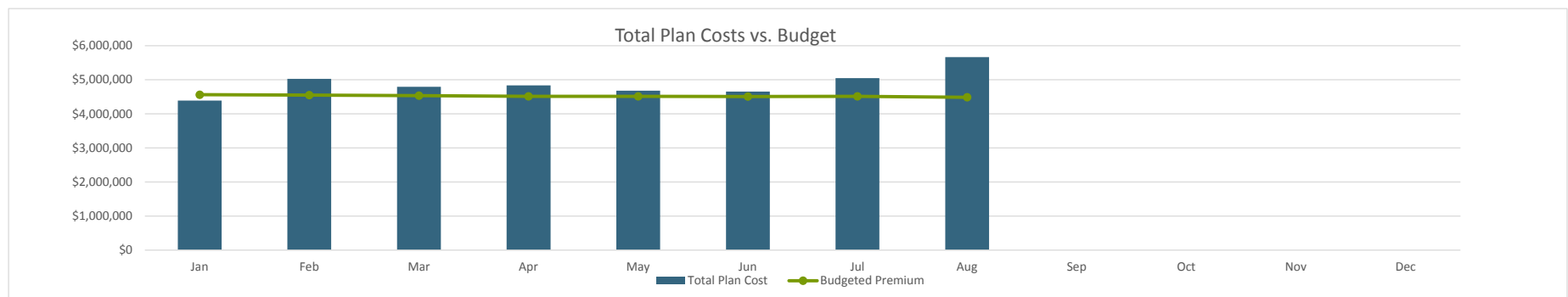


SJVIA

HMO Cost Summary

Plan Year January 1, 2016 through December 31, 2016

	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Average / Total
Enrollment													
Employee Only													
Employee + Spouse													
Employee + Child(ren)													
Employee + Family													
Total Employees	4,607	4,594	4,579	4,566	4,565	4,564	4,576	4,546					4,607
Paid Claims													
Medical	\$1,569,204	\$2,175,671	\$1,839,129	\$1,998,426	\$2,382,048	\$1,783,005	\$2,210,593	\$2,796,238					\$16,754,314
Prescription Drug	\$1,038,360	\$1,073,967	\$1,185,061	\$1,074,355	\$1,066,691	\$1,106,535	\$1,069,225	\$1,108,980					\$8,723,174
Capitation	\$1,379,797	\$1,375,903	\$1,371,411	\$1,367,367	\$1,367,218	\$1,366,918	\$1,370,512	\$1,361,527					\$10,960,653
Total Gross Paid Claims	\$3,987,361	\$4,625,541	\$4,395,601	\$4,440,148	\$4,815,957	\$4,256,458	\$4,650,330	\$5,266,745					\$36,438,141
Total Pooled Claims / Rx Rebates	\$0	\$0	\$0	\$0	\$535,924	\$0	\$0	\$0					\$535,924
Total Net Paid Claims	\$3,987,361	\$4,625,541	\$4,395,601	\$4,440,148	\$4,280,033	\$4,256,458	\$4,650,330	\$5,266,745					\$35,902,217
Average Med Claims Per EE	\$340.61	\$473.59	\$401.64	\$437.68	\$521.81	\$390.67	\$483.08	\$615.10					
Average Drug Claims Per EE	\$225.39	\$233.78	\$258.80	\$235.29	\$233.67	\$242.45	\$233.66	\$243.95					
Total Fixed Costs	\$401,320	\$400,211	\$398,917	\$397,764	\$397,727	\$397,332	\$398,370	\$396,078					\$3,187,719
Total Costs (Claims + Fixed)	\$4,388,681	\$5,025,752	\$4,794,518	\$4,837,912	\$4,677,760	\$4,653,790	\$5,048,700	\$5,662,823					\$39,089,936
Total Premium	\$4,563,290	\$4,548,787	\$4,533,285	\$4,515,903	\$4,511,680	\$4,508,005	\$4,514,768	\$4,485,717					\$36,181,435
Total Costs vs. Premium													
\$ Variance	\$174,609	(\$476,965)	(\$261,233)	(\$322,009)	(\$166,080)	(\$145,785)	(\$533,932)	(\$1,177,106)					(\$2,908,501)
% Variance	96.2%	110.5%	105.8%	107.1%	103.7%	103.2%	111.8%	126.2%					108.0%



