



2012 SJVIA Monthly Claims Report

Claims Data Through December 2012

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- **Prepared By Gallagher Benefit Services**
January 22, 2013

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	\$ 1,225,803	Blood Disorders(16)	\$ 975,803
Dependent	\$ 945,511	Myeloid Disorders (17)	\$ 695,511
Dependent	\$ 847,166	Digestive System (06)	\$ 597,166
Dependent	\$ 425,472	Muscle/Tissue Disorders(08)	\$ 175,472
Dependent	\$ 320,326	Circulatory System (05)	\$ 70,326
Subscriber	\$ 286,720	Myeloid Disorders (17)	\$ 36,720

Total HMO Pooling Reimbursements \$ 2,550,998

PPO Plan

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

Stop Loss Deductible \$450,000

Relationship	Paid	Diagnosis	Reimbursement
Subscriber	\$ 586,616	Digestive System (06)	\$ 136,616
Subscriber	\$ 541,759	Nervous System (01)	\$ 91,759

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

Total PPO Stop Loss Reimbursements \$ 228,375

Total SJVIA Pooling and Stop Loss Reimbursements \$ 2,779,373.00

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)	

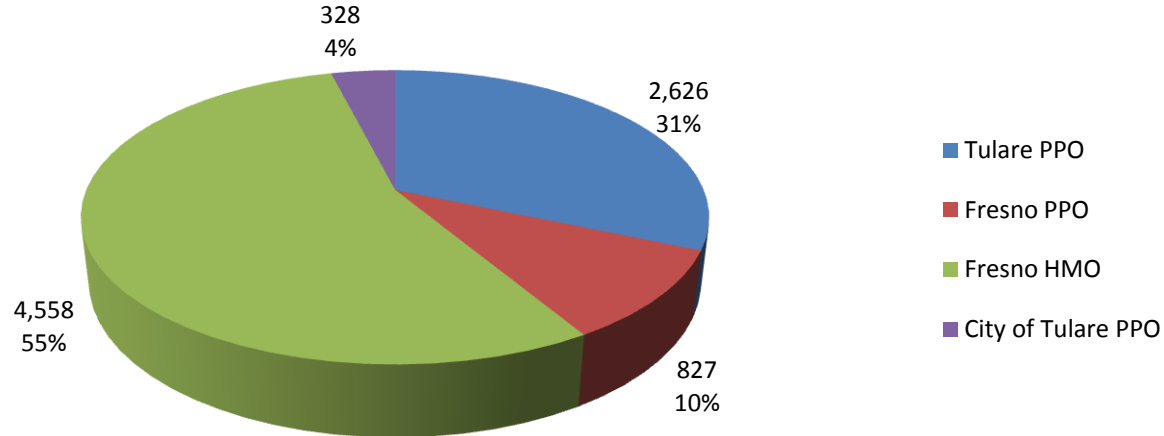
Total PPO Stop Loss Reimbursements **\$ 220,164.00**

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



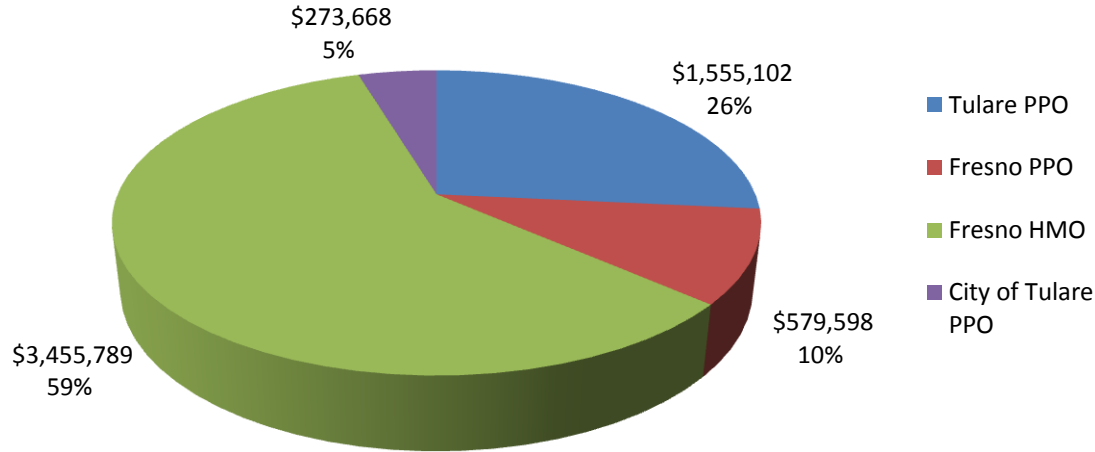
2012 Enrollment - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
CoT PPO	2,578	2,622	2,603	2,601	2,617	2,633	2,633	2,634	2,643	2,649	2,649	2,649	31,511
CoF PPO	810	810	822	819	823	836	829	837	836	834	842	830	9,928
CoF HMO	4,538	4,542	4,551	4,495	4,455	4,544	4,558	4,569	4,592	4,611	4,618	4,627	54,700
City of Tulare							333	328	327	326	327	328	1,969
Total	7,926	7,974	7,976	7,915	7,895	8,013	8,353	8,368	8,398	8,420	8,436	8,434	98,108

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



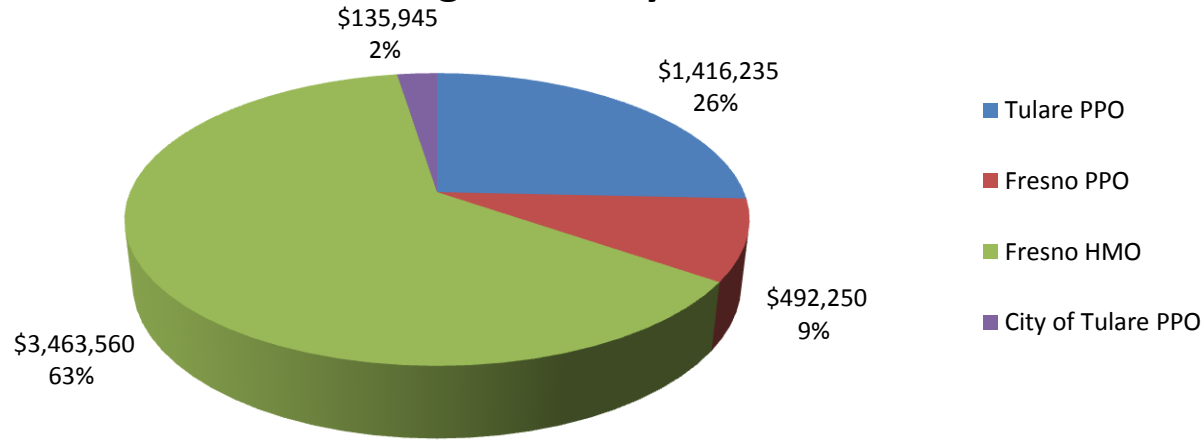
2012 Premiums - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
CoT PPO	\$ 1,532,991	\$ 1,557,210	\$ 1,545,778	\$ 1,542,574	\$ 1,552,519	\$ 1,557,795	\$ 1,557,795	\$ 1,557,024	\$ 1,561,361	\$ 1,565,391	\$ 1,565,391	\$ 1,565,391	\$ 18,661,218
CoF PPO	\$ 573,804	\$ 574,013	\$ 580,838	\$ 579,490	\$ 581,428	\$ 586,528	\$ 580,393	\$ 582,946	\$ 582,907	\$ 581,475	\$ 581,090	\$ 570,270	\$ 6,955,181
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	\$ 3,482,775	\$ 3,486,451	\$ 3,493,192	\$ 41,469,464
City of Tulare							\$ 277,736	\$ 273,462	\$ 273,175	\$ 272,002	\$ 272,699	\$ 272,932	\$ 1,642,007
Total	\$ 5,563,341	\$ 5,588,262	\$ 5,584,740	\$ 5,541,393	\$ 5,517,195	\$ 5,589,300	\$ 5,869,998	\$ 5,873,672	\$ 5,890,911	\$ 5,901,643	\$ 5,905,631	\$ 5,901,784	\$ 68,727,870

