

Town of Highland Park

Utilization Review

4/22/2026

Mona Torres, Senior Account Executive

Autavius Hobbs, Pharmacy Account Executive





Executive Summary

Town of Highland Park

Medical & Rx Spend



■ Employer Paid - Medical ■ Member Paid - Medical ■ Employer Paid - Pharmacy ■ Member Paid - Pharmacy

Medical & Rx Trend



	Current PMPM	Trend	Variance from Norm
Total Plan Spend	\$530.50	4.1%	-17.4%
Total Employer Paid	\$438.67	5.6%	-23.8%
Total Member Paid	\$91.83	-2.3%	37.8%
Medical Spend PMPM	\$329.36	9.2%	-24.6%
Employer Paid - Medical	\$255.57	13.1%	-33.4%
Pharmacy Spend PMPM	\$201.14	-3.3%	-2.1%
Employer Paid - Pharmacy	\$183.09	-3.5%	-4.6%

Demographics & Financial

	Base	Current	Trend	Norm
Members				
Average Number of Employees	133	137	3.1%	
Average Number of Members	314	326	3.7%	
Average Employee Age	44.0	43.7	-0.8%	
Demographic Factor	0.78	0.77	-0.8%	0.93
Cost Trend				
Plan Spend - Medical	\$1,135,294	\$1,286,491	13.3%	
Plan Spend - Pharmacy	\$783,177	\$785,653	0.3%	
Total Plan Spend	\$1,918,470	\$2,072,144	8.0%	
Medical Plan Spend PMPM	\$301.54	\$329.36	9.2%	\$436.90
Pharmacy Plan Spend PMPM	\$208.02	\$201.14	-3.3%	\$205.49
Total Plan Spend PMPM	\$509.55	\$530.50	4.1%	\$642.40
Performance Indicators				
Cat Claimants in Excess Per K	38.2	46.1	20.5%	40.8
Cat Plan Spend PMPM(Med+Rx)	\$261.55	\$286.69	9.6%	\$366.13
Non-Cat Plan Spend PMPM(Med + Rx)	\$248.00	\$243.81	-1.7%	\$276.27
Network Penetration	89.9%	94.7%	4.8%	96.8%

Population Health & Pharmacy

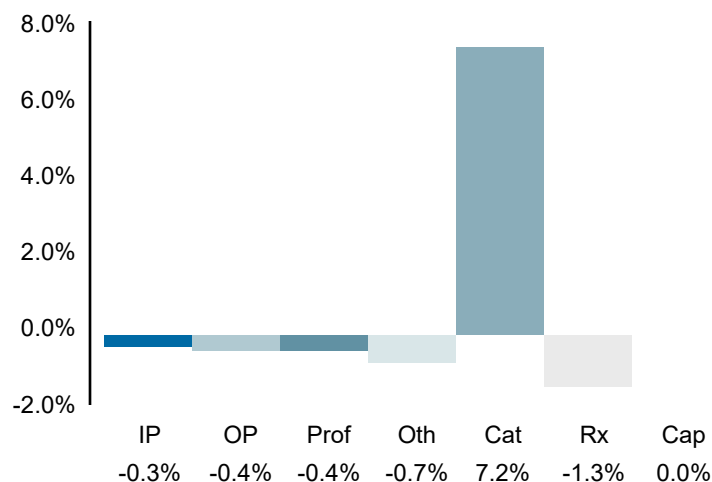
	Base	Current	Trend	Norm
Population Health Measures				
Chronic Percent of Population	32.1%	36.0%	3.9%	33.3%
Chronic Percent of Cost	58.2%	59.8%	1.6%	75.8%
Total Health Engagement - % of Pop	45.8%	38.1%	-7.7%	26.4%
Preventive Care Utilization	56.4%	58.4%	2.0%	42.8%
Well Visit Completions	51.3%	48.8%	-2.5%	36.0%
Health Assessment Completions	0.5%	0.0%	-0.5%	3.5%
Gaps in Care Rule Compliance	79.4%	78.2%	-1.2%	77.2%
Pharmacy Indicators				
Generic Dispensing Rate	94.5%	94.8%	0.4%	93.9%
Generic Substitution Rate	99.0%	98.7%	-0.3%	98.2%
Specialty Plan Spend PMPM (Rx Only)	\$153.51	\$131.28	-14.5%	\$107.63
Specialty Plan Spend PMPM (Med Only)	\$4.74	\$4.21	-11.1%	\$35.01
Non-Specialty Plan Spend PMPM (Rx only)	\$54.50	\$69.86	28.2%	\$97.86
Prescriptions PMPY(Retail adjusted)	11.39	11.63	2.1%	14.44



Medical Service Category Trend Analysis

Town of Highland Park

Trend contribution



Account summary (PMPM basis)

	Base	Current	Trend	Trend Contribution	Norm
Non-Catastrophic Plan					
Inpatient	\$3	\$2	-45.4%	-0.3%	\$10
Outpatient	\$81	\$78	-2.7%	-0.4%	\$70
Professional	\$85	\$83	-2.6%	-0.4%	\$82
Other	\$24	\$21	-14.1%	-0.7%	\$12
Total Non-Cat Plan	\$192	\$183	-4.7%	-1.8%	\$173
Capitation	\$0	\$0	0.0%	0.0%	\$27
Catastrophic Plan					
Total Plan Spend - Medical	\$302	\$329	9.2%	5.5%	\$437
Cost Share - Medical	\$76	\$74	-2.4%	-0.4%	\$53
Net Employer Paid - Medical	\$226	\$256	13.1%	5.8%	\$384
Total Plan Spend - Pharmacy					
Cost Share - Pharmacy	\$18	\$18	-1.7%	-0.1%	\$14
Net Employer Paid - Pharmacy	\$190	\$183	-3.5%	-1.3%	\$192
Medical and Pharmacy Plan Spend	\$510	\$531	4.1%		

