



# 2012 SJVIA Monthly Claims Report

Claims Data Through February 2012

[www.gallagherbenefits.com](http://www.gallagherbenefits.com)

- **Prepared By Gallagher Benefit Services**  
**April 9, 2012**

# Large Claim Report - 2012

## San Joaquin Valley Insurance Authority Potential Large Dollar Claimants

### HMO Plan

January 1, 2012 through December 31, 2012

Pooling Point \$250,000

Relationship	Paid	Diagnosis	Reimbursement
Dependent	\$ 113,849.00	Muscle/Tissue Disorders (08)	\$ -
Dependent	\$ 91,086.00	Circulatory System (05)	\$ -
Subscriber	\$ 84,724.00	Blood Disorders(16)	\$ -

**Total HMO Pooling Reimbursements** \$ -

### PPO Plan

January 1, 2012 through December 31, 2012

Stop Loss Deductible \$450,000

As of 1/31/2012

Relationship	Paid	Diagnosis	Reimbursement
		No claims Over \$75K to date*	\$ -

\*Anthem Blue Cross does not begin reporting large claims until they reach \$75,000

**Total PPO Stop Loss Reimbursements** \$ -

**Total SJVIA Pooling and Stop Loss Reimbursements** \$ -

# Large Claim Report - 2011

## HMO Plan

January 1, 2011 through December 31, 2011

Pooling Point \$250,000

Relationship	Paid	Diagnosis	Reimbursement
Dependent	\$ 600,517.00	Circulatory System (05)	\$ 350,517.00
Subscriber	\$ 397,494.00	Respiratory System (04)	\$ 147,494.00
Dependent	\$ 365,880.00	Multiple Significant Trauma (24)	\$ 115,880.00
Subscriber	\$ 324,200.00	Muscle/Tissue Disorders(08)	\$ 74,200.00
Dependent	\$ 261,804.00	Circulatory System (05)	\$ 11,804.00

**Total HMO Pooling Reimbursements** **\$ 699,895.00**

## 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

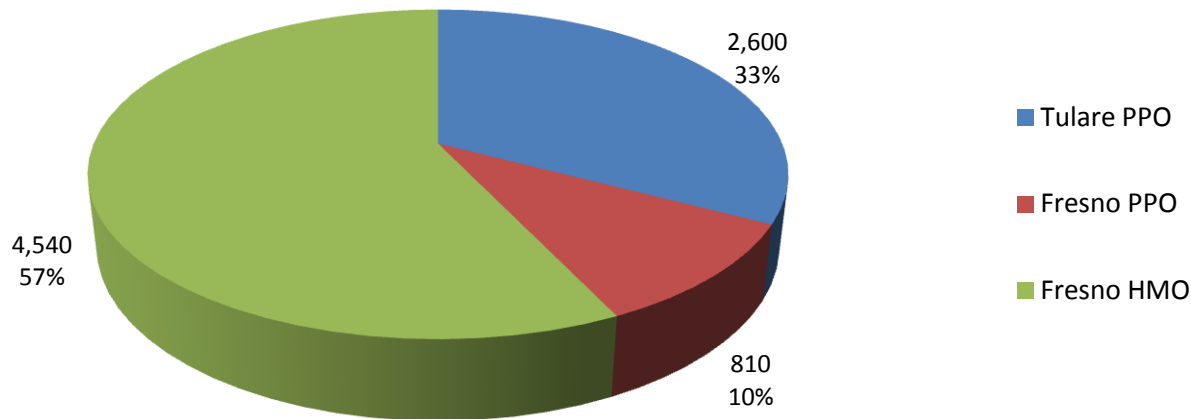
**Total PPO Stop Loss Reimbursements** **\$ 220,164.00**

**Total SJVIA Pooling and Stop Loss Reimbursements** **\$ 920,059.00**

# SJVIA - All Plans

# SJVIA - All Plans

## SJVIA Average Monthly Enrollment - 2012



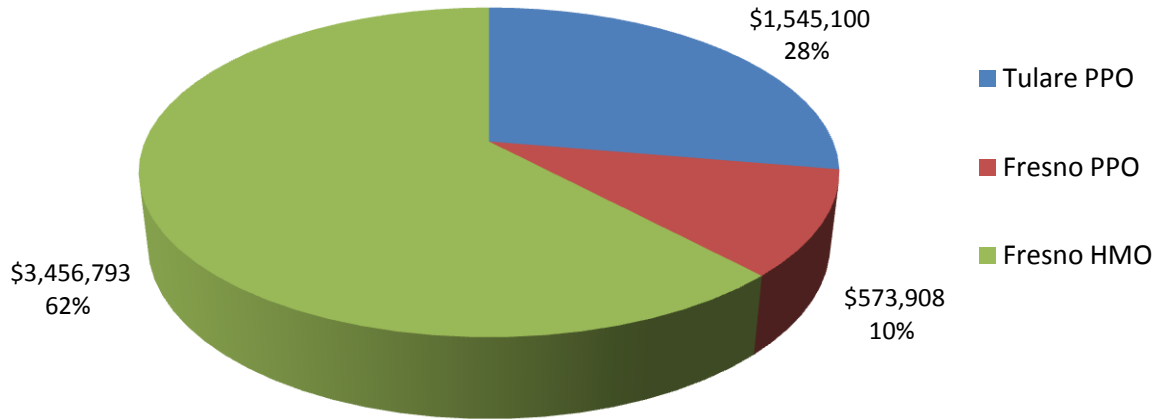
2012 Enrollment - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
CoT PPO	2,578	2,622	0	0	0	0	0	0	0	0	0	0	5,200
CoF PPO	810	810	0	0	0	0	0	0	0	0	0	0	1,620
CoF HMO	4,538	4,542	0	0	0	0	0	0	0	0	0	0	9,080

