



# SJVIA

San Joaquin Valley  
Insurance Authority

## BOARD OF DIRECTORS

SUSAN B. ANDERSON

JUDITH CASE

MIKE ENNIS

ALLEN ISHIDA

PHIL LARSON

DEBORAH POOCHIGIAN

PETE VANDER POEL

Meeting Location:  
Fresno County Employee Retirement  
Association Board Chambers  
1111 H Street  
Fresno, CA 93721  
August 24, 2012  
9:00 AM

**AGENDA DATE:** August 24, 2012

**ITEM NUMBER:** 5b

**SUBJECT:** Executive Claims Summary through June 2012

**REQUEST(S):** That the Board receives and files the Executive Claims Summary

**DESCRIPTION:**

Gallagher Benefit Services (GBS) has been compiling and delivering the attached Monthly Claims Report to SJVIA staff. The report provides a high level view of several key claims metrics and is useful in the early identification of potential trends and outliers. The Monthly Claims Report is meant to augment the quarterly (and annual) claims report and opportunity analysis developed by Anthem Blue Cross.

As requested by your board, a Large Claim Report has been included in the Monthly Claim Report (page 3). This summary details claims that have reached 50% of the pooling point (\$250,000) for the HMO plan as well as claims that have reached 50% of the stop loss deductible (\$450,000) for the PPO plans.

**AGENDA:** San Joaquin Valley Insurance Authority

**DATE:** August 24, 2012

The attached Monthly Claims Report, dated August 9, 2012, reflects claims data through June 2012. The report consists of the following sections:

- Executive Summary
- Large Claim Report
- Overview of all plans
  - Average Monthly Enrollment
  - Average Monthly Premium
  - Average Monthly Claims
  - Total Premium Breakdown
  - Total Expenses and Premiums (Monthly and Cumulative)
  - Claims Per Employee Per Month – Year over Year and from inception

For comparative purposes, each report includes 2011 data tables and 2010 data tables.

**FISCAL IMPACT/FINANCING:**

None

**ADMINISTRATIVE SIGN-OFF:**



---

Paul Nerland  
SJVIA Manager



---

Jeffrey Cardell  
Assistant SJVIA Manager

**BEFORE THE BOARD OF DIRECTORS  
SAN JOAQUIN VALLEY INSURANCE  
AUTHORITY**

**IN THE MATTER OF** Executive Claims Summary through June 2012

**RESOLUTION NO.** \_\_\_\_\_  
**AGREEMENT NO.** \_\_\_\_\_

UPON MOTION OF DIRECTOR \_\_\_\_\_, SECONDED BY  
DIRECTOR \_\_\_\_\_, THE FOLLOWING WAS ADOPTED BY  
THE BOARD OF DIRECTORS, AT AN OFFICIAL MEETING HELD \_\_\_\_\_  
\_\_\_\_\_, BY THE FOLLOWING VOTE:

AYES:  
NOES:  
ABSTAIN:  
ABSENT:

ATTEST:

BY: \_\_\_\_\_

\* \* \* \* \*

That the Board received and filed the Executive Claims Summary



# 2012 SJVIA Monthly Claims Report

Claims Data Through June 2012

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

- **Prepared By Gallagher Benefit Services**  
**August 9, 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 May 2012

Pooling Point \$250,000

Relationship	Paid	Diagnosis	Reimbursement
Subscriber	\$ 1,217,051	Blood Disorders(16)	\$ 967,051.00
Dependent	\$ 423,739	Muscle/Tissue Disorders(08)	\$ 173,739.00

**Total HMO Pooling Reimbursements**

**\$ 1,140,790.00**

#### PPO Plan

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

Stop Loss Deductible \$450,000

As of 1/31/2012

Relationship	Paid	Diagnosis	Reimbursement
Subscriber	\$ 526,434	Nervous System (01)	\$ 76,434.00

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

**Total PPO Stop Loss Reimbursements**

**\$ 76,434.00**

**Total SJVIA Pooling and Stop Loss Reimbursements**

**\$ 1,217,224.00**

# 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)	

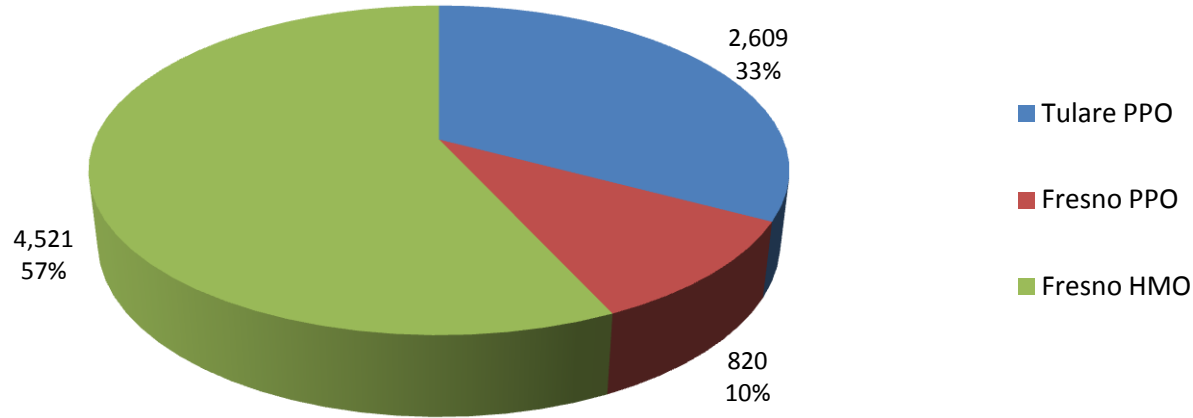
**Total PPO Stop Loss Reimbursements** **\$ 220,164.00**

<b>Total SJVIA Pooling and Stop Loss Reimbursements</b>	<b>\$ 1,087,149.00</b>
---	------------------------

# 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	0	0	0	0	0	0	15,654
CoF PPO	810	810	822	819	823	836	0	0	0	0	0	0	4,920
CoF HMO	4,538	4,542	4,551	4,495	4,455	4,544	0	0	0	0	0	0	27,125
<b>Total</b>	<b>7,926</b>	<b>7,974</b>	<b>7,976</b>	<b>7,915</b>	<b>7,895</b>	<b>8,013</b>							<b>47,699</b>

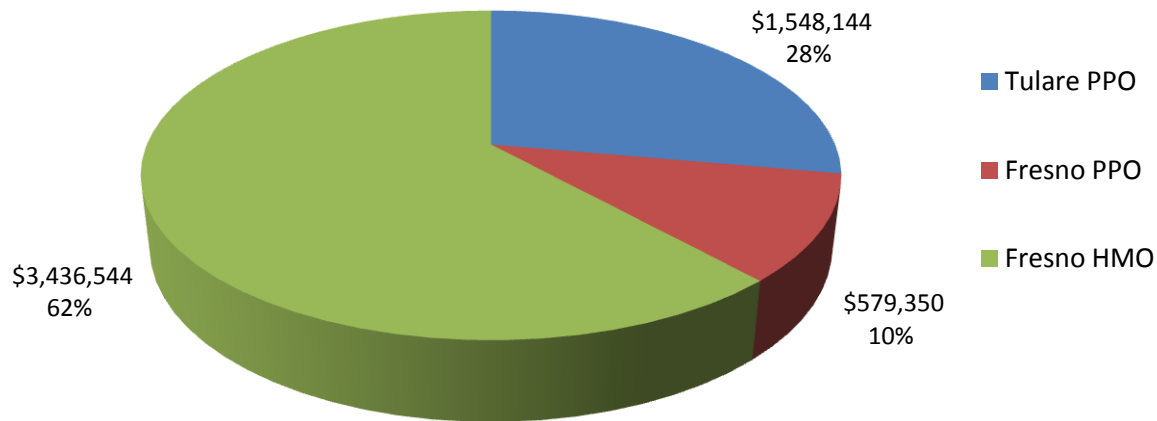
2011 Enrollment - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
CoT PPO	2,627	2,649	2,633	2,617	2,608	2,574	2,584	2,578	2,577	2,582	2,571	2,569	31,169
CoF PPO	912	901	899	894	890	885	872	864	870	863	853	847	10,550
CoF HMO	5,002	4,986	4,979	4,936	4,932	4,934	4,907	4,901	4,880	4,867	4,877	4,885	59,086
<b>Total</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>8,301</b>	<b>8,301</b>	<b>100,805</b>