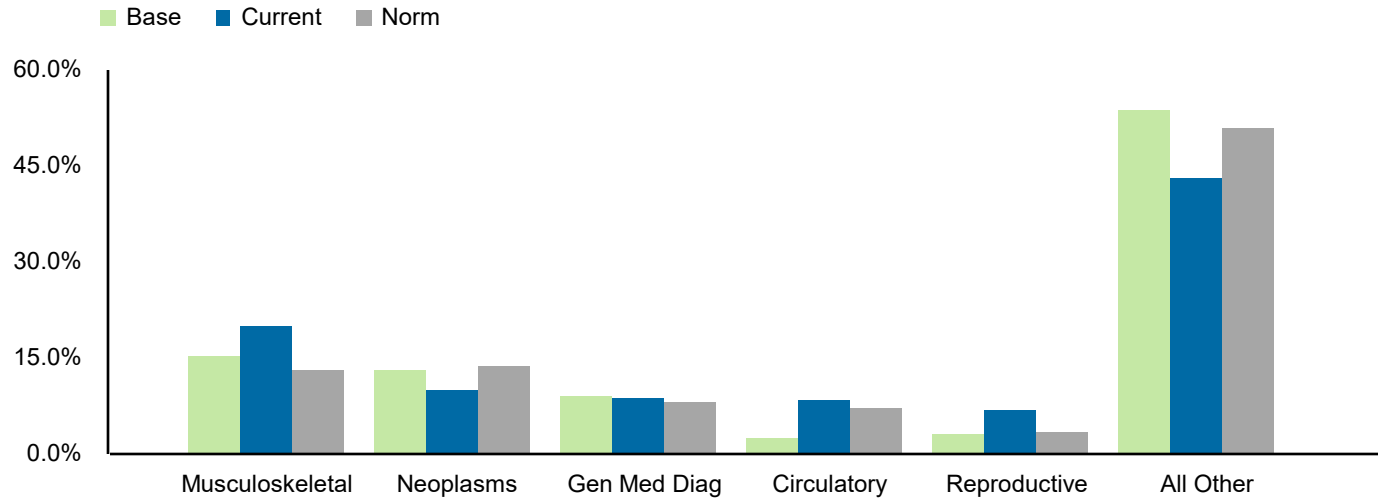
Comments

- Plan spend increased from \$510 PMPM to \$531 PMPM, an increase of 4.1%
- Net employer paid increased from \$416 PMPM to \$439 PMPM, an increase of 5.6% while member cost share decreased from \$94 PMPM to \$92 PMPM, a decrease of 2.3%
- Catastrophic Plan was the largest contributor to trend, contributing 7.2% of the overall 4.1% 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 Town of Highland Park

Percent of plan cost by diagnostic



Top diagnostic categories (PMPM)

	Base	Current	Trend	Norm
Musculoskeletal	\$48	\$68	42.8%	\$56
Neoplasms	\$41	\$34	-16.7%	\$58
Gen Med Diag	\$28	\$30	5.4%	\$35
Circulatory	\$8	\$29	248.6%	\$31
Reproductive	\$11	\$23	118.8%	\$16
All Other	\$166	\$145	-12.4%	\$213
Total	\$302	\$329	9.2%	\$410

Comments

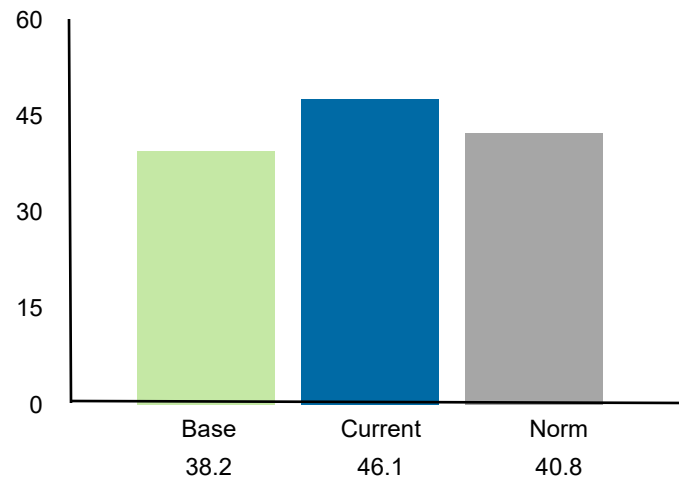
- Musculoskeletal was the largest cost contributor in the current period, at 20.7% of total plan cost
- The top five diagnostic groups contributed 55.9% of overall plan cost in the current period
- Musculoskeletal cost increased from \$48 PMPM to \$68 PMPM, and compares to a norm of \$56 PMPM



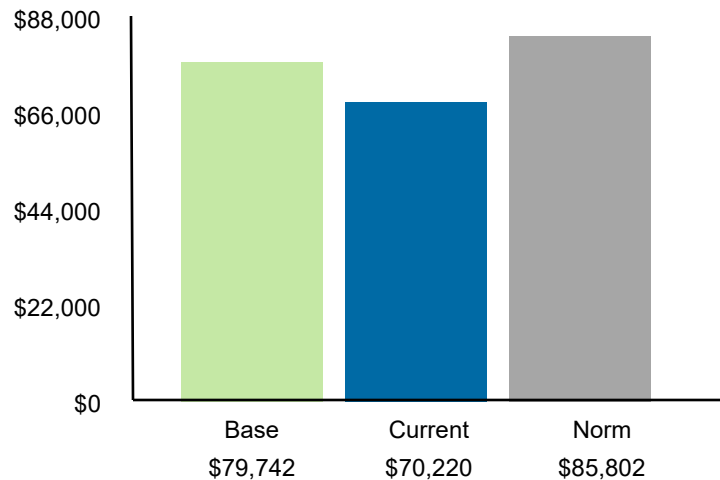
Catastrophic Claim Summary

Town of Highland Park

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	\$11.84	\$17.36	46.6%	1.1%
Outpatient	\$42.06	\$84.78	101.6%	8.4%
Professional	\$38.84	\$34.85	-10.3%	-0.8%
Other	\$16.38	\$9.03	-44.9%	-1.4%
Capitation	\$0.00	\$0.00	0.0%	0.0%
Pharmacy	\$152.44	\$140.67	-7.7%	-2.3%
Total Catastrophic Plan Cost	\$261.55	\$286.69	9.6%	4.9%
Non-Catastrophic Plan Cost	\$248.00	\$243.81	-1.7%	-0.8%
Total Plan Cost	\$509.55	\$530.50	4.1%	4.1%

Comments

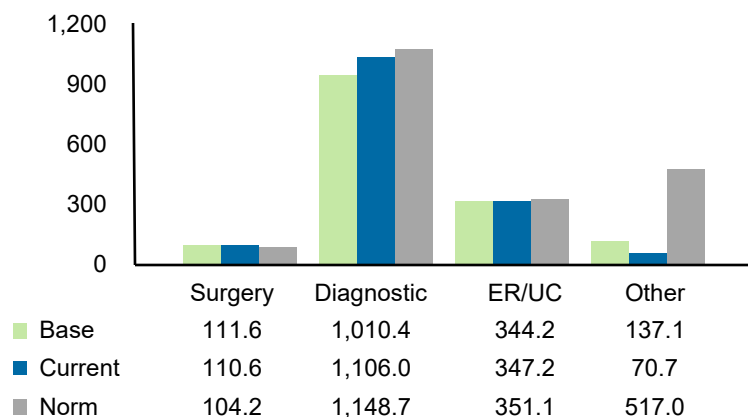
- Plan cost for catastrophic claimants was \$286.69 PMPM in the current period, or 54.0% of the total plan cost of \$530.50 PMPM
- Plan cost for catastrophic claimants increased from \$261.55 PMPM to \$286.69 PMPM, contributing 4.9% of the overall 4.1% plan trend
- Catastrophic claimants per thousand increased from 38.2 to 46.1, and compares to a norm of 40.8
- Average cost per claimant decreased from \$79,742 to \$70,220, and compares to a norm of \$85,802
- Catastrophic claimant threshold of \$25,000 was used for this analysis



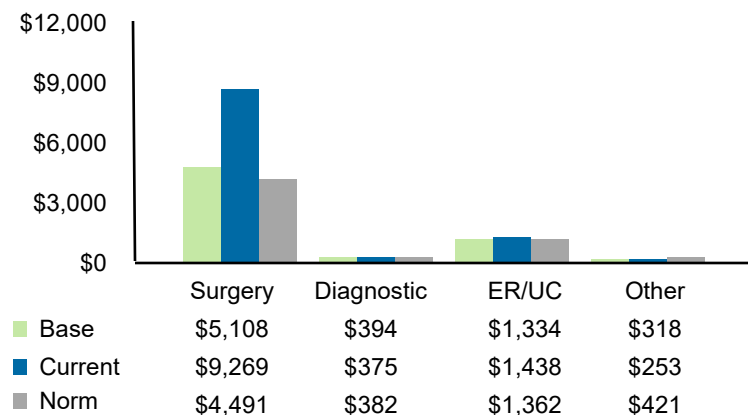
Outpatient Summary

Town of Highland Park

Facility outpatient utilization per 1,000 members



Facility outpatient cost per service



Account summary (PMPM basis)