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

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

# SJVIA - All Plans

## SJVIA Average Monthly Premiums - 2012



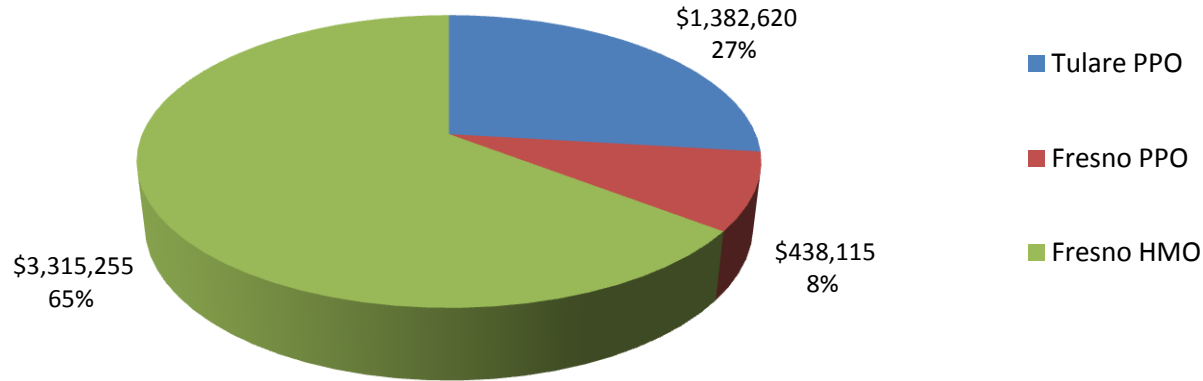
2012 Premiums - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
CoT PPO	\$ 1,532,991	\$ 1,557,210	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,090,201
CoF PPO	\$ 573,804	\$ 574,013	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,147,816
CoF HMO	\$ 3,456,547	\$ 3,457,039	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 6,913,585

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

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

# SJVIA - All Plans

## SJVIA Average Monthly Claims - 2012



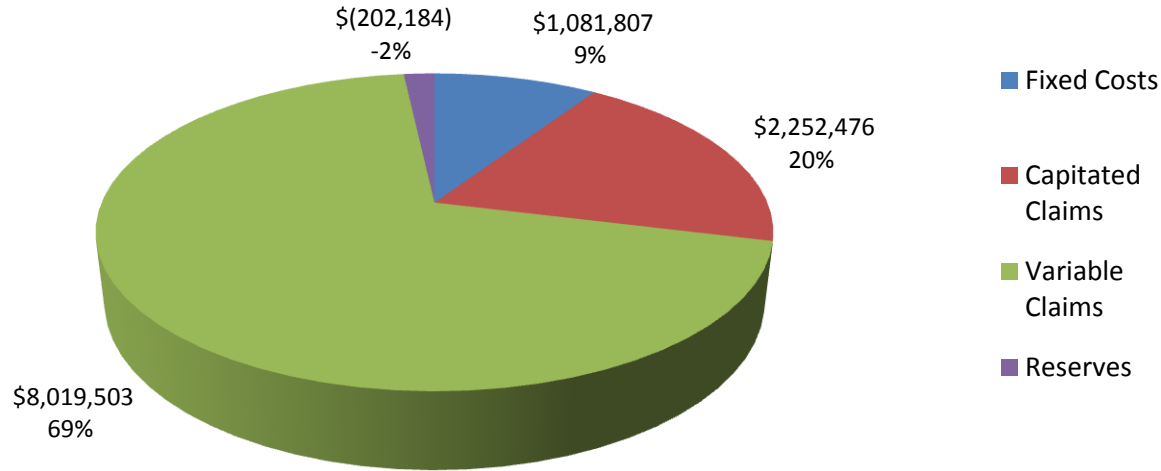
2012 Claims - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
CoT PPO	\$ 1,347,900	\$ 1,417,340	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,765,240
CoF PPO	\$ 385,926	\$ 490,303	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 876,229
CoF HMO	\$ 2,914,797	\$ 3,715,713	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 6,630,510

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

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

# 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	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,081,807
Capitaled Claims	\$1,125,742	\$1,126,734	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,252,476
Variable Claims	\$3,522,881	\$4,496,622	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 8,019,503
Reserves	\$ 375,156	\$ (577,340)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (202,184)

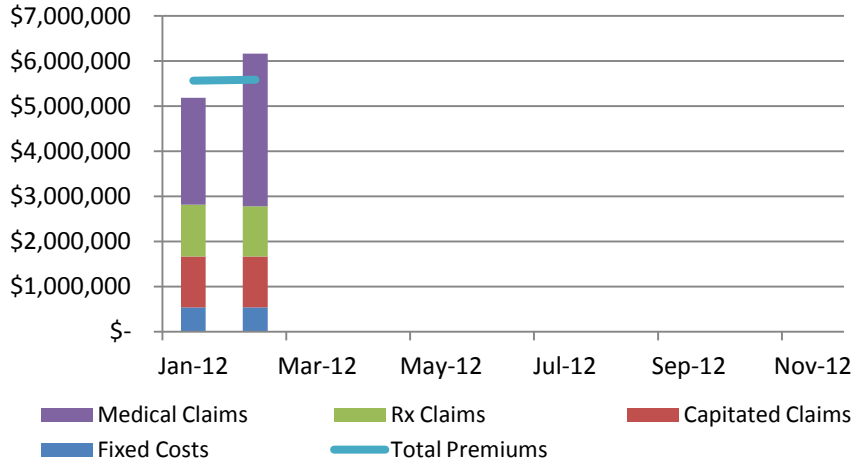
2011 Premium Breakdown - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 572,465	\$ 571,769	\$ 570,304	\$ 565,862	\$ 564,887	\$ 563,061	\$ 560,790	\$ 559,607	\$ 558,214	\$ 557,092	\$ 556,809	\$ 557,030	\$ 6,757,890
Capitaled Claims	\$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	\$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
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	\$ 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

