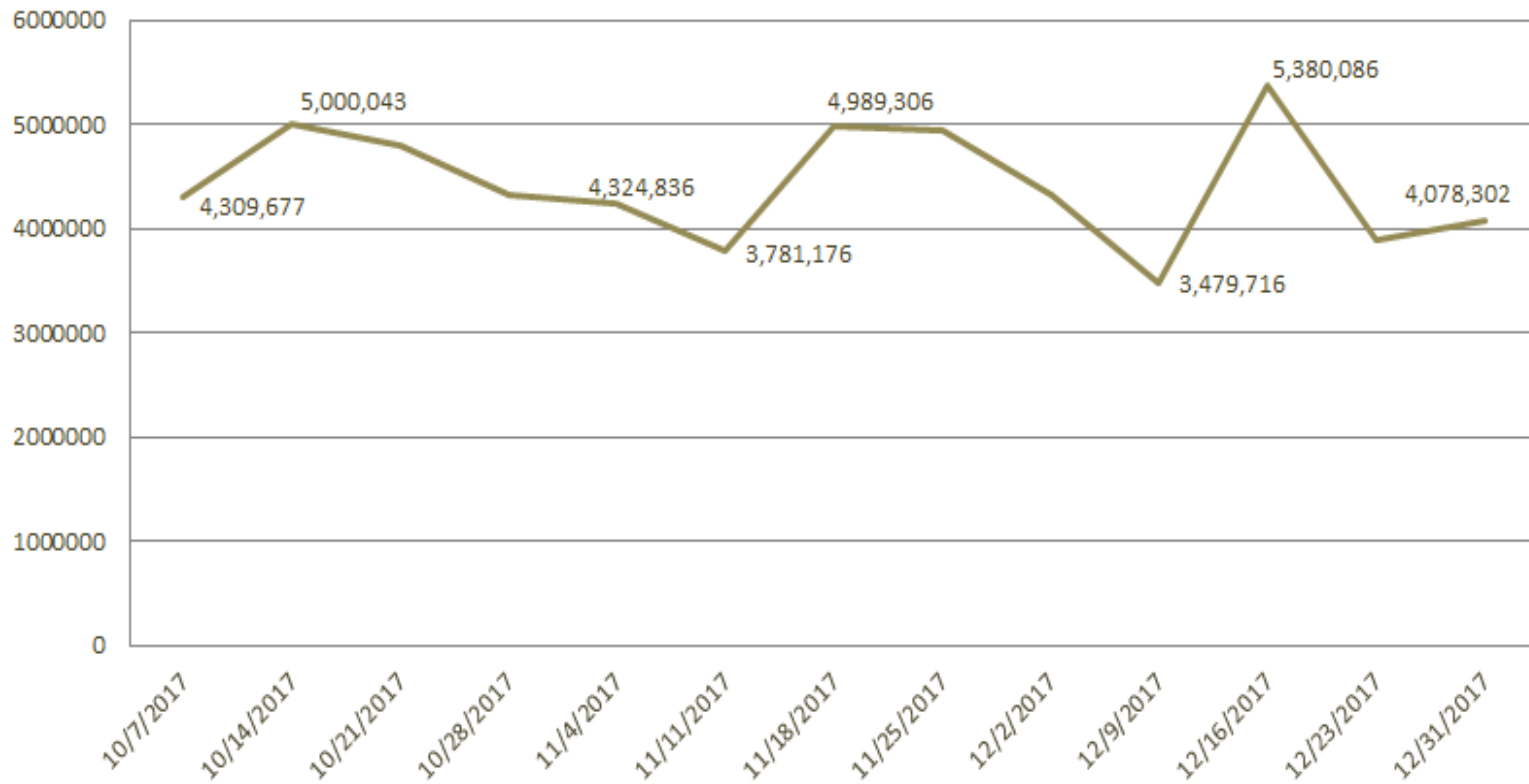


SJVIA Cash Flow Projections

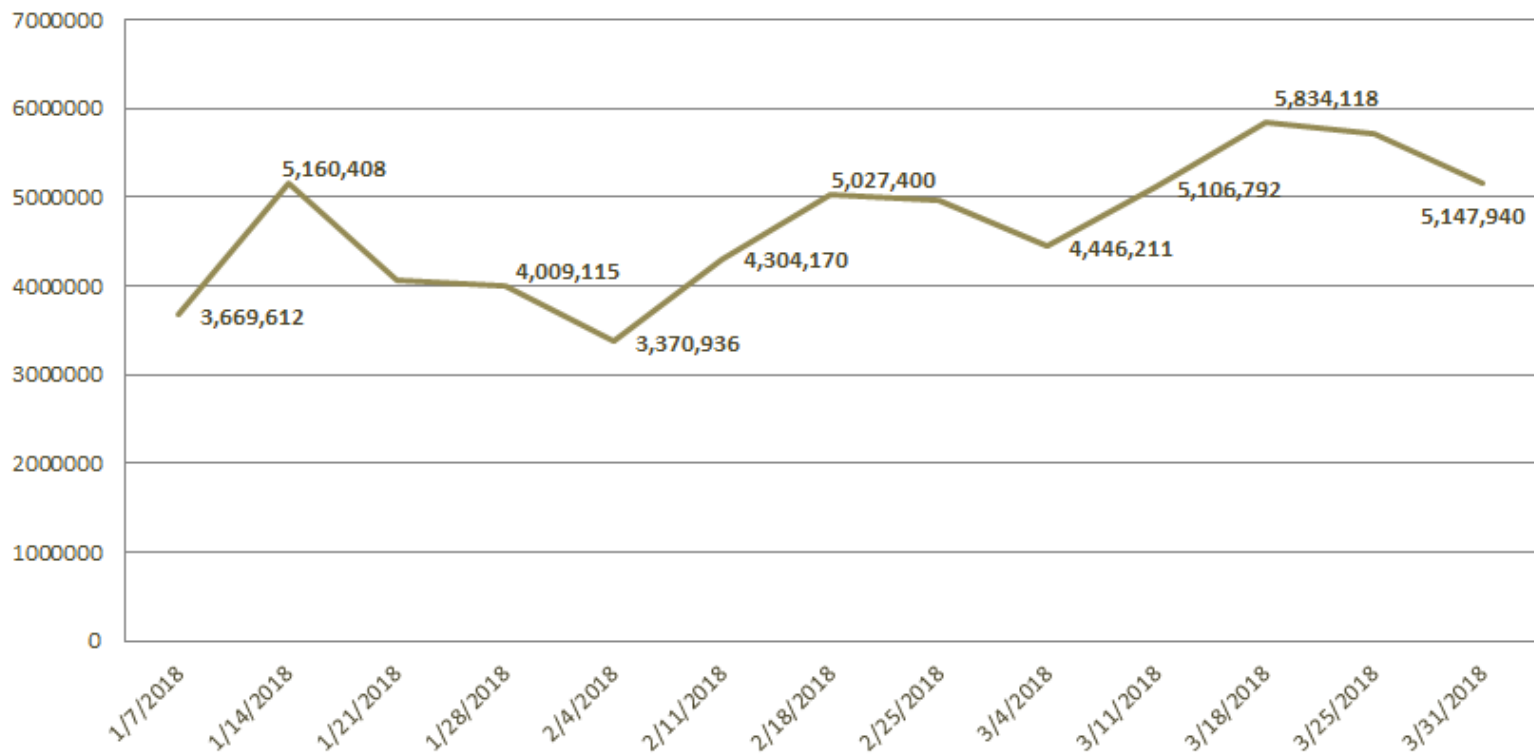
December 15, 2017
Ronda Kade

Second Quarter Actuals through 12/2/2017



- All charts reflect weekly averages

Third Quarter Estimated Weekly Cash Balance - 2018



Revenue

- Fresno rate increase of > 12.4%
- Tulare rate increase of > 3.3%
- Marysville increase of > 4.5%

