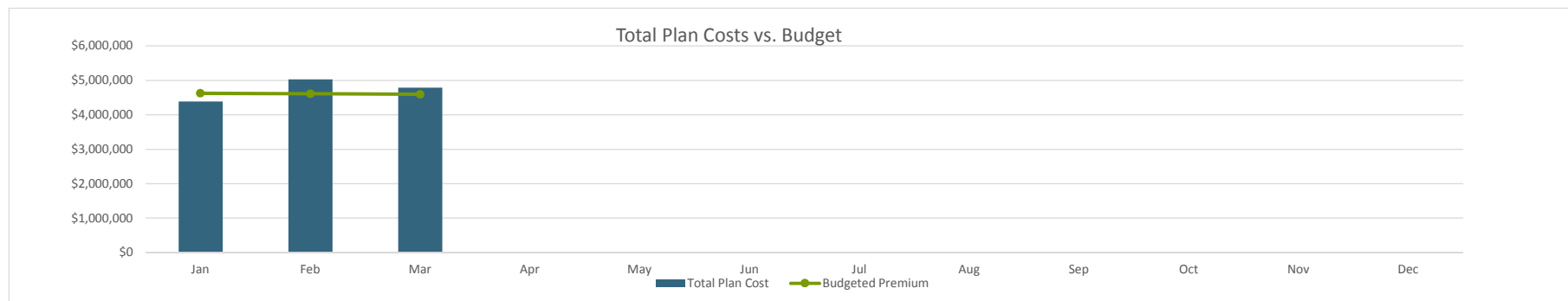


SJVIA

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	2,073	2,075	2,066										
Employee + Spouse	613	607	603										
Employee + Child(ren)	1,173	1,162	1,165										
Employee + Family	748	750	745										
Total Employees	4,607	4,594	4,579										4,607
Paid Claims													
Medical	\$1,569,204	\$2,175,671	\$1,839,161										\$5,584,036
Prescription Drug	\$1,035,869	\$1,073,967	\$1,182,083										\$3,291,919
Capitation	\$1,379,797	\$1,375,903	\$1,371,411										\$4,127,111
Total Gross Paid Claims	\$3,984,870	\$4,625,541	\$4,392,655										\$13,003,066
Total Pooled Claims / Rx Rebates	\$0	\$0	\$0										\$0
Total Net Paid Claims	\$3,984,870	\$4,625,541	\$4,392,655										\$13,003,066
Average Med Claims Per EE	\$340.61	\$473.59	\$401.65										
Average Drug Claims Per EE	\$224.85	\$233.78	\$258.15										
Total Fixed Costs	\$401,320	\$400,211	\$398,917										\$1,200,448
Total Costs (Claims + Fixed)	\$4,386,190	\$5,025,752	\$4,791,572										\$14,203,514
Total Premium	\$4,622,926	\$4,607,931	\$4,592,129										\$13,822,986
Total Costs vs. Premium													
\$ Variance	\$236,736	(\$417,821)	(\$199,443)										(\$380,528)
% Variance	94.9%	109.1%	104.3%										102.8%



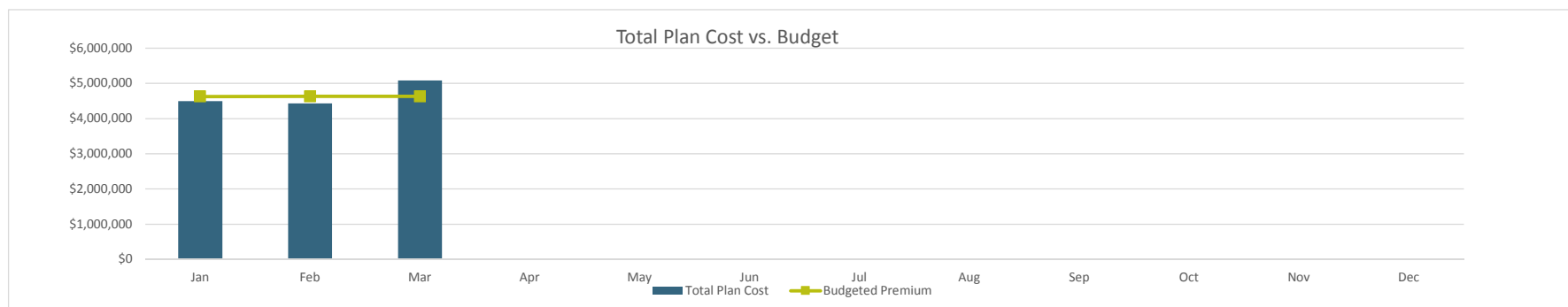
This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.