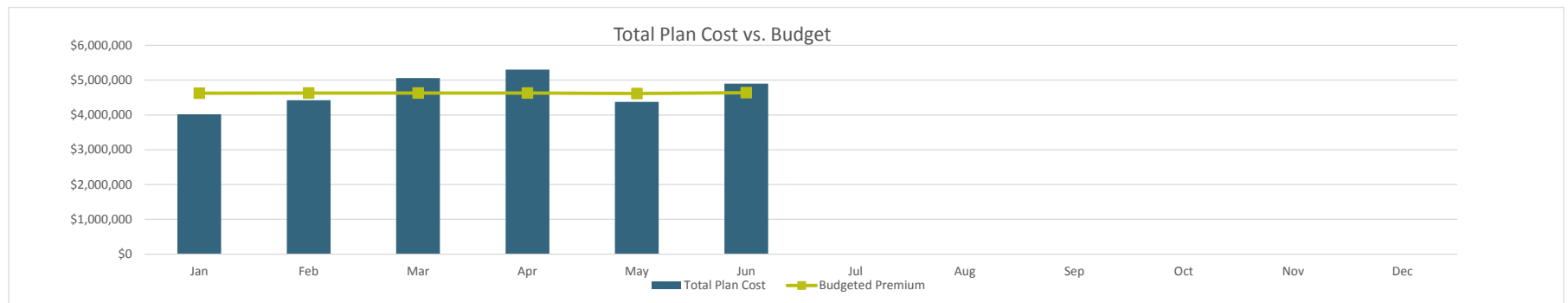
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SJVA

PPO Cost Summary

Plan Year January 1, 2016 through December 31, 2016

	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Average / Total
Enrollment													
Employee Only													
Employee + Spouse													
Employee + Child(ren)													
Employee + Family													
Total Employees	5,696	5,705	5,705	5,718	5,697	5,752	5,753	5,760					5,696
Paid Claims													
Medical	\$2,606,907	\$2,851,975	\$3,431,263	\$3,779,955	\$3,144,952	\$3,252,228	\$4,043,641	\$3,818,908					\$26,929,829
Prescription Drug	\$1,011,920	\$1,171,282	\$1,226,357	\$1,122,325	\$1,268,516	\$1,239,175	\$1,004,377	\$1,399,077					\$9,443,029
Total Gross Paid Claims	\$3,618,827	\$4,023,257	\$4,657,620	\$4,902,280	\$4,413,468	\$4,491,403	\$5,048,018	\$5,217,985					\$36,372,858
Total Pooled Claims / Rx Rebates	\$0	\$0	\$0	\$0	\$438,483	\$0	\$0	\$0					\$438,483
Total Net Paid Claims	\$3,618,827	\$4,023,257	\$4,657,620	\$4,902,280	\$3,974,985	\$4,491,403	\$5,048,018	\$5,217,985					\$35,934,375
Average Med Claims Per EE	\$457.67	\$499.91	\$601.45	\$661.06	\$552.04	\$565.41	\$702.88	\$663.00					
Average Drug Claims Per EE	\$177.65	\$205.31	\$214.96	\$196.28	\$222.66	\$215.43	\$174.58	\$242.90					
Total Fixed Costs	\$401,338	\$401,763	\$401,931	\$402,789	\$401,609	\$406,321	\$420,488	\$420,926					\$3,257,165
Total Costs (Claims + Fixed)	\$4,020,165	\$4,425,020	\$5,059,551	\$5,305,069	\$4,376,594	\$4,897,724	\$5,468,506	\$5,638,911					\$39,191,540
Total Premium	\$4,625,305	\$4,630,550	\$4,631,202	\$4,628,405	\$4,616,854	\$4,638,802	\$4,692,747	\$4,706,356					\$37,170,221
Total Costs vs. Premium													
\$ Variance	\$605,140	\$205,530	(\$428,349)	(\$676,664)	\$240,260	(\$258,922)	(\$775,759)	(\$932,555)					(\$2,021,319)
% Variance	86.9%	95.6%	109.2%	114.6%	94.8%	105.6%	116.5%	119.8%					105.4%