	Base	Current	Trend	Trend Contribution
Non-Catastrophic Outpatient	\$80.50	\$78.33	-2.7%	-0.4%
Catastrophic Outpatient	\$42.06	\$84.78	101.6%	8.4%
Total Outpatient	\$122.56	\$163.12	33.1%	8.0%
All Other Service Categories	\$386.99	\$367.38	-5.1%	-3.8%
Total Plan Cost	\$509.55	\$530.50	4.1%	4.1%

Comments

- Non-catastrophic outpatient costs decreased from \$80.50 PMPM to \$78.33 PMPM, contributing -0.4% of the overall 4.1% plan trend
- Diagnostic was the largest category of utilization. Utilization per thousand increased from 1,010.4 to 1,106.0, and compares to a norm of 1,148.7
- Emergency room and urgent care was the next largest category of utilization. Utilization per thousand increased from 344.2 to 347.2, and compares to a norm of 351.1
- Surgery was the largest average cost category. Cost per service increased from \$5,108 to \$9,269, and compares to a norm of \$4,491
- Emergency room and urgent care was the next largest average cost category. Cost per service increased from \$1,334 to \$1,438, and compares to a norm of \$1,362



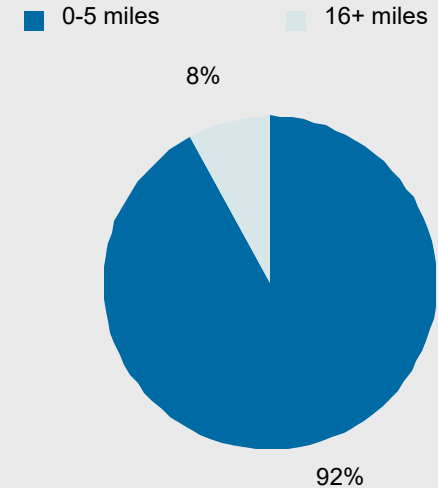
Emergency Room/Urgent Care Opportunity

Town of Highland Park

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	162.5	129.0	-21%	\$2,424	\$3,097	28%	\$33	\$33	1%	29.5%
Steerable	22.3	39.9	79%	\$1,531	\$1,615	6%	\$3	\$5	89%	60.5%
Urgent Care	159.4	178.2	12%	\$196	\$197	1%	\$3	\$3	13%	69.3%
Office Visits	3,282.9	3,041.5	-7%	\$194	\$197	2%	\$53	\$50	-6%	41.6%
Convenience Care	31.9	43.0	35%	\$49	\$68	39%	\$0	\$0	88%	62.6%
Virtual Care- Medical	79.7	33.8	-58%	\$63	\$65	3%	\$0	\$0	-57%	63.5%
Total	3,738.6	3,465.4	-7%				\$92	\$92	0%	

Urgent Care - nearest facility



Emergency Room Steerable

Primary Opportunity for Urgent Care	Plan Cost	PMPM	Total Visits	Cost Per Visit
Musculoskeletal	\$12,516	\$3.20	8	\$1,564.51
Infect/Parasit	\$3,906	\$1.00	2	\$1,952.81
Skin	\$2,386	\$0.61	1	\$2,385.83
Int/Ext Injury	\$1,730	\$0.44	1	\$1,729.76
Respiratory	\$458	\$0.12	1	\$458.00
Total	\$20,995	\$5.38	13	\$1,615.02
UC Average Cost Per Visit				\$197.16
Per Visit Redirect Savings				\$1,417.86
Opportunity Redirect Savings				
10% Redirect to Urgent Care				\$1,843
25% Redirect to Urgent Care				\$4,608

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 \$197, compared to emergency room steerable cost per visit of \$1,615
- In the current period, 13 emergency room visits were steerable representing potential redirect savings of up to \$18,432
- Of the steerable emergency room visits, 92% had a contracted urgent care facility within 10 miles
- Steerable emergency room cost share percentage is 60.5%, compared to urgent care at 69.3%

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

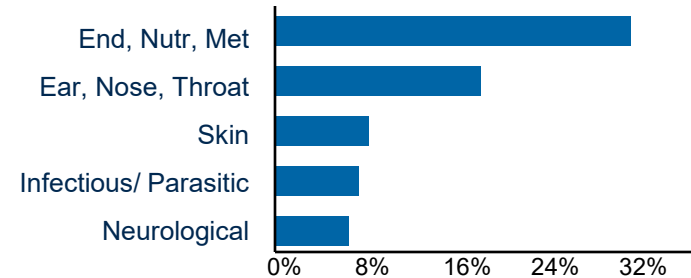


Virtual Care Town of Highland Park

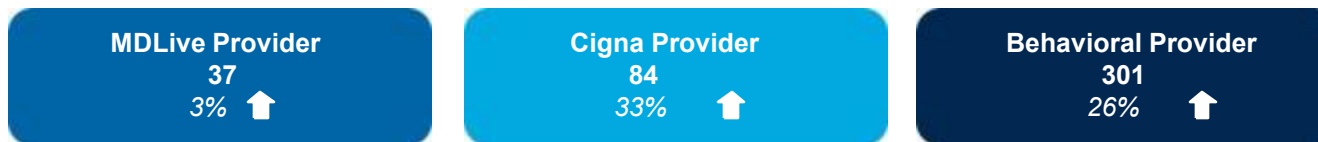
Utilization & Trend

	Base	Current	Trend
Total Visits	337	422	25%
Total Unique Members	74	84	14%
Members with Multiple Visits	43	47	9%
% of Total Member Utilization	24%	26%	2%

Top 5 Medical Virtual Care Conditions (Current)



Visits & Trend by Provider (Current)



Estimated Savings of **\$2,400** if 10% of acute medical visits (Office, Urgent, Convenience Care) were redirected to MDLIVE

Demographic Summary

	Current	Norm
Employee	55%	59%
Spouse	23%	20%
Dependent	23%	21%
% of Total Membership	26%	17%
% Male	39%	38%
% Female	61%	62%
Average Member Age	37.4	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. **0 members utilized virtual wellness screenings in the current period.**

Products & Solutions

Cigna Pathwell SpecialtySM

puts members with high-cost conditions on the right path to wellness while helping manage plan's specialty drug spend across the medical and pharmacy benefits.

Gaps in Care Management uses integrated medical, pharmacy, and lab data to identify gaps in care, and alerts the provider via electronic real-time messaging, fax or mail with the health improvement opportunity landing right in their patients' medical record.

SafeGuardRx[®] for Cigna focuses on limiting clients' financial exposure and driving down costs for complex, costly conditions.

Embarc Benefit Protection[®]

helps improve care, access, and affordability on gene therapy medications, which can exceed a million dollars, with a pathway to provide coverage.

Price Assure ProgramSM with GoodRx ensures customers pay the lowest price at the pharmacy counter.

Cigna's Opioid Management Program

may reduce customer opioid use through tight utilization processes, providing enhanced support and counseling to customers, and making it easier to get coverage for treatments for substance use disorders.

