



Gallagher Benefit Services, Inc.
t h i n k i n g a h e a d

Preliminary Renewal

For the San Joaquin Valley Insurance Authority (SJVIA)

Plan Year: January 1, 2012 - December 31, 2012

Presented By:

Gallagher Benefit Services

CA License #: 0D36879

August 26, 2011

[Experience Through June 30, 2011]

Important Note: This presentation represents estimations of the scope, size and operation of SJVIA subject to its formation and inclusion of the counties to which it is presenting. This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.

San Joaquin Valley Insurance Authority
Paid Claims History - All PPO Plans

2010 Plan Year

Month-Year	Enrollment				Total EE's	Paid Claims			
	EE	ES	EC	EF		Medical	Rx	Combined	
Jan-10	3,003	514	148	103	3,768	160,734	438,114	598,849	
Feb-10	2,973	504	144	101	3,722	839,027	428,620	1,267,647	
Mar-10	2,965	502	143	100	3,710	1,587,838	506,715	2,094,553	
Apr-10	2,976	514	148	102	3,740	1,402,282	511,546	1,913,827	
May-10	2,967	505	150	101	3,723	1,403,310	493,954	1,897,264	
Jun-10	2,966	507	151	101	3,725	1,779,268	540,734	2,320,001	
Jul-10	2,952	499	150	102	3,703	1,190,569	519,150	1,709,719	
Aug-10	2,931	501	150	102	3,684	1,683,651	552,196	2,235,847	
Sep-10	2,916	504	152	103	3,675	1,238,023	541,298	1,779,321	
Oct-10	2,898	497	250	100	3,745	1,054,197	575,399	1,629,596	
Nov-10	2,888	492	155	101	3,636	1,823,167	557,795	2,380,962	
Dec-10	<u>2,874</u>	<u>485</u>	<u>149</u>	<u>100</u>	3,608	<u>1,483,736</u>	<u>609,525</u>	<u>2,093,261</u>	
Total Anthem ASO Claims						15,645,801	6,275,047	21,920,848	
Total Run out Claims						<u>\$1,749,937</u>	<u>\$151,598</u>	<u>\$1,901,535</u>	
Sub Total						\$17,395,738	\$6,426,645	\$23,822,383	
Stop Loss Reimbursement (Pooling Limit @ \$450K)						<u>\$289,421</u>	n/a	<u>\$289,421</u>	
Totals	45,187	6,024	1,890	1,216	44,439	\$17,106,318	\$6,426,645	\$23,532,963	
Average per Employee (Enrollment lagged 2 months)						45,187	\$378.57	\$142.22	\$520.79

2011 Plan Year

Month-Year	Enrollment				Total EE's	Paid Claims			
	EE	ES	EC	EF		Medical	Rx	Combined	
Jan-11	2,822	480	138	99	3,539	1,429,536	516,926	1,946,462	
Feb-11	2,840	476	135	99	3,550	1,005,673	452,168	1,457,841	
Mar-11	2,830	467	137	98	3,532	1,604,169	527,272	2,131,441	
Apr-11	2,813	465	135	98	3,511	1,179,098	484,843	1,663,940	
May-11	2,808	459	134	96	3,497	1,395,391	522,977	1,918,368	
Jun-11	2,773	457	132	99	3,461	1,907,060	514,173	2,421,233	
Sub Total						8,520,927	3,018,359	11,539,286	
Stop Loss Reimbursement (Pooling Limit @ \$450K)						<u>111,639</u>	n/a	<u>111,639</u>	
Totals	16,886	2,804	811	589	21,090	\$8,409,288	\$3,018,359	\$11,427,647	
Average per Employee (Enrollment lagged 2 months)						21,376	\$393.40	\$141.20	\$534.60
Percentage of Prior Year							3.92%	-0.72%	2.65%
Rolling 12 Months Totals					43,631	\$16,608,726	\$6,373,723	\$22,982,449	
Average per Employee (Enrollment lagged 2 months)						\$374.03	\$146.08	\$526.75	
Percentage of Prior Year						-1.20%	2.71%	1.14%	

