



San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2018
All Districts Combined - All Medical

| MONTH-YEAR | ENROLLED | FUNDING / PREMIUM | CLAIMS EXPENSE | | | | | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO | |
|--------------------------|--------------|---------------------|---------------------|---------------------|---------------------|--------------------|-------------------|---------------------|-------------------------|--------------------------|---------------|
| | | | MEDICAL | CAPITATION | RX | FIXED | POOLED CLAIMS | | | | TOTAL EXPENSE |
| Jan-16 | 7,415 | \$6,292,296 | \$2,587,064 | \$1,131,645 | \$1,422,769 | \$564,686 | \$0 | \$5,706,164 | \$586,132 | \$693.39 | 90.7% |
| Feb-16 | 7,420 | \$6,277,578 | \$3,336,635 | \$1,127,940 | \$1,548,636 | \$564,920 | \$0 | \$6,578,131 | -\$300,553 | \$810.41 | 104.8% |
| Mar-16 | 7,425 | \$6,276,715 | \$3,146,223 | \$1,123,252 | \$1,661,305 | \$565,222 | \$0 | \$6,496,002 | -\$219,287 | \$798.76 | 103.5% |
| Apr-16 | 7,449 | \$6,279,991 | \$3,245,888 | \$1,121,050 | \$1,473,038 | \$566,444 | \$0 | \$6,406,420 | -\$126,429 | \$783.99 | 102.0% |
| May-16 | 7,426 | \$6,262,001 | \$3,537,933 | \$1,120,362 | \$1,531,196 | \$564,703 | \$0 | \$6,754,195 | -\$492,194 | \$833.49 | 107.9% |
| Jun-16 | 7,445 | \$6,268,571 | \$3,073,560 | \$1,126,152 | \$1,533,858 | \$566,205 | \$0 | \$6,299,775 | -\$31,205 | \$770.12 | 100.5% |
| Jul-16 | 7,458 | \$6,269,622 | \$3,330,433 | \$1,156,189 | \$1,543,742 | \$567,027 | \$0 | \$6,597,392 | -\$327,769 | \$808.58 | 105.2% |
| Aug-16 | 7,450 | \$6,260,578 | \$3,767,851 | \$1,149,168 | \$1,639,401 | \$566,216 | -\$75,525 | \$7,047,112 | -\$786,534 | \$869.92 | 112.6% |
| Sep-16 | 7,434 | \$6,240,249 | \$2,836,114 | \$1,149,991 | \$1,504,675 | \$565,162 | \$0 | \$6,055,943 | \$184,306 | \$738.60 | 97.0% |
| Oct-16 | 7,412 | \$6,222,734 | \$3,681,077 | \$1,146,283 | \$1,549,736 | \$563,513 | \$0 | \$6,940,609 | -\$717,875 | \$860.37 | 111.5% |
| Nov-16 | 7,394 | \$6,205,893 | \$3,879,920 | \$1,142,122 | \$1,531,147 | \$561,716 | -\$45,491 | \$7,069,413 | -\$863,520 | \$880.13 | 113.9% |
| Dec-16 | 7,377 | \$6,184,827 | \$4,806,350 | \$1,103,713 | \$1,576,951 | \$560,212 | -\$746,471 | \$7,300,755 | -\$1,115,928 | \$913.72 | 118.0% |
| Jan-17 | 7,224 | \$6,815,134 | \$2,700,833 | \$995,935 | \$1,572,397 | \$550,166 | \$0 | \$5,819,332 | \$995,802 | \$729.40 | 85.4% |
| Feb-17 | 7,200 | \$6,787,681 | \$3,258,550 | \$991,948 | \$1,441,160 | \$548,152 | \$0 | \$6,239,810 | \$547,871 | \$790.51 | 91.9% |
| Mar-17 | 7,179 | \$6,761,387 | \$3,322,923 | \$987,343 | \$1,715,926 | \$546,268 | \$0 | \$6,572,459 | \$188,928 | \$839.42 | 97.2% |
| Apr-17 | 7,013 | \$6,592,653 | \$3,063,951 | \$977,033 | \$1,503,577 | \$532,822 | \$0 | \$6,077,383 | \$515,271 | \$790.61 | 92.2% |
| May-17 | 7,053 | \$6,615,501 | \$3,931,378 | \$977,081 | \$1,650,758 | \$535,601 | \$0 | \$7,094,819 | -\$479,318 | \$929.99 | 107.2% |
| Jun-17 | 7,172 | \$6,728,288 | \$3,913,208 | \$972,474 | \$1,831,804 | \$545,175 | \$0 | \$7,262,662 | -\$534,374 | \$936.63 | 107.9% |
| Jul-17 | 7,194 | \$6,722,354 | \$2,824,342 | \$991,172 | \$1,575,088 | \$546,146 | \$0 | \$5,936,748 | \$785,606 | \$749.32 | 88.3% |
| Aug-17 | 7,188 | \$6,713,191 | \$3,675,231 | \$988,909 | \$1,863,477 | \$545,668 | \$0 | \$7,073,286 | -\$360,095 | \$908.13 | 105.4% |
| Sep-17 | 7,198 | \$6,710,435 | \$2,831,320 | \$985,584 | \$1,817,162 | \$546,161 | \$0 | \$6,180,227 | \$530,207 | \$782.73 | 92.1% |
| Oct-17 | 7,160 | \$6,672,823 | \$4,135,718 | \$979,410 | \$1,810,284 | \$543,054 | -\$75,682 | \$7,392,783 | -\$719,961 | \$956.67 | 110.8% |
| Nov-17 | 7,193 | \$6,689,463 | \$3,301,206 | \$974,921 | \$1,691,816 | \$545,451 | -\$1,520 | \$6,511,874 | \$177,590 | \$829.48 | 97.3% |
| Dec-17 | 7,112 | \$6,646,325 | \$2,850,269 | \$976,822 | \$1,642,380 | \$847,464 | \$0 | \$6,316,935 | \$329,390 | \$769.05 | 95.0% |
| Jan-18 | 6,958 | \$6,521,019 | \$2,754,302 | \$1,303 | \$1,584,855 | \$624,786 | \$0 | \$4,965,246 | \$1,555,773 | \$623.81 | 76.1% |
| Feb-18 | 6,955 | \$6,519,818 | \$2,903,773 | \$392 | \$1,475,588 | \$624,534 | \$0 | \$5,004,287 | \$1,515,531 | \$629.73 | 76.8% |
| Mar-18 | 6,953 | \$6,512,291 | \$4,827,607 | \$0 | \$1,653,772 | \$624,197 | \$0 | \$7,105,576 | -\$593,285 | \$932.17 | 109.1% |
| Apr-18 | 6,935 | \$6,483,938 | \$3,693,459 | \$0 | \$1,523,581 | \$622,237 | \$0 | \$5,839,277 | \$644,661 | \$752.28 | 90.1% |
| May-18 | 6,963 | \$6,487,562 | \$3,964,572 | \$0 | \$1,627,874 | \$624,258 | \$0 | \$6,216,704 | \$270,858 | \$803.17 | 95.8% |
| 2015 | 7,857 | \$73,183,304 | \$43,280,340 | \$15,057,894 | \$18,042,745 | \$7,747,452 | -\$335,568 | \$83,792,863 | -\$10,609,560 | \$806.54 | 114.5% |
| 2016 | 7,425 | \$75,041,054 | \$41,229,048 | \$13,597,868 | \$18,516,456 | \$6,776,025 | -\$867,487 | \$79,251,910 | -\$4,210,855 | \$813.38 | 105.6% |
| 2017 | 7,157 | \$80,455,233 | \$39,808,929 | \$11,798,633 | \$20,115,831 | \$6,832,128 | -\$77,202 | \$78,478,317 | \$1,976,916 | \$834.20 | 97.5% |
| 2018 YTD | 6,953 | \$32,524,628 | \$18,143,713 | \$1,695 | \$7,865,670 | \$3,120,012 | \$0 | \$29,131,090 | \$3,393,538 | \$748.22 | 89.6% |
| Current 12 Months | 7,082 | \$79,407,506 | \$41,675,007 | \$6,870,987 | \$20,097,682 | \$7,239,131 | -\$77,202 | \$75,805,605 | \$3,601,901 | \$806.84 | 95.5% |

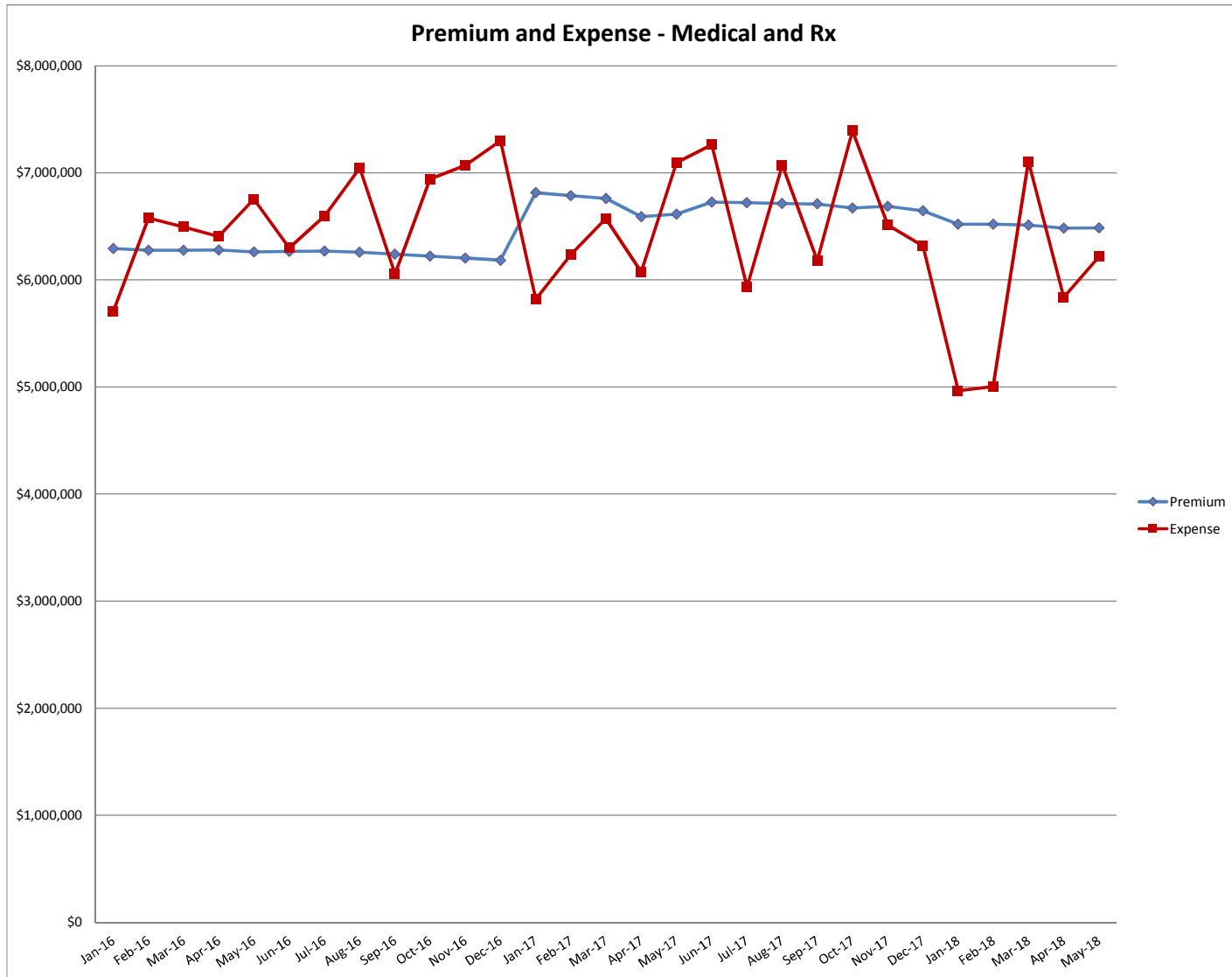
Data Sources:

Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018
4. Fresno converted HMO to EPO plan effective 12/18/2017
5. Waterford and Ceres terminated from SJVIA effective 1/1/2018
6. All Others Claims include runoff for Ceres and Waterford

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2018
All Districts Combined - All Medical**





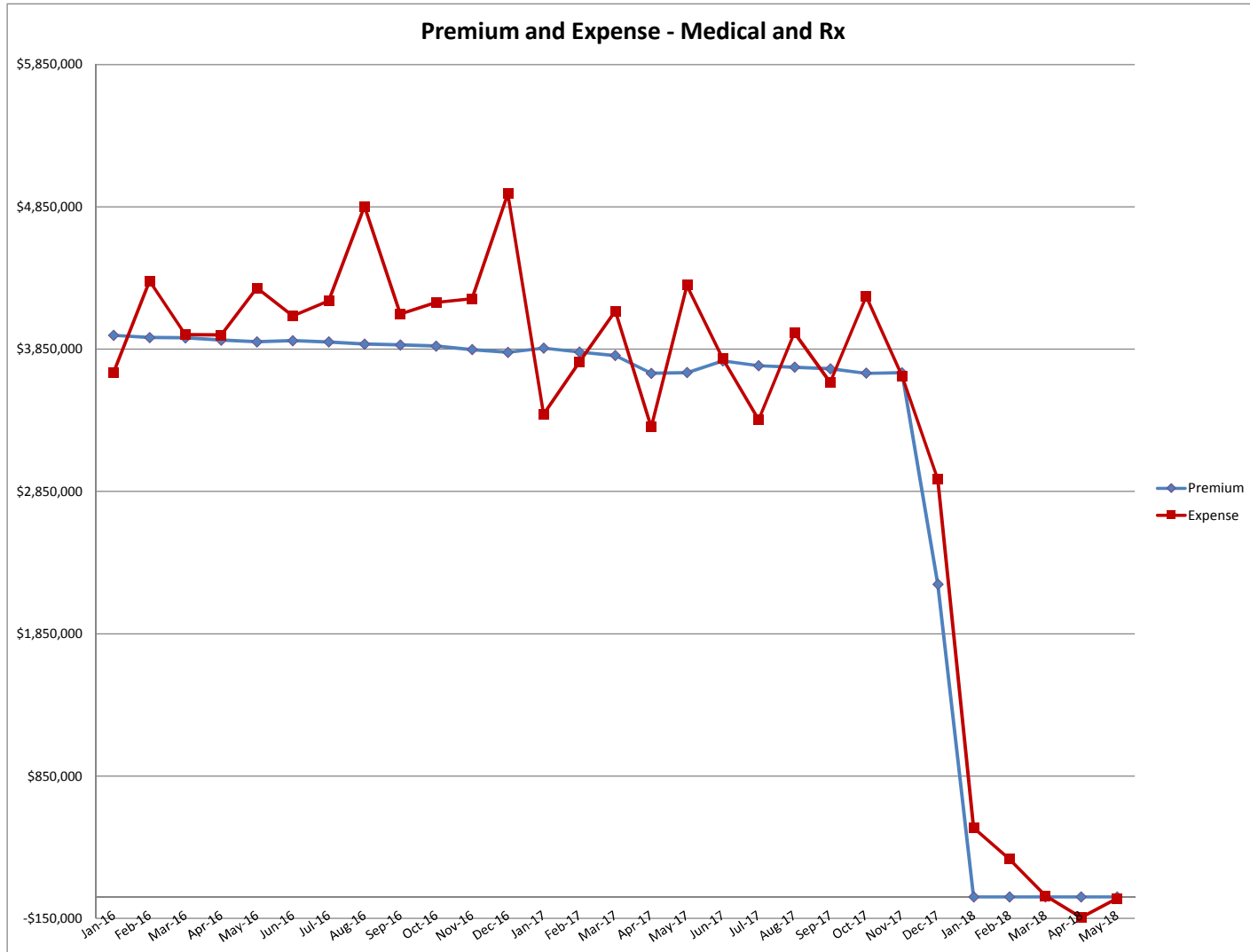
San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2018
All Districts Combined - HMO

