

**2011 SJVIA Overall
Program Data
Through August 2011**

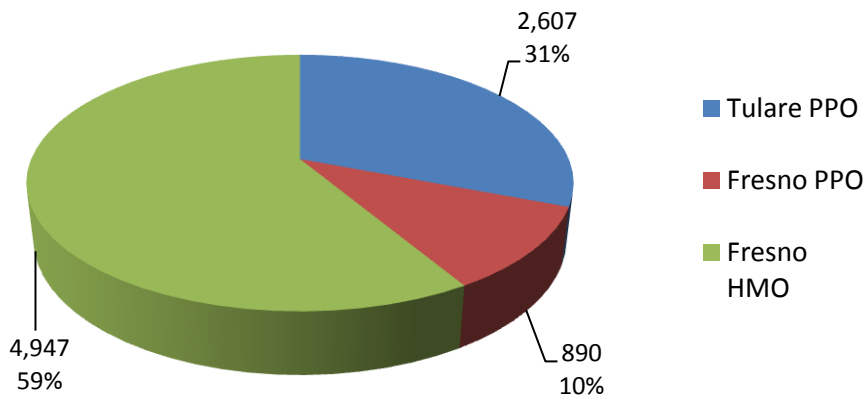
SJVIA 2011 – YTD Program Data

2011 SJVIA Program Data Notes:

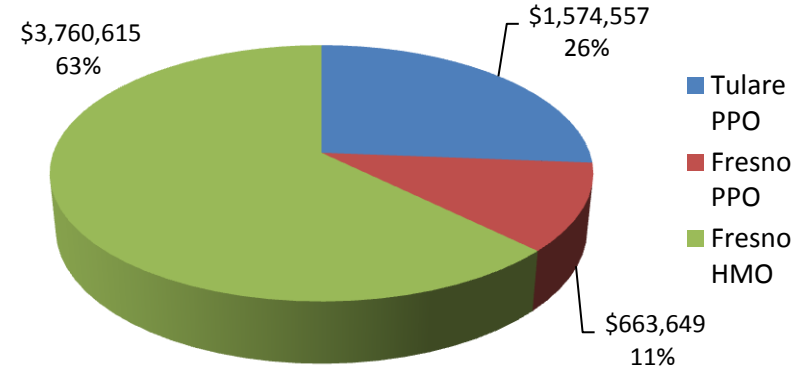
- Claims data included in this report contains all SJVIA claims data and also has the Fresno County PPO Rx claims data and premium added into the report to provide a complete picture of the full cost of the benefit programs.
- Enrollment has dropped slightly from month to month throughout the year with a reduction in total employees covered from 5,006 in January to 4,860 in August, a 3% reduction.
- The YTD plan surplus is currently \$1,516,700 and represents the difference between the total premiums paid under these plans and the total expenses paid out under the plan.
- This surplus has effectively developed additional plan reserves equal to 4.7% of net claims paid under the programs.
- Fixed costs continue to represent less than 10% of the total plan premium (9.4%).