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
<b>Total</b>	<b>8,883</b>	<b>8,789</b>	<b>8,883</b>	<b>8,902</b>	<b>8,881</b>	<b>8,756</b>	<b>8,712</b>	<b>8,672</b>	<b>8,619</b>	<b>8,602</b>	<b>8,617</b>	<b>8,630</b>	<b>104,946</b>



# SJVIA - All Plans

## SJVIA Average Monthly Premiums - 2012



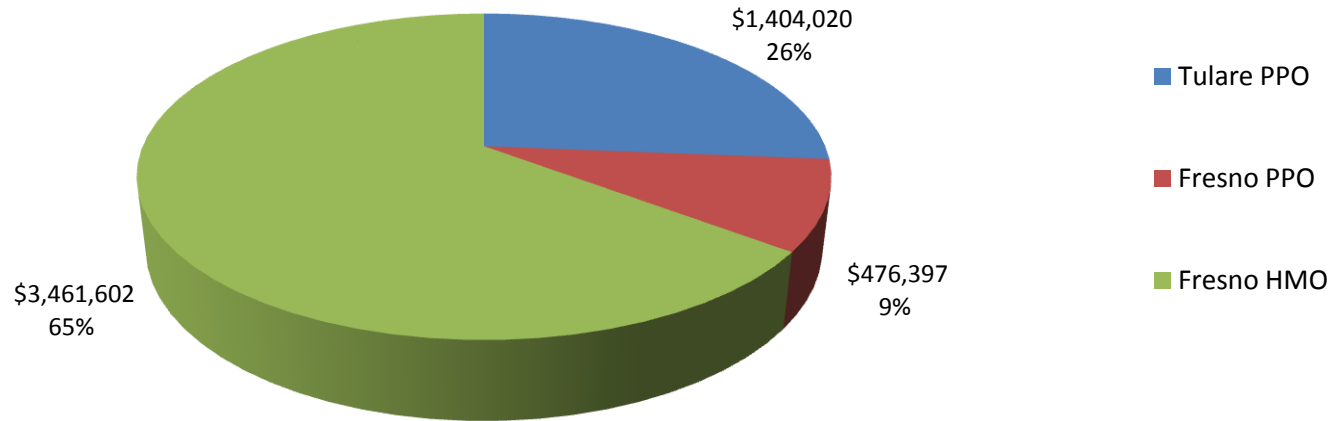
2012 Premiums - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
CoT PPO	\$ 1,532,991	\$ 1,557,210	\$ 1,545,778	\$ 1,542,574	\$ 1,552,519	\$ 1,557,795	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 9,288,866
CoF PPO	\$ 573,804	\$ 574,013	\$ 580,838	\$ 579,490	\$ 581,428	\$ 586,528	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,476,099
CoF HMO	\$ 3,456,547	\$ 3,457,039	\$ 3,458,125	\$ 3,419,330	\$ 3,383,249	\$ 3,444,977	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 20,619,266
<b>Total</b>	<b>\$ 5,563,341</b>	<b>\$ 5,588,262</b>	<b>\$ 5,584,740</b>	<b>\$ 5,541,393</b>	<b>\$ 5,517,195</b>	<b>\$ 5,589,300</b>							<b>\$ 33,384,231</b>

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
<b>Total</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>\$ 5,878,283</b>	<b>\$ 5,872,267</b>	<b>\$ 71,571,079</b>

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
<b>Total</b>	<b>\$ 5,811,441</b>	<b>\$ 5,752,861</b>	<b>\$ 5,811,020</b>	<b>\$ 5,843,228</b>	<b>\$ 5,828,418</b>	<b>\$ 5,746,598</b>	<b>\$ 5,724,520</b>	<b>\$ 5,705,233</b>	<b>\$ 5,670,645</b>	<b>\$ 5,656,436</b>	<b>\$ 5,664,975</b>	<b>\$ 5,648,803</b>	<b>\$ 68,864,178</b>

# SJVIA - All Plans

## SJVIA Average Monthly Claims - 2012



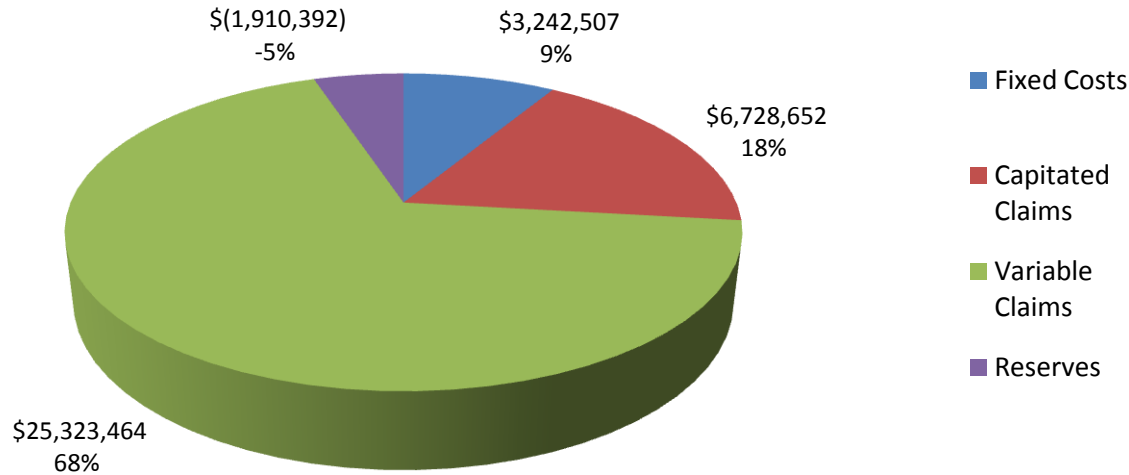
2012 Claims - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
CoT PPO	\$ 1,347,900	\$ 1,417,340	\$ 1,637,712	\$ 1,363,071	\$ 1,265,474	\$ 1,392,625	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 8,424,122
CoF PPO	\$ 385,926	\$ 490,303	\$ 526,293	\$ 500,279	\$ 437,872	\$ 517,707	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,858,380
CoF HMO	\$ 2,914,797	\$ 3,715,713	\$ 3,167,391	\$ 3,532,502	\$ 4,064,812	\$ 3,374,399	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 20,769,614
<b>Total</b>	<b>\$ 4,648,623</b>	<b>\$ 5,623,356</b>	<b>\$ 5,331,396</b>	<b>\$ 5,395,852</b>	<b>\$ 5,768,158</b>	<b>\$ 5,284,731</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 32,052,116</b>

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
<b>Total</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>\$ 5,328,442</b>	<b>\$ 5,388,463</b>	<b>\$ 5,038,579</b>	<b>\$ 63,338,703</b>

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
<b>Total</b>	<b>\$ 2,981,201</b>	<b>\$ 3,780,493</b>	<b>\$ 5,506,758</b>	<b>\$ 4,980,920</b>	<b>\$ 4,739,572</b>	<b>\$ 5,351,308</b>	<b>\$ 4,456,442</b>	<b>\$ 4,950,433</b>	<b>\$ 4,602,753</b>	<b>\$ 4,923,749</b>	<b>\$ 6,144,398</b>	<b>\$ 5,057,852</b>	<b>\$ 57,475,879</b>

