



# 2011 SJVIA Monthly Claims Report

Claims Data Through November 2011

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- **Prepared By Gallagher Benefit Services**  
January 10,2012

# Executive Summary

- Claims data included in this report contains all SJVIA claims data to provide a complete picture of the full cost of the SJVIA benefit programs.
- Enrollment has dropped slightly from month to month throughout the year with a reduction in total employees covered from 8,548 in January to 8,296 in November, a 3.0% reduction.
- The PEPM (Per Employee Per Month) cost on an accumulated basis (January through November) is \$696.93. This represents an increase of 11.05% over the 2010 PEPM of \$630.44
- The YTD plan surplus is currently \$1,230,514 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 2.7% of net claims paid under the programs.
- Fixed costs continue to represent less than 10% of the total plan premium (9.43%).

# Large Claim Report

**San Joaquin Valley Insurance Authority**  
**Potential Large Dollar Claimants**  
**HMO Plan**  
**January 1, 2011 through December 31, 2011**  
 Pooling Point \$250,000

Relationship	Paid	Diagnosis	Reimbursement
Dependent	\$582,616.00	Circulatory System (05)	\$ 332,616.00
Subscriber	\$397,494.00	Respiratory System (04)	\$ 147,494.00
Dependent	\$366,367.00	Multiple Significant Trauma (24)	\$ 116,367.00
Dependent	\$261,804.00	Circulatory System (05)	\$ 11,804.00
Subscriber	\$230,700.00	Blood Disorders (16)	
Dependent	\$221,353.00	Health Status (23)	
Dependent	\$177,694.00	Kidney Disorders (11)	
Subscriber	\$163,356.00	Respiratory System (04)	
Subscriber	\$155,973.00	Muscle/Tissue Disorders(08)	
Dependent	\$144,484.00	Circulatory System (05)	
Subscriber	\$144,031.00	Parasitic Disorders (18)	
Dependent	\$138,803.00	Pregnancy (14)	

**Total HMO Pooling Reimbursements \$ 608,281.00**

**PPO Plan**  
**January 1, 2011 through December 31, 2011**  
 Stop Loss Deductible \$450,000

Relationship	Paid	Diagnosis	Reimbursement
Subscriber	\$663,897.00	Nervous System (01)	\$ 213,897.00
Dependent	\$406,058.00	Circulatory System (05)	
Subscriber	\$365,615.00	Circulatory System (05)	
Subscriber	\$290,129.00	Digestive System (06)	
Subscriber	\$201,078.00	Nervous System (01)	
Subscriber	\$170,316.00	Muscle/Tissue Disorders (08)	
Dependent	\$168,105.00	Digestive System (06)	
Dependent	\$155,546.00	Circulatory System (05)	

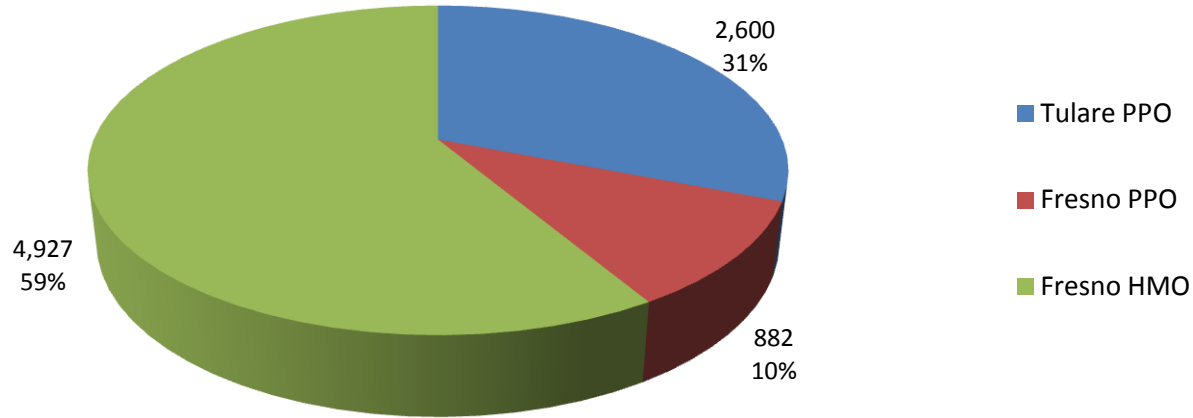
**Total PPO Stop Loss Reimbursements \$ 213,897.00**

**Total SJVIA Pooling and Stop Loss Reimbursements \$ 822,178.00**

# SJVIA - All Plans

# SJVIA - All Plans

## SJVIA Average Monthly Enrollment - 2011

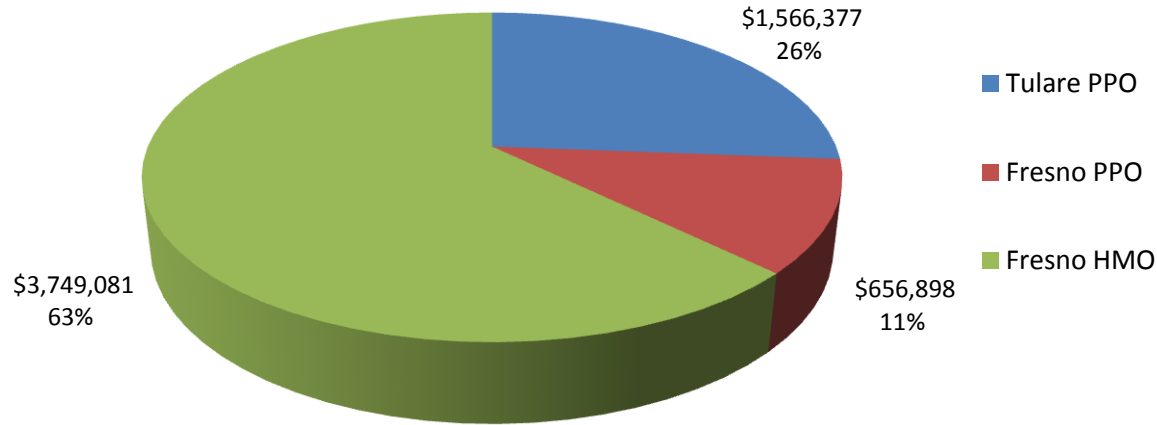


2011 Enrollment - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
CoT PPO	2,627	2,649	2,633	2,617	2,608	2,574	2,584	2,578	2,577	2,582	2,571	0	28,600
CoF PPO	912	901	899	894	890	885	872	864	870	863	848	0	9,698
CoF HMO	5,002	4,986	4,979	4,936	4,932	4,934	4,907	4,901	4,880	4,867	4,877	0	54,201

2010 Enrollment - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
CoT PPO	2,774	2,743	2,737	2,721	2,723	2,739	2,723	2,708	2,706	2,694	2,694		29,962
CoF PPO	1,009	978	972	1,018	999	985	979	974	968	953	941		10,776
CoF HMO	5,100	5,068	5,174	5,163	5,159	5,032	5,010	4,990	4,945	4,955	4,982		55,578

# SJVIA - All Plans

## SJVIA Average Monthly Premiums - 2011

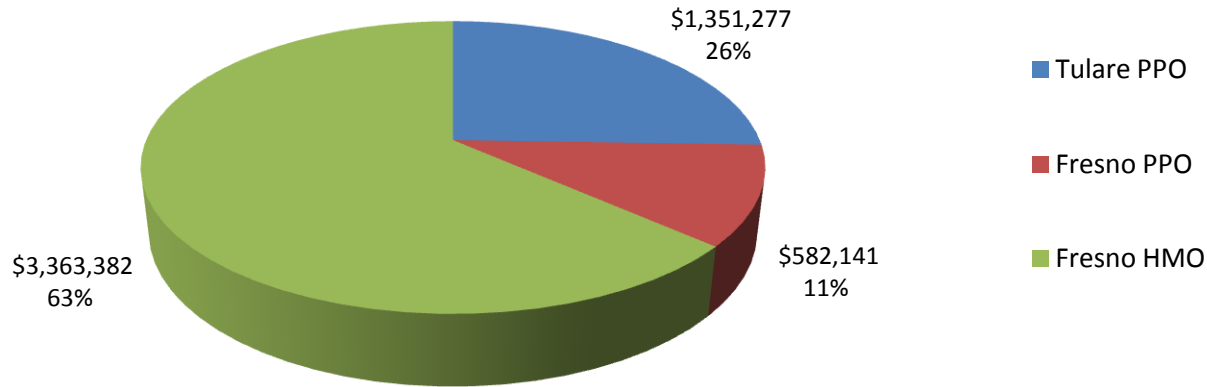


2011 Premiums - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
CoT PPO	\$ 1,592,800	\$ 1,600,772	\$ 1,591,108	\$ 1,578,978	\$ 1,572,623	\$ 1,553,821	\$ 1,559,220	\$ 1,554,372	\$ 1,546,005	\$ 1,546,501	\$ 1,533,944	\$ -	\$ 17,230,145
CoF PPO	\$ 684,553	\$ 675,349	\$ 671,720	\$ 667,982	\$ 659,896	\$ 659,650	\$ 646,810	\$ 640,938	\$ 646,434	\$ 642,383	\$ 630,166	\$ -	\$ 7,225,881
CoF HMO	\$ 3,796,210	\$ 3,786,616	\$ 3,784,046	\$ 3,757,878	\$ 3,756,403	\$ 3,755,927	\$ 3,737,344	\$ 3,733,283	\$ 3,714,626	\$ 3,706,282	\$ 3,711,276	\$ -	\$ 41,239,890