SJVIA 2011 – Overall YTD Program Data

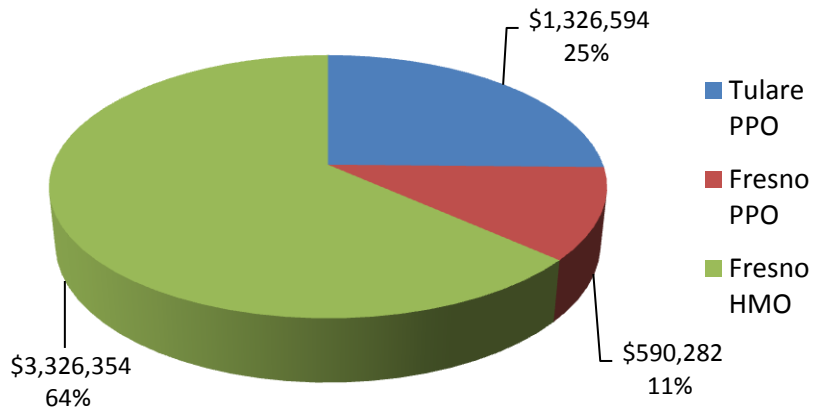
Average Monthly Enrollment



Average Monthly Premiums



Average Monthly Claims

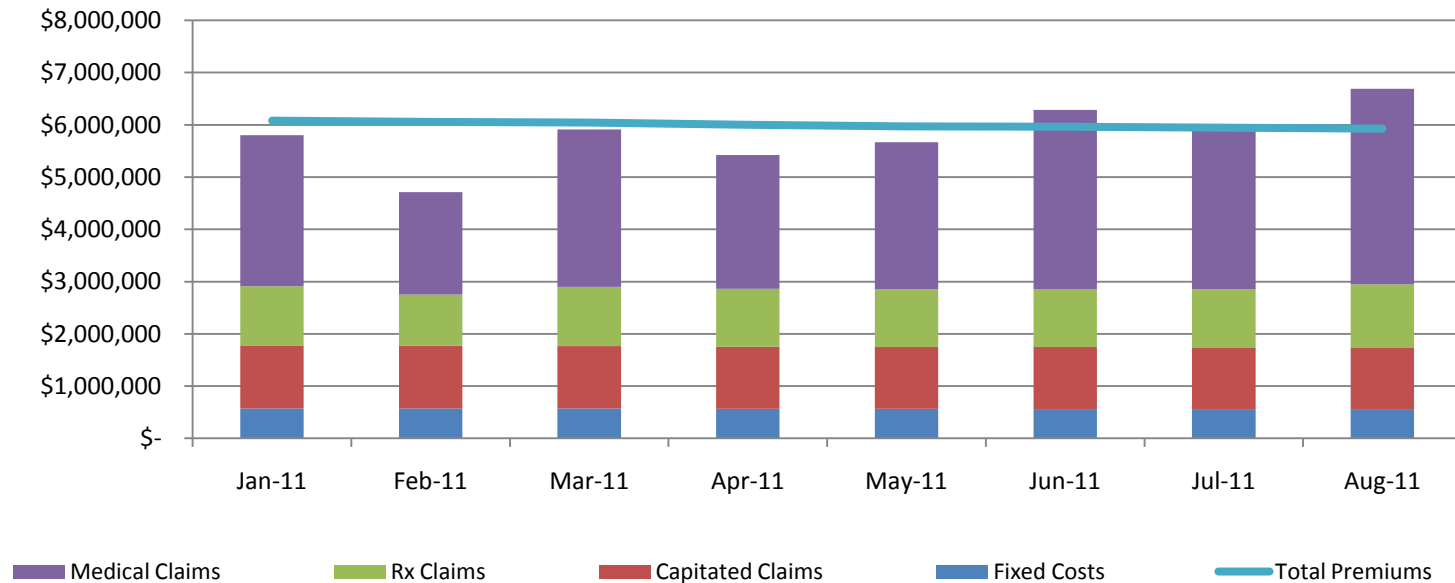


2011 SJVIA Program YTD:

- Enrollment and premium levels vary slightly based on higher dependent participation levels in the Fresno HMO plan.
- Overall average monthly enrollment has continued to drop slightly for the last 6 months.
- Premium and claims are very consistent percentages looking at the data for the first 8 months of 2011.

SJVIA 2011 – Overall YTD Program Data

SJVIA Total Expenses & Premiums

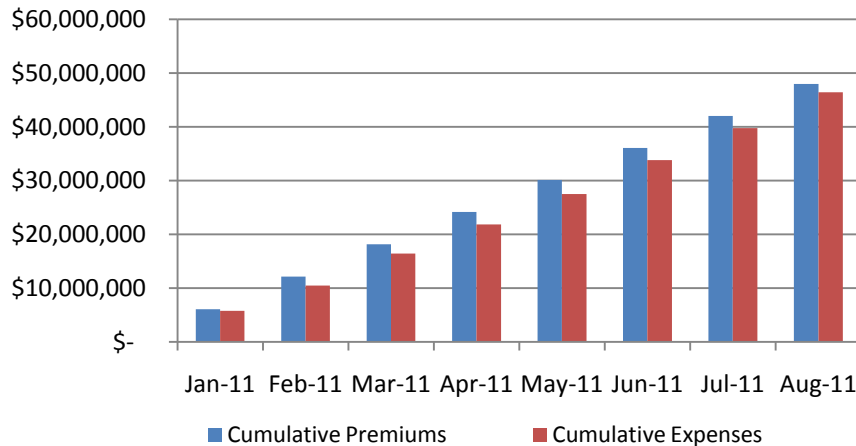


2011 SJVIA Plan Experience YTD:

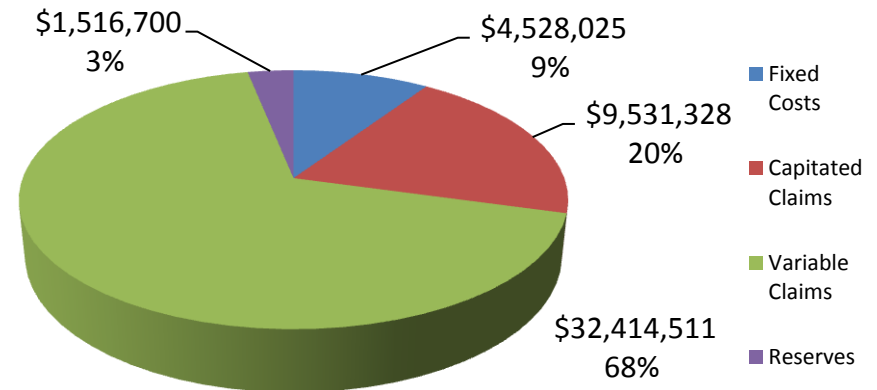
- Mature second year costs do not have the claims lag experienced in the early months of 2010.
- Monthly enrollment and premiums have dropped slightly from January through August 2011.
- June and August claim expenses spiked, reducing the amount of additional reserves developed through August 2011, to \$1.5M, largely developed in the earlier months of the plan year.