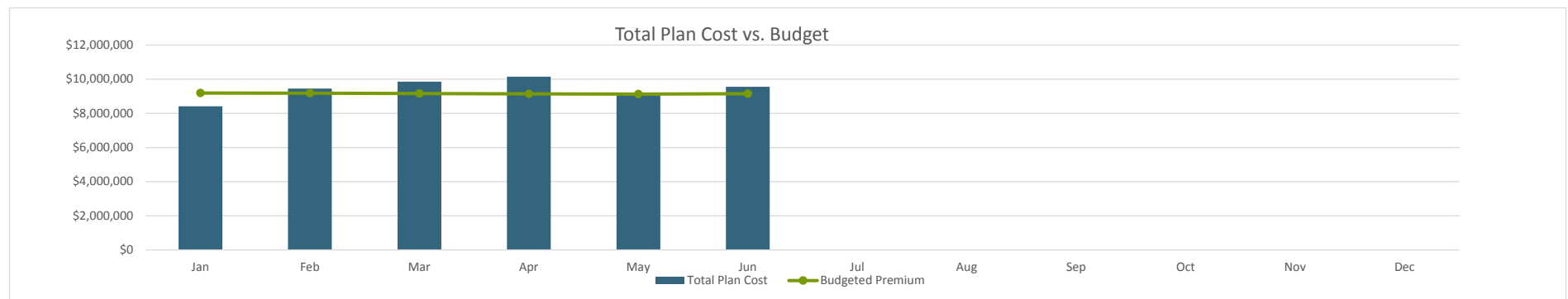
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SJVIA

Total Cost Summary

Plan Year January 1, 2016 through December 31, 2016

	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Average / Total
Enrollment													
Employee Only													
Employee + Spouse													
Employee + Child(ren)													
Employee + Family													
Total Employees	10,303	10,299	10,284	10,284	10,262	10,316	10,329	10,306					10,303
Paid Claims													
Medical	\$4,176,111	\$5,027,646	\$5,270,392	\$5,778,381	\$5,527,000	\$5,035,233	\$6,254,234	\$6,615,146					\$43,684,143
Prescription Drug	\$2,050,280	\$2,245,249	\$2,411,418	\$2,196,680	\$2,335,207	\$2,345,710	\$2,073,602	\$2,508,057					\$18,166,203
Capitation	\$1,379,797	\$1,375,903	\$1,371,411	\$1,367,367	\$1,367,218	\$1,366,918	\$1,370,512	\$1,361,527					\$10,960,653
Total Gross Paid Claims	\$7,606,188	\$8,648,798	\$9,053,221	\$9,342,428	\$9,229,425	\$8,747,861	\$9,698,348	\$10,484,730					\$72,810,999
Total Pooled Claims	\$0	\$0	\$0	\$0	\$974,407	\$0	\$0	\$0					\$974,407
Total Net Paid Claims	\$7,606,188	\$8,648,798	\$9,053,221	\$9,342,428	\$8,255,018	\$8,747,861	\$9,698,348	\$10,484,730					\$71,836,592
Average Cost Per Employee	\$738.25	\$839.77	\$880.32	\$908.44	\$804.43	\$847.99	\$938.94	\$1,017.34					\$871.98
Total Fixed Costs	\$802,658	\$801,974	\$800,848	\$800,553	\$799,336	\$803,653	\$818,858	\$817,004					\$6,444,884
Total Costs (Claims + Fixed)	\$8,408,846	\$9,450,772	\$9,854,069	\$10,142,981	\$9,054,354	\$9,551,514	\$10,517,206	\$11,301,734					\$78,281,476
Total Premium	\$9,188,595	\$9,179,337	\$9,164,487	\$9,144,308	\$9,128,534	\$9,146,807	\$9,207,515	\$9,192,073					\$73,351,656
Total Costs vs. Premium													
\$ Variance	\$779,749	(\$271,435)	(\$689,582)	(\$998,673)	\$74,180	(\$404,707)	(\$1,309,691)	(\$2,109,661)					(\$4,929,820)
% Variance	91.5%	103.0%	107.5%	110.9%	99.2%	104.4%	114.2%	123.0%					106.7%



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