



Williamson County Benefits Committee Meeting

January 7, 2026

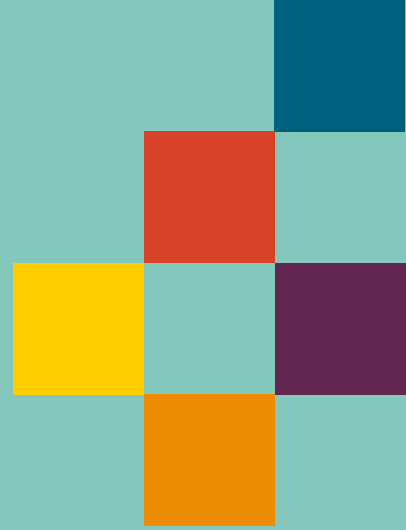


Agenda

- **Financials**
 - Medical / Pharmacy Trend Review
- **Large Claims Review**
- **New HMA Monthly Performance Reporting**
- **Employee Assistance Program (EAP)
Marketing Timeline**
- **UHC Wellness Programs ROI**

Understand

Understand Your Financial Picture
Financial Trend

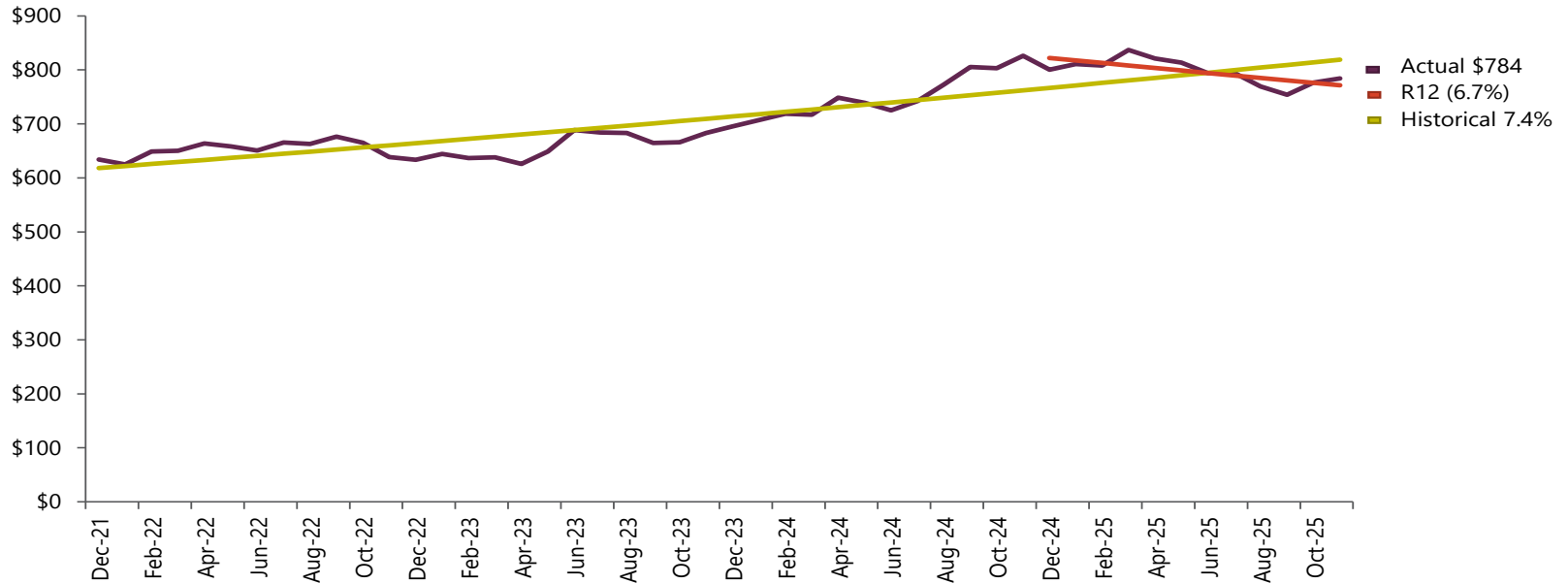


Financial – Medical Trend, Rolling 12 (Before stop loss reimbursements)