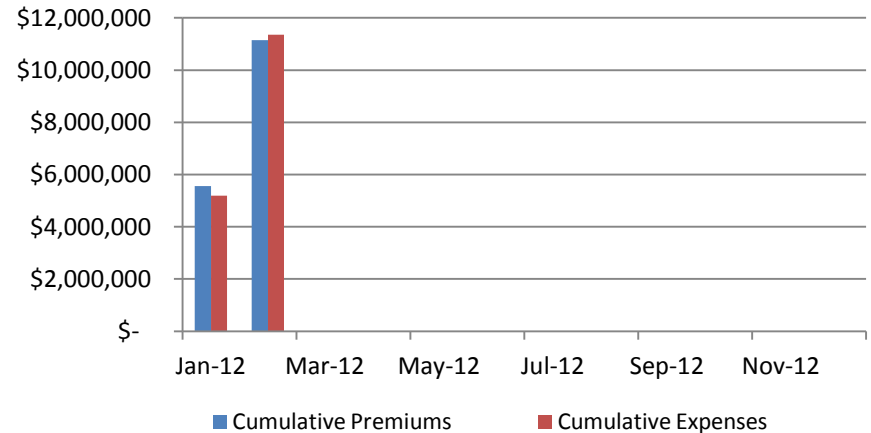


# SJVIA – All Plans

## SJVIA Total Expenses & Premiums

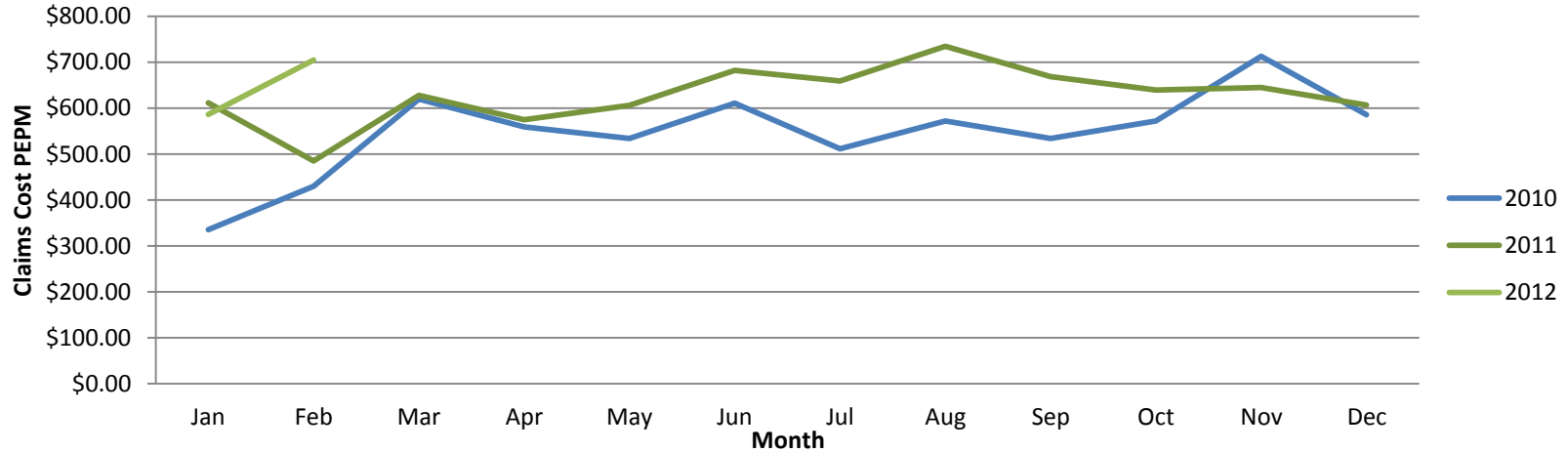


## Cumulative Premiums & Expenses

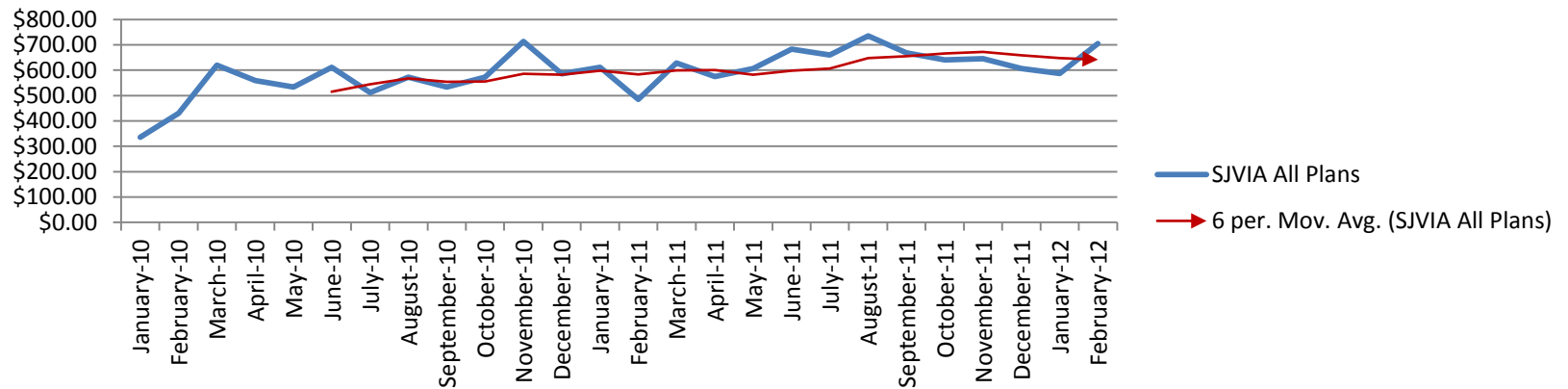


# SJVIA - All Plans

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



## SJVIA All Plans - Claims PEPM\*

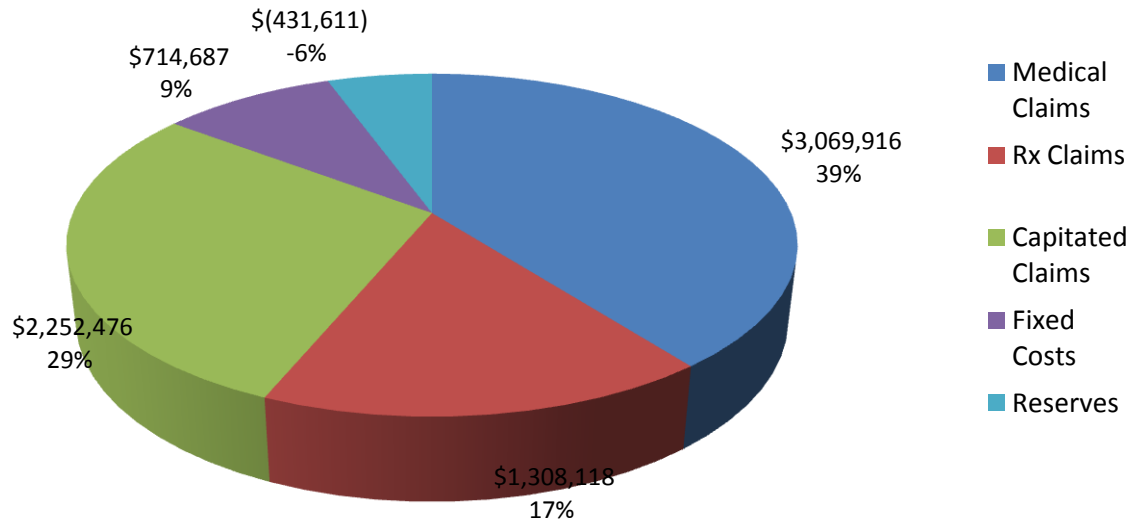


\*PEPM – Per Employee Per Month

# SJVIA - HMO

# SJVIA - HMO

## YTD HMO Premium Breakdown - 2012

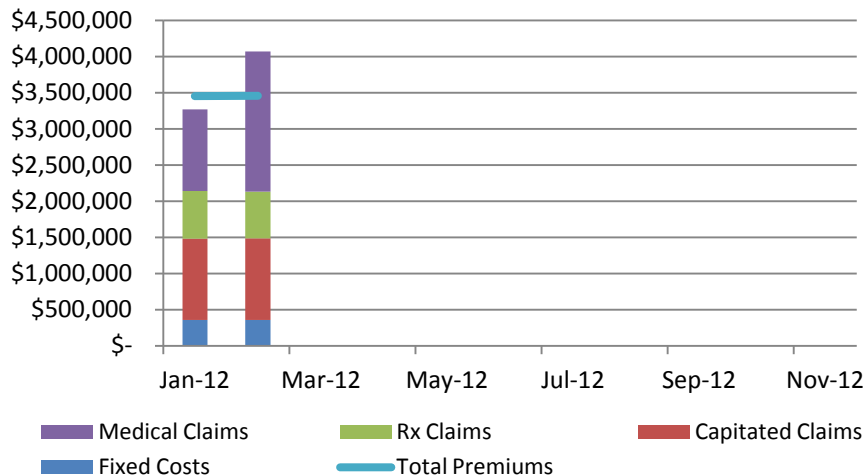


2012 Premium Breakdown - HMO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 357,186	\$ 357,501	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 714,687
Capitaled Claims	\$ 1,125,742	\$ 1,126,734	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,252,476
