotics - Misc.	159	24	\$145,742	\$916.62
Insulin	372	49	\$140,763	\$378.40
Amphetamines	1,083	167	\$133,394	\$123.17
Digestive Enzymes	27	4	\$114,671	\$4,247.08
All Other	63,958	3,669	\$2,581,621	\$40.36
<b>Summary</b>	<b>71,255</b>	<b>3,711</b>	<b>\$7,147,841</b>	<b>\$100.31</b>

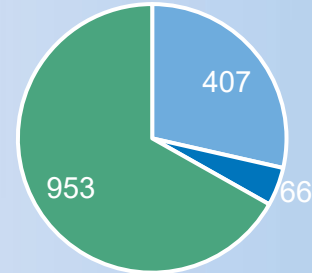
# Wellness Visits

## Wellness Visits by Age Group Active Employees Only



■ <19 ■ 20-29 ■ 30-39 ■ 40-49 ■ 50-59 ■ 60+

## Wellness Visits by Member Active Employees Only

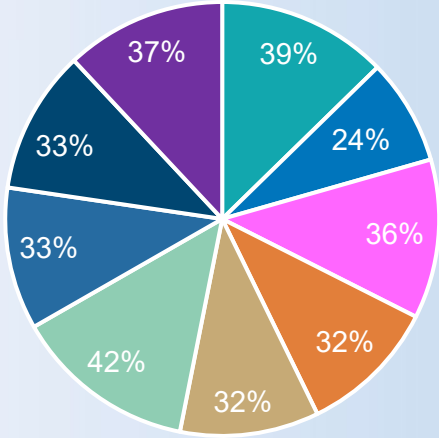


■ Employee ■ Spouse ■ Child

1,464 of 4,172 total members enrolled in the medical plan had a face-to-face preventive visit in 2025

# Wellness Visits

**Wellness Visits by School**  
Active Employees Only  
% of total enrolled membership by college



- East Central
- Murray
- Northeastern
- Northern
- Northwestern
- Redlands
- Seminole
- Southeastern
- Southwestern

Preventive visits are vital to early detection and prevention.

OKHEEI covers Preventive and Routine visits at 100%

# 2026 Strategic Solutions

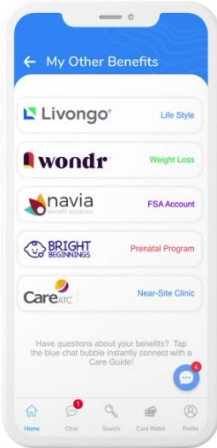
*What does a successful 2026 look like to you?*

# Considerations

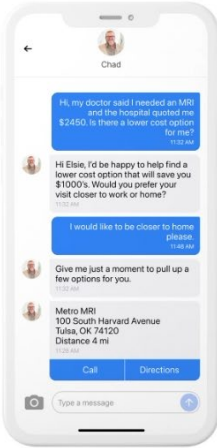
- ❑ HRPro FSA Consideration
- ❑ Go To Doctor Campaign – 1,464 of 4,172 had a face-to-face preventive visit in 2025
- ❑ Biometric Wellness Screenings
- ❑ Care Navigation Tools:



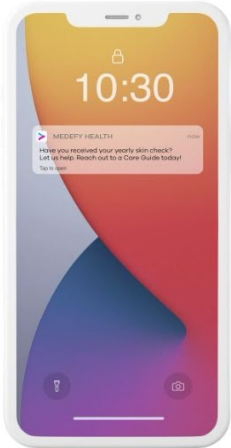
1. Go Mobile



2. Centralize healthcare & benefits



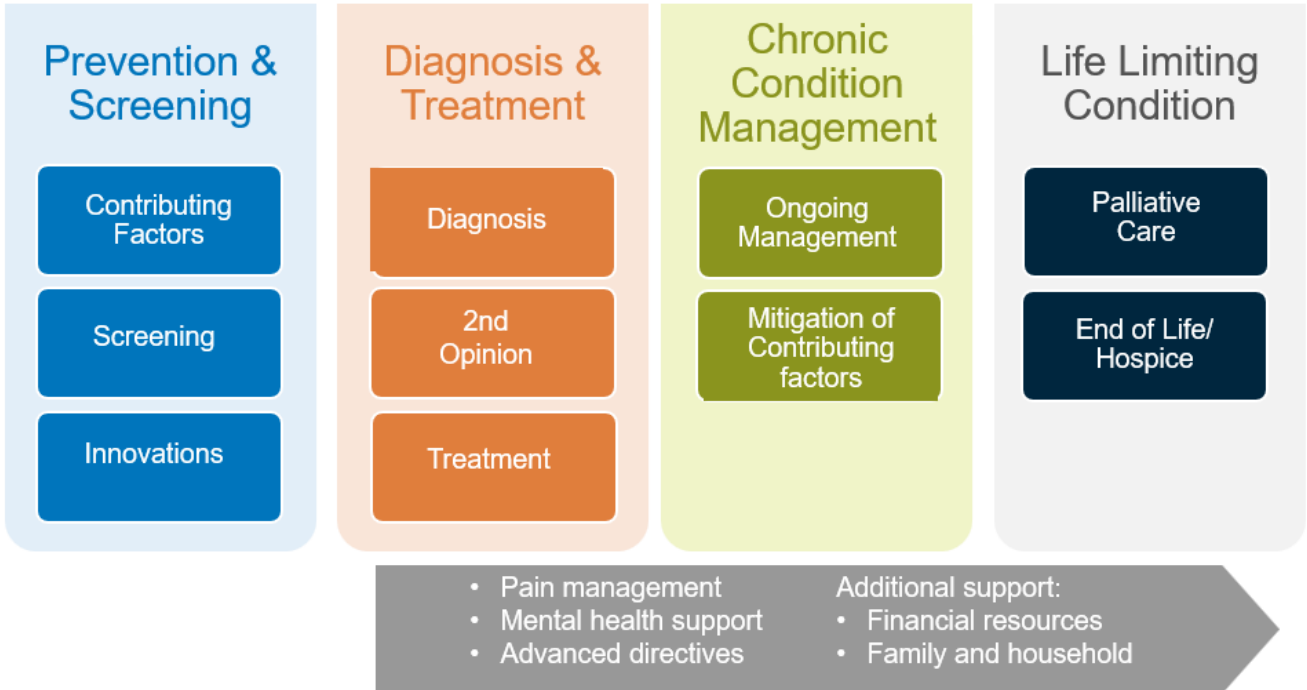
3. Provide In-the-moment expert guidance