Understand

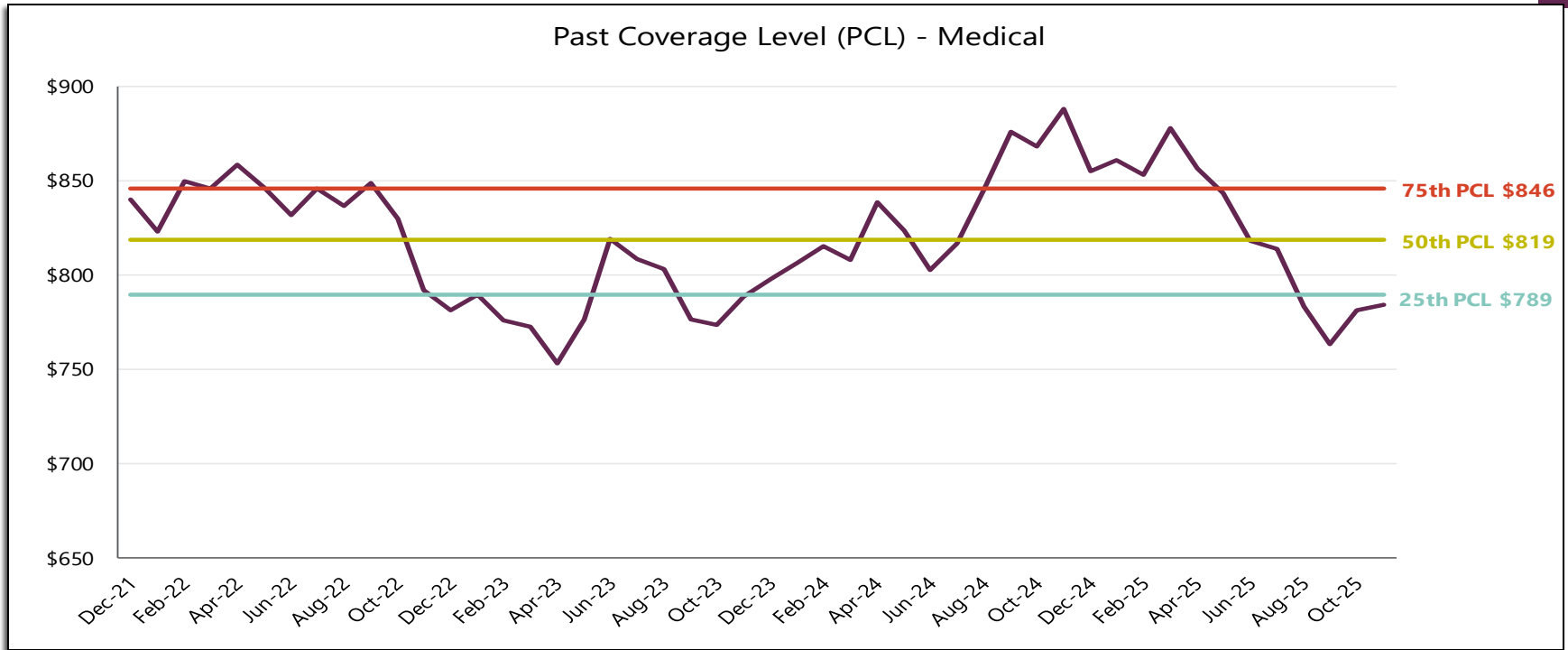


Look-Back Rolling 12 Medical Claims



Financial – Medical Trend, PCL

Understand

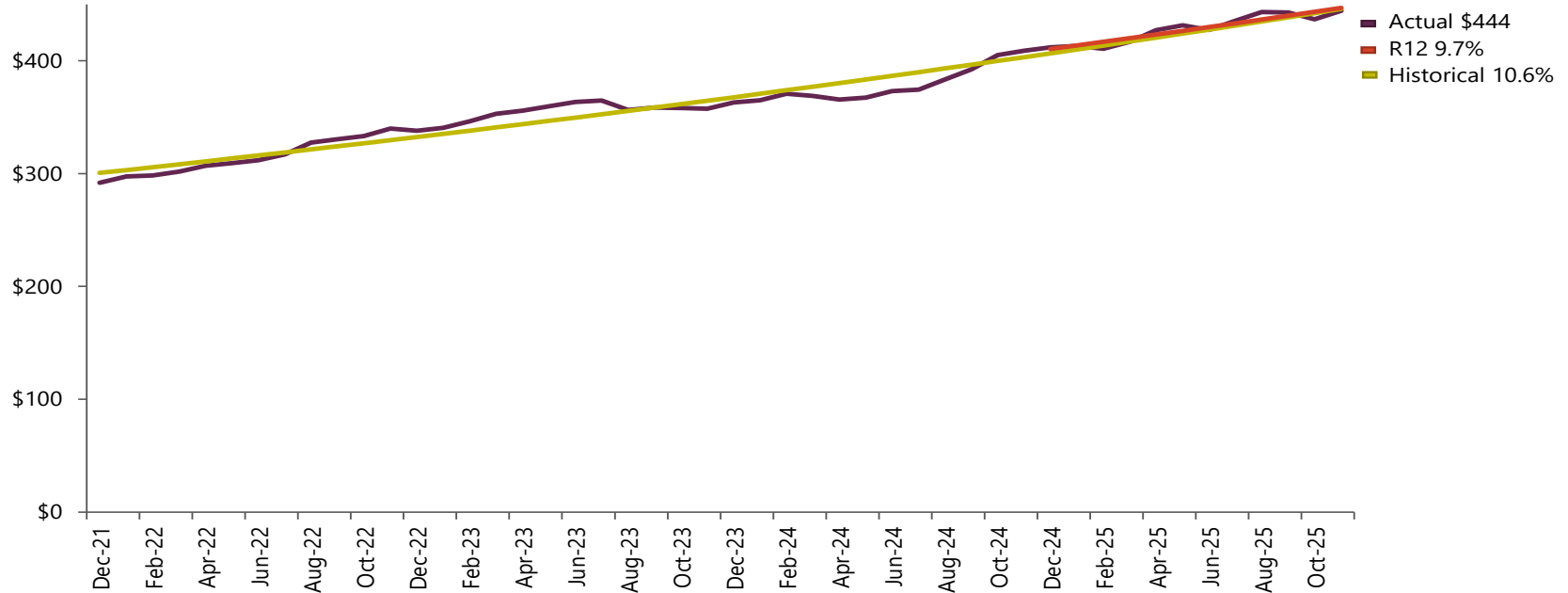


Financial – Pharmacy Trend, Rolling 12 (Before rebates)

