



2012 SJVIA Monthly Claims Report

Claims Data Through September 2012

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- **Prepared By Gallagher Benefit Services**
October 26, 2012

Large Claim Report - 2012

San Joaquin Valley Insurance Authority

Potential Large Dollar Claimants

HMO Plan

January 1, 2012 through December 31, 2012 as of September 2012

Pooling Point \$250,000

Relationship	Paid	Diagnosis	Reimbursement
Subscriber	\$ 1,217,051	Blood Disorders(16)	\$ 967,051.00
Dependent	\$ 701,332	Digestive System (06)	\$ 451,332.00
Dependent	\$ 423,739	Muscle/Tissue Disorders(08)	\$ 173,739.00
Dependent	\$ 361,763	Myeloid Disorders (17)	\$ 111,763.00
Subscriber	\$ 284,991	Myeloid Disorders (17)	\$ 34,991.00

Total HMO Pooling Reimbursements

\$ 1,738,876.00

PPO Plan

January 1, 2012 through December 31, 2012 as of September 2012

Stop Loss Deductible \$450,000

Relationship	Paid	Diagnosis	Reimbursement
SUB	\$ 532,757	Nervous System (01)	\$ 82,757.00

*Anthem Blue Cross does not begin reporting large claims until they reach \$50,000

Total PPO Stop Loss Reimbursements

\$ 82,757.00

Total SJVIA Pooling and Stop Loss Reimbursements

\$ 1,821,633.00

Large Claim Report - 2011

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	\$ 599,053.00	Circulatory System (05)	\$ 349,053.00
Subscriber	\$ 495,130.00	Respiratory System (04)	\$ 245,130.00
Dependent	\$ 365,880.00	Multiple Significant Trauma (24)	\$ 115,880.00
Subscriber	\$ 324,200.00	Muscle/Tissue Disorders(08)	\$ 74,200.00
Dependent	\$ 320,918.00	Kidney Disorders (11)	\$ 70,918.00
Subscriber	\$ 261,804.00	Blood Disorders (16)	\$ 11,804.00

Total HMO Pooling Reimbursements **\$ 866,985.00**

PPO Plan

January 1, 2011 through December 31, 2011

Stop Loss Deductible \$450,000

As of 1/31/2012

Relationship	Paid	Diagnosis	Reimbursement
Subscriber	\$ 670,164.00	Nervous System (01)	\$ 220,164.00
Dependent	\$ 442,273.00	Circulatory System (05)	

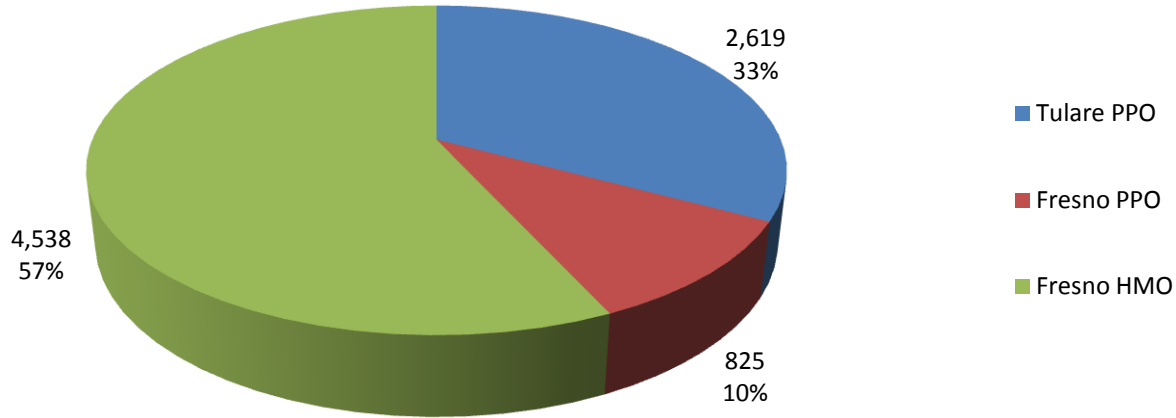
Total PPO Stop Loss Reimbursements **\$ 220,164.00**

Total SJVIA Pooling and Stop Loss Reimbursements	\$ 1,087,149.00
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SJVIA - All Plans

SJVIA - All Plans

SJVIA Average Monthly Enrollment - 2012



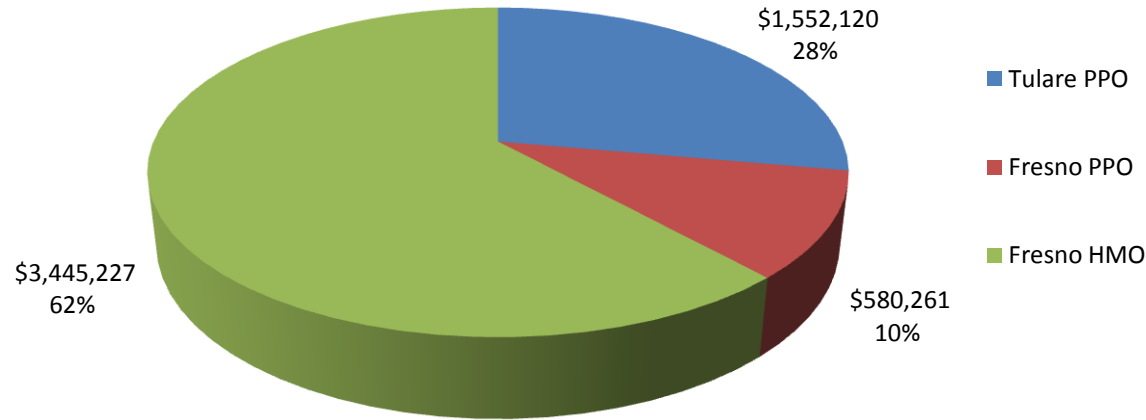
2012 Enrollment - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
CoT PPO	2,578	2,622	2,603	2,601	2,617	2,633	2,633	2,634	2,649	0	0	0	23,570
CoF PPO	810	810	822	819	823	836	829	837	836	0	0	0	7,422
CoF HMO	4,538	4,542	4,551	4,495	4,455	4,544	4,558	4,569	4,592	0	0	0	40,844
Total	7,926	7,974	7,976	7,915	7,895	8,013	8,020	8,040	8,077				71,836

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	2,569	31,169
CoF PPO	912	901	899	894	890	885	872	864	870	863	853	847	10,550
CoF HMO	5,002	4,986	4,979	4,936	4,932	4,934	4,907	4,901	4,880	4,867	4,877	4,885	59,086
Total	8,541	8,536	8,511	8,447	8,430	8,393	8,363	8,343	8,327	8,312	8,301	8,301	100,805

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	2,698	32,660
CoF PPO	1,009	978	972	1,018	999	985	979	974	968	953	941	909	11,685
CoF HMO	5,100	5,068	5,174	5,163	5,159	5,032	5,010	4,990	4,945	4,955	4,982	5,023	60,601
Total	8,883	8,789	8,883	8,902	8,881	8,756	8,712	8,672	8,619	8,602	8,617	8,630	104,946

SJVIA - All Plans

SJVIA Average Monthly Premiums - 2012



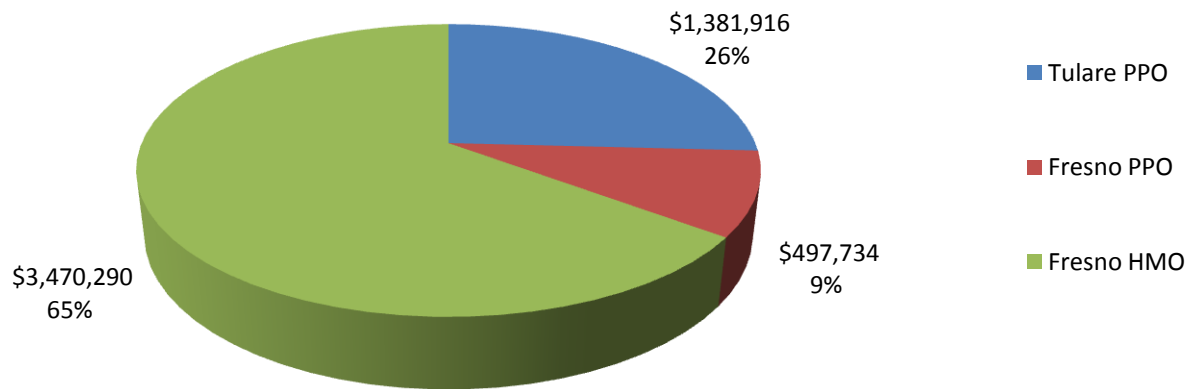
2012 Premiums - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
CoT PPO	\$ 1,532,991	\$ 1,557,210	\$ 1,545,778	\$ 1,542,574	\$ 1,552,519	\$ 1,557,795	\$ 1,557,795	\$ 1,557,024	\$ 1,565,391	\$ -	\$ -	\$ -	\$ 13,969,076
CoF PPO	\$ 573,804	\$ 574,013	\$ 580,838	\$ 579,490	\$ 581,428	\$ 586,528	\$ 580,393	\$ 582,946	\$ 582,907	\$ -	\$ -	\$ -	\$ 5,222,345
CoF HMO	\$ 3,456,547	\$ 3,457,039	\$ 3,458,125	\$ 3,419,330	\$ 3,383,249	\$ 3,444,977	\$ 3,454,073	\$ 3,460,240	\$ 3,473,467	\$ -	\$ -	\$ -	\$ 31,007,047
Total	\$ 5,563,341	\$ 5,588,262	\$ 5,584,740	\$ 5,541,393	\$ 5,517,195	\$ 5,589,300	\$ 5,592,261	\$ 5,600,210	\$ 5,621,765				\$ 50,198,468