2010 Premiums - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
CoT PPO	\$ 1,516,067	\$ 1,498,594	\$ 1,494,485	\$ 1,495,389	\$ 1,495,268	\$ 1,502,929	\$ 1,494,382	\$ 1,487,459	\$ 1,488,058	\$ 1,479,144	\$ 1,479,681	\$ -	\$ 16,431,457
CoF PPO	\$ 761,302	\$ 738,520	\$ 735,453	\$ 762,059	\$ 747,527	\$ 739,978	\$ 734,572	\$ 732,670	\$ 729,357	\$ 717,265	\$ 709,468	\$ -	\$ 8,108,171
CoF HMO	\$ 3,534,072	\$ 3,515,747	\$ 3,581,081	\$ 3,585,780	\$ 3,585,623	\$ 3,503,691	\$ 3,495,565	\$ 3,485,105	\$ 3,453,230	\$ 3,460,027	\$ 3,475,826	\$ -	\$ 38,675,747

# SJVIA - All Plans

## SJVIA Average Monthly Claims - 2011

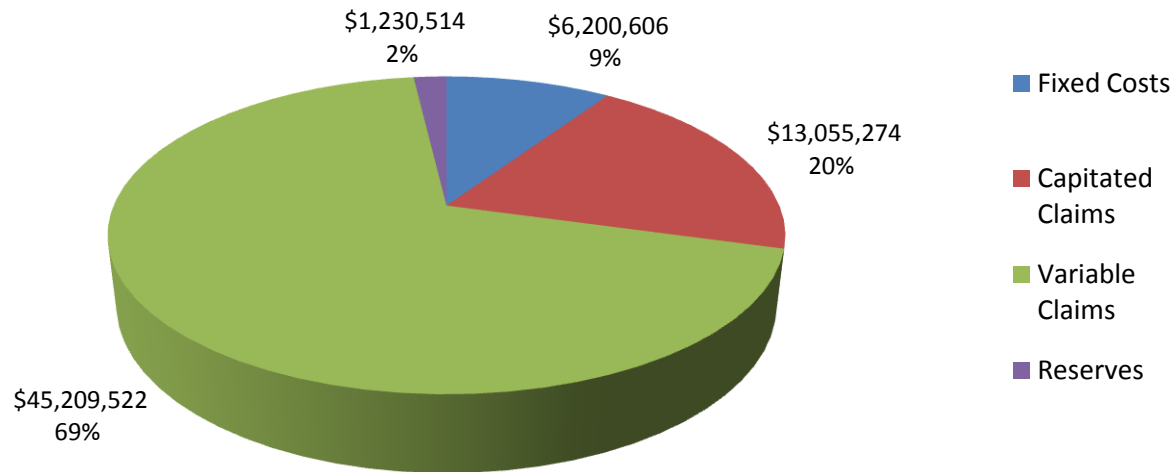


2011 Claims - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
CoT PPO	\$ 1,256,050	\$ 1,060,066	\$ 1,476,111	\$ 1,234,501	\$ 1,308,598	\$ 1,591,586	\$ 1,194,338	\$ 1,587,940	\$ 1,532,560	\$ 1,339,383	\$ 1,282,913	\$ -	\$ 14,864,046
CoF PPO	\$ 690,411	\$ 399,817	\$ 654,688	\$ 423,453	\$ 609,769	\$ 720,386	\$ 625,458	\$ 596,721	\$ 520,499	\$ 509,449	\$ 652,902	\$ -	\$ 6,403,553
CoF HMO	\$ 3,280,026	\$ 2,680,428	\$ 3,208,836	\$ 3,193,916	\$ 3,186,527	\$ 3,413,616	\$ 3,700,784	\$ 3,946,698	\$ 3,489,436	\$ 3,479,613	\$ 3,417,317	\$ -	\$ 36,997,197

2010 Claims - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
CoT PPO	\$ 408,232	\$ 977,011	\$ 1,481,424	\$ 1,400,115	\$ 1,337,312	\$ 1,453,184	\$ 1,182,271	\$ 1,210,043	\$ 1,281,284	\$ 1,302,975	\$ 1,810,903	\$ -	\$ 13,844,754
CoF PPO	\$ 189,847	\$ 289,988	\$ 611,860	\$ 512,418	\$ 558,441	\$ 865,929	\$ 523,529	\$ 1,014,825	\$ 497,751	\$ 326,333	\$ 626,108	\$ -	\$ 6,017,029
CoF HMO	\$ 2,383,122	\$ 2,513,494	\$ 3,413,474	\$ 3,068,387	\$ 2,843,819	\$ 3,032,195	\$ 2,750,642	\$ 2,725,565	\$ 2,823,718	\$ 3,294,441	\$ 3,707,387	\$ -	\$ 32,556,244

# SJVIA - All Plans

## YTD SJVIA Premium Breakdown - 2011



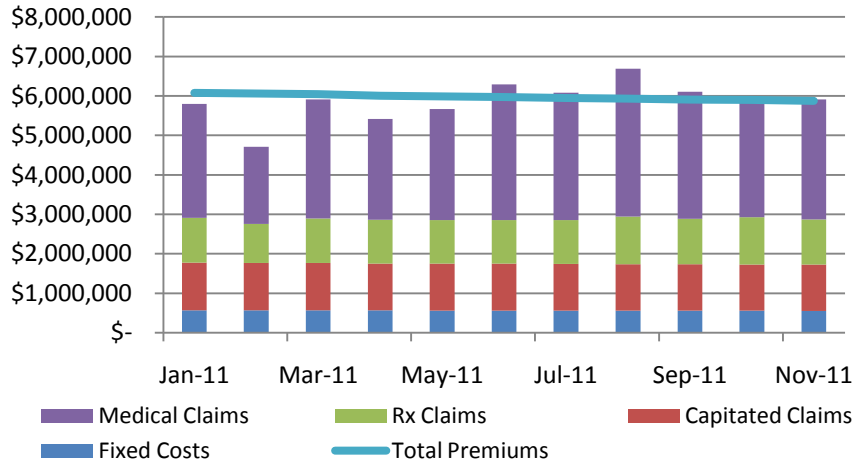
2011 Premium Breakdown - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 572,465	\$ 571,769	\$ 570,304	\$ 565,862	\$ 564,887	\$ 563,061	\$ 560,790	\$ 559,607	\$ 558,214	\$ 557,092	\$ 556,554	\$ -	\$ 6,200,606
Capitaled Claims	\$ 1,207,019	\$ 1,200,272	\$ 1,198,826	\$ 1,189,669	\$ 1,185,331	\$ 1,187,259	\$ 1,182,681	\$ 1,180,271	\$ 1,175,934	\$ 1,172,801	\$ 1,175,211	\$ -	\$ 13,055,274
Variable Claims	\$ 4,019,468	\$ 2,940,039	\$ 4,140,809	\$ 3,662,201	\$ 3,919,563	\$ 4,538,329	\$ 4,337,899	\$ 4,951,088	\$ 4,366,561	\$ 4,155,644	\$ 4,177,921	\$ -	\$ 45,209,522
Reserves	\$ 274,611	\$ 1,350,658	\$ 136,935	\$ 587,105	\$ 319,141	\$ (319,251)	\$ (137,996)	\$ (762,373)	\$ (193,644)	\$ 9,630	\$ (34,300)	\$ -	\$ 1,230,514

2010 Premium Breakdown - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 532,723	\$ 527,513	\$ 534,162	\$ 534,875	\$ 533,773	\$ 525,202	\$ 522,627	\$ 520,286	\$ 516,824	\$ 516,189	\$ 517,446	\$ -	\$ 5,781,620
Capitaled Claims	\$ 1,127,559	\$ 1,120,494	\$ 1,143,920	\$ 1,141,471	\$ 1,140,603	\$ 1,112,525	\$ 1,107,661	\$ 1,103,239	\$ 1,093,290	\$ 1,095,501	\$ 1,101,470	\$ -	\$ 12,287,733
Variable Claims	\$ 1,853,642	\$ 2,659,999	\$ 4,362,838	\$ 3,839,449	\$ 3,598,969	\$ 4,238,783	\$ 3,348,781	\$ 3,847,194	\$ 3,509,463	\$ 3,828,248	\$ 5,042,928	\$ -	\$ 40,130,294
Reserves	\$ 2,297,516	\$ 1,444,855	\$ (229,900)	\$ 327,433	\$ 555,074	\$ (129,912)	\$ 745,451	\$ 234,514	\$ 551,068	\$ 216,498	\$ (996,869)	\$ -	\$ 5,015,728

