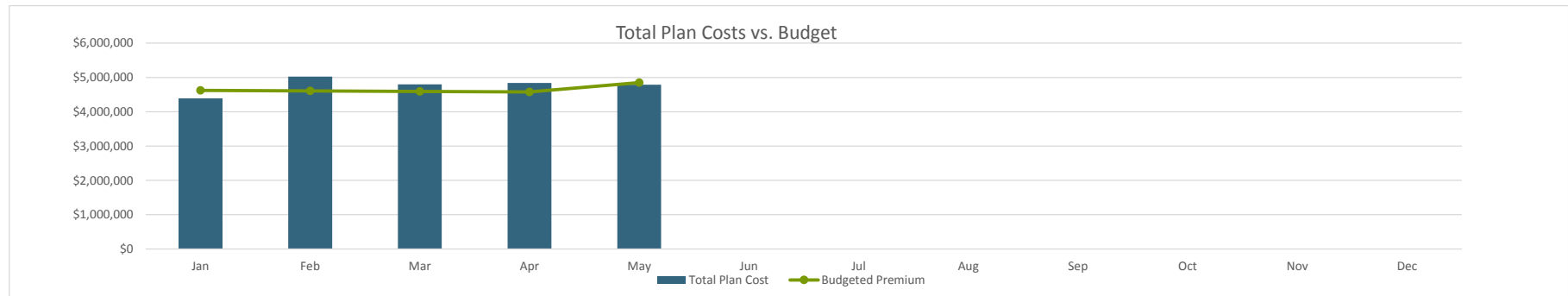


## SJVA

### 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
<b>Enrollment</b>													
Employee Only													
Employee + Spouse													
Employee + Child(ren)													
Employee + Family													
<b>Total Employees</b>	<b>4,607</b>	<b>4,594</b>	<b>4,579</b>	<b>4,566</b>	<b>4,843</b>								<b>4,607</b>
<b>Paid Claims</b>													
Medical	\$1,569,204	\$2,175,671	\$1,839,129	\$1,998,426	\$2,382,048								\$9,964,478
Prescription Drug	\$1,038,360	\$1,073,967	\$1,185,061	\$1,074,355	\$1,066,691								\$5,438,434
Capitation	\$1,379,797	\$1,375,903	\$1,371,411	\$1,367,367	\$1,450,479								\$6,944,957
<b>Total Gross Paid Claims</b>	<b>\$3,987,361</b>	<b>\$4,625,541</b>	<b>\$4,395,601</b>	<b>\$4,440,148</b>	<b>\$4,899,218</b>								<b>\$22,347,869</b>
<b>Total Pooled Claims / Rx Rebates</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$535,924</b>								<b>\$535,924</b>
<b>Total Net Paid Claims</b>	<b>\$3,987,361</b>	<b>\$4,625,541</b>	<b>\$4,395,601</b>	<b>\$4,440,148</b>	<b>\$4,363,294</b>								<b>\$21,811,945</b>
Average Med Claims Per EE	\$340.61	\$473.59	\$401.64	\$437.68	\$491.85								
Average Drug Claims Per EE	\$225.39	\$233.78	\$258.80	\$235.29	\$220.25								
<b>Total Fixed Costs</b>	<b>\$401,320</b>	<b>\$400,211</b>	<b>\$398,917</b>	<b>\$397,764</b>	<b>\$421,560</b>								<b>\$2,019,772</b>
<b>Total Costs (Claims + Fixed)</b>	<b>\$4,388,681</b>	<b>\$5,025,752</b>	<b>\$4,794,518</b>	<b>\$4,837,912</b>	<b>\$4,784,854</b>								<b>\$23,831,717</b>
<b>Total Premium</b>	<b>\$4,622,926</b>	<b>\$4,607,931</b>	<b>\$4,592,129</b>	<b>\$4,576,063</b>	<b>\$4,847,791</b>								<b>\$23,246,840</b>
<b>Total Costs vs. Premium</b>													
<b>\$ Variance</b>	<b>\$234,245</b>	<b>(\$417,821)</b>	<b>(\$202,389)</b>	<b>(\$261,849)</b>	<b>\$62,937</b>								<b>(\$584,877)</b>
<b>% Variance</b>	<b>94.9%</b>	<b>109.1%</b>	<b>104.4%</b>	<b>105.7%</b>	<b>98.7%</b>								<b>102.5%</b>