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	\$ 1,532,603	\$ 18,762,748
CoF PPO	\$ 684,553	\$ 675,349	\$ 671,720	\$ 667,982	\$ 659,896	\$ 659,650	\$ 646,810	\$ 640,938	\$ 646,434	\$ 642,383	\$ 633,063	\$ 624,270	\$ 7,853,047
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	\$ 3,715,393	\$ 44,955,284
Total	\$ 6,073,563	\$ 6,062,737	\$ 6,046,874	\$ 6,004,837	\$ 5,988,922	\$ 5,969,398	\$ 5,943,374	\$ 5,928,593	\$ 5,907,065	\$ 5,895,166	\$ 5,878,283	\$ 5,872,267	\$ 71,571,079

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	\$ 1,480,142	\$ 17,911,599
CoF PPO	\$ 761,302	\$ 738,520	\$ 735,453	\$ 762,059	\$ 747,527	\$ 739,978	\$ 734,572	\$ 732,670	\$ 729,357	\$ 717,265	\$ 709,468	\$ 664,075	\$ 8,772,247
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	\$ 3,504,586	\$ 42,180,333
Total	\$ 5,811,441	\$ 5,752,861	\$ 5,811,020	\$ 5,843,228	\$ 5,828,418	\$ 5,746,598	\$ 5,724,520	\$ 5,705,233	\$ 5,670,645	\$ 5,656,436	\$ 5,664,975	\$ 5,648,803	\$ 68,864,178

SJVIA - All Plans

SJVIA Average Monthly Claims - 2012



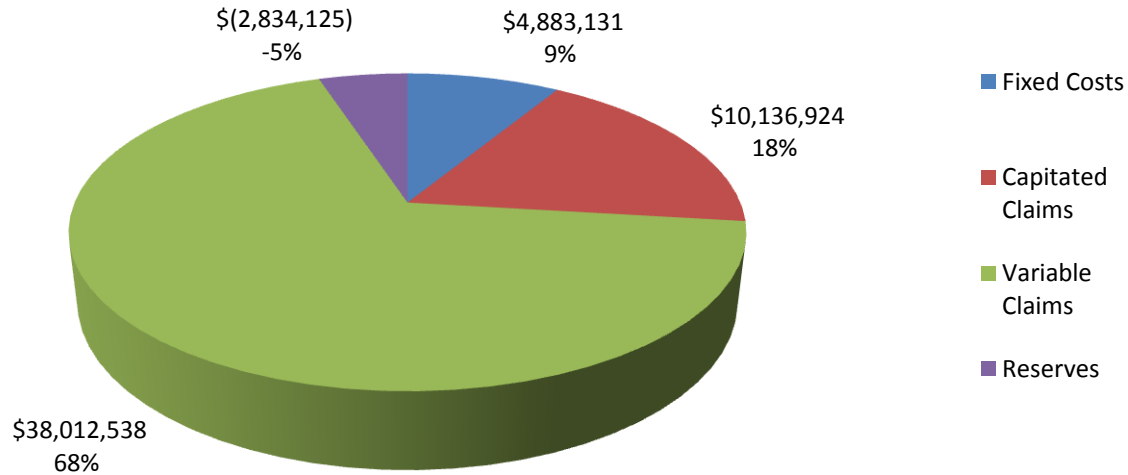
2012 Claims - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
CoT PPO	\$ 1,347,900	\$ 1,417,340	\$ 1,637,712	\$ 1,363,071	\$ 1,265,474	\$ 1,392,625	\$ 1,320,460	\$ 1,192,627	\$ 1,500,032	\$ -	\$ -	\$ -	\$ 12,437,241
CoF PPO	\$ 385,926	\$ 490,303	\$ 526,293	\$ 500,279	\$ 437,872	\$ 517,707	\$ 432,823	\$ 650,127	\$ 538,280	\$ -	\$ -	\$ -	\$ 4,479,610
CoF HMO	\$ 2,914,797	\$ 3,715,713	\$ 3,167,391	\$ 3,532,502	\$ 4,064,812	\$ 3,374,399	\$ 3,821,018	\$ 3,468,350	\$ 3,173,628	\$ -	\$ -	\$ -	\$ 31,232,611
Total	\$ 4,648,623	\$ 5,623,356	\$ 5,331,396	\$ 5,395,852	\$ 5,768,158	\$ 5,284,731	\$ 5,574,301	\$ 5,311,104	\$ 5,211,941	\$ -	\$ -	\$ -	\$ 48,149,462

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	\$ 1,339,380	\$ 1,282,913	\$ 1,219,091	\$ 16,083,134
CoF PPO	\$ 690,411	\$ 399,817	\$ 654,688	\$ 423,453	\$ 609,769	\$ 720,386	\$ 625,458	\$ 596,721	\$ 520,499	\$ 509,449	\$ 688,233	\$ 575,391	\$ 7,014,275
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	\$ 3,244,097	\$ 40,241,294
Total	\$ 5,226,487	\$ 4,140,311	\$ 5,339,635	\$ 4,851,870	\$ 5,104,894	\$ 5,725,588	\$ 5,520,580	\$ 6,131,359	\$ 5,542,495	\$ 5,328,442	\$ 5,388,463	\$ 5,038,579	\$ 63,338,703

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	\$ 1,532,398	\$ 15,377,152
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	\$ 560,439	\$ 6,577,468
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	\$ 2,965,015	\$ 35,521,259
Total	\$ 2,981,201	\$ 3,780,493	\$ 5,506,758	\$ 4,980,920	\$ 4,739,572	\$ 5,351,308	\$ 4,456,442	\$ 4,950,433	\$ 4,602,753	\$ 4,923,749	\$ 6,144,398	\$ 5,057,852	\$ 57,475,879

SJVIA - All Plans

YTD SJVIA Premium Breakdown - 2012



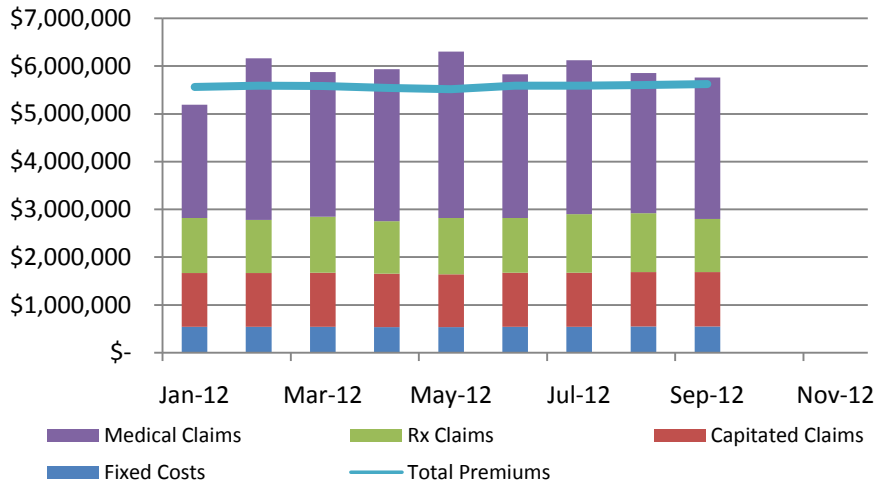
2012 Premium Breakdown - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 539,562	\$ 542,245	\$ 542,577	\$ 537,900	\$ 535,828	\$ 544,395	\$ 545,120	\$ 546,470	\$ 549,034	\$ -	\$ -	\$ -	\$ 4,883,131
Capitated Claims	\$ 1,125,742	\$ 1,126,734	\$ 1,128,967	\$ 1,115,075	\$ 1,105,152	\$ 1,126,982	\$ 1,130,703	\$ 1,138,432	\$ 1,139,137	\$ -	\$ -	\$ -	\$ 10,136,924
Variable Claims	\$ 3,522,881	\$ 4,496,622	\$ 4,202,429	\$ 4,280,777	\$ 4,663,006	\$ 4,157,749	\$ 4,443,598	\$ 4,172,672	\$ 4,072,804	\$ -	\$ -	\$ -	\$ 38,012,538
Reserves	\$ 375,156	\$ (577,340)	\$ (289,233)	\$ (392,359)	\$ (786,791)	\$ (239,826)	\$ (527,159)	\$ (257,364)	\$ (139,210)	\$ -	\$ -	\$ -	\$ (2,834,125)