Understand

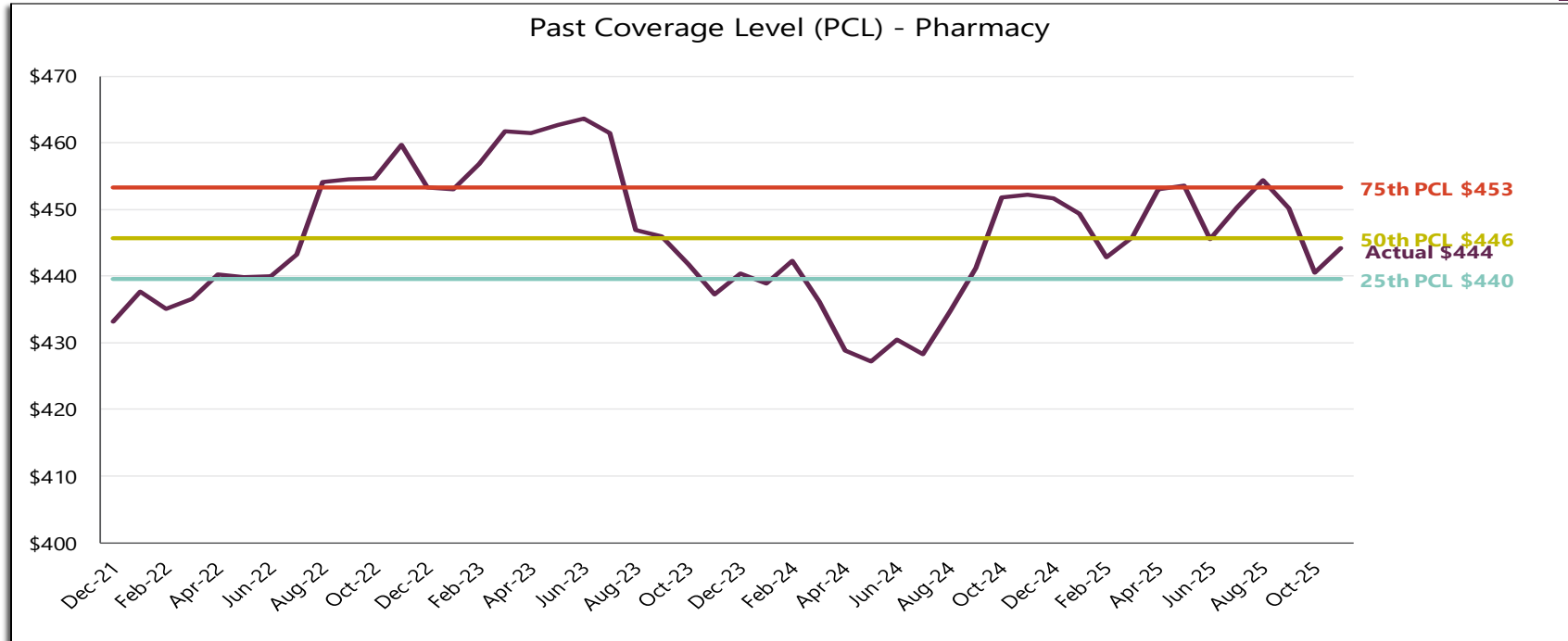


Look-Back Rolling 12 Pharmacy Claims



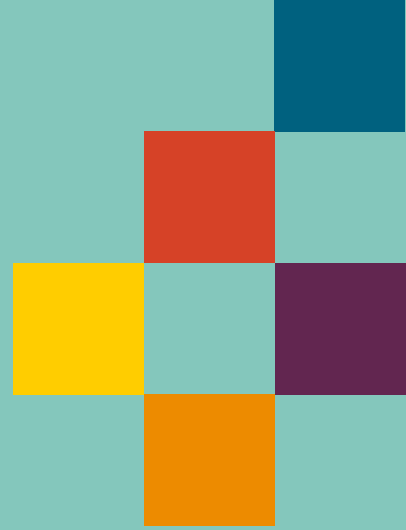
Financial – Pharmacy Trend, PCL

Understand



Understand

Understand Your Financial Picture
Large Claims



Medical & Pharmacy Large Claims

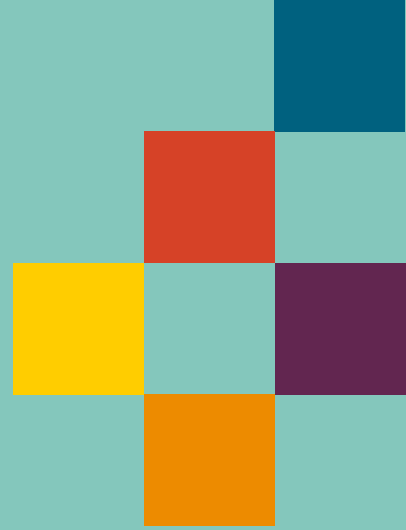
1/1/25 through 11/30/2025

Understand

Claimant	Relationship Description	Claimant Coverage Status	Medical Diagnosis Code	RX Standard Therapeutic Class	Claim Status	Medical Paid	Rx Paid	Total Paid
Claimant 1	EMPLOYEE	ACTIVE	ENC ANTINEOPLASTIC IMMUNOTHERAPY	DIABETIC THERAPY	OPEN	\$511,575	\$22,404	\$533,980
Claimant 2	EMPLOYEE	ACTIVE	NEUROMYELITIS OPTICA	OTHER THERAPEUTIC CLASS	OPEN	\$528,034	\$431	\$528,465
Claimant 3	EMPLOYEE	ACTIVE	ENC ANTINEOPLASTIC IMMUNOTHERAPY	ANTINEOPLASTICS	OPEN	\$260,146	\$131,025	\$391,171
Claimant 4	EMPLOYEE	ACTIVE	END STAGE RENAL DISEASE	DIABETIC THERAPY	OPEN	\$349,880	\$15,742	\$365,621
Claimant 5	SPOUSE	TERMED	SECONDARY MERKEL CELL CARCINOMA	ANTINEOPLASTICS	CLOSED	\$249,826	\$109,313	\$359,139
Claimant 6	SPOUSE	ACTIVE	ENC ANTINEOPLASTIC IMMUNOTHERAPY	MISCELLANEOUS	OPEN	\$294,199	\$49,775	\$343,974
Claimant 7	EMPLOYEE	ACTIVE	BRADYCARDIA UNSPECIFIED	ANTINEOPLASTICS	OPEN	\$96,414	\$216,966	\$313,380
Claimant 8	EMPLOYEE	TERMED	ANGIODYSPLASIA STOM DUOD W/BLEED	OTHER ANTIBIOTICS	CLOSED	\$264,984	\$11,315	\$276,298
Claimant 9	EMPLOYEE	TERMED	SEPSIS UNSPECIFIED ORGANISM	OTHER THERAPEUTIC CLASS	CLOSED	\$272,607	\$1,883	\$274,489
Claimant 10	CHILD	ACTIVE	SINGLE LIVE INFANT DELIV VAGINALLY	OPHTHALMIC PREPARATIONS	OPEN	\$268,393	\$39	\$268,431
Claimant 11	SPOUSE	ACTIVE	PARK DZ W DYSKINESIA AND FLUCTUATN	ANTIPARKINSON	OPEN	\$169,014	\$53,438	\$222,452
Claimant 12	EMPLOYEE	ACTIVE	SHORTNESS OF BREATH	OTHER THERAPEUTIC CLASS	OPEN	\$6,503	\$168,347	\$174,849
Claimant 13	EMPLOYEE	ACTIVE	TYPE 2 DM DIAB P ANGIOPATH NO GNGRN	ANTIARTHRITIS	OPEN	\$1,265	\$143,645	\$144,911
Claimant 14	EMPLOYEE	TERMED	DOUBLE INLET VENTRICLE	OTHER ANTIHYPERTENSIVES	CLOSED	\$142,505	\$0	\$142,505
Claimant 15	EMPLOYEE	ACTIVE	POUCHITIS	MISCELLANEOUS	OPEN	\$3,092	\$139,015	\$142,107
Claimant 16	CHILD	ACTIVE	OTHER DIAGNOSIS		OPEN	\$141,320		\$141,320
Claimant 17	SPOUSE	ACTIVE	ENC SCREEN MALIG NEOPLASM COLON	ALL OTHER DERMATOLOGICALS	OPEN	\$795	\$124,622	\$125,417
Claimant 18	SPOUSE	ACTIVE	PT PROM UNS TM BTW RUPT LABR 2 TRI	THYROID PREPS	OPEN	\$124,850	\$196	\$125,046
Claimant 19	EMPLOYEE	ACTIVE	UNI PRIM OSTEOARTHRITIS LT KNEE	DIABETIC THERAPY	OPEN	\$97,169	\$26,081	\$123,250
Claimant 20	EMPLOYEE	TERMED	ENC ANTINEOPLASTIC IMMUNOTHERAPY	ANTICOAGULANTS	CLOSED	\$115,856	\$4,841	\$120,698
Claimant 21	EMPLOYEE	ACTIVE	ENCOUNTER ANTINEOPLSTC RADIATION TX	NON-OPIOID ANALGESICS	OPEN	\$111,614	\$7,615	\$119,230
Claimant 22	EMPLOYEE	ACTIVE	DVTRCLILG INT W/PERF ABSC NO BLEED	OTHER CARDIOVASCULAR PREPS	OPEN	\$114,941	\$1,333	\$116,275
Claimant 23	EMPLOYEE	ACTIVE	MAL NEO LW-OUTER QUAD LT FEM BREAST	OTHER THERAPEUTIC CLASS	OPEN	\$113,426	\$654	\$114,079
Claimant 24	SPOUSE	ACTIVE	GASTRO-ESOPH REFLX DS ESPHGTS BLEED	ANTIARTHRITIS	OPEN	\$19,626	\$90,366	\$109,992
Claimant 25	EMPLOYEE	ACTIVE	SPINAL STENOSIS LUMBAR REGION NO NC	ANDROGENS	OPEN	\$107,067	\$1,417	\$108,484
Claimant 26	EMPLOYEE	ACTIVE	DILATED CARDIOMYOPATHY	DIABETIC THERAPY	OPEN	\$95,841	\$9,899	\$105,740
Claimant 27	CHILD	ACTIVE	OTHER DIAGNOSIS	ANTIFUNGALS	OPEN	\$105,696	\$0	\$105,696
Claimant 28	EMPLOYEE	ACTIVE	ENC GEN ADULT EXAM W/O ABNORM FIND	ALL OTHER DERMATOLOGICALS	OPEN	\$1,643	\$102,589	\$104,232
Claimant 29	EMPLOYEE	TERMED	PT PROM UNS TM BTW RUPT LABR 3 TRI	OTHER THERAPEUTIC CLASS	CLOSED	\$84,587	\$18,092	\$102,679
Claimant 30	EMPLOYEE	ACTIVE	OTHER DIAGNOSIS	OTHER THERAPEUTIC CLASS	OPEN	\$16,933	\$85,725	\$102,659
Claimant 31	EMPLOYEE	ACTIVE	SPONDYLOLISTHESIS LUMBAR REGION	ANTIVIRALS	OPEN	\$98,087	\$2,731	\$100,818
Claimant 32	EMPLOYEE	ACTIVE	EPIGASTRIC PAIN	ALL OTHER DERMATOLOGICALS	OPEN	\$9,022	\$91,390	\$100,412
						Total Paid	\$6,407,797	
						Total Reimbursed	\$735,729	

