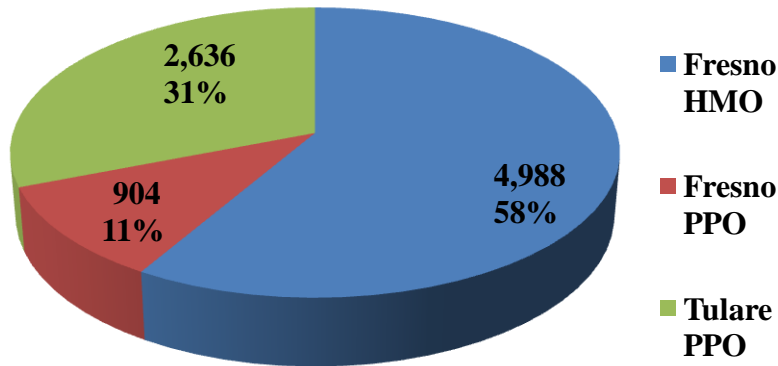


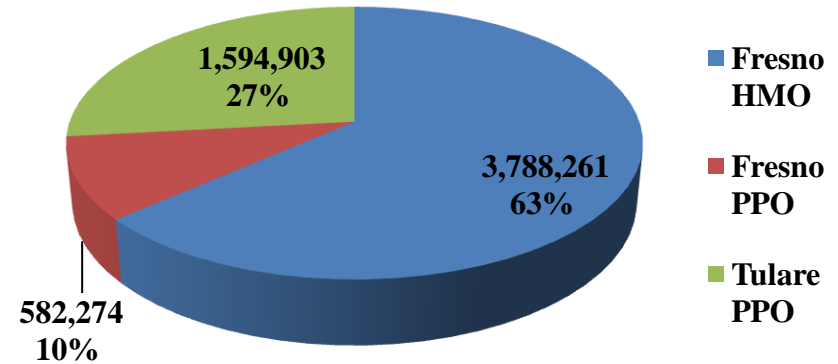
Overall 2011 SJVIA Program Data

SJVIA 2011 YTD Enrollment/Premium Breakdown

Average Monthly Enrollment



YTD Average Monthly Premiums

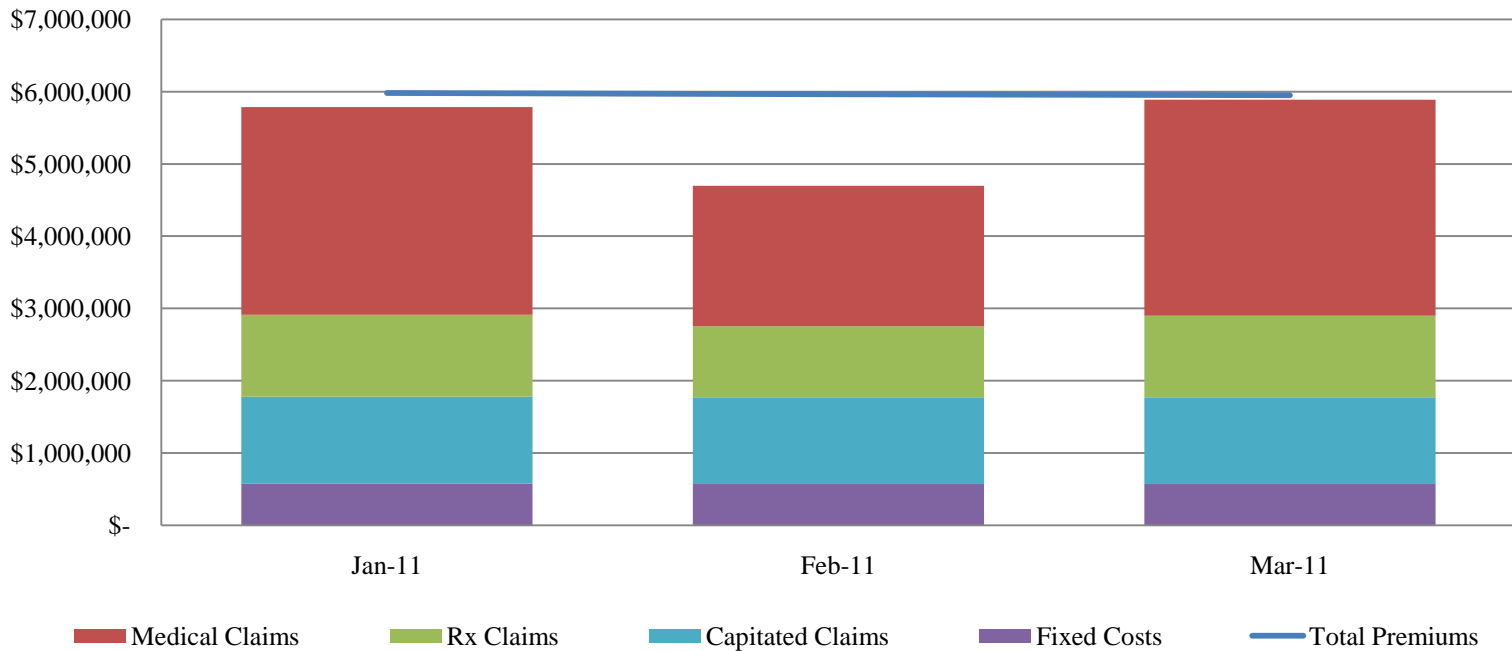


2011 Data:

- 58% of the average monthly employee/retiree enrollment and 63% of the premiums are in the Fresno HMO plan.
- 42% of the average monthly employee/retiree enrollment and 37% of the premiums are in the SJVIA PPO plans.
- The PPO average monthly enrollment and premiums are split as follows:
 - Tulare: 74% of PPO enrollment; 73% of PPO premiums
 - Fresno: 26% of PPO enrollment; 27% of PPO premiums
- Compared to 2010, the Fresno enrollment has shifted slightly to the HMO plan.