| MONTH-YEAR | ENROLLED | FUNDING / PREMIUM | CLAIMS EXPENSE | | | | | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO | |
|-------------------|----------|-------------------|----------------|--------------|--------------|-------------|---------------|---------------------|-------------------------|--------------------------|---------------|
| | | | MEDICAL | CAPITATION | RX | FIXED | POOLED CLAIMS | | | | TOTAL EXPENSE |
| Jan-16 | 4,049 | \$3,947,168 | \$1,334,608 | \$1,131,645 | \$870,159 | \$347,301 | \$0 | \$3,683,712 | \$263,456 | \$824.01 | 93.3% |
| Feb-16 | 4,045 | \$3,931,981 | \$1,959,178 | \$1,127,940 | \$894,530 | \$346,958 | \$0 | \$4,328,606 | -\$396,624 | \$984.34 | 110.1% |
| Mar-16 | 4,044 | \$3,930,093 | \$1,481,310 | \$1,123,252 | \$1,001,187 | \$346,872 | \$0 | \$3,952,621 | -\$22,528 | \$891.63 | 100.6% |
| Apr-16 | 4,028 | \$3,914,357 | \$1,612,225 | \$1,121,050 | \$870,482 | \$345,512 | \$0 | \$3,949,269 | -\$34,912 | \$894.68 | 100.9% |
| May-16 | 4,016 | \$3,902,235 | \$1,957,496 | \$1,120,362 | \$859,069 | \$344,482 | \$0 | \$4,281,409 | -\$379,174 | \$980.31 | 109.7% |
| Jun-16 | 4,029 | \$3,909,977 | \$1,709,598 | \$1,126,152 | \$902,316 | \$345,598 | \$0 | \$4,083,664 | -\$173,688 | \$927.79 | 104.4% |
| Jul-16 | 4,028 | \$3,900,668 | \$1,782,613 | \$1,156,189 | \$904,071 | \$345,512 | \$0 | \$4,188,386 | -\$287,717 | \$954.04 | 107.4% |
| Aug-16 | 4,014 | \$3,886,089 | \$2,517,765 | \$1,149,168 | \$917,188 | \$344,312 | -\$75,525 | \$4,852,908 | -\$966,819 | \$1,123.22 | 124.9% |
| Sep-16 | 4,013 | \$3,880,493 | \$1,748,178 | \$1,149,991 | \$855,942 | \$344,224 | \$0 | \$4,098,336 | -\$217,843 | \$935.49 | 105.6% |
| Oct-16 | 4,002 | \$3,871,427 | \$1,790,098 | \$1,146,283 | \$898,703 | \$343,283 | \$0 | \$4,178,367 | -\$306,941 | \$958.29 | 107.9% |
| Nov-16 | 3,972 | \$3,846,975 | \$1,857,465 | \$1,142,122 | \$911,360 | \$340,712 | -\$45,491 | \$4,206,167 | -\$359,193 | \$973.18 | 109.3% |
| Dec-16 | 3,953 | \$3,827,552 | \$3,334,337 | \$1,103,713 | \$892,519 | \$339,081 | -\$727,077 | \$4,942,573 | -\$1,115,021 | \$1,164.56 | 129.1% |
| Jan-17 | 3,391 | \$3,857,853 | \$1,231,705 | \$995,935 | \$868,003 | \$296,428 | \$0 | \$3,392,072 | \$465,781 | \$912.90 | 87.9% |
| Feb-17 | 3,371 | \$3,829,484 | \$1,695,358 | \$991,948 | \$778,716 | \$294,679 | \$0 | \$3,760,701 | \$68,783 | \$1,028.19 | 98.2% |
| Mar-17 | 3,348 | \$3,805,170 | \$1,892,093 | \$987,343 | \$944,379 | \$292,668 | \$0 | \$4,116,483 | -\$311,314 | \$1,142.12 | 108.2% |
| Apr-17 | 3,232 | \$3,680,296 | \$1,204,293 | \$977,033 | \$838,545 | \$282,531 | \$0 | \$3,302,402 | \$377,894 | \$934.37 | 89.7% |
| May-17 | 3,238 | \$3,685,382 | \$2,117,425 | \$977,081 | \$922,366 | \$283,059 | \$0 | \$4,299,931 | -\$614,550 | \$1,240.54 | 116.7% |
| Jun-17 | 3,318 | \$3,768,088 | \$1,533,203 | \$972,474 | \$987,256 | \$290,050 | \$0 | \$3,782,983 | -\$14,895 | \$1,052.72 | 100.4% |
| Jul-17 | 3,295 | \$3,733,939 | \$1,257,109 | \$991,172 | \$817,251 | \$288,039 | \$0 | \$3,353,572 | \$380,367 | \$930.36 | 89.8% |
| Aug-17 | 3,291 | \$3,723,250 | \$1,765,938 | \$988,909 | \$924,076 | \$287,694 | \$0 | \$3,966,617 | -\$243,367 | \$1,117.87 | 106.5% |
| Sep-17 | 3,283 | \$3,712,476 | \$1,490,702 | \$985,584 | \$854,131 | \$286,993 | \$0 | \$3,617,411 | \$95,065 | \$1,014.44 | 97.4% |
| Oct-17 | 3,255 | \$3,681,354 | \$2,128,613 | \$979,410 | \$905,280 | \$284,550 | -\$75,682 | \$4,222,171 | -\$540,818 | \$1,209.71 | 114.7% |
| Nov-17 | 3,265 | \$3,684,062 | \$1,509,653 | \$974,921 | \$893,657 | \$285,425 | -\$1,520 | \$3,662,136 | \$21,926 | \$1,034.21 | 99.4% |
| Dec-17 | 3,280 | \$2,197,812 | \$1,203,354 | \$976,822 | \$468,244 | \$286,737 | \$0 | \$2,935,157 | -\$737,345 | \$807.45 | 133.5% |
| Jan-18 | 1 | \$1,593 | \$484,140 | \$1,303 | \$804 | \$94 | \$0 | \$486,340 | -\$484,747 | \$486,246.58 | 30534.4% |
| Feb-18 | 1 | \$1,593 | \$267,307 | \$392 | \$0 | \$94 | \$0 | \$267,793 | -\$266,200 | \$267,699.00 | 16813.1% |
| Mar-18 | 1 | \$1,593 | \$10,083 | \$0 | \$0 | \$94 | \$0 | \$10,177 | -\$8,584 | \$10,083.00 | 638.9% |
| Apr-18 | 1 | \$1,593 | -\$142,685 | \$0 | \$0 | \$94 | \$0 | -\$142,591 | \$144,184 | -\$142,685.00 | -8952.5% |
| May-18 | 1 | \$1,593 | -\$9,714 | \$0 | \$0 | \$94 | \$0 | -\$9,620 | \$11,213 | -\$9,714.00 | -604.0% |
| 2015 | 4,605 | \$47,200,812 | \$27,086,366 | \$15,057,894 | \$10,956,150 | \$5,003,196 | -\$335,568 | \$57,768,037 | -\$10,567,225 | \$954.76 | 122.4% |
| 2016 | 4,016 | \$46,749,016 | \$23,084,871 | \$13,597,868 | \$10,777,527 | \$4,133,848 | -\$848,093 | \$50,746,021 | -\$3,997,005 | \$967.20 | 108.5% |
| 2017 | 3,297 | \$43,359,166 | \$19,029,446 | \$11,798,633 | \$10,201,906 | \$3,458,854 | -\$77,202 | \$44,411,636 | -\$1,052,471 | \$1,035.02 | 102.4% |
| 2018 YTD | 1 | \$7,964 | \$609,131 | \$1,695 | \$804 | \$468 | \$0 | \$612,097 | -\$604,134 | \$122,325.92 | 7686.0% |
| Current 12 Months | 1,916 | \$24,508,945 | \$11,497,703 | \$6,870,987 | \$5,850,700 | \$2,009,956 | -\$77,202 | \$26,152,144 | -\$1,643,199 | \$1,050.03 | 106.7% |

Data Sources:
Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

- Notes:**
1. Fixed Cost Schedule: Appendix
 2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
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Anthem Blue Cross Premium and Claims Report as of May 2018
All Districts Combined - HMO**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2018
All Districts Combined - EPO**

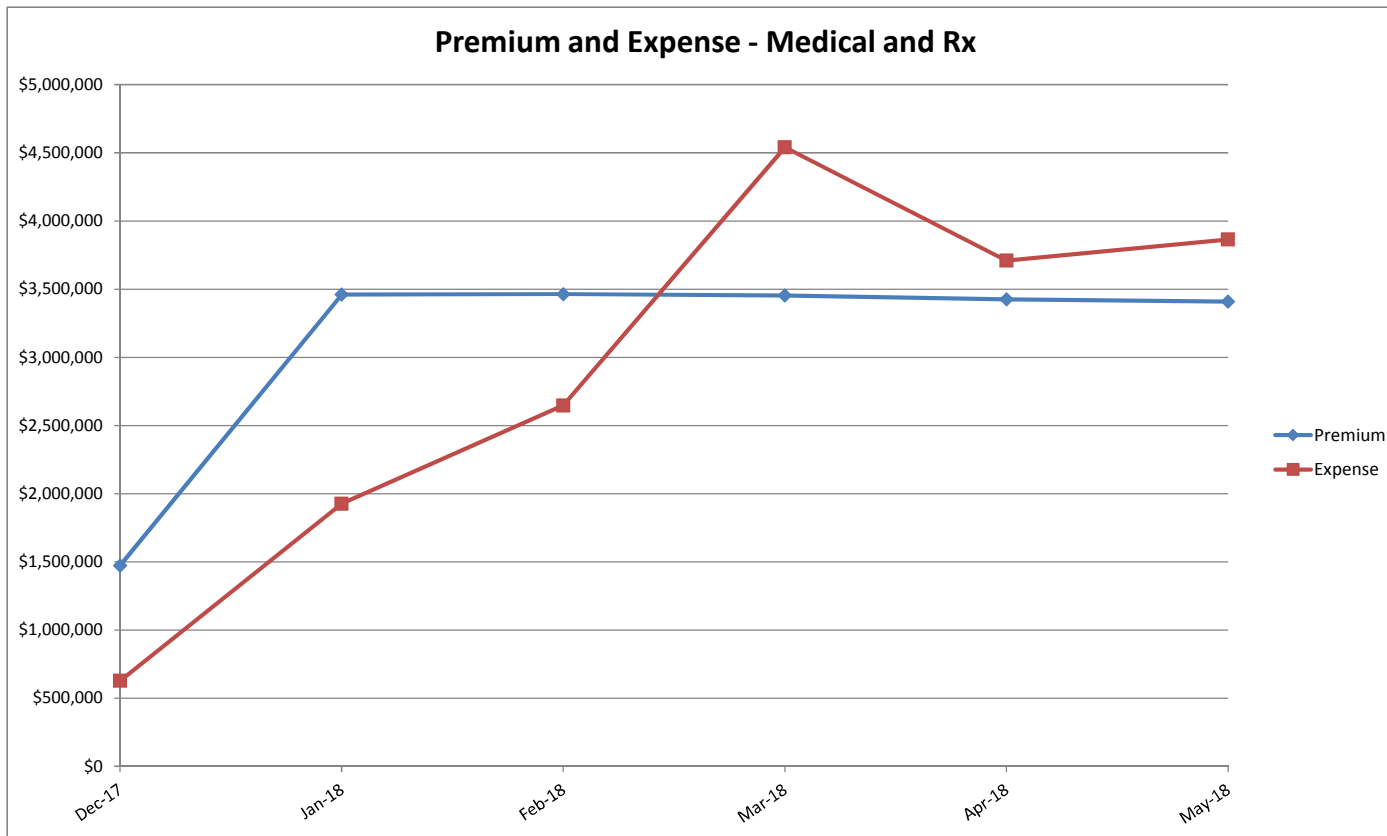
| MONTH-YEAR | ENROLLED | FUNDING / PREMIUM | CLAIMS EXPENSE | | | | | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO |
|--------------------------|--------------|---------------------|---------------------|--------------------|--------------------|---------------|---------------------|---------------------|-------------------------|--------------------------|
| | | | MEDICAL | RX | FIXED | POOLED CLAIMS | TOTAL EXPENSE | | | |
| Jan-17 | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.0% |
| Feb-17 | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.0% |
| Mar-17 | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.0% |
| Apr-17 | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.0% |
| May-17 | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.0% |
| Jun-17 | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.0% |
| Jul-17 | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.0% |
| Aug-17 | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.0% |
| Sep-17 | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.0% |
| Oct-17 | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.0% |
| Nov-17 | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.0% |
| Dec-17 | 3,048 | \$1,471,887 | \$68,189 | \$251,226 | \$307,056 | \$0 | \$626,470 | \$845,417 | \$104.79 | 42.6% |
| Jan-18 | 3,121 | \$3,460,514 | \$743,187 | \$867,858 | \$314,410 | \$0 | \$1,925,455 | \$1,535,059 | \$516.20 | 55.6% |
| Feb-18 | 3,122 | \$3,463,479 | \$1,542,101 | \$789,699 | \$314,510 | \$0 | \$2,646,310 | \$817,168 | \$746.89 | 76.4% |
| Mar-18 | 3,112 | \$3,451,850 | \$3,301,710 | \$924,970 | \$313,503 | \$0 | \$4,540,183 | -\$1,088,333 | \$1,358.19 | 131.5% |
| Apr-18 | 3,087 | \$3,423,792 | \$2,596,335 | \$801,696 | \$310,984 | \$0 | \$3,709,015 | -\$285,223 | \$1,100.76 | 108.3% |
| May-18 | 3,074 | \$3,408,456 | \$2,670,046 | \$883,943 | \$309,675 | \$0 | \$3,863,664 | -\$455,207 | \$1,156.14 | 113.4% |
| 2017 | 3,048 | \$1,471,887 | \$68,189 | \$251,226 | \$307,056 | \$0 | \$626,470 | \$845,417 | \$104.79 | 42.6% |
| 2018 YTD | 3,103 | \$17,208,091 | \$10,853,379 | \$4,268,166 | \$1,563,082 | \$0 | \$16,684,627 | \$523,464 | \$974.58 | 97.0% |
| Current 12 Months | 1,547 | \$18,679,978 | \$10,921,568 | \$4,519,392 | \$1,870,137 | \$0 | \$17,311,097 | \$1,368,881 | \$831.77 | 92.7% |

Data Sources: Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

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3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018
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All Districts Combined - EPO





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2018
All Districts Combined - PPO**

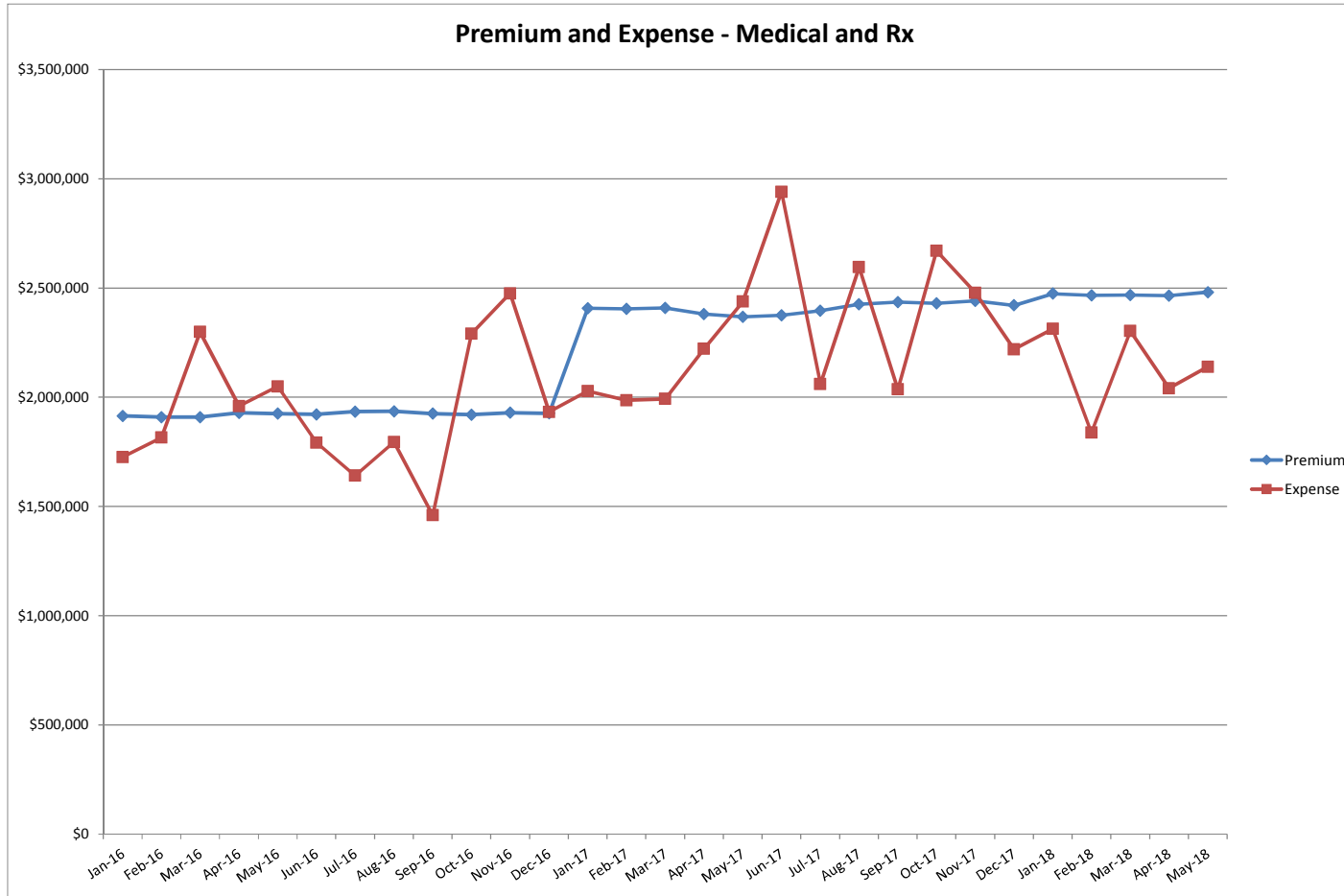
| MONTH-YEAR | ENROLLED | FUNDING / PREMIUM | CLAIMS EXPENSE | | | | | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO |
|-------------------|----------|-------------------|----------------|-------------|-------------|---------------|---------------|---------------------|-------------------------|--------------------------|
| | | | MEDICAL | RX | FIXED | POOLED CLAIMS | TOTAL EXPENSE | | | |
| Jan-16 | 2,690 | \$1,914,485 | \$1,062,073 | \$490,627 | \$173,742 | \$0 | \$1,726,442 | \$188,043 | \$577.21 | 90.2% |
| Feb-16 | 2,692 | \$1,909,087 | \$1,028,097 | \$613,643 | \$173,869 | \$0 | \$1,815,609 | \$93,478 | \$609.86 | 95.1% |
| Mar-16 | 2,693 | \$1,909,124 | \$1,529,475 | \$595,644 | \$173,931 | \$0 | \$2,299,050 | -\$389,926 | \$789.13 | 120.4% |
| Apr-16 | 2,730 | \$1,928,979 | \$1,278,956 | \$504,600 | \$176,320 | \$0 | \$1,959,875 | -\$30,896 | \$653.32 | 101.6% |
| May-16 | 2,720 | \$1,925,282 | \$1,293,399 | \$580,692 | \$175,674 | \$0 | \$2,049,765 | -\$124,482 | \$689.00 | 106.5% |
| Jun-16 | 2,720 | \$1,921,491 | \$1,096,943 | \$519,503 | \$175,672 | \$0 | \$1,792,118 | \$129,373 | \$594.28 | 93.3% |
| Jul-16 | 2,735 | \$1,934,082 | \$957,986 | \$506,558 | \$176,644 | \$0 | \$1,641,188 | \$292,893 | \$535.48 | 84.9% |
| Aug-16 | 2,735 | \$1,935,714 | \$981,781 | \$637,094 | \$176,646 | \$0 | \$1,795,522 | \$140,192 | \$591.91 | 92.8% |
| Sep-16 | 2,728 | \$1,925,079 | \$782,238 | \$501,415 | \$176,196 | \$0 | \$1,459,850 | \$465,229 | \$470.55 | 75.8% |
| Oct-16 | 2,721 | \$1,920,538 | \$1,571,744 | \$543,160 | \$175,747 | \$0 | \$2,290,650 | -\$370,112 | \$777.25 | 119.3% |
| Nov-16 | 2,738 | \$1,929,212 | \$1,781,402 | \$517,132 | \$176,844 | \$0 | \$2,475,378 | -\$546,165 | \$839.49 | 128.3% |
| Dec-16 | 2,737 | \$1,926,358 | \$1,239,352 | \$535,650 | \$176,777 | -\$19,394 | \$1,932,386 | -\$6,027 | \$641.44 | 100.3% |
| Jan-17 | 3,049 | \$2,408,045 | \$1,167,779 | \$658,355 | \$201,852 | \$0 | \$2,027,986 | \$380,059 | \$598.93 | 84.2% |
| Feb-17 | 3,040 | \$2,404,910 | \$1,173,087 | \$611,471 | \$201,257 | \$0 | \$1,985,815 | \$419,096 | \$587.03 | 82.6% |
| Mar-17 | 3,051 | \$2,409,004 | \$1,139,347 | \$651,192 | \$201,977 | \$0 | \$1,992,516 | \$416,488 | \$586.87 | 82.7% |
| Apr-17 | 3,024 | \$2,381,103 | \$1,441,495 | \$580,274 | \$200,190 | \$0 | \$2,221,959 | \$159,144 | \$668.57 | 93.3% |
| May-17 | 3,011 | \$2,368,076 | \$1,628,318 | \$610,381 | \$199,332 | \$0 | \$2,438,031 | -\$69,955 | \$743.51 | 103.0% |
| Jun-17 | 3,016 | \$2,375,163 | \$2,038,616 | \$702,737 | \$199,665 | \$0 | \$2,941,018 | -\$565,855 | \$908.94 | 123.8% |
| Jul-17 | 3,046 | \$2,396,547 | \$1,230,206 | \$628,628 | \$201,654 | \$0 | \$2,060,488 | \$336,059 | \$610.25 | 86.0% |
| Aug-17 | 3,083 | \$2,426,551 | \$1,596,397 | \$794,992 | \$204,102 | \$0 | \$2,595,491 | -\$168,940 | \$775.67 | 107.0% |
| Sep-17 | 3,099 | \$2,435,486 | \$1,049,152 | \$781,883 | \$205,163 | \$0 | \$2,036,198 | \$399,288 | \$590.85 | 83.6% |
| Oct-17 | 3,092 | \$2,430,771 | \$1,715,373 | \$751,177 | \$204,696 | \$0 | \$2,671,246 | -\$240,475 | \$797.72 | 109.9% |
| Nov-17 | 3,105 | \$2,441,299 | \$1,617,686 | \$655,311 | \$205,556 | \$0 | \$2,478,553 | -\$37,254 | \$732.04 | 101.5% |
| Dec-17 | 3,070 | \$2,421,402 | \$1,249,063 | \$767,492 | \$203,238 | \$0 | \$2,219,793 | \$201,609 | \$656.86 | 91.7% |
| Jan-18 | 3,056 | \$2,474,747 | \$1,416,549 | \$653,413 | \$243,086 | \$0 | \$2,313,048 | \$161,700 | \$677.34 | 93.5% |
| Feb-18 | 3,050 | \$2,466,814 | \$932,401 | \$663,106 | \$242,546 | \$0 | \$1,838,053 | \$628,761 | \$523.12 | 74.5% |
| Mar-18 | 3,054 | \$2,468,391 | \$1,362,590 | \$697,817 | \$242,871 | \$0 | \$2,303,278 | \$165,113 | \$674.66 | 93.3% |
| Apr-18 | 3,058 | \$2,465,659 | \$1,106,965 | \$691,104 | \$243,169 | \$0 | \$2,041,239 | \$424,420 | \$587.99 | 82.8% |
| May-18 | 3,092 | \$2,481,385 | \$1,182,191 | \$711,644 | \$245,894 | \$0 | \$2,139,730 | \$341,656 | \$612.50 | 86.2% |
| 2015 | 2,634 | \$21,395,949 | \$13,739,706 | \$6,143,677 | \$2,222,984 | \$0 | \$22,106,367 | -\$710,418 | \$629.06 | 103.3% |
| 2016 | 2,720 | \$23,079,432 | \$14,603,446 | \$6,545,718 | \$2,108,061 | -\$19,394 | \$23,237,832 | -\$158,400 | \$647.38 | 100.7% |
| 2017 | 3,057 | \$28,898,357 | \$17,046,519 | \$8,193,894 | \$2,428,681 | \$0 | \$27,669,093 | \$1,229,264 | \$688.01 | 95.7% |
| 2018 YTD | 3,062 | \$12,356,996 | \$6,000,696 | \$3,417,085 | \$1,217,566 | \$0 | \$10,635,346 | \$1,721,650 | \$615.14 | 86.1% |
| Current 12 Months | 3,068 | \$29,284,215 | \$16,497,189 | \$8,499,305 | \$2,641,639 | \$0 | \$27,638,133 | \$1,646,082 | \$678.87 | 94.4% |