Understand

New Holmes Murphy Monthly
Performance Reporting



HMA New Monthly Performance Reporting Samples

Understand

Executive Summary Report

Spending Overview:

- Actual vs Budget (PEPM)
- Historical PEPM
- Aggregate High Cost Claimant Data



Claim Trend Averages:

- Medical
- Pharmacy
- Net Claims

Monthly Cost Detail:

- YTD Plan-Year Claim Performance
- Historical Plan-Year Claim Performance
- YTD Aggregate & PEPM Performance
- Cost Breakdown by Plan



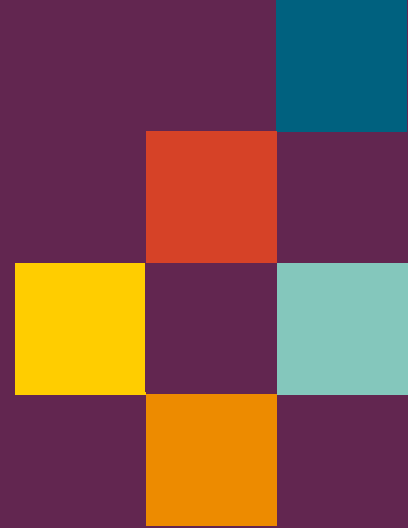
High-Cost Claimants:

- Employee Population and High-Cost Claimants
- Key Cost Drivers
- Top Diagnosis
- Claimant Data and Demographics



Marketing

Employee Assistance Program (EAP)