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	\$ 556,809	\$ 557,030	\$ 6,757,890
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	\$ 1,177,138	\$ 14,232,412
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	\$ 4,155,641	\$ 4,213,252	\$ 3,861,441	\$ 49,106,291
Reserves	\$ 274,611	\$ 1,350,658	\$ 136,935	\$ 587,105	\$ 319,141	\$ (319,251)	\$ (137,996)	\$ (762,373)	\$ (193,644)	\$ 9,633	\$ (66,989)	\$ 276,658	\$ 1,474,487

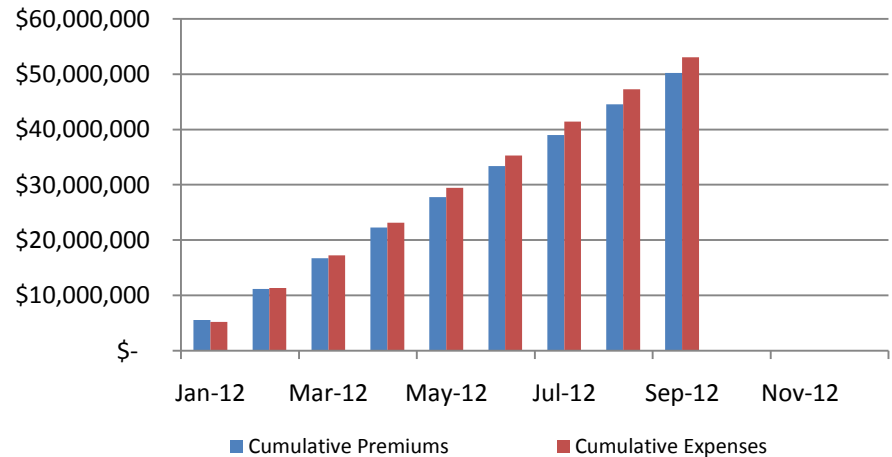
2010 Premium Breakdown - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 532,723	\$ 527,513	\$ 534,162	\$ 534,875	\$ 533,773	\$ 525,202	\$ 522,627	\$ 520,286	\$ 516,824	\$ 516,189	\$ 517,446	\$ 518,877	\$ 6,300,498
Capitated Claims	\$ 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	\$ 1,110,535	\$ 13,398,268
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	\$ 3,947,317	\$ 44,077,611
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)	\$ 72,074	\$ 5,087,802