SJVIA - 2011 YTD Program Performance

SJVIA Plan Totals

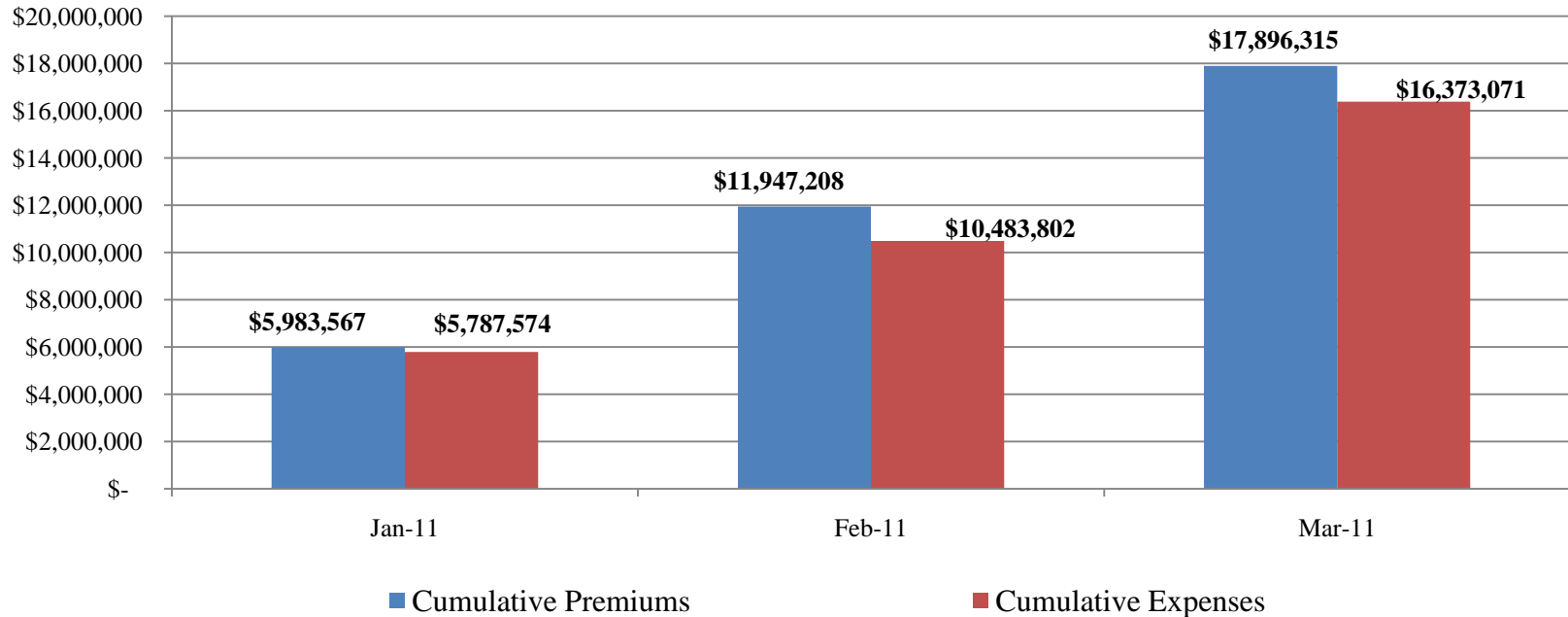


2011 SJVIA Plan Experience YTD:

- Mature second year costs do not have the early year lag in expenses as in 2010.
- Premiums and enrollment have been largely flat during the first 3 months of 2011.
- Low expenses in February 2011 help develop a YTD add to reserves of \$1.5M.

SJVIA - 2011 YTD Program Performance

Cumulative Premiums and Expenses



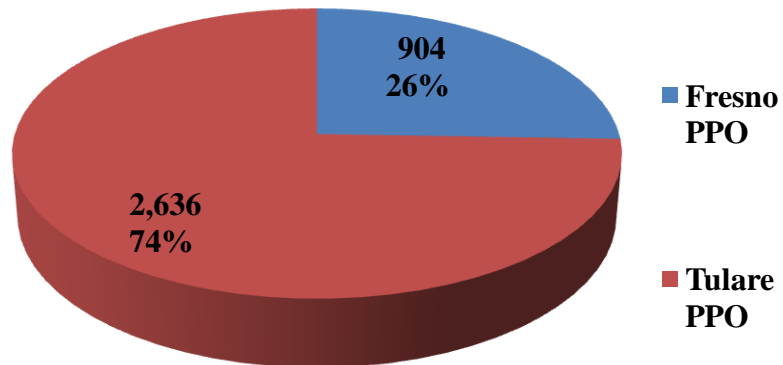
2011 SJVIA Plans:

- January and March expenses came in very close to premiums, with February expenses well below monthly premiums.
- YTD plan experience allows for an increase in overall program reserves of \$1.5M.
- Figures assume all of the budgeted fixed costs are actually spent during the period.