Data Sources: Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018
4. Fresno converted HMO to EPO plan effective 12/18/2017
5. Waterford and Ceres terminated from SJVIA effective 1/1/2018
6. All Others Claims include runoff for Ceres and Waterford

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2018
All Districts Combined - PPO**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2018
All Districts Combined - HSA**

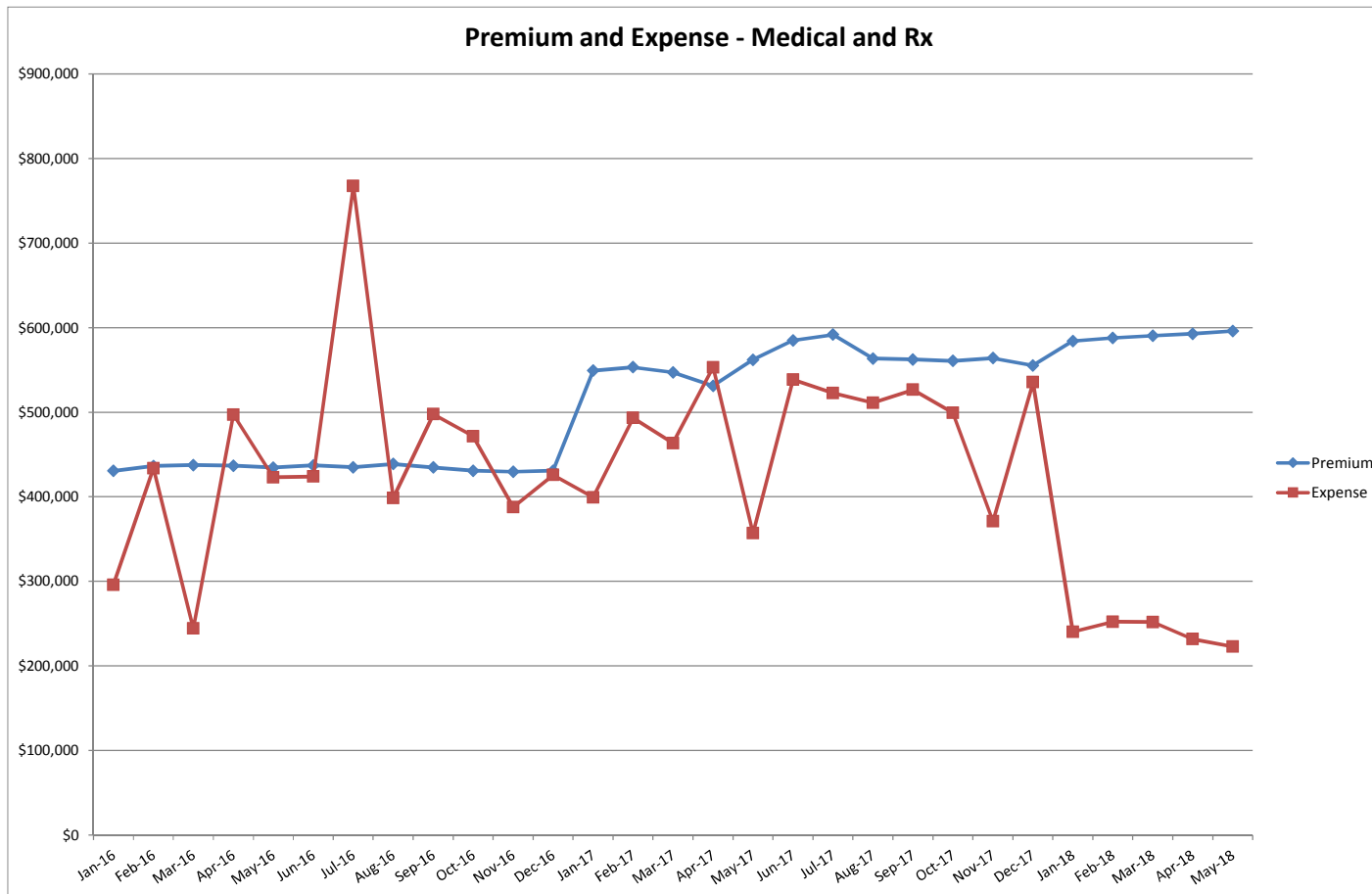
| MONTH-YEAR | ENROLLED | FUNDING / PREMIUM | CLAIMS EXPENSE | | | | | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO |
|-------------------|----------|-------------------|----------------|-------------|-----------|---------------|---------------|---------------------|-------------------------|--------------------------|
| | | | MEDICAL | RX | FIXED | POOLED CLAIMS | TOTAL EXPENSE | | | |
| Jan-16 | 676 | \$430,642 | \$190,383 | \$61,983 | \$43,644 | \$0 | \$296,010 | \$134,632 | \$373.32 | 68.7% |
| Feb-16 | 683 | \$436,510 | \$349,360 | \$40,463 | \$44,094 | \$0 | \$433,917 | \$2,594 | \$570.75 | 99.4% |
| Mar-16 | 688 | \$437,498 | \$135,438 | \$64,474 | \$44,418 | \$0 | \$244,330 | \$193,167 | \$290.57 | 55.8% |
| Apr-16 | 691 | \$436,654 | \$354,707 | \$97,956 | \$44,612 | \$0 | \$497,275 | -\$60,621 | \$655.08 | 113.9% |
| May-16 | 690 | \$434,484 | \$287,038 | \$91,436 | \$44,548 | \$0 | \$423,022 | \$11,463 | \$548.51 | 97.4% |
| Jun-16 | 696 | \$437,103 | \$267,019 | \$112,039 | \$44,935 | \$0 | \$423,993 | \$13,110 | \$544.62 | 97.0% |
| Jul-16 | 695 | \$434,872 | \$589,834 | \$133,113 | \$44,870 | \$0 | \$767,817 | -\$332,945 | \$1,040.21 | 176.6% |
| Aug-16 | 701 | \$438,774 | \$268,305 | \$85,119 | \$45,258 | \$0 | \$398,682 | \$40,093 | \$504.17 | 90.9% |
| Sep-16 | 693 | \$434,676 | \$305,698 | \$147,318 | \$44,741 | \$0 | \$497,757 | -\$63,081 | \$653.70 | 114.5% |
| Oct-16 | 689 | \$430,769 | \$319,235 | \$107,873 | \$44,483 | \$0 | \$471,591 | -\$40,821 | \$619.90 | 109.5% |
| Nov-16 | 684 | \$429,706 | \$241,053 | \$102,655 | \$44,160 | \$0 | \$387,868 | \$41,838 | \$502.50 | 90.3% |
| Dec-16 | 687 | \$430,916 | \$232,661 | \$148,781 | \$44,354 | \$0 | \$425,796 | \$5,120 | \$555.23 | 98.8% |
| Jan-17 | 784 | \$549,235 | \$301,349 | \$46,039 | \$51,885 | \$0 | \$399,273 | \$149,962 | \$443.10 | 72.7% |
| Feb-17 | 789 | \$553,287 | \$390,105 | \$50,974 | \$52,216 | \$0 | \$493,295 | \$59,992 | \$559.04 | 89.2% |
| Mar-17 | 780 | \$547,213 | \$291,483 | \$120,354 | \$51,623 | \$0 | \$463,460 | \$83,754 | \$528.00 | 84.7% |
| Apr-17 | 757 | \$531,254 | \$418,163 | \$84,758 | \$50,101 | \$0 | \$553,022 | -\$21,768 | \$664.36 | 104.1% |
| May-17 | 804 | \$562,043 | \$185,635 | \$118,011 | \$53,211 | \$0 | \$356,857 | \$205,187 | \$377.67 | 63.5% |
| Jun-17 | 838 | \$585,036 | \$341,389 | \$141,811 | \$55,460 | \$0 | \$538,660 | \$46,376 | \$576.61 | 92.1% |
| Jul-17 | 853 | \$591,868 | \$337,027 | \$129,208 | \$56,453 | \$0 | \$522,688 | \$69,180 | \$546.58 | 88.3% |
| Aug-17 | 814 | \$563,390 | \$312,896 | \$144,410 | \$53,872 | \$0 | \$511,178 | \$52,212 | \$561.80 | 90.7% |
| Sep-17 | 816 | \$562,473 | \$291,466 | \$181,148 | \$54,005 | \$0 | \$526,619 | \$35,854 | \$579.18 | 93.6% |
| Oct-17 | 813 | \$560,698 | \$291,732 | \$153,826 | \$53,808 | \$0 | \$499,366 | \$61,331 | \$548.04 | 89.1% |
| Nov-17 | 823 | \$564,103 | \$173,867 | \$142,848 | \$54,470 | \$0 | \$371,185 | \$192,918 | \$384.83 | 65.8% |
| Dec-17 | 762 | \$555,223 | \$329,663 | \$155,418 | \$50,434 | \$0 | \$535,515 | \$19,709 | \$636.59 | 96.5% |
| Jan-18 | 780 | \$584,165 | \$110,426 | \$62,780 | \$67,197 | \$0 | \$240,403 | \$343,762 | \$222.06 | 41.2% |
| Feb-18 | 782 | \$587,933 | \$161,964 | \$22,783 | \$67,384 | \$0 | \$252,131 | \$335,801 | \$236.25 | 42.9% |
| Mar-18 | 786 | \$590,458 | \$153,224 | \$30,985 | \$67,730 | \$0 | \$251,939 | \$338,519 | \$234.36 | 42.7% |
| Apr-18 | 789 | \$592,894 | \$132,844 | \$30,781 | \$67,990 | \$0 | \$231,615 | \$361,279 | \$207.38 | 39.1% |
| May-18 | 796 | \$596,128 | \$122,049 | \$32,287 | \$68,595 | \$0 | \$222,931 | \$373,196 | \$193.89 | 37.4% |
| 2015 | 618 | \$4,586,543 | \$2,454,268 | \$942,919 | \$521,272 | \$0 | \$3,918,459 | \$668,084 | \$458.27 | 85.4% |
| 2016 | 689 | \$5,212,607 | \$3,540,731 | \$1,193,210 | \$534,116 | \$0 | \$5,268,057 | -\$55,451 | \$572.22 | 101.1% |
| 2017 | 803 | \$6,725,823 | \$3,664,775 | \$1,468,805 | \$637,538 | \$0 | \$5,771,118 | \$954,706 | \$532.92 | 85.8% |
| 2018 YTD | 787 | \$2,951,577 | \$680,507 | \$179,616 | \$338,896 | \$0 | \$1,199,019 | \$1,752,558 | \$218.69 | 40.6% |
| Current 12 Months | 804 | \$6,934,368 | \$2,758,547 | \$1,228,285 | \$717,398 | \$0 | \$4,704,230 | \$2,230,137 | \$413.06 | 67.8% |

Data Sources: Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018
4. Fresno converted HMO to EPO plan effective 12/18/2017
5. Waterford and Ceres terminated from SJVIA effective 1/1/2018
6. All Others Claims include runoff for Ceres and Waterford

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2018
All Districts Combined - HSA**





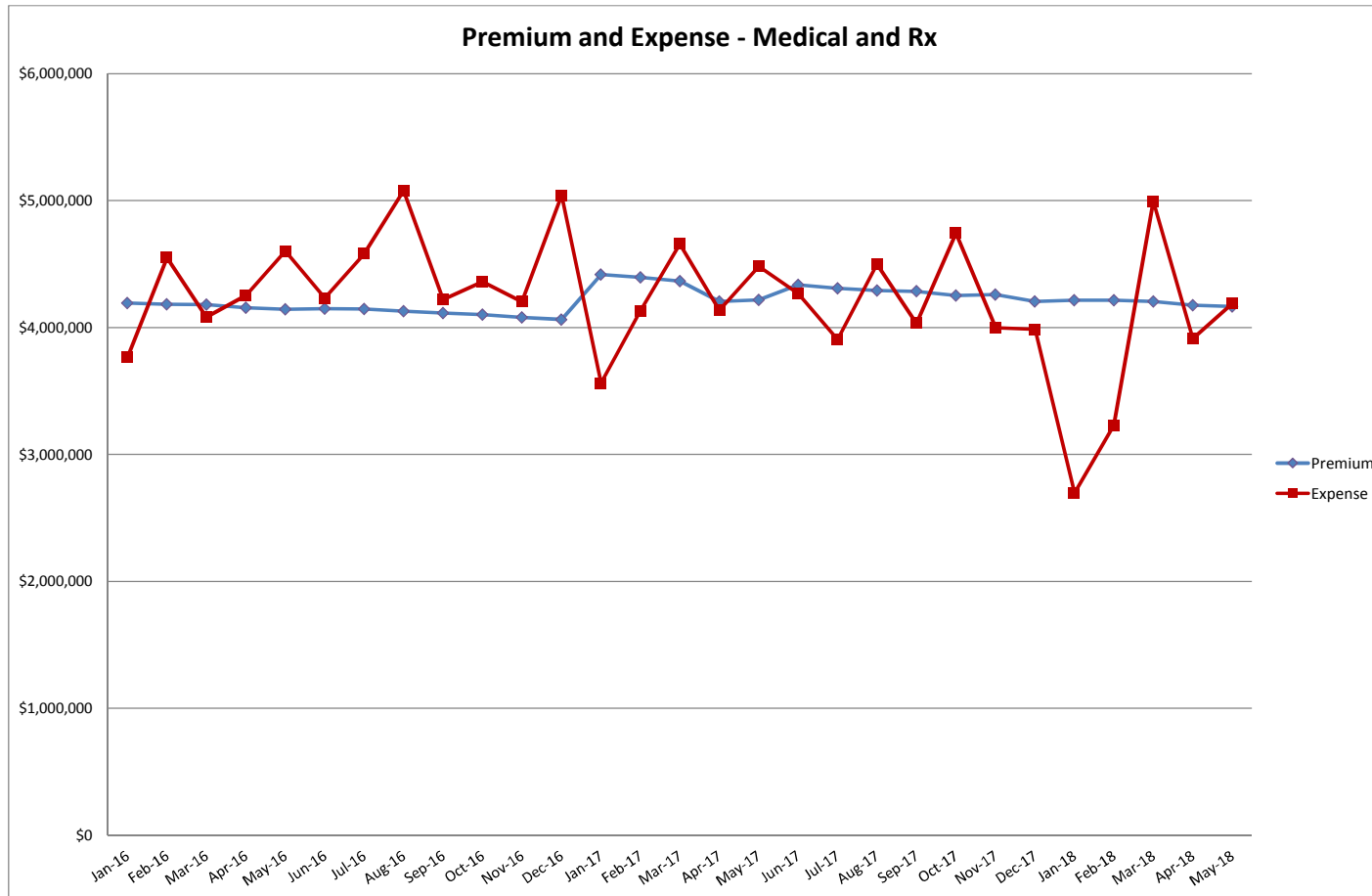
**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2018
County of Fresno - All Medical**