SJVIA

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	3,669	3,677	3,677										
Employee + Spouse	752	748	749										
Employee + Child(ren)	205	204	204										
Employee + Family	1,070	1,076	1,074										
Total Employees	5,696	5,705	5,704										5,696
Paid Claims													
Medical	\$3,017,547	\$2,856,128	\$3,452,211										\$9,325,886
Prescription Drug	\$1,075,185	\$1,171,541	\$1,230,678										\$3,477,404
Total Gross Paid Claims	\$4,092,732	\$4,027,669	\$4,682,889										\$12,803,290
Total Pooled Claims / Rx Rebates	\$0	\$0	\$0										\$0
Total Net Paid Claims	\$4,092,732	\$4,027,669	\$4,682,889										\$12,803,290
Average Med Claims Per EE	\$529.77	\$500.64	\$605.23										
Average Drug Claims Per EE	\$188.76	\$205.35	\$215.76										
Total Fixed Costs	\$401,338	\$401,763	\$401,865										\$1,204,966
Total Costs (Claims + Fixed)	\$4,494,070	\$4,429,432	\$5,084,754										\$14,008,256
Total Premium	\$4,625,305	\$4,630,550	\$4,631,202										\$13,887,057
Total Costs vs. Premium													
\$ Variance	\$131,235	\$201,118	(\$453,552)										(\$121,199)
% Variance	97.2%	95.7%	109.8%										100.9%



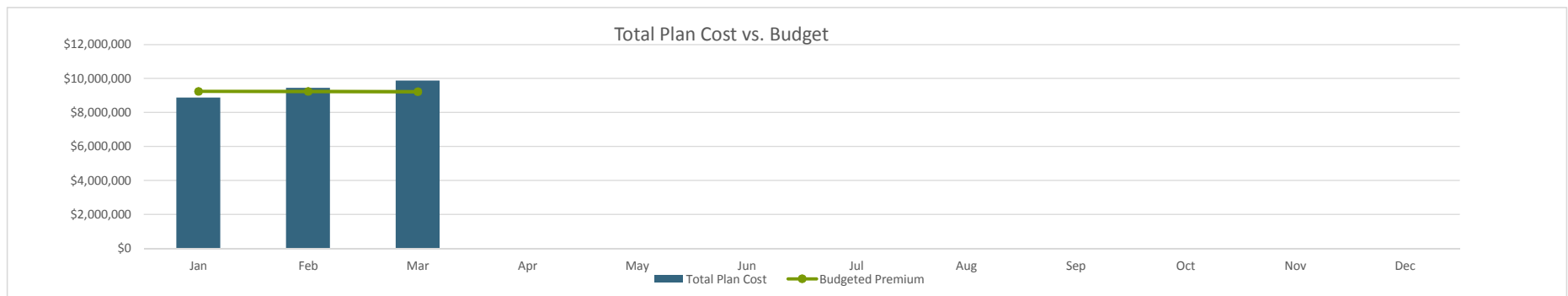
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SJVIA

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	5,742	5,752	5,743										
Employee + Spouse	1,365	1,355	1,352										
Employee + Child(ren)	1,378	1,366	1,369										
Employee + Family	1,818	1,826	1,819										
Total Employees	10,303	10,299	10,283										10,303
Paid Claims													
Medical	\$4,586,751	\$5,031,799	\$5,291,372										\$14,909,922
Prescription Drug	\$2,111,054	\$2,245,508	\$2,412,761										\$6,769,323
Capitation	\$1,379,797	\$1,375,903	\$1,371,411										\$4,127,111
Total Gross Paid Claims	\$8,077,602	\$8,653,210	\$9,075,544										\$25,806,356
Total Pooled Claims	\$0	\$0	\$0										\$0
Total Net Paid Claims	\$8,077,602	\$8,653,210	\$9,075,544										\$25,806,356
Average Cost Per Employee	\$784.00	\$840.20	\$882.58										\$835.56
Total Fixed Costs	\$802,658	\$801,974	\$800,782										\$2,405,414
Total Costs (Claims + Fixed)	\$8,880,260	\$9,455,184	\$9,876,326										\$28,211,770
Total Premium	\$9,248,231	\$9,238,481	\$9,223,331										\$27,710,043
Total Costs vs. Premium													
\$ Variance	\$367,971	(\$216,703)	(\$652,995)										(\$501,727)
% Variance	96.0%	102.3%	107.1%										101.8%



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