4. Drive real behavior change

# Cancer Care Continuum

Clinical and financial risk, as well as the member experience

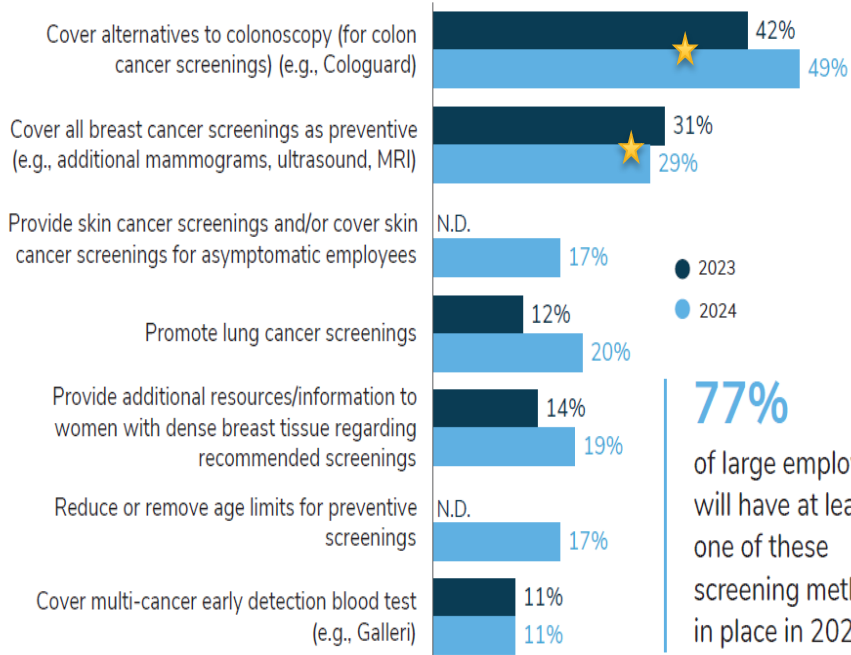


\* Cancer Facts & Figures 2023. American Cancer Society

\*\* Survivor View: Cancer & Medical Debt. February 2022 Survey Findings Summary. American Cancer Society

# Cancer Screenings

## Action Items



**41%**  
of employers are anticipating more late-stage cancers in their population due to delayed screenings

**77%**  
of large employers will have at least one of these screening methods in place in 2024.

# 2027 Renewal

# Renewal Timeline – OKHEEI

Activity	Target Date
Pre-Renewal Strategy Meetings	January & February
Census Request Due Date	February 1st
Expected Renewal Receipt from Incumbent Carrier	March 15 <sup>th</sup>
Renewal Presentation	May 20 <sup>th</sup>
Renewal Decisions/College Contributions Due	May 31 <sup>st</sup>
Annual Open Enrollment (Allows for 2-week OE and Thanksgiving)	Sept/October
OE Elections Due to Carriers	November 15 <sup>th</sup>
Renewal Effective Date	January 1, 2026

Renewal Timeline above is set to ensure the best experience for employers and employees. Timeline may adjust due to benefit administration system requirements, holidays, or to allow for a transition to new carriers.

# 2027 Solutions

## *Renewal Marketing*

### **Medical Plan Alternative Providers**

- UHC/Surest – Carrier March Board Meeting
- Direct Primary Care Presentation – April Board Meeting
- Long Term Care Implementation 4/1
- Zero Card Replacement
- Contributions Strategies
- Pre-65 Funding Strategies

# General Disclaimers

## Coverage Disclaimer

This proposal is an outline of the coverages proposed by the carrier(s) based upon the information provided by your company. It does not include all the terms, coverages, exclusions, limitations, and conditions of the actual contract language. See the policies and contracts for actual language. This proposal is not a contract and offers no contractual obligation on behalf of GBS. Policy forms for your reference will be made available upon request.

## Renewal / Financial Disclaimer

This analysis is for illustrative purposes only, and is not a proposal for coverage or a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. See your policy or contact us for specific information or further details in this regard.

## Legal

The intent of this analysis is to provide you with general information regarding the status of, and/or potential concerns related to, your current employee benefits environment. It should not be construed as, nor is it intended to provide, legal advice. Laws may be complex and subject to change. This information is based on current interpretation of the law and is not guaranteed. Questions regarding specific issues should be addressed by legal counsel who specializes in this practice area.

Thank you!



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