| MONTH-YEAR | ENROLLED | FUNDING / PREMIUM | CLAIMS EXPENSE | | | | | | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO |
|--------------------------|--------------|---------------------|---------------------|---------------------|---------------------|--------------------|-------------------|---------------------|---------------------|-------------------------|--------------------------|
| | | | MEDICAL | CAPITATION | RX | FIXED | POOLED CLAIMS | TOTAL EXPENSE | | | |
| Jan-16 | 4,504 | \$4,194,043 | \$1,446,667 | \$1,021,945 | \$926,517 | \$368,464 | \$0 | \$3,763,592 | \$430,451 | \$753.80 | 89.7% |
| Feb-16 | 4,508 | \$4,184,176 | \$2,221,051 | \$1,017,540 | \$944,596 | \$368,637 | \$0 | \$4,551,824 | -\$367,648 | \$927.95 | 108.8% |
| Mar-16 | 4,512 | \$4,182,489 | \$1,648,255 | \$1,015,312 | \$1,049,494 | \$368,874 | \$0 | \$4,081,935 | \$100,553 | \$822.93 | 97.6% |
| Apr-16 | 4,483 | \$4,156,205 | \$1,917,726 | \$1,010,602 | \$958,515 | \$366,494 | \$0 | \$4,253,338 | -\$97,133 | \$867.02 | 102.3% |
| May-16 | 4,472 | \$4,144,419 | \$2,268,740 | \$1,009,640 | \$960,052 | \$365,615 | \$0 | \$4,604,047 | -\$459,628 | \$947.77 | 111.1% |
| Jun-16 | 4,485 | \$4,149,744 | \$1,849,109 | \$1,018,022 | \$998,545 | \$366,687 | \$0 | \$4,232,363 | -\$82,619 | \$861.91 | 102.0% |
| Jul-16 | 4,491 | \$4,146,170 | \$2,142,910 | \$1,045,525 | \$1,024,403 | \$367,010 | \$0 | \$4,579,848 | -\$433,678 | \$938.06 | 110.5% |
| Aug-16 | 4,477 | \$4,130,508 | \$2,731,921 | \$1,044,181 | \$1,011,610 | \$365,725 | -\$75,525 | \$5,077,914 | -\$947,405 | \$1,052.53 | 122.9% |
| Sep-16 | 4,463 | \$4,115,418 | \$1,911,978 | \$1,039,134 | \$905,528 | \$364,779 | \$0 | \$4,221,419 | -\$106,001 | \$864.14 | 102.6% |
| Oct-16 | 4,447 | \$4,102,476 | \$2,053,161 | \$1,037,260 | \$907,234 | \$363,429 | \$0 | \$4,361,085 | -\$258,609 | \$898.96 | 106.3% |
| Nov-16 | 4,416 | \$4,079,856 | \$1,919,180 | \$1,034,489 | \$935,145 | \$360,898 | -\$45,491 | \$4,204,221 | -\$124,365 | \$870.32 | 103.0% |
| Dec-16 | 4,403 | \$4,063,662 | \$3,472,761 | \$995,672 | \$941,679 | \$359,742 | -\$727,077 | \$5,042,776 | -\$979,114 | \$1,064 | 124.1% |
| Jan-17 | 4,217 | \$4,418,172 | \$1,323,742 | \$943,781 | \$947,744 | \$348,074 | \$0 | \$3,563,341 | \$854,830 | \$762.45 | 80.7% |
| Feb-17 | 4,204 | \$4,395,734 | \$1,975,135 | \$939,983 | \$869,746 | \$346,812 | \$0 | \$4,131,676 | \$264,057 | \$900.30 | 94.0% |
| Mar-17 | 4,176 | \$4,366,453 | \$2,266,845 | \$935,255 | \$1,109,568 | \$344,493 | \$0 | \$4,656,161 | -\$289,708 | \$1,032.49 | 106.6% |
| Apr-17 | 4,022 | \$4,207,039 | \$1,938,565 | \$926,167 | \$939,788 | \$331,911 | \$0 | \$4,136,430 | \$70,609 | \$945.93 | 98.3% |
| May-17 | 4,046 | \$4,218,545 | \$2,134,703 | \$925,137 | \$1,087,642 | \$333,584 | \$0 | \$4,481,065 | -\$262,520 | \$1,025.08 | 106.2% |
| Jun-17 | 4,169 | \$4,336,268 | \$1,841,158 | \$920,448 | \$1,162,113 | \$343,374 | \$0 | \$4,267,092 | \$69,175 | \$941.17 | 98.4% |
| Jul-17 | 4,161 | \$4,309,129 | \$1,653,268 | \$939,122 | \$970,934 | \$342,379 | \$0 | \$3,905,702 | \$403,426 | \$856.36 | 90.6% |
| Aug-17 | 4,151 | \$4,291,222 | \$2,100,627 | \$936,084 | \$1,121,508 | \$341,590 | \$0 | \$4,499,809 | -\$208,587 | \$1,001.74 | 104.9% |
| Sep-17 | 4,148 | \$4,286,191 | \$1,701,193 | \$932,821 | \$1,058,324 | \$341,243 | \$0 | \$4,033,581 | \$252,610 | \$890.15 | 94.1% |
| Oct-17 | 4,115 | \$4,252,762 | \$2,448,349 | \$927,014 | \$1,106,021 | \$338,446 | -\$75,682 | \$4,744,148 | -\$491,386 | \$1,070.64 | 111.6% |
| Nov-17 | 4,134 | \$4,260,644 | \$1,659,146 | \$922,220 | \$1,079,232 | \$339,894 | -\$1,520 | \$3,998,972 | \$261,673 | \$885.12 | 93.9% |
| Dec-17 | 4,037 | \$4,205,988 | \$1,512,768 | \$923,518 | \$910,228 | \$640,827 | \$0 | \$3,987,341 | \$218,647 | \$828.96 | 94.8% |
| Jan-18 | 4,014 | \$4,216,453 | \$1,330,572 | \$1,303 | \$973,183 | \$391,645 | \$0 | \$2,696,703 | \$1,519,750 | \$574.25 | 64.0% |
| Feb-18 | 4,013 | \$4,214,950 | \$1,997,434 | \$392 | \$841,198 | \$391,573 | \$0 | \$3,230,597 | \$984,353 | \$707.46 | 76.6% |
| Mar-18 | 4,008 | \$4,206,695 | \$3,603,132 | \$0 | \$999,028 | \$390,998 | \$0 | \$4,993,158 | -\$786,464 | \$1,148.24 | 118.7% |
| Apr-18 | 3,982 | \$4,176,812 | \$2,643,211 | \$0 | \$881,703 | \$388,393 | \$0 | \$3,913,307 | \$263,504 | \$885.21 | 93.7% |
| May-18 | 3,977 | \$4,165,557 | \$2,837,614 | \$0 | \$964,280 | \$387,775 | \$0 | \$4,189,669 | -\$24,112 | \$955.97 | 100.6% |
| 2015 | 4,960 | \$49,524,371 | \$26,241,999 | \$13,681,568 | \$11,812,227 | \$5,199,036 | -\$65,205 | \$56,869,626 | -\$7,345,255 | \$868.06 | 114.8% |
| 2016 | 4,472 | \$49,649,165 | \$25,583,459 | \$12,289,322 | \$11,563,318 | \$4,386,355 | -\$848,093 | \$52,974,360 | -\$3,325,196 | \$905.46 | 106.7% |
| 2017 | 4,132 | \$51,548,146 | \$22,555,498 | \$11,171,550 | \$12,362,848 | \$4,392,626 | -\$77,202 | \$50,405,320 | \$1,142,826 | \$928.05 | 97.8% |
| 2018 YTD | 3,999 | \$20,980,467 | \$12,411,963 | \$1,695 | \$4,659,393 | \$1,950,384 | \$0 | \$19,023,435 | \$1,957,032 | \$853.91 | 90.7% |
| Current 12 Months | 4,076 | \$50,922,671 | \$25,328,472 | \$6,502,921 | \$12,067,753 | \$4,638,136 | -\$77,202 | \$48,460,081 | \$2,462,590 | \$895.99 | 95.2% |

Data Sources: Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

- Notes:
1. Fixed Cost Schedule: Appendix
 2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
 3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018
 4. Fresno converted HMO to EPO plan effective 12/18/2017

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2018
County of Fresno - All Medical**





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2018
County of Fresno - HMO

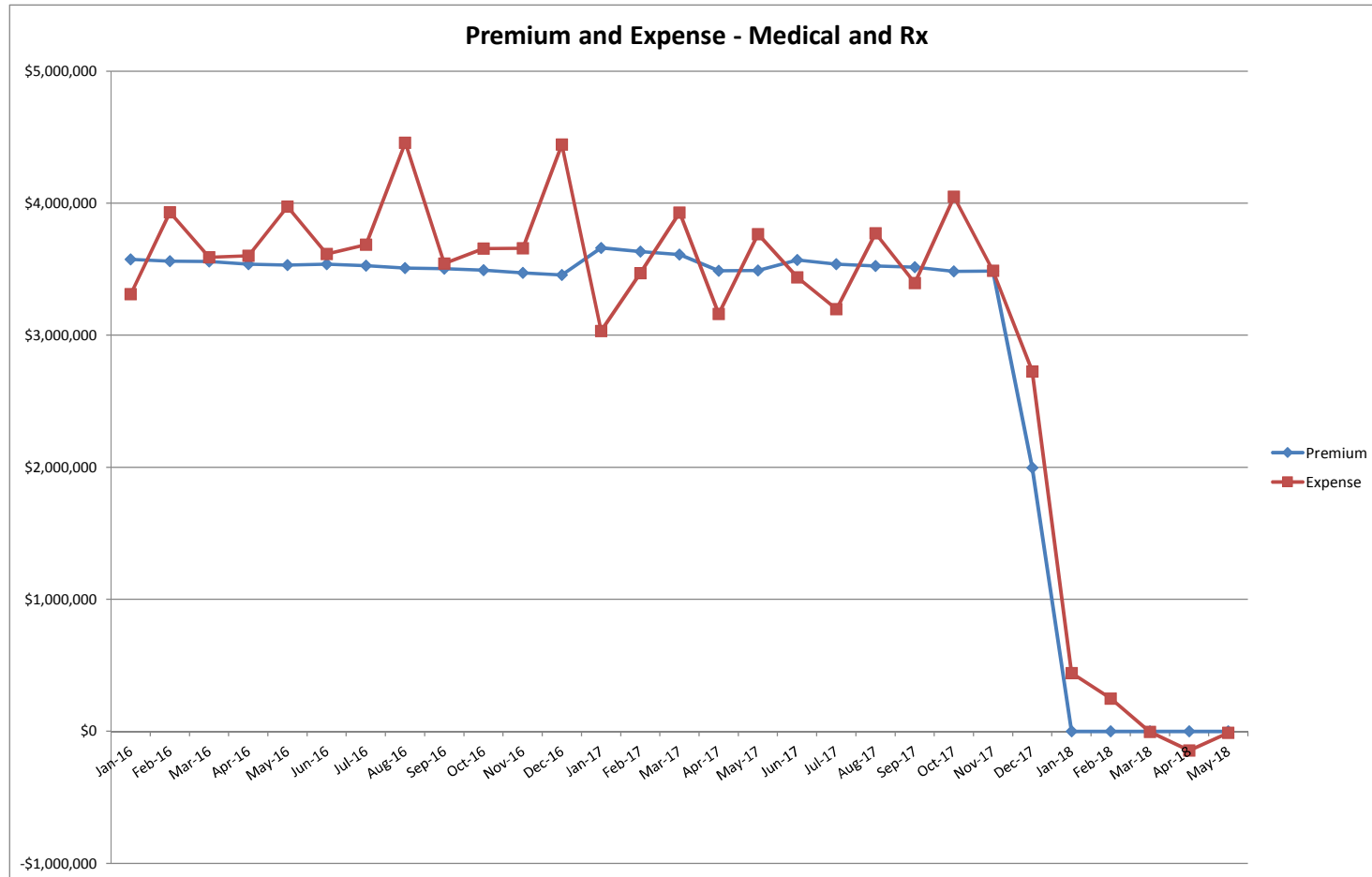
| MONTH-YEAR | ENROLLED | FUNDING / PREMIUM | CLAIMS EXPENSE | | | | | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO | |
|-------------------|----------|-------------------|----------------|--------------|--------------|-------------|---------------|---------------------|-------------------------|--------------------------|---------------|
| | | | MEDICAL | CAPITATION | RX | FIXED | POOLED CLAIMS | | | | TOTAL EXPENSE |
| Jan-16 | 3,670 | \$3,576,244 | \$1,162,022 | \$1,021,945 | \$813,948 | \$314,629 | \$0 | \$3,312,544 | \$263,700 | \$816.87 | 92.6% |
| Feb-16 | 3,666 | \$3,561,693 | \$1,769,284 | \$1,017,540 | \$830,366 | \$314,286 | \$0 | \$3,931,476 | -\$369,784 | \$986.69 | 110.4% |
| Mar-16 | 3,665 | \$3,559,805 | \$1,336,202 | \$1,015,312 | \$926,710 | \$314,200 | \$0 | \$3,592,424 | -\$32,620 | \$894.47 | 100.9% |
| Apr-16 | 3,641 | \$3,540,178 | \$1,479,458 | \$1,010,602 | \$799,967 | \$312,143 | \$0 | \$3,602,170 | -\$61,993 | \$903.61 | 101.8% |
| May-16 | 3,633 | \$3,531,764 | \$1,853,559 | \$1,009,640 | \$800,884 | \$311,457 | \$0 | \$3,975,540 | -\$443,776 | \$1,008.56 | 112.6% |
| Jun-16 | 3,644 | \$3,538,657 | \$1,459,858 | \$1,018,022 | \$825,450 | \$312,400 | \$0 | \$3,615,730 | -\$77,073 | \$906.51 | 102.2% |
| Jul-16 | 3,641 | \$3,528,478 | \$1,493,340 | \$1,045,525 | \$836,246 | \$312,143 | \$0 | \$3,687,254 | -\$158,776 | \$926.97 | 104.5% |
| Aug-16 | 3,623 | \$3,510,818 | \$2,327,662 | \$1,044,181 | \$852,765 | \$310,600 | -\$75,525 | \$4,459,684 | -\$948,866 | \$1,145.21 | 127.0% |
| Sep-16 | 3,621 | \$3,505,311 | \$1,485,167 | \$1,039,134 | \$709,564 | \$310,428 | \$0 | \$3,544,294 | -\$38,982 | \$893.09 | 101.1% |
| Oct-16 | 3,606 | \$3,494,850 | \$1,557,642 | \$1,037,260 | \$753,983 | \$309,142 | \$0 | \$3,658,027 | -\$163,178 | \$928.70 | 104.7% |
| Nov-16 | 3,581 | \$3,473,820 | \$1,595,231 | \$1,034,489 | \$767,925 | \$306,999 | -\$45,491 | \$3,659,153 | -\$185,333 | \$936.09 | 105.3% |
| Dec-16 | 3,566 | \$3,457,726 | \$3,122,906 | \$995,672 | \$747,347 | \$305,713 | -\$727,077 | \$4,444,560 | -\$986,834 | \$1,160.64 | 128.5% |
| Jan-17 | 3,261 | \$3,662,440 | \$953,124 | \$943,781 | \$852,019 | \$284,816 | \$0 | \$3,033,740 | \$628,700 | \$842.97 | 82.8% |
| Feb-17 | 3,242 | \$3,634,968 | \$1,495,166 | \$939,983 | \$752,976 | \$283,156 | \$0 | \$3,471,281 | \$163,687 | \$983.38 | 95.5% |
| Mar-17 | 3,220 | \$3,611,288 | \$1,793,588 | \$935,255 | \$920,529 | \$281,235 | \$0 | \$3,930,607 | -\$319,318 | \$1,133.35 | 108.8% |
| Apr-17 | 3,107 | \$3,489,598 | \$1,152,900 | \$926,167 | \$811,501 | \$271,365 | \$0 | \$3,161,933 | \$327,664 | \$930.34 | 90.6% |
| May-17 | 3,111 | \$3,491,293 | \$1,670,467 | \$925,137 | \$899,619 | \$271,715 | \$0 | \$3,766,937 | -\$275,644 | \$1,123.50 | 107.9% |
| Jun-17 | 3,189 | \$3,571,890 | \$1,276,006 | \$920,448 | \$965,026 | \$278,527 | \$0 | \$3,440,007 | \$131,884 | \$991.37 | 96.3% |
| Jul-17 | 3,167 | \$3,539,921 | \$1,188,689 | \$939,122 | \$793,647 | \$276,606 | \$0 | \$3,198,064 | \$341,857 | \$922.47 | 90.3% |
| Aug-17 | 3,161 | \$3,525,402 | \$1,659,111 | \$936,084 | \$902,562 | \$276,082 | \$0 | \$3,773,839 | -\$248,437 | \$1,106.54 | 107.0% |
| Sep-17 | 3,154 | \$3,516,103 | \$1,359,765 | \$932,821 | \$828,090 | \$275,470 | \$0 | \$3,396,146 | \$119,957 | \$989.43 | 96.6% |
| Oct-17 | 3,125 | \$3,485,050 | \$2,043,211 | \$927,014 | \$882,280 | \$272,938 | -\$75,682 | \$4,049,761 | -\$564,710 | \$1,208.58 | 116.2% |
| Nov-17 | 3,134 | \$3,487,125 | \$1,426,707 | \$922,220 | \$867,911 | \$273,724 | -\$1,520 | \$3,489,042 | -\$1,917 | \$1,025.95 | 100.1% |
| Dec-17 | 3,148 | \$1,997,542 | \$1,087,503 | \$923,518 | \$440,918 | \$274,946 | \$0 | \$2,726,885 | -\$729,343 | \$778.89 | 136.5% |
| Jan-18 | 0 | \$0 | \$439,750 | \$1,303 | \$804 | \$0 | \$0 | \$441,857 | -\$441,857 | \$0.00 | 0.0% |
| Feb-18 | 0 | \$0 | \$247,831 | \$392 | \$0 | \$0 | \$0 | \$248,223 | -\$248,223 | \$0.00 | 0.0% |
| Mar-18 | 0 | \$0 | -\$3,860 | \$0 | \$0 | \$0 | \$0 | -\$3,860 | \$3,860 | \$0.00 | 0.0% |
| Apr-18 | 0 | \$0 | -\$145,069 | \$0 | \$0 | \$0 | \$0 | -\$145,069 | \$145,069 | \$0.00 | 0.0% |
| May-18 | 0 | \$0 | -\$10,273 | \$0 | \$0 | \$0 | \$0 | -\$10,273 | \$10,273 | \$0.00 | 0.0% |
| 2015 | 4,187 | \$42,875,569 | \$22,258,882 | \$13,681,568 | \$10,102,432 | \$4,546,489 | -\$65,205 | \$50,524,166 | -\$7,648,597 | \$915.11 | 117.8% |
| 2016 | 3,630 | \$42,279,343 | \$20,642,331 | \$12,289,322 | \$9,665,156 | \$3,734,142 | -\$848,093 | \$45,482,858 | -\$3,203,514 | \$958.48 | 107.6% |
| 2017 | 3,168 | \$41,012,620 | \$17,106,236 | \$11,171,550 | \$9,917,078 | \$3,320,579 | -\$77,202 | \$41,438,241 | -\$425,621 | \$1,002.60 | 101.0% |
| 2018 YTD | 0 | \$0 | \$528,379 | \$1,695 | \$804 | \$0 | \$0 | \$530,878 | -\$530,878 | #DIV/0! | 0.0% |
| Current 12 Months | 1,840 | \$23,123,033 | \$10,569,371 | \$6,502,921 | \$5,681,238 | \$1,928,293 | -\$77,202 | \$24,604,621 | -\$1,481,588 | \$1,027.10 | 106.4% |

Data Sources: Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018
4. Fresno converted HMO to EPO plan effective 12/18/2017

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2018
County of Fresno - HMO**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2018
County of Fresno - EPO**