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



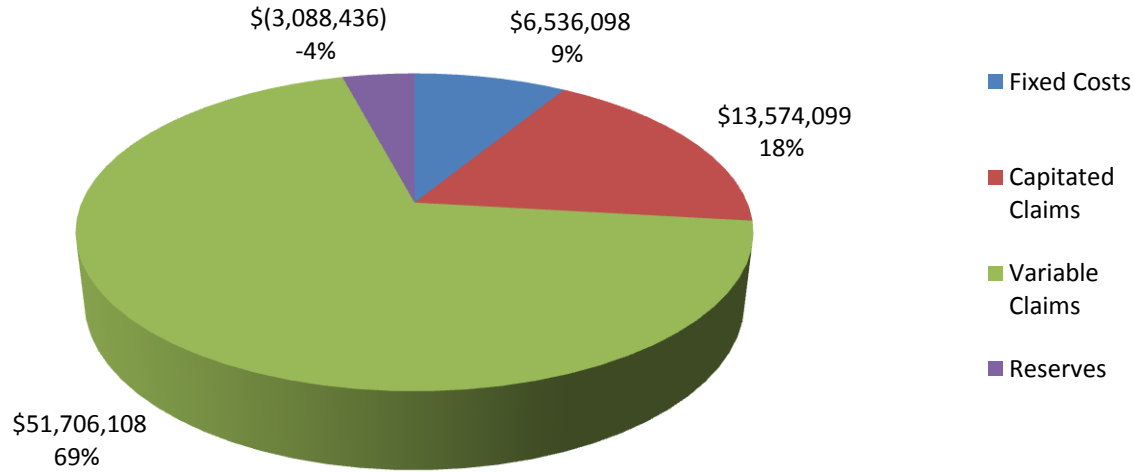
2012 Claims - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
CoT PPO	\$ 1,347,900	\$ 1,417,340	\$ 1,637,712	\$ 1,363,071	\$ 1,265,474	\$ 1,392,625	\$ 1,320,460	\$ 1,192,627	\$ 1,500,032	\$ 1,764,271	\$ 1,211,139	\$ 1,582,166	\$ 16,994,817
CoF PPO	\$ 385,926	\$ 490,303	\$ 526,293	\$ 500,279	\$ 437,872	\$ 517,707	\$ 432,823	\$ 650,127	\$ 538,280	\$ 589,208	\$ 416,006	\$ 422,179	\$ 5,907,003
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	\$ 4,446,582	\$ 3,191,843	\$ 2,691,683	\$ 41,562,719
City of Tulare							\$ 52,996	\$ 134,658	\$ 172,683	\$ 150,838	\$ 141,869	\$ 162,624	\$ 815,668
Total	\$ 4,648,623	\$ 5,623,356	\$ 5,331,396	\$ 5,395,852	\$ 5,768,158	\$ 5,284,731	\$ 5,627,297	\$ 5,445,762	\$ 5,384,624	\$ 6,950,899	\$ 4,960,857	\$ 4,858,652	\$ 65,280,207

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



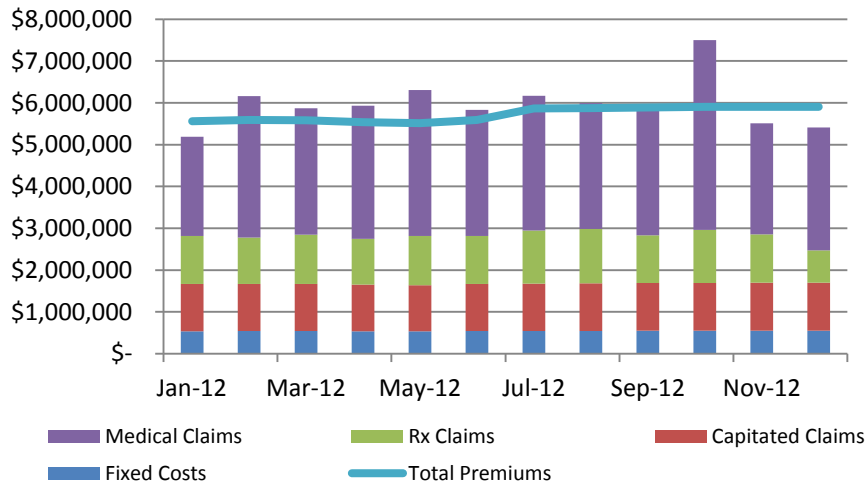
2012 Premium Breakdown - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 539,562	\$ 542,245	\$ 542,577	\$ 537,900	\$ 535,828	\$ 544,395	\$ 545,120	\$ 546,470	\$ 548,711	\$ 550,422	\$ 551,403	\$ 551,466	\$ 6,536,098
Capitated Claims	\$ 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	\$ 1,143,768	\$ 1,145,587	\$ 1,147,820	\$ 13,574,099
Variable Claims	\$ 3,522,881	\$ 4,496,622	\$ 4,202,429	\$ 4,280,777	\$ 4,663,006	\$ 4,157,749	\$ 4,496,594	\$ 4,307,330	\$ 4,245,487	\$ 5,807,131	\$ 3,815,270	\$ 3,710,832	\$ 51,706,108
Reserves	\$ 375,156	\$ (577,340)	\$ (289,233)	\$ (392,359)	\$ (786,791)	\$ (239,826)	\$ (302,419)	\$ (118,560)	\$ (42,424)	\$ (1,599,678)	\$ 393,371	\$ 491,666	\$ (3,088,436)

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

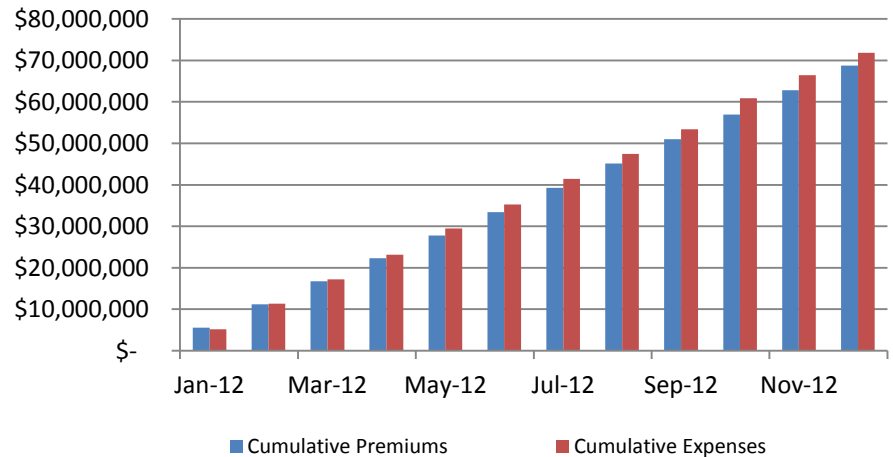
2010 Premium Breakdown - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 532,723	\$ 527,513	\$ 534,162	\$ 534,875	\$ 533,773	\$ 525,202	\$ 522,627	\$ 520,286	\$ 516,824	\$ 516,189	\$ 517,446	\$ 518,877	\$ 6,300,498
Capitated Claims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