Enhanced Rx Savings Messenger

helps lower maintenance medication costs and improve access via outreach to network providers to urge prescribing of lower-cost alternatives.

Patient Assurance ProgramSM

protects customers from high out-of-pocket costs, helping improve overall affordability for customers each time they fill their diabetic prescription. Removes the cost barrier, promoting better adherence.



Real-Time Benefit Check

drives lower costs and higher medication adherence by enabling informed prescription decision-making before a pharmacy visit.

Cigna Rx Claims Connect

is an auto pay capability that resides in Cigna's claim platform; uses medical and pharmacy facts instantly to avoid prior authorization (PA) at the pharmacy if the facts support approval for a claim.

SaveOnSP which can help lower your out-of-pocket costs by \$0, maximizes copay assistance amounts from manufacturers for certain specialty medications within qualifying plans to help both customers and clients save.

Cigna One Guide[®] offers proactive, personalized health recommendations and seamless connection to coaching and case management.

Accredo[®] drives greater cost management and whole person care through expanded access, deep clinical specialization, and a more personalized experience for our customers living with complex and costly conditions.

Out of Pocket Adjuster saves clients money by removing manufacturer-paid copay assistance from applying to member deductibles and out-of-pocket max. Client specialty costs are reduced.

Clinical Day Supply Program

for Cigna HealthcareSM helps reduce waste, improve safety, and control specialty drug costs for both clients and customers. With this program, clients will no longer have to choose from a set 30- or set 90-day limit for all specialty drugs as the day supply limits vary based on each unique specialty medication.



Key Findings

Town of Highland Park

Key Indicators

Key Indicators	Base	Current	Trend	Norm
Pharmacy Plan Spend PMPM	\$215.14	\$201.14	-6.5%	\$205.49
Specialty Plan Spend PMPM	\$160.65	\$131.28	-18.3%	\$107.63
Non-Specialty Plan Spend PMPM	\$54.49	\$69.86	28.2%	\$97.86
Retail Adjusted Scripts PMPY	11.4	11.6	1.9%	14.4
Generic Utilization Rate	94.5%	94.8%	0.4%	93.9%

Top 10 Drug Classes

Therapeutic Class	Current (PMPM)	Trend
Anti-Inflam Disease Modifiers	\$71.05	7.1%
Hypoglycemics	\$30.67	93.8%
Multiple/Lateral Sclerosis	\$27.61	-25.3%
Asthma Related	\$17.90	-38.0%
Antivirals, HIV Specific	\$10.83	-21.2%
Lipid Lowering	\$4.26	34.5%
Diabetic Supplies	\$4.10	26.8%
Estrogenic/Androgenic/Progest	\$3.75	71.9%
Immune Related	\$3.56	-45.6%
Stimulants	\$2.33	-16.8%

Trends and Observations

- Overall Trend decreased 6.5% from \$215.14 to \$201.14 compared to a norm of \$205.49.

- The Top 10 Claimants account for \$152 PMPM. The remaining 316 members account for \$49 PMPM.

Top member accounts for \$71 PMPM (35%).

- 18 members (5.1%) are on specialty medications driving \$821,846 (37.4%) of the plan spend during the current period.

Cost Reduction Results (Total Savings of \$252,760)

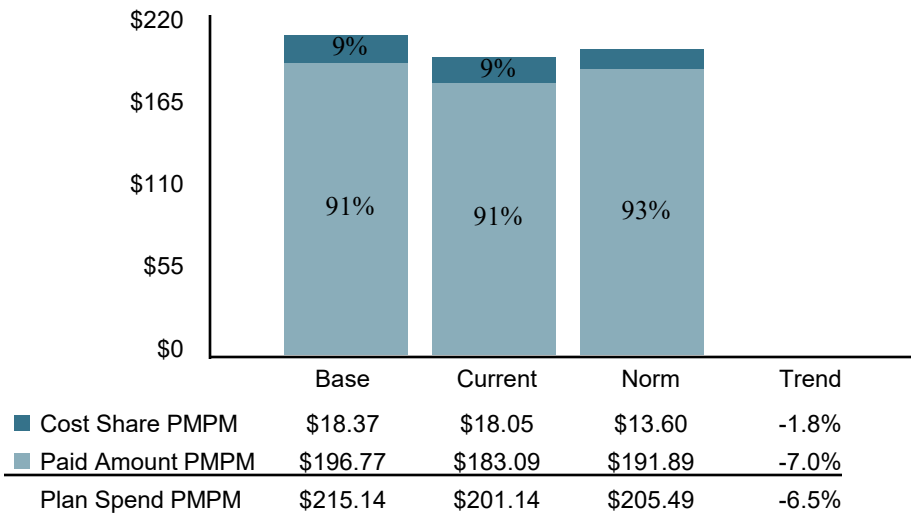
- Specialty AWP savings and Physician Fee Schedules lowered costs by **\$130,210**
- Utilization management programs lowered costs by **\$97,531**
- The increase to the Generic Utilization Rate lowered costs by **\$18,274**
- The integrated value of Well Informed and RationalMed lowered costs by **\$6,660**
- Other contributing programs: Patient Assurance Program & Network.



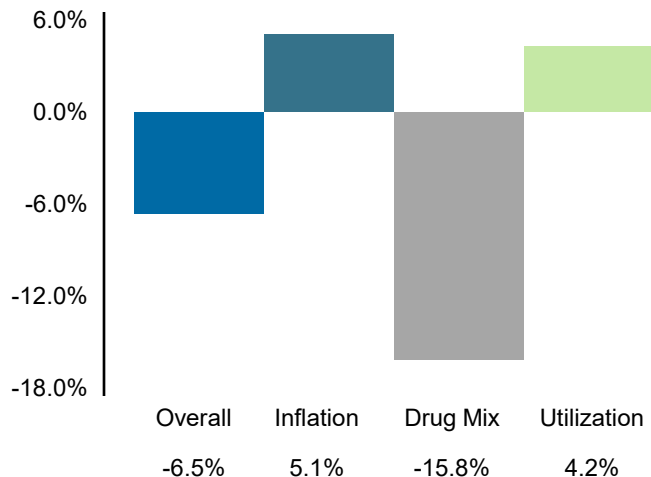
Executive Summary - Pharmacy

Town of Highland Park

Plan cost & trend



Trend impact



Pharmacy performance

	Base	Current	Trend	Norm
Members				
Average Number of Employees	133	137	3.1%	
Average Number of Members	314	326	3.7%	
Average Utilizers	79.0%	76.5%	-2.5%	
Average Member Age	30.4	30.2	-0.6%	35.7
Cost Trend				
Plan Spend	\$810,018	\$785,653	-3.0%	
Employer Paid	\$740,856	\$715,166	-3.5%	
Member Cost Share	\$69,162	\$70,487	1.9%	
Drug Mix				
Generic Dispensing Rate	94.5%	94.8%	0.4%	93.9%
Preferred Brand	4.2%	3.9%	-0.2%	4.6%
Non-Preferred Brand	1.4%	1.2%	-0.2%	1.4%
Generic Substitution Rate	99.0%	98.7%	-0.3%	98.2%
Formulary Brand Compliance Rate	59.2%	69.3%	10.1%	88.3%
Utilization				
Total Prescriptions	2,690	2,806	4.3%	
Retail Adjusted Scripts	3,583	3,786	5.7%	
% Mail Order	8.4%	6.0%	-2.4%	12.6%
% Retail	62.4%	61.4%	-1.1%	46.1%
% Retail 90	29.1%	32.6%	3.5%	41.3%
Days Supply PMPM	23.35	24.34	4.2%	31.45
Specialty Pharmacy				
Pharmacy Plan Spend PMPM	\$160.65	\$131.28	-18.3%	\$107.63
Medical Plan Spend PMPM	\$4.76	\$4.21	-11.5%	\$35.01
Pharmacy Plan Spend as % of Total	74.7%	65.3%	-9.4%	52.4%
Specialty Utilizers	25	18	-28.0%	
Specialty Scripts PMPY	0.31	0.25	-18.5%	0.19