SJVIA 2011 – Overall YTD Program Data

Cumulative Premiums & Expenses



YTD SJVIA Premium Breakdown



2011 SJVIA Plan Performance YTD:

- Variable medical claims spiked in June and August, partly the result of large claims.
- YTD premiums continue to outpace expenses, generating \$1.5M in additional SJVIA plan reserves.
- Only 9% of each premium dollar has been used to pay for plan administration and reinsurance premiums.
- The experience has developed additional reserves equal to 3% of total premium.
- Medical variable claims and capitated HMO claims make up 88% of the total premiums paid into the SJVIA.

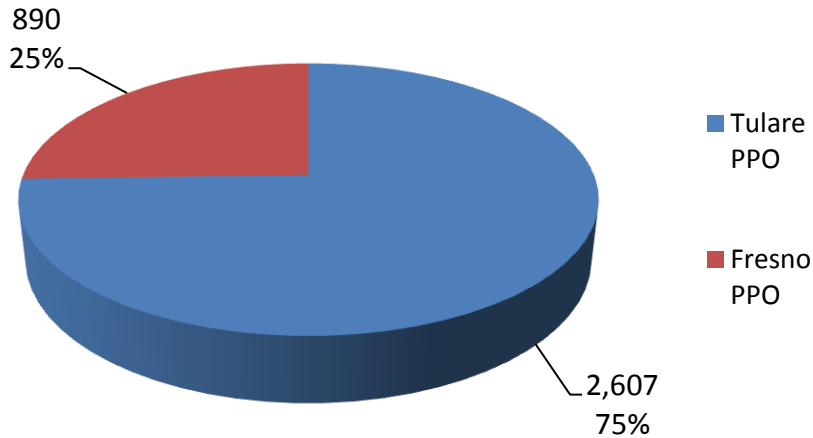
SJVIA 2011 – Overall Program Data through August

SJVIA Enrollment - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Employee Only	5,006	5,009	4,988	4,949	4,935	4,896	4,886	4,860	0	0	0	0	39,529
- Employee + Spouse	1,163	1,150	1,145	1,141	1,131	1,133	1,130	1,124	0	0	0	0	9,117
- Employee + Child(ren)	1,599	1,594	1,597	1,585	1,582	1,591	1,593	1,592	0	0	0	0	12,733
- Employee + Family	780	778	777	773	768	768	765	764	0	0	0	0	6,173
SJVIA Total Enrollment	8,548	8,531	8,507	8,448	8,416	8,388	8,374	8,340	0	0	0	0	67,552
SJVIA Total Premiums	\$ 6,079,536	\$ 6,058,031	\$ 6,043,497	\$ 6,001,193	\$ 5,972,616	\$ 5,961,777	\$ 5,948,129	\$ 5,925,785	\$ -	\$ -	\$ -	\$ -	\$ 47,990,564
SJVIA Premiums PEPM	\$ 711.22	\$ 710.12	\$ 710.41	\$ 710.37	\$ 709.67	\$ 710.75	\$ 710.31	\$ 710.53	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$ 710.42
SJVIA Total Claims	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Medical Claims	\$ 2,886,534	\$ 1,955,414	\$ 3,012,394	\$ 2,562,218	\$ 2,814,120	\$ 3,546,482	\$ 3,172,891	\$ 3,745,422	\$ -	\$ -	\$ -	\$ -	\$ 23,695,475
- Rx Claims	\$ 1,132,934	\$ 982,584	\$ 1,129,057	\$ 1,105,970	\$ 1,105,443	\$ 1,103,486	\$ 1,113,969	\$ 1,206,119	\$ -	\$ -	\$ -	\$ -	\$ 8,879,562
- Stop-Loss Refunds	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (111,639)	\$ (48,887)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (160,526)
- Capitated Claims (HMO)	\$ 1,207,019	\$ 1,200,272	\$ 1,198,826	\$ 1,189,669	\$ 1,185,331	\$ 1,187,259	\$ 1,182,681	\$ 1,180,271	\$ -	\$ -	\$ -	\$ -	\$ 9,531,328
SJVIA Total Claims	\$ 5,226,487	\$ 4,138,270	\$ 5,340,277	\$ 4,857,857	\$ 5,104,894	\$ 5,725,588	\$ 5,420,654	\$ 6,131,812	\$ -	\$ -	\$ -	\$ -	\$ 41,945,839
SJVIA Claims PEPM	\$ 611.43	\$ 485.09	\$ 627.75	\$ 575.03	\$ 606.57	\$ 682.59	\$ 647.32	\$ 735.23	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$ 620.94
SJVIA Fixed Costs	\$ 573,014	\$ 571,377	\$ 569,990	\$ 565,941	\$ 563,816	\$ 562,614	\$ 561,902	\$ 559,372	\$ -	\$ -	\$ -	\$ -	\$ 4,528,025
SJVIA Total Costs	\$ 5,799,501	\$ 4,709,647	\$ 5,910,267	\$ 5,423,798	\$ 5,668,710	\$ 6,288,202	\$ 5,982,556	\$ 6,691,184	\$ -	\$ -	\$ -	\$ -	\$ 46,473,864
SJVIA Cost PEPM	\$ 678.46	\$ 552.06	\$ 694.75	\$ 642.02	\$ 673.56	\$ 749.67	\$ 714.42	\$ 802.30	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$ 687.97
SJVIA Total Reserve	\$ 280,034	\$ 1,348,385	\$ 133,229	\$ 577,395	\$ 303,906	\$ (326,424)	\$ (34,426)	\$ (765,399)	\$ -	\$ -	\$ -	\$ -	\$ 1,516,700
Reserve % of Non Cap. Claims	7.0%	45.9%	3.2%	15.7%	7.8%	-7.2%	-0.8%	-15.5%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	4.7%