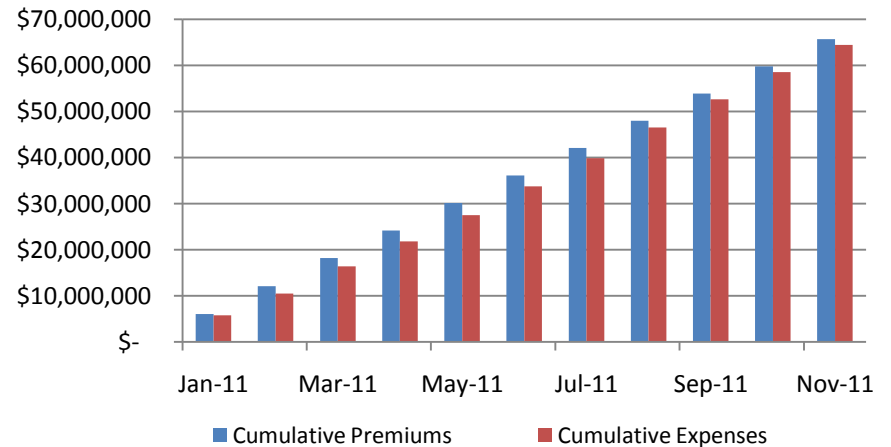


# SJVIA – All Plans

## SJVIA Total Expenses & Premiums

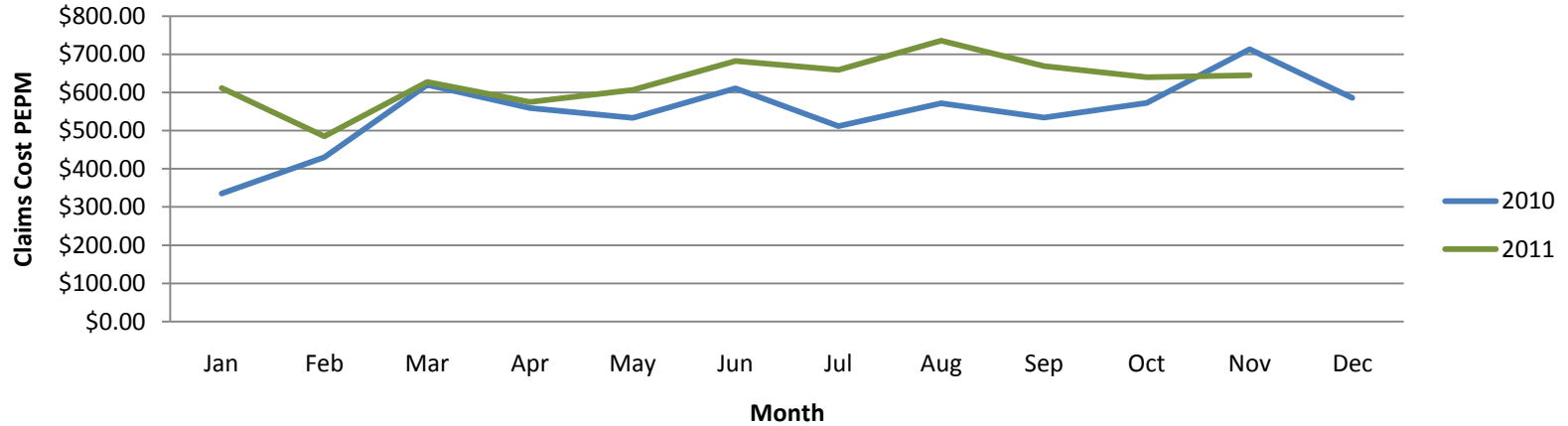


## Cumulative Premiums & Expenses

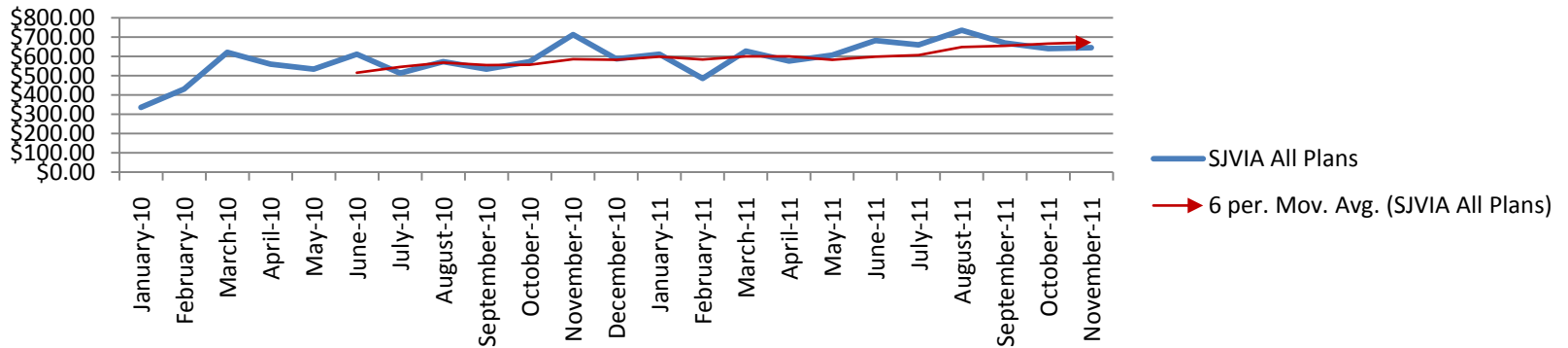


# SJVIA - All Plans

## SJVIA 2010-2011 All Plans (Year over Year) – Claims PEPM



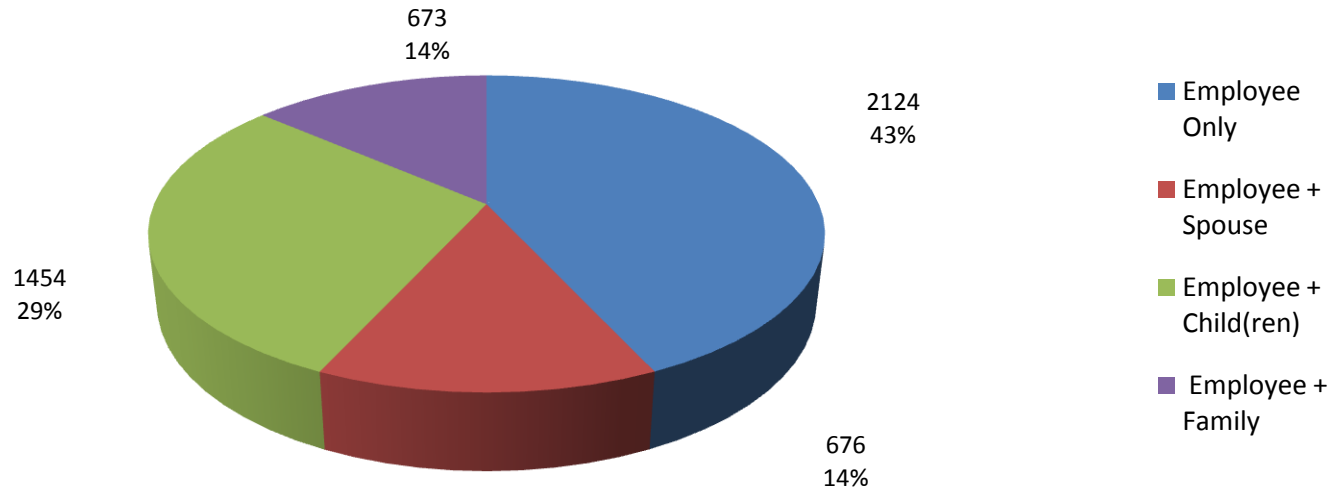
## SJVIA All Plans - Claims PEPM



# SJVIA - HMO

# SJVIA HMO

## SVJIA HMO Average Enrollment By Dependent Status

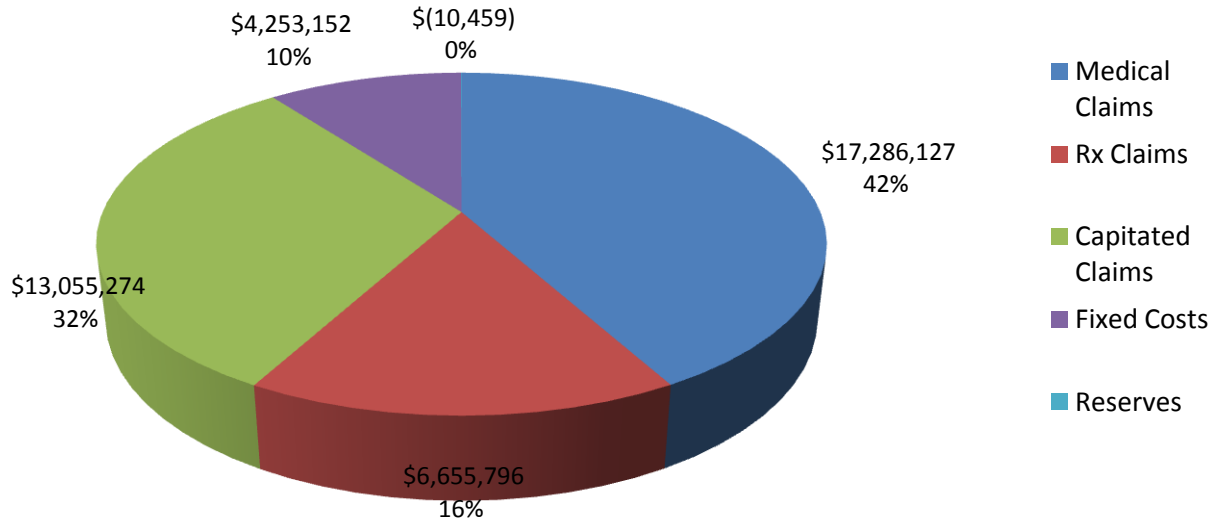


2011 HMO Enrollment	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Employee Only	2,182	2,170	2,160	2,130	2,123	2,120	2,103	2,102	2,098	2,086	2,092	0	23,366
- Employee + Spouse	679	675	677	675	680	682	683	677	671	667	665	0	7,431
- Employee + Child(ren)	1,461	1,460	1,461	1,449	1,449	1,460	1,453	1,451	1,445	1,450	1,459	0	15,998
- Employee + Family	680	681	681	682	680	672	668	671	666	664	661	0	7,406
<b>HMO Total Enroll.</b>	<b>5,002</b>	<b>4,986</b>	<b>4,979</b>	<b>4,936</b>	<b>4,932</b>	<b>4,934</b>	<b>4,907</b>	<b>4,901</b>	<b>4,880</b>	<b>4,867</b>	<b>4,877</b>	<b>0</b>	<b>54,201</b>

2010 HMO Enrollment	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Employee Only	2,349	2,322	2,398	2,362	2,354	2,290	2,262	2,238	2,217	2,223	2,243		25,258
- Employee + Spouse	688	680	692	700	688	683	687	690	684	689	683	0	7,564
- Employee + Child(ren)	1,389	1,394	1,399	1,410	1,421	1,371	1,372	1,379	1,369	1,367	1,376	0	15,247
- Employee + Family	674	672	685	691	696	688	689	683	675	676	680	0	7,509
<b>HMO Total Enroll.</b>	<b>5,100</b>	<b>5,068</b>	<b>5,174</b>	<b>5,163</b>	<b>5,159</b>	<b>5,032</b>	<b>5,010</b>	<b>4,990</b>	<b>4,945</b>	<b>4,955</b>	<b>4,982</b>	<b>0</b>	<b>55,578</b>

# SJVIA - HMO

## YTD HMO Premium Breakdown - 2011

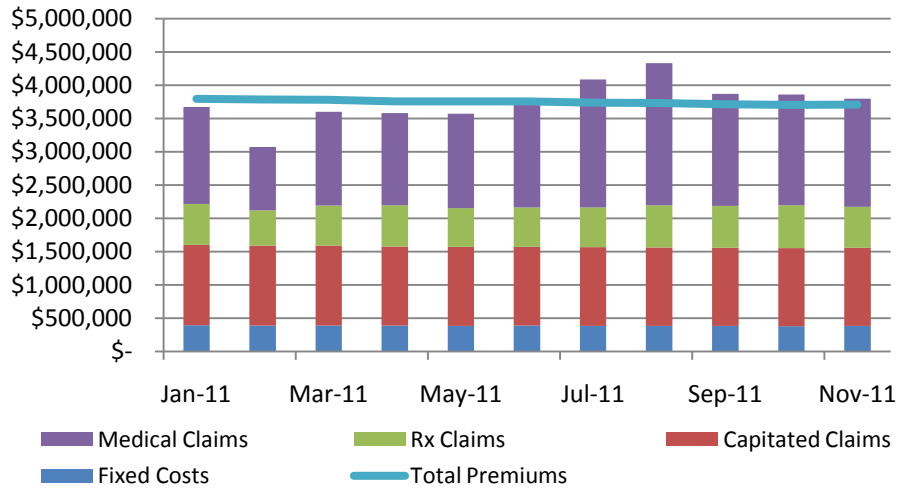