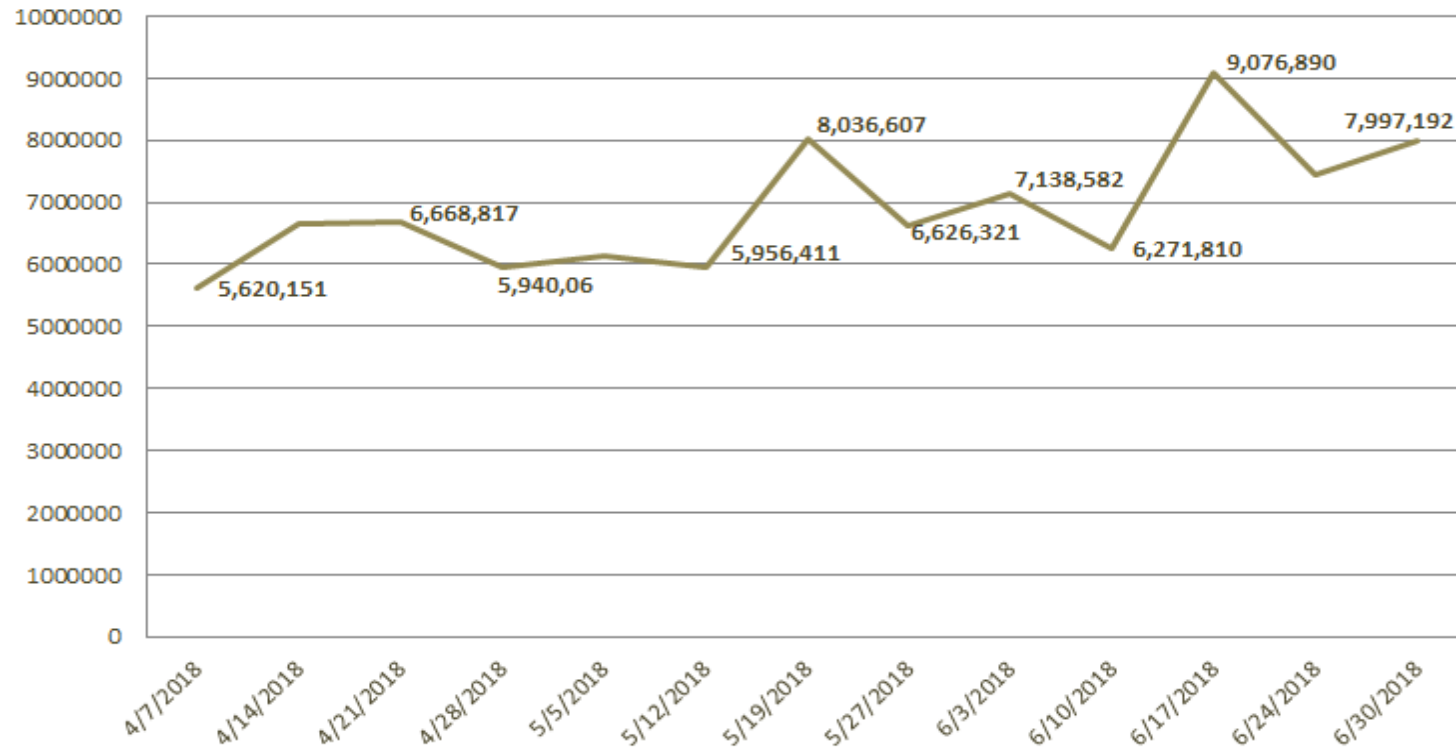
Savings Added

- Dental Holiday – January 2018

Expenditures

- EPO – same – CoF only
- Kaiser – same – CoF & CoT (for reserve)
- Vision – 2% increase
- Dental PPO-same / HMO>5.4% / DeltaCare>5.3%
- Fixed costs increase >\$1.09/employee (pooled risk share not included)

Fourth Quarter Estimated Weekly Cash Balance - 2018



- Highest: 5/12 & 6/11 (end of day) CoF and CoT payroll deposited on same day

Sutter Runout through 12/11/17

- Sutter County 4/30/17 departure-expected claims run-out of **\$1,621,750** dollars ~ 73.10% of IBNR has been realized

	IBNR Estimates			IBNR Actuals	
May-17	1,102,790.00	68%	645,656.00	39.81%	
Jun-17	227,045.00	14%	324,661.00	20.02%	
Jul-17	113,523.00	7%	98,427.00	6.07%	
Aug-17	64,870.00	4%	51,758.00	3.19%	
Sep-17	48,653.00	3%	7,084.00	0.44%	
Oct-17	32,435.00	2%	48,965.00	3.02%	
Nov-17	16,218.00	1%	8,577.00	0.53%	
Dec-17	16,216.00	1%	394.00	.02%	
	1,621,750.00	100%	1,185,522.00	73.10%	

- ~26.90%, or \$436,228 runout estimated through December 2017.