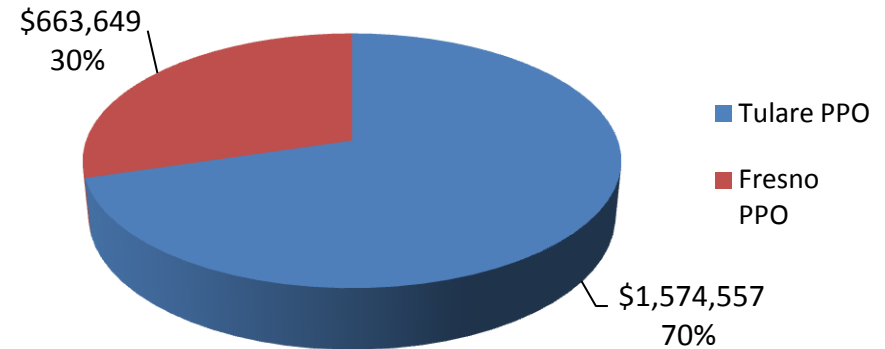
**2011 SJVIA PPO
YTD Plan Data
Through August 2011**

SJVIA 2011 – PPO Plan Data through August

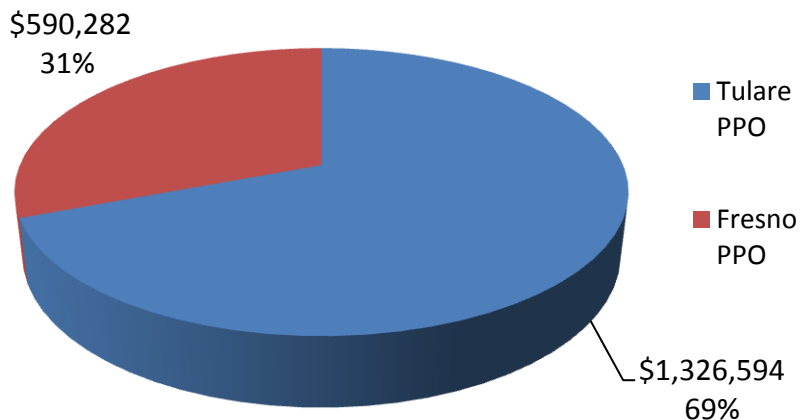
Average Monthly Enrollment



Average Monthly Premiums



Average Monthly Claims

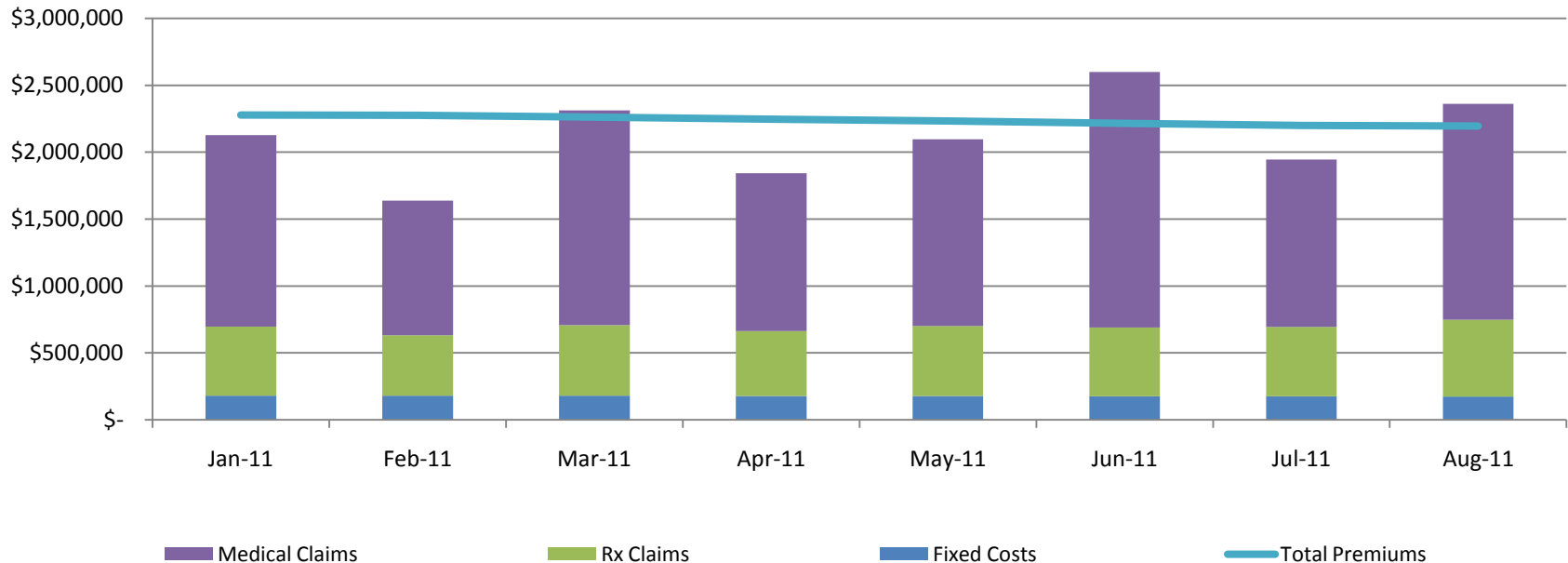


2011 SJVIA PPO Plans YTD:

- Enrollment and premium levels vary between the two plans due to the different level of dependent coverage under the plans.
- The premium and claim percentages stayed the same with an additional month of claims data added to the chart.