2011 Premium Breakdown - HMO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 392,507	\$ 391,251	\$ 390,702	\$ 387,328	\$ 387,014	\$ 387,171	\$ 385,052	\$ 384,581	\$ 382,934	\$ 381,913	\$ 382,698	\$ -	\$ 4,253,152
Capitulated Claims	\$ 1,207,019	\$ 1,200,272	\$ 1,198,826	\$ 1,189,669	\$ 1,185,331	\$ 1,187,259	\$ 1,182,681	\$ 1,180,271	\$ 1,175,934	\$ 1,172,801	\$ 1,175,211	\$ -	\$ 13,055,274
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	\$ 1,683,604	\$ 1,665,758	\$ 1,627,475	\$ -	\$ 17,286,127
Rx Claims	\$ 616,009	\$ 530,415	\$ 601,785	\$ 621,127	\$ 582,467	\$ 589,313	\$ 595,372	\$ 633,725	\$ 629,898	\$ 641,054	\$ 614,631	\$ -	\$ 6,655,796
Reserves	\$ 123,677	\$ 714,937	\$ 184,508	\$ 176,634	\$ 182,862	\$ (44,860)	\$ (348,493)	\$ (597,997)	\$ (157,743)	\$ (155,244)	\$ (88,739)	\$ -	\$ (10,459)

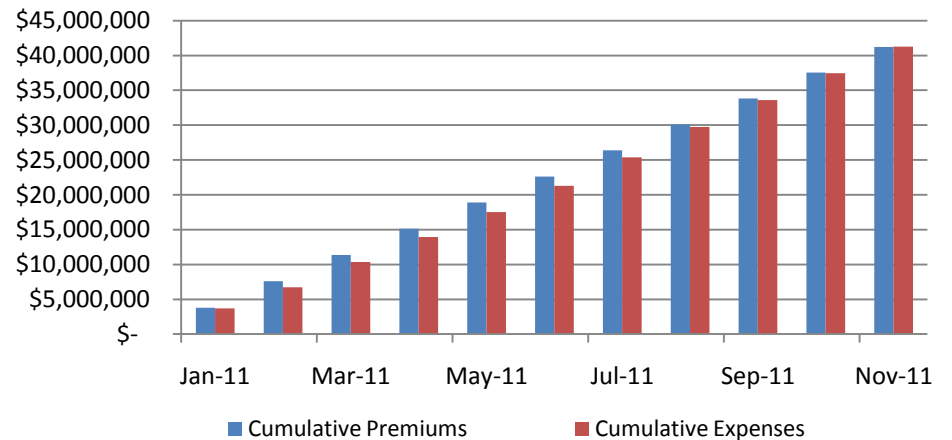
2010 Premium Breakdown - HMO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 348,075	\$ 345,891	\$ 353,126	\$ 352,375	\$ 352,102	\$ 343,434	\$ 341,933	\$ 340,568	\$ 337,496	\$ 338,179	\$ 340,022	\$ -	\$ 3,793,199
Capitulated Claims	\$ 1,127,559	\$ 1,120,494	\$ 1,143,920	\$ 1,141,471	\$ 1,140,603	\$ 1,112,525	\$ 1,107,661	\$ 1,103,239	\$ 1,093,290	\$ 1,095,501	\$ 1,101,470	\$ -	\$ 12,287,733
Medical Claims	\$ 656,565	\$ 908,404	\$ 1,749,561	\$ 1,408,154	\$ 1,208,934	\$ 1,365,297	\$ 1,119,686	\$ 1,127,167	\$ 1,242,179	\$ 1,665,346	\$ 2,114,837	\$ -	\$ 14,566,130
Rx Claims	\$ 598,998	\$ 484,596	\$ 519,993	\$ 518,762	\$ 494,282	\$ 554,373	\$ 523,295	\$ 495,159	\$ 488,249	\$ 533,594	\$ 491,080	\$ -	\$ 5,702,381
Reserves	\$ 802,875	\$ 656,362	\$ (185,518)	\$ 165,019	\$ 389,702	\$ 128,062	\$ 402,991	\$ 418,972	\$ 292,016	\$ (172,593)	\$ (571,583)	\$ -	\$ 2,326,305