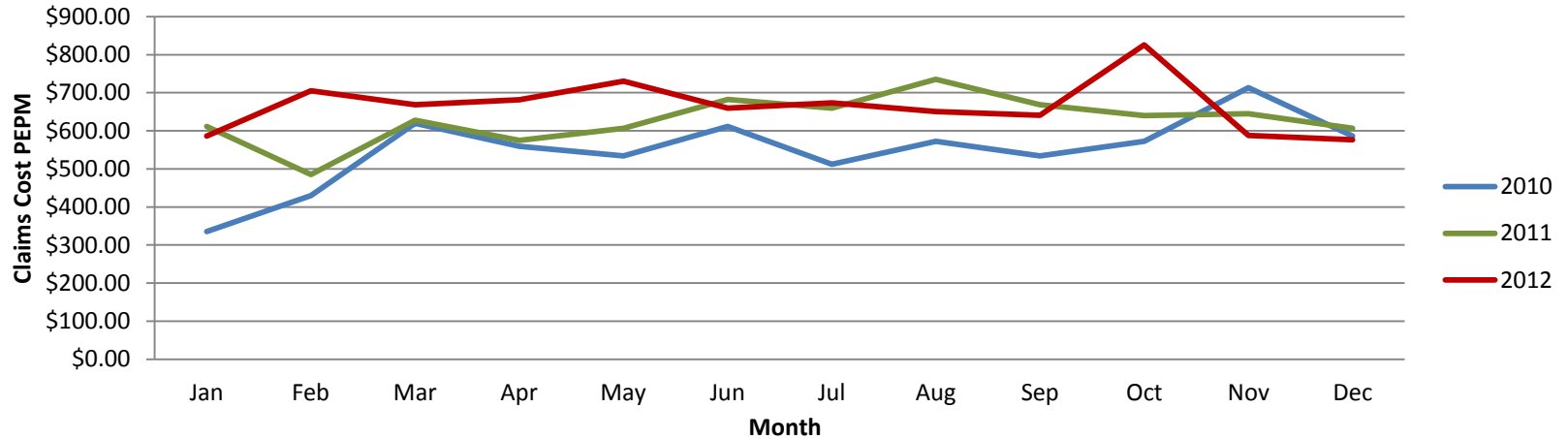


Cumulative Premiums & Expenses

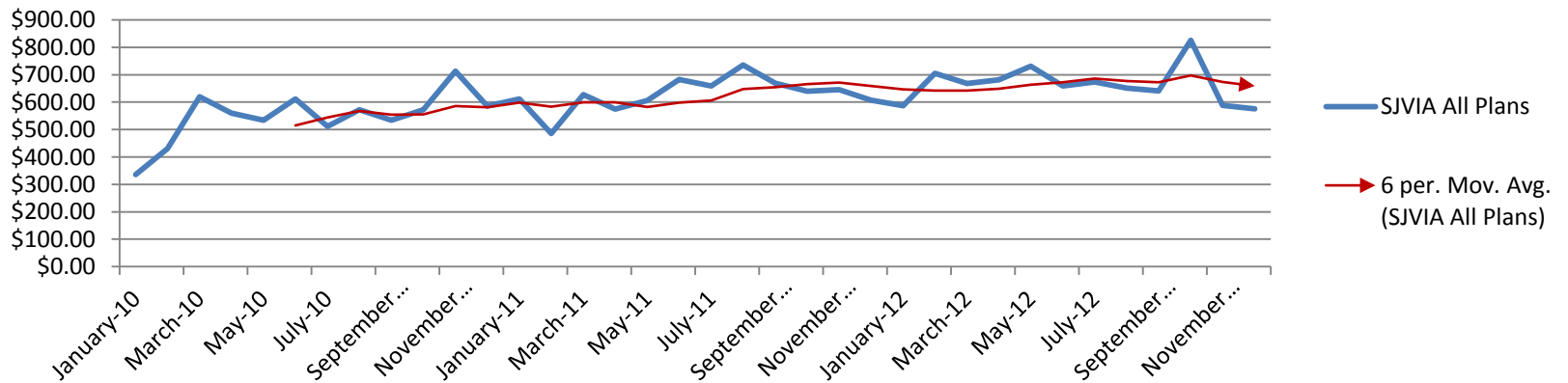


SJVIA - All Plans

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



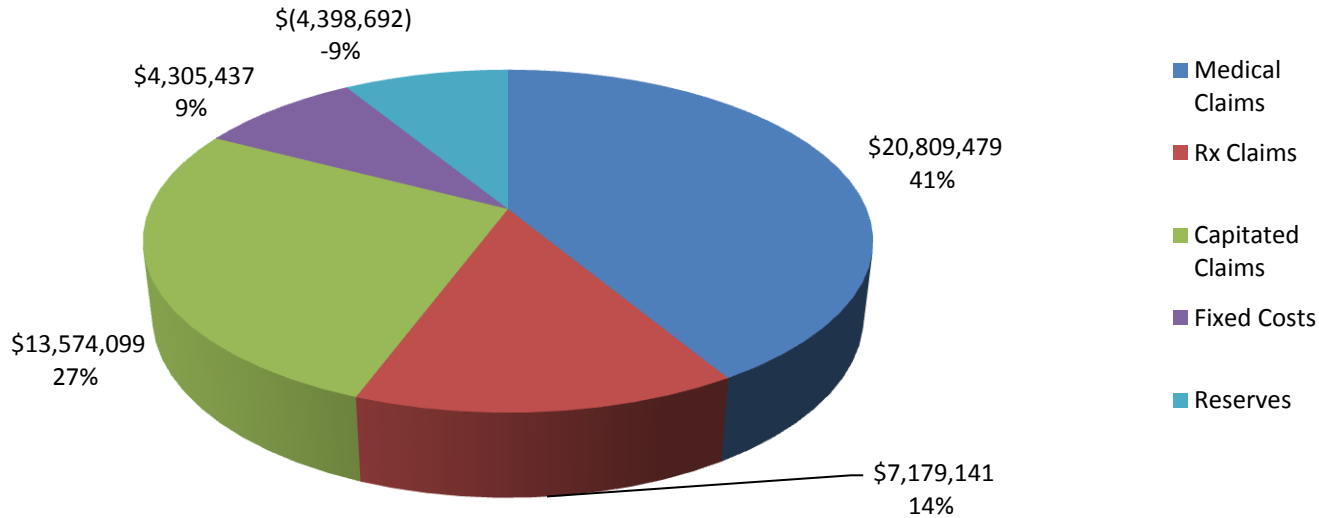
SJVIA All Plans - Claims PEPM



SJVIA - HMO

SJVIA - HMO

YTD HMO Premium Breakdown - 2012

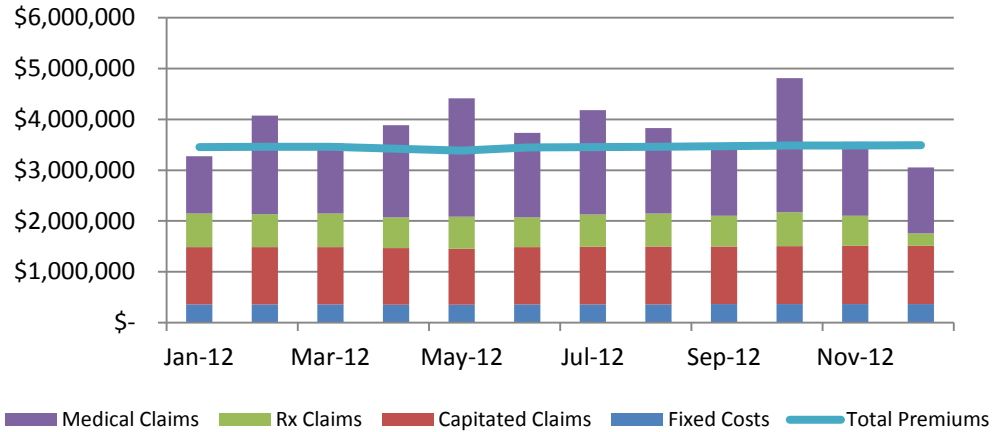


2012 Premium Breakdown - HMO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 357,186	\$ 357,501	\$ 358,209	\$ 353,801	\$ 350,653	\$ 357,658	\$ 358,760	\$ 359,626	\$ 361,436	\$ 362,932	\$ 363,483	\$ 364,191	\$ 4,305,437
Capitulated Claims	\$ 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	\$ 1,143,768	\$ 1,145,587	\$ 1,147,820	\$ 13,574,099
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	\$ 2,636,011	\$ 1,453,372	\$ 1,296,919	\$ 20,809,479
Rx Claims	\$ 660,723	\$ 647,395	\$ 661,476	\$ 601,293	\$ 628,846	\$ 585,061	\$ 636,179	\$ 650,205	\$ 601,331	\$ 666,803	\$ 592,884	\$ 246,944	\$ 7,179,141
Reserves	\$ 184,564	\$ (616,175)	\$ (67,475)	\$ (466,974)	\$ (1,032,216)	\$ (287,080)	\$ (725,705)	\$ (367,736)	\$ (61,597)	\$ (1,326,739)	\$ (68,875)	\$ 437,317	\$ (4,398,692)

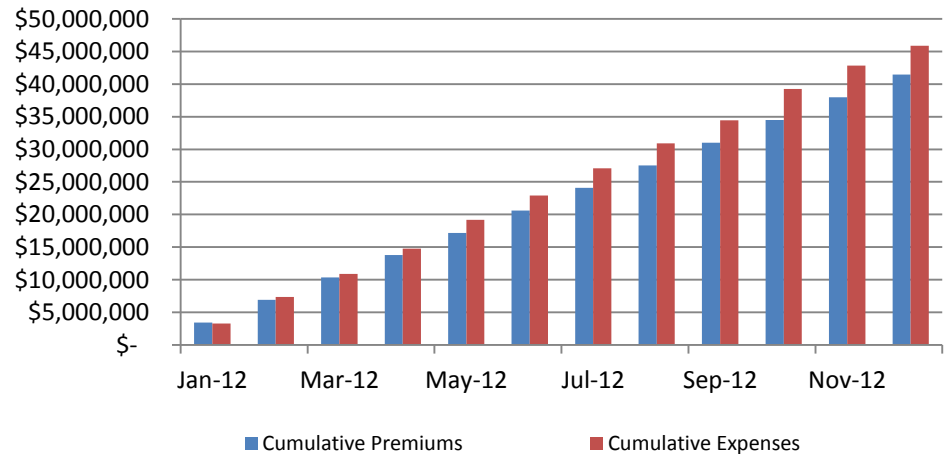
2011 Premium Breakdown - HMO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 392,507	\$ 391,251	\$ 390,702	\$ 387,328	\$ 387,014	\$ 387,171	\$ 385,052	\$ 384,581	\$ 382,934	\$ 381,913	\$ 382,698	\$ 383,326	\$ 4,636,478
Capitulated Claims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