- Tulare makes up 75% of the PPO enrollment, 70% of the premium, and 69% of claims based on the first eight months of 2011.

SJVIA 2011 – PPO Plan Data through August

PPO Total Expenses & Premiums

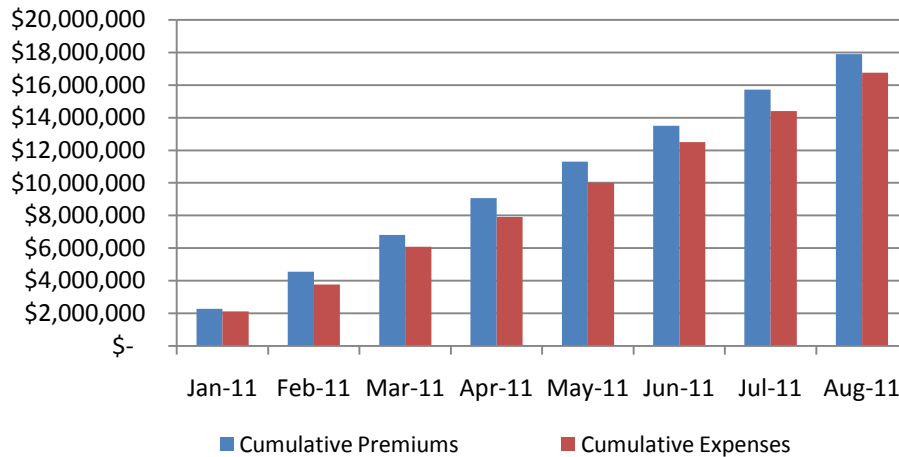


2011 SJVIA PPO Plans YTD:

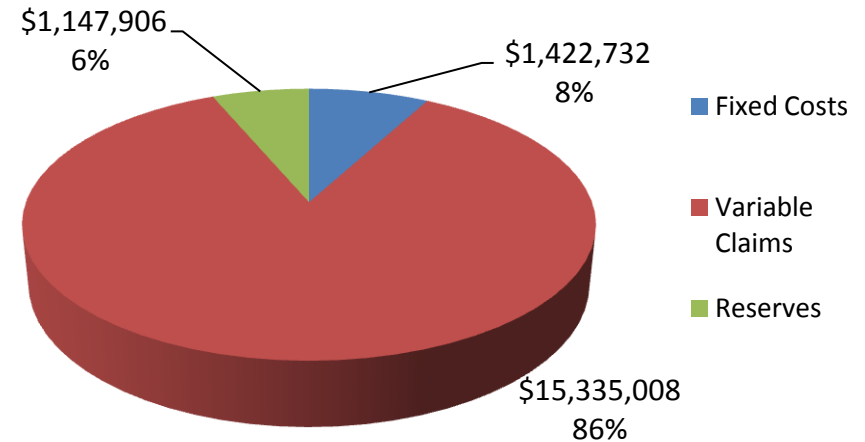
- Total PPO expenses have been somewhat variable YTD, with a spike in medical claims in June and August.
- Monthly PPO premiums continue to drop slightly each month as headcounts drop.
- YTD PPO expenses continue below premiums, developing additional reserves through August.