# SJVIA – HMO

## HMO Total Expenses & Premiums

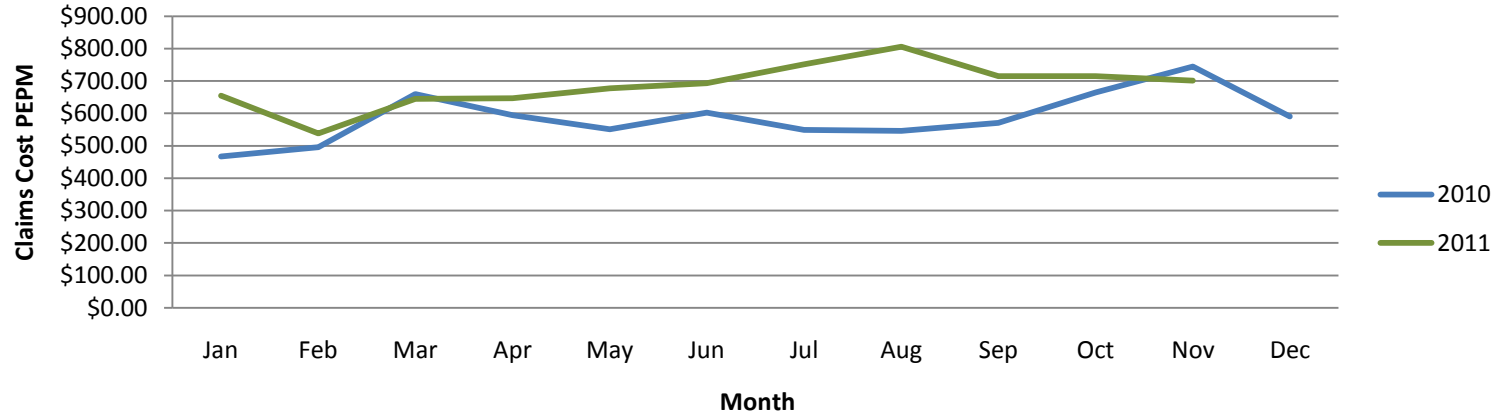


## HMO Cumulative Premiums & Expenses

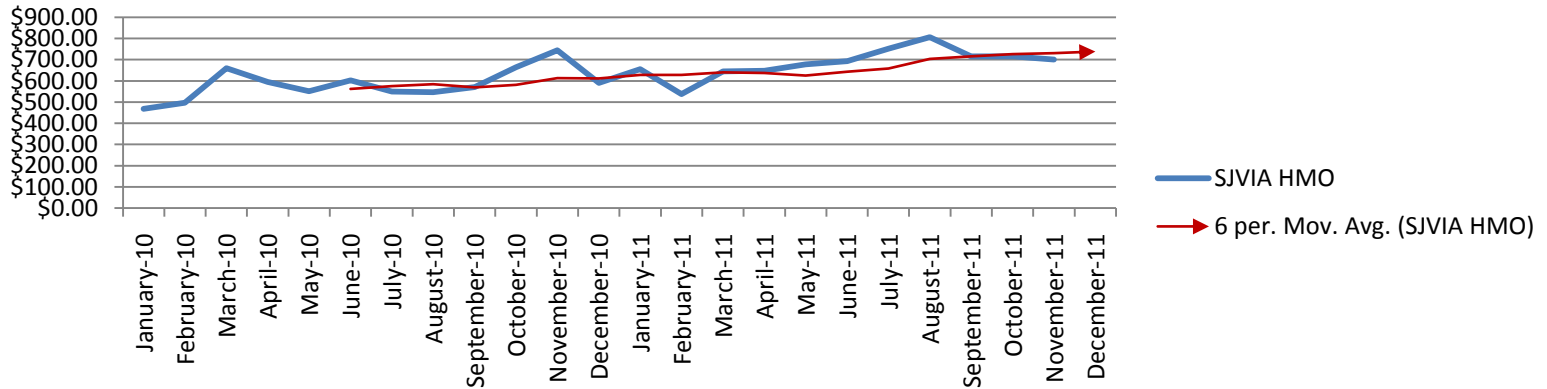


# SJVIA – HMO

## SJVIA 2010-2011 HMO (Year over Year) – Claims PEPM



## SJVIA HMO Claims PEPM

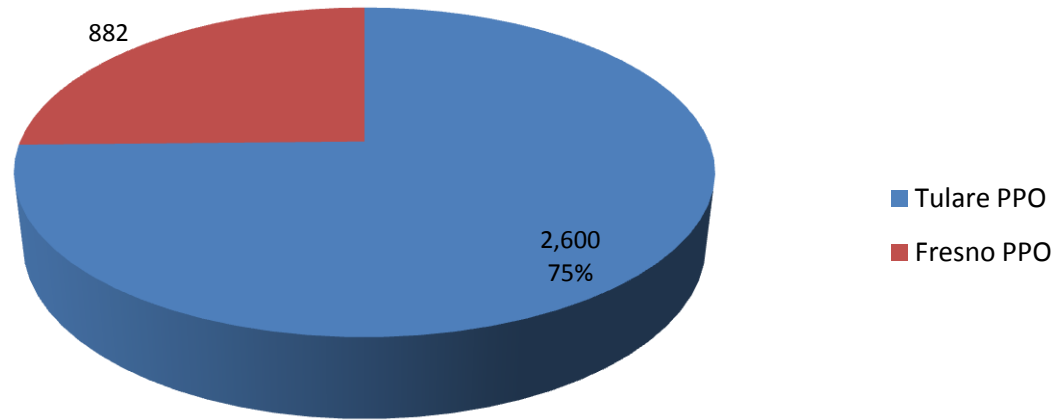


# SJVIA - PPO



# SJVIA - PPO

## PPO Plans Average Monthly Enrollment - 2011

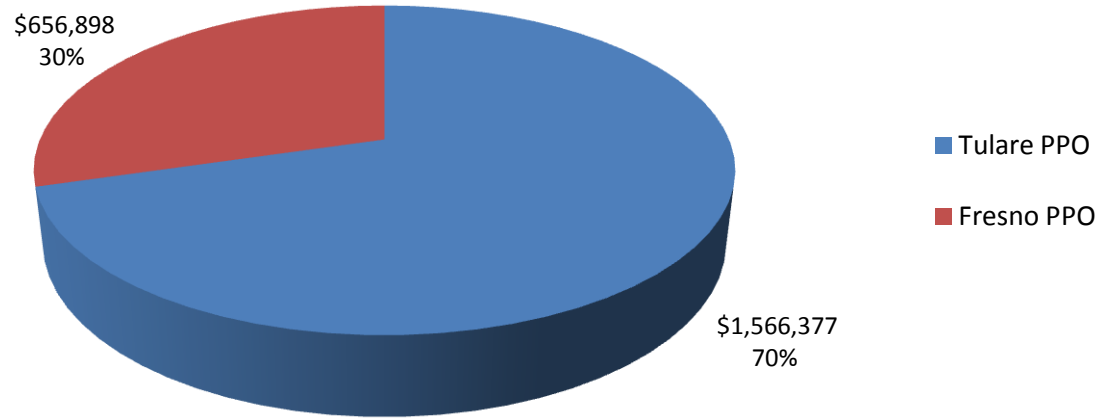


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CoT PPO	2,627	2,649	2,633	2,617	2,608	2,574	2,584	2,578	2,577	2,582	2,571	0	28,600
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# SJVIA - PPO