High Cost Claimants - Pharmacy and Medical Benefit Drug Spend

Town of Highland Park

High cost claimants

Rank		Gender	Age	Relationship	Condition	Benefit Drug Spend		Medical All Other	Total	Top Drugs
Base	Current					Pharmacy	Medical			
1	1	M	1-17	Dependent	CAPS	\$277,590	.	\$18,024	\$295,614	Ilaris(SRx)
2	2	F	50-59	Employee	Multiple Sclerosis	\$109,649	.	\$8,329	\$117,978	Zeposia(SRx)
4	3	F	50-59	Employee	Antivirals, HIV Specific	\$44,386	.	\$50,824	\$95,209	Triumeq(SRx)
3	4	F	18-29	Employee	Asthma Related	\$38,583	.	\$1,250	\$39,832	Dupixent(SRx)
5	5	F	40-49	Spouse	Asthma Related	\$25,664	.	\$2,070	\$27,733	Xolair(SRx)
12	6	M	50-59	Employee	Hypoglycemics	\$23,716	.	\$446	\$24,161	Mounjaro,Farxiga
8	7	F	60-64	Employee	Hypoglycemics	\$20,975	.	\$7,277	\$28,252	Mounjaro
25	8	F	40-49	Employee	Hypoglycemics	\$19,490	.	\$16,538	\$36,028	Ozempic
6	9	M	50-59	Employee	IVI/Immune-related	\$18,749	.	\$4,275	\$23,024	Myfortic(SRx)
-	10	M	40-49	Spouse	Hypoglycemics	\$17,048	.	\$671	\$17,719	Trulicity,Jardiance
22	11	F	50-59	Spouse	Hypoglycemics	\$16,803	.	\$1,328	\$18,131	Mounjaro
10	12	M	40-49	Employee	Diabetic Supplies	\$14,550	.	\$2,701	\$17,251	Omnipod,Dexcom
11	13	M	40-49	Employee	Hypoglycemics	\$13,161	.	\$722	\$13,883	Mounjaro
104	14	F	60-64	Employee	Hypoglycemics	\$12,048	.	\$5,871	\$17,919	Mounjaro
15	15	F	60-64	Employee	Cancer	\$2,975	\$8,720	\$53,577	\$65,271	Rituxan(SRx)
13	16	F	40-49	Employee	Hypoglycemics	\$9,749	.	\$13,962	\$23,711	Mounjaro
17	17	M	50-59	Employee	Hypoglycemics	\$8,306	.	\$683	\$8,990	Jardiance
23	18	F	40-49	Spouse	Dystonia	\$2,387	\$5,000	\$22,003	\$29,390	Botox(SRx)
14	19	M	50-59	Employee	Anticoagulants	\$7,189	.	\$423	\$7,611	Xarelto
39	20	F	40-49	Spouse	HEARTBURN/ULCER DISEASE	\$5,073	.	\$1,613	\$6,686	Voquezna
48	21	F	50-59	Employee	Migraine	\$5,071	.	\$27,327	\$32,398	almotriptan
16	22	F	50-59	Employee	Psychosis	\$4,715	.	\$477	\$5,191	Vraylar
49	23	F	30-39	Spouse	Migraine	\$3,417	.	\$-0	\$3,417	Nurtec
28	24	F	40-49	Spouse	Antivirals	\$3,311	.	\$4,367	\$7,678	Paxlovid
18	25	F	40-49	Employee	Dystonia	\$3,173	\$0	\$20,174	\$23,347	Botox(SRx)

* Medical dollars represent the medical benefit specialty drug costs

* Pharmacy dollars represent pharmacy benefit drug costs

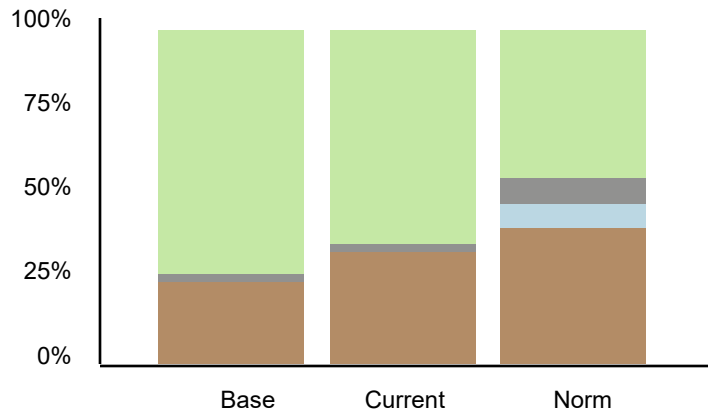
* SRx - Specialty Pharmacy



Specialty Pharmacy Executive Summary

Town of Highland Park

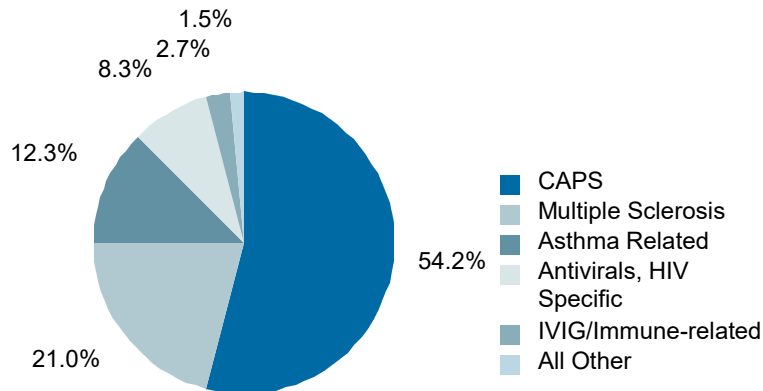
Pharmacy and medical drug plan spend



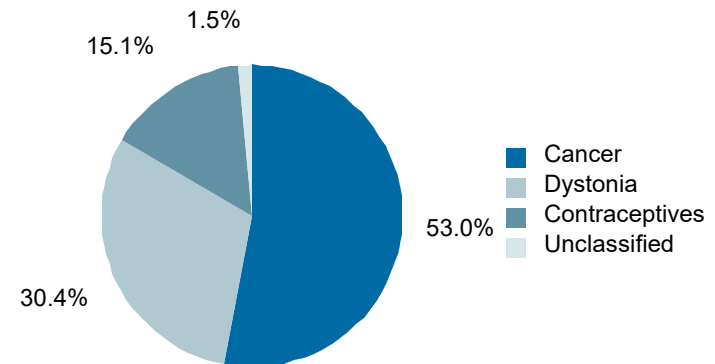
Account summary(PMPM basis)