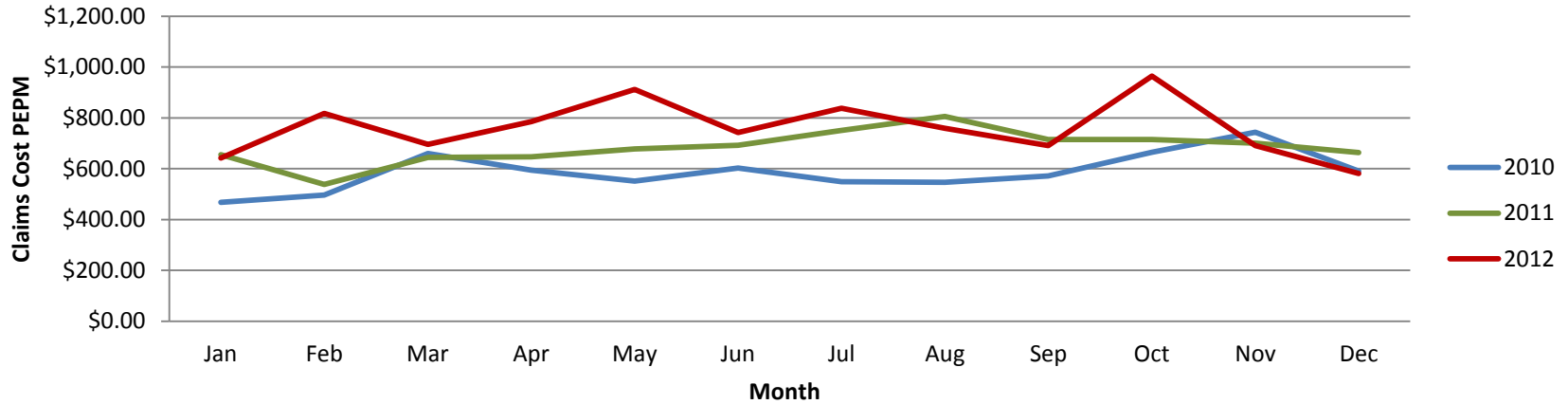


HMO Cumulative Premiums & Expenses -2012

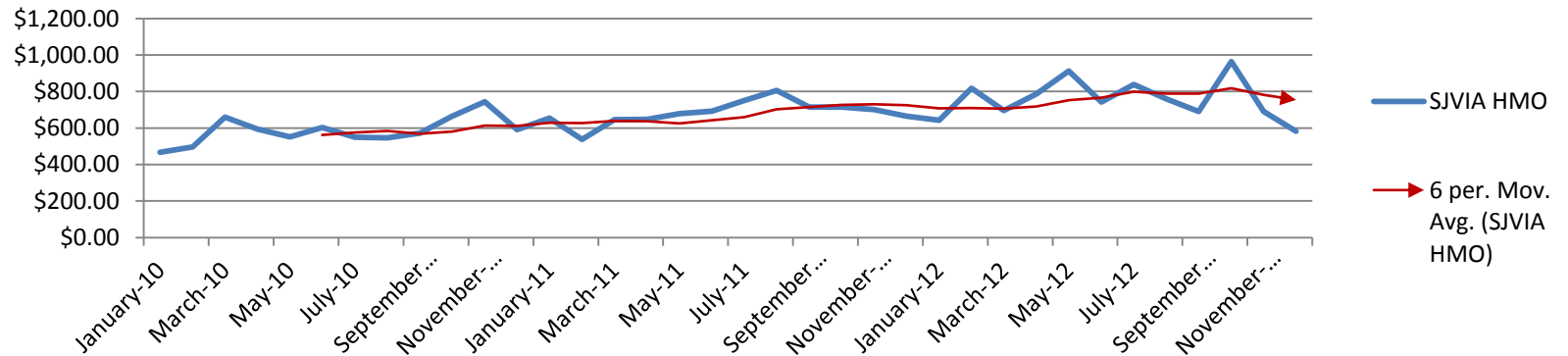


SJVIA – HMO

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



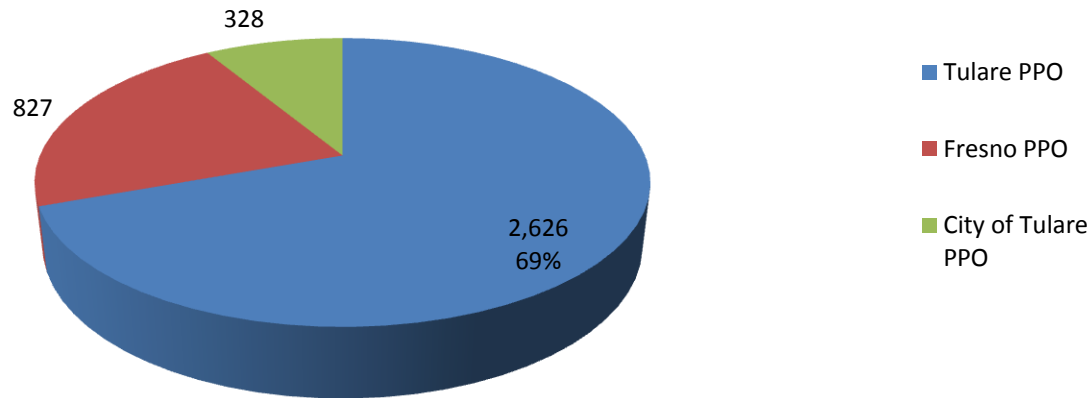
SJVIA HMO



SJVIA - PPO

SJVIA - PPO

PPO Plans Average Monthly Enrollment - 2012



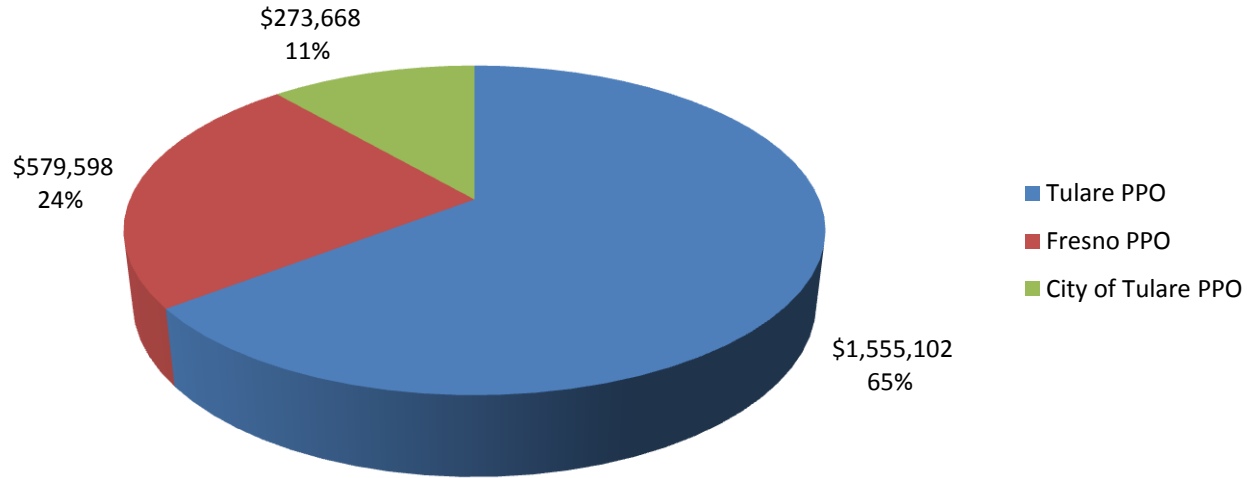
2012 Enrollment - PPO Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
CoT PPO	2,578	2,622	2,603	2,601	2,617	2,633	2,633	2,634	2,643	2,649	2,649	2,649	31,511
CoF PPO	810	810	822	819	823	836	829	837	836	834	842	830	9,928
City of Tulare							333	328	327	326	327	328	1,969
Total	3,388	3,432	3,425	3,420	3,440	3,469	3,795	3,799	3,806	3,809	3,818	3,807	43,408