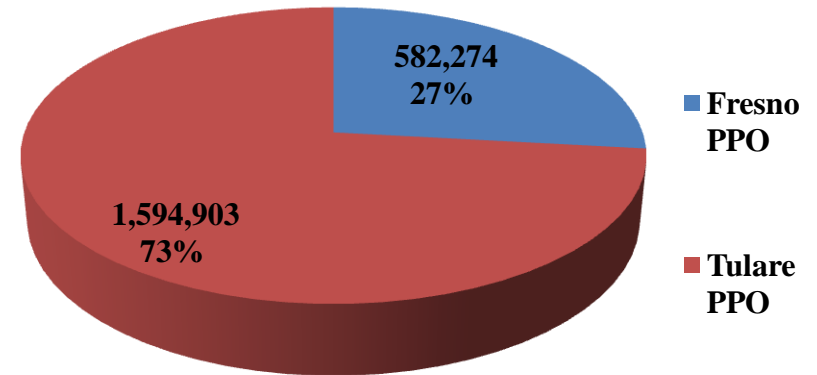
2011 SJVIA PPO Plan Data

SJVIA 2011 YTD PPO Plan Enrollment/Premium Breakdown

Average Monthly Enrollment



YTD Average Monthly Premiums

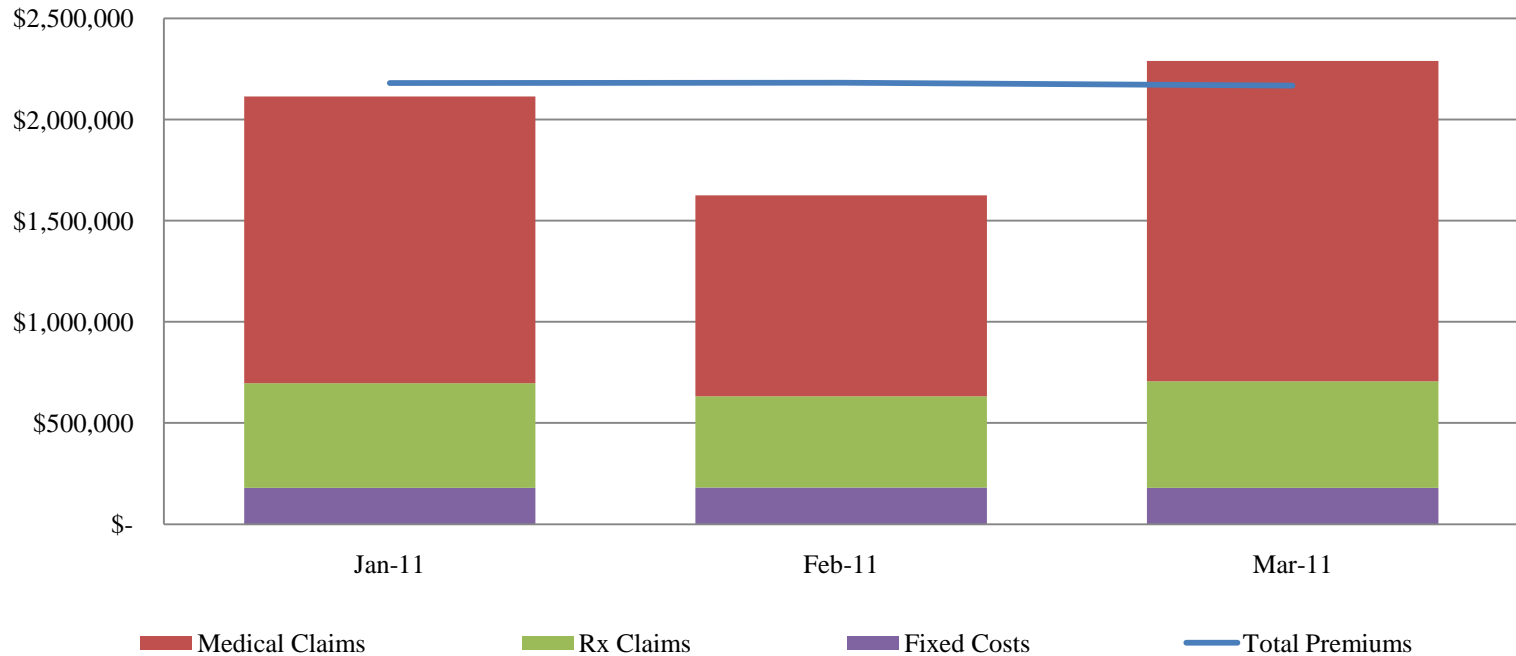


2011 Data:

- The average enrollment and premium splits are very similar under the Fresno and Tulare plans.
- The PPO plans cover both active and retirees at both Fresno and Tulare.
- Enrollment aggregates all the PPO plans offered at each County.
- Enrollment/Premium changes compared to 2010 averages are:
 - Tulare: 3.2% **decrease** in enrollment / 6.9% **increase** in premium
 - Fresno: 7.3% **decrease** in enrollment / 17.6% **decrease** in premium