SJVIA 2011 – Overall Program Data through August

PPO Cumulative Premiums & Expenses



YTD PPO Premium Breakdown



2011 SJVIA PPO Plan Performance YTD:

- Medical claims spiked in June and August, but overall are still performing well relative to premiums.
- Even with the high claim totals in June and August, YTD premiums have outpaced expenses, generating \$1.1M in additional SJVIA plan reserves YTD.
- Only 8% of each premium dollar has been used to pay for plan administration and reinsurance premiums.
- Variable claim costs (medical & Rx claims) make up 86% of the total PPO plan premiums YTD.

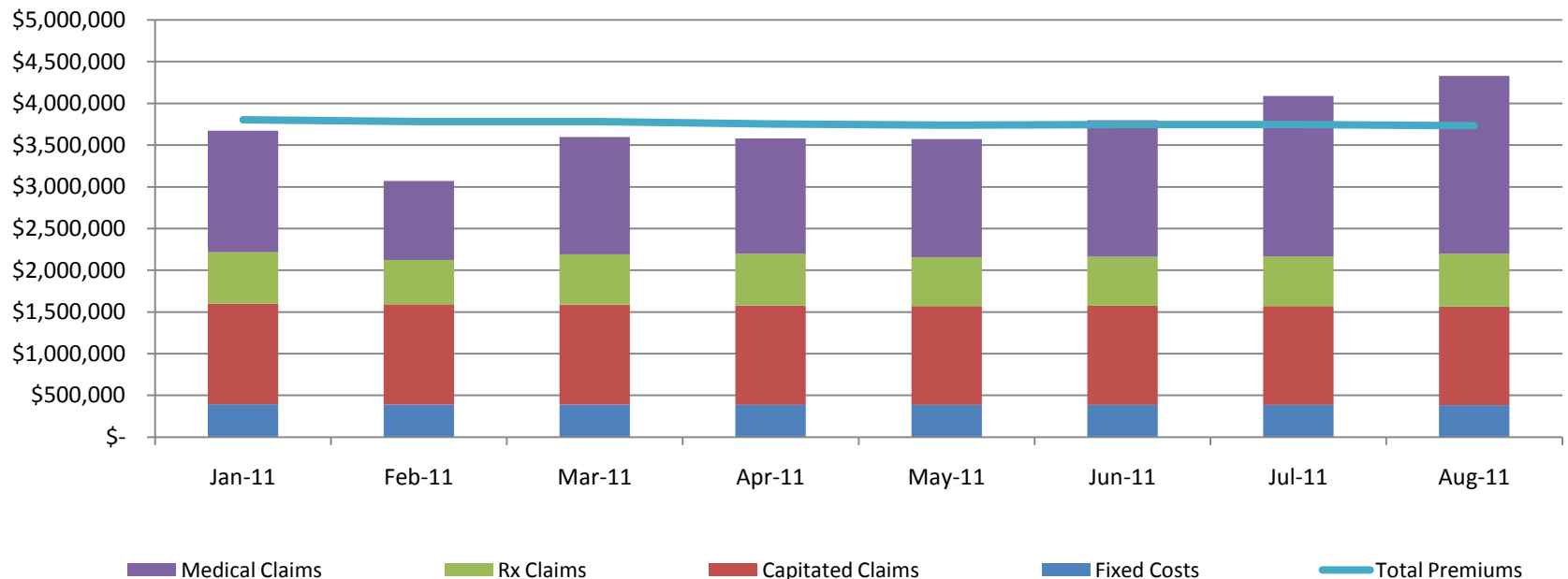
SJVIA 2011 – PPO Plan Data through August