Plan Spend	Base	Current	Trend	Norm
Pharmacy Specialty Rx	\$160.65	\$131.28	-18.3%	\$107.63
Medical SRx HCP/Home Infusion	\$4.66	\$4.15	-10.9%	\$18.65
Medical SRx Outpatient/Inpatient	\$0.10	\$0.06	-40.0%	\$16.43
Total Specialty Rx	\$165.41	\$135.49	-18.1%	\$142.72
Other Pharmacy	\$54.49	\$69.86	28.2%	\$97.86

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

Town of Highland Park

Therapeutic class trend driver analysis by plan spend

Base Rank	Current Rank	Therapeutic Class	Condition	Plan Spend PMPM				Unique Members	Utilizing Members	Days Supply PMPM	Inflation
				Base	Current	Trend	Norm	Current	Trend	Trend	Trend
1	1	Anti-Inflam Disease Modifiers	Immune disorders	\$66.36	\$71.05	7.1%	\$33.93	1	0.0%	4.4%	10.5%
4	2	Hypoglycemics	DIABETES	\$15.82	\$30.67	93.8%	\$31.74	11	-8.3%	52.0%	0.1%
2	3	Multiple/Lateral Sclerosis	Multiple Sclerosis	\$36.94	\$27.61	-25.3%	\$4.04	1	0.0%	-22.9%	4.7%
3	4	Asthma Related	Asthma	\$28.87	\$17.90	-38.0%	\$13.47	33	0.0%	-17.9%	2.3%
5	5	Antivirals, HIV Specific	HIV	\$13.76	\$10.83	-21.2%	\$9.71	1	0.0%	-18.4%	3.9%
10	6	Lipid Lowering	Cholesterol	\$3.16	\$4.26	34.5%	\$4.13	29	11.5%	-13.9%	-4.5%
9	7	Diabetic Supplies	Diabetes	\$3.23	\$4.10	26.8%	\$3.14	4	33.3%	35.4%	2.6%
15	8	Estrogenic/Androgenic/Progest	Hormone Replacement	\$2.18	\$3.75	71.9%	\$1.37	42	82.6%	98.2%	7.7%
6	9	Immune Related	Transplant	\$6.54	\$3.56	-45.6%	\$1.25	2	0.0%	-1.0%	4.4%
11	10	Stimulants	ADHD	\$2.80	\$2.33	-16.8%	\$5.18	28	-15.2%	8.5%	0.3%
14	11	Anticoagulants	Blood thinner	\$2.28	\$2.29	0.6%	\$3.71	5	66.7%	0.3%	4.2%
19	12	Insulins	Diabetes	\$1.58	\$1.81	15.0%	\$2.82	3	-25.0%	-14.2%	-18.2%
12	13	Topical Other	Topical	\$2.46	\$1.54	-37.5%	\$0.95	6	-25.0%	14.4%	-10.4%
18	14	Antivirals	Antivirals	\$1.73	\$1.46	-15.7%	\$1.39	26	4.0%	-15.6%	15.6%
24	15	Migraine	Migraine	\$0.53	\$1.45	175.1%	\$5.45	7	-12.5%	26.6%	8.4%
		All Other		\$26.91	\$16.55	-38.5%	\$83.21	244	0.8%	-2.2%	3.9%
Total				\$215.14	\$201.14	-6.5%	\$205.49	252	1.2%	4.2%	5.1%

Comments

- The top 15 therapy classes accounted for 91.8% (\$184.59) of total plan spend PMPM \$201.14 in the current period



Top Drugs by Spend

Town of Highland Park

Top drugs by spend

Rank		Drug Name	Condition	Plan Spend PMPM				Plan Spend	Unique Members		Scripts	
Base	Current			Base	Current	Trend	Norm	Current	Base	Current	Base	Current
1	1	Ilaris (SRx)	Immune disorders	\$66.36	\$71.05	7.1%	\$0.21	\$277,505	1	1	12	13
2	2	Zeposia (SRx)	Multiple Sclerosis	\$36.94	\$27.61	-25.3%	\$0.39	\$107,836	1	1	15	12
6	3	Mounjaro	DIABETES	\$8.89	\$18.57	108.8%	\$12.50	\$72,530	5	7	33	66
4	4	Triumeq (SRx)	HIV	\$13.76	\$10.83	-21.2%	\$0.33	\$42,320	1	1	13	11
3	5	Dupixent Pen (SRx)	Asthma	\$16.34	\$9.80	-40.0%	\$5.43	\$38,276	1	1	15	9
5	6	Xolair (SRx)	Asthma	\$10.75	\$6.40	-40.4%	\$1.14	\$25,009	1	1	14	9
26	7	Ozempic	Diabetes	\$0.75	\$3.89	416.2%	\$8.68	\$15,201	2	1	3	15
8	8	Jardiance	Diabetes	\$4.29	\$3.56	-17.1%	\$4.08	\$13,899	3	3	27	25
-	9	Trulicity	Diabetes	\$0.00	\$3.06	0.0%	\$1.72	\$11,937	0	1	0	12
10	10	Myfortic (SRx)	Transplant	\$3.79	\$1.95	-48.6%	\$0.01	\$7,603	1	1	8	4
13	11	OMNIPOD DASH PODS (GEN 4)	Diabetes	\$1.97	\$1.94	-2.0%	\$0.05	\$7,561	1	1	9	8
12	12	Xarelto	Blood thinner	\$2.11	\$1.88	-11.1%	\$0.96	\$7,339	2	2	14	12
23	13	DEXCOM G7 SENSOR	Diabetes	\$0.86	\$1.82	111.0%	\$1.06	\$7,093	2	2	9	18
17	14	testosterone cypionate	Hormone Replacement	\$1.16	\$1.75	50.4%	\$0.18	\$6,826	15	23	94	108
35	15	Farxiga	Diabetes	\$0.47	\$1.41	197.9%	\$1.81	\$5,495	1	2	3	9
19	16	atorvastatin calcium	Cholesterol	\$0.98	\$1.23	26.2%	\$1.13	\$4,822	12	17	105	111
25	17	Tresiba Flextouch U-200	Diabetes	\$0.77	\$1.20	56.0%	\$0.56	\$4,683	1	2	3	8
15	18	Paxlovid	Antivirals	\$1.54	\$1.18	-23.4%	\$0.93	\$4,620	5	4	4	3
11	19	Vraylar	Psychosis	\$2.32	\$1.17	-49.5%	\$1.17	\$4,584	1	1	6	3
69	20	Voquezna	HEARTBURN/ULCER DISEASE	\$0.18	\$1.06	494.3%	\$0.09	\$4,157	1	1	1	6

Comments

- The top 20 drugs by plan spend PMPM accounted for 85.2% (\$171.35) of all plan spend PMPM (\$201.14) in the current period