SJIA PPO
2012 Claims Projection
Paid Claims Period: July 2010 through June 2011

	<u>Medical</u>	<u>Rx</u>	<u>Total</u>
Total Paid Claims 7/10 through 6/11	\$16,898,147	\$6,373,723	\$23,271,870
Claims in Excess of \$450,000	<u>\$401,060</u>	-	<u>401,060</u>
Total Paid Claims Net of Pooling	\$16,497,087	\$6,373,723	\$22,870,810
Enrollment 5/10 through 4/11 (lagged 2 months)	43,631	43,631	
Average Paid Claim for Period	\$378.10	\$146.08	\$524.19
Trend (Med.- 8.25%, Rx - 8.25%)	1.1238	1.1238	1.1238
Benefit Modification Factor	1.0000	1.0000	1.0000
Provider Discount Factor	1.0000	1.0000	1.0000
Demographic Adjustment	1.0000	1.0000	1.0000
Projected Paid Claim	\$424.90	\$164.16	\$589.06
Current Monthly Enrollment (June 2011)	3,461	3,461	
Monthly Projected Paid Claims	\$1,470,562	\$568,158	\$2,038,721
Weighting Factor	1.00000	1.00000	1.00000
2012 Annual Projected Paid Claims	\$17,646,747	\$6,817,899	\$24,464,646

Projected Required Reserve	\$2,205,843	\$340,895	\$2,546,738
Current Reserve*			\$2,991,382
Contingent Reserve			\$444,644

**Calculated from June 2011 Claims Data - represents all premiums paid from inception less all costs from inception*

San Joaquin Valley Insurance Authority
Paid Claims History - HMO Plan

2010 Plan Year Anthem Blue Cross Minimum Premium HMO

Month-Year	Enrollment				Total EE's	Capitation	Non Capitated Paid Claims		
	EE	ES	EC	EF			Medical	Rx	Combined
Dec-09	2,351	672	1,386	663	5,072		-		624,982
<i>Runout</i>						1,038,362	1,531,356	-	2,569,718
Jan-10	2,349	688	1,389	674	5,100	1,087,473	656,565	598,998	2,343,036
<i>Runout</i>						133	756,218	-	756,351
Feb-10	2,322	680	1,394	672	5,068	1,079,317	908,404	484,596	2,472,318
<i>Runout</i>						-	309,729	-	309,729
Mar-10	2,398	692	1,399	685	5,174	1,072,698	1,749,561	519,993	3,342,252
<i>Runout</i>						-	246,644	-	246,644
Apr-10	2,362	700	1,410	691	5,163	1,072,451	1,408,154	518,762	2,999,367
<i>Runout</i>						-	75,290	-	75,290
May-10	2,354	688	1,421	696	5,159	1,140,603	1,208,934	494,282	2,843,818
Jun-10	2,290	683	1,371	688	5,032	1,112,525	1,365,297	554,373	3,032,194
Jul-10	2,262	687	1,372	689	5,010	1,107,661	1,119,686	523,295	2,750,642
Aug-10	2,238	690	1,379	683	4,990	1,103,239	1,127,167	495,159	2,725,565
Sep-10	2,217	684	1,369	675	4,945	1,093,290	1,242,179	488,249	2,823,718
Oct-10	2,223	689	1,367	676	4,955	1,095,501	1,665,346	533,594	3,294,441
Nov-10	2,243	683	1,376	680	4,982	1,101,470	2,114,837	491,080	3,707,387
Dec-10	2,258	683	1,397	685	5,023	1,110,535	1,360,192	494,288	2,965,014
Total Anthem MPP Claims						13,801,745	15,926,321	6,196,669	35,924,736
<i>Total BSC Runout Claims</i>							2,919,237	-	3,957,732
Sub Total	27,516	8,247		8,194	65,673	13,176,896	18,845,558	6,196,669	39,882,468
Large Claim Credit (Pooling Limit @ \$250K)							807,669	n/a	807,669
Totals	27,516	8,247		8,194	65,673	\$ 13,176,896	\$ 18,037,889	\$ 6,196,669	\$ 39,074,799

Average per Employee (Enrollment lagged 2 months) **\$274.66** **\$94.36** **\$594.99**