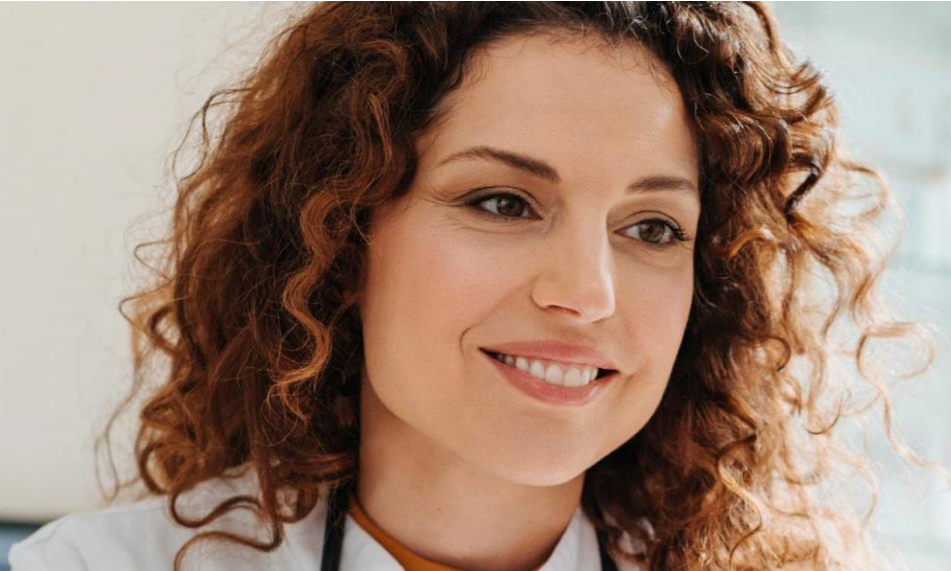


Draft Employee Assistance Program RFP Timeline

Implement

Date	EAP Marketing Task	Responsibility
January / February	Wilco to approve and appoint Selection committee	Wilco
February / March	HMA & Review Committee to Meet to review RFP, Specs and Timeline	Wilco/HMA
March	Contract Audit/Purchasing RFP Package Review and submit for final approval by CC Court to advertise and post on CC agenda	Wilco/HMA
March	Approval & release of RFP	Wilco
March / April	Purchasing publish RFP two consecutive Sunday's through Wilco Sun	Purchasing
April	Pre-Bid Meeting; Deadline for questions and bid closes	Purchasing / Shelley / HMA
April / May	Selection Committee reviews bids in Bonfire & HMA provides vendor analysis to the review committee	Purchasing / HMA
May	Top vendor interviews; Benefits Committee meeting: Present top vendors and make recommendation to present to Commissioners Court	HMA / Wilco
May / June	Purchasing submits sample contract to legal and the Auditor's office for review	Purchasing / Legal
May / June	Post on CC Agenda and Award Contract by CC	Purchasing / CC





UHC/Optum Program ROI Reporting Overview

Williamson County



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**United
Healthcare**

Page 14

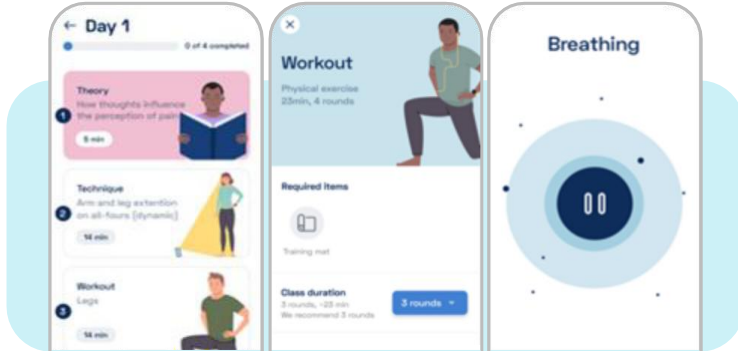


Kaia

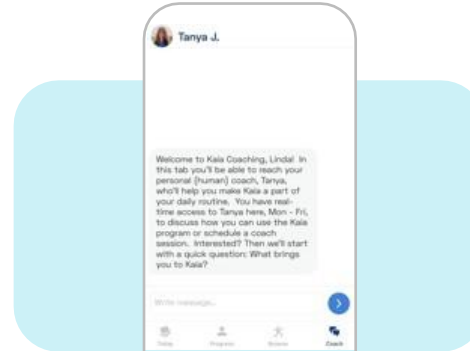
Kaia App

A convenient and holistic digital Musculoskeletal support solution

Virtual Physical Therapy provided by **Kaia** offers personalized digital physical therapy anywhere on the care continuum, with:



Modules that include physical therapy exercises, condition education and behavioral health



Personalized 1:1 coaching delivered via chat or phone



A computer-vision motion coach that provides validated, physical therapy-grade feedback





Cost Savings and ROI

2023-Oct 2025

-35%
Outpatient Visits

-20%
Inpatient Admissions

-20%
Drug Prescriptions

-15%
Medical Services

\$2,432.9
1 Cost savings per participant

Number of Billable Members	210
Total Billed for Kaia <small>*Reflects legacy pricing (2023–2024) and 2025 case-rate model (\$615).</small>	\$47,580
Total Unique Activated Members	92
Est. Total Savings (per unique activated user)	\$223,828
ROI (gross)	4.7:1

Note: This estimate is an extrapolation to the client based on market data for a typical US population of similar size & demographics + Kaia's BoB outcomes and is for demonstration purposes only.



2nd MD

2nd.MD



Company profile

2nd.MD is a market leader in second opinions, offering members virtual consultations with a national network of specialists across all adult and pediatric specialties.

- Access to trained specialists
- Independent expert advice before major health events or decisions
- Specialized team offering personalized member support
- Comprehensive digital tools across all medical and behavioral health conditions

Source: 2nd.MD Book of Business, 2022



Offering

2nd.MD provides virtual second opinions with outcomes rooted in this solution approach: helping decrease medical and Rx cost trend.

- Data-driven outreach: Ability to help identify and impact members in their time of need
- Speed to consult: Virtual second opinions delivered within days, not weeks
- Interactive experience: Live member interactions, from specialty nurse intake to video consults with specialists
- Independent review: Unbiased second opinions from a national network of specialists
- Top conditions addressed include: Musculoskeletal, Gastrointestinal, Oncology, Women's health, Cardiac/vascular, Nervous system, Autoimmune, Ear, nose, throat



Proof points*

2nd.MD addresses the 5% of members who drive 50% of health care spend. It offers unparalleled member experience, clinical outcomes and cost savings.

- 90+ Net Promoter Score®
Net Promoter, Net Promoter System, Net Promoter Score, and NPS are registered trademarks of Bain & Company, Inc., Fred Reichheld and Satmetrix Systems, Inc.
- 30% of consults lead to an alternative diagnosis
- 88% of consults result in an improved treatment plan
- 26% of surgery consults result in member voluntarily canceling the surgery





1.1.2024-12.31.2024 Cost Savings

\$550
Cost savings per
participant

Number of Completed Consultations	5
Case Rate Billed per Consultation	\$2,136
Total Cost Savings	\$2,750
Est. Total Savings (per unique activated user)	- \$7,930



1.1.2025-10.31.2025 Cost Savings

\$800
Cost savings per
participant

Number of Completed Consultations	1
Case Rate Billed per Consultation	\$2,136
Total Cost Savings	\$800
Est. Total Savings (per unique activated user)	- \$1,336



Real Appeal

Real Appeal is a personalized program created to support long-term transformation

A customized approach is designed to assist employees on their weight management journey. It may help them reduce health risks, change behavior and save on medical expenses. It's all backed by science and includes:



A Success Kit



A health coach
and online
group classes



Digital support
and tracking



1.1.2018-11.30.2025 Cost Savings

**112 attended
1-3 sessions with
estimated savings
\$86,352**

**74 attended
4-8 sessions with
estimated savings \$62,678**

**74 attended
9+ sessions with
estimated savings \$70,744**

- Attended 1-3 Sessions →3% Avg Weight Loss →\$771 lower medical expenditures
- Attended 4-8 Sessions →3.7% Avg Weight Loss →\$847 lower medical expenditures
- Attended 9+ Sessions →4.4% Avg Weight Loss →\$956 lower medical expenditures

Total Number Enrolled	491
Total Claim Cost	\$134,617
Total Estimated Savings	\$219,774
Est. Net Savings	\$85,157



Quit for Life

Quit For Life is designed to help employees stop using tobacco and nicotine

Built to help lower chronic illness rates and medical expenses, Quit For Life was created to make it easier for employees to stop using cigarettes, e-cigarettes, vapes and tobacco.

