<div align="center">**HCAC MEETING SUMMARY**
March 21, 2024</div>

I.   Review of Meeting Minutes

Both the October 2023 and February 2024 Meeting Summaries approved by motion.

II.   USI

Dave Barchet presented USI's Monthly Update (Please see March 21, 2024 USI Power Point Presentation).

Dave noted the following during his presentation:
- Slight drop in enrollment.
- Medical claims are down.
- Uptick of 20% in pharmacy costs.
- Claims are down 11%.
- Stop loss is up. An average of $219,000 for claims. Average for large claims is trending down.
- Fixed costs are up 6%.
- Net costs are down 3.41%.
- Trending for an 8 to 10% increase in healthcare.
- Our experience helps with inflation.

Kristi Payne presented USI's 3D Report (Please see USI 3D Report (February 2023-2024) Power Point Presentation).

Kristi noted the following during her presentation:
- High pharmacy costs for those 65 and older (see page 3).
- There are vendors who provide education about moving to Medicare.
- Allsup: They could reach out to members and spouses to discuss coming off the YSU plan and going on Medicare.
- This is an educational piece.
- Top 10 prescriptions (see page 10).
- Disease Fingerprint (see page 12).
- Wellness Opportunities (see page 13).
- Gaps in Preventative Cardiac Care (see page 14).
- Gaps in Diabetes Care (see page 15).

During Kristi's presentation, HCAC members commented on and/or questioned the following:
- What happens when members leave YSU's plan?

- It's not just about education, it's about changing behavior.

III.   Preliminary Funding Discussion

The preliminary estimate is for a 5 to 7% increase.

IV.   Medical Mutual of Ohio

Flavius Macarie and Mike Dylong presented Medical Mutual of Ohio's Updates (see Power Point Presentation).

The following available programs were noted during their presentation:
- LARK
- Sword Health
- Bloom
- Medical Mutual Total Health
- Strive Health
- Progeny NICU Management

V.   Wellness Report

Stacey Luce noted that in May Medical Mutual of Ohio will provide renewal/plan updates.