PPO Enrollment - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Employee Only	2,822	2,840	2,830	2,813	2,808	2,773	2,763	2,763	0	0	0	0	22,412
- Employee + Spouse	480	476	467	465	459	457	454	449	0	0	0	0	3,707
- Employee + Child(ren)	138	135	137	135	134	132	134	133	0	0	0	0	1,078
- Employee + Family	99	99	98	98	96	99	96	97	0	0	0	0	782
PPO Plans Total Enrollment	3,539	3,550	3,532	3,511	3,497	3,461	3,447	3,442	0	0	0	0	27,979
PPO Plans Total Premiums	\$ 2,277,353	\$ 2,276,121	\$ 2,262,828	\$ 2,246,960	\$ 2,232,098	\$ 2,214,312	\$ 2,200,664	\$ 2,195,310	\$ -	\$ -	\$ -	\$ -	\$ 17,905,646
PPO Premiums PEPM	\$ 643.50	\$ 641.16	\$ 640.66	\$ 639.98	\$ 638.29	\$ 639.79	\$ 638.43	\$ 637.80	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$ 639.97
PPO Plans Total Claims	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Medical Claims	\$ 1,429,536	\$ 1,005,673	\$ 1,604,169	\$ 1,179,098	\$ 1,395,391	\$ 1,909,438	\$ 1,250,160	\$ 1,612,720	\$ -	\$ -	\$ -	\$ -	\$ 11,386,185
- Rx Claims	\$ 516,925	\$ 452,169	\$ 527,272	\$ 484,843	\$ 522,976	\$ 514,173	\$ 518,597	\$ 572,394	\$ -	\$ -	\$ -	\$ -	\$ 4,109,349
- Stop-Loss Refunds	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (111,639)	\$ (48,887)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (160,526)
PPO Plans Net Claims	\$ 1,946,461	\$ 1,457,842	\$ 2,131,441	\$ 1,663,941	\$ 1,918,367	\$ 2,311,972	\$ 1,719,870	\$ 2,185,114	\$ -	\$ -	\$ -	\$ -	\$ 15,335,008
PPO Plans Claims PEPM	\$ 550.00	\$ 410.66	\$ 603.47	\$ 473.92	\$ 548.58	\$ 668.01	\$ 498.95	\$ 634.84	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$ 548.09
PPO Plans Fixed Costs	\$ 179,958	\$ 180,518	\$ 179,602	\$ 178,534	\$ 177,822	\$ 175,992	\$ 175,280	\$ 175,026	\$ -	\$ -	\$ -	\$ -	\$ 1,422,732
PPO Plans Total Costs	\$ 1,126,419	\$ 1,638,360	\$ 2,311,043	\$ 1,842,475	\$ 2,096,189	\$ 2,487,964	\$ 895,150	\$ 2,360,140	\$ -	\$ -	\$ -	\$ -	\$ 16,757,740
PPO Plans Cost PEPM	\$ 600.85	\$ 461.51	\$ 654.32	\$ 524.77	\$ 599.43	\$ 718.86	\$ 549.80	\$ 685.69	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$ 598.94
PPO Plans Total Reserve	\$ 150,934	\$ 637,762	\$ (48,215)	\$ 404,484	\$ 135,909	\$ (273,652)	\$ 305,514	\$ (164,830)	\$ -	\$ -	\$ -	\$ -	\$ 1,147,906
Reserve % of Net Claims	7.8%	43.7%	-2.3%	24.3%	7.1%	-11.8%	17.8%	-7.5%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	7.5%

**2011 SJVIA HMO
YTD Plan Data
Through August 2011**

SJVIA – 2011 HMO Plan Data through August

HMO Total Expenses & Premiums

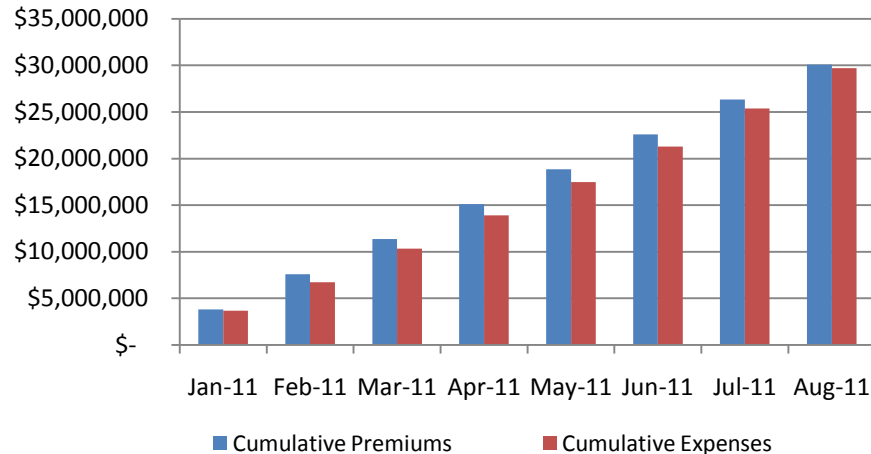


2011 YTD HMO Plans:

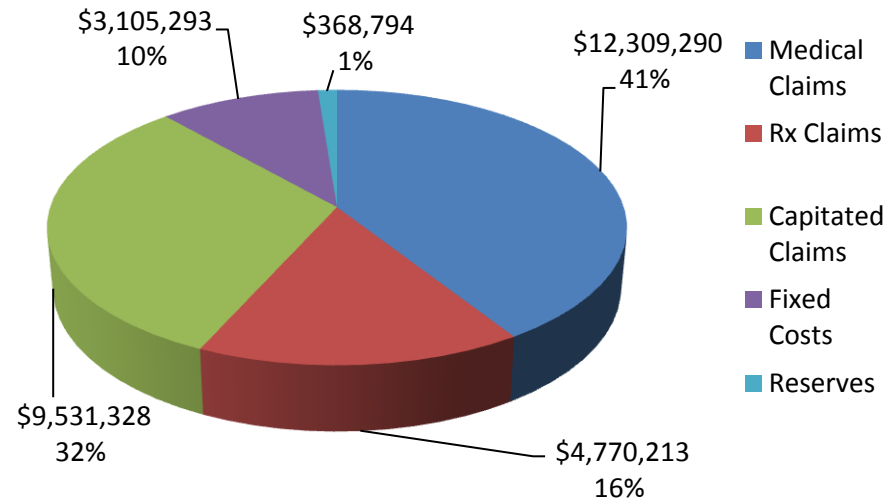
- Medical claims spiked in both July and August driving total plan expenses over premium for two consecutive months.
- Premiums have been fairly level from month to month in 2011.
- The spike in claims over the last two months has reduced the amount of additional reserves generated YTD under the HMO plan to just \$368,794.