This clinically proven program includes:

- Personalized support from a coach via phone, text, chat messaging and virtual group classes
- Expert-led online learning and interactive content, including menthol support*
- QuitBuddy AI-enabled messaging for ongoing engagement, motivation and support*
- A digital app to help employees engage with the program
- Live Vape Free, a program created to provide tailored support to participants who use e-cigarettes*





1.1.2025-11.30.2025 Cost Savings

Number of Enrollments	45
Case Rate Billed per Enrollment	\$455.61
Total Cost Savings <small>*based off our 51% quit rate and the \$5,816 that companies spend on medical costs, lost productivity, and smoking breaks annually, per smoker.</small>	\$135,772.20
Est. Total Savings (per unique activated user)	\$115,269.75



Neonatal Resource Services

Neonatal Resource Services: Designed to improve outcomes for preterm babies and pregnancies

Designed to help provide care and support for preterm babies and their families, the Neonatal Resource Services (NRS) program helps reduce health risks and high costs associated with premature and complicated births through use of:



**Specialized
clinicians**



**Earlier
interventions**



**NICU and
post-discharge support**

7.9%

reduction in NICU length of stay¹

27%

reduction in readmission rate¹

≈ 9%

reduction in length of stay (LOS)²

99%

member satisfaction¹

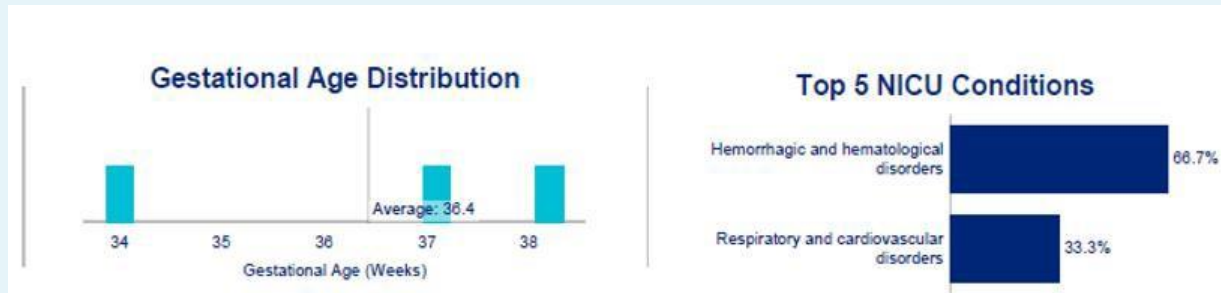
¹ Women's Health, NRS Commercial book-of-business results. Optum internal analytics, 2023.

² 2025 study of 2023 data for FI and ASO books of business.



Neonatal Resource Services

1.1.2025-11.30.2025 Cost Savings



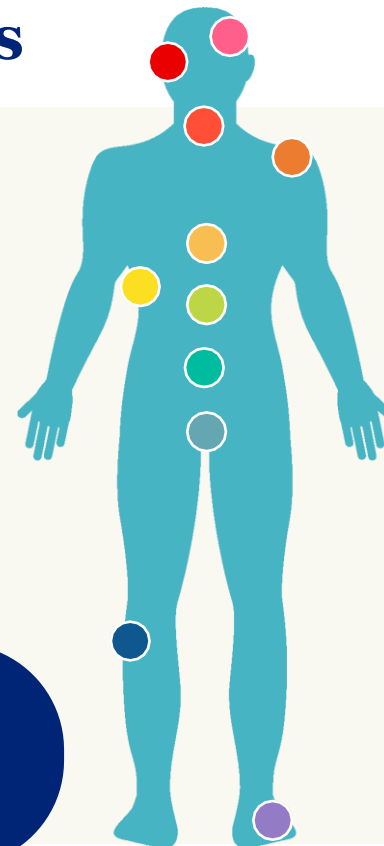
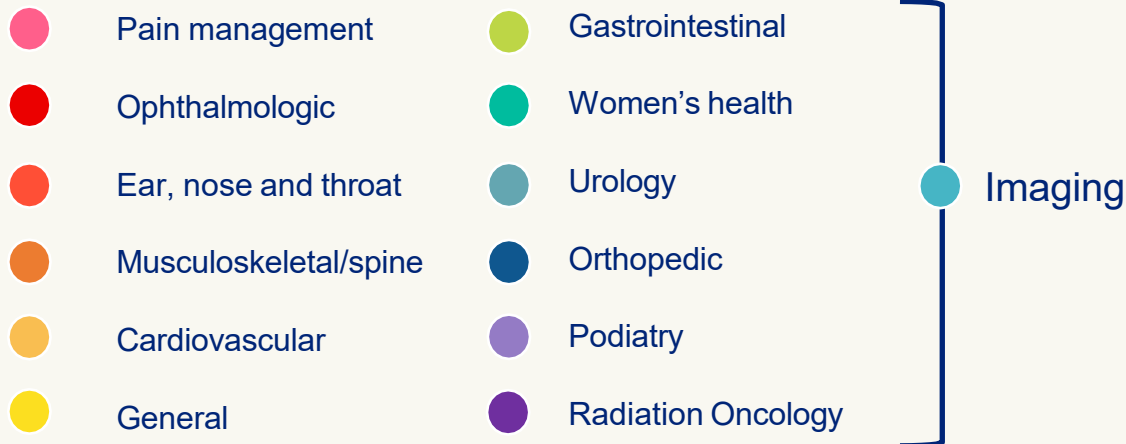
Infants Admitted *No engagement in prior period	3
Case Rate Billed per Enrollment	\$1,700
Total Cost Savings	\$82,457
Est. Total Savings	\$77,357

Current Period: 1/1/2025 to 10/31/2025
Prior Period: 1/1/2024 to 10/31/2024



Specialist Management Solutions

Supporting whole health with 12 specialties



Additional MSK and orthopedic services

- MSK nurse support deeply integrated within existing clinical (surgical + conservative)
- Connectivity to digital MSK and second opinion services