# SJVIA - All Plans

## YTD SJVIA Premium Breakdown - 2012



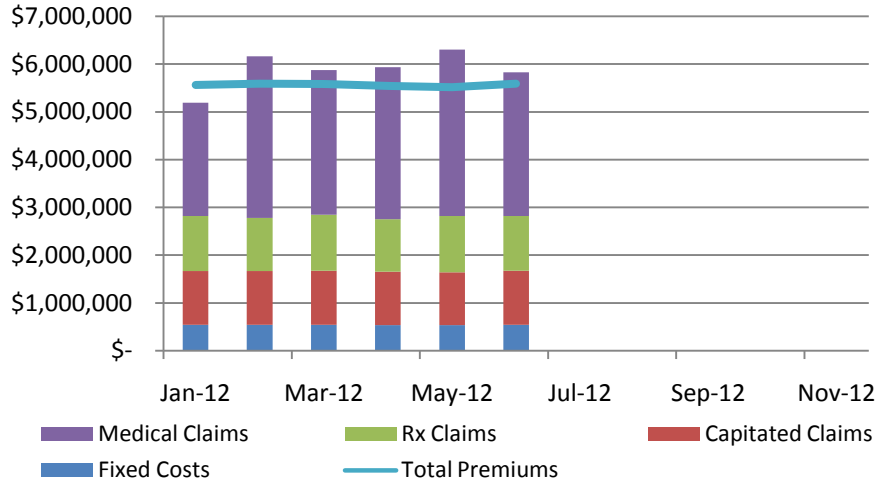
2012 Premium Breakdown - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 539,562	\$ 542,245	\$ 542,577	\$ 537,900	\$ 535,828	\$ 544,395	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,242,507
Capitated Claims	\$ 1,125,742	\$ 1,126,734	\$ 1,128,967	\$ 1,115,075	\$ 1,105,152	\$ 1,126,982	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 6,728,652
Variable Claims	\$ 3,522,881	\$ 4,496,622	\$ 4,202,429	\$ 4,280,777	\$ 4,663,006	\$ 4,157,749	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 25,323,464
Reserves	\$ 375,156	\$ (577,340)	\$ (289,233)	\$ (392,359)	\$ (786,791)	\$ (239,826)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (1,910,392)

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

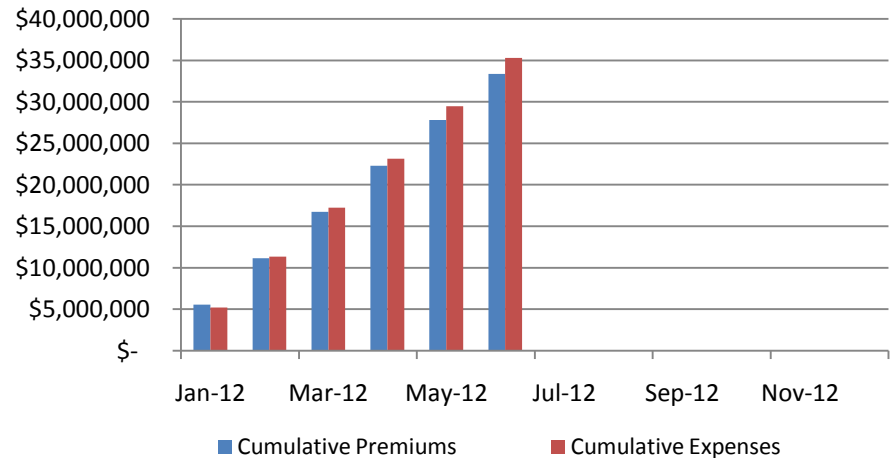
2010 Premium Breakdown - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 532,723	\$ 527,513	\$ 534,162	\$ 534,875	\$ 533,773	\$ 525,202	\$ 522,627	\$ 520,286	\$ 516,824	\$ 516,189	\$ 517,446	\$ 518,877	\$ 6,300,498
Capitated Claims	\$ 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