SJVIA 2011 – HMO Program Data through August

Cumulative Premiums & Expenses



YTD HMO Premium Breakdown



2011 SJVIA HMO Plan Performance YTD:

- HMO expenses have been relatively constant with the exception of February, July and August.
- YTD premiums have outpaced expenses, generating nearly \$368,794 in additional SJVIA plan reserves.
- Only 10% of each premium dollar has been used to pay for plan administration and reinsurance/pooling charges.
- Variable claim costs (medical and Rx claims) make up 57% of the total HMO premium dollars paid YTD.
- HMO total claim costs (capitation, medical & Rx claims) make up 89% of the total HMO premiums.

SJVIA 2011 – HMO Plan Data through August

HMO Enrollment	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Employee Only	2,184	2,169	2,158	2,136	2,127	2,123	2,123	2,097	0	0	0	0	17,117
- Employee + Spouse	683	674	678	676	672	676	676	675	0	0	0	0	5,410
- Employee + Child(ren)	1,461	1,459	1,460	1,450	1,448	1,459	1,459	1,459	0	0	0	0	11,655
- Employee + Family	681	679	679	675	672	669	669	667	0	0	0	0	5,391
HMO Total Enroll.	5,009	4,981	4,975	4,937	4,919	4,927	4,927	4,898	0	0	0	0	39,573
HMO Premiums	\$ 3,802,183	\$ 3,781,910	\$ 3,780,669	\$ 3,754,233	\$ 3,740,518	\$ 3,747,465	\$ 3,747,465	\$ 3,730,475	\$ -	\$ -	\$ -	\$ -	\$ 30,084,918
HMO Premiums PEPM	\$ 759.07	\$ 759.27	\$ 759.93	\$ 760.43	\$ 760.42	\$ 760.60	\$ 760.60	\$ 761.63	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$ 760.24
HMO Claims	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Medical Claims	\$ 1,456,998	\$ 949,741	\$ 1,408,225	\$ 1,383,120	\$ 1,418,729	\$ 1,637,044	\$ 1,922,731	\$ 2,132,702	\$ -	\$ -	\$ -	\$ -	\$ 12,309,290
- Rx Claims	\$ 616,009	\$ 530,415	\$ 601,785	\$ 621,127	\$ 582,467	\$ 589,313	\$ 595,372	\$ 633,725	\$ -	\$ -	\$ -	\$ -	\$ 4,770,213
- Capitated Claims	\$ 1,207,019	\$ 1,200,272	\$ 1,198,826	\$ 1,189,669	\$ 1,185,331	\$ 1,187,259	\$ 1,182,681	\$ 1,180,271	\$ -	\$ -	\$ -	\$ -	\$ 9,531,328
HMO Total Claims	\$ 3,280,026	\$ 2,680,428	\$ 3,208,836	\$ 3,193,916	\$ 3,186,527	\$ 3,413,616	\$ 3,700,784	\$ 3,946,698	\$ -	\$ -	\$ -	\$ -	\$ 26,610,831
HMO Claims PEPM	\$ 654.83	\$ 538.13	\$ 644.99	\$ 646.93	\$ 647.80	\$ 692.84	\$ 751.12	\$ 805.78	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$ 672.45
HMO Fixed Costs	\$ 393,056	\$ 390,859	\$ 390,388	\$ 387,406	\$ 385,994	\$ 386,622	\$ 386,622	\$ 384,346	\$ -	\$ -	\$ -	\$ -	\$ 3,105,293
HMO Total Costs	\$ 3,673,082	\$ 3,071,287	\$ 3,599,224	\$ 3,581,322	\$ 3,572,521	\$ 3,800,238	\$ 4,087,406	\$ 4,331,044	\$ -	\$ -	\$ -	\$ -	\$ 29,716,124
HMO Costs PEPM	\$ 733.30	\$ 616.60	\$ 723.46	\$ 725.40	\$ 726.27	\$ 771.31	\$ 829.59	\$ 884.25	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$ 750.92
HMO Plan Reserve	\$ 129,100	\$ 710,623	\$ 181,444	\$ 172,911	\$ 167,997	\$ (52,772)	\$ (339,940)	\$ (600,569)	\$ -	\$ -	\$ -	\$ -	\$ 368,794
Reserve % of Non Cap. Claims	6.2%	48.0%	9.0%	8.6%	8.4%	-2.4%	-13.5%	-21.7%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	2.2%