Specialist Management Solutions

Williamson County – 1/1/25-9/30/25

88
NPS



624

Targeted Members

Prior 242 ▲ 157.9 pts

31.4%

Engaged

(196 Members)

Prior 30.6% ▲ 0.8 pts

N/A

Conservative Path*

Prior 100% ▼ 100 pts

N/A

Surgical Path*

Prior 0.0 ▲ 0.0 pts

*Members can be in both paths

Enhanced Musculoskeletal Support provides concierge level member support and guidance to the most appropriate level of care, including an extensive network of Ambulatory Service Centers & COE Facilities

Ambulatory Service Centers

34.3% | ASC Utilization
Non-Engaged 45.0%

\$3,410 | Cost per Case
Non-Engaged \$5,368

0 | Appointments Scheduled
Via SMS Contact Center

Gaps in Care Closed



Centers of Excellence

(COE Utilization)



Utilization
of **2 Impactable Surgeries**
In-Scope CPTs, members within 50 miles of COE

Lifestyle Impacts

(Improved or Remained Low)

Pain	N/A	(0 Follow-ups)
Daily Activity Impairment	N/A	(0 Follow-ups)



\$0

Calculated Value from Closing
0 Gaps in Care

\$60,702

Value from steering
27 ASC Surgeries

\$0

Value from steering
0 COE Surgeries

\$60,702

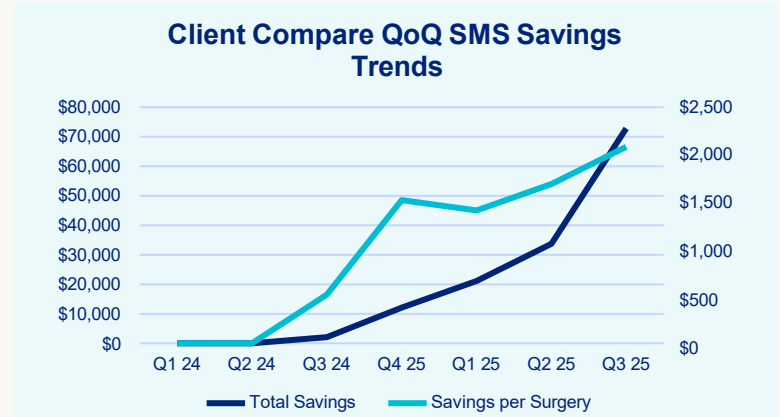
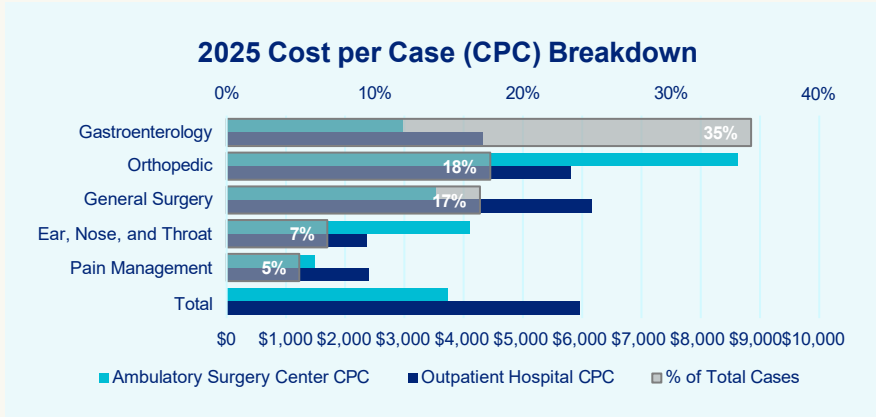
Total SMS Value



Williamson County ROI Analysis

SMS ROI is calculated using gross savings and expected amounts billed based on cases that trigger a \$1,500 case rate charge.

Year	Savings	Case Count	Fees	Gross ROI
2024	\$12,119	8	\$12,000	1 : 1
2025 YTD	\$60,702	27	\$40,500	1.5 : 1
Total	\$72,821	35	\$52,500	1.4 : 1





Teladoc

Teladoc Health Chronic Condition Management

Our unique approach to managing chronic conditions

A health program that combines advanced technology, coaching, and support for weight and mental health to help people live happier, healthier lives.

You get:

- Connected devices. Depending on your health goals, you could receive a free blood glucose meter, blood pressure monitor, and/or smart scale. They all send readings right to your private account on an easy-to-use app.
- Support when you need it. Ask expert coaches your questions on nutrition, medications, or anything else related to your health.
- Digital behavioral health support. Get 24/7 access to practical tips and techniques that help you better manage stress, sleep, anxiety, depression, and more.
- \$69 Per Engaged Member Per Month Case Rate



Diabetes Management



A personalized way to manage diabetes.

- Receive a connected blood glucose meter
- Unlimited strips and lancets
- Tips, action plans, and one-on-one coaching
- Real-time support for out-of-range readings

Hypertension Management



Making managing your blood pressure easier.

- Receive a connected blood pressure monitor
- One-on-one support from expert coaches
- Personalized tips on nutrition and activity

Diabetes Prevention Program



Reduce your risk of type 2 diabetes.

- Team of expert coaches to support you
- Receive a smart scale that syncs to the app
- All-in-one weight, activity, and food-tracking program

Weight Management



Improve nutrition, exercise, and weight loss.

- Receive an advanced smart scale
- Personalized action plan
- Ongoing expert coaching
- Full nutrition, exercise, and weight loss support