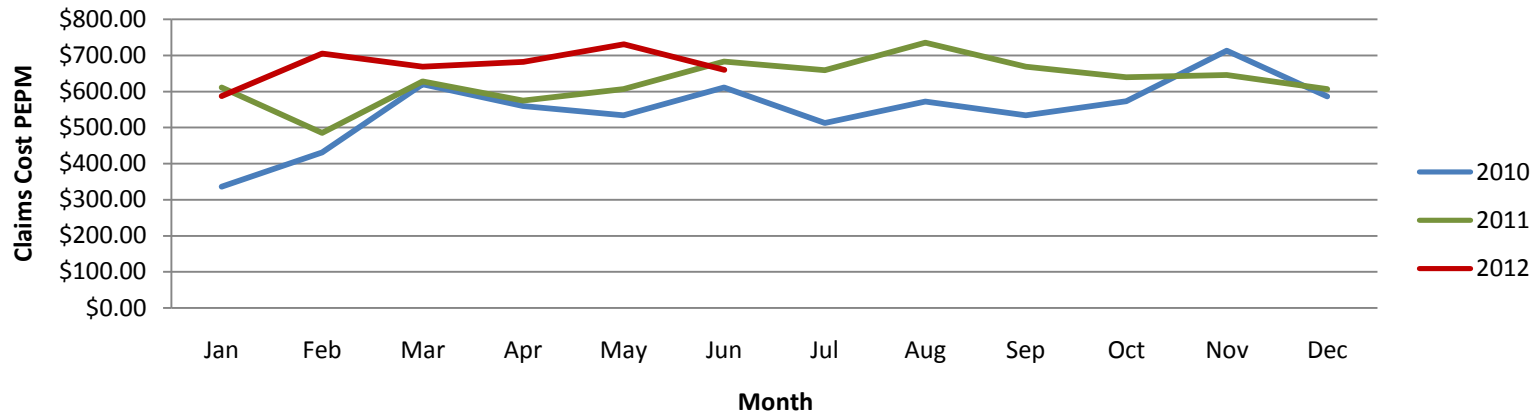


## Cumulative Premiums & Expenses

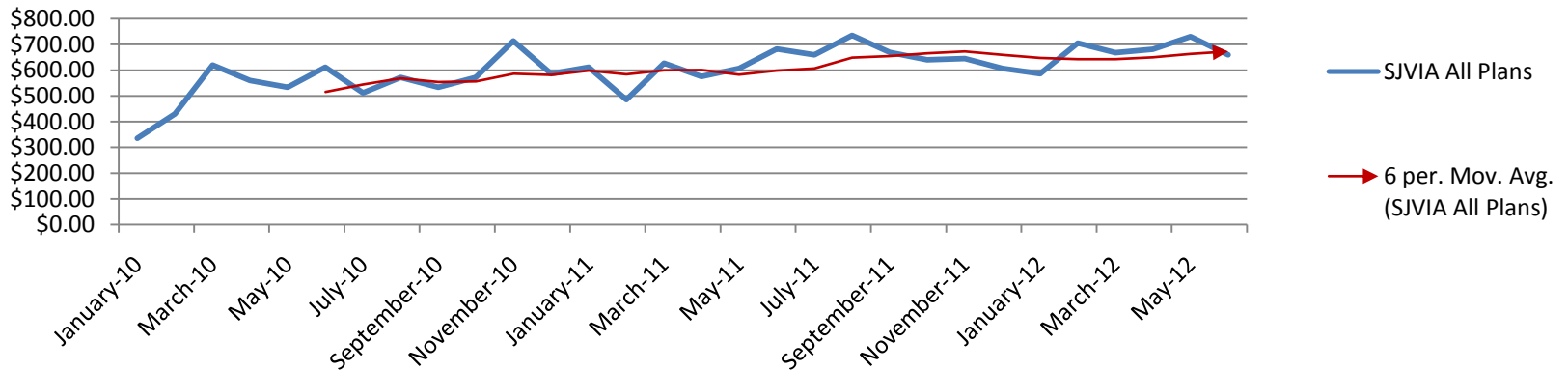


# SJVIA - All Plans

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



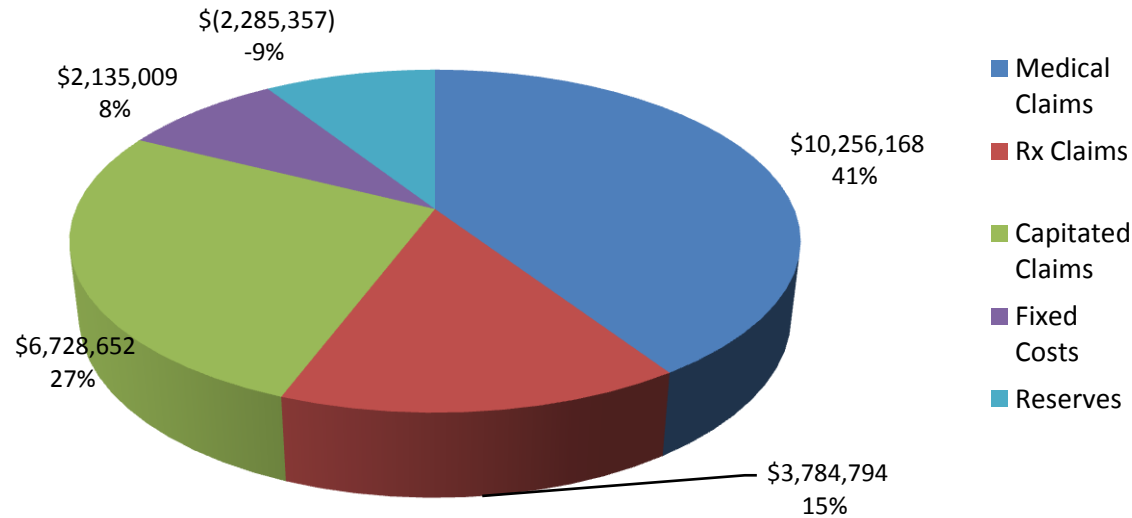
## SJVIA All Plans - Claims PEPM



# SJVIA - HMO

# SJVIA - HMO

## YTD HMO Premium Breakdown - 2012

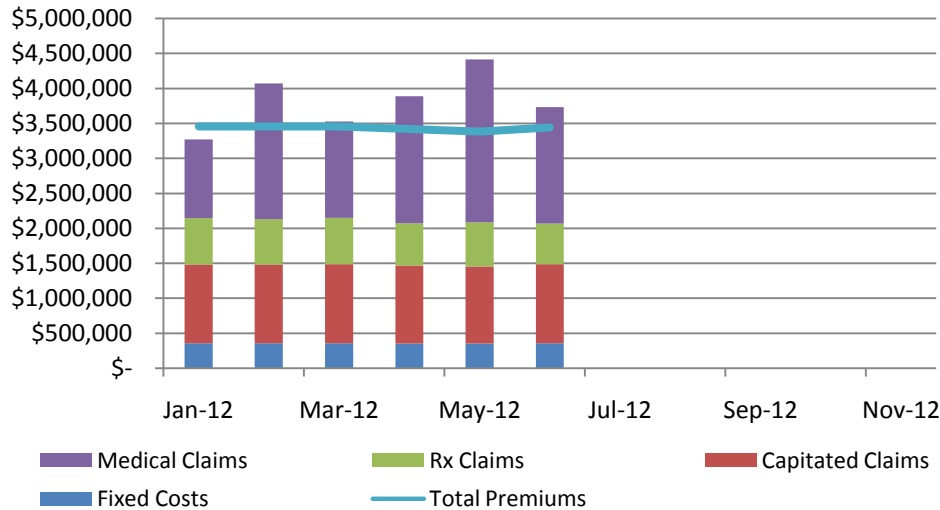


2012 Premium Breakdown - HMO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 357,186	\$ 357,501	\$ 358,209	\$ 353,801	\$ 350,653	\$ 357,658	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,135,009
Capitulated Claims	\$ 1,125,742	\$ 1,126,734	\$ 1,128,967	\$ 1,115,075	\$ 1,105,152	\$ 1,126,982	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 6,728,652
Medical Claims	\$ 1,128,332	\$ 1,941,584	\$ 1,376,948	\$ 1,816,134	\$ 2,330,814	\$ 1,662,356	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 10,256,168
Rx Claims	\$ 660,723	\$ 647,395	\$ 661,476	\$ 601,293	\$ 628,846	\$ 585,061	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,784,794
Reserves	\$ 184,564	\$ (616,175)	\$ (67,475)	\$ (466,974)	\$ (1,032,216)	\$ (287,080)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (2,285,357)

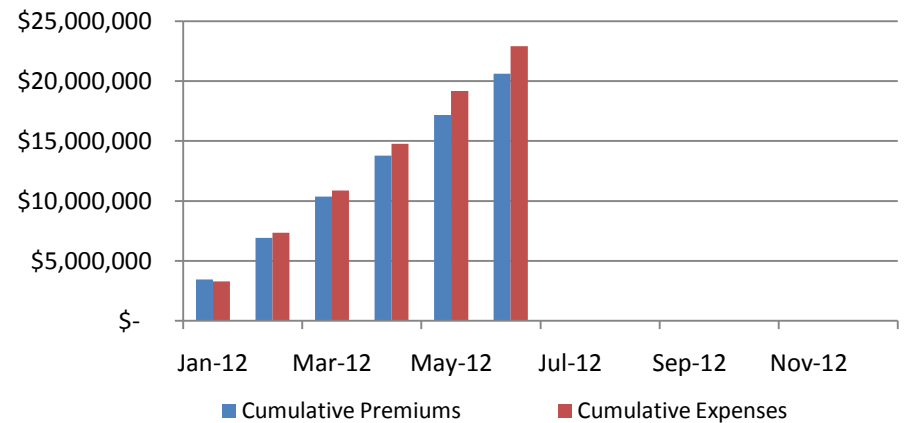
2011 Premium Breakdown - HMO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 392,507	\$ 391,251	\$ 390,702	\$ 387,328	\$ 387,014	\$ 387,171	\$ 385,052	\$ 384,581	\$ 382,934	\$ 381,913	\$ 382,698	\$ 383,326	\$ 4,636,478
Capitulated Claims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



