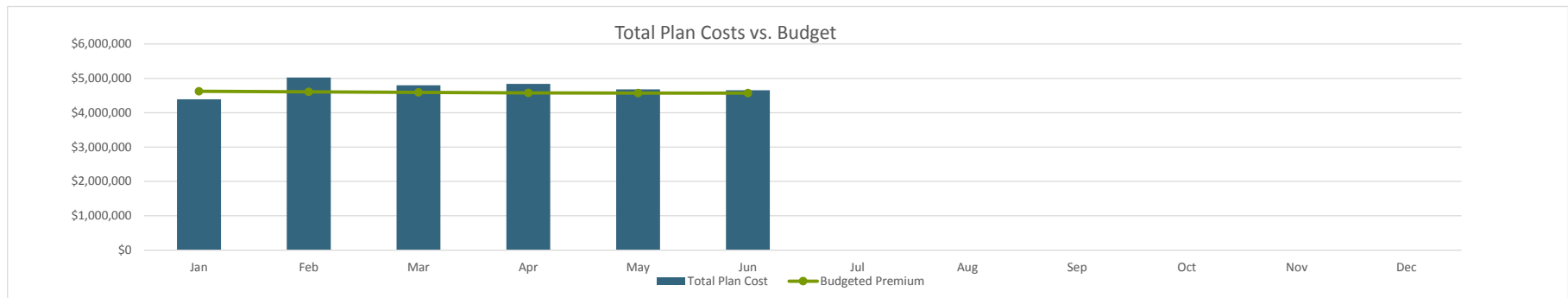


## SJVA

### 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>4,565</b>	<b>4,564</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	\$1,783,005							\$11,747,483
Prescription Drug	\$1,038,360	\$1,073,967	\$1,185,061	\$1,074,355	\$1,066,691	\$1,106,535							\$6,544,969
Capitation	\$1,379,797	\$1,375,903	\$1,371,411	\$1,367,367	\$1,367,218	\$1,366,918							\$8,228,614
<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>\$4,815,957</b>	<b>\$4,256,458</b>							<b>\$26,521,066</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>\$0</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>\$4,280,033</b>	<b>\$4,256,458</b>							<b>\$25,985,142</b>
Average Med Claims Per EE	\$340.61	\$473.59	\$401.64	\$437.68	\$521.81	\$390.67							
Average Drug Claims Per EE	\$225.39	\$233.78	\$258.80	\$235.29	\$233.67	\$242.45							
<b>Total Fixed Costs</b>	<b>\$401,320</b>	<b>\$400,211</b>	<b>\$398,917</b>	<b>\$397,764</b>	<b>\$397,727</b>	<b>\$397,332</b>							<b>\$2,393,271</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>\$4,677,760</b>	<b>\$4,653,790</b>							<b>\$28,378,413</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>\$4,571,736</b>	<b>\$4,568,946</b>							<b>\$27,539,731</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>(\$106,024)</b>	<b>(\$84,844)</b>							<b>(\$838,682)</b>
<b>% Variance</b>	<b>94.9%</b>	<b>109.1%</b>	<b>104.4%</b>	<b>105.7%</b>	<b>102.3%</b>	<b>101.9%</b>							<b>103.0%</b>



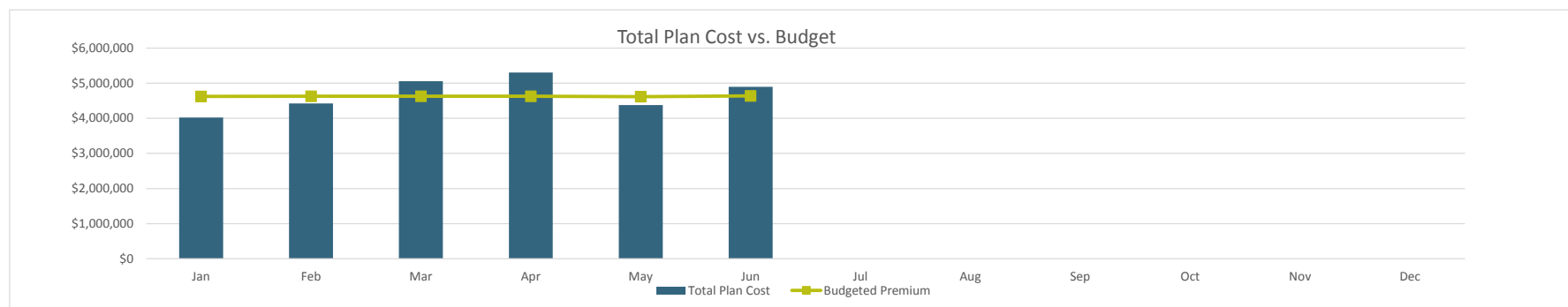
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## SJVIA