2011 Plan Year Anthem Blue Cross Minimum Premium HMO

Month-Year	Enrollment				Total EE's	Capitation	Non Capitated Paid Claims		
	EE	ES	EC	EF			Medical	Rx	Combined
Jan-11	2,184	683	1,461	681	5,009	1,207,019	1,456,998	616,009	3,280,026
Feb-11	2,169	674	1,459	679	4,981	1,200,272	949,741	530,415	2,680,427
Mar-11	2,158	678	1,460	679	4,975	1,198,826	1,408,225	601,785	3,208,837
Apr-11	2,136	676	1,450	675	4,937	1,189,669	1,383,120	621,127	3,193,915
May-11	2,127	672	1,448	672	4,919	1,185,331	1,418,729	582,467	3,186,527
Jun-11	<u>2,123</u>	<u>676</u>	<u>1,459</u>	<u>669</u>	<u>4,927</u>	<u>1,187,259</u>	<u>1,637,044</u>	<u>589,313</u>	<u>2,226,357</u>
Sub Total	12,897	4,059	8,737	4,055	29,748	7,168,376	8,253,857	3,541,115	17,776,089
Large Claim Credit (Pooling Limit @ \$250K)							139,404	n/a	139,404
Totals	12,897	4,059	8,737	4,055	29,748	\$7,168,376	\$8,114,453	\$3,541,115	\$17,636,685

Average per Employee (Enrollment lagged 2 months) **29,907** **\$240.97** **\$271.32** **\$118.40** **\$589.72**
Percentage of Prior Year **-1.22%** **25.49%** **-0.89%**

Rolling 12 Months Totals **59,998** **\$12,676,833** **\$15,936,190** **\$6,566,780** **\$35,095,783**
Average per Employee (Enrollment lagged 2 months) **\$265.61** **\$109.45** **\$584.95**
Percentage of Prior Year **-3.30%** **16.00%** **-1.69%**

San Joaquin Valley Insurance Authority
2012 Claims Projection - HMO Plans
 Paid Claims Period: July 2010 through June 2011

	<u>Non Capitated</u>	<u>Capitation</u>	<u>Rx</u>	<u>Total</u>
Total Paid Claims 6/10 through 5/11	\$ 16,883,263	\$ 12,676,833	\$ 6,566,780	\$ 36,126,876
Claims in Excess of \$250,000	<u>947,073</u>	<u>-</u>	<u>-</u>	<u>947,073</u>
Total Paid Claims Net of Pooling	\$ 15,936,190	\$ 12,676,833	\$ 6,566,780	\$ 35,179,803
Enrollment 5/10 through 4/11 (lagged 2 months)	59,998	59,998	59,998	59,998
Average Paid Claim for Period (Non-Cap)	\$ 265.61	\$ 211.29	\$ 109.45	\$ 586.35
Trend (Med.- 8.25,Cap - 5%, Rx -8.25)	1.1238	1.1741 <i>(actual 2.94%)</i>	1.1238	1.1419
Benefit Modification Factor	1.0000	1.0000	1.0000	1.0000
Provider Discount Factor	1.0000	1.0000	1.0000	1.0000
Demographic Adjustment	1.0000	1.0000	1.0000	1.0000
Projected Paid Claim	\$ 298.48	\$ 248.07	\$ 122.99	\$ 669.55
Current Monthly Enrollment (June 2011)	4,927	4,927	4,927	
Monthly Projected Paid Claims	1,470,618	1,222,241	605,993	3,298,853
Weighting Factor	1.00000	1.00000	1.00000	1.00000
2011 Annual Projected Paid Claims	\$ 17,647,421	\$ 14,666,891	\$ 7,271,922	\$ 39,586,234

Projected Required Reserve	\$ 2,205,928	N/A	\$ 363,596	\$ 2,569,524
Current Reserve*				\$ 4,044,816
Contingent Reserve				\$ 1,475,292

*Calculated from June 2011 Claims Data - represents all premiums paid from inception less all costs from inception