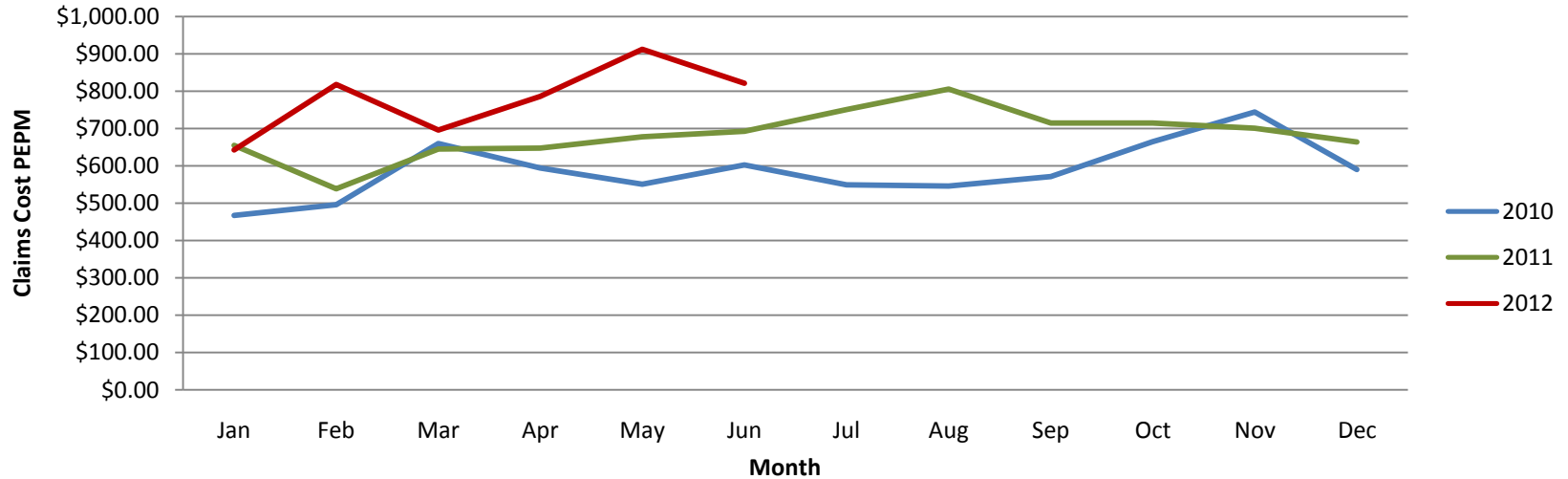
## HMO Cumulative Premiums & Expenses -2012



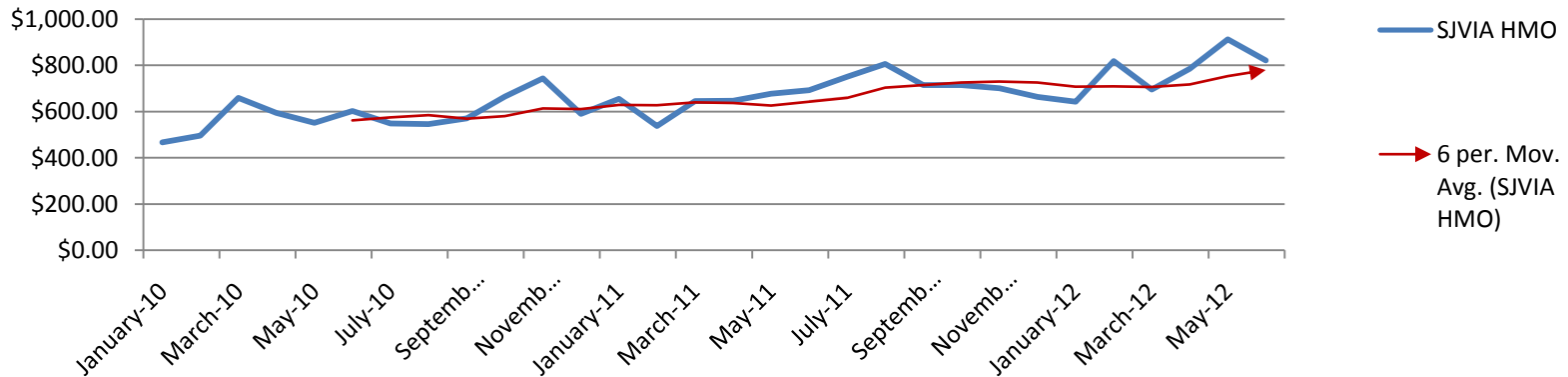


# SJVIA – HMO

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



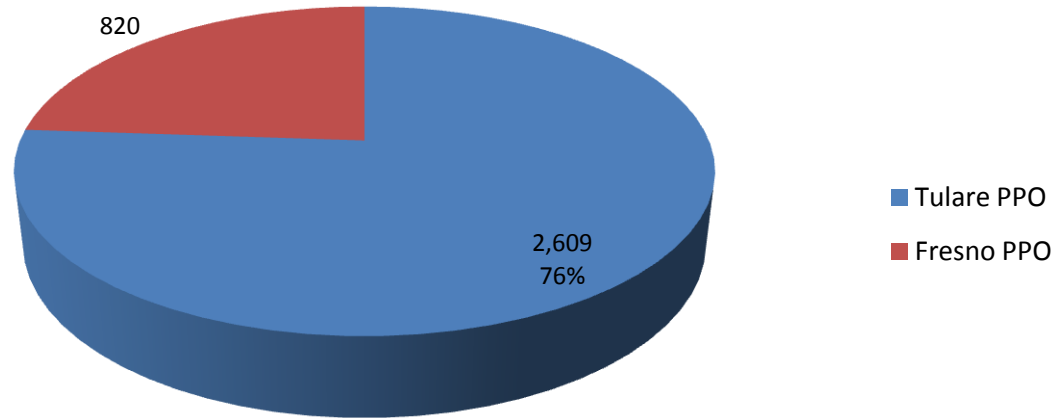
## SJVIA HMO



# SJVIA - PPO

# SJVIA - PPO

## PPO Plans Average Monthly Enrollment - 2012



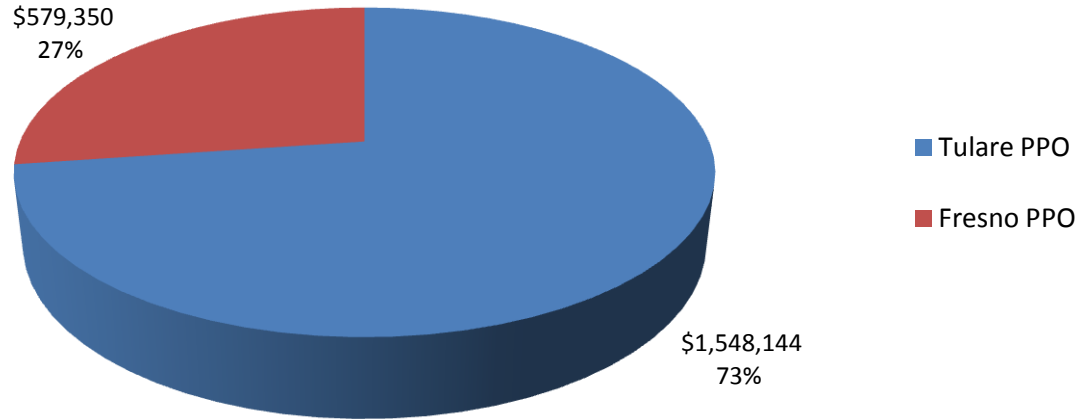
2012 Enrollment - PPO Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
CoT PPO	2,578	2,622	2,603	2,601	2,617	2,633	0	0	0	0	0	0	15,654
CoF PPO	810	810	822	819	823	836	0	0	0	0	0	0	4,920
<b>Total</b>	<b>3,388</b>	<b>3,432</b>	<b>3,425</b>	<b>3,420</b>	<b>3,440</b>	<b>3,469</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>20,574</b>

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
<b>Total</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>3,424</b>	<b>3,416</b>	<b>41,719</b>

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
<b>Total</b>	<b>3,783</b>	<b>3,721</b>	<b>3,709</b>	<b>3,739</b>	<b>3,722</b>	<b>3,724</b>	<b>3,702</b>	<b>3,682</b>	<b>3,674</b>	<b>3,647</b>	<b>3,635</b>	<b>3,607</b>	<b>44,345</b>