Top Drugs by Volume

Town of Highland Park

Top drugs by volume

Rank		Drug Name	Condition	Prescriptions Dispensed			Unique Members		Cost per Script
Base	Current			Base	Current	Trend	Base	Current	Current
1	1	levothyroxine sodium	Thyroid	106	121	14.2%	13	14	\$7.38
4	2	anastrozole	Cancer	97	117	20.6%	12	13	\$28.01
2	3	atorvastatin calcium	Cholesterol	105	111	5.7%	12	17	\$43.44
5	4	testosterone cypionate	Hormone Replacement	94	108	14.9%	15	23	\$63.20
6	5	bupropion xl	Depression	92	97	5.4%	14	13	\$24.47
8	6	escitalopram oxalate	Depression	74	88	18.9%	11	13	\$8.39
7	7	dextroamphetamine-amphet er	ADHD	74	86	16.2%	12	14	\$38.41
10	8	amlodipine besylate	Hypertension	68	74	8.8%	7	8	\$5.55
50	9	progesterone (SRx)	Hormone Replacement	17	73	329.4%	3	11	\$25.26
3	10	rosuvastatin calcium	Cholesterol	99	67	-32.3%	11	10	\$60.90
25	11	Mounjaro	DIABETES	33	66	100.0%	5	7	\$1,098.95
18	12	vitamin d2	Vitamin D Supplement	44	62	40.9%	11	14	\$2.46
9	13	lisinopril	Hypertension	72	60	-16.7%	8	5	\$5.40
11	14	amoxicillin	Infection	62	56	-9.7%	48	48	\$7.71
15	15	prednisone	Inflammation	47	55	17.0%	26	29	\$4.80
16	16	alprazolam	Anxiety	45	51	13.3%	9	11	\$8.47
20	17	trazodone hcl	Depression	42	48	14.3%	6	8	\$8.44
29	18	np thyroid	Thyroid	29	45	55.2%	3	6	\$26.20
14	19	losartan potassium	Hypertension	54	44	-18.5%	7	4	\$7.60
12	20	azithromycin	Infection	62	37	-40.3%	45	32	\$7.25

Comments

- The top 20 drugs by volume accounted for 38.7% (1,466) of all prescriptions dispensed but only 13.4% (\$785,653) of total plan spend in the current period

Value Add Programs



The power of Cigna One Guide®

- Making it easier to get and stay healthy with affordable, quality care
- Guiding to high-performing providers and more efficient care settings and options
- Proactive guidance to personalized, high-value recommendations
- Integrated activities across behavioral, pharmacy, coaching and case management

1. 1. . Cigna 2021 matched case-control study of 2020 claims for One Guide engaged clients/customers with 36-month coverage compared to non-One Guide population with 36-month coverage. Results may vary 2. Cigna 2019 matched case-control study of 2018 claims for One Guide engaged clients/customers with 24-month coverage compared to non-One Guide population with 24-month coverage. Results may vary.



20%

fewer avoidable ER visits¹

55%

more gaps in care closed²

9%

less out-of-network provider utilization when using OneGuide²

58%

more customers connected to case management programs²

24/7 support and engagement

Online, phone and chat



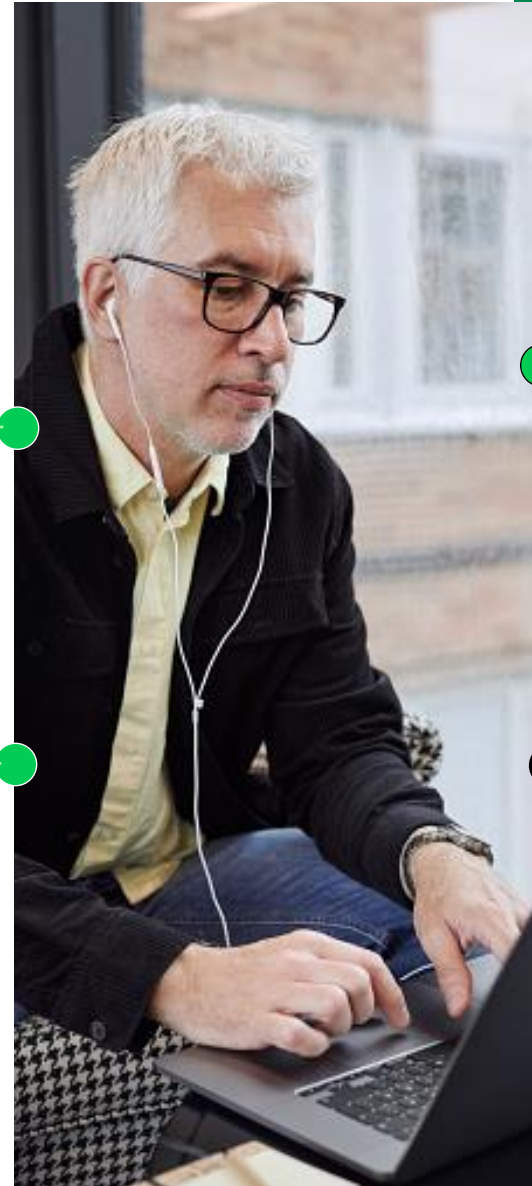
MDLIVE[®] Suite of virtual services

PRIMARY CARE

- Preventive care wellness screenings available at no additional cost¹
- Routine care visits that allow employees to establish a relationship with the same PCP
- Prescriptions available through home delivery or at local pharmacies, if appropriate

URGENT CARE

- Available 24/7, including after hours and holidays
- Care for more than 80 minor medical conditions²
- Less expensive than urgent care centers and the emergency room (ER)



DERMATOLOGY

- Board-certified dermatologists review pictures and symptoms
- Dermatologists provide treatment plans and, if necessary, prescriptions generally within 24 hours
- Care for the most common hair, skin and nail conditions

BEHAVIORAL CARE

- Access to psychiatrists and therapists
- Video and phone options at flexible times
- Option to select the same provider for every session

Connect to virtual care easily on
myCigna.com or the **myCigna[®] App**



Identity theft protection

Top-rated, 24/7 identity theft protection¹

Real-time fraud alerts for any account or credit activity

White glove restoration services for identity recovery

ChildWatch monitoring for covered dependents

Social Media Activity Alerts (Adult and Child)



We're committed to the physical, emotional and financial well-being of those we serve. That's why Cigna teamed up with IdentityForce, a top-rated provider of identity theft protection.²

We'll help protect Cigna medical plan subscribers and their children against ID theft and help fix any identity theft compromises – at no additional cost for eligible members

1. White, A. "Best identity theft protection services of September 2021." CNBC.com. August 27, 2021. <https://www.cnbc.com/select/best-identity-theft-protection-services/>. Frankel, RS. "Best Identity Theft Protection Services Of 2021." Forbes Advisor. June 10, 2021. <https://www.forbes.com/advisor/personal-finance/best-identity-theft-protection-services/>. 2. The program and services are provided by TransUnion and not by Cigna Corporation or its operating subsidiaries. Program and services are subject to all applicable program terms and conditions. Program availability may vary by location and plan type and is subject to change. References to third-party organizations or companies, and/or their products, processes or services, does not constitute an endorsement or warranty thereof. Your use of such products, processes or services are at your sole risk. Not available for insured clients situated in NY and NJ. Confidential, unpublished property of Cigna Healthcare. Do not duplicate or distribute. Use and distribution limited solely to authorized personnel. © 2023 Cigna Healthcare.