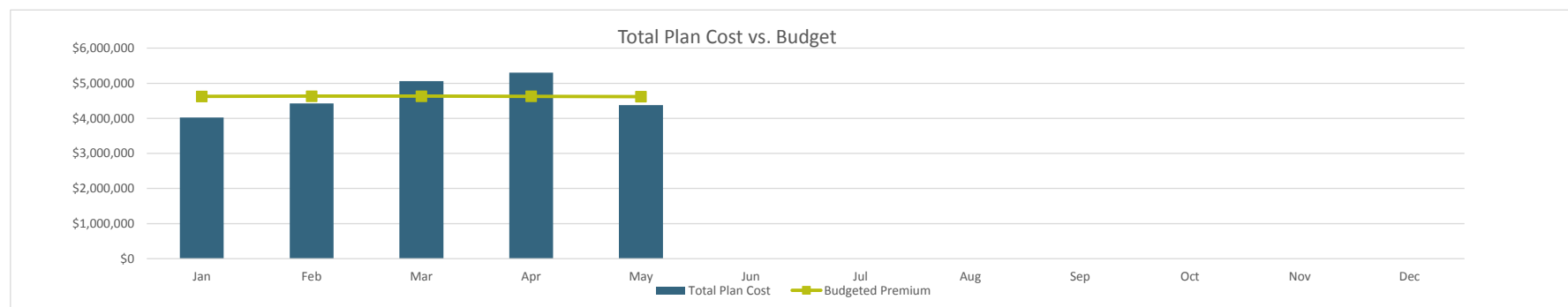
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## SJVIA

### 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
<b>Enrollment</b>													
Employee Only													
Employee + Spouse													
Employee + Child(ren)													
Employee + Family													
<b>Total Employees</b>	5,696	5,705	5,705	5,718	5,700								5,696
<b>Paid Claims</b>													
Medical	\$2,606,907	\$2,851,975	\$3,431,263	\$3,779,955	\$3,144,952								\$15,815,052
Prescription Drug	\$1,011,920	\$1,171,282	\$1,226,357	\$1,122,325	\$1,268,516								\$5,800,400
<b>Total Gross Paid Claims</b>	<b>\$3,618,827</b>	<b>\$4,023,257</b>	<b>\$4,657,620</b>	<b>\$4,902,280</b>	<b>\$4,413,468</b>								<b>\$21,615,452</b>
<b>Total Pooled Claims / Rx Rebates</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$438,483</b>								<b>\$438,483</b>
<b>Total Net Paid Claims</b>	<b>\$3,618,827</b>	<b>\$4,023,257</b>	<b>\$4,657,620</b>	<b>\$4,902,280</b>	<b>\$3,974,985</b>								<b>\$21,176,969</b>
Average Med Claims Per EE	\$457.67	\$499.91	\$601.45	\$661.06	\$551.75								
Average Drug Claims Per EE	\$177.65	\$205.31	\$214.96	\$196.28	\$222.55								
<b>Total Fixed Costs</b>	<b>\$401,338</b>	<b>\$401,763</b>	<b>\$401,931</b>	<b>\$402,789</b>	<b>\$401,807</b>								<b>\$2,009,628</b>
<b>Total Costs (Claims + Fixed)</b>	<b>\$4,020,165</b>	<b>\$4,425,020</b>	<b>\$5,059,551</b>	<b>\$5,305,069</b>	<b>\$4,376,792</b>								<b>\$23,186,597</b>
<b>Total Premium</b>	<b>\$4,625,305</b>	<b>\$4,630,550</b>	<b>\$4,631,202</b>	<b>\$4,628,405</b>	<b>\$4,616,854</b>								<b>\$23,132,316</b>
<b>Total Costs vs. Premium</b>													
<b>\$ Variance</b>	<b>\$605,140</b>	<b>\$205,530</b>	<b>(\$428,349)</b>	<b>(\$676,664)</b>	<b>\$240,062</b>								<b>(\$54,281)</b>
<b>% Variance</b>	<b>86.9%</b>	<b>95.6%</b>	<b>109.2%</b>	<b>114.6%</b>	<b>94.8%</b>								<b>100.2%</b>