Medical Claims	\$ 1,128,332	\$ 1,941,584	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,069,916
Rx Claims	\$ 660,723	\$ 647,395	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,308,118
Reserves	\$ 184,564	\$ (616,175)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (431,611)

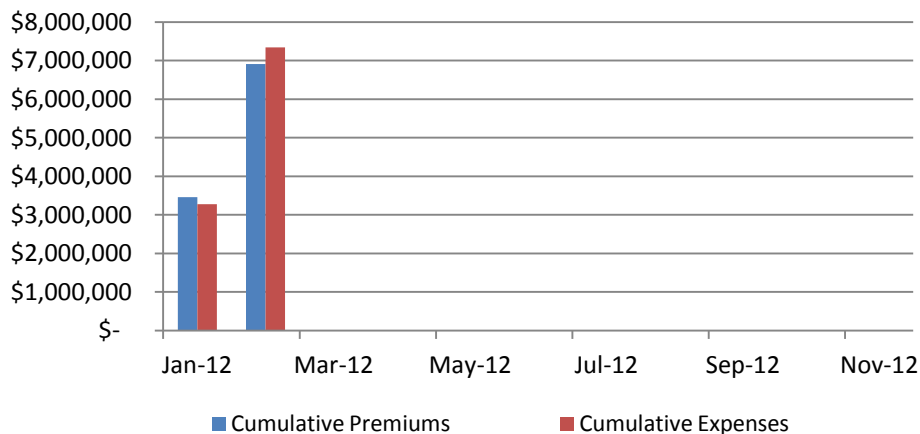
2011 Premium Breakdown - HMO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 392,507	\$ 391,251	\$ 390,702	\$ 387,328	\$ 387,014	\$ 387,171	\$ 385,052	\$ 384,581	\$ 382,934	\$ 381,913	\$ 382,698	\$ 383,326	\$ 4,636,478
Capitaled Claims	\$ 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	\$ 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