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



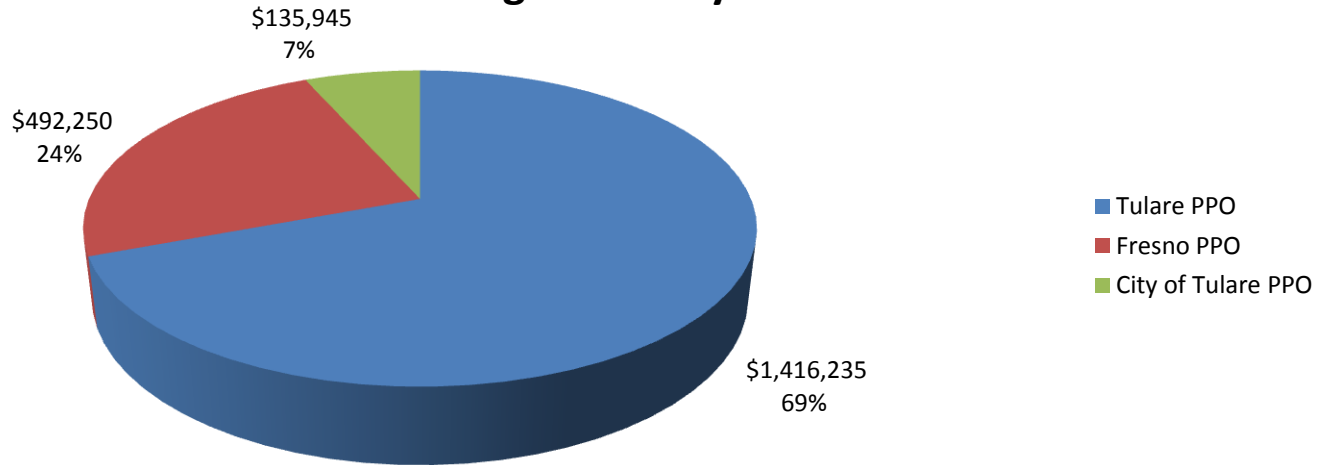
2012 Premium - PPO Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
CoT PPO	\$ 1,532,991	\$ 1,557,210	\$ 1,545,778	\$ 1,542,574	\$ 1,552,519	\$ 1,557,795	\$ 1,557,795	\$ 1,557,024	\$ 1,561,361	\$ 1,565,391	\$ 1,565,391	\$ 1,565,391	\$ 18,661,218
CoF PPO	\$ 573,804	\$ 574,013	\$ 580,838	\$ 579,490	\$ 581,428	\$ 586,528	\$ 580,393	\$ 582,946	\$ 582,907	\$ 581,475	\$ 581,090	\$ 570,270	\$ 6,955,181
City of Tulare							\$ 277,736	\$ 273,462	\$ 273,175	\$ 272,002	\$ 272,699	\$ 272,932	\$ 1,642,007
Total	\$ 2,106,794	\$ 2,131,223	\$ 2,126,615	\$ 2,122,064	\$ 2,133,947	\$ 2,144,322	\$ 2,415,925	\$ 2,413,432	\$ 2,417,444	\$ 2,418,868	\$ 2,419,180	\$ 2,408,592	\$ 27,258,406