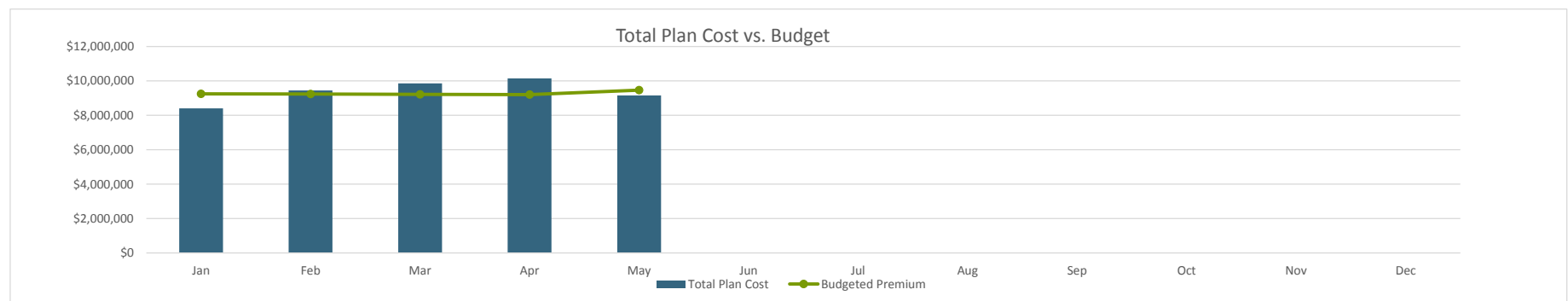
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## SJVIA

### 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
<b>Enrollment</b>													
Employee Only													
Employee + Spouse													
Employee + Child(ren)													
Employee + Family													
<b>Total Employees</b>	<b>10,303</b>	<b>10,299</b>	<b>10,284</b>	<b>10,284</b>	<b>10,543</b>								<b>10,303</b>
<b>Paid Claims</b>													
Medical	\$4,176,111	\$5,027,646	\$5,270,392	\$5,778,381	\$5,527,000								\$25,779,530
Prescription Drug	\$2,050,280	\$2,245,249	\$2,411,418	\$2,196,680	\$2,335,207								\$11,238,834
Capitation	\$1,379,797	\$1,375,903	\$1,371,411	\$1,367,367	\$1,450,479								\$6,944,957
<b>Total Gross Paid Claims</b>	<b>\$7,606,188</b>	<b>\$8,648,798</b>	<b>\$9,053,221</b>	<b>\$9,342,428</b>	<b>\$9,312,686</b>								<b>\$43,963,321</b>
<b>Total Pooled Claims</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>								<b>\$974,407</b>
<b>Total Net Paid Claims</b>	<b>\$7,606,188</b>	<b>\$8,648,798</b>	<b>\$9,053,221</b>	<b>\$9,342,428</b>	<b>\$8,338,279</b>								<b>\$42,988,914</b>
Average Cost Per Employee	\$738.25	\$839.77	\$880.32	\$908.44	\$790.88								\$831.30
<b>Total Fixed Costs</b>	<b>\$802,658</b>	<b>\$801,974</b>	<b>\$800,848</b>	<b>\$800,553</b>	<b>\$823,367</b>								<b>\$4,029,400</b>
<b>Total Costs (Claims + Fixed)</b>	<b>\$8,408,846</b>	<b>\$9,450,772</b>	<b>\$9,854,069</b>	<b>\$10,142,981</b>	<b>\$9,161,646</b>								<b>\$47,018,314</b>
<b>Total Premium</b>	<b>\$9,248,231</b>	<b>\$9,238,481</b>	<b>\$9,223,331</b>	<b>\$9,204,468</b>	<b>\$9,464,645</b>								<b>\$46,379,156</b>
<b>Total Costs vs. Premium</b>													
\$ Variance	\$839,385	(\$212,291)	(\$630,738)	(\$938,513)	\$302,999								(\$639,158)
% Variance	90.9%	102.3%	106.8%	110.2%	96.8%								101.4%



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