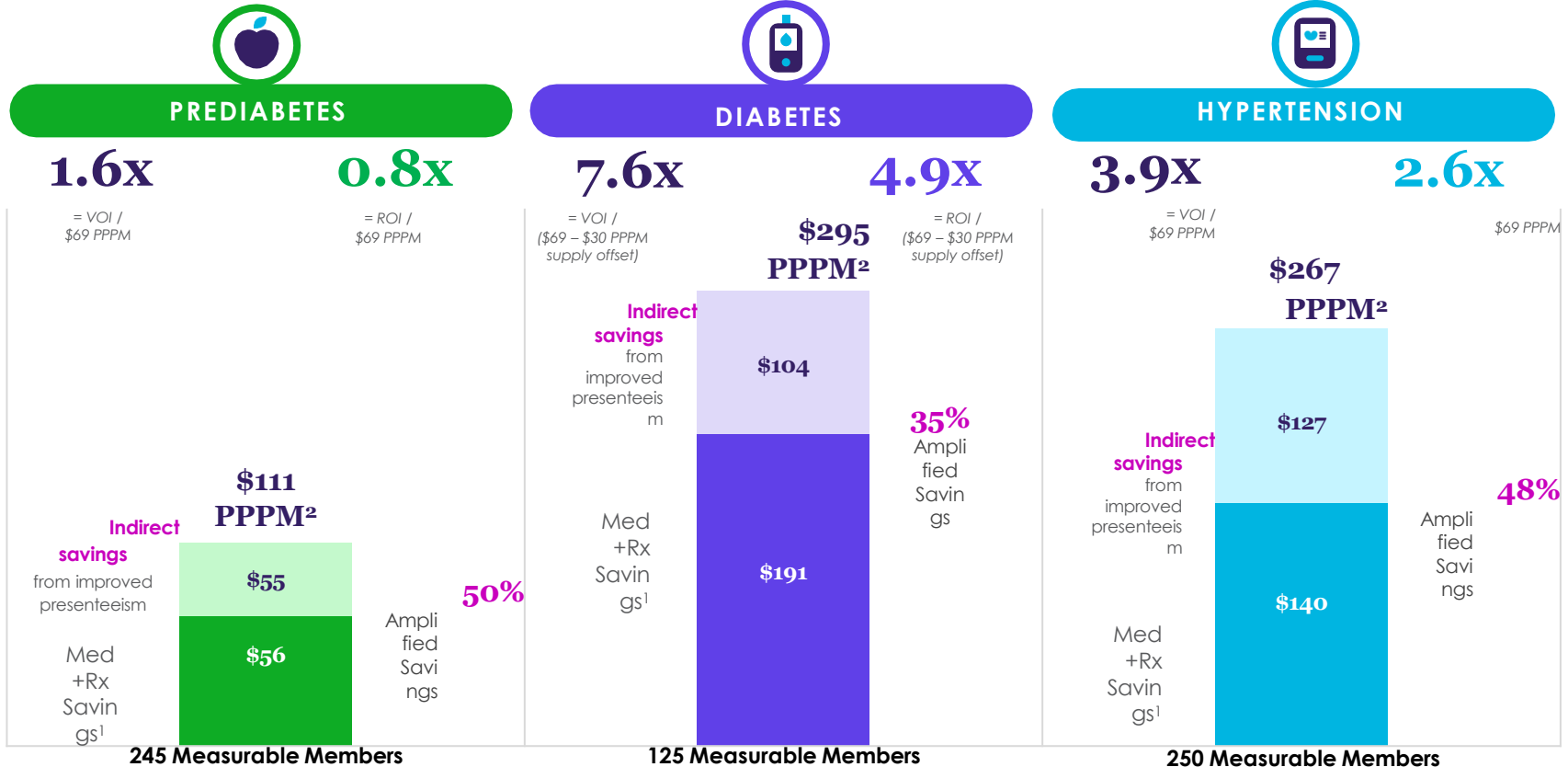
Overview: Product Portfolio

January to November 2025

Product Category	Product	Eligible Lives	Lives Ready for Care	Lives Utilized Care	Section Visible*
Chronic Condition Management Plus	Diabetes Management Plus	294	26	22	Yes
Chronic Condition Management Plus	Hypertension Management Plus	363	4	3	No
Chronic Condition Management Plus	Prediabetes Management Plus	191	20	17	Yes

TX ACES Cardiometabolic Health Value Analysis based on Clinical Outcomes from June 2024 through May 2025

DRIVING VALUE ON INVESTMENT WITH TELADOC HEALTH'S CHRONIC CARE SOLUTIONS



1. Rx rebates are not considered when calculating pharmacy costs
 2. Please advise that ROI/VOI estimates provided are based on the client's enrollment and clinical outcomes experience and peer-reviewed studies/clinical research and these data are not confirmed by BCBaM. Also, BCBaM will not support in the future measurement of these calculations.



Virtual Behavioral Coaching

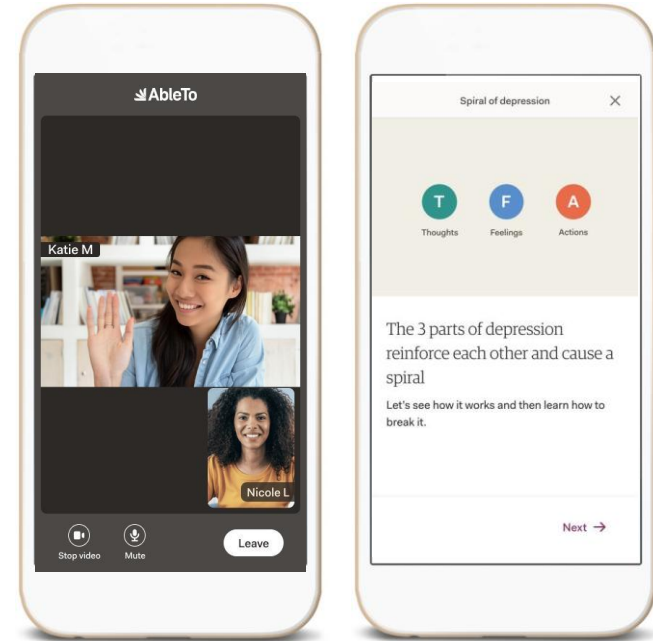
Virtual behavioral coaching

Providing evidence-based support for those managing stress, anxiety, or depression



A personalized, coach-led virtual behavioral coaching program that offers:

- Dedicated 1-on-1 weekly coaching calls via phone or video chat plus in-app messaging between sessions
- Structured cognitive behavioral therapy (CBT) techniques delivered via progressive modules
- Coaches with 3 years+ experience deliver personalized support, tailor interventions to member needs and goals and drive adherence
- Modules help manage symptoms of depression/anxiety and provide coping skills



This is AbleTo's Coaching+ program. AbleTo is owned by Optum, a UnitedHealthcare affiliate. **Case Rate: \$72 initial session, \$55 remaining weekly sessions**

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Virtual Behavioral Coaching

1.1.2024-9.30.2025 Cost Overview

	2024
Total Onboarding Sessions Completed	3
Total Sessions Completed	13
Total Claim Cost	\$775

	2025
Total Onboarding Sessions Completed	1
Total Sessions Completed	8
Total Claim Cost	\$460

Thank
you.