SJVIA – All Plans

SJVIA Total Expenses & Premiums

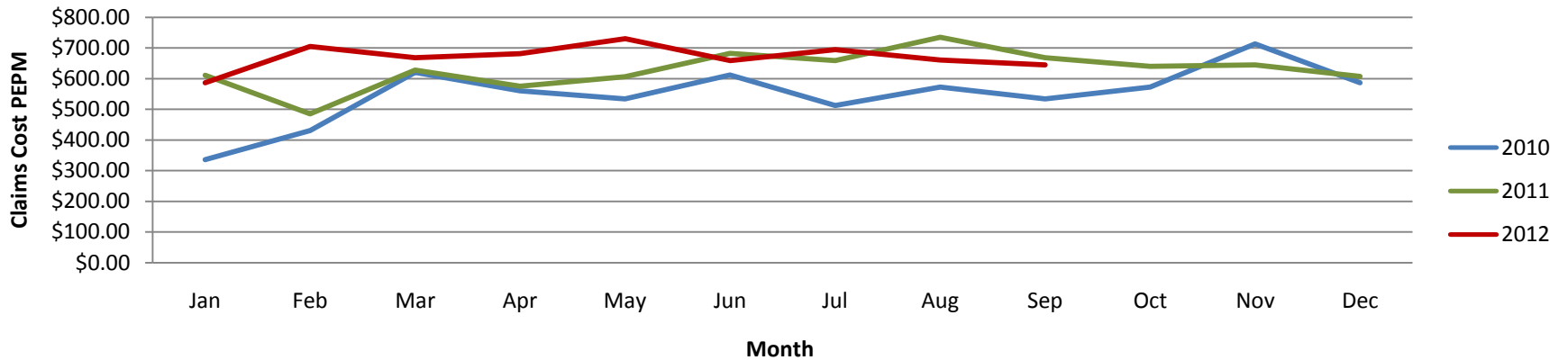


Cumulative Premiums & Expenses

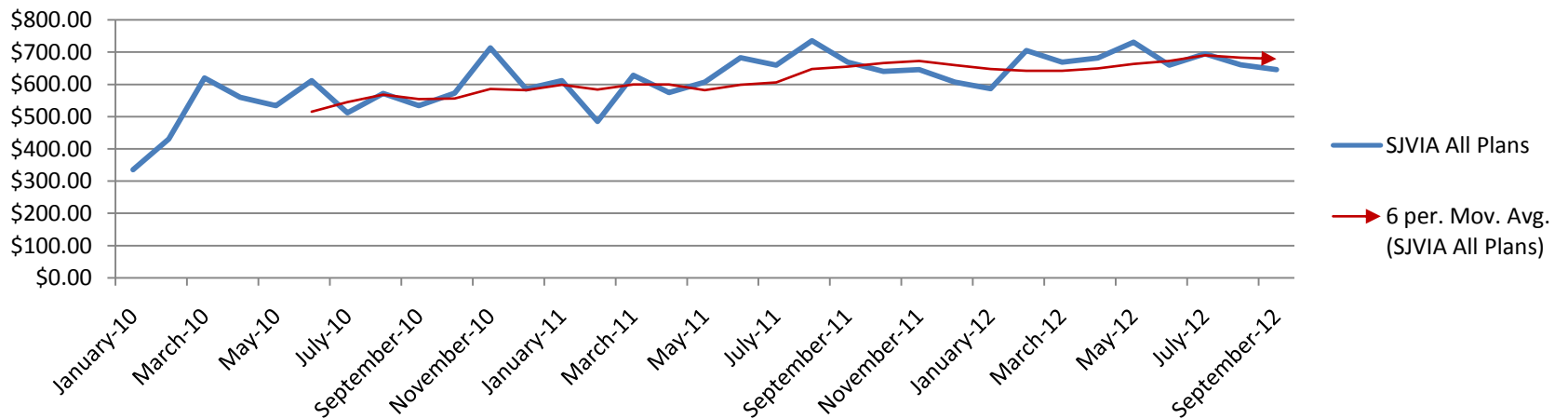


SJVIA - All Plans

SJVIA 2010 - 2012 All Plans (Year Over Year) - Claims PEPM



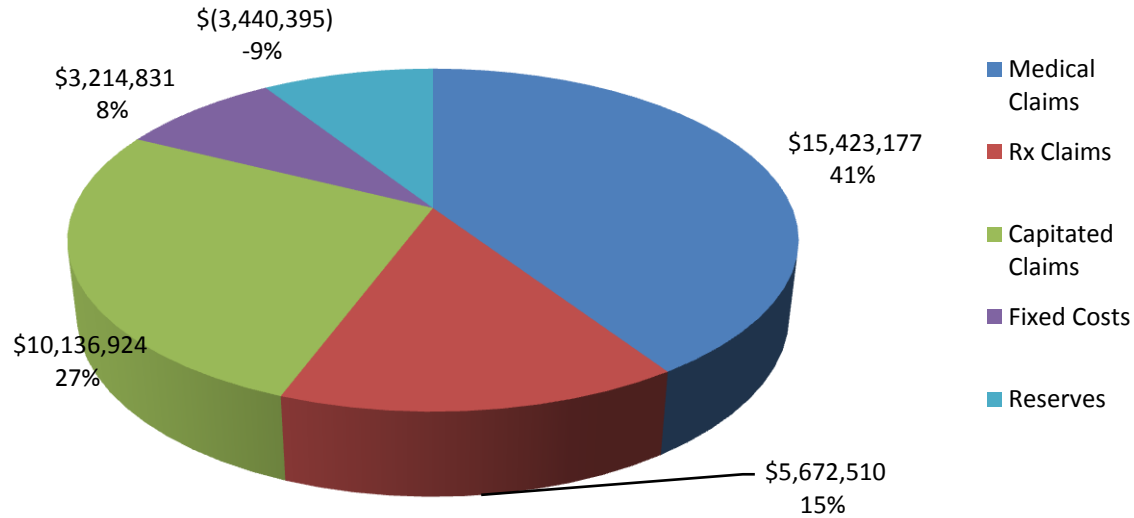
SJVIA All Plans - Claims PEPM



SJVIA - HMO

SJVIA - HMO

YTD HMO Premium Breakdown - 2012

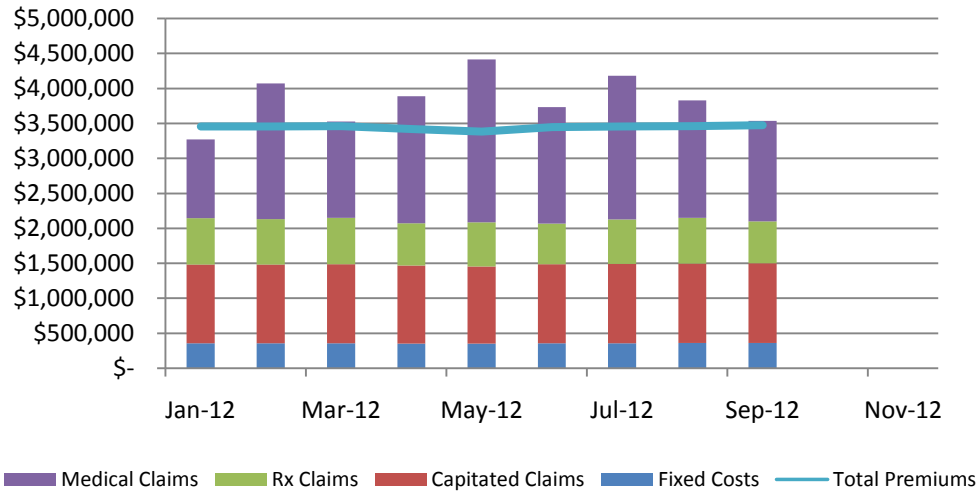


2012 Premium Breakdown - HMO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 357,186	\$ 357,501	\$ 358,209	\$ 353,801	\$ 350,653	\$ 357,658	\$ 358,760	\$ 359,626	\$ 361,436	\$ -	\$ -	\$ -	\$ 3,214,831
Capitulated Claims	\$ 1,125,742	\$ 1,126,734	\$ 1,128,967	\$ 1,115,075	\$ 1,105,152	\$ 1,126,982	\$ 1,130,703	\$ 1,138,432	\$ 1,139,137	\$ -	\$ -	\$ -	\$ 10,136,924
Medical Claims	\$ 1,128,332	\$ 1,941,584	\$ 1,376,948	\$ 1,816,134	\$ 2,330,814	\$ 1,662,356	\$ 2,054,136	\$ 1,679,713	\$ 1,433,160	\$ -	\$ -	\$ -	\$ 15,423,177
Rx Claims	\$ 660,723	\$ 647,395	\$ 661,476	\$ 601,293	\$ 628,846	\$ 585,061	\$ 636,179	\$ 650,205	\$ 601,331	\$ -	\$ -	\$ -	\$ 5,672,510
Reserves	\$ 184,564	\$ (616,175)	\$ (67,475)	\$ (466,974)	\$ (1,032,216)	\$ (287,080)	\$ (725,705)	\$ (367,736)	\$ (61,597)	\$ -	\$ -	\$ -	\$ (3,440,395)

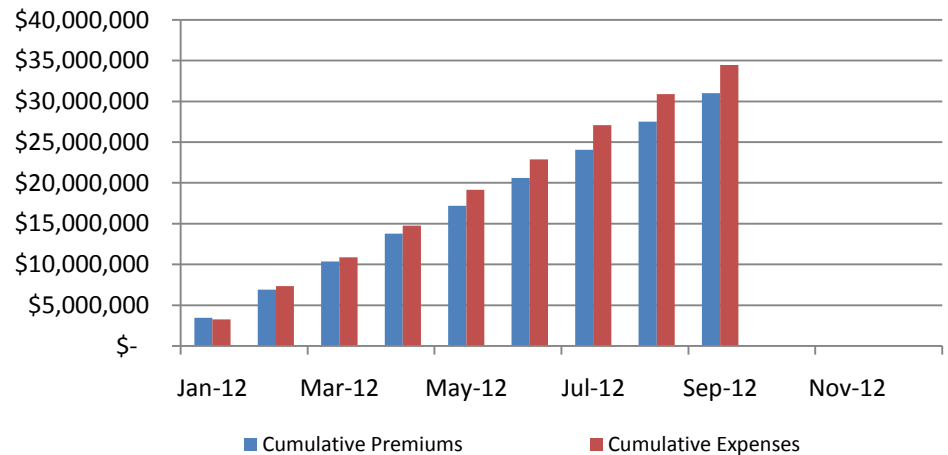
2011 Premium Breakdown - HMO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 392,507	\$ 391,251	\$ 390,702	\$ 387,328	\$ 387,014	\$ 387,171	\$ 385,052	\$ 384,581	\$ 382,934	\$ 381,913	\$ 382,698	\$ 383,326	\$ 4,636,478
Capitulated Claims	\$ 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	\$ 1,177,138	\$ 14,232,412
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	\$ 1,472,804	\$ 18,758,931
Rx Claims	\$ 616,009	\$ 530,415	\$ 601,785	\$ 621,127	\$ 582,467	\$ 589,313	\$ 595,372	\$ 633,725	\$ 629,898	\$ 641,054	\$ 614,631	\$ 594,155	\$ 7,249,951
Reserves	\$ 123,677	\$ 714,937	\$ 184,508	\$ 176,634	\$ 182,862	\$ (44,860)	\$ (348,493)	\$ (597,997)	\$ (157,743)	\$ (155,244)	\$ (88,739)	\$ 87,970	\$ 77,511