My Personal Champion

What meets program criteria

Suggested referral criteria

- Customers with traumatic injuries (spinal cord or head injury, motor vehicle accident, stroke, etc.) possibly requiring long-term rehabilitation services
- Customers with cancer
- Customers receiving hospice services
- Customers who have premature or multiple births requiring neonatal intensive care
- Customers with frequent inpatient admissions or extended hospital stays of 10 or more days
- Customers receiving high-cost drugs with claim issues
- Customers with complicated and ongoing claim or administrative issues

Issues not supported by the My Personal Champion program

- Customers whose transplant is supported by LifeSOURCE
- Customers with behavioral health issues (please refer to Evernorth Behavioral Health)
- Customers with clinically related issues/medical necessity review
- Out-of-pocket reviews (refer to customer service number on back of ID card)
- Cases where Cigna Healthcare is the secondary carrier
- Customers experiencing termination of eligibility
- irate callers asking to speak with a supervisor
- Customers requesting a dedicated advocate/self-referrals



Note: The My Personal Champion program does not support diagnosis-specific referrals only; active, complex medical or administrative issues must also be in place for the referral to be considered.

Virtual behavioral capabilities

Gives you the support you need

Provider	Life event services visits*	Audience			Capabilities						
		Adult	Adolescents (13-17)	Children (12U)	Visit: Licensed Therapist	Visit: Medication	Messaging or Text Capabilities	Behavioral Health Coaching	Anxiety/Depression/Stress	Substance Use/Addiction	Condition-specific Specialty
Affect Therapeutics		•			•	•				•	SUD
Alma		•	•	•	•	•			•	•	
Bend Health		Up to age 25	•	•	•	•	•	•	•		
Bicycle Health		•			•	•	•			•	Opioid Use
Brightline			•	•	•	•			•	•	
Brightside		•			•	•	•	•	•		
Equip		•	•	•	•	•	•		•		Eating Disorders
Headspace Care		•			•	•	•	•	•		
Grow Therapy	•	•	•	•	•	•	•		•	•	
Headway	•	•	•	•	•	•			•	•	
MDLIVE®		•	•	•	•	•			•	•	
Meru Health		•			•		•		•		
Monument		•			•	•	•			•	Alcohol Use
nOCD		•	•	•	•		•				Obsessive Compulsive Disorders
Rula		•	•		•		•		•	•	
Ria Health		•			•	•				•	Alcohol Use
Sondermind®	•	•	•	•	•		•		•	•	
Talkspace	•	•	•		•	•	•		•	•	
Tava Health		•	•	•	•	•			•	•	

*Utilize these providers when accessing up to three no additional cost sessions with a licensed clinician in our employee assistance program network



Trusted, clinically validated support proven to reduce stress and burnout

Backed by

70+

research studies



Journal of
Pediatric Nursing

JAMA
Network | **Open**

37% drop in
anxiety symptoms¹

32% decrease in
depression symptoms¹

14% increase in quality of life
among breast cancer patients²

4 weeks of Headspace proven
to reduce burnout compared to
traditional mindfulness techniques³

1. Radin RM, Vacarro J, Fromer E, et al. Digital Meditation to Target Employee Stress: A Randomized Clinical Trial. *JAMA Netw Open*. 2025 2. Rosen KD, Paniagua SM, Kazanis W, Jones S, Potter JS. Quality of life among women diagnosed with breast Cancer: A randomized waitlist controlled trial of commercially available mobile app-delivered mindfulness training. *PsychoOncology*. 2018 3. Morrison Wyld C, Mahrer NE, Meyer RML, Gold JL. Mindfulness for Novice Pediatric Nurses: Smartphone Application Versus Traditional Intervention. *Journal of Pediatric Nursing*. 2017

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Getting help can be difficult

**1 in 4 people suffer from
a mental health
condition¹**



11 years

is the **average delay**
between onset of
symptoms and seeking care²



55%

of adults with mental health
conditions **don't receive care³**



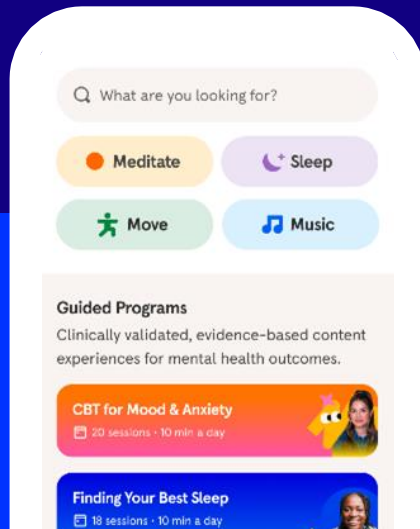
More than 50%

of people with a mental
health issue also suffer from
a **physical condition⁴**

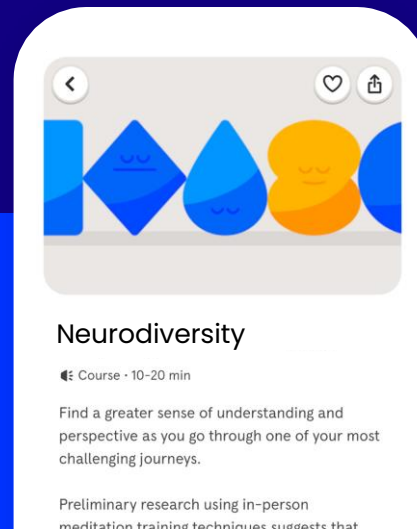
1. Mental Health Disorder Statistics. Johns Hopkins Medicine. Accessed August 13, 2025. <https://www.hopkinsmedicine.org/health/wellness-and-prevention/mental-health-disorder-statistics> 2. National Alliance on Mental Illness (NAMI). Mental Health Screening. NAMI. Accessed August 13, 2025. <https://www.nami.org/Advocacy/Policy-Priorities/Improving-Health/Mental-Health-Screening/> 3. Nietzel T Almost Half Of Americans Don't Seek Professional Help For Mental Disorders. Forbes. May 24, 2021. 4. Goldman ML, et al. "Medical comorbid diagnoses among adult psychiatric inpatients." *Gen Hosp Psychiatry*. 2020 Sep-Oct.

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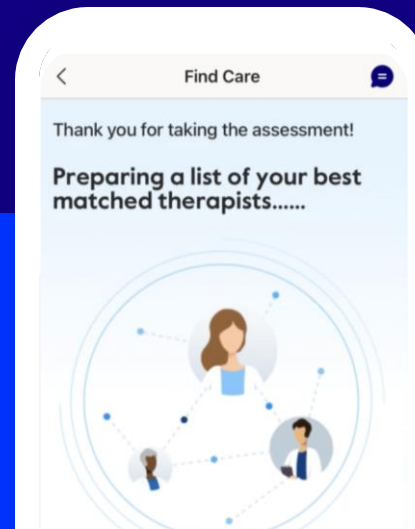
Bringing everyday mental health support to millions



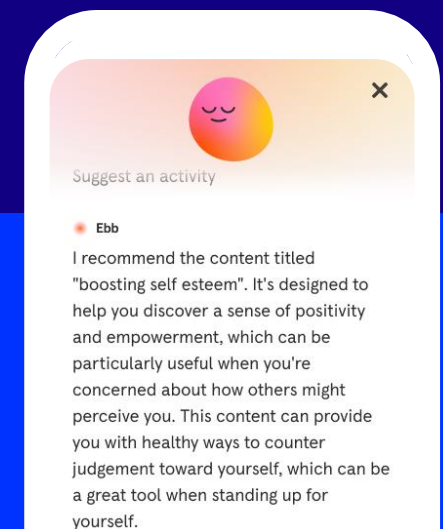
Self-guided tools
for prevention and
earlier engagement



Exclusive content
for Cigna Healthcare
customers



Seamless connection
between myCigna and
Headspace



AI-powered
support with Ebb

First national health plan to partner with Headspace

997234

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