## PPO Plans Average Monthly Premiums - 2011

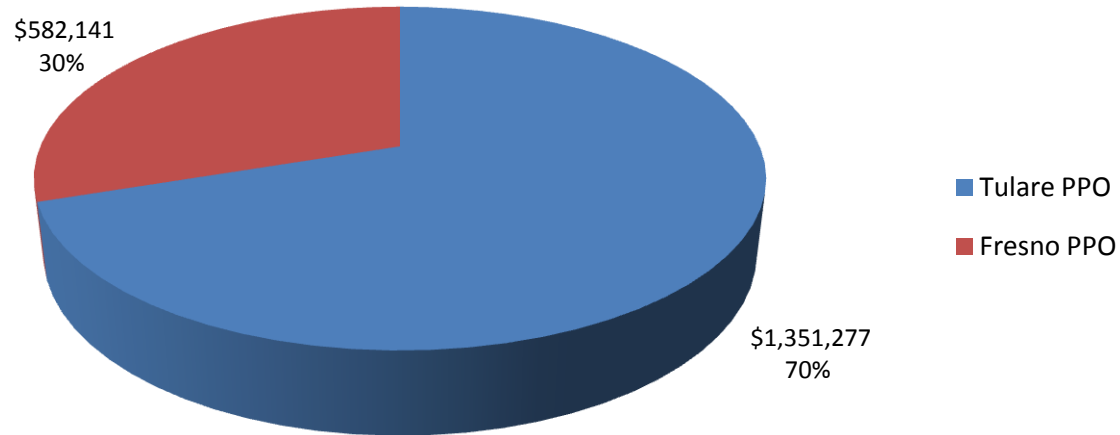


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# SJVIA - PPO

## PPO Plans Average Monthly Claims - 2011

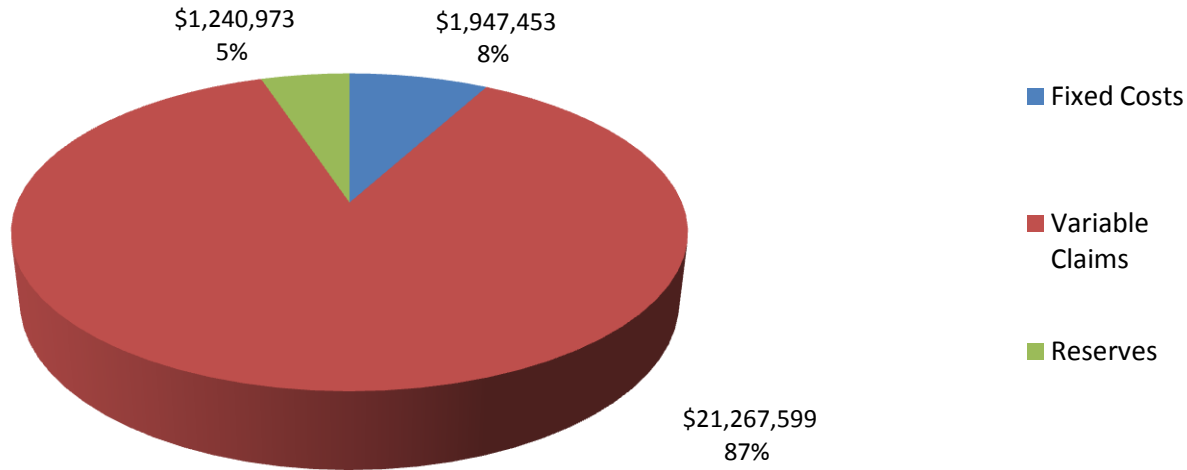


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2010 Claims - PPO Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
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CoF PPO	\$ 189,847	\$ 289,988	\$ 611,860	\$ 512,418	\$ 558,441	\$ 865,929	\$ 523,529	\$ 1,014,825	\$ 497,751	\$ 326,333	\$ 626,108	\$ -	\$ 6,017,029

# SJVIA - PPO Premium Breakdown

## YTD PPO Premium Breakdown - 2011

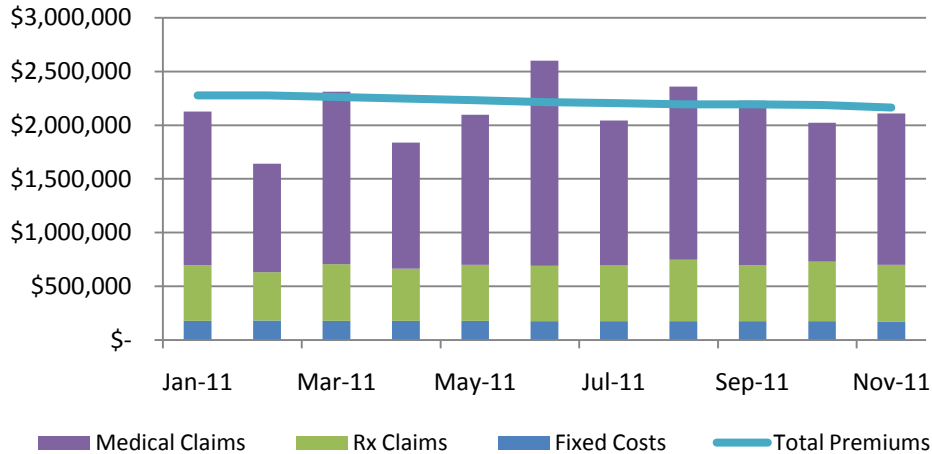


2011 Premium Breakdown - PPO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 179,958	\$ 180,518	\$ 179,602	\$ 178,534	\$ 177,873	\$ 175,890	\$ 175,738	\$ 175,026	\$ 175,280	\$ 175,178	\$ 173,856	\$ -	\$ 1,947,453
Variable Claims	\$ 1,946,461	\$ 1,459,883	\$ 2,130,799	\$ 1,657,954	\$ 1,918,367	\$ 2,311,972	\$ 1,819,796	\$ 2,184,661	\$ 2,053,059	\$ 1,848,832	\$ 1,935,815	\$ -	\$ 21,267,599
Reserves	\$ 150,934	\$ 635,721	\$ (47,573)	\$ 410,471	\$ 136,278	\$ (274,390)	\$ 210,497	\$ (164,377)	\$ (35,901)	\$ 164,874	\$ 54,439	\$ -	\$ 1,240,973

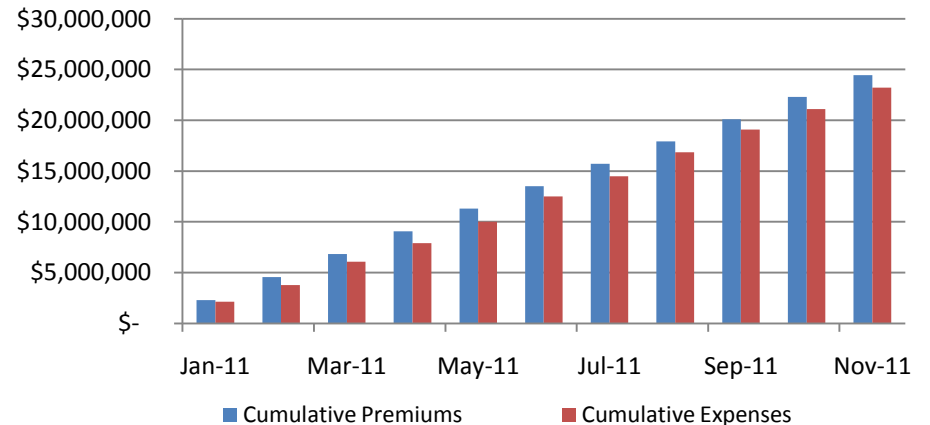
2010 Premium Breakdown - PPO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 184,648	\$ 181,622	\$ 181,036	\$ 182,501	\$ 181,671	\$ 181,768	\$ 180,695	\$ 179,718	\$ 179,328	\$ 178,010	\$ 177,424	\$ -	\$ 1,988,422
Variable Claims	\$ 598,079	\$ 1,266,999	\$ 2,093,284	\$ 1,912,533	\$ 1,895,753	\$ 2,319,113	\$ 1,705,800	\$ 2,224,868	\$ 1,779,035	\$ 1,629,308	\$ 2,437,011	\$ -	\$ 19,861,783
Reserves	\$ 1,494,641	\$ 788,493	\$ (44,382)	\$ 162,415	\$ 165,372	\$ (257,975)	\$ 342,460	\$ (184,458)	\$ 259,052	\$ 389,092	\$ (425,286)	\$ -	\$ 2,689,423