# SJVIA - PPO

## PPO Plans Average Monthly Premiums - 2012



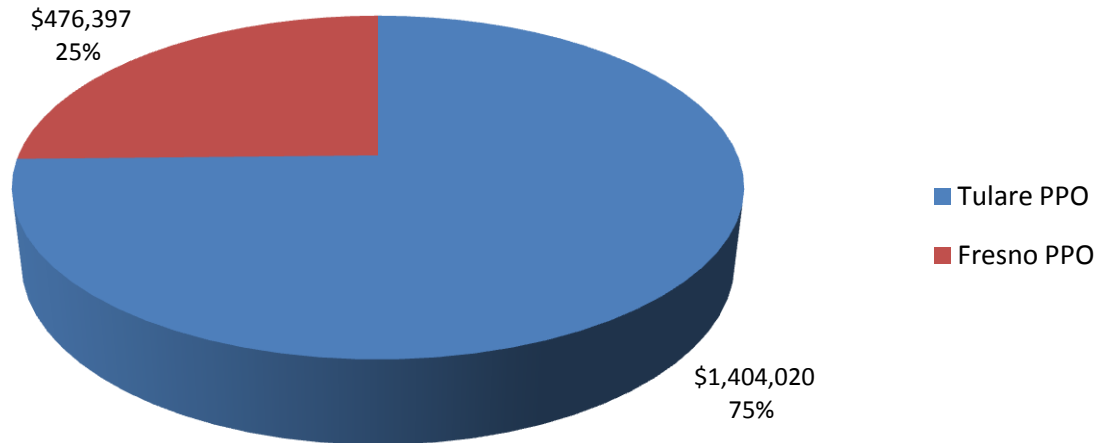
2012 Premium - PPO Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
CoT PPO	\$ 1,532,991	\$ 1,557,210	\$ 1,545,778	\$ 1,542,574	\$ 1,552,519	\$ 1,557,795	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 9,288,866
CoF PPO	\$ 573,804	\$ 574,013	\$ 580,838	\$ 579,490	\$ 581,428	\$ 586,528	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,476,099
<b>Total</b>	<b>\$ 2,106,794</b>	<b>\$ 2,131,223</b>	<b>\$ 2,126,615</b>	<b>\$ 2,122,064</b>	<b>\$ 2,133,947</b>	<b>\$ 2,144,322</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 12,764,965</b>

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
<b>Total</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>\$ 2,167,007</b>	<b>\$ 2,156,873</b>	<b>\$ 26,615,795</b>

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
<b>Total</b>	<b>\$ 2,277,369</b>	<b>\$ 2,237,114</b>	<b>\$ 2,229,938</b>	<b>\$ 2,257,448</b>	<b>\$ 2,242,795</b>	<b>\$ 2,242,907</b>	<b>\$ 2,228,954</b>	<b>\$ 2,220,128</b>	<b>\$ 2,217,415</b>	<b>\$ 2,196,410</b>	<b>\$ 2,189,149</b>	<b>\$ 2,144,217</b>	<b>\$ 26,683,845</b>

# SJVIA - PPO

## PPO Plans Average Monthly Claims - 2012



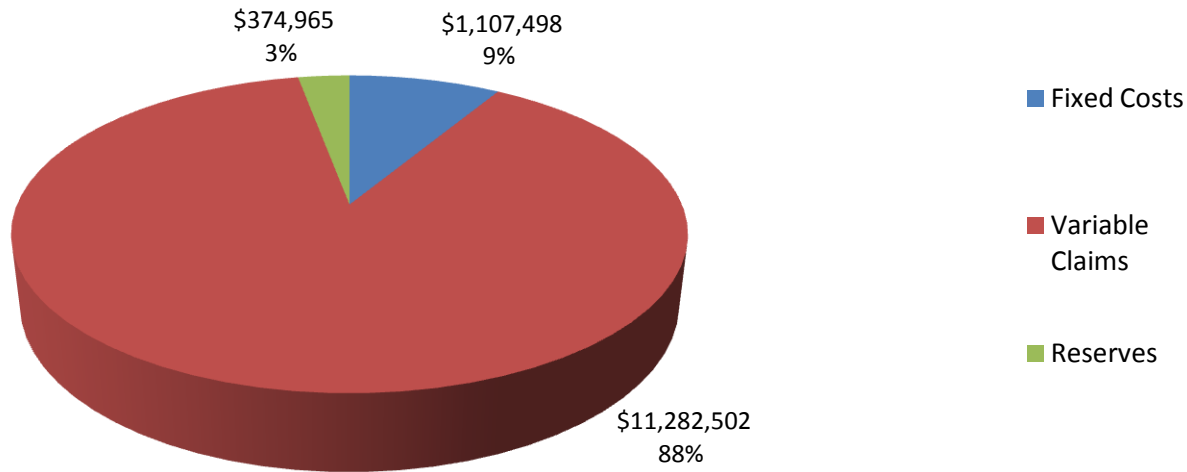
2012 Claims - PPO Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
CoT PPO	\$ 1,347,900	\$ 1,417,340	\$ 1,637,712	\$ 1,363,071	\$ 1,265,474	\$ 1,392,625	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 8,424,122
CoF PPO	\$ 385,926	\$ 490,303	\$ 526,293	\$ 500,279	\$ 437,872	\$ 517,707	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,858,380
<b>Total</b>	<b>\$ 1,733,826</b>	<b>\$ 1,907,643</b>	<b>\$ 2,164,005</b>	<b>\$ 1,863,350</b>	<b>\$ 1,703,346</b>	<b>\$ 1,910,332</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 11,282,502</b>

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
<b>Total</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>\$ 1,848,829</b>	<b>\$ 1,971,146</b>	<b>\$ 1,794,482</b>	<b>\$ 23,097,409</b>

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
<b>Total</b>	<b>\$ 598,079</b>	<b>\$ 1,266,999</b>	<b>\$ 2,093,284</b>	<b>\$ 1,912,533</b>	<b>\$ 1,895,753</b>	<b>\$ 2,319,113</b>	<b>\$ 1,705,800</b>	<b>\$ 2,224,868</b>	<b>\$ 1,779,035</b>	<b>\$ 1,629,308</b>	<b>\$ 2,437,011</b>	<b>\$ 2,092,837</b>	<b>\$ 21,954,620</b>

# SJVIA - PPO Premium Breakdown

## YTD PPO Premium Breakdown - 2012



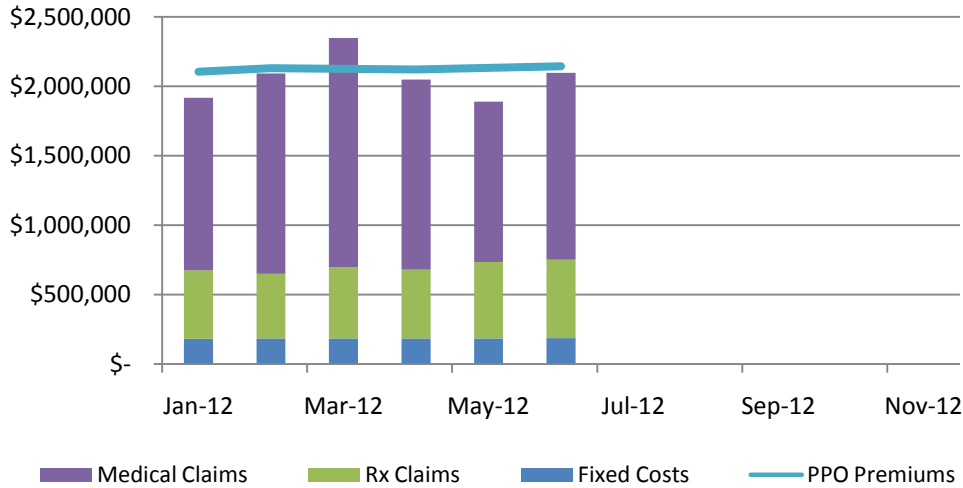
2012 Premium Breakdown - PPO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 182,376	\$ 184,745	\$ 184,368	\$ 184,099	\$ 185,175	\$ 186,736	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,107,498
Variable Claims	\$ 1,733,826	\$ 1,907,643	\$ 2,164,005	\$ 1,863,350	\$ 1,703,346	\$ 1,910,332	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 11,282,502
Reserves	\$ 190,592	\$ 38,835	\$ (221,757)	\$ 74,615	\$ 245,425	\$ 47,254	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 374,965