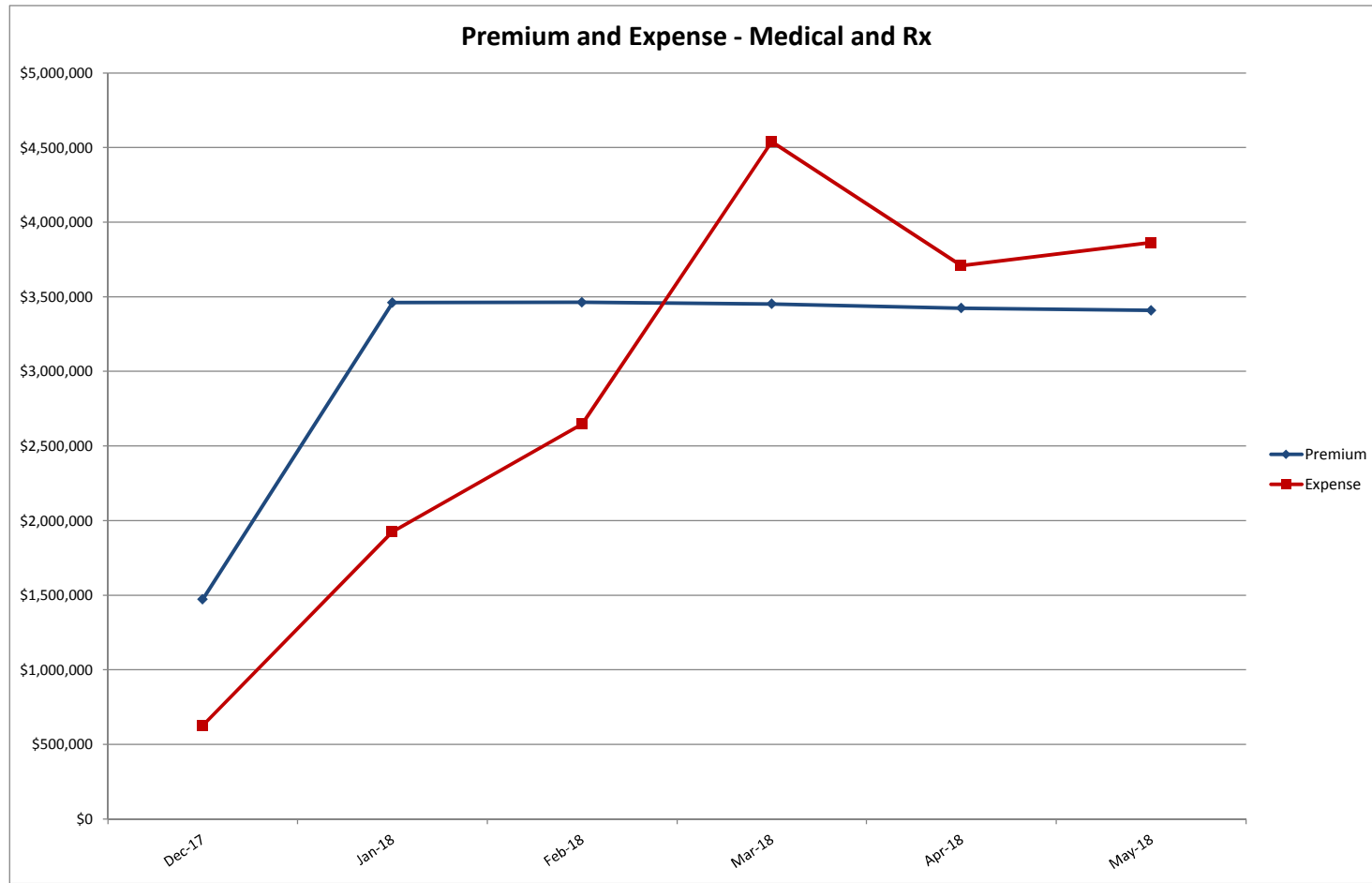
| MONTH-YEAR | ENROLLED | FUNDING / PREMIUM | CLAIMS EXPENSE | | | | | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO |
|-------------------|----------|-------------------|----------------|-------------|-------------|---------------|---------------|---------------------|-------------------------|--------------------------|
| | | | MEDICAL | RX | FIXED | POOLED CLAIMS | TOTAL EXPENSE | | | |
| Jan-16 | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.0% |
| Feb-16 | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.0% |
| Mar-16 | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.0% |
| Apr-16 | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.0% |
| May-16 | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.0% |
| Jun-16 | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.0% |
| Jul-16 | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.0% |
| Aug-16 | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.0% |
| Sep-16 | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.0% |
| Oct-16 | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.0% |
| Nov-16 | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.0% |
| Dec-16 | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.0% |
| Jan-17 | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.0% |
| Feb-17 | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.0% |
| Mar-17 | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.0% |
| Apr-17 | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.0% |
| May-17 | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.0% |
| Jun-17 | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.0% |
| Jul-17 | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.0% |
| Aug-17 | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.0% |
| Sep-17 | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.0% |
| Oct-17 | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.0% |
| Nov-17 | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.0% |
| Dec-17 | 3,048 | \$1,471,887 | \$68,189 | \$251,226 | \$307,056 | \$0 | \$626,470 | \$845,417 | \$104.79 | 42.6% |
| Jan-18 | 3,121 | \$3,460,514 | \$743,187 | \$867,858 | \$314,410 | \$0 | \$1,925,455 | \$1,535,059 | \$516.20 | 55.6% |
| Feb-18 | 3,122 | \$3,463,479 | \$1,542,101 | \$789,699 | \$314,510 | \$0 | \$2,646,310 | \$817,168 | \$746.89 | 76.4% |
| Mar-18 | 3112 | \$3,451,850 | \$3,301,710 | \$924,970 | \$313,503 | \$0 | \$4,540,183 | -\$1,088,333 | \$1,358.19 | 131.5% |
| Apr-18 | 3087 | \$3,423,792 | \$2,596,335 | \$801,696 | \$310,984 | \$0 | \$3,709,015 | -\$285,223 | \$1,100.76 | 108.3% |
| May-18 | 3074 | \$3,408,456 | \$2,670,046 | \$883,943 | \$309,675 | \$0 | \$3,863,664 | -\$455,207 | \$1,156.14 | 113.4% |
| 2015 | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.0% |
| 2016 | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.0% |
| 2017 | 3,048 | \$1,471,887 | \$68,189 | \$251,226 | \$307,056 | \$0 | \$626,470 | \$845,417 | \$104.79 | 42.6% |
| 2018 YTD | 3,103 | \$17,208,091 | \$10,853,379 | \$4,268,166 | \$1,563,082 | \$0 | \$16,684,627 | \$523,464 | \$974.58 | 97.0% |
| Current 12 Months | 1,547 | \$18,679,978 | \$10,921,568 | \$4,519,392 | \$1,870,137 | \$0 | \$17,311,097 | \$1,368,881 | \$831.77 | 92.7% |

Data Sources: Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018
4. Fresno converted HMO to EPO plan effective 12/18/2017

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2018
County of Fresno - EPO**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2018
County of Fresno - PPO**

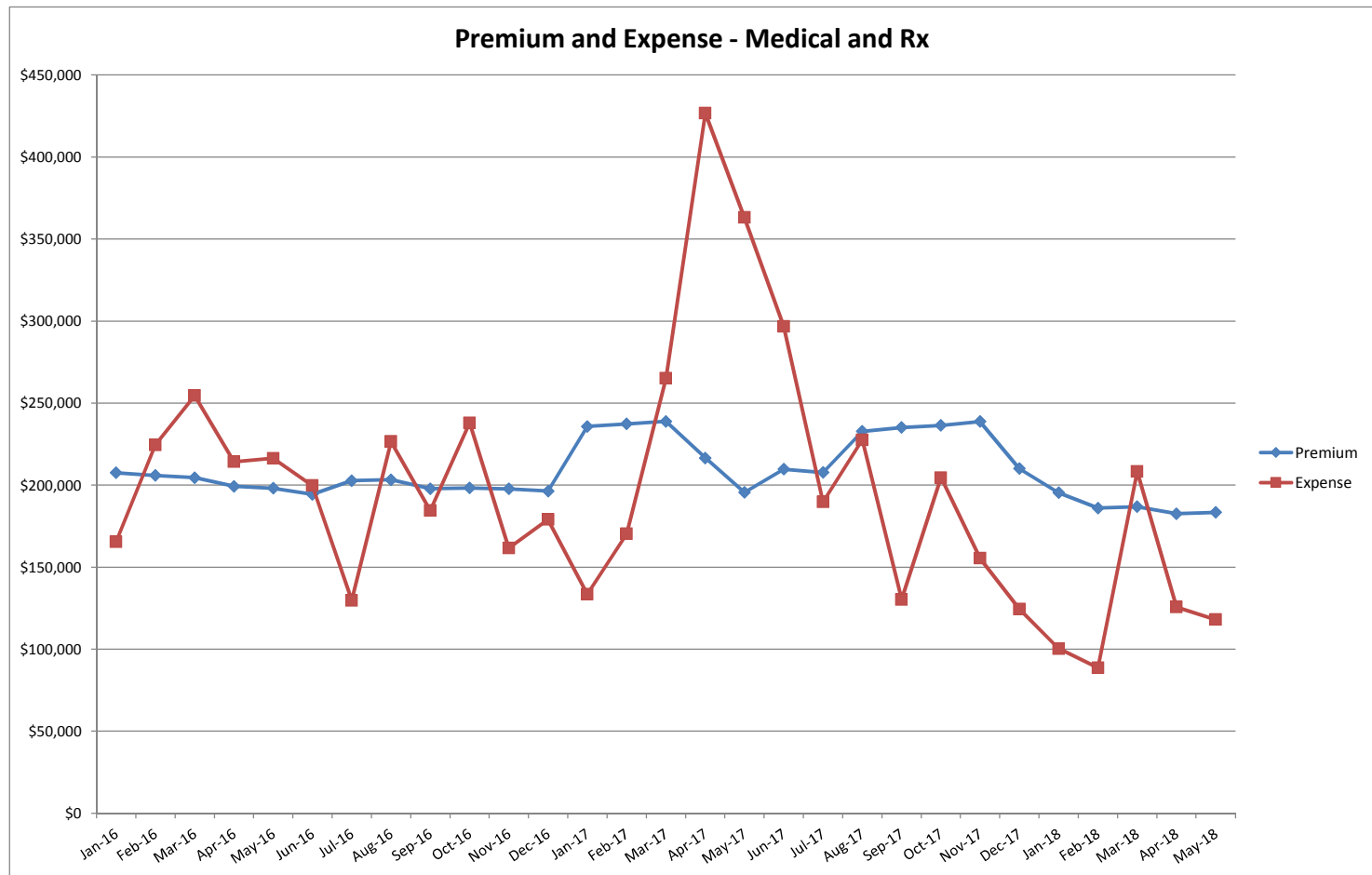
| MONTH-YEAR | ENROLLED | FUNDING / PREMIUM | CLAIMS EXPENSE | | | | | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO |
|--------------------------|------------|--------------------|--------------------|------------------|------------------|---------------|--------------------|---------------------|-------------------------|--------------------------|
| | | | MEDICAL | RX | FIXED | POOLED CLAIMS | TOTAL EXPENSE | | | |
| Jan-16 | 194 | \$207,541 | \$101,618 | \$51,295 | \$12,523 | \$0 | \$165,436 | \$42,105 | \$788.21 | 79.7% |
| Feb-16 | 194 | \$205,894 | \$138,259 | \$73,767 | \$12,523 | \$0 | \$224,548 | -\$18,654 | \$1,092.92 | 109.1% |
| Mar-16 | 193 | \$204,586 | \$183,848 | \$58,310 | \$12,458 | \$0 | \$254,616 | -\$50,031 | \$1,254.70 | 124.5% |
| Apr-16 | 186 | \$199,265 | \$140,415 | \$61,828 | \$12,006 | \$0 | \$214,250 | -\$14,984 | \$1,087.33 | 107.5% |
| May-16 | 184 | \$198,062 | \$135,367 | \$69,140 | \$11,877 | \$0 | \$216,384 | -\$18,322 | \$1,111.45 | 109.3% |
| Jun-16 | 181 | \$194,369 | \$126,150 | \$61,863 | \$11,684 | \$0 | \$199,696 | -\$5,328 | \$1,038.74 | 102.7% |
| Jul-16 | 190 | \$202,712 | \$60,724 | \$56,757 | \$12,265 | \$0 | \$129,746 | \$72,966 | \$618.32 | 64.0% |
| Aug-16 | 191 | \$203,294 | \$139,063 | \$75,277 | \$12,329 | \$0 | \$226,669 | -\$23,375 | \$1,122.20 | 111.5% |
| Sep-16 | 187 | \$197,808 | \$122,052 | \$50,396 | \$12,071 | \$0 | \$184,519 | \$13,289 | \$922.18 | 93.3% |
| Oct-16 | 189 | \$198,250 | \$178,663 | \$47,042 | \$12,200 | \$0 | \$237,904 | -\$39,654 | \$1,194.20 | 120.0% |
| Nov-16 | 188 | \$197,723 | \$83,197 | \$66,277 | \$12,135 | \$0 | \$161,609 | \$36,114 | \$795.07 | 81.7% |
| Dec-16 | 187 | \$196,414 | \$119,597 | \$47,371 | \$12,071 | \$0 | \$179,038 | \$17,375 | \$892.87 | 91.2% |
| Jan-17 | 214 | \$235,804 | \$69,640 | \$49,735 | \$14,160 | \$0 | \$133,535 | \$102,268 | \$557.83 | 56.6% |
| Feb-17 | 216 | \$237,336 | \$90,222 | \$65,802 | \$14,293 | \$0 | \$170,316 | \$67,019 | \$722.33 | 71.8% |
| Mar-17 | 220 | \$238,848 | \$181,844 | \$68,720 | \$14,557 | \$0 | \$265,121 | -\$26,274 | \$1,138.93 | 111.0% |
| Apr-17 | 201 | \$216,533 | \$368,860 | \$44,582 | \$13,300 | \$0 | \$426,742 | -\$210,210 | \$2,056.93 | 197.1% |
| May-17 | 174 | \$195,554 | \$280,427 | \$71,203 | \$11,514 | \$0 | \$363,144 | -\$167,590 | \$2,020.86 | 185.7% |
| Jun-17 | 185 | \$209,687 | \$228,069 | \$56,514 | \$12,241 | \$0 | \$296,825 | -\$87,138 | \$1,538.29 | 141.6% |
| Jul-17 | 184 | \$207,686 | \$128,962 | \$48,594 | \$12,175 | \$0 | \$189,731 | \$17,955 | \$964.98 | 91.4% |
| Aug-17 | 219 | \$232,775 | \$137,094 | \$76,042 | \$14,491 | \$0 | \$227,627 | \$5,148 | \$973.22 | 97.8% |
| Sep-17 | 219 | \$235,182 | \$65,554 | \$50,263 | \$14,491 | \$0 | \$130,309 | \$104,873 | \$528.85 | 55.4% |
| Oct-17 | 219 | \$236,370 | \$118,638 | \$71,444 | \$14,491 | \$0 | \$204,573 | \$31,796 | \$867.95 | 86.5% |
| Nov-17 | 219 | \$238,773 | \$70,677 | \$70,234 | \$14,491 | \$0 | \$155,402 | \$83,371 | \$643.43 | 65.1% |
| Dec-17 | 168 | \$210,141 | \$48,983 | \$64,385 | \$11,117 | \$0 | \$124,485 | \$85,656 | \$674.81 | 59.2% |
| Jan-18 | 150 | \$195,387 | \$45,533 | \$41,798 | \$12,974 | \$0 | \$100,304 | \$95,082 | \$582.20 | 51.3% |
| Feb-18 | 144 | \$186,014 | \$47,407 | \$28,716 | \$12,455 | \$0 | \$88,578 | \$97,436 | \$528.63 | 47.6% |
| Mar-18 | 145 | \$186,862 | \$152,687 | \$43,074 | \$12,541 | \$0 | \$208,302 | -\$21,440 | \$1,350.07 | 111.5% |
| Apr-18 | 141 | \$182,600 | \$64,231 | \$49,226 | \$12,195 | \$0 | \$125,653 | \$56,947 | \$804.66 | 68.8% |
| May-18 | 142 | \$183,448 | \$57,573 | \$48,168 | \$12,282 | \$0 | \$118,023 | \$65,425 | \$744.66 | 64.3% |
| 2015 | 190 | \$2,293,437 | \$1,703,479 | \$775,586 | \$160,307 | \$0 | \$2,639,372 | -\$345,935 | \$1,087.31 | 115.1% |
| 2016 | 189 | \$2,405,918 | \$1,528,953 | \$719,323 | \$146,141 | \$0 | \$2,394,417 | \$11,501 | \$993.05 | 99.5% |
| 2017 | 203 | \$2,694,687 | \$1,788,970 | \$737,518 | \$161,322 | \$0 | \$2,687,811 | \$6,876 | \$1,036.30 | 99.7% |
| 2018 YTD | 144 | \$934,310 | \$367,431 | \$210,982 | \$62,446 | \$0 | \$640,859 | \$293,451 | \$801.13 | 68.6% |
| Current 12 Months | 178 | \$2,504,923 | \$1,165,408 | \$648,458 | \$155,944 | \$0 | \$1,969,810 | \$535,113 | \$849.59 | 78.6% |

Data Sources: Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018
4. Fresno converted HMO to EPO plan effective 12/18/2017

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2018
County of Fresno - PPO**