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



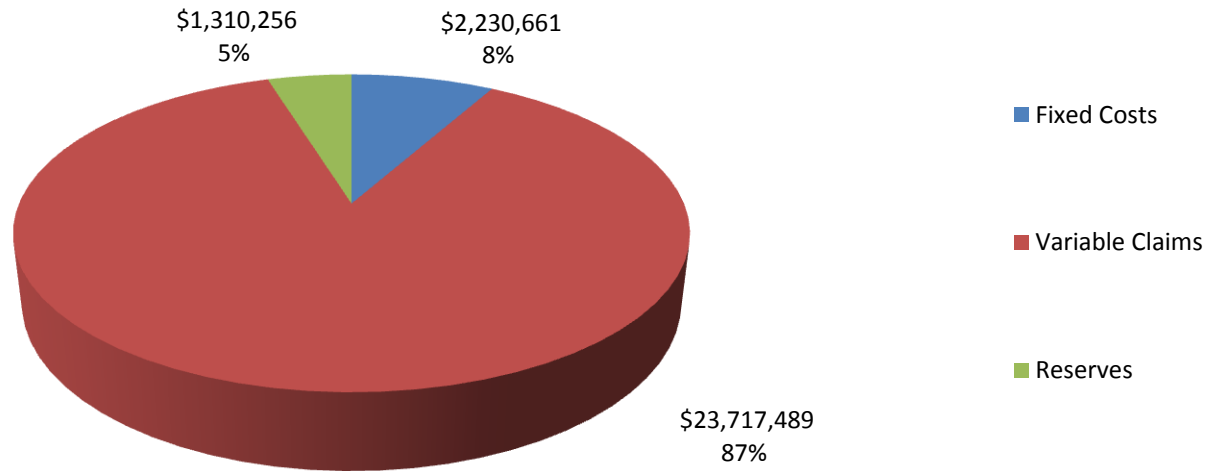
2012 Claims - PPO Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
CoT PPO	\$ 1,347,900	\$ 1,417,340	\$ 1,637,712	\$ 1,363,071	\$ 1,265,474	\$ 1,392,625	\$ 1,320,460	\$ 1,192,627	\$ 1,500,032	\$ 1,764,271	\$ 1,211,139	\$ 1,582,166	\$ 16,994,817
CoF PPO	\$ 385,926	\$ 490,303	\$ 526,293	\$ 500,279	\$ 437,872	\$ 517,707	\$ 432,823	\$ 650,127	\$ 538,280	\$ 589,208	\$ 416,006	\$ 422,179	\$ 5,907,003
City of Tulare							\$ 52,996	\$ 134,658	\$ 172,683	\$ 150,838	\$ 141,869	\$ 162,624	\$ 815,668
Total	\$ 1,733,826	\$ 1,907,643	\$ 2,164,005	\$ 1,863,350	\$ 1,703,346	\$ 1,910,332	\$ 1,806,279	\$ 1,977,412	\$ 2,210,996	\$ 2,504,317	\$ 1,769,014	\$ 2,166,969	\$ 23,717,489

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



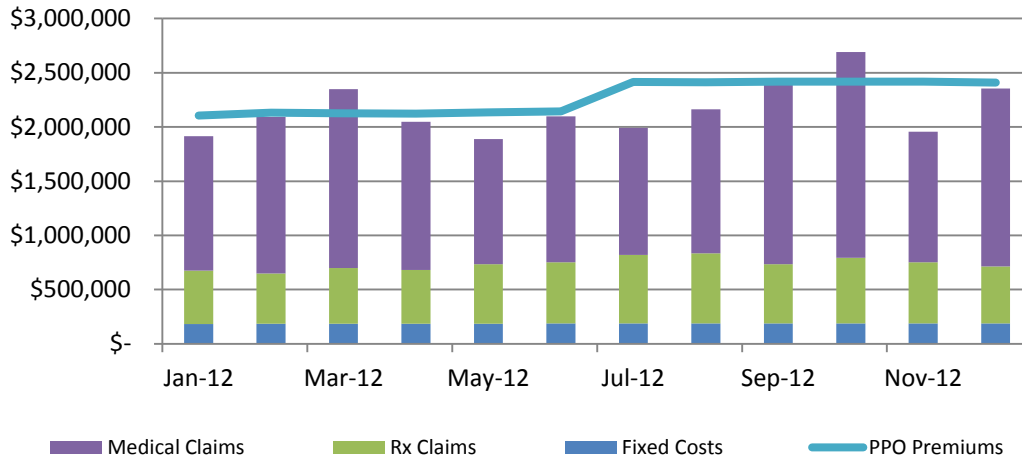
2012 Premium Breakdown - PPO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 182,376	\$ 184,745	\$ 184,368	\$ 184,099	\$ 185,175	\$ 186,736	\$ 186,359	\$ 186,844	\$ 187,275	\$ 187,490	\$ 187,921	\$ 187,275	\$ 2,230,661
Variable Claims	\$ 1,733,826	\$ 1,907,643	\$ 2,164,005	\$ 1,863,350	\$ 1,703,346	\$ 1,910,332	\$ 1,806,279	\$ 1,977,412	\$ 2,210,996	\$ 2,504,317	\$ 1,769,014	\$ 2,166,969	\$ 23,717,489
Reserves	\$ 190,592	\$ 38,835	\$ (221,757)	\$ 74,615	\$ 245,425	\$ 47,254	\$ 423,286	\$ 249,177	\$ 19,173	\$ (272,939)	\$ 462,246	\$ 54,349	\$ 1,310,256

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

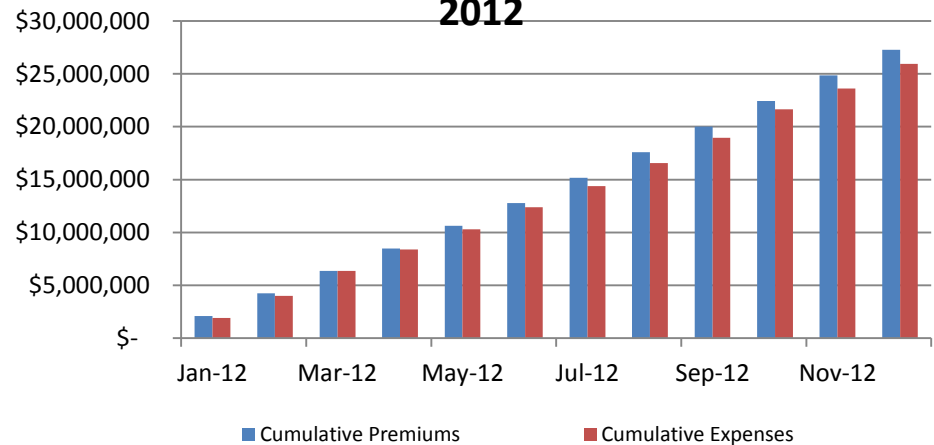
2010 Premium Breakdown - PPO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 184,648	\$ 181,622	\$ 181,036	\$ 182,501	\$ 181,671	\$ 181,768	\$ 180,695	\$ 179,718	\$ 179,328	\$ 178,010	\$ 177,424	\$ 176,058	\$ 2,164,479
Variable Claims	\$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