SJVIA – HMO

HMO Total Expenses & Premiums - 2012

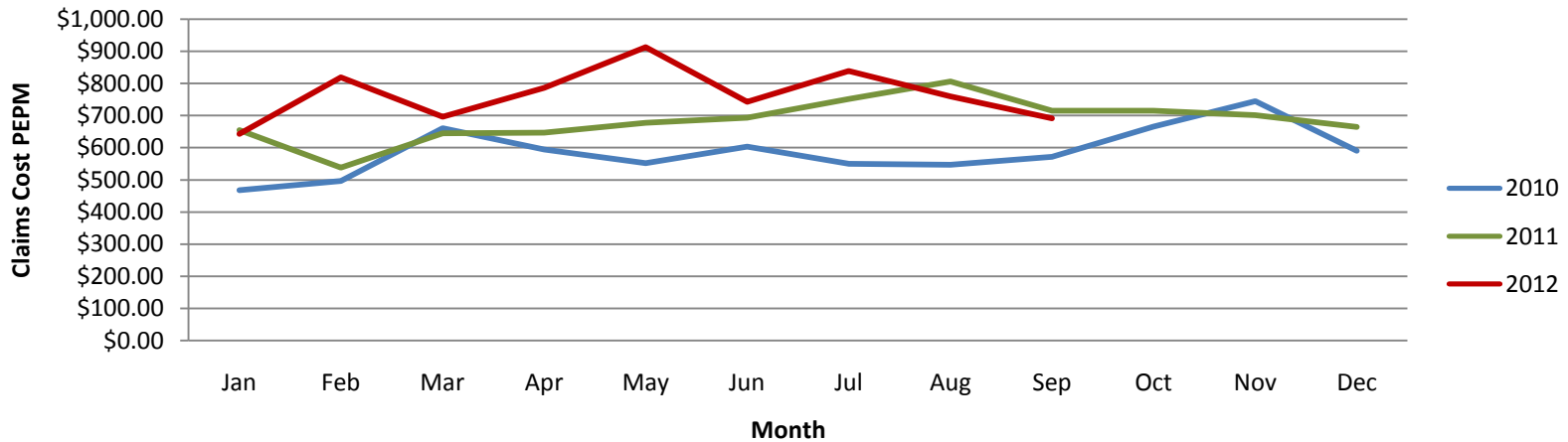


HMO Cumulative Premiums & Expenses -2012

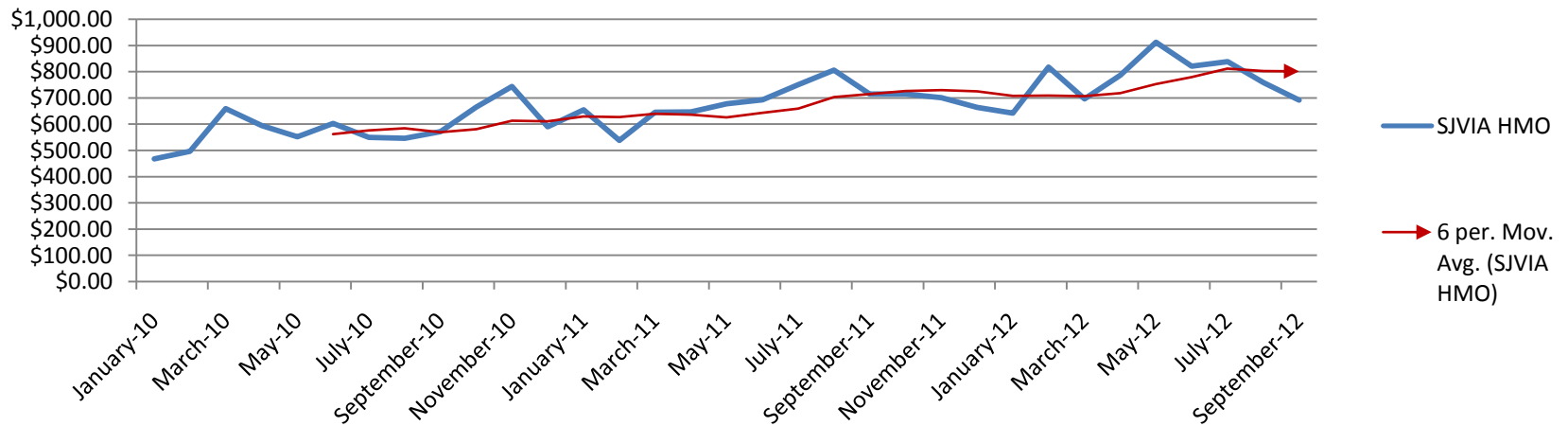


SJVIA – HMO

SJVIA 2010 - 2012 HMO (Year Over Year) - Claims PEPM



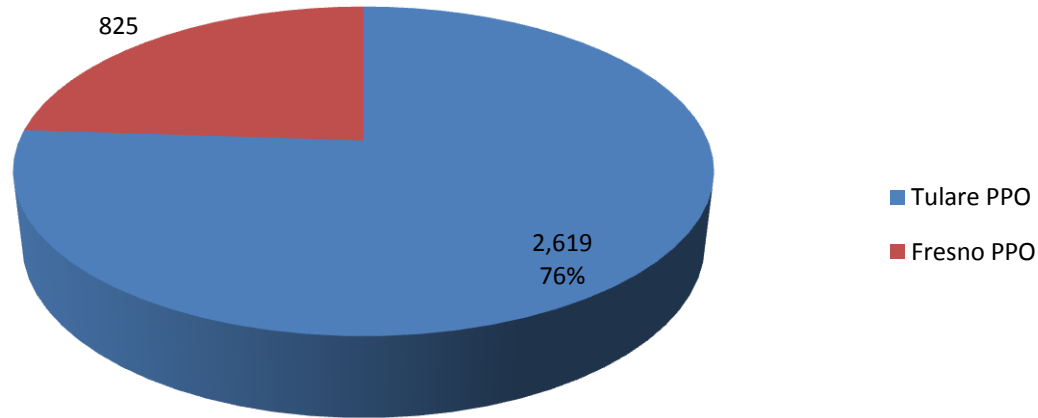
SJVIA HMO – Claims PEPM



SJVIA - PPO

SJVIA - PPO

PPO Plans Average Monthly Enrollment - 2012



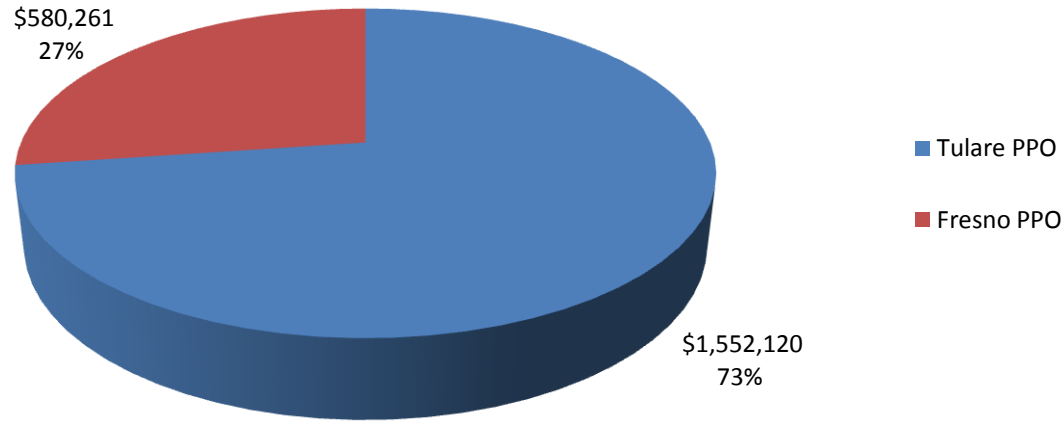
2012 Enrollment - PPO Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
CoT PPO	2,578	2,622	2,603	2,601	2,617	2,633	2,633	2,634	2,649	0	0	0	23,570
CoF PPO	810	810	822	819	823	836	829	837	836	0	0	0	7,422
Total	3,388	3,432	3,425	3,420	3,440	3,469	3,462	3,471	3,485	0	0	0	30,992

2011 Enrollment - PPO 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	2,569	31,169
CoF PPO	912	901	899	894	890	885	872	864	870	863	853	847	10,550
Total	3,539	3,550	3,532	3,511	3,498	3,459	3,456	3,442	3,447	3,445	3,424	3,416	41,719

2010 Enrollment - PPO 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	2,698	32,660
CoF PPO	1,009	978	972	1,018	999	985	979	974	968	953	941	909	11,685
Total	3,783	3,721	3,709	3,739	3,722	3,724	3,702	3,682	3,674	3,647	3,635	3,607	44,345

SJVIA - PPO

PPO Plans Average Monthly Premiums - 2012



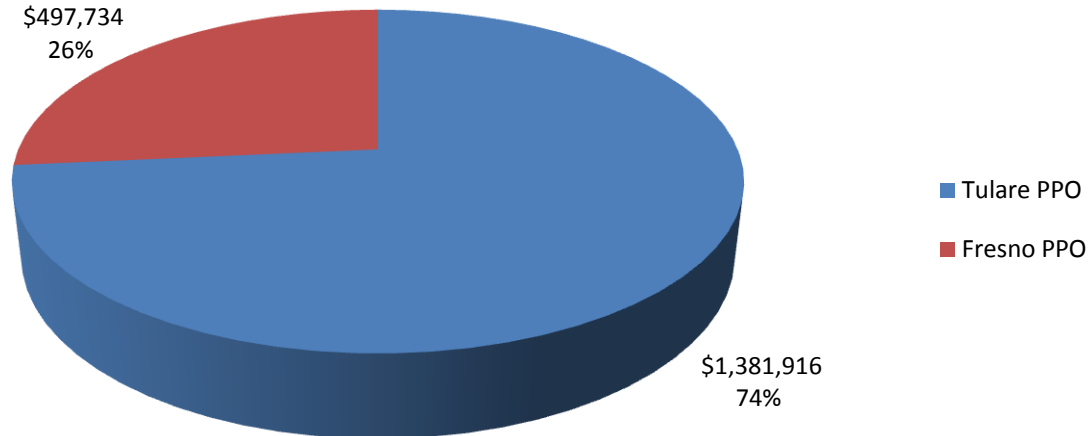
2012 Premium - PPO Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
CoT PPO	\$ 1,532,991	\$ 1,557,210	\$ 1,545,778	\$ 1,542,574	\$ 1,552,519	\$ 1,557,795	\$ 1,557,795	\$ 1,557,024	\$ 1,565,391	\$ -	\$ -	\$ -	\$ 13,969,076
CoF PPO	\$ 573,804	\$ 574,013	\$ 580,838	\$ 579,490	\$ 581,428	\$ 586,528	\$ 580,393	\$ 582,946	\$ 582,907	\$ -	\$ -	\$ -	\$ 5,222,345
Total	\$ 2,106,794	\$ 2,131,223	\$ 2,126,615	\$ 2,122,064	\$ 2,133,947	\$ 2,144,322	\$ 2,138,188	\$ 2,139,970	\$ 2,148,298	\$ -	\$ -	\$ -	\$ 19,191,421