SJVIA - 2011 YTD PPO Plan Performance

YTD PPO Plan Totals

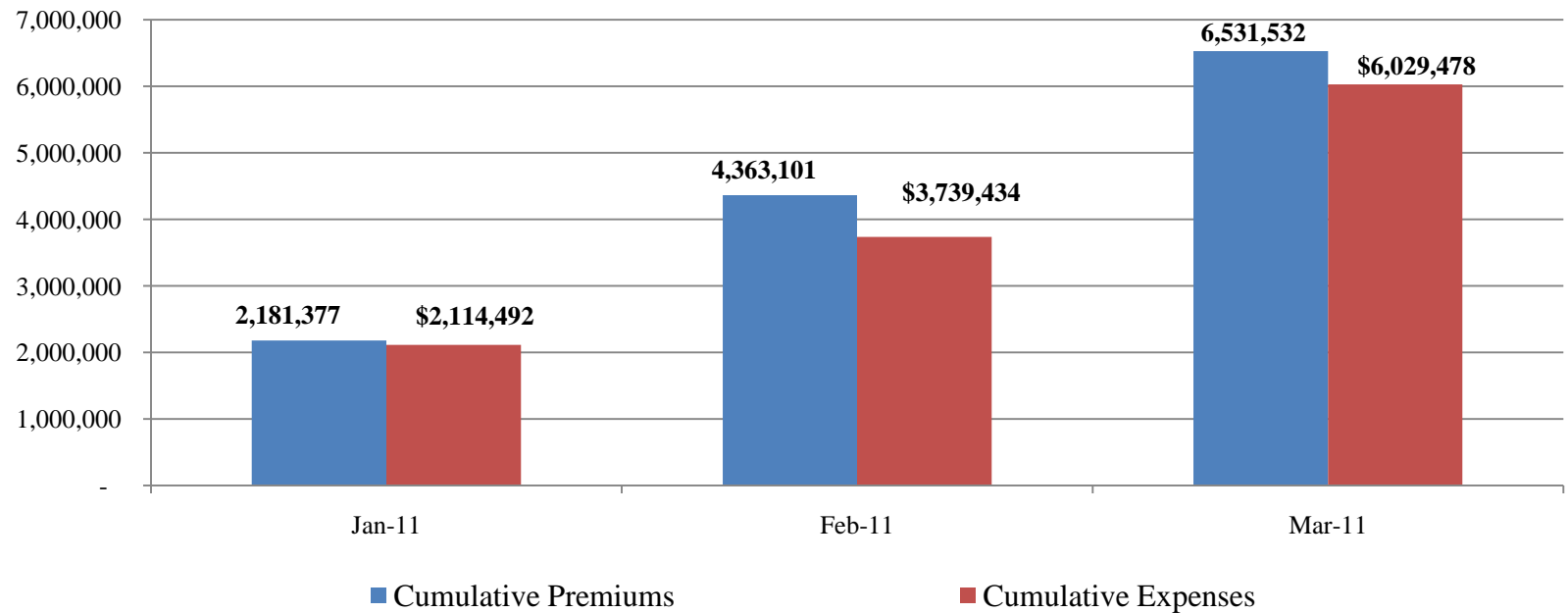


2011 PPO Plans:

- Claim costs have varied significantly during the first three months of 2011.
- Premiums and fixed costs have remained