SJVIA PPO Cost Worksheet: Combined - Anthem Blue Cross

Enrollment	Single		EE +Sp		EE + Ch		Family		Total	
Total PPO	2,773		457		132		99		3,461	
2011 Fixed Costs:										
	Single		EE +Sp		EE + Ch		Family		Totals	
PPO - Specific Stop Loss (HM Life \$450,000 ded. 12/15)	\$	8.88	\$	8.88	\$	8.88	\$	8.88	\$ 368,804	
PPO - Aggregate Stop Loss (HM Life 12/15)	\$	0.80	\$	0.80	\$	0.80	\$	0.80	\$ 33,226	
PPO - Blue Cross Core Administration	\$	23.42	\$	23.42	\$	23.42	\$	23.42	\$ 972,679	
PPO - Blue Cross 360 Claims Management	\$	2.25	\$	2.25	\$	2.25	\$	2.25	\$ 93,447	
Claims Management/Communication	\$	3.00	\$	3.00	\$	3.00	\$	3.00	\$ 124,596	
JPA Consulting	\$	4.00	\$	4.00	\$	4.00	\$	4.00	\$ 166,128	
SJVIA Fee	\$	2.00	\$	2.00	\$	2.00	\$	2.00	\$ 83,064	
Hourglass (Consolidated Billing, COBRA, Flex Admin)	\$	6.50	\$	6.50	\$	6.50	\$	6.50	\$ 269,958	
Total Fixed Cost	\$	50.85	\$	50.85	\$	50.85	\$	50.85	\$ 2,111,902	
2011 Claims Costs:										
PPO - Projected Claims	\$	378.10	\$	378.10	\$	378.10	\$	378.10	\$ 15,703,446	
PPO - Projected Rx Claims	\$	146.08	\$	146.08	\$	146.08	\$	146.08	\$ 6,067,096	
Total Claims									\$ 21,770,542	
Aggregate Attachment Factors	\$	723.09	\$	723.09	\$	723.09	\$	723.09	\$ 30,031,374	
Current Total PPO Cost									\$ 23,882,444	
2012 Fixed Costs:										
	Single		EE +Sp		EE + Ch		Family		Totals	% Change
PPO - Specific Stop Loss (HM Life \$450,000 ded. 12/15)	\$	10.66	\$	10.66	\$	10.66	\$	10.66	\$ 442,565	20.0%
PPO - Aggregate Stop Loss (HM Life 12/15)	\$	0.96	\$	0.96	\$	0.96	\$	0.96	\$ 39,871	20.0%
PPO - Blue Cross Core Administration	\$	24.36	\$	24.36	\$	24.36	\$	24.36	\$ 1,011,720	4.0%
PPO - Blue Cross 360 Claims Management	\$	2.35	\$	2.35	\$	2.35	\$	2.35	\$ 97,600	4.4%
Claims Management/Communication	\$	3.00	\$	3.00	\$	3.00	\$	3.00	\$ 124,596	0.0%
JPA Consulting	\$	4.00	\$	4.00	\$	4.00	\$	4.00	\$ 166,128	0.0%
SJVIA Fee	\$	2.00	\$	2.00	\$	2.00	\$	2.00	\$ 83,064	0.0%
Hourglass (Consolidated Billing, COBRA, Flex Admin)	\$	6.50	\$	6.50	\$	6.50	\$	6.50	\$ 269,958	0.0%
Total Fixed Cost	\$	53.83	\$	53.83	\$	53.83	\$	53.83	\$ 2,235,501	5.9%
2012 Claims Costs:										
PPO - Projected Claims	\$	424.90	\$	424.90	\$	424.90	\$	424.90	\$ 17,646,747	12.4%
PPO - Projected Rx Claims	\$	164.16	\$	164.16	\$	164.16	\$	164.16	\$ 6,817,899	12.4%
Total Claims									\$ 24,464,646	12.4%
Aggregate Attachment Factors	\$	778.50	\$	778.50	\$	778.50	\$	778.50	\$ 32,332,662	7.7%
Projected Total PPO Cost									\$ 26,700,148	11.8%
Current Funding Total									\$ 25,472,493	4.8%
Projected Increase									4.8%	

SJVIA 2012 HMO Cost Worksheet: Combined - Anthem Blue Cross

<u>Enrollment</u>	<u>Single</u>	<u>EE +Sp</u>	<u>EE + Ch</u>	<u>Family</u>	<u>Total</u>
Total HMO	2,123	676	1,459	669	4,927