# SJVIA - PPO Plans

## PPO Total Expenses & Premiums - 2011

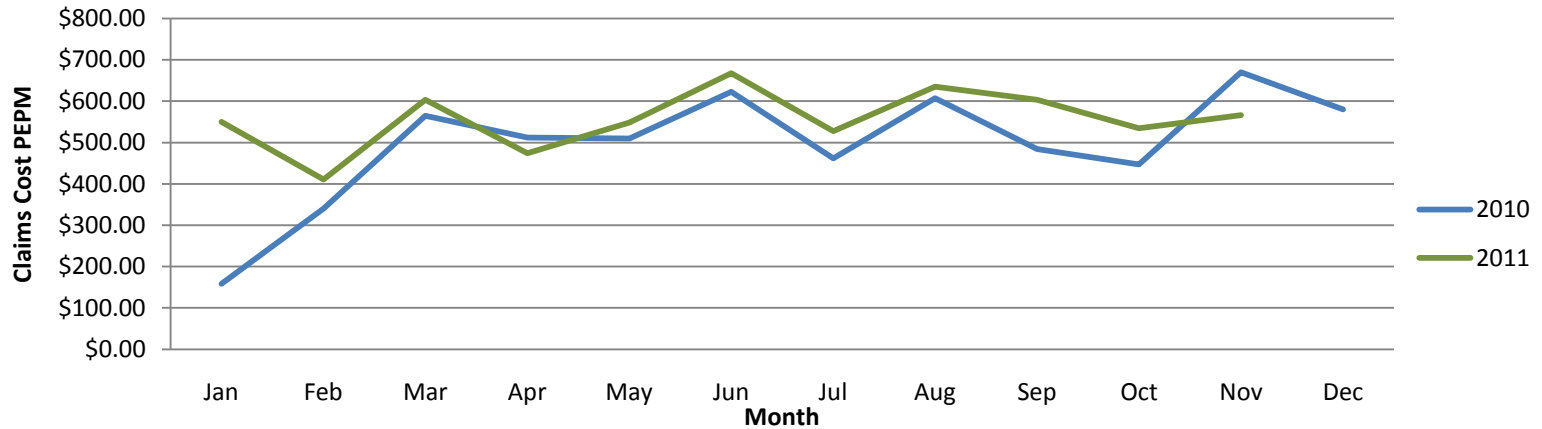


## PPO Cumulative Premiums & Expenses - 2011

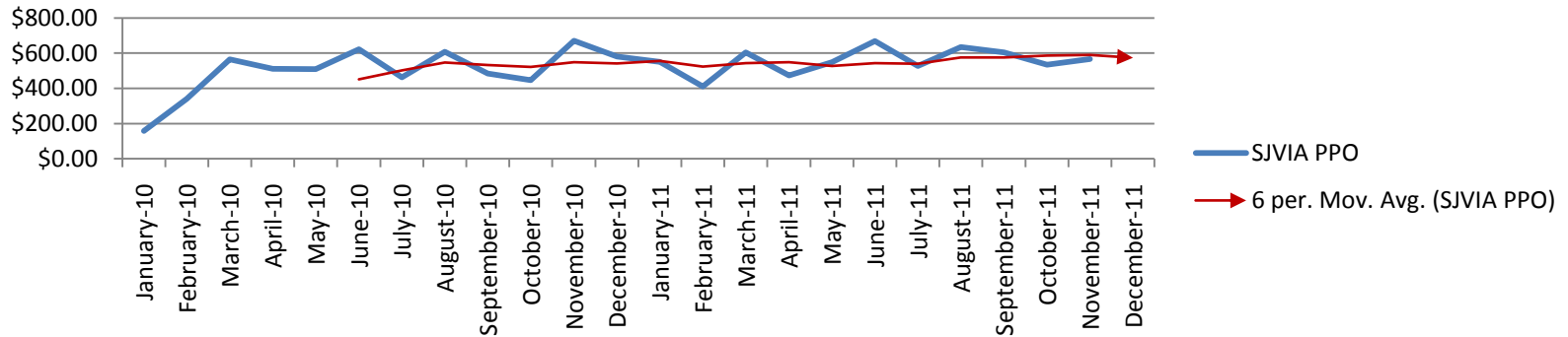


# SJVIA – PPO Claims PEPM

## SJVIA 2010-2011 PPO (Year over Year) – Claims PEPM



## SJVIA PPO Claims PEPM



# SJVIA - Monthly Data

# SJVIA - All Plans

<b>SJVIA Enrollment - All Plans</b>	<b>January</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</b>	<b>June</b>	<b>July</b>	<b>August</b>	<b>September</b>	<b>October</b>	<b>November</b>	<b>December</b>	<b>YTD Totals</b>
- Employee Only	5,004	5,010	4,990	4,943	4,932	4,891	4,876	4,865	4,872	4,859	4,863	0	54,105
- Employee + Spouse	1,159	1,151	1,144	1,140	1,139	1,139	1,136	1,126	1,116	1,113	1,091	0	12,454
- Employee + Child(ren)	1,599	1,595	1,598	1,584	1,583	1,592	1,586	1,584	1,579	1,583	1,590	0	17,473
- Employee + Family	779	780	779	780	776	771	765	768	760	757	752	0	8,467
<b>SJVIA Total Enrollment</b>	<b>8,541</b>	<b>8,536</b>	<b>8,511</b>	<b>8,447</b>	<b>8,430</b>	<b>8,393</b>	<b>8,363</b>	<b>8,343</b>	<b>8,327</b>	<b>8,312</b>	<b>8,296</b>	<b>0</b>	<b>92,499</b>
<b>SJVIA Total Premiums</b>	<b>\$6,073,563</b>	<b>\$6,062,737</b>	<b>\$6,046,874</b>	<b>\$6,004,837</b>	<b>\$5,988,922</b>	<b>\$5,969,398</b>	<b>\$5,943,374</b>	<b>\$ 5,928,593</b>	<b>\$5,907,065</b>	<b>\$5,895,166</b>	<b>\$5,875,386</b>	<b>\$ -</b>	<b>\$ 65,695,916</b>
SJVIA Premiums PEPM	\$ 711.11	\$ 710.26	\$ 710.48	\$ 710.88	\$ 710.43	\$ 711.24	\$ 710.67	\$ 710.61	\$ 709.39	\$ 709.24	\$ 708.22	#DIV/0!	\$ 710.23
<b>SJVIA Total Claims</b>	<b>January</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</b>	<b>June</b>	<b>July</b>	<b>August</b>	<b>September</b>	<b>October</b>	<b>November</b>	<b>December</b>	<b>YTD Totals</b>
- Medical Claims	\$2,886,534	\$1,957,455	\$3,011,752	\$2,556,231	\$2,814,120	\$3,546,482	\$3,272,817	\$ 3,744,969	\$3,214,444	\$2,960,661	\$3,037,016	\$ -	\$ 33,002,481
- 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	\$1,152,117	\$1,194,983	\$1,140,905	\$ -	\$ 12,367,567
- 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	\$1,175,934	\$1,172,801	\$1,175,211	\$ -	\$ 13,055,274
<b>SJVIA Total Claims</b>	<b>\$5,226,487</b>	<b>\$4,140,311</b>	<b>\$5,339,635</b>	<b>\$4,851,870</b>	<b>\$5,104,894</b>	<b>\$5,725,588</b>	<b>\$5,520,580</b>	<b>\$ 6,131,359</b>	<b>\$5,542,495</b>	<b>\$5,328,445</b>	<b>\$5,353,132</b>	<b>\$ -</b>	<b>\$ 58,264,796</b>
SJVIA Claims PEPM	\$ 611.93	\$ 485.04	\$ 627.38	\$ 574.39	\$ 605.56	\$ 682.19	\$ 660.12	\$ 734.91	\$ 665.61	\$ 641.05	\$ 645.27	#DIV/0!	\$ 629.90
<b>SJVIA Fixed Costs</b>	<b>\$ 572,465</b>	<b>\$ 571,769</b>	<b>\$ 570,304</b>	<b>\$ 565,862</b>	<b>\$ 564,887</b>	<b>\$ 563,061</b>	<b>\$ 560,790</b>	<b>\$ 559,607</b>	<b>\$ 558,214</b>	<b>\$ 557,092</b>	<b>\$ 556,554</b>	<b>\$ -</b>	<b>\$ 6,200,606</b>
<b>SJVIA Total Costs</b>	<b>\$5,798,952</b>	<b>\$4,712,080</b>	<b>\$5,909,939</b>	<b>\$5,417,732</b>	<b>\$5,669,781</b>	<b>\$6,288,649</b>	<b>\$6,081,370</b>	<b>\$ 6,690,966</b>	<b>\$6,100,709</b>	<b>\$5,885,537</b>	<b>\$5,909,686</b>	<b>\$ -</b>	<b>\$ 64,465,402</b>
SJVIA Cost PEPM	\$ 678.95	\$ 552.02	\$ 694.39	\$ 641.38	\$ 672.57	\$ 749.27	\$ 727.18	\$ 801.99	\$ 732.64	\$ 708.08	\$ 712.35	#DIV/0!	\$ 696.93
<b>SJVIA Total Reserve</b>	<b>\$ 274,611</b>	<b>\$1,350,658</b>	<b>\$ 136,935</b>	<b>\$ 587,105</b>	<b>\$ 319,141</b>	<b>\$ (319,251)</b>	<b>\$ (137,996)</b>	<b>\$ (762,373)</b>	<b>\$ (193,644)</b>	<b>\$ 9,630</b>	<b>\$ (34,300)</b>	<b>\$ -</b>	<b>\$ 1,230,514</b>
<b>Reserve % of Non Cap. Claims</b>	<b>6.8%</b>	<b>45.9%</b>	<b>3.3%</b>	<b>16.0%</b>	<b>8.1%</b>	<b>-7.0%</b>	<b>-3.2%</b>	<b>-15.4%</b>	<b>-4.4%</b>	<b>0.2%</b>	<b>-0.8%</b>	<b>#DIV/0!</b>	<b>2.7%</b>