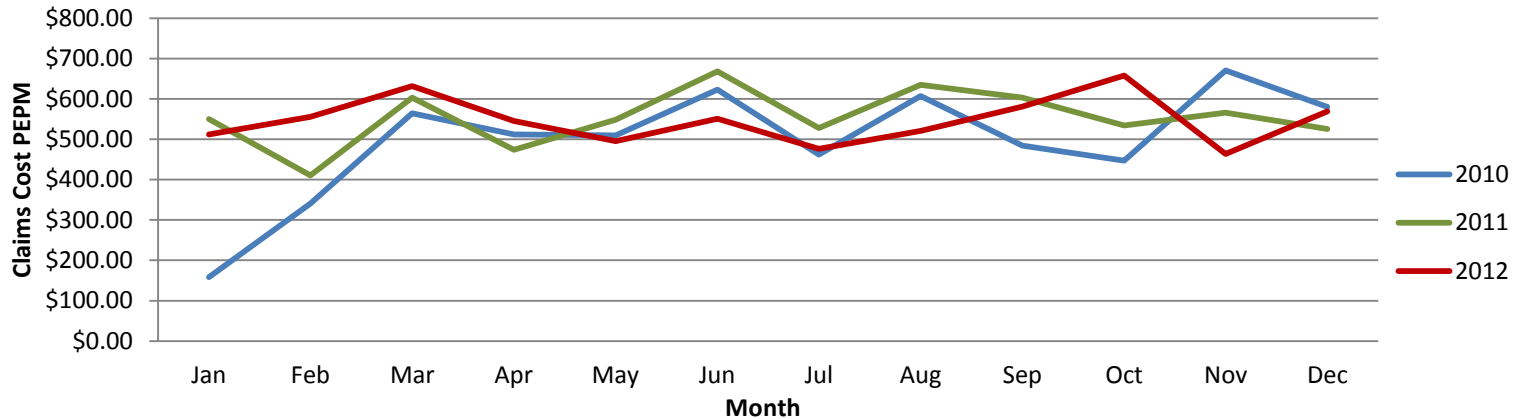


PPO Cumulative Premiums & Expenses - 2012

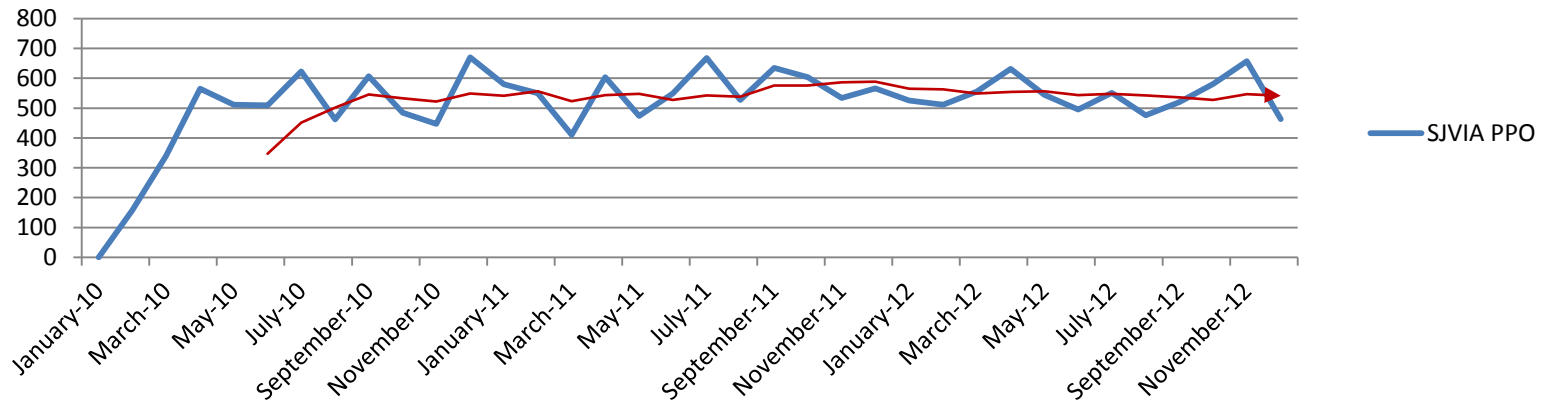


SJVIA – PPO Claims PEPM

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



SJVIA PPO Claims PEPM



SJVIA - Monthly Data

SJVIA - All Plans

SJVIA Enrollment - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Employee Only	4,682	4,721	4,737	4,700	4,713	4,800	4,964	4,984	5,007	5,028	5,045	5,036	58,417
- Employee + Spouse	1,045	1,047	1,043	1,030	1,011	1,021	1,022	1,019	1,021	1,018	1,004	1,000	12,281
- Employee + Child(ren)	1,499	1,508	1,498	1,492	1,484	1,498	1,499	1,501	1,505	1,512	1,521	1,531	18,048
- Employee + Family	700	698	698	693	687	694	868	864	865	862	866	867	9,362
SJVIA Total Enrollment	7,926	7,974	7,976	7,915	7,895	8,013	8,353	8,368	8,398	8,420	8,436	8,434	98,108
SJVIA Total Premiums	\$5,563,341	\$5,588,262	\$5,584,740	\$5,541,393	\$ 5,517,195	\$5,589,300	\$5,869,998	\$ 5,873,672	\$5,890,911	\$ 5,901,643	\$5,905,631	\$ 5,901,784	\$ 68,727,870
SJVIA Premiums PEPM	\$ 701.91	\$ 700.81	\$ 700.19	\$ 700.11	\$ 698.82	\$ 697.53	\$ 702.74	\$ 701.92	\$ 701.47	\$ 700.91	\$ 700.05	\$ 699.76	\$ 700.53
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	\$3,028,105	\$3,182,932	\$ 3,484,310	\$3,008,518	\$3,226,173	\$ 3,009,691	\$3,097,451	\$ 4,535,692	\$2,658,740	\$ 2,936,699	\$ 37,922,497
- Rx Claims	\$1,153,120	\$1,112,197	\$1,174,324	\$1,097,845	\$ 1,178,696	\$1,149,231	\$1,270,421	\$ 1,297,639	\$1,148,036	\$ 1,271,439	\$1,156,530	\$ 774,133	\$ 13,783,611
- Stop-Loss Refunds	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,779,373
- 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	\$ 1,143,768	\$1,145,587	\$1,147,820	\$ 13,574,099
SJVIA Total Claims	\$4,648,623	\$5,623,356	\$5,331,396	\$5,395,852	\$ 5,768,158	\$5,284,731	\$5,627,297	\$ 5,445,762	\$5,384,624	\$ 6,950,899	\$4,960,857	\$4,858,652	\$ 62,500,834
SJVIA Claims PEPM	\$ 586.50	\$ 705.21	\$ 668.43	\$ 681.72	\$ 730.61	\$ 659.52	\$ 673.69	\$ 650.78	\$ 641.18	\$ 825.52	\$ 588.06	\$ 576.08	\$ 637.06
SJVIA Fixed Costs	\$ 539,562	\$ 542,245	\$ 542,577	\$ 537,900	\$ 535,828	\$ 544,395	\$ 545,120	\$ 546,470	\$ 548,711	\$ 550,422	\$ 551,403	\$ 551,466	\$ 6,536,098
SJVIA Total Costs	\$5,188,185	\$6,165,601	\$5,873,973	\$5,933,752	\$ 6,303,986	\$5,829,126	\$6,172,417	\$ 5,992,232	\$5,933,335	\$ 7,501,321	\$5,512,260	\$5,410,118	\$ 71,816,306
SJVIA Cost PEPM	\$ 654.58	\$ 773.21	\$ 736.46	\$ 749.68	\$ 798.48	\$ 727.46	\$ 738.95	\$ 716.09	\$ 706.52	\$ 890.89	\$ 653.42	\$ 641.47	\$ 732.01
SJVIA Total Reserve - Increase/(Decrease)	\$ 375,156	\$ (577,340)	\$ (289,233)	\$ (392,359)	\$ (786,791)	\$ (239,826)	\$ (302,419)	\$ (118,560)	\$ (42,424)	\$(1,599,678)	\$ 393,371	\$ 491,666	\$ (309,063)
Reserve % of Non Cap. Claims	10.6%	-12.8%	-6.9%	-9.2%	-16.9%	-5.8%	-6.7%	-2.8%	-1.0%	-27.5%	10.3%	13.2%	-0.6%

