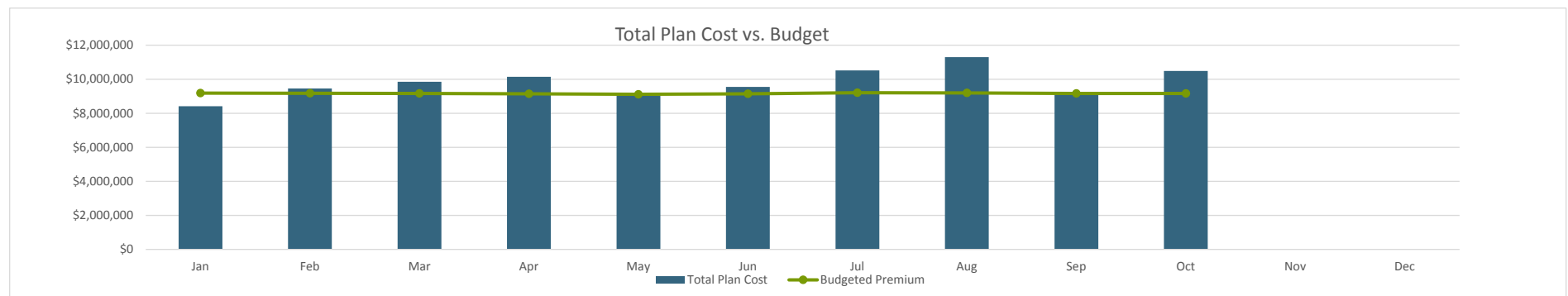


SJVIA

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	10,291	10,294			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	\$4,756,582	\$5,909,935			\$54,350,660
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	\$2,340,429	\$2,407,392			\$22,914,024
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	\$1,356,735	\$1,357,634			\$13,675,022
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	\$8,453,746	\$9,674,961			\$90,939,706
Total Pooled Claims	\$0	\$0	\$0	\$0	\$974,407	\$0	\$0	\$0	\$171,585	\$0			\$1,145,992
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	\$8,282,161	\$9,674,961			\$89,793,714
Average Cost Per Employee	\$738.25	\$839.77	\$880.32	\$908.44	\$804.43	\$847.99	\$938.94	\$1,017.34	\$804.80	\$939.86			\$872.05
Total Fixed Costs	\$802,658	\$801,974	\$800,848	\$800,553	\$799,336	\$803,653	\$818,858	\$817,004	\$814,756	\$816,007			\$8,075,647
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	\$9,096,917	\$10,490,968			\$97,869,361
Total Premium	\$9,188,606	\$9,179,348	\$9,164,499	\$9,144,320	\$9,116,071	\$9,146,818	\$9,207,527	\$9,192,085	\$9,163,719	\$9,164,660			\$91,667,653
Total Costs vs. Premium													
\$ Variance	\$779,760	(\$271,424)	(\$689,570)	(\$998,661)	\$61,717	(\$404,696)	(\$1,309,679)	(\$2,109,649)	\$66,802	(\$1,326,308)			(\$6,201,708)
% Variance	91.5%	103.0%	107.5%	110.9%	99.3%	104.4%	114.2%	123.0%	99.3%	114.5%			106.8%



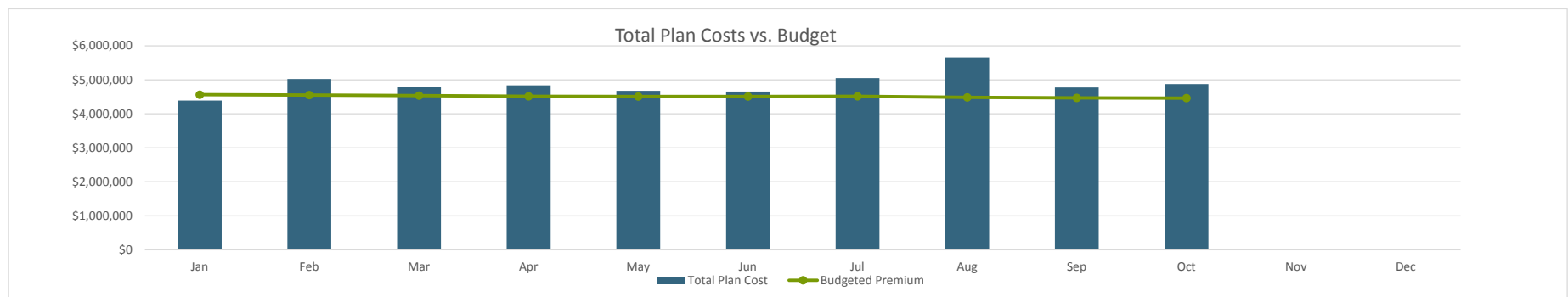
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SJVIA