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2018
County of Fresno - HSA

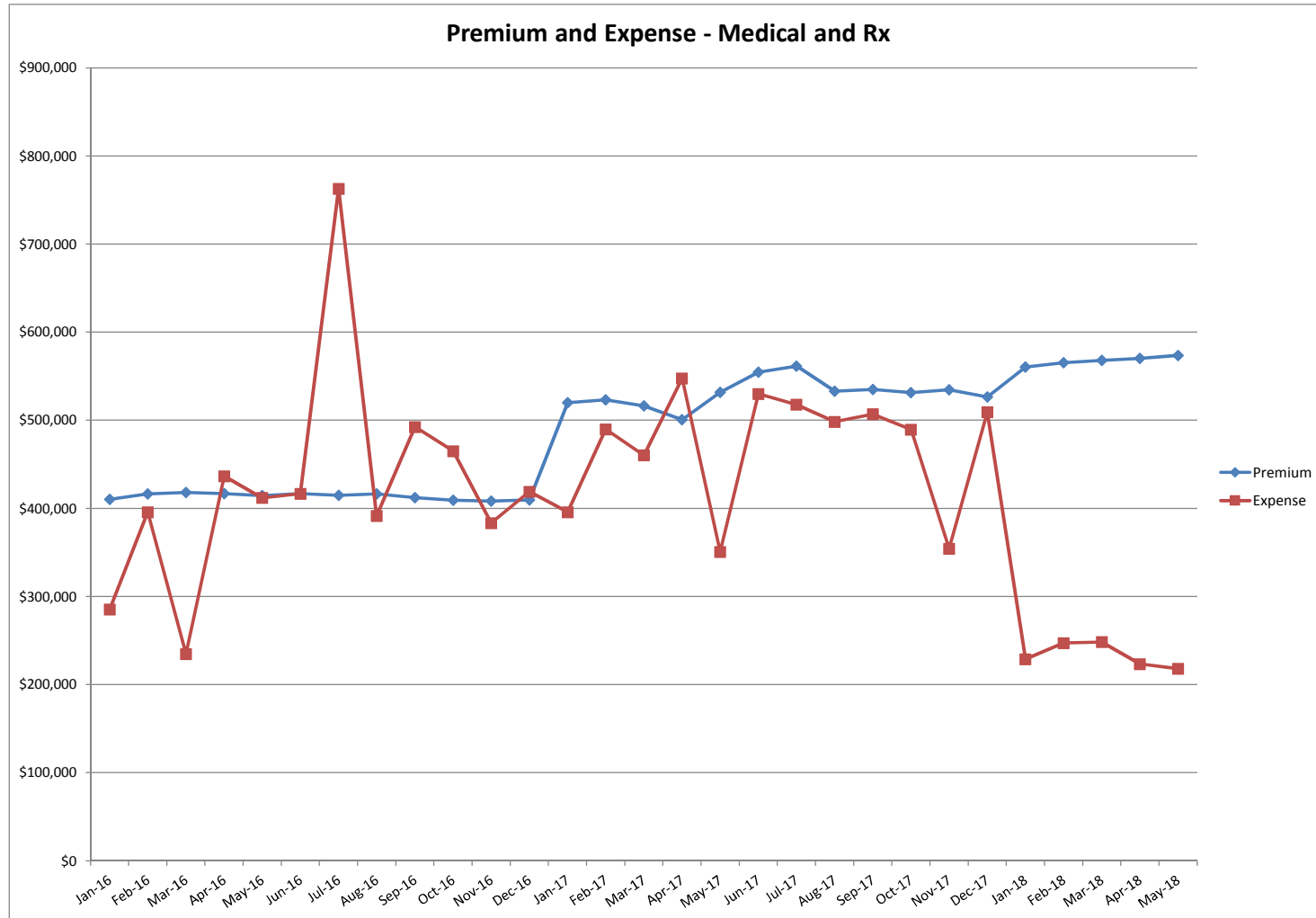
| MONTH-YEAR | ENROLLED | FUNDING / PREMIUM | CLAIMS EXPENSE | | | | | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO |
|-------------------|----------|-------------------|----------------|-------------|-----------|---------------|---------------|---------------------|-------------------------|--------------------------|
| | | | MEDICAL | RX | FIXED | POOLED CLAIMS | TOTAL EXPENSE | | | |
| Jan-16 | 640 | \$410,258 | \$183,027 | \$61,273 | \$41,312 | \$0 | \$285,612 | \$124,646 | \$381.72 | 69.6% |
| Feb-16 | 648 | \$416,589 | \$313,508 | \$40,463 | \$41,828 | \$0 | \$395,799 | \$20,790 | \$546.25 | 95.0% |
| Mar-16 | 654 | \$418,099 | \$128,205 | \$64,474 | \$42,216 | \$0 | \$234,895 | \$183,204 | \$294.62 | 56.2% |
| Apr-16 | 656 | \$416,762 | \$297,853 | \$96,720 | \$42,345 | \$0 | \$436,918 | -\$20,155 | \$601.48 | 104.8% |
| May-16 | 655 | \$414,592 | \$279,814 | \$90,028 | \$42,280 | \$0 | \$412,122 | \$2,470 | \$564.64 | 99.4% |
| Jun-16 | 660 | \$416,718 | \$263,101 | \$111,232 | \$42,603 | \$0 | \$416,936 | -\$218 | \$567.17 | 100.1% |
| Jul-16 | 660 | \$414,980 | \$588,846 | \$131,399 | \$42,603 | \$0 | \$762,848 | -\$347,868 | \$1,091.28 | 183.8% |
| Aug-16 | 663 | \$416,396 | \$265,196 | \$83,568 | \$42,797 | \$0 | \$391,561 | \$24,836 | \$526.04 | 94.0% |
| Sep-16 | 655 | \$412,298 | \$304,759 | \$145,567 | \$42,280 | \$0 | \$492,606 | -\$80,308 | \$687.52 | 119.5% |
| Oct-16 | 652 | \$409,376 | \$316,856 | \$106,210 | \$42,087 | \$0 | \$465,153 | -\$55,777 | \$648.87 | 113.6% |
| Nov-16 | 647 | \$408,313 | \$240,752 | \$100,943 | \$41,764 | \$0 | \$383,459 | \$24,854 | \$528.12 | 93.9% |
| Dec-16 | 650 | \$409,523 | \$230,258 | \$146,962 | \$41,958 | \$0 | \$419,178 | -\$9,655 | \$580.34 | 102.4% |
| Jan-17 | 742 | \$519,928 | \$300,978 | \$45,990 | \$49,098 | \$0 | \$396,066 | \$123,862 | \$467.61 | 76.2% |
| Feb-17 | 746 | \$523,429 | \$389,747 | \$50,969 | \$49,363 | \$0 | \$490,079 | \$33,351 | \$590.77 | 93.6% |
| Mar-17 | 736 | \$516,317 | \$291,413 | \$120,319 | \$48,701 | \$0 | \$460,433 | \$55,884 | \$559.42 | 89.2% |
| Apr-17 | 714 | \$500,909 | \$416,805 | \$83,704 | \$47,245 | \$0 | \$547,754 | -\$46,846 | \$700.99 | 109.4% |
| May-17 | 761 | \$531,698 | \$183,809 | \$116,820 | \$50,355 | \$0 | \$350,984 | \$180,714 | \$395.04 | 66.0% |
| Jun-17 | 795 | \$554,691 | \$337,083 | \$140,573 | \$52,605 | \$0 | \$530,261 | \$24,430 | \$600.83 | 95.6% |
| Jul-17 | 810 | \$561,522 | \$335,617 | \$128,693 | \$53,598 | \$0 | \$517,908 | \$43,615 | \$573.22 | 92.2% |
| Aug-17 | 771 | \$533,044 | \$304,422 | \$142,904 | \$51,017 | \$0 | \$498,343 | \$34,701 | \$580.19 | 93.5% |
| Sep-17 | 775 | \$534,906 | \$275,874 | \$179,971 | \$51,282 | \$0 | \$507,127 | \$27,779 | \$588.19 | 94.8% |
| Oct-17 | 771 | \$531,342 | \$286,500 | \$152,297 | \$51,017 | \$0 | \$489,814 | \$41,528 | \$569.13 | 92.2% |
| Nov-17 | 781 | \$534,747 | \$161,762 | \$141,087 | \$51,679 | \$0 | \$354,528 | \$180,219 | \$387.77 | 66.3% |
| Dec-17 | 721 | \$526,419 | \$308,093 | \$153,699 | \$47,709 | \$0 | \$509,501 | \$16,918 | \$640.49 | 96.8% |
| Jan-18 | 743 | \$560,552 | \$102,102 | \$62,723 | \$64,262 | \$0 | \$229,087 | \$331,465 | \$221.84 | 40.9% |
| Feb-18 | 747 | \$565,458 | \$160,095 | \$22,783 | \$64,608 | \$0 | \$247,486 | \$317,972 | \$244.82 | 43.8% |
| Mar-18 | 751 | \$567,983 | \$152,595 | \$30,985 | \$64,954 | \$0 | \$248,534 | \$319,449 | \$244.45 | 43.8% |
| Apr-18 | 754 | \$570,419 | \$127,714 | \$30,781 | \$65,213 | \$0 | \$223,708 | \$346,711 | \$210.21 | 39.2% |
| May-18 | 761 | \$573,653 | \$120,268 | \$32,169 | \$65,819 | \$0 | \$218,256 | \$355,397 | \$200.31 | 38.0% |
| 2015 | 583 | \$4,355,365 | \$2,279,638 | \$934,209 | \$492,240 | \$0 | \$3,706,087 | \$649,277 | \$459.06 | 85.1% |
| 2016 | 653 | \$4,963,904 | \$3,412,175 | \$1,178,839 | \$513,858 | \$0 | \$5,104,872 | -\$133,182 | \$585.59 | 102.8% |
| 2017 | 760 | \$6,368,952 | \$3,592,103 | \$1,457,026 | \$603,669 | \$0 | \$5,652,798 | \$716,154 | \$553.45 | 88.8% |
| 2018 YTD | 751 | \$2,838,065 | \$662,774 | \$179,441 | \$324,856 | \$0 | \$1,167,071 | \$1,670,994 | \$224.23 | 41.1% |
| Current 12 Months | 765 | \$6,614,737 | \$2,672,125 | \$1,218,665 | \$683,763 | \$0 | \$4,574,553 | \$2,040,184 | \$423.83 | 69.2% |

Data Sources: Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018
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**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2018
County of Fresno - HSA**





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2018
County of Tulare - All Medical

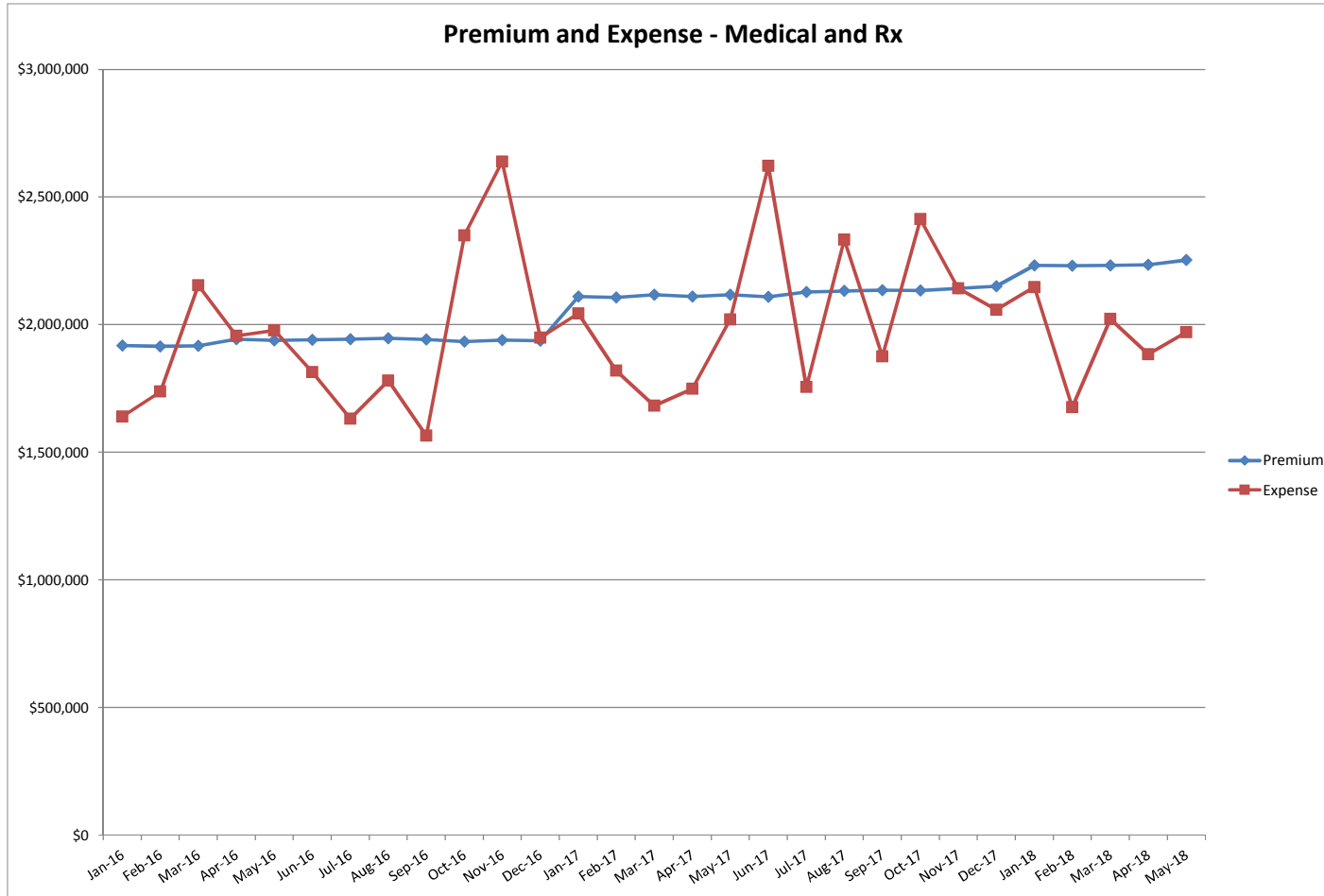
| MONTH-YEAR | ENROLLED | FUNDING / PREMIUM | CLAIMS EXPENSE | | | | | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO | |
|-------------------|----------|-------------------|----------------|------------|-------------|-------------|---------------|---------------------|-------------------------|--------------------------|---------------|
| | | | MEDICAL | CAPITATION | RX | FIXED | POOLED CLAIMS | | | | TOTAL EXPENSE |
| Jan-16 | 2,766 | \$1,918,242 | \$920,343 | \$74,569 | \$460,100 | \$184,666 | \$0 | \$1,639,678 | \$278,565 | \$526.03 | 85.5% |
| Feb-16 | 2,769 | \$1,915,349 | \$909,422 | \$75,036 | \$568,546 | \$184,860 | \$0 | \$1,737,864 | \$177,485 | \$560.85 | 90.7% |
| Mar-16 | 2,770 | \$1,917,509 | \$1,323,065 | \$72,539 | \$573,783 | \$184,925 | \$0 | \$2,154,311 | -\$236,802 | \$710.97 | 112.3% |
| Apr-16 | 2,817 | \$1,943,502 | \$1,210,456 | \$74,400 | \$484,179 | \$188,001 | \$0 | \$1,957,036 | -\$13,534 | \$627.99 | 100.7% |
| May-16 | 2,806 | \$1,938,954 | \$1,175,116 | \$74,867 | \$540,390 | \$187,227 | \$0 | \$1,977,600 | -\$38,646 | \$638.05 | 102.0% |
| Jun-16 | 2,812 | \$1,941,450 | \$1,052,925 | \$71,450 | \$502,785 | \$187,636 | \$0 | \$1,814,795 | \$126,654 | \$578.65 | 93.5% |
| Jul-16 | 2,817 | \$1,943,391 | \$884,484 | \$74,195 | \$485,586 | \$188,001 | \$0 | \$1,632,266 | \$311,125 | \$512.70 | 84.0% |
| Aug-16 | 2,822 | \$1,947,517 | \$925,254 | \$68,299 | \$599,698 | \$188,408 | \$0 | \$1,781,659 | \$165,858 | \$564.58 | 91.5% |
| Sep-16 | 2,820 | \$1,941,858 | \$738,393 | \$74,239 | \$564,819 | \$188,321 | \$0 | \$1,565,772 | \$376,086 | \$488.46 | 80.6% |
| Oct-16 | 2,812 | \$1,933,637 | \$1,478,516 | \$72,068 | \$611,072 | \$187,869 | \$0 | \$2,349,525 | -\$415,888 | \$768.73 | 121.5% |
| Nov-16 | 2,825 | \$1,939,416 | \$1,811,697 | \$70,350 | \$567,997 | \$188,602 | \$0 | \$2,638,646 | -\$699,229 | \$867.27 | 136.1% |
| Dec-16 | 2,823 | \$1,937,203 | \$1,083,307 | \$71,670 | \$606,495 | \$188,409 | \$0 | \$1,949,882 | -\$12,679 | \$623.97 | 100.7% |
| Jan-17 | 2,824 | \$2,110,561 | \$1,261,565 | \$0 | \$595,840 | \$186,885 | \$0 | \$2,044,291 | \$66,271 | \$657.72 | 96.9% |
| Feb-17 | 2,814 | \$2,107,318 | \$1,097,844 | \$0 | \$536,533 | \$186,224 | \$0 | \$1,820,600 | \$286,718 | \$580.80 | 86.4% |
| Mar-17 | 2,825 | \$2,117,411 | \$924,126 | \$0 | \$571,707 | \$186,951 | \$0 | \$1,682,784 | \$434,626 | \$529.50 | 79.5% |
| Apr-17 | 2,816 | \$2,110,125 | \$1,032,065 | \$0 | \$530,547 | \$186,356 | \$0 | \$1,748,968 | \$361,157 | \$554.90 | 82.9% |
| May-17 | 2,829 | \$2,117,202 | \$1,311,089 | \$0 | \$522,523 | \$187,216 | \$0 | \$2,020,829 | \$96,374 | \$648.15 | 95.4% |
| Jun-17 | 2,822 | \$2,109,284 | \$1,799,781 | \$0 | \$635,657 | \$186,753 | \$0 | \$2,622,191 | -\$512,907 | \$863.02 | 124.3% |
| Jul-17 | 2,851 | \$2,128,126 | \$1,001,046 | \$0 | \$566,630 | \$188,672 | \$0 | \$1,756,347 | \$371,779 | \$549.87 | 82.5% |
| Aug-17 | 2,853 | \$2,132,516 | \$1,440,700 | \$0 | \$703,354 | \$188,804 | \$0 | \$2,332,858 | -\$200,342 | \$751.51 | 109.4% |
| Sep-17 | 2,866 | \$2,135,392 | \$967,631 | \$0 | \$718,838 | \$189,664 | \$0 | \$1,876,134 | \$259,259 | \$588.44 | 87.9% |
| Oct-17 | 2,861 | \$2,133,836 | \$1,558,013 | \$0 | \$666,865 | \$189,334 | \$0 | \$2,414,211 | -\$280,375 | \$777.66 | 113.1% |
| Nov-17 | 2,874 | \$2,142,485 | \$1,378,838 | \$0 | \$573,506 | \$190,194 | \$0 | \$2,142,538 | -\$53 | \$679.31 | 100.0% |
| Dec-17 | 2,890 | \$2,151,414 | \$1,175,436 | \$0 | \$691,203 | \$191,252 | \$0 | \$2,057,892 | \$93,522 | \$645.90 | 95.7% |
| Jan-18 | 2,906 | \$2,233,054 | \$1,310,194 | \$0 | \$606,636 | \$230,518 | \$0 | \$2,147,349 | \$85,706 | \$659.61 | 96.2% |
| Feb-18 | 2,902 | \$2,231,530 | \$819,668 | \$0 | \$626,710 | \$230,201 | \$0 | \$1,676,579 | \$554,951 | \$498.41 | 75.1% |
| Mar-18 | 2,905 | \$2,232,260 | \$1,146,872 | \$0 | \$645,723 | \$230,439 | \$0 | \$2,023,034 | \$209,226 | \$617.07 | 90.6% |
| Apr-18 | 2,914 | \$2,235,436 | \$1,016,951 | \$0 | \$635,692 | \$231,153 | \$0 | \$1,883,795 | \$351,641 | \$567.14 | 84.3% |
| May-18 | 2,949 | \$2,253,600 | \$1,079,799 | \$0 | \$656,547 | \$233,929 | \$0 | \$1,970,275 | \$283,325 | \$588.79 | 87.4% |
| 2015 | 2,774 | \$21,998,530 | \$14,444,032 | \$947,923 | \$5,874,825 | \$2,418,678 | -\$219,668 | \$23,465,790 | -\$1,467,260 | \$632.35 | 106.7% |
| 2016 | 2,805 | \$23,218,029 | \$13,512,978 | \$873,682 | \$6,565,449 | \$2,246,924 | \$0 | \$23,199,033 | \$18,996 | \$622.48 | 99.9% |
| 2017 | 2,844 | \$25,495,670 | \$14,948,135 | \$0 | \$7,313,202 | \$2,258,305 | \$0 | \$24,519,642 | \$976,028 | \$652.35 | 96.2% |
| 2018 YTD | 2,915 | \$11,185,881 | \$5,373,484 | \$0 | \$3,171,308 | \$1,156,240 | \$0 | \$9,701,032 | \$1,484,849 | \$586.22 | 86.7% |
| Current 12 Months | 2,883 | \$26,118,934 | \$14,694,929 | \$0 | \$7,727,361 | \$2,480,913 | \$0 | \$24,903,203 | \$1,215,731 | \$648.17 | 95.3% |