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	2,035	2,042	2,042	23,799
- Employee + Spouse	631	632	633	622	608	620	617	618	617	613	602	600	7,413
- Employee + Child(ren)	1,352	1,357	1,348	1,338	1,327	1,343	1,346	1,346	1,349	1,357	1,365	1,377	16,205
- Employee + Family	615	610	608	605	596	604	607	607	608	606	609	608	7,283
HMO Total Enroll.	4,538	4,542	4,551	4,495	4,455	4,544	4,558	4,569	4,592	4,611	4,618	4,627	54,700
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	\$ 3,482,775	\$ 3,486,451	\$ 3,493,192	\$ 41,469,464
HMO Premiums PEPM	\$ 761.69	\$ 761.13	\$ 759.86	\$ 760.70	\$ 759.43	\$ 758.14	\$ 757.80	\$ 757.33	\$ 756.42	\$ 755.32	\$ 754.97	\$ 754.96	\$ 758.13
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	\$ 2,636,011	\$ 1,453,372	\$ 1,296,919	\$ 20,809,479
- Rx Claims	\$ 660,723	\$ 647,395	\$ 661,476	\$ 601,293	\$ 628,846	\$ 585,061	\$ 636,179	\$ 650,205	\$ 601,331	\$ 666,803	\$ 592,884	\$ 246,944	\$ 7,179,141
- 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	\$ 1,143,768	\$ 1,145,587	\$ 1,147,820	\$ 13,574,099
Pooling Reimbursements													\$ 2,550,998
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	\$ 4,446,582	\$ 3,191,843	\$ 2,691,683	\$ 39,011,721
HMO Claims PEPM	\$ 642.31	\$ 818.08	\$ 695.98	\$ 785.87	\$ 912.42	\$ 742.61	\$ 838.31	\$ 759.10	\$ 691.12	\$ 964.34	\$ 691.17	\$ 581.73	\$ 713.19
HMO Fixed Costs	\$ 357,186	\$ 357,501	\$ 358,209	\$ 353,801	\$ 350,653	\$ 357,658	\$ 358,760	\$ 359,626	\$ 361,436	\$ 362,932	\$ 363,483	\$ 364,191	\$ 4,305,437
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	\$ 4,809,514	\$ 3,555,326	\$ 3,055,874	\$ 45,868,156
HMO Costs PEPM	\$ 721.02	\$ 896.79	\$ 774.69	\$ 864.58	\$ 991.13	\$ 821.32	\$ 917.02	\$ 837.81	\$ 769.83	\$ 1,043.05	\$ 769.88	\$ 660.44	\$ 838.54
HMO Plan Reserve - Increase/(Decrease)	\$ 184,564	\$ (616,175)	\$ (67,475)	\$ (466,974)	\$ (1,032,216)	\$ (287,080)	\$ (725,705)	\$ (367,736)	\$ (61,597)	\$ (1,326,739)	\$ (68,875)	\$ 437,317	\$ (1,847,694)
Reserve % of Non Cap. Claims	10.3%	-23.8%	-3.3%	-19.3%	-34.9%	-12.8%	-27.0%	-15.8%	-3.0%	-40.2%	-3.4%	28.3%	-6.6%

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	2,976	2,986	2,989	2,993	3,003	2,994	34,618
- Employee + Spouse	414	415	410	408	403	401	405	401	404	405	402	400	4,868
- Employee + Child(ren)	147	151	150	154	157	155	153	155	156	155	156	154	1,843
- Employee + Family	85	88	90	88	91	90	261	257	257	256	257	259	2,079
PPO Plans Total Enrollment	3,388	3,432	3,425	3,420	3,440	3,469	3,795	3,799	3,806	3,809	3,818	3,807	43,408
PPO Plans Total Premiums	\$ 2,106,794	\$ 2,131,223	\$ 2,126,615	\$ 2,122,064	\$ 2,133,947	\$ 2,144,322	\$ 2,415,925	\$ 2,413,432	\$ 2,417,444	\$ 2,418,868	\$ 2,419,180	\$ 2,408,592	\$ 27,258,406
PPO Premiums PEPM	\$ 621.84	\$ 620.99	\$ 620.91	\$ 620.49	\$ 620.33	\$ 618.14	\$ 636.61	\$ 635.28	\$ 635.17	\$ 635.04	\$ 633.62	\$ 632.67	\$ 627.96
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	\$ 1,172,037	\$ 1,329,978	\$ 1,664,291	\$ 1,899,681	\$ 1,205,368	\$ 1,639,780	\$ 17,113,018
- Rx Claims	\$ 492,397	\$ 464,802	\$ 512,848	\$ 496,552	\$ 549,850	\$ 564,170	\$ 634,242	\$ 647,434	\$ 546,705	\$ 604,636	\$ 563,646	\$ 527,189	\$ 6,604,471
- Stop-Loss Refunds	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 228,375
PPO Plans Net Claims	\$ 1,733,826	\$ 1,907,643	\$ 2,164,005	\$ 1,863,350	\$ 1,703,346	\$ 1,910,332	\$ 1,806,279	\$ 1,977,412	\$ 2,210,996	\$ 2,504,317	\$ 1,769,014	\$ 2,166,969	\$ 23,945,864
PPO Plans Claims PEPM	\$ 511.76	\$ 555.84	\$ 631.83	\$ 544.84	\$ 495.16	\$ 550.69	\$ 475.96	\$ 520.51	\$ 580.92	\$ 657.47	\$ 463.34	\$ 569.21	\$ 551.65
PPO Plans Fixed Costs	\$ 182,376	\$ 184,745	\$ 184,368	\$ 184,099	\$ 185,175	\$ 186,736	\$ 186,359	\$ 186,844	\$ 187,275	\$ 187,490	\$ 187,921	\$ 187,275	\$ 2,230,661
PPO Plans Total Costs	\$ 1,916,202	\$ 2,092,388	\$ 2,348,373	\$ 2,047,449	\$ 1,888,521	\$ 2,097,068	\$ 1,992,638	\$ 2,164,256	\$ 2,398,270	\$ 2,691,807	\$ 1,956,935	\$ 2,354,244	\$ 25,948,150
PPO Plans Cost PEPM	\$ 565.59	\$ 609.67	\$ 685.66	\$ 598.67	\$ 548.99	\$ 604.52	\$ 525.07	\$ 569.69	\$ 630.13	\$ 706.70	\$ 512.55	\$ 618.40	\$ 597.77
PPO Plans Total Reserve - Increase/(Decrease)	\$ 190,592	\$ 38,835	\$ (221,757)	\$ 74,615	\$ 245,425	\$ 47,254	\$ 423,286	\$ 249,177	\$ 19,173	\$ (272,939)	\$ 462,246	\$ 54,349	\$ 1,538,631
Reserve % of Net Claims	11.0%	2.0%	-10.2%	4.0%	14.4%	2.5%	23.4%	12.6%	0.9%	-10.9%	26.1%	2.5%	6.4%