### 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	5,697	5,752							5,696
<b>Paid Claims</b>													
Medical	\$2,606,907	\$2,851,975	\$3,431,263	\$3,779,955	\$3,144,952	\$3,252,228							\$19,067,280
Prescription Drug	\$1,011,920	\$1,171,282	\$1,226,357	\$1,122,325	\$1,268,516	\$1,239,175							\$7,039,575
<b>Total Gross Paid Claims</b>	\$3,618,827	\$4,023,257	\$4,657,620	\$4,902,280	\$4,413,468	\$4,491,403							\$26,106,855
<b>Total Pooled Claims / Rx Rebates</b>	\$0	\$0	\$0	\$0	\$438,483	\$0							\$438,483
<b>Total Net Paid Claims</b>	\$3,618,827	\$4,023,257	\$4,657,620	\$4,902,280	\$3,974,985	\$4,491,403							\$25,668,372
Average Med Claims Per EE	\$457.67	\$499.91	\$601.45	\$661.06	\$552.04	\$565.41							
Average Drug Claims Per EE	\$177.65	\$205.31	\$214.96	\$196.28	\$222.66	\$215.43							
<b>Total Fixed Costs</b>	\$401,338	\$401,763	\$401,931	\$402,789	\$401,609	\$406,321							\$2,415,751
<b>Total Costs (Claims + Fixed)</b>	\$4,020,165	\$4,425,020	\$5,059,551	\$5,305,069	\$4,376,594	\$4,897,724							\$28,084,123
<b>Total Premium</b>	\$4,625,305	\$4,630,550	\$4,631,202	\$4,628,405	\$4,616,854	\$4,638,802							\$27,771,118
<b>Total Costs vs. Premium</b>													
<b>\$ Variance</b>	\$605,140	\$205,530	(\$428,349)	(\$676,664)	\$240,260	(\$258,922)							(\$313,005)
<b>% Variance</b>	86.9%	95.6%	109.2%	114.6%	94.8%	105.6%							101.1%



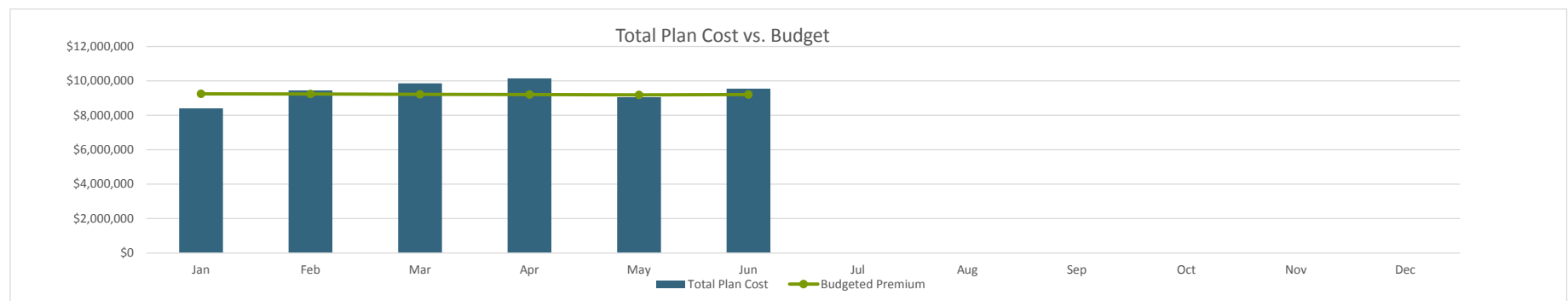
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## SJVIA

### 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>10,262</b>	<b>10,316</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	\$5,035,233							\$30,814,763
Prescription Drug	\$2,050,280	\$2,245,249	\$2,411,418	\$2,196,680	\$2,335,207	\$2,345,710							\$13,584,544
Capitation	\$1,379,797	\$1,375,903	\$1,371,411	\$1,367,367	\$1,367,218	\$1,366,918							\$8,228,614
<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>\$9,229,425</b>	<b>\$8,747,861</b>							<b>\$52,627,921</b>
<b>Total Pooled Claims</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$974,407</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>\$8,255,018</b>	<b>\$8,747,861</b>							<b>\$51,653,514</b>
Average Cost Per Employee	\$738.25	\$839.77	\$880.32	\$908.44	\$804.43	\$847.99							\$836.52
<b>Total Fixed Costs</b>	<b>\$802,658</b>	<b>\$801,974</b>	<b>\$800,848</b>	<b>\$800,553</b>	<b>\$799,336</b>	<b>\$803,653</b>							<b>\$4,809,022</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>\$9,054,354</b>	<b>\$9,551,514</b>							<b>\$56,462,536</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>\$9,188,590</b>	<b>\$9,207,748</b>							<b>\$55,310,849</b>
<b>Total Costs vs. Premium</b>													
\$ Variance	\$839,385	(\$212,291)	(\$630,738)	(\$938,513)	\$134,236	(\$343,766)							(\$1,151,687)
% Variance	90.9%	102.3%	106.8%	110.2%	98.5%	103.7%							102.1%



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