Data Sources: Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2018
County of Tulare - All Medical**





San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2018
County of Tulare - HMO

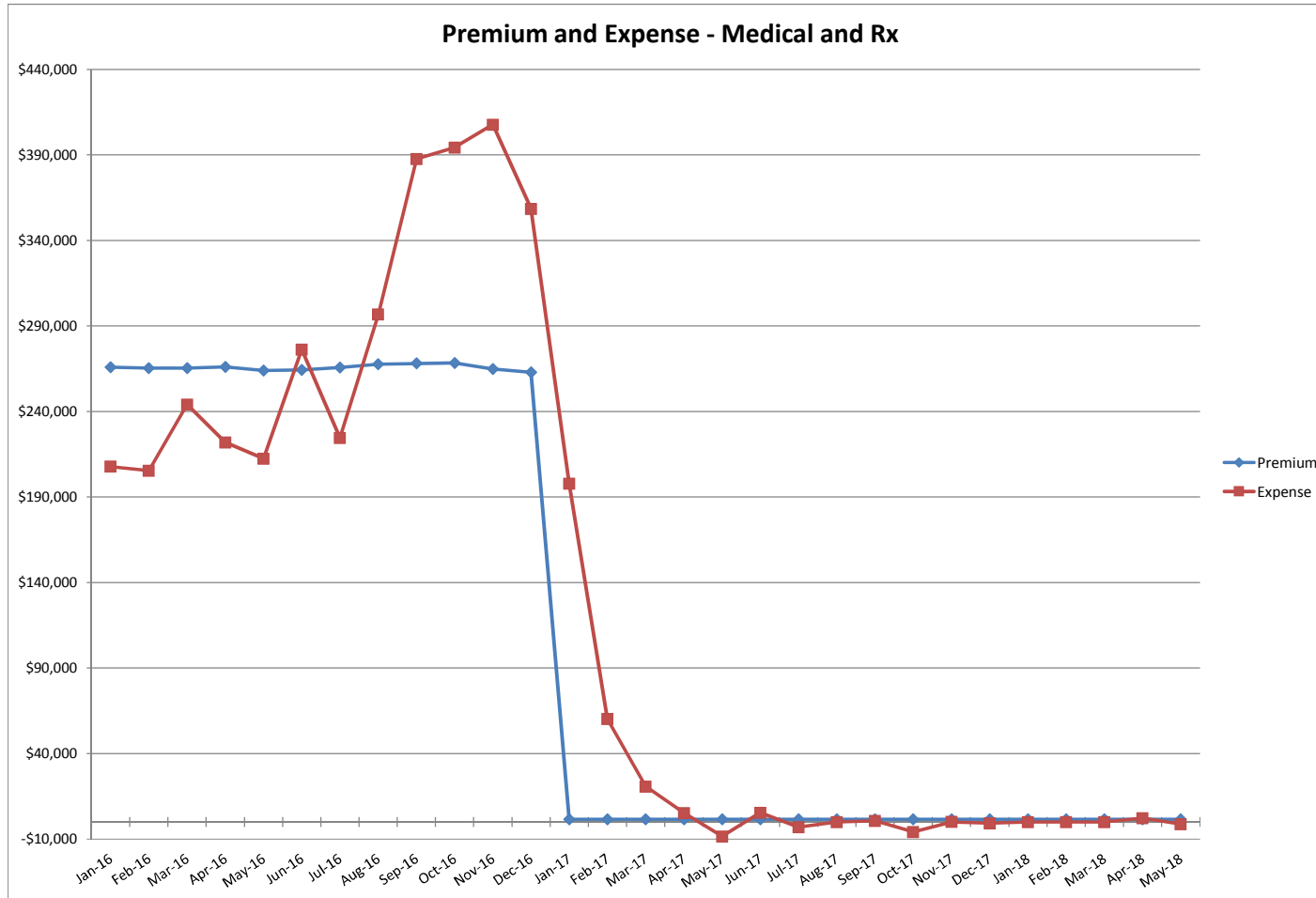
| MONTH-YEAR | ENROLLED | FUNDING / PREMIUM | CLAIMS EXPENSE | | | | | | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO |
|--------------------------|------------|--------------------|--------------------|------------------|------------------|------------------|-------------------|--------------------|---------------------|-------------------------|--------------------------|
| | | | MEDICAL | CAPITATION | RX | FIXED | POOLED CLAIMS | TOTAL EXPENSE | | | |
| Jan-16 | 289 | \$266,033 | \$68,339 | \$74,569 | \$40,188 | \$24,776 | \$0 | \$207,872 | \$58,161 | \$633.55 | 78.1% |
| Feb-16 | 289 | \$265,507 | \$59,035 | \$75,036 | \$46,727 | \$24,776 | \$0 | \$205,574 | \$59,933 | \$625.60 | 77.4% |
| Mar-16 | 289 | \$265,507 | \$90,215 | \$72,539 | \$56,647 | \$24,776 | \$0 | \$244,176 | \$21,330 | \$759.17 | 92.0% |
| Apr-16 | 291 | \$266,108 | \$71,342 | \$74,400 | \$51,369 | \$24,947 | \$0 | \$222,059 | \$44,049 | \$677.36 | 83.4% |
| May-16 | 288 | \$264,055 | \$72,036 | \$74,867 | \$40,911 | \$24,690 | \$0 | \$212,505 | \$51,550 | \$652.13 | 80.5% |
| Jun-16 | 289 | \$264,355 | \$124,170 | \$71,450 | \$55,944 | \$24,776 | \$0 | \$276,339 | -\$11,984 | \$870.46 | 104.5% |
| Jul-16 | 291 | \$265,726 | \$77,567 | \$74,195 | \$47,881 | \$24,947 | \$0 | \$224,590 | \$41,135 | \$686.06 | 84.5% |
| Aug-16 | 295 | \$267,698 | \$153,032 | \$68,299 | \$50,196 | \$25,290 | \$0 | \$296,817 | -\$29,119 | \$920.43 | 110.9% |
| Sep-16 | 297 | \$268,158 | \$163,002 | \$74,239 | \$125,064 | \$25,462 | \$0 | \$387,766 | -\$119,609 | \$1,219.88 | 144.6% |
| Oct-16 | 300 | \$268,395 | \$171,644 | \$72,068 | \$124,997 | \$25,719 | \$0 | \$394,429 | -\$126,033 | \$1,229.03 | 147.0% |
| Nov-16 | 295 | \$264,973 | \$185,862 | \$70,350 | \$126,345 | \$25,290 | \$0 | \$407,848 | -\$142,874 | \$1,296.81 | 153.9% |
| Dec-16 | 292 | \$262,920 | \$133,580 | \$71,670 | \$128,271 | \$25,033 | \$0 | \$358,555 | -\$95,635 | \$1,142.20 | 136.4% |
| Jan-17 | 1 | \$1,593 | \$197,867 | \$0 | \$19 | \$87 | \$0 | \$197,973 | -\$196,381 | \$197,885.93 | 12429.6% |
| Feb-17 | 1 | \$1,593 | \$60,175 | \$0 | \$0 | \$87 | \$0 | \$60,262 | -\$58,669 | \$60,174.67 | 3783.5% |
| Mar-17 | 1 | \$1,593 | \$20,631 | \$0 | \$0 | \$87 | \$0 | \$20,719 | -\$19,126 | \$20,631.20 | 1300.8% |
| Apr-17 | 1 | \$1,593 | \$5,165 | \$0 | \$0 | \$87 | \$0 | \$5,252 | -\$3,660 | \$5,165.00 | 329.8% |
| May-17 | 1 | \$1,593 | -\$8,486 | \$0 | \$0 | \$87 | \$0 | -\$8,398 | \$9,991 | -\$8,485.61 | -527.3% |
| Jun-17 | 1 | \$1,593 | \$5,438 | \$0 | \$0 | \$87 | \$0 | \$5,526 | -\$3,933 | \$5,438.37 | 346.9% |
| Jul-17 | 1 | \$1,593 | -\$2,965 | \$0 | \$0 | \$87 | \$0 | -\$2,878 | \$4,471 | -\$2,965.34 | -180.7% |
| Aug-17 | 1 | \$1,593 | \$0 | \$0 | \$0 | \$87 | \$0 | \$87 | \$1,505 | \$0.00 | 5.5% |
| Sep-17 | 1 | \$1,593 | \$696 | \$0 | \$0 | \$87 | \$0 | \$783 | \$809 | \$696.00 | 49.2% |
| Oct-17 | 1 | \$1,593 | -\$5,875 | \$0 | \$0 | \$87 | \$0 | -\$5,788 | \$7,380 | -\$5,875.00 | -363.4% |
| Nov-17 | 1 | \$1,593 | \$39 | \$0 | \$0 | \$87 | \$0 | \$126 | \$1,466 | \$39.00 | 7.9% |
| Dec-17 | 1 | \$1,593 | -\$754 | \$0 | \$0 | \$87 | \$0 | -\$667 | \$2,259 | -\$754.00 | -41.9% |
| Jan-18 | 1 | \$1,593 | \$0 | \$0 | \$0 | \$94 | \$0 | \$94 | \$1,499 | \$0.00 | 0.0% |
| Feb-18 | 1 | \$1,593 | \$0 | \$0 | \$0 | \$94 | \$0 | \$94 | \$1,499 | \$0.00 | 0.0% |
| Mar-18 | 1 | \$1,593 | \$0 | \$0 | \$0 | \$94 | \$0 | \$94 | \$1,499 | \$0.00 | 0.0% |
| Apr-18 | 1 | \$1,593 | \$2,160 | \$0 | \$0 | \$94 | \$0 | \$2,254 | -\$661 | \$2,160.00 | 141.5% |
| May-18 | 1 | \$1,593 | -\$1,326 | \$0 | \$0 | \$94 | \$0 | -\$1,232 | \$2,825 | -\$1,326.00 | -77.4% |
| 2015 | 324 | \$3,113,449 | \$2,576,592 | \$947,923 | \$596,111 | \$351,916 | -\$219,668 | \$4,252,873 | -\$1,139,424 | \$1,003.07 | 136.6% |
| 2016 | 292 | \$3,189,435 | \$1,369,824 | \$873,682 | \$894,540 | \$300,484 | \$0 | \$3,438,530 | -\$249,094 | \$895.31 | 107.8% |
| 2017 | 1 | \$19,113 | \$271,932 | \$0 | \$19 | \$1,048 | \$0 | \$272,998 | -\$253,885 | \$22,662.52 | 1428.3% |
| 2018 YTD | 1 | \$7,964 | \$834 | \$0 | \$0 | \$468 | \$0 | \$1,302 | \$6,662 | \$166.80 | 16.3% |
| Current 12 Months | 1 | \$19,113 | -\$2,587 | \$0 | \$0 | \$1,079 | \$0 | -\$1,508 | \$20,621 | -\$215.58 | -7.9% |

Data Sources: Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018

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Anthem Blue Cross Premium and Claims Report as of May 2018
County of Tulare - HMO**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2018
County of Tulare - PPO**

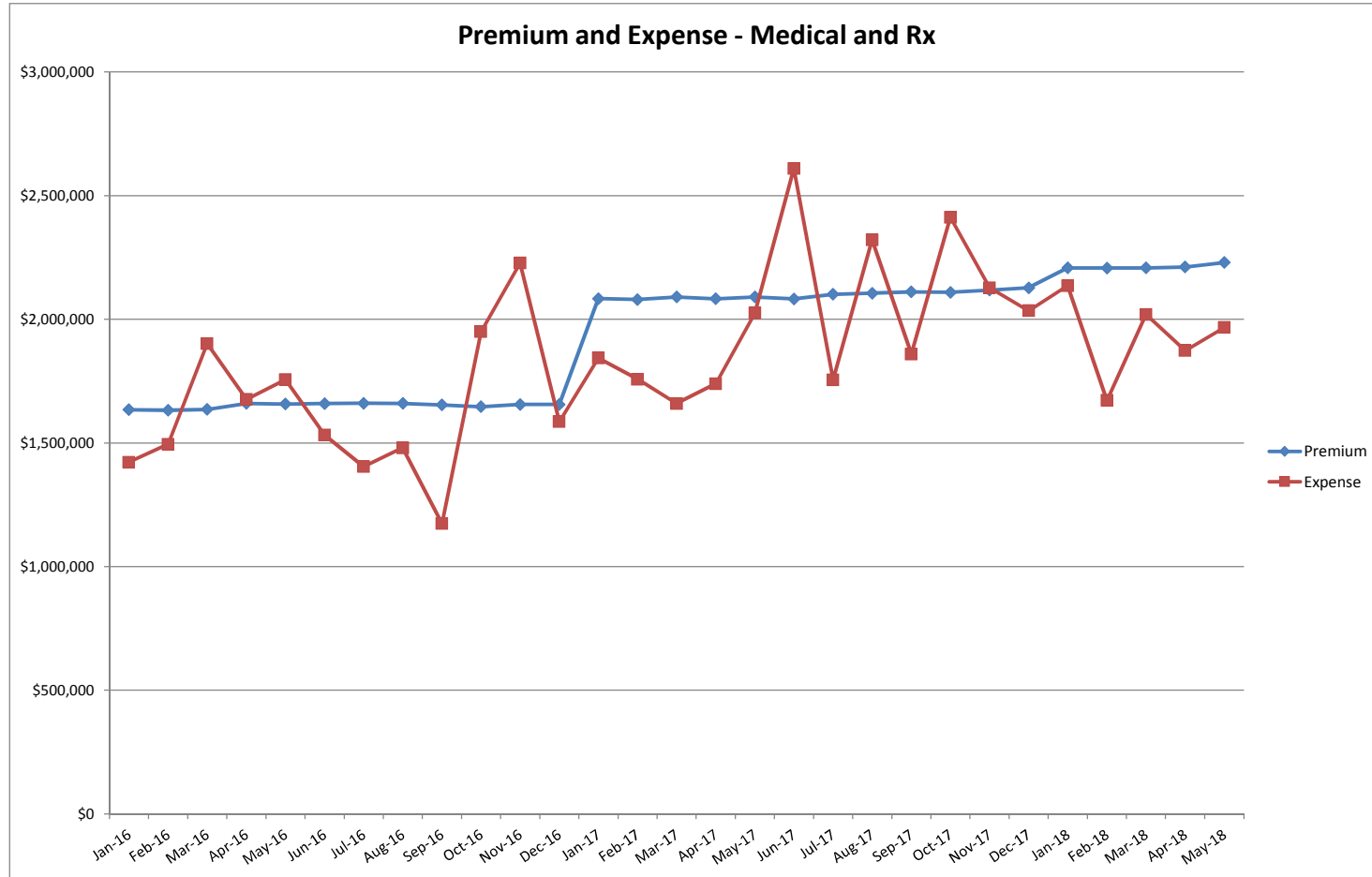
| MONTH-YEAR | ENROLLED | FUNDING / PREMIUM | CLAIMS EXPENSE | | | | | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO |
|--------------------------|--------------|---------------------|---------------------|--------------------|--------------------|---------------|---------------------|---------------------|-------------------------|--------------------------|
| | | | MEDICAL | RX | FIXED | POOLED CLAIMS | TOTAL EXPENSE | | | |
| Jan-16 | 2,445 | \$1,634,557 | \$844,648 | \$419,202 | \$157,825 | \$0 | \$1,421,675 | \$212,882 | \$516.91 | 87.0% |
| Feb-16 | 2,448 | \$1,632,189 | \$814,535 | \$521,819 | \$158,018 | \$0 | \$1,494,373 | \$137,817 | \$545.90 | 91.6% |
| Mar-16 | 2,451 | \$1,635,335 | \$1,225,617 | \$517,136 | \$158,212 | \$0 | \$1,900,965 | -\$265,630 | \$711.04 | 116.2% |
| Apr-16 | 2,495 | \$1,660,234 | \$1,082,260 | \$432,397 | \$161,052 | \$0 | \$1,675,709 | -\$15,475 | \$607.08 | 100.9% |
| May-16 | 2,487 | \$1,657,740 | \$1,095,985 | \$499,089 | \$160,536 | \$0 | \$1,755,610 | -\$97,870 | \$641.36 | 105.9% |
| Jun-16 | 2,491 | \$1,659,442 | \$925,363 | \$446,034 | \$160,794 | \$0 | \$1,532,191 | \$127,250 | \$550.54 | 92.3% |
| Jul-16 | 2,495 | \$1,660,506 | \$805,929 | \$437,009 | \$161,052 | \$0 | \$1,403,991 | \$256,515 | \$498.17 | 84.6% |
| Aug-16 | 2,493 | \$1,660,172 | \$769,888 | \$549,001 | \$160,923 | \$0 | \$1,479,812 | \$180,360 | \$529.04 | 89.1% |
| Sep-16 | 2,489 | \$1,654,054 | \$574,578 | \$439,054 | \$160,665 | \$0 | \$1,174,297 | \$479,758 | \$407.24 | 71.0% |
| Oct-16 | 2,479 | \$1,646,580 | \$1,304,493 | \$485,461 | \$160,019 | \$0 | \$1,949,973 | -\$303,393 | \$722.05 | 118.4% |
| Nov-16 | 2,497 | \$1,655,781 | \$1,625,534 | \$440,989 | \$161,181 | \$0 | \$2,227,704 | -\$571,923 | \$827.60 | 134.5% |
| Dec-16 | 2,498 | \$1,655,621 | \$947,450 | \$477,450 | \$161,246 | \$0 | \$1,586,146 | \$69,475 | \$570.42 | 95.8% |
| Jan-17 | 2,785 | \$2,083,764 | \$1,063,327 | \$595,773 | \$184,283 | \$0 | \$1,843,383 | \$240,381 | \$595.73 | 88.5% |
| Feb-17 | 2,774 | \$2,079,970 | \$1,037,311 | \$536,528 | \$183,556 | \$0 | \$1,757,394 | \$322,576 | \$567.35 | 84.5% |
| Mar-17 | 2,785 | \$2,090,062 | \$903,425 | \$571,682 | \$184,283 | \$0 | \$1,659,390 | \$430,672 | \$529.66 | 79.4% |
| Apr-17 | 2,777 | \$2,083,327 | \$1,025,542 | \$529,915 | \$183,754 | \$0 | \$1,739,211 | \$344,117 | \$560.12 | 83.5% |
| May-17 | 2,790 | \$2,090,405 | \$1,317,845 | \$522,476 | \$184,614 | \$0 | \$2,024,935 | \$65,470 | \$659.61 | 96.9% |
| Jun-17 | 2,783 | \$2,082,487 | \$1,790,162 | \$635,565 | \$184,151 | \$0 | \$2,609,878 | -\$527,391 | \$871.62 | 125.3% |
| Jul-17 | 2,812 | \$2,101,329 | \$1,002,601 | \$566,607 | \$186,070 | \$0 | \$1,755,278 | \$346,051 | \$558.04 | 83.5% |
| Aug-17 | 2,814 | \$2,105,719 | \$1,432,300 | \$702,997 | \$186,202 | \$0 | \$2,321,499 | -\$215,780 | \$758.81 | 110.2% |
| Sep-17 | 2,829 | \$2,111,374 | \$953,510 | \$718,810 | \$187,195 | \$0 | \$1,859,515 | \$251,859 | \$591.13 | 88.1% |
| Oct-17 | 2,824 | \$2,109,268 | \$1,558,844 | \$666,488 | \$186,864 | \$0 | \$2,412,196 | -\$302,928 | \$788.01 | 114.4% |
| Nov-17 | 2,837 | \$2,117,916 | \$1,366,694 | \$572,930 | \$187,724 | \$0 | \$2,127,348 | -\$9,432 | \$683.69 | 100.4% |
| Dec-17 | 2,854 | \$2,127,396 | \$1,154,716 | \$690,647 | \$188,849 | \$0 | \$2,034,212 | \$93,184 | \$646.59 | 95.6% |
| Jan-18 | 2,868 | \$2,207,849 | \$1,301,870 | \$606,579 | \$227,490 | \$0 | \$2,135,939 | \$71,910 | \$665.43 | 96.7% |
| Feb-18 | 2866 | \$2,207,463 | \$817,799 | \$626,710 | \$227,331 | \$0 | \$1,671,840 | \$535,623 | \$504.02 | 75.7% |
| Mar-18 | 2869 | \$2,208,192 | \$1,146,243 | \$645,723 | \$227,569 | \$0 | \$2,019,535 | \$188,657 | \$624.60 | 91.5% |
| Apr-18 | 2878 | \$2,211,369 | \$1,009,661 | \$635,692 | \$228,283 | \$0 | \$1,873,636 | \$337,733 | \$571.70 | 84.7% |
| May-18 | 2913 | \$2,229,533 | \$1,079,344 | \$656,429 | \$231,059 | \$0 | \$1,966,832 | \$262,701 | \$595.87 | 88.2% |
| 2015 | 2,418 | \$18,669,716 | \$11,692,885 | \$5,270,004 | \$2,040,045 | \$0 | \$19,002,934 | -\$333,218 | \$584.62 | 101.8% |
| 2016 | 2,481 | \$19,812,211 | \$12,016,280 | \$5,664,640 | \$1,921,524 | \$0 | \$19,602,444 | \$209,767 | \$593.96 | 98.9% |
| 2017 | 2,805 | \$25,183,018 | \$14,606,277 | \$7,310,416 | \$2,227,547 | \$0 | \$24,144,240 | \$1,038,777 | \$651.04 | 95.9% |
| 2018 YTD | 2,879 | \$11,064,406 | \$5,354,917 | \$3,171,133 | \$1,141,732 | \$0 | \$9,667,783 | \$1,396,623 | \$592.33 | 87.4% |
| Current 12 Months | 2,846 | \$25,819,894 | \$14,613,744 | \$7,725,177 | \$2,448,788 | \$0 | \$24,787,709 | \$1,032,185 | \$654.20 | 96.0% |