# SJVIA - HMO

HMO Enrollment	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Employee Only	2,182	2,170	2,160	2,130	2,123	2,120	2,103	2,102	2,098	2,086	2,092	0	23,366
- Employee + Spouse	679	675	677	675	680	682	683	677	671	667	665	0	7,431
- Employee + Child(ren)	1,461	1,460	1,461	1,449	1,449	1,460	1,453	1,451	1,445	1,450	1,459	0	15,998
- Employee + Family	680	681	681	682	680	672	668	671	666	664	661	0	7,406
<b>HMO Total Enroll.</b>	<b>5,002</b>	<b>4,986</b>	<b>4,979</b>	<b>4,936</b>	<b>4,932</b>	<b>4,934</b>	<b>4,907</b>	<b>4,901</b>	<b>4,880</b>	<b>4,867</b>	<b>4,877</b>	<b>0</b>	<b>54,201</b>
<b>HMO Premiums</b>	<b>\$ 3,796,210</b>	<b>\$ 3,786,616</b>	<b>\$ 3,784,046</b>	<b>\$ 3,757,878</b>	<b>\$ 3,756,403</b>	<b>\$ 3,755,927</b>	<b>\$ 3,737,344</b>	<b>\$ 3,733,283</b>	<b>\$ 3,714,626</b>	<b>\$ 3,706,282</b>	<b>\$ 3,711,276</b>	<b>\$ -</b>	<b>\$ 41,239,890</b>
HMO Premiums PEPM	\$ 758.94	\$ 759.45	\$ 760.00	\$ 761.32	\$ 761.64	\$ 761.23	\$ 761.64	\$ 761.74	\$ 761.19	\$ 761.51	\$ 760.98	#DIV/0!	\$ 760.87
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	\$ 1,683,604	\$ 1,665,758	\$ 1,627,475	\$ -	\$ 17,286,127
- Rx Claims	\$ 616,009	\$ 530,415	\$ 601,785	\$ 621,127	\$ 582,467	\$ 589,313	\$ 595,372	\$ 633,725	\$ 629,898	\$ 641,054	\$ 614,631	\$ -	\$ 6,655,796
- 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	\$ 1,175,934	\$ 1,172,801	\$ 1,175,211	\$ -	\$ 13,055,274
<b>HMO Total Claims</b>	<b>\$ 3,280,026</b>	<b>\$ 2,680,428</b>	<b>\$ 3,208,836</b>	<b>\$ 3,193,916</b>	<b>\$ 3,186,527</b>	<b>\$ 3,413,616</b>	<b>\$ 3,700,784</b>	<b>\$ 3,946,698</b>	<b>\$ 3,489,436</b>	<b>\$ 3,479,613</b>	<b>\$ 3,417,317</b>	<b>\$ -</b>	<b>\$ 36,997,197</b>
HMO Claims PEPM	\$ 655.74	\$ 537.59	\$ 644.47	\$ 647.07	\$ 646.09	\$ 691.86	\$ 754.18	\$ 805.28	\$ 715.05	\$ 714.94	\$ 700.70	#DIV/0!	\$ 682.59
<b>HMO Fixed Costs</b>	<b>\$ 392,507</b>	<b>\$ 391,251</b>	<b>\$ 390,702</b>	<b>\$ 387,328</b>	<b>\$ 387,014</b>	<b>\$ 387,171</b>	<b>\$ 385,052</b>	<b>\$ 384,581</b>	<b>\$ 382,934</b>	<b>\$ 381,913</b>	<b>\$ 382,698</b>	<b>\$ -</b>	<b>\$ 4,253,152</b>
<b>HMO Total Costs</b>	<b>\$ 3,672,533</b>	<b>\$ 3,071,679</b>	<b>\$ 3,599,538</b>	<b>\$ 3,581,244</b>	<b>\$ 3,573,541</b>	<b>\$ 3,800,787</b>	<b>\$ 4,085,836</b>	<b>\$ 4,331,279</b>	<b>\$ 3,872,370</b>	<b>\$ 3,861,526</b>	<b>\$ 3,800,015</b>	<b>\$ -</b>	<b>\$ 41,250,349</b>
HMO Costs PEPM	\$ 734.21	\$ 616.06	\$ 722.94	\$ 725.54	\$ 724.56	\$ 770.33	\$ 832.65	\$ 883.75	\$ 793.52	\$ 793.41	\$ 779.17	#DIV/0!	\$ 761.06
<b>HMO Plan Reserve</b>	<b>\$ 123,677</b>	<b>\$ 714,937</b>	<b>\$ 184,508</b>	<b>\$ 176,634</b>	<b>\$ 182,862</b>	<b>\$ (44,860)</b>	<b>\$ (348,493)</b>	<b>\$ (597,997)</b>	<b>\$ (157,743)</b>	<b>\$ (155,244)</b>	<b>\$ (88,739)</b>	<b>\$ -</b>	<b>\$ (10,459)</b>
<b>Reserve % of Non Cap. Claims</b>	<b>6.0%</b>	<b>48.3%</b>	<b>9.2%</b>	<b>8.8%</b>	<b>9.1%</b>	<b>-2.0%</b>	<b>-13.8%</b>	<b>-21.6%</b>	<b>-6.8%</b>	<b>-6.7%</b>	<b>-4.0%</b>	<b>#DIV/0!</b>	<b>0.0%</b>

# SJVIA - PPO

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	2,809	2,771	2,773	2,763	2,774	2,773	2,771	0	30,739
- Employee + Spouse	480	476	467	465	459	457	453	449	445	446	426	0	5,023
- Employee + Child(ren)	138	135	137	135	134	132	133	133	134	133	131	0	1,475
- Employee + Family	99	99	98	98	96	99	97	97	94	93	91	0	1,061
<b>PPO Plans Total Enrollment</b>	<b>3,539</b>	<b>3,550</b>	<b>3,532</b>	<b>3,511</b>	<b>3,498</b>	<b>3,459</b>	<b>3,456</b>	<b>3,442</b>	<b>3,447</b>	<b>3,445</b>	<b>3,419</b>	<b>0</b>	<b>38,298</b>
<b>PPO Plans Total Premiums</b>	<b>\$ 2,277,353</b>	<b>\$ 2,276,121</b>	<b>\$ 2,262,828</b>	<b>\$ 2,246,960</b>	<b>\$ 2,232,519</b>	<b>\$ 2,213,472</b>	<b>\$ 2,206,030</b>	<b>\$ 2,195,310</b>	<b>\$ 2,192,438</b>	<b>\$ 2,188,884</b>	<b>\$ 2,164,110</b>	<b>\$ -</b>	<b>\$ 24,456,025</b>
PPO Premiums PEPM	\$ 643.50	\$ 641.16	\$ 640.66	\$ 639.98	\$ 638.23	\$ 639.92	\$ 638.32	\$ 637.80	\$ 636.04	\$ 635.38	\$ 632.97	#DIV/0!	\$ 638.57
<b>PPO Plans Total Claims</b>	<b>January</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</b>	<b>June</b>	<b>July</b>	<b>August</b>	<b>September</b>	<b>October</b>	<b>November</b>	<b>December</b>	<b>YTD Totals</b>
- Medical Claims	\$ 1,429,536	\$ 1,007,714	\$ 1,603,527	\$ 1,173,111	\$ 1,395,391	\$ 1,909,438	\$ 1,350,086	\$ 1,612,267	\$ 1,530,840	\$ 1,294,903	\$ 1,409,541	\$ -	\$ 15,716,354
- Rx Claims	\$ 516,925	\$ 452,169	\$ 527,272	\$ 484,843	\$ 522,976	\$ 514,173	\$ 518,597	\$ 572,394	\$ 522,219	\$ 553,929	\$ 526,274	\$ -	\$ 5,711,771
- Stop-Loss Refunds	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (111,639)	\$ (48,887)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (160,526)
<b>PPO Plans Net Claims</b>	<b>\$ 1,946,461</b>	<b>\$ 1,459,883</b>	<b>\$ 2,130,799</b>	<b>\$ 1,657,954</b>	<b>\$ 1,918,367</b>	<b>\$ 2,311,972</b>	<b>\$ 1,819,796</b>	<b>\$ 2,184,661</b>	<b>\$ 2,053,059</b>	<b>\$ 1,848,832</b>	<b>\$ 1,935,815</b>	<b>\$ -</b>	<b>\$ 21,267,599</b>
PPO Plans Claims PEPM	\$ 550.00	\$ 411.23	\$ 603.28	\$ 472.22	\$ 548.42	\$ 668.39	\$ 526.56	\$ 634.71	\$ 595.61	\$ 536.67	\$ 566.19	#DIV/0!	\$ 555.32
<b>PPO Plans Fixed Costs</b>	<b>\$ 179,958</b>	<b>\$ 180,518</b>	<b>\$ 179,602</b>	<b>\$ 178,534</b>	<b>\$ 177,873</b>	<b>\$ 175,890</b>	<b>\$ 175,738</b>	<b>\$ 175,026</b>	<b>\$ 175,280</b>	<b>\$ 175,178</b>	<b>\$ 173,856</b>	<b>\$ -</b>	<b>\$ 1,947,453</b>
<b>PPO Plans Total Costs</b>	<b>\$ 2,126,419</b>	<b>\$ 1,640,401</b>	<b>\$ 2,310,401</b>	<b>\$ 1,836,488</b>	<b>\$ 2,096,240</b>	<b>\$ 2,487,862</b>	<b>\$ 1,995,534</b>	<b>\$ 2,359,687</b>	<b>\$ 2,228,339</b>	<b>\$ 2,024,010</b>	<b>\$ 2,109,671</b>	<b>\$ -</b>	<b>\$ 23,215,052</b>
PPO Plans Cost PEPM	\$ 600.85	\$ 462.08	\$ 654.13	\$ 523.07	\$ 599.27	\$ 719.24	\$ 577.41	\$ 685.56	\$ 646.46	\$ 587.52	\$ 617.04	#DIV/0!	\$ 606.17
<b>PPO Plans Total Reserve</b>	<b>\$ 150,934</b>	<b>\$ 635,721</b>	<b>\$ (47,573)</b>	<b>\$ 410,471</b>	<b>\$ 136,278</b>	<b>\$ (274,390)</b>	<b>\$ 210,497</b>	<b>\$ (164,377)</b>	<b>\$ (35,901)</b>	<b>\$ 164,874</b>	<b>\$ 54,439</b>	<b>\$ -</b>	<b>\$ 1,240,973</b>
Reserve % of Net Claims	7.8%	43.5%	-2.2%	24.8%	7.1%	-11.9%	11.6%	-7.5%	-1.7%	8.9%	2.8%	#DIV/0!	5.8%