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	4,530	4,533			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	\$2,048,810	\$2,021,207			\$20,824,331
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	\$1,049,391	\$1,099,816			\$10,872,381
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	\$1,356,735	\$1,357,634			\$13,675,022
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	\$4,454,936	\$4,478,657			\$45,371,734
Total Pooled Claims / Rx Rebates	\$0	\$0	\$0	\$0	\$535,924	\$0	\$0	\$0	\$75,525	\$0			\$611,449
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	\$4,379,411	\$4,478,657			\$44,760,285
Average Med Claims Per EE	\$340.61	\$473.59	\$401.64	\$437.68	\$521.81	\$390.67	\$483.08	\$615.10	\$452.28	\$445.89			
Average Drug Claims Per EE	\$225.39	\$233.78	\$258.80	\$235.29	\$233.67	\$242.45	\$233.66	\$243.95	\$231.65	\$242.62			
Total Fixed Costs	\$401,320	\$400,211	\$398,917	\$397,764	\$397,727	\$397,332	\$398,370	\$396,078	\$394,690	\$395,263			\$3,977,672
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	\$4,774,101	\$4,873,920			\$48,737,957
Total Premium	\$4,563,301	\$4,548,798	\$4,533,297	\$4,515,915	\$4,511,691	\$4,508,016	\$4,514,780	\$4,485,729	\$4,466,980	\$4,460,339			\$45,108,846
Total Costs vs. Premium													
\$ Variance	\$174,620	(\$476,954)	(\$261,221)	(\$321,997)	(\$166,069)	(\$145,774)	(\$533,920)	(\$1,177,094)	(\$307,121)	(\$413,581)			(\$3,629,111)
% Variance	96.2%	110.5%	105.8%	107.1%	103.7%	103.2%	111.8%	126.2%	106.9%	109.3%			108.0%



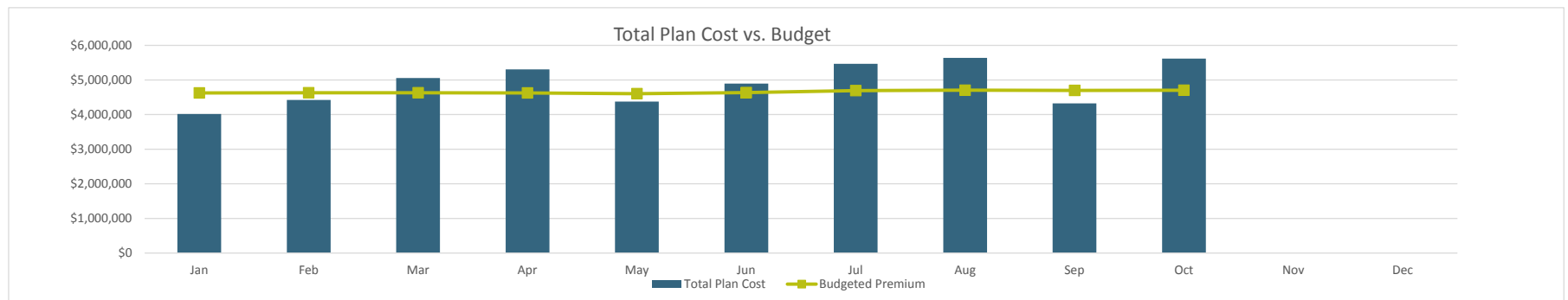
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SJIA

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	5,761	5,761			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	\$2,707,772	\$3,888,728			\$33,526,329
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	\$1,291,038	\$1,307,576			\$12,041,643
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	\$3,998,810	\$5,196,304			\$45,567,972
Total Pooled Claims / Rx Rebates	\$0	\$0	\$0	\$0	\$438,483	\$0	\$0	\$0	\$96,060	\$0			\$534,543
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	\$3,902,750	\$5,196,304			\$45,033,429
Average Med Claims Per EE	\$457.67	\$499.91	\$601.45	\$661.06	\$552.04	\$565.41	\$702.88	\$663.00	\$470.02	\$675.01			
Average Drug Claims Per EE	\$177.65	\$205.31	\$214.96	\$196.28	\$222.66	\$215.43	\$174.58	\$242.90	\$224.10	\$226.97			
Total Fixed Costs	\$401,338	\$401,763	\$401,931	\$402,789	\$401,609	\$406,321	\$420,488	\$420,926	\$420,066	\$420,744			\$4,097,975
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	\$4,322,816	\$5,617,048			\$49,131,404
Total Premium	\$4,625,305	\$4,630,550	\$4,631,202	\$4,628,405	\$4,604,380	\$4,638,802	\$4,692,747	\$4,706,356	\$4,696,739	\$4,704,321			\$46,558,807
Total Costs vs. Premium													
\$ Variance	\$605,140	\$205,530	(\$428,349)	(\$676,664)	\$227,786	(\$258,922)	(\$775,759)	(\$932,555)	\$373,923	(\$912,727)			(\$2,572,597)
% Variance	86.9%	95.6%	109.2%	114.6%	95.1%	105.6%	116.5%	119.8%	92.0%	119.4%			105.5%



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