<u>2011 Fixed Costs:</u>	<u>Single</u>	<u>EE +Sp</u>	<u>EE + Ch</u>	<u>Family</u>	<u>Totals</u>
HMO - Pooling (\$250,000)	\$ 28.39	\$ 28.39	\$ 28.39	\$ 28.39	\$ 1,678,530
HMO - Blue Cross MPP Retention (incl 360 Health)	\$ 34.58	\$ 34.58	\$ 34.58	\$ 34.58	\$ 2,044,508
Claims Management/Communication	\$ 3.00	\$ 3.00	\$ 3.00	\$ 3.00	\$ 177,372
JPA Consulting	\$ 4.00	\$ 4.00	\$ 4.00	\$ 4.00	\$ 236,496
SJVIA Fee	\$ 2.00	\$ 2.00	\$ 2.00	\$ 2.00	\$ 118,248
Hourglass (Consolidated Billing, COBRA, Flex Admin)	\$ 6.50	\$ 6.50	\$ 6.50	\$ 6.50	\$ 384,306
Total Fixed Cost (2012)	\$ 78.47	\$ 78.47	\$ 78.47	\$ 78.47	\$ 4,639,460

<u>2011 Claims Costs:</u>	<u>Single</u>	<u>EE +Sp</u>	<u>EE + Ch</u>	<u>Family</u>	<u>Totals</u>
HMO - Capitation	\$ 240.97	\$ 240.97	\$ 240.97	\$ 240.97	\$ 14,247,110
HMO - Projected Medical Claims	\$ 265.61	\$ 265.61	\$ 265.61	\$ 265.61	\$ 15,704,046
HMO - Projected Rx Claims	\$ 109.45	\$ 109.45	\$ 109.45	\$ 109.45	\$ 6,471,121
Total Claims					\$ 36,422,276

<i>Aggregate Factors</i>	\$ 453.39	\$ 453.39	\$ 453.39	\$ 453.39	\$ 26,806,230
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Current Total Projected Cost					\$ 41,061,737
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<u>2012 Fixed Costs:</u>	<u>Single</u>	<u>EE +Sp</u>	<u>EE + Ch</u>	<u>Family</u>	<u>Totals</u>	<u>% Change</u>
HMO - Pooling (\$250,000)	\$ 27.11	\$ 27.11	\$ 27.11	\$ 27.11	\$ 1,602,852	-4.5%
HMO - Blue Cross MPP Retention (incl 360 Health)	\$ 36.10	\$ 36.10	\$ 36.10	\$ 36.10	\$ 2,134,376	4.4%
Claims Management/Communication	\$ 3.00	\$ 3.00	\$ 3.00	\$ 3.00	\$ 177,372	0.0%
JPA Consulting	\$ 4.00	\$ 4.00	\$ 4.00	\$ 4.00	\$ 236,496	0.0%
SJVIA Fee	\$ 2.00	\$ 2.00	\$ 2.00	\$ 2.00	\$ 118,248	0.0%
Hourglass (Consolidated Billing, COBRA, Flex Admin)	\$ 6.50	\$ 6.50	\$ 6.50	\$ 6.50	\$ 384,306	0.0%
Total Fixed Cost (2012)	\$ 78.71	\$ 78.71	\$ 78.71	\$ 78.71	\$ 4,653,650	0.3%

<u>2012 Claims Costs:</u>	<u>Single</u>	<u>EE +Sp</u>	<u>EE + Ch</u>	<u>Family</u>	<u>Totals</u>	<u>% Change</u>
HMO - Capitation (2012)	\$ 248.07	\$ 248.07	\$ 248.07	\$ 248.07	\$ 14,666,891	2.9%
HMO - Projected Medical Claims (2012)	\$ 298.48	\$ 298.48	\$ 298.48	\$ 298.48	\$ 17,647,421	12.4%
HMO - Projected Rx Claims (2012)	\$ 122.99	\$ 122.99	\$ 122.99	\$ 122.99	\$ 7,271,922	12.4%
Total Claims (2012)					\$ 39,586,234	

<i>Aggregate Factors</i>	\$ 377.13	\$ 377.13	\$ 377.13	\$ 377.13	\$ 22,297,434	-16.8%
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Renewal Total Projected Cost					\$ 44,239,884	21.5%
Current Actual Funding Rates					\$ 44,969,584	-1.6%
Projected Increase						-1.6%