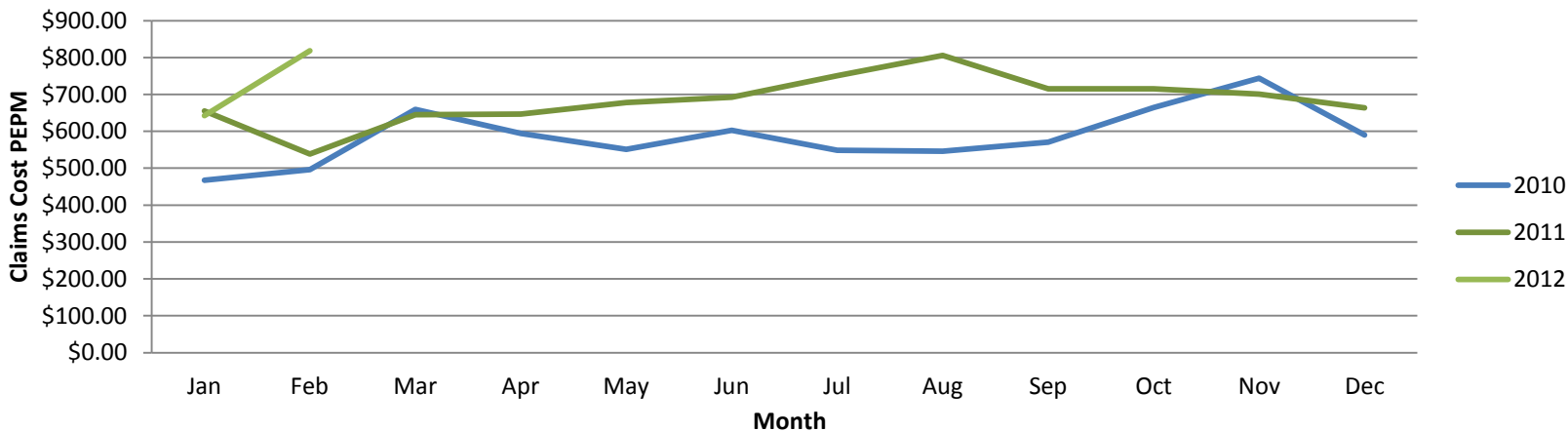


## HMO Cumulative Premiums & Expenses -2012

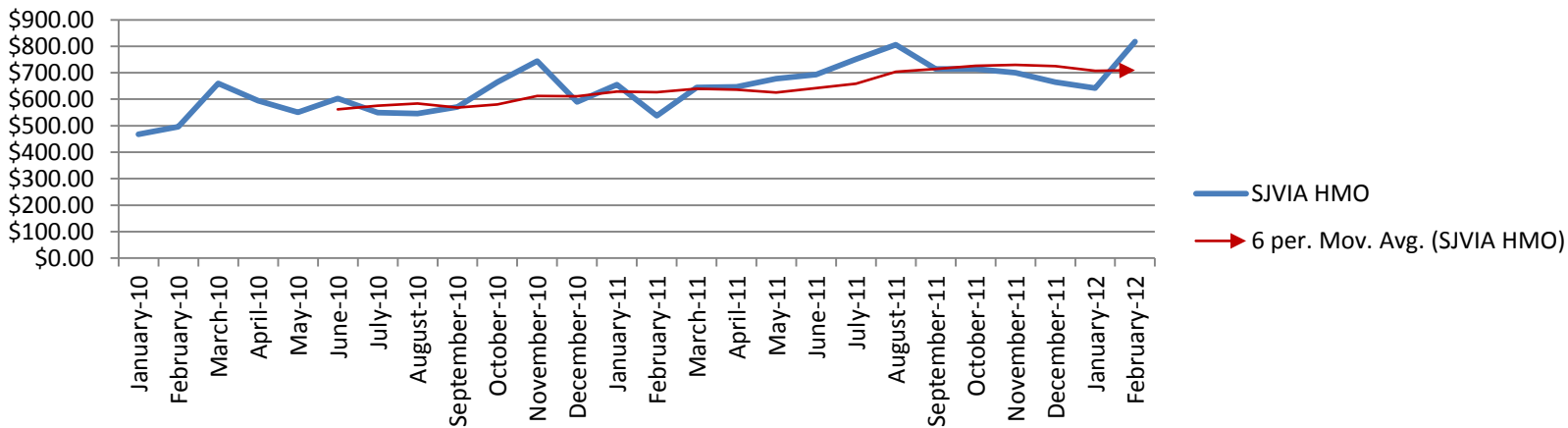


# SJVIA – HMO

## SJVIA 2010 - 2011 HMO (Year Over Year) - Claims PEPM



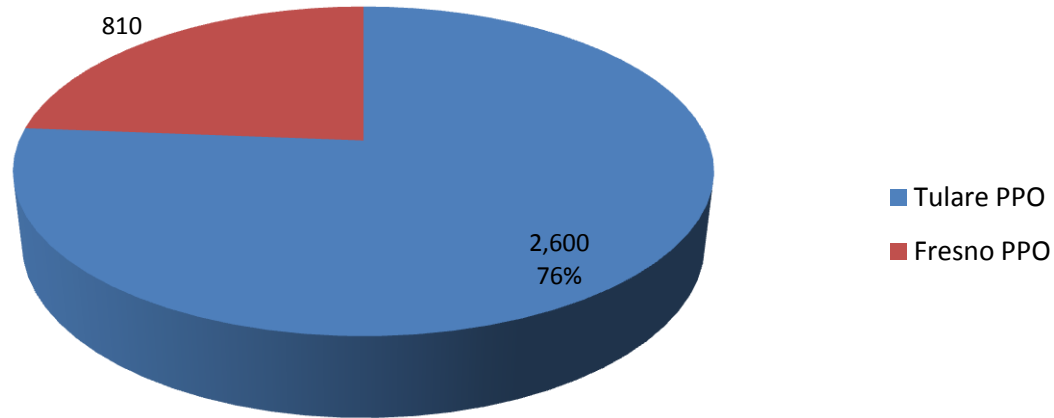
## SJVIA HMO



# 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	0	0	0	0	0	0	0	0	0	0	5,200
CoF PPO	810	810	0	0	0	0	0	0	0	0	0	0	1,620

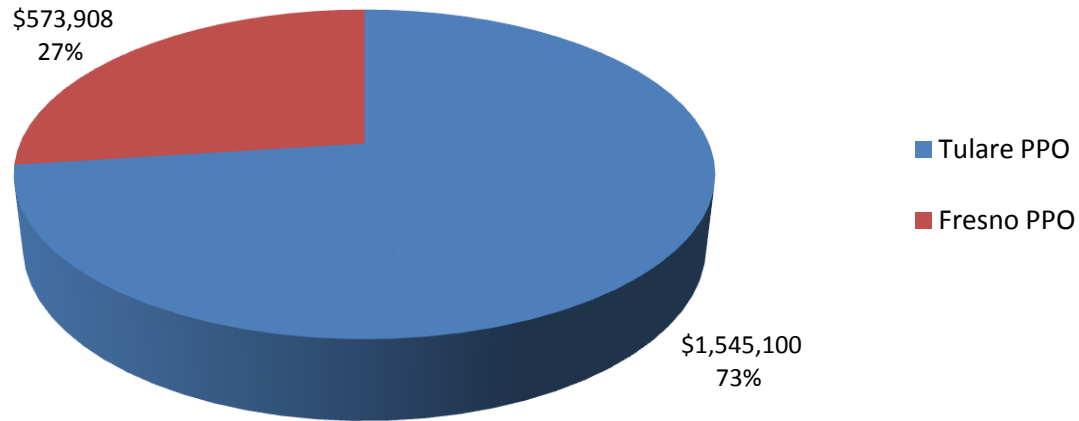
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CoT PPO	2,627	2,649	2,633	2,617	2,608	2,574	2,584	2,578	2,577	2,582	2,571	2,569	31,169
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CoF PPO	1,009	978	972	1,018	999	985	979	974	968	953	941	909	11,685