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

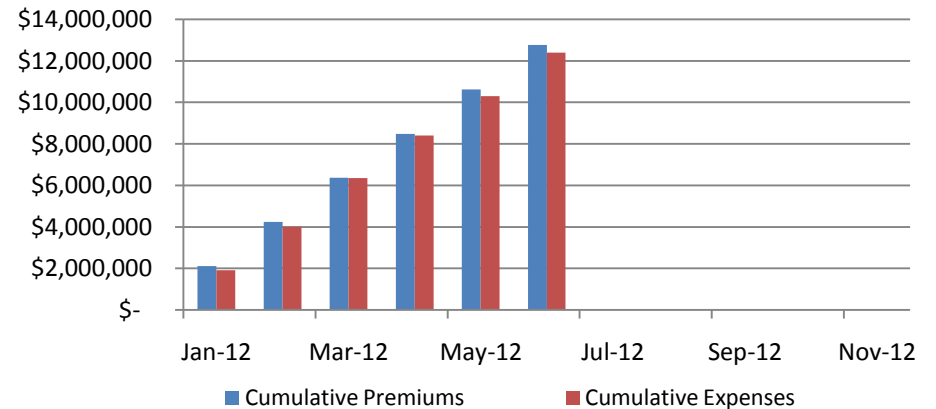
2010 Premium Breakdown - PPO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 184,648	\$ 181,622	\$ 181,036	\$ 182,501	\$ 181,671	\$ 181,768	\$ 180,695	\$ 179,718	\$ 179,328	\$ 178,010	\$ 177,424	\$ 176,058	\$ 2,164,479
Variable Claims	\$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