SJVIA Preliminary 2012 Renewal Rate Summary

Effective January 1, 2012

Current Total SJVIA (PPO & HMO)	\$70,442,077
Renewal Total SJVIA (PPO & HMO)	\$70,940,031
SJVIA Combined Projected Increase (Shared Risk)	0.7%

San Joaquin Valley Insurance Authority

Current/Illustrative Renewal Rates - Shared Risk - Weighted Rate Calculation

Enrollment:

<u>Enrollment (06/11)</u>	<u>Single</u>	<u>EE + Sp</u>	<u>EE +Ch</u>	<u>Family</u>	<u>Total</u>
Anthem PPO - Active (CoF)	302	47	19	11	379
Anthem HDHP - Active (CoF)	194	13	10	11	228
Anthem HDHP - Pre 65 (CoF)	<u>213</u>	<u>63</u>	<u>0</u>	<u>4</u>	<u>280</u>
Anthem HMO - Active (CoF)	2123	676	1459	669	4927
Anthem \$0 Deductible (CoT)	325	31	10	6	372
Anthem \$500 Deductible (CoT)	677	118	40	17	852
Anthem \$1,000 Deductible (CoT)	1046	183	52	50	1331
Anthem \$2,500 Deductible HSA (CoT)	<u>16</u>	<u>2</u>	<u>1</u>	<u>0</u>	<u>19</u>
Total	4896	1133	1591	768	8388

County of Fresno PPO

<u>Current Rates</u>	<u>Single</u>	<u>EE + Sp</u>	<u>EE +Ch</u>	<u>Family</u>	<u>Totals</u>
Anthem PPO - Active (CoF)	\$555.84	\$1,169.44	\$1,059.28	\$1,616.49	\$3,128,821
Anthem HDHP - Active (CoF)	\$420.18	\$890.02	\$797.92	\$1,215.93	\$1,373,275
Anthem HDHP - Pre 65 (CoF)	\$578.69	\$1,031.79	\$909.34	\$1,361.32	<u>\$2,324,508</u>
				Total	\$6,826,604

Illustrative 2012 Renewal - Weighted Shared Risk

Anthem PPO - Active (CoF)	\$597.53	\$1,257.15	\$1,138.73	\$1,737.73	\$3,363,482
Anthem HDHP - Active (CoF)	\$451.69	\$956.77	\$857.76	\$1,307.12	\$1,476,271
Anthem HDHP - Pre 65 (CoF)	\$622.09	\$1,109.17	\$977.54	\$1,463.42	<u>\$2,498,846</u>
				Total	\$7,338,600
				Projected Increase	7.5%

San Joaquin Valley Insurance Authority

Current/Illustrative Renewal Rates - Shared Risk - Weighted Rate Calculation

<u>Enrollment:</u>					
<u>Enrollment (06/11)</u>	<u>Single</u>	<u>EE + Sp</u>	<u>EE +Ch</u>	<u>Family</u>	<u>Total</u>
Anthem PPO - Active (CoF)	302	47	19	11	379
Anthem HDHP - Active (CoF)	194	13	10	11	228
Anthem HDHP - Pre 65 (CoF)	<u>213</u>	<u>63</u>	<u>0</u>	<u>4</u>	<u>280</u>
Anthem HMO - Active (CoF)	2123	676	1459	669	4927
Anthem \$0 Deductible (CoT)	325	31	10	6	372
Anthem \$500 Deductible (CoT)	677	118	40	17	852
Anthem \$1,000 Deductible (CoT)	1046	183	52	50	1331
Anthem \$2,500 Deductible HSA (CoT)	<u>16</u>	<u>2</u>	<u>1</u>	<u>0</u>	<u>19</u>
Total	4896	1133	1591	768	8388
<u>County of Tulare PPO</u>					
<u>Current Rates:</u>	<u>Single</u>	<u>EE + Sp</u>	<u>EE +Ch</u>	<u>Family</u>	<u>Totals</u>
Anthem \$0 Deductible (CoT)	\$670.34	\$1,339.99	\$1,223.20	\$2,031.55	\$3,405,845
Anthem \$500 Deductible (CoT)	\$504.79	\$1,010.06	\$925.11	\$1,593.11	\$6,300,202
Anthem \$1,000 Deductible (CoT)	\$443.42	\$886.18	\$813.14	\$1,350.94	\$8,829,890
Anthem \$2,500 Deductible HSA (CoT)	\$420.23	\$839.82	\$770.58	\$1,280.29	<u>\$110,087</u>
				Total	\$18,646,026
<u>Illustrative 2012 Renewal - Weighted Shared Risk</u>					
Anthem \$0 Deductible (CoT)	\$687.10	\$1,373.49	\$1,253.78	\$2,082.34	\$3,490,992
Anthem \$500 Deductible (CoT)	\$517.41	\$1,035.31	\$948.24	\$1,632.94	\$6,457,708
Anthem \$1,000 Deductible (CoT)	\$454.51	\$908.34	\$833.47	\$1,384.71	\$9,050,638
Anthem \$2,500 Deductible HSA (CoT)	\$430.74	\$860.82	\$789.85	\$1,312.30	<u>\$112,840</u>
				Total	\$19,112,176
				Projected Increase	2.5%
Current SJVIA Combined PPO Plan Premium					\$25,472,630
SJVIA Combined PPO Premium					\$26,450,776
SJVIA Combined PPO Projected Increase					3.8%