# SJVIA - PPO

## PPO Plans Average Monthly Premiums - 2012



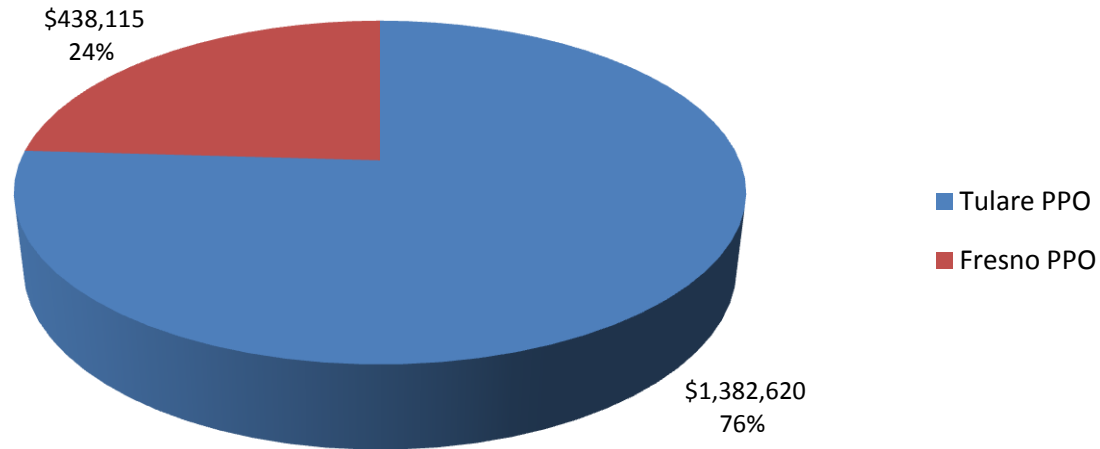
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CoF PPO	\$ 573,804	\$ 574,013	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,147,816

2011 Premium - PPO Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
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# SJVIA - PPO

## PPO Plans Average Monthly Claims - 2012



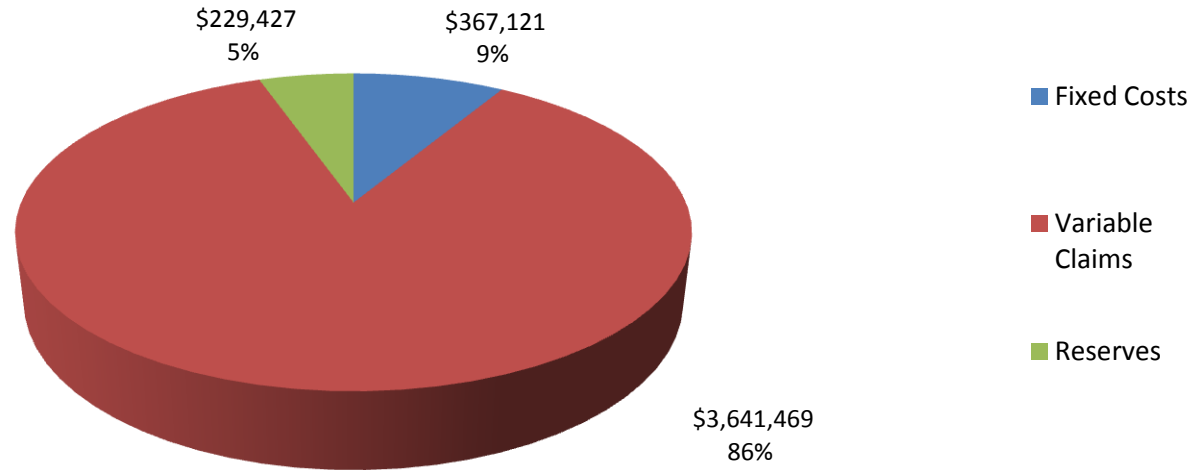
2012 Claims - PPO Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
CoT PPO	\$ 1,347,900	\$ 1,417,340	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,765,240
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CoF PPO	\$ 189,847	\$ 289,988	\$ 611,860	\$ 512,418	\$ 558,441	\$ 865,929	\$ 523,529	\$ 1,014,825	\$ 497,751	\$ 326,333	\$ 626,108	\$ 560,439	\$ 6,577,468

# SJVIA - PPO Premium Breakdown

## YTD PPO Premium Breakdown - 2012



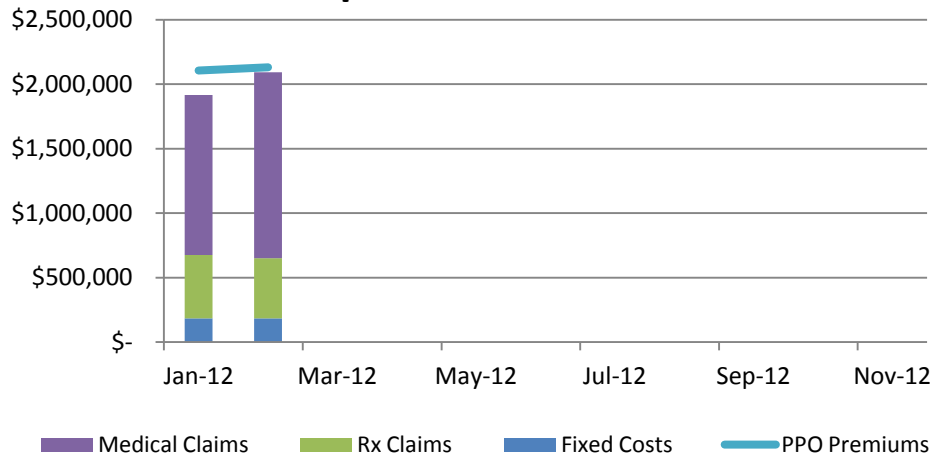
2012 Premium Breakdown - PPO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 182,376	\$ 184,745	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 367,121
Variable Claims	\$ 1,733,826	\$ 1,907,643	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,641,469
Reserves	\$ 190,592	\$ 38,835	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 229,427