2011 Premium - PPO 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	\$ 1,532,603	\$ 18,762,748
CoF PPO	\$ 684,553	\$ 675,349	\$ 671,720	\$ 667,982	\$ 659,896	\$ 659,650	\$ 646,810	\$ 640,938	\$ 646,434	\$ 642,383	\$ 633,063	\$ 624,270	\$ 7,853,047
Total	\$ 2,277,353	\$ 2,276,121	\$ 2,262,828	\$ 2,246,960	\$ 2,232,519	\$ 2,213,472	\$ 2,206,030	\$ 2,195,310	\$ 2,192,438	\$ 2,188,884	\$ 2,167,007	\$ 2,156,873	\$ 26,615,795

2010 Premium - PPO 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	\$ 1,480,142	\$ 17,911,599
CoF PPO	\$ 761,302	\$ 738,520	\$ 735,453	\$ 762,059	\$ 747,527	\$ 739,978	\$ 734,572	\$ 732,670	\$ 729,357	\$ 717,265	\$ 709,468	\$ 664,075	\$ 8,772,247
Total	\$ 2,277,369	\$ 2,237,114	\$ 2,229,938	\$ 2,257,448	\$ 2,242,795	\$ 2,242,907	\$ 2,228,954	\$ 2,220,128	\$ 2,217,415	\$ 2,196,410	\$ 2,189,149	\$ 2,144,217	\$ 26,683,845

SJVIA - PPO

PPO Plans Average Monthly Claims - 2012



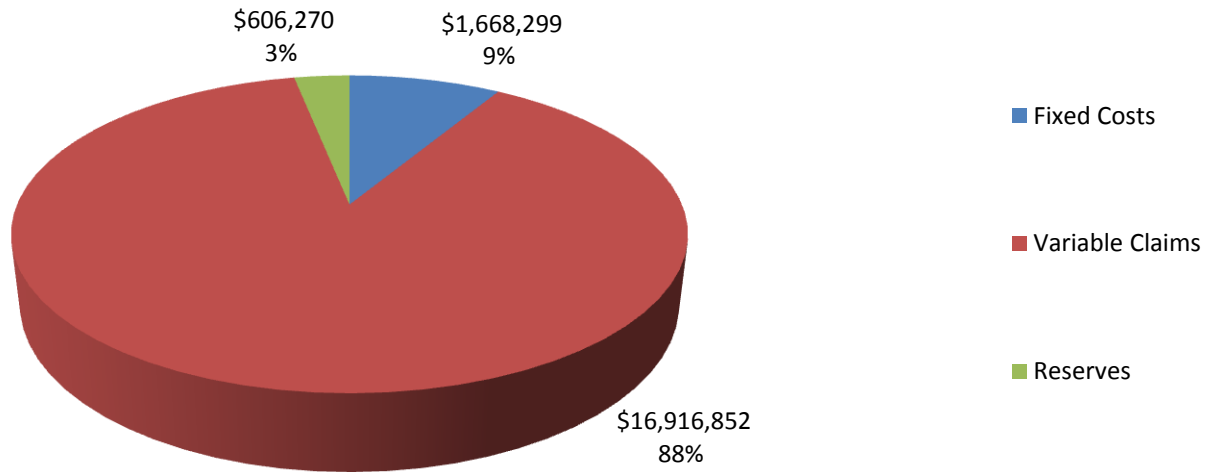
2012 Claims - PPO Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
CoT PPO	\$ 1,347,900	\$ 1,417,340	\$ 1,637,712	\$ 1,363,071	\$ 1,265,474	\$ 1,392,625	\$ 1,320,460	\$ 1,192,627	\$ 1,500,032	\$ -	\$ -	\$ -	\$ 12,437,241
CoF PPO	\$ 385,926	\$ 490,303	\$ 526,293	\$ 500,279	\$ 437,872	\$ 517,707	\$ 432,823	\$ 650,127	\$ 538,280	\$ -	\$ -	\$ -	\$ 4,479,610
Total	\$ 1,733,826	\$ 1,907,643	\$ 2,164,005	\$ 1,863,350	\$ 1,703,346	\$ 1,910,332	\$ 1,753,283	\$ 1,842,754	\$ 2,038,313	\$ -	\$ -	\$ -	\$ 16,916,852

2011 Claims - PPO 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	\$ 1,339,380	\$ 1,282,913	\$ 1,219,091	\$ 16,083,134
CoF PPO	\$ 690,411	\$ 399,817	\$ 654,688	\$ 423,453	\$ 609,769	\$ 720,386	\$ 625,458	\$ 596,721	\$ 520,499	\$ 509,449	\$ 688,233	\$ 575,391	\$ 7,014,275
Total	\$ 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	\$ 1,848,829	\$ 1,971,146	\$ 1,794,482	\$ 23,097,409

2010 Claims - PPO 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	\$ 1,532,398	\$ 15,377,152
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	\$ 560,439	\$ 6,577,468
Total	\$ 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	\$ 2,092,837	\$ 21,954,620

SJVIA - PPO Premium Breakdown

YTD PPO Premium Breakdown - 2012



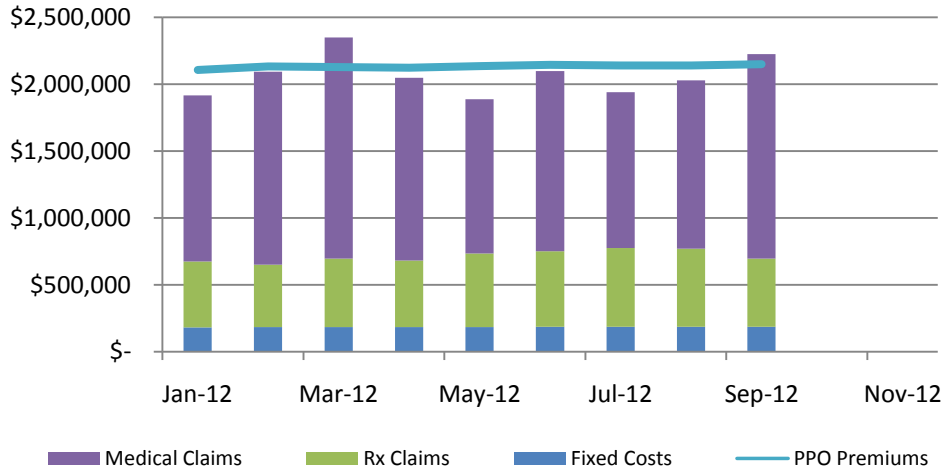
2012 Premium Breakdown - PPO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 182,376	\$ 184,745	\$ 184,368	\$ 184,099	\$ 185,175	\$ 186,736	\$ 186,359	\$ 186,844	\$ 187,598	\$ -	\$ -	\$ -	\$ 1,668,299
Variable Claims	\$ 1,733,826	\$ 1,907,643	\$ 2,164,005	\$ 1,863,350	\$ 1,703,346	\$ 1,910,332	\$ 1,753,283	\$ 1,842,754	\$ 2,038,313	\$ -	\$ -	\$ -	\$ 16,916,852
Reserves	\$ 190,592	\$ 38,835	\$ (221,757)	\$ 74,615	\$ 245,425	\$ 47,254	\$ 198,546	\$ 110,372	\$ (77,613)	\$ -	\$ -	\$ -	\$ 606,270

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	\$ 174,110	\$ 173,704	\$ 2,121,411
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	\$ 1,848,829	\$ 1,971,146	\$ 1,794,482	\$ 23,097,409
Reserves	\$ 150,934	\$ 635,721	\$ (47,573)	\$ 410,471	\$ 136,278	\$ (274,390)	\$ 210,497	\$ (164,377)	\$ (35,901)	\$ 164,877	\$ 21,750	\$ 188,688	\$ 1,396,975

