



**BOARD OF DIRECTORS**

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**Meeting Location:**  
**County of Fresno**  
**Fresno County Board of Supervisors**  
**Chambers**  
**2281 Tulare Street, #301**  
**Fresno, CA 93721**

**AGENDA DATE:** February 23, 2018

**ITEM NUMBER:** Item 12

**SUBJECT:** Receive and File Consultant’s Medical, Dental, and Vision Experience Reports Through December 2017 (I)

**REQUEST(S):** That the Board receive and file the Consultant’s report on the SJVIA plan performance through December 2017.


**DESCRIPTION:**

The report shows that on a total cost basis from January 1, 2017 through December 2017, the medical premium of \$80,455,233 exceeded total cost of \$77,849,528 for a surplus position of \$2,605,706 or a 96.8% loss ratio. The Dental and Vision coverages are fully insured. The Dental and Vision coverage both ended the year with a surplus position.

**FISCAL IMPACT/FINANCING:**

The 2017 plan year experience developed a \$2,605,706 Medical surplus, a \$115,936 Dental surplus, and a \$7,083 Vision surplus. This does not include loan repayment or reserve build up requirements. It does include the realization of IBNR as paid claims for groups and coverage that have terminated.

**ADMINISTRATIVE SIGN-OFF:**

  
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Paul Nerland  
SJVIA Manager

  
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Rhonda Sjostrom  
SJVIA Assistant Manager