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

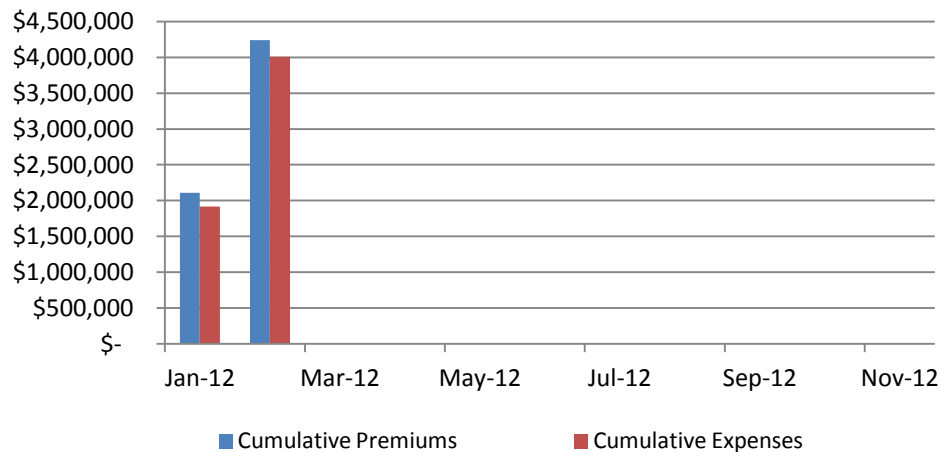
2010 Premium Breakdown - PPO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 184,648	\$ 181,622	\$ 181,036	\$ 182,501	\$ 181,671	\$ 181,768	\$ 180,695	\$ 179,718	\$ 179,328	\$ 178,010	\$ 177,424	\$ 176,058	\$ 2,164,479
Variable Claims	\$ 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