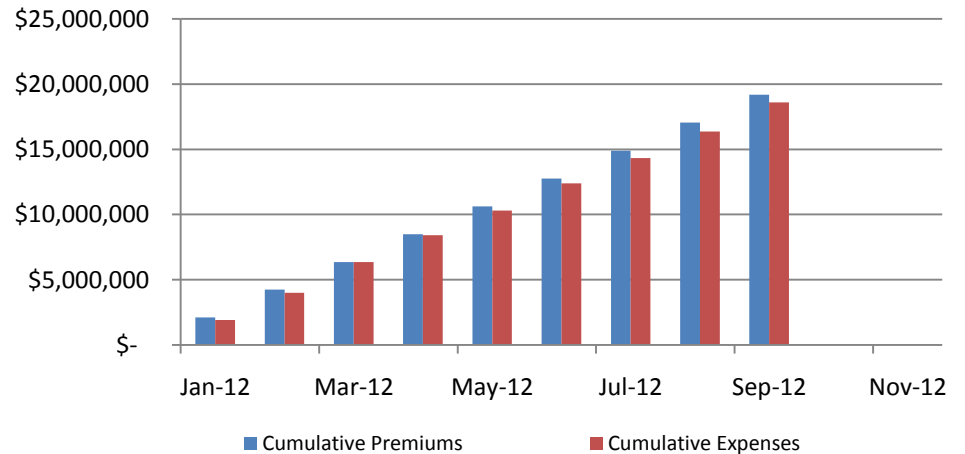
2010 Premium Breakdown - PPO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 184,648	\$ 181,622	\$ 181,036	\$ 182,501	\$ 181,671	\$ 181,768	\$ 180,695	\$ 179,718	\$ 179,328	\$ 178,010	\$ 177,424	\$ 176,058	\$ 2,164,479
Variable Claims	\$ 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	\$ 2,092,837	\$ 21,954,620
Reserves	\$ 1,494,641	\$ 788,493	\$ (44,382)	\$ 162,415	\$ 165,372	\$ (257,975)	\$ 342,460	\$ (184,458)	\$ 259,052	\$ 389,092	\$ (425,286)	\$ (124,677)	\$ 2,564,746

SJVIA - PPO Plans

PPO Total Expenses & Premiums - 2012

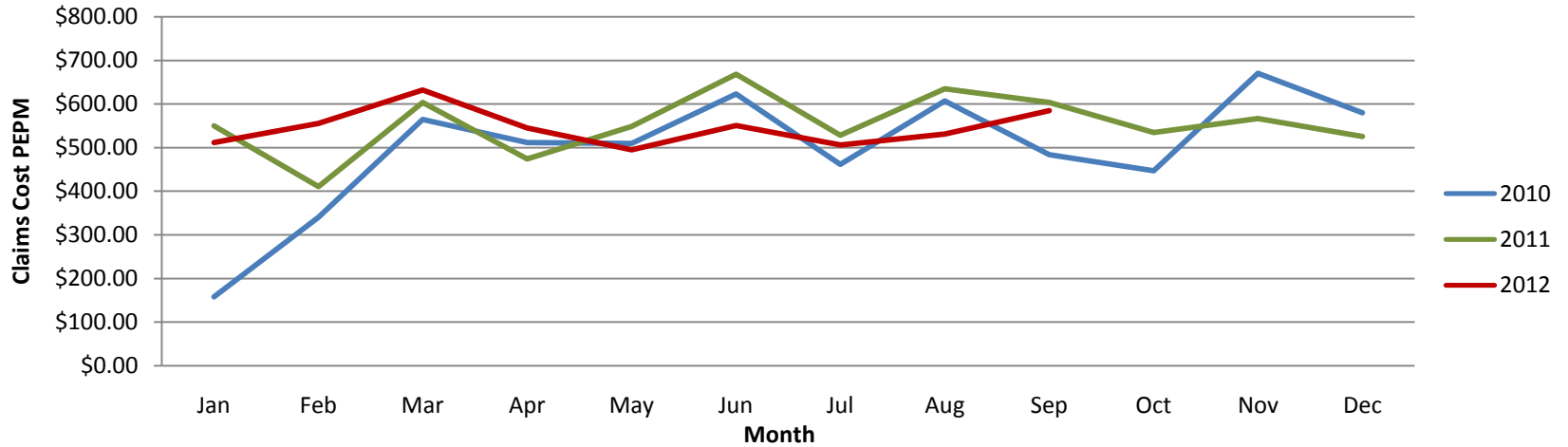


PPO Cumulative Premiums & Expenses - 2012

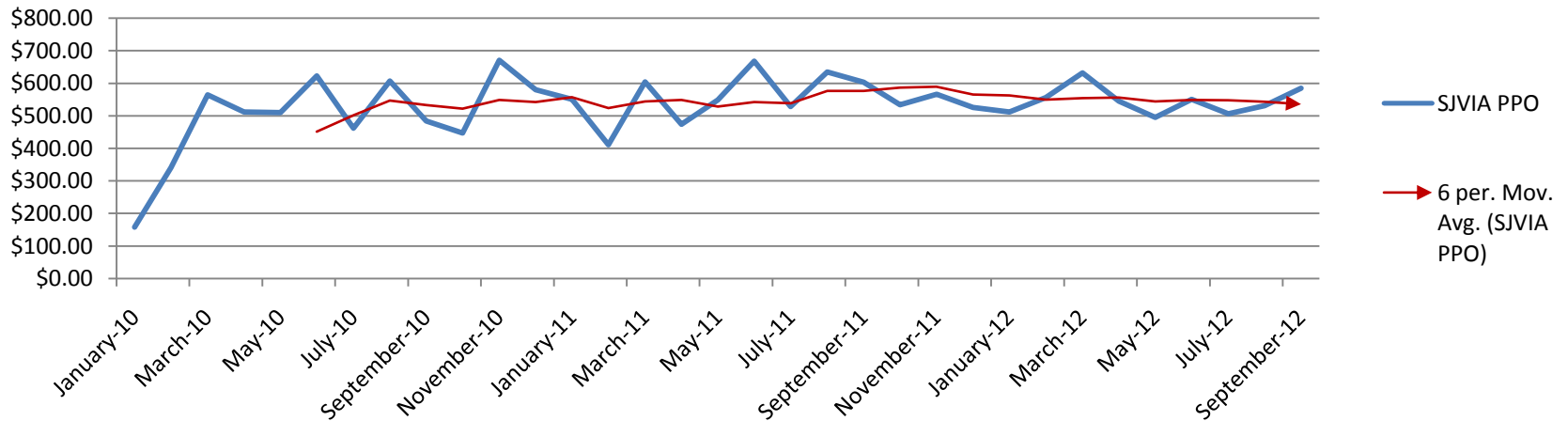


SJVIA – PPO Claims PEPM

SJVIA 2010 - 2012 PPO (Year Over Year) - Claims PEPM



SJVIA PPO Claims PEPM



*PEPM – Per Employee Per Month

SJVIA - Monthly Data

SJVIA - All Plans

SJVIA Enrollment - All Plans	January	February	March	April	May	June	July	August	September	October	November	December
- Employee Only	4,682	4,721	4,737	4,700	4,713	4,800	4,807	4,829	4,858	0	0	0
- Employee + Spouse	1,045	1,047	1,043	1,030	1,011	1,021	1,017	1,014	1,017	0	0	0
- Employee + Child(ren)	1,499	1,508	1,498	1,492	1,484	1,498	1,499	1,501	1,505	0	0	0
- Employee + Family	700	698	698	693	687	694	697	696	697	0	0	0
SJVIA Total Enrollment	7,926	7,974	7,976	7,915	7,895	8,013	8,020	8,040	8,077	0	0	0
SJVIA Total Premiums	\$5,563,341	\$5,588,262	\$5,584,740	\$5,541,393	\$ 5,517,195	\$5,589,300	\$5,592,261	\$ 5,600,210	\$5,621,765	\$ -	\$ -	\$ -
SJVIA Premiums PEPM	\$ 701.91	\$ 700.81	\$ 700.19	\$ 700.11	\$ 698.82	\$ 697.53	\$ 697.29	\$ 696.54	\$ 696.02			
SJVIA Total Claims	January	February	March	April	May	June	July	August	September	October	November	December
- Medical Claims	\$ 2,369,761	\$ 3,384,425	\$ 3,028,105	\$ 3,182,932	\$ 3,484,310	\$ 3,008,518	\$ 3,217,785	\$ 2,938,236	\$ 2,962,069	\$ -	\$ -	\$ -
- Rx Claims	\$ 1,153,120	\$ 1,112,197	\$ 1,174,324	\$ 1,097,845	\$ 1,178,696	\$ 1,149,231	\$ 1,225,813	\$ 1,234,436	\$ 1,110,735	\$ -	\$ -	\$ -
- Stop-Loss Refunds	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
- Capitated Claims (HMO)	\$ 1,125,742	\$ 1,126,734	\$ 1,128,967	\$ 1,115,075	\$ 1,105,152	\$ 1,126,982	\$ 1,130,703	\$ 1,138,432	\$ 1,139,137	\$ -	\$ -	\$ -
SJVIA Total Claims	\$ 4,648,623	\$ 5,623,356	\$ 5,331,396	\$ 5,395,852	\$ 5,768,158	\$ 5,284,731	\$ 5,574,301	\$ 5,311,104	\$ 5,211,941	\$ -	\$ -	\$ -
SJVIA Claims PEPM	\$ 586.50	\$ 705.21	\$ 668.43	\$ 681.72	\$ 730.61	\$ 659.52	\$ 695.05	\$ 660.59	\$ 645.28			
SJVIA Fixed Costs	\$ 539,562	\$ 542,245	\$ 542,577	\$ 537,900	\$ 535,828	\$ 544,395	\$ 545,120	\$ 546,470	\$ 549,034	\$ -	\$ -	\$ -
SJVIA Total Costs	\$ 5,188,185	\$ 6,165,601	\$ 5,873,973	\$ 5,933,752	\$ 6,303,986	\$ 5,829,126	\$ 6,119,421	\$ 5,857,574	\$ 5,760,975	\$ -	\$ -	\$ -
SJVIA Cost PEPM	\$ 654.58	\$ 773.21	\$ 736.46	\$ 749.68	\$ 798.48	\$ 727.46	\$ 763.02	\$ 728.55	\$ 713.26			
SJVIA Total Reserve - Increase/(Decrease)	\$ 375,156	\$ (577,340)	\$ (289,233)	\$ (392,359)	\$ (786,791)	\$ (239,826)	\$ (527,159)	\$ (257,364)	\$ (139,210)	\$ -	\$ -	\$ -
Reserve % of Non Cap. Claims	10.6%	-12.8%	-6.9%	-9.2%	-16.9%	-5.8%	-11.9%	-6.2%	-3.4%			