Data Sources: Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CLR, Anthem MDP; Rx Claims: Envelope, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envelope PBM effective 1/1/2018

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2018
County of Tulare - PPO**





San Joaquin Valley Insurance Authority (SJVIA)
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County of Tulare - HSA

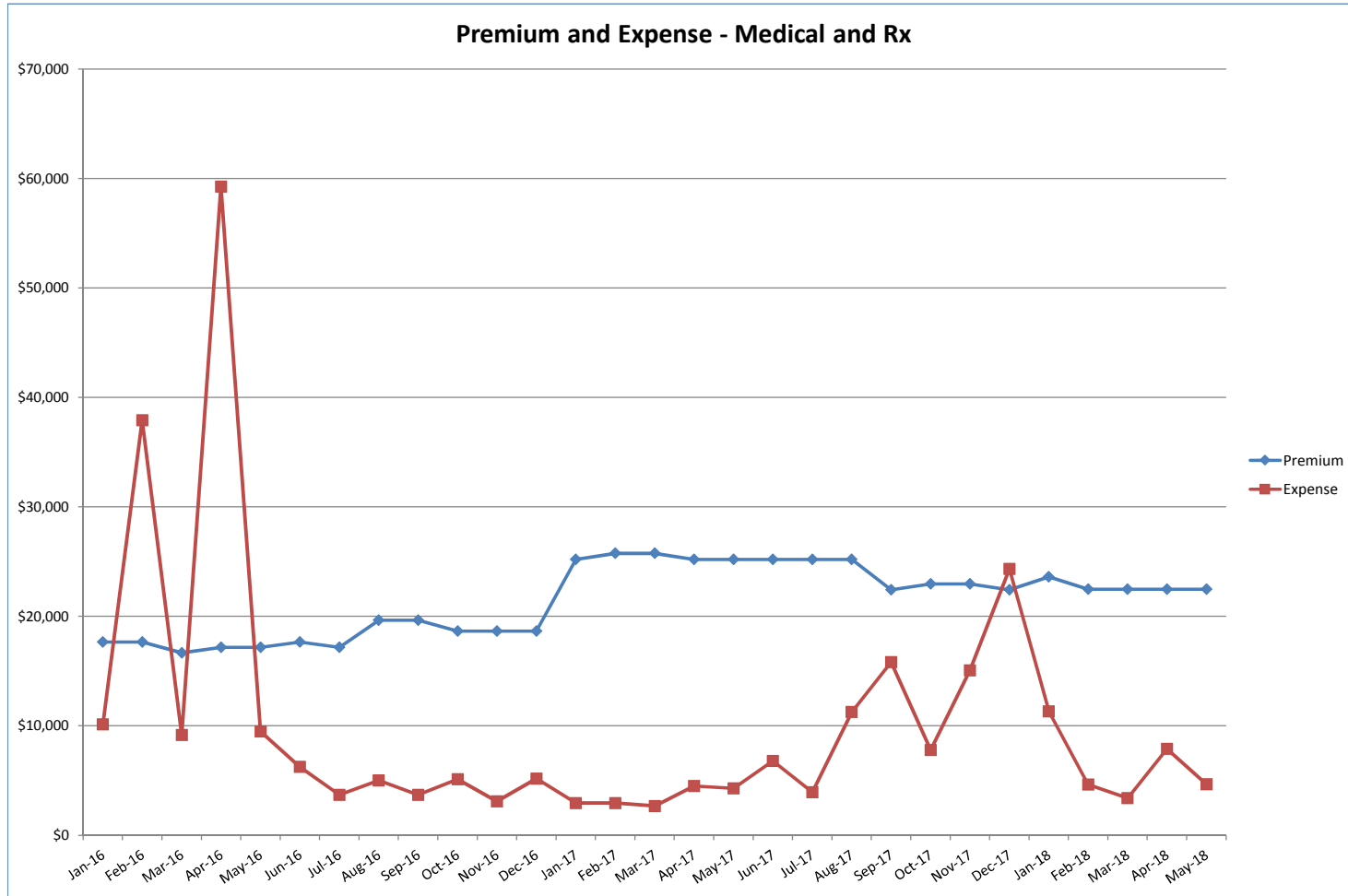
| MONTH-YEAR | ENROLLED | FUNDING / PREMIUM | CLAIMS EXPENSE | | | | | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO |
|--------------------------|-----------|-------------------|------------------|----------------|-----------------|---------------|------------------|---------------------|-------------------------|--------------------------|
| | | | MEDICAL | RX | FIXED | POOLED CLAIMS | TOTAL EXPENSE | | | |
| Jan-16 | 32 | \$17,653 | \$7,356 | \$710 | \$2,066 | \$0 | \$10,132 | \$7,521 | \$252.06 | 57.4% |
| Feb-16 | 32 | \$17,653 | \$35,852 | \$0 | \$2,066 | \$0 | \$37,918 | -\$20,265 | \$1,120.38 | 214.8% |
| Mar-16 | 30 | \$16,667 | \$7,233 | \$0 | \$1,937 | \$0 | \$9,170 | \$7,498 | \$241.10 | 55.0% |
| Apr-16 | 31 | \$17,160 | \$56,854 | \$413 | \$2,001 | \$0 | \$59,268 | -\$42,108 | \$1,847.32 | 345.4% |
| May-16 | 31 | \$17,160 | \$7,095 | \$390 | \$2,001 | \$0 | \$9,486 | \$7,674 | \$241.45 | 55.3% |
| Jun-16 | 32 | \$17,653 | \$3,392 | \$807 | \$2,066 | \$0 | \$6,265 | \$11,388 | \$131.22 | 35.5% |
| Jul-16 | 31 | \$17,160 | \$988 | \$696 | \$2,001 | \$0 | \$3,685 | \$13,475 | \$54.32 | 21.5% |
| Aug-16 | 34 | \$19,646 | \$2,334 | \$501 | \$2,195 | \$0 | \$5,030 | \$14,617 | \$83.38 | 25.6% |
| Sep-16 | 34 | \$19,646 | \$813 | \$701 | \$2,195 | \$0 | \$3,709 | \$15,938 | \$44.53 | 18.9% |
| Oct-16 | 33 | \$18,662 | \$2,379 | \$614 | \$2,130 | \$0 | \$5,123 | \$13,539 | \$90.70 | 27.5% |
| Nov-16 | 33 | \$18,662 | \$301 | \$663 | \$2,130 | \$0 | \$3,094 | \$15,568 | \$29.21 | 16.6% |
| Dec-16 | 33 | \$18,662 | \$2,277 | \$774 | \$2,130 | \$0 | \$5,181 | \$13,481 | \$92.45 | 27.8% |
| Jan-17 | 38 | \$25,205 | \$371 | \$49 | \$2,514 | \$0 | \$2,934 | \$22,270 | \$11.05 | 11.6% |
| Feb-17 | 39 | \$25,755 | \$358 | \$5 | \$2,581 | \$0 | \$2,944 | \$22,812 | \$9.31 | 11.4% |
| Mar-17 | 39 | \$25,755 | \$70 | \$25 | \$2,581 | \$0 | \$2,676 | \$23,080 | \$2.44 | 10.4% |
| Apr-17 | 38 | \$25,205 | \$1,358 | \$632 | \$2,514 | \$0 | \$4,504 | \$20,700 | \$52.37 | 17.9% |
| May-17 | 38 | \$25,205 | \$1,730 | \$47 | \$2,514 | \$0 | \$4,291 | \$20,913 | \$46.76 | 17.0% |
| Jun-17 | 38 | \$25,205 | \$4,181 | \$92 | \$2,514 | \$0 | \$6,787 | \$18,417 | \$112.45 | 26.9% |
| Jul-17 | 38 | \$25,205 | \$1,410 | \$23 | \$2,514 | \$0 | \$3,947 | \$21,257 | \$37.71 | 15.7% |
| Aug-17 | 38 | \$25,205 | \$8,400 | \$357 | \$2,514 | \$0 | \$11,271 | \$13,933 | \$230.45 | 44.7% |
| Sep-17 | 36 | \$22,426 | \$13,425 | \$28 | \$2,382 | \$0 | \$15,835 | \$6,590 | \$373.69 | 70.6% |
| Oct-17 | 36 | \$22,976 | \$5,044 | \$377 | \$2,382 | \$0 | \$7,803 | \$15,172 | \$150.58 | 34.0% |
| Nov-17 | 36 | \$22,976 | \$12,105 | \$576 | \$2,382 | \$0 | \$15,063 | \$7,912 | \$352.25 | 65.6% |
| Dec-17 | 35 | \$22,425 | \$21,474 | \$556 | \$2,316 | \$0 | \$24,346 | -\$1,921 | \$629.43 | 108.6% |
| Jan-18 | 37 | \$23,613 | \$8,324 | \$57 | \$2,935 | \$0 | \$11,316 | \$12,297 | \$226.51 | 47.9% |
| Feb-18 | 35 | \$22,475 | \$1,869 | \$0 | \$2,776 | \$0 | \$4,645 | \$17,830 | \$53.40 | 20.7% |
| Mar-18 | 35 | \$22,475 | \$629 | \$0 | \$2,776 | \$0 | \$3,405 | \$19,070 | \$17.97 | 15.2% |
| Apr-18 | 35 | \$22,475 | \$5,130 | \$0 | \$2,776 | \$0 | \$7,906 | \$14,569 | \$146.57 | 35.2% |
| May-18 | 35 | \$22,475 | \$1,781 | \$118 | \$2,776 | \$0 | \$4,675 | \$17,800 | \$54.26 | 20.8% |
| 2015 | 32 | \$215,364 | \$174,555 | \$8,710 | \$26,718 | \$0 | \$209,983 | \$5,381 | \$482.28 | 97.5% |
| 2016 | 32 | \$216,382 | \$126,874 | \$6,269 | \$24,916 | \$0 | \$158,059 | \$58,323 | \$344.93 | 73.0% |
| 2017 | 37 | \$293,539 | \$69,926 | \$2,767 | \$29,710 | \$0 | \$102,403 | \$191,136 | \$161.90 | 34.9% |
| 2018 YTD | 35 | \$113,512 | \$17,733 | \$175 | \$14,040 | \$0 | \$31,948 | \$81,564 | \$101.18 | 28.1% |
| Current 12 Months | 36 | \$279,926 | \$83,772 | \$2,184 | \$31,045 | \$0 | \$117,001 | \$162,925 | \$198.06 | 41.8% |

Data Sources: Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2018
County of Tulare - HSA**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2018
All Others - All Medical**

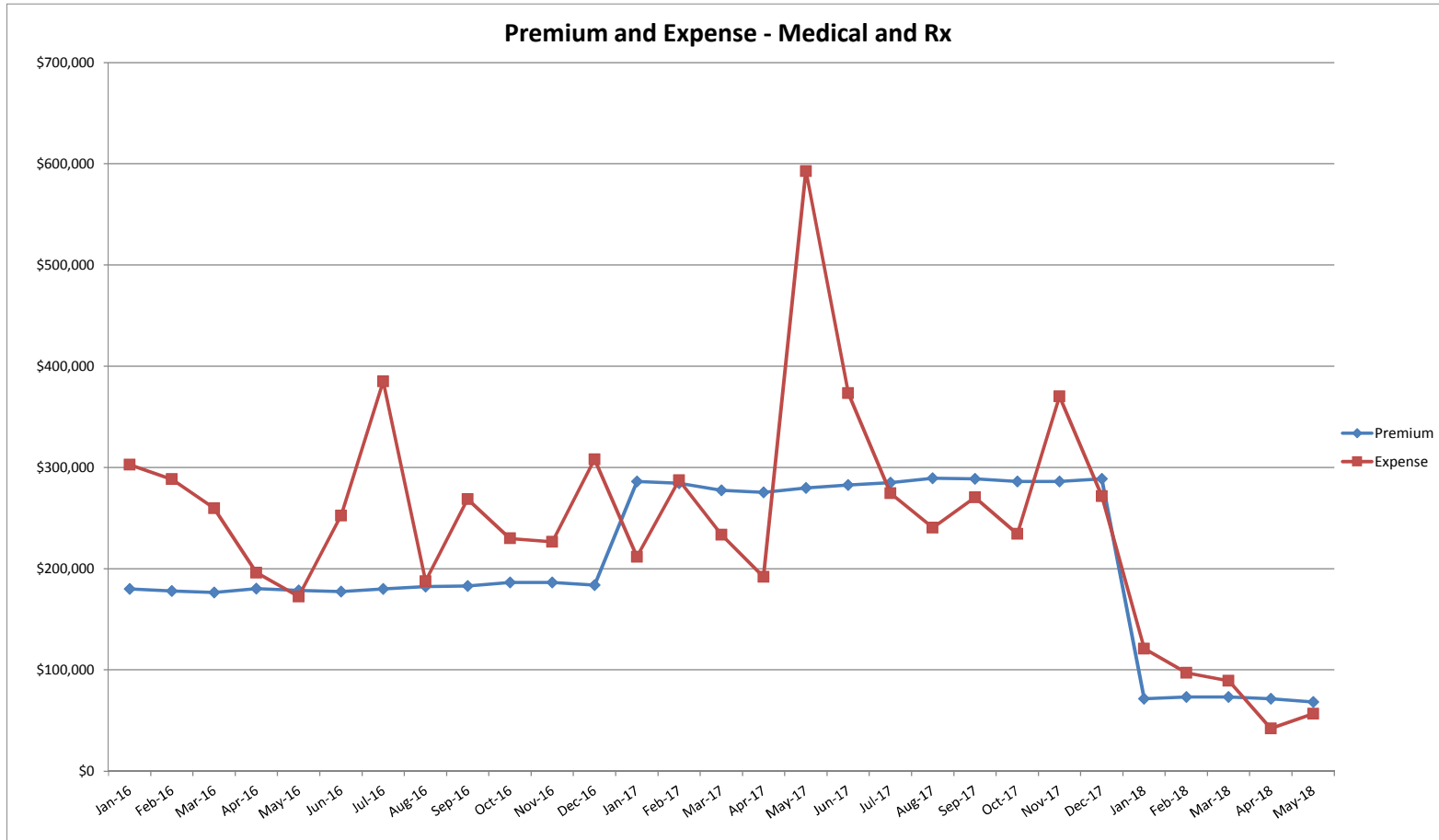
| MONTH-YEAR | ENROLLED | FUNDING / PREMIUM | CLAIMS EXPENSE | | | | | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO | |
|--------------------------|------------|--------------------|--------------------|------------------|------------------|------------------|------------------|---------------------|-------------------------|--------------------------|---------------|
| | | | MEDICAL | CAPITATION | RX | FIXED | POOLED CLAIMS | | | | TOTAL EXPENSE |
| Jan-16 | 145 | \$180,011 | \$220,054 | \$35,132 | \$36,153 | \$11,556 | \$0 | \$302,894 | -\$122,883 | \$2,009.23 | 168.3% |
| Feb-16 | 143 | \$178,054 | \$206,162 | \$35,