largely flat, reflecting flat headcount so far in 2011.
- Fixed costs are 8.3% of total PPO premiums.

SJVIA - 2011 YTD PPO Plan Performance

YTD PPO Plan Premiums and Expenses



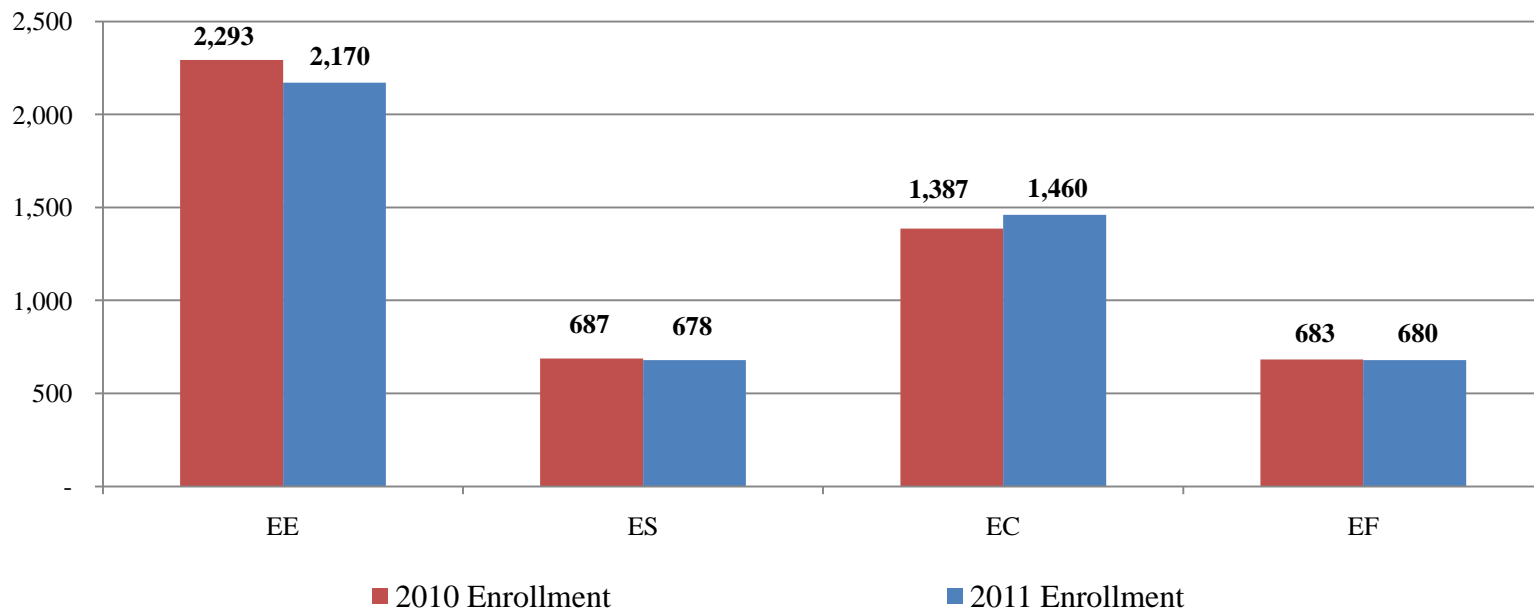
2011 YTD PPO Plans:

- YTD experience results in a \$500,000 growth in reserves during the first quarter of 2011.
- Low paid claim levels in February put the plan ahead of budget for the first quarter.
- Figures assume all of the budgeted fixed costs are actually spent during the year.

2011 SJVIA HMO Plan Data

SJVIA – 2011 YTD HMO Plan Data

Average HMO Plan Enrollment by Tier - 2010 & 2011 YTD



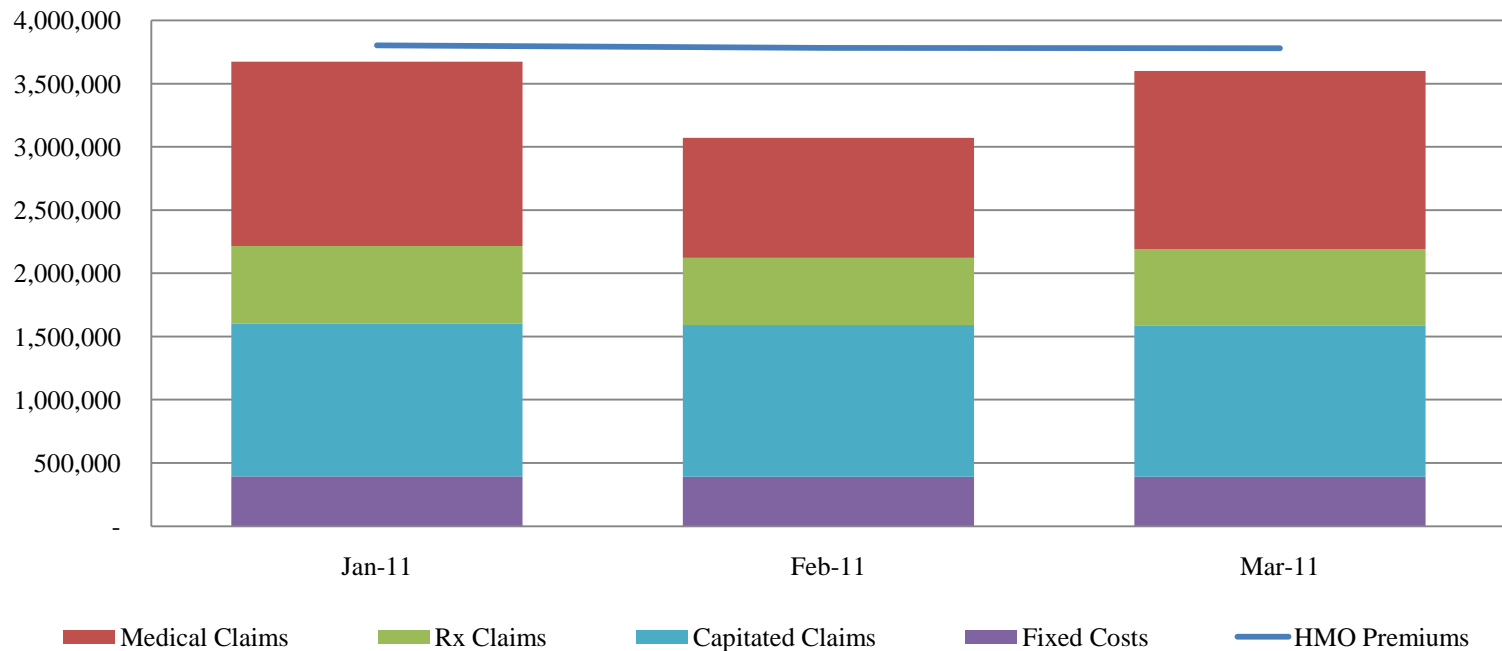
HMO Plan Enrollment:

- Overall HMO plan enrollment dropped 1.2%, but the underlying enrollment shifts produced greater premium changes.
- Enrollment was nearly flat for the EE + Spouse and EE + Family tiers.
- EE Only coverage level had the greatest drop, a loss of 5.3%.
- EE + Child(ren) coverage increased by 5.3%.