San Joaquin Valley Insurance Authority

Current/Illustrative Renewal Rates - Shared Risk - Weighted Rate Calculation

<u>Enrollment:</u>					
<u>Enrollment (06/11)</u>	<u>Single</u>	<u>EE + Sp</u>	<u>EE +Ch</u>	<u>Family</u>	<u>Total</u>
Anthem PPO - Active (CoF)	302	47	19	11	379
Anthem HDHP - Active (CoF)	194	13	10	11	228
Anthem HDHP - Pre 65 (CoF)	<u>213</u>	<u>63</u>	<u>0</u>	<u>4</u>	<u>280</u>
Anthem HMO - Active (CoF)	2123	676	1459	669	4927
Anthem \$0 Deductible (CoT)	325	31	10	6	372
Anthem \$500 Deductible (CoT)	677	118	40	17	852
Anthem \$1,000 Deductible (CoT)	1046	183	52	50	1331
Anthem \$2,500 Deductible HSA (CoT)	<u>16</u>	<u>2</u>	<u>1</u>	<u>0</u>	<u>19</u>
Total	4896	1133	1591	768	8388
<u>HMO Plan Rates:</u>					
<u>Current</u>	<u>Single</u>	<u>EE + Sp</u>	<u>EE +Ch</u>	<u>Family</u>	<u>Totals</u>
Anthem HMO - Active	\$524.07	\$926.45	\$817.72	\$1,219.03	\$44,969,584
<u>Illustrative 2012 Renewal - Weighted Shared Risk</u>					
Anthem HMO - Active	\$526.17	\$930.16	\$820.99	\$1,223.91	\$45,149,463
				HMO SJVIA Projected Increase	0.4%
				Current SJVIA Combined Plan Premium	\$70,442,214
				Projected 2012 Combined Cost	\$70,940,031
				Renewal Plan Premium	\$71,600,239
				SJVIA Combined Projected Increase	0.7%

San Joaquin Valley Insurance Authority

Anthem Blue View Vision Renewal Rates (County of Tulare Only)

Effective January 1, 2012

	Current Anthem Blue Cross		Renewal Anthem Blue Cross	
	In-Network	Out-of Network	In-Network	Out-of Network
Frequency	12/24/24		12/24/24	
Copays				
Exams	\$10	Scheduled	\$10	Scheduled
Materials	\$25	Scheduled	\$25	Scheduled
Frames	\$130	up to \$50	\$130	up to \$50
Contacts	\$120	up to \$105	\$120	up to \$105
<u>Rates</u>				
Single	1956	\$4.28	\$4.67	
Employee Spouse	268	\$7.28	\$7.94	
Employee Child(ren)	107	\$7.70	\$8.39	
Family	<u>75</u>	\$11.56	\$12.60	
	2406			
Monthly Premium Total		\$12,014	\$13,105	
Annual Premium Total		\$144,163	\$157,262	
Increase/decrease from Current (\$)		n/a	\$13,099	
Increase/decrease from Current (%)		n/a	9.09%	