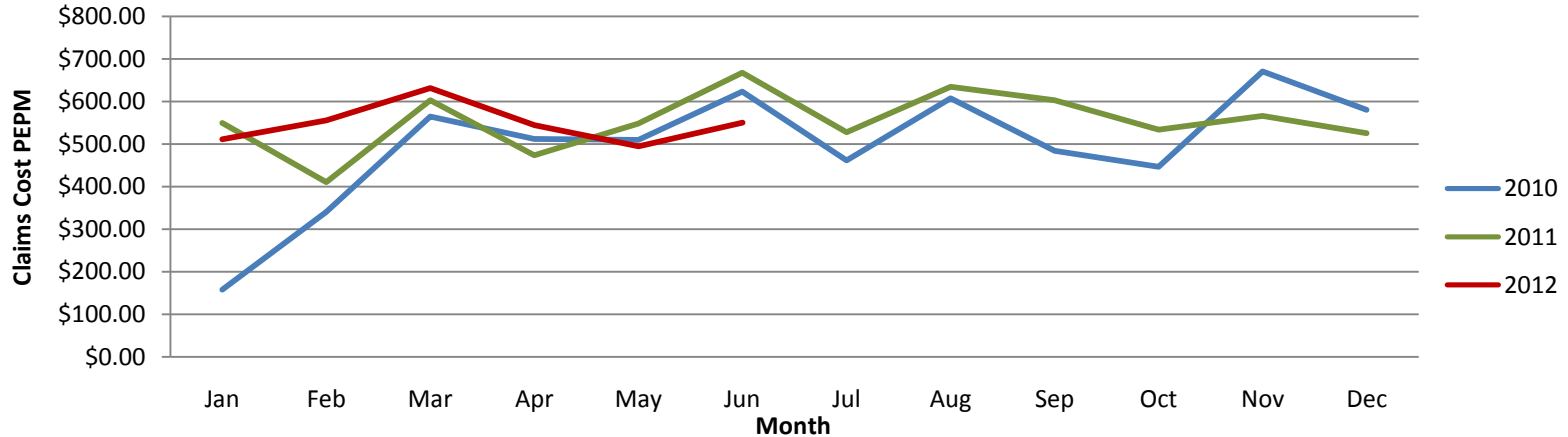


## PPO Cumulative Premiums & Expenses - 2012

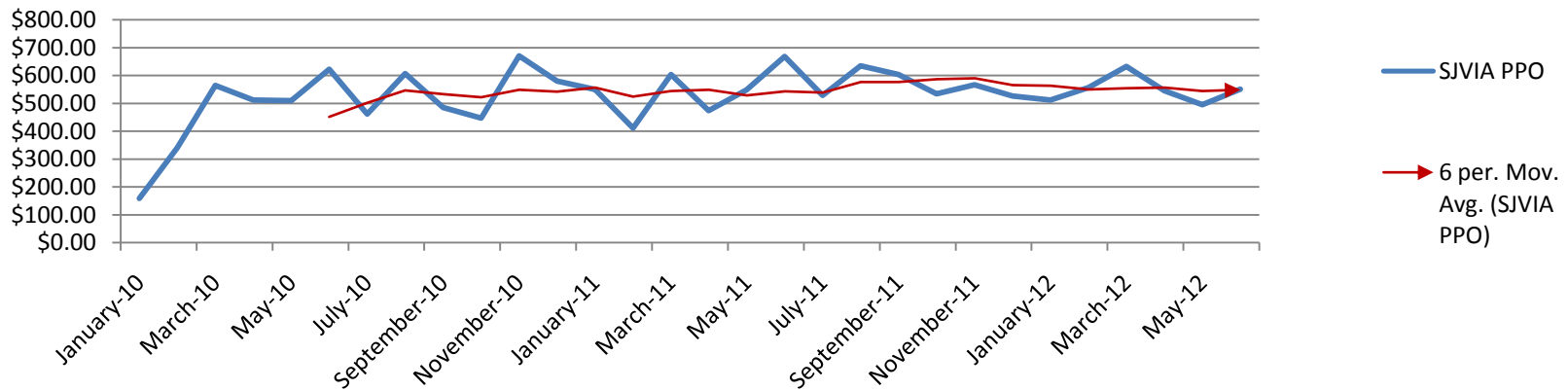


# SJVIA – PPO Claims PEPM

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



## SJVIA PPO Claims PEPM





# 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	4,682	4,721	4,737	4,700	4,713	4,800	0	0	0	0	0	0	28,353
- Employee + Spouse	1,045	1,047	1,043	1,030	1,011	1,021	0	0	0	0	0	0	6,197
- Employee + Child(ren)	1,499	1,508	1,498	1,492	1,484	1,498	0	0	0	0	0	0	8,979
- Employee + Family	700	698	698	693	687	694	0	0	0	0	0	0	4,170
<b>SJVIA Total Enrollment</b>	<b>7,926</b>	<b>7,974</b>	<b>7,976</b>	<b>7,915</b>	<b>7,895</b>	<b>8,013</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>47,699</b>
<b>SJVIA Total Premiums</b>	<b>\$5,563,341</b>	<b>\$5,588,262</b>	<b>\$5,584,740</b>	<b>\$5,541,393</b>	<b>\$ 5,517,195</b>	<b>\$5,589,300</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 33,384,231</b>
SJVIA Premiums PEPM	\$ 701.91	\$ 700.81	\$ 700.19	\$ 700.11	\$ 698.82	\$ 697.53							\$ 699.89
<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	\$2,369,761	\$3,384,425	\$3,028,105	\$3,182,932	\$ 3,484,310	\$3,008,518	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 18,458,051
- Rx Claims	\$1,153,120	\$1,112,197	\$1,174,324	\$1,097,845	\$ 1,178,696	\$1,149,231	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 6,865,413
- Stop-Loss Refunds	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
- Capitated Claims (HMO)	\$1,125,742	\$1,126,734	\$1,128,967	\$1,115,075	\$ 1,105,152	\$1,126,982	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 6,728,652
<b>SJVIA Total Claims</b>	<b>\$4,648,623</b>	<b>\$5,623,356</b>	<b>\$5,331,396</b>	<b>\$5,395,852</b>	<b>\$ 5,768,158</b>	<b>\$5,284,731</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 32,052,116</b>
SJVIA Claims PEPM	\$ 586.50	\$ 705.21	\$ 668.43	\$ 681.72	\$ 730.61	\$ 659.52							\$ 671.97
<b>SJVIA Fixed Costs</b>	<b>\$ 539,562</b>	<b>\$ 542,245</b>	<b>\$ 542,577</b>	<b>\$ 537,900</b>	<b>\$ 535,828</b>	<b>\$ 544,395</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 3,242,507</b>
<b>SJVIA Total Costs</b>	<b>\$5,188,185</b>	<b>\$6,165,601</b>	<b>\$5,873,973</b>	<b>\$5,933,752</b>	<b>\$ 6,303,986</b>	<b>\$5,829,126</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 35,294,623</b>
SJVIA Cost PEPM	\$ 654.58	\$ 773.21	\$ 736.46	\$ 749.68	\$ 798.48	\$ 727.46							\$ 739.94
<b>SJVIA Total Reserve - Increase/(Decrease)</b>	<b>\$ 375,156</b>	<b>\$ (577,340)</b>	<b>\$ (289,233)</b>	<b>\$ (392,359)</b>	<b>\$ (786,791)</b>	<b>\$ (239,826)</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ (1,910,392)</b>
<b>Reserve % of Non Cap. Claims</b>	<b>10.6%</b>	<b>-12.8%</b>	<b>-6.9%</b>	<b>-9.2%</b>	<b>-16.9%</b>	<b>-5.8%</b>							<b>-7.5%</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	1,962	1,930	1,924	1,977	0	0	0	0	0	0	11,676
- Employee + Spouse	631	632	633	622	608	620	0	0	0	0	0	0	3,746
- Employee + Child(ren)	1,352	1,357	1,348	1,338	1,327	1,343	0	0	0	0	0	0	8,065
- Employee + Family	615	610	608	605	596	604	0	0	0	0	0	0	3,638
<b>HMO Total Enroll.</b>	<b>4,538</b>	<b>4,542</b>	<b>4,551</b>	<b>4,495</b>	<b>4,455</b>	<b>4,544</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>27,125</b>
<b>HMO Premiums</b>	<b>\$ 3,456,547</b>	<b>\$ 3,457,039</b>	<b>\$ 3,458,125</b>	<b>\$ 3,419,330</b>	<b>\$ 3,383,249</b>	<b>\$ 3,444,977</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 20,619,266</b>
HMO Premiums PEPM	\$ 761.69	\$ 761.13	\$ 759.86	\$ 760.70	\$ 759.43	\$ 758.14							\$ 760.16
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	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 10,256,168
- Rx Claims	\$ 660,723	\$ 647,395	\$ 661,476	\$ 601,293	\$ 628,846	\$ 585,061	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,784,794
- Capitated Claims	\$ 1,125,742	\$ 1,126,734	\$ 1,128,967	\$ 1,115,075	\$ 1,105,152	\$ 1,126,982	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 6,728,652
<b>HMO Total Claims</b>	<b>\$ 2,914,797</b>	<b>\$ 3,715,713</b>	<b>\$ 3,167,391</b>	<b>\$ 3,532,502</b>	<b>\$ 4,064,812</b>	<b>\$ 3,374,399</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 20,769,614</b>
HMO Claims PEPM	\$ 642.31	\$ 818.08	\$ 695.98	\$ 785.87	\$ 912.42	\$ 742.61							\$ 765.70
<b>HMO Fixed Costs</b>	<b>\$ 357,186</b>	<b>\$ 357,501</b>	<b>\$ 358,209</b>	<b>\$ 353,801</b>	<b>\$ 350,653</b>	<b>\$ 357,658</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 2,135,009</b>
<b>HMO Total Costs</b>	<b>\$ 3,271,983</b>	<b>\$ 4,073,214</b>	<b>\$ 3,525,600</b>	<b>\$ 3,886,303</b>	<b>\$ 4,415,465</b>	<b>\$ 3,732,057</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 22,904,623</b>
HMO Costs PEPM	\$ 721.02	\$ 896.79	\$ 774.69	\$ 864.58	\$ 991.13	\$ 821.32							\$ 844.41
<b>HMO Plan Reserve - Increase/(Decrease)</b>	<b>\$ 184,564</b>	<b>\$ (616,175)</b>	<b>\$ (67,475)</b>	<b>\$ (466,974)</b>	<b>\$ (1,032,216)</b>	<b>\$ (287,080)</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ (2,285,357)</b>
<b>Reserve % of Non Cap. Claims</b>	<b>10.3%</b>	<b>-23.8%</b>	<b>-3.3%</b>	<b>-19.3%</b>	<b>-34.9%</b>	<b>-12.8%</b>							<b>-16.3%</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	2,775	2,770	2,789	2,823	0	0	0	0	0	0	16,677
- Employee + Spouse	414	415	410	408	403	401	0	0	0	0	0	0	2,451
- Employee + Child(ren)	147	151	150	154	157	155	0	0	0	0	0	0	914
- Employee + Family	85	88	90	88	91	90	0	0	0	0	0	0	532
<b>PPO Plans Total Enrollment</b>	<b>3,388</b>	<b>3,432</b>	<b>3,425</b>	<b>3,420</b>	<b>3,440</b>	<b>3,469</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>20,574</b>
<b>PPO Plans Total Premiums</b>	<b>\$ 2,106,794</b>	<b>\$ 2,131,223</b>	<b>\$ 2,126,615</b>	<b>\$ 2,122,064</b>	<b>\$ 2,133,947</b>	<b>\$ 2,144,322</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 12,764,965</b>
PPO Premiums PEPM	\$ 621.84	\$ 620.99	\$ 620.91	\$ 620.49	\$ 620.33	\$ 618.14							\$ 620.44
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	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 8,201,883
- Rx Claims	\$ 492,397	\$ 464,802	\$ 512,848	\$ 496,552	\$ 549,850	\$ 564,170	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,080,619
- Stop-Loss Refunds	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>PPO Plans Net Claims</b>	<b>\$ 1,733,826</b>	<b>\$ 1,907,643</b>	<b>\$ 2,164,005</b>	<b>\$ 1,863,350</b>	<b>\$ 1,703,346</b>	<b>\$ 1,910,332</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 11,282,502</b>
PPO Plans Claims PEPM	\$ 511.76	\$ 555.84	\$ 631.83	\$ 544.84	\$ 495.16	\$ 550.69							\$ 548.39
<b>PPO Plans Fixed Costs</b>	<b>\$ 182,376</b>	<b>\$ 184,745</b>	<b>\$ 184,368</b>	<b>\$ 184,099</b>	<b>\$ 185,175</b>	<b>\$ 186,736</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 1,107,498</b>
<b>PPO Plans Total Costs</b>	<b>\$ 1,916,202</b>	<b>\$ 2,092,388</b>	<b>\$ 2,348,373</b>	<b>\$ 2,047,449</b>	<b>\$ 1,888,521</b>	<b>\$ 2,097,068</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 12,390,000</b>
PPO Plans Cost PEPM	\$ 565.59	\$ 609.67	\$ 685.66	\$ 598.67	\$ 548.99	\$ 604.52							\$ 602.22
<b>PPO Plans Total Reserve - Increase/(Decrease)</b>	<b>\$ 190,592</b>	<b>\$ 38,835</b>	<b>\$ (221,757)</b>	<b>\$ 74,615</b>	<b>\$ 245,425</b>	<b>\$ 47,254</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 374,965</b>
<b>Reserve % of Net Claims</b>	<b>11.0%</b>	<b>2.0%</b>	<b>-10.2%</b>	<b>4.0%</b>	<b>14.4%</b>	<b>2.5%</b>							<b>3.3%</b>