SJVIA - 2011 YTD HMO Plan Data

YTD HMO Plan Totals

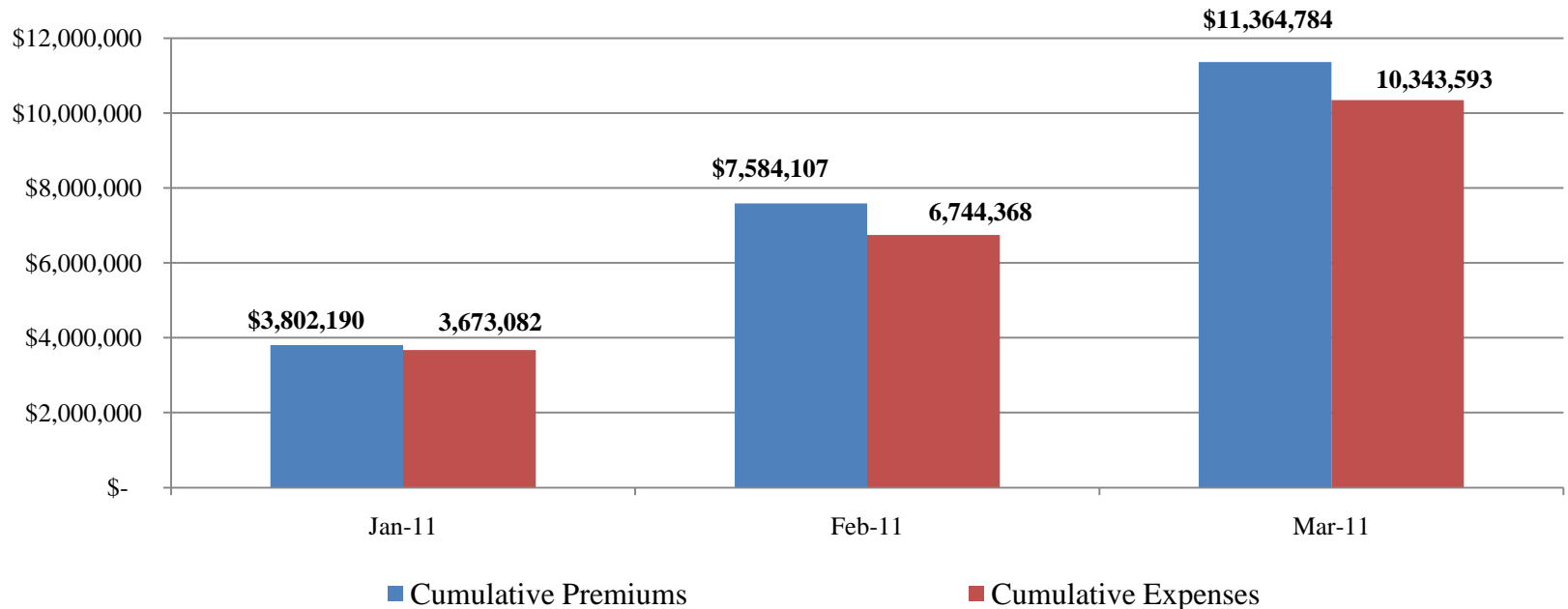


2011 YTD HMO Plans:

- Actual expenses are below premium levels for all three months in 2011, most significantly in February.
- Premiums are largely flat for the first three months in 2011, as are fixed costs and capitated claims.
- Fixed costs are 10.3% of total premium under the HMO plan.

SJVIA – 2011 YTD HMO Plan Data

YTD HMO Premiums and Expenses



2011 YTD HMO Plan:

- YTD experience results in a \$1,000,000 growth in reserves during the first quarter of 2011.
- Low paid claim levels in February drove most of the increase in reserves during the first quarter.
- Average HMO monthly enrollment dropped 1.2% when compared to 2010, while premiums increased 7.8%.
- Figures assume all of the budgeted fixed costs are actually spent during the year.