SJVIA - HMO

2012 HMO Enrollment	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Employee Only	1,940	1,943	1,962	1,930	1,924	1,977	1,988	1,998	2,018	0	0	0	17,680
- Employee + Spouse	631	632	633	622	608	620	617	618	617	0	0	0	5,598
- Employee + Child(ren)	1,352	1,357	1,348	1,338	1,327	1,343	1,346	1,346	1,349	0	0	0	12,106
- Employee + Family	615	610	608	605	596	604	607	607	608	0	0	0	5,460
HMO Total Enroll.	4,538	4,542	4,551	4,495	4,455	4,544	4,558	4,569	4,592	0	0	0	40,844
HMO Premiums	\$ 3,456,547	\$ 3,457,039	\$ 3,458,125	\$ 3,419,330	\$ 3,383,249	\$ 3,444,977	\$ 3,454,073	\$ 3,460,240	\$ 3,473,467	\$ -	\$ -	\$ -	\$ 31,007,047
HMO Premiums PEPM	\$ 761.69	\$ 761.13	\$ 759.86	\$ 760.70	\$ 759.43	\$ 758.14	\$ 757.80	\$ 757.33	\$ 756.42				\$ 759.16
HMO Claims	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Medical Claims	\$ 1,128,332	\$ 1,941,584	\$ 1,376,948	\$ 1,816,134	\$ 2,330,814	\$ 1,662,356	\$ 2,054,136	\$ 1,679,713	\$ 1,433,160	\$ -	\$ -	\$ -	\$ 15,423,177
- Rx Claims	\$ 660,723	\$ 647,395	\$ 661,476	\$ 601,293	\$ 628,846	\$ 585,061	\$ 636,179	\$ 650,205	\$ 601,331	\$ -	\$ -	\$ -	\$ 5,672,510
- Capitated Claims	\$ 1,125,742	\$ 1,126,734	\$ 1,128,967	\$ 1,115,075	\$ 1,105,152	\$ 1,126,982	\$ 1,130,703	\$ 1,138,432	\$ 1,139,137	\$ -	\$ -	\$ -	\$ 10,136,924
HMO Total Claims	\$ 2,914,797	\$ 3,715,713	\$ 3,167,391	\$ 3,532,502	\$ 4,064,812	\$ 3,374,399	\$ 3,821,018	\$ 3,468,350	\$ 3,173,628	\$ -	\$ -	\$ -	\$ 31,232,611
HMO Claims PEPM	\$ 642.31	\$ 818.08	\$ 695.98	\$ 785.87	\$ 912.42	\$ 742.61	\$ 838.31	\$ 759.10	\$ 691.12				\$ 764.68
HMO Fixed Costs	\$ 357,186	\$ 357,501	\$ 358,209	\$ 353,801	\$ 350,653	\$ 357,658	\$ 358,760	\$ 359,626	\$ 361,436	\$ -	\$ -	\$ -	\$ 3,214,831
HMO Total Costs	\$ 3,271,983	\$ 4,073,214	\$ 3,525,600	\$ 3,886,303	\$ 4,415,465	\$ 3,732,057	\$ 4,179,778	\$ 3,827,976	\$ 3,535,065	\$ -	\$ -	\$ -	\$ 34,447,442
HMO Costs PEPM	\$ 721.02	\$ 896.79	\$ 774.69	\$ 864.58	\$ 991.13	\$ 821.32	\$ 917.02	\$ 837.81	\$ 769.83				\$ 843.39
HMO Plan Reserve - Increase/(Decrease)	\$ 184,564	\$ (616,175)	\$ (67,475)	\$ (466,974)	\$ (1,032,216)	\$ (287,080)	\$ (725,705)	\$ (367,736)	\$ (61,597)	\$ -	\$ -	\$ -	\$ (3,440,395)
Reserve % of Non Cap. Claims	10.3%	-23.8%	-3.3%	-19.3%	-34.9%	-12.8%	-27.0%	-15.8%	-3.0%				-16.3%

SJVIA - PPO

PPO Enrollment - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Employee Only	2,742	2,778	2,775	2,770	2,789	2,823	2,819	2,831	2,840	0	0	0	25,167
- Employee + Spouse	414	415	410	408	403	401	400	396	400	0	0	0	3,647
- Employee + Child(ren)	147	151	150	154	157	155	153	155	156	0	0	0	1,378
- Employee + Family	85	88	90	88	91	90	90	89	89	0	0	0	800
PPO Plans Total Enrollment	3,388	3,432	3,425	3,420	3,440	3,469	3,462	3,471	3,485	0	0	0	30,992
PPO Plans Total Premiums	\$ 2,106,794	\$ 2,131,223	\$ 2,126,615	\$ 2,122,064	\$ 2,133,947	\$ 2,144,322	\$ 2,138,188	\$ 2,139,970	\$ 2,148,298	\$ -	\$ -	\$ -	\$ 19,191,421
PPO Premiums PEPM	\$ 621.84	\$ 620.99	\$ 620.91	\$ 620.49	\$ 620.33	\$ 618.14	\$ 617.62	\$ 616.53	\$ 616.44				\$ 619.24
PPO Plans Total Claims	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Medical Claims	\$ 1,241,429	\$ 1,442,841	\$ 1,651,157	\$ 1,366,798	\$ 1,153,496	\$ 1,346,162	\$ 1,163,649	\$ 1,258,523	\$ 1,528,909	\$ -	\$ -	\$ -	\$ 12,152,964
- Rx Claims	\$ 492,397	\$ 464,802	\$ 512,848	\$ 496,552	\$ 549,850	\$ 564,170	\$ 589,634	\$ 584,231	\$ 509,404	\$ -	\$ -	\$ -	\$ 4,763,888
- Stop-Loss Refunds	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
PPO Plans Net Claims	\$ 1,733,826	\$ 1,907,643	\$ 2,164,005	\$ 1,863,350	\$ 1,703,346	\$ 1,910,332	\$ 1,753,283	\$ 1,842,754	\$ 2,038,313	\$ -	\$ -	\$ -	\$ 16,916,852
PPO Plans Claims PEPM	\$ 511.76	\$ 555.84	\$ 631.83	\$ 544.84	\$ 495.16	\$ 550.69	\$ 506.44	\$ 530.90	\$ 584.88				\$ 545.85
PPO Plans Fixed Costs	\$ 182,376	\$ 184,745	\$ 184,368	\$ 184,099	\$ 185,175	\$ 186,736	\$ 186,359	\$ 186,844	\$ 187,598	\$ -	\$ -	\$ -	\$ 1,668,299
PPO Plans Total Costs	\$ 1,916,202	\$ 2,092,388	\$ 2,348,373	\$ 2,047,449	\$ 1,888,521	\$ 2,097,068	\$ 1,939,642	\$ 2,029,598	\$ 2,225,910	\$ -	\$ -	\$ -	\$ 18,585,151
PPO Plans Cost PEPM	\$ 565.59	\$ 609.67	\$ 685.66	\$ 598.67	\$ 548.99	\$ 604.52	\$ 560.27	\$ 584.73	\$ 638.71				\$ 599.68
PPO Plans Total Reserve - Increase/(Decrease)	\$ 190,592	\$ 38,835	\$ (221,757)	\$ 74,615	\$ 245,425	\$ 47,254	\$ 198,546	\$ 110,372	\$ (77,613)	\$ -	\$ -	\$ -	\$ 606,270
Reserve % of Net Claims	11.0%	2.0%	-10.2%	4.0%	14.4%	2.5%	11.3%	6.0%	-3.8%				3.6%