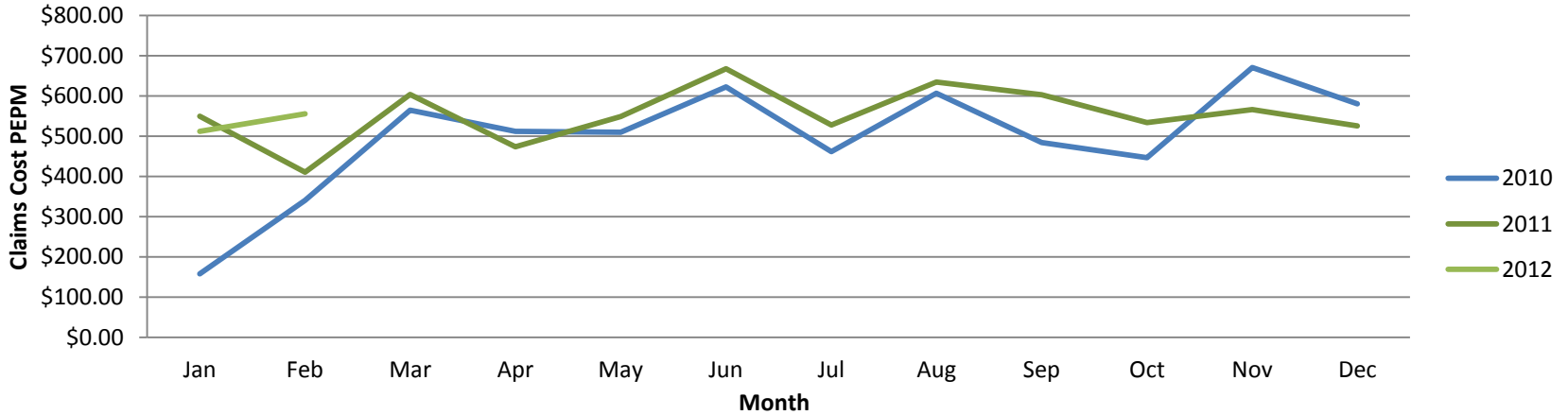


## PPO Cumulative Premiums & Expenses - 2012

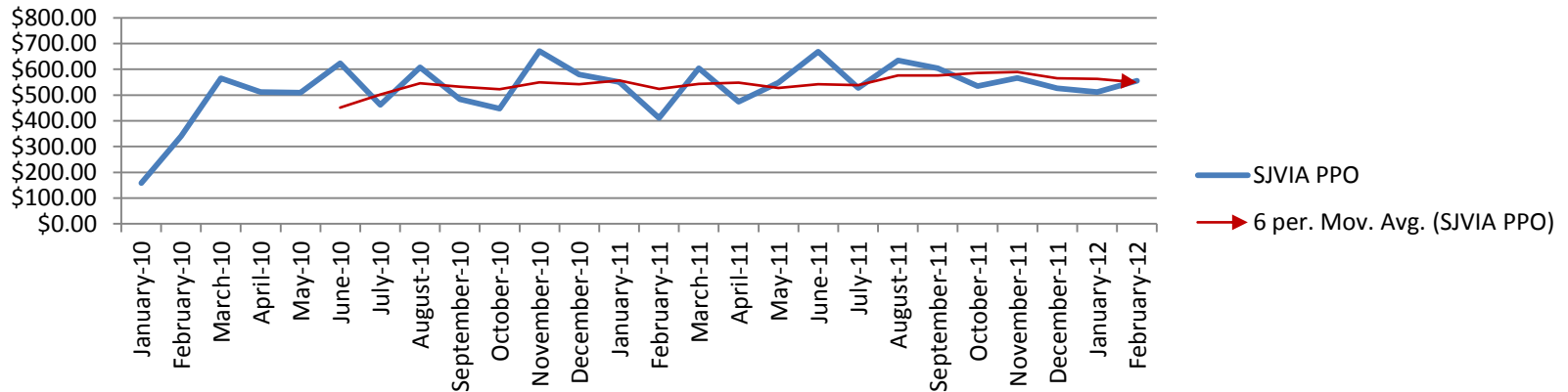


# SJVIA – PPO Claims PEPM

## SJVIA 2010 - 2011 PPO (Year Over Year) - Claims PEPM



## SJVIA PPO Claims PEPM



# SJVIA - Monthly Data

# SJVIA - All Plans

SJVIA Enrollment - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Employee Only	4,682	4,721	0	0	0	0	0	0	0	0	0	0	9,403
- Employee + Spouse	1,045	1,047	0	0	0	0	0	0	0	0	0	0	2,092
- Employee + Child(ren)	1,499	1,508	0	0	0	0	0	0	0	0	0	0	3,007
- Employee + Family	700	698	0	0	0	0	0	0	0	0	0	0	1,398
<b>SJVIA Total Enrollment</b>	<b>7,926</b>	<b>7,974</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>15,900</b>
<b>SJVIA Total Premiums</b>	<b>\$5,563,341</b>	<b>\$5,588,262</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 11,151,602</b>
SJVIA Premiums PEPM	\$ 701.91	\$ 700.81											\$ 701.36
SJVIA Total Claims	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Medical Claims	\$ 2,369,761	\$ 3,384,425	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 5,754,186
- Rx Claims	\$ 1,153,120	\$ 1,112,197	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,265,317
- Stop-Loss Refunds	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
- Capitated Claims (HMO)	\$ 1,125,742	\$ 1,126,734	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,252,476
<b>SJVIA Total Claims</b>	<b>\$ 4,648,623</b>	<b>\$ 5,623,356</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 10,271,979</b>
SJVIA Claims PEPM	\$ 586.50	\$ 705.21											\$ 646.04
<b>SJVIA Fixed Costs</b>	<b>\$ 539,562</b>	<b>\$ 542,245</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 1,081,807</b>
<b>SJVIA Total Costs</b>	<b>\$ 5,188,185</b>	<b>\$ 6,165,601</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 11,353,786</b>
SJVIA Cost PEPM	\$ 654.58	\$ 773.21											\$ 714.07
<b>SJVIA Total Reserve - Increase/(Decrease)</b>	<b>\$ 375,156</b>	<b>\$ (577,340)</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ (202,184)</b>
<b>Reserve % of Non Cap. Claims</b>	<b>10.6%</b>	<b>-12.8%</b>											<b>-2.5%</b>

# 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	0	0	0	0	0	0	0	0	0	0	3,883
- Employee + Spouse	631	632	0	0	0	0	0	0	0	0	0	0	1,263
- Employee + Child(ren)	1,352	1,357	0	0	0	0	0	0	0	0	0	0	2,709
- Employee + Family	615	610	0	0	0	0	0	0	0	0	0	0	1,225
<b>HMO Total Enroll.</b>	<b>4,538</b>	<b>4,542</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9,080</b>
<b>HMO Premiums</b>	<b>\$ 3,456,547</b>	<b>\$ 3,457,039</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 6,913,585</b>
HMO Premiums PEPM	\$ 761.69	\$ 761.13											\$ 761.41
HMO Claims	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Medical Claims	\$ 1,128,332	\$ 1,941,584	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,069,916
- Rx Claims	\$ 660,723	\$ 647,395	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,308,118
- Capitated Claims	\$ 1,125,742	\$ 1,126,734	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,252,476
<b>HMO Total Claims</b>	<b>\$ 2,914,797</b>	<b>\$ 3,715,713</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 6,630,510</b>
HMO Claims PEPM	\$ 642.31	\$ 818.08											\$ 730.23
<b>HMO Fixed Costs</b>	<b>\$ 357,186</b>	<b>\$ 357,501</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 714,687</b>
<b>HMO Total Costs</b>	<b>\$ 3,271,983</b>	<b>\$ 4,073,214</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 7,345,197</b>
HMO Costs PEPM	\$ 721.02	\$ 896.79											\$ 808.94
<b>HMO Plan Reserve - Increase/(Decrease)</b>	<b>\$ 184,564</b>	<b>\$ (616,175)</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ (431,611)</b>
<b>Reserve % of Non Cap. Claims</b>	<b>10.3%</b>	<b>-23.8%</b>											<b>-9.9%</b>



# 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	0	0	0	0	0	0	0	0	0	0	5,520
- Employee + Spouse	414	415	0	0	0	0	0	0	0	0	0	0	829
- Employee + Child(ren)	147	151	0	0	0	0	0	0	0	0	0	0	298
- Employee + Family	85	88	0	0	0	0	0	0	0	0	0	0	173
<b>PPO Plans Total Enrollment</b>	<b>3,388</b>	<b>3,432</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6,820</b>
<b>PPO Plans Total Premiums</b>	<b>\$ 2,106,794</b>	<b>\$ 2,131,223</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 4,238,017</b>
PPO Premiums PEPM	\$ 621.84	\$ 620.99											\$ 621.41
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	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,684,270
- Rx Claims	\$ 492,397	\$ 464,802	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 957,199
- Stop-Loss Refunds	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>PPO Plans Net Claims</b>	<b>\$ 1,733,826</b>	<b>\$ 1,907,643</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 3,641,469</b>
PPO Plans Claims PEPM	\$ 511.76	\$ 555.84											\$ 533.94
<b>PPO Plans Fixed Costs</b>	<b>\$ 182,376</b>	<b>\$ 184,745</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 367,121</b>
<b>PPO Plans Total Costs</b>	<b>\$ 1,916,202</b>	<b>\$ 2,092,388</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 4,008,590</b>
PPO Plans Cost PEPM	\$ 565.59	\$ 609.67											\$ 587.77
<b>PPO Plans Total Reserve - Increase/(Decrease)</b>	<b>\$ 190,592</b>	<b>\$ 38,835</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 229,427</b>
<b>Reserve % of Net Claims</b>	<b>11.0%</b>	<b>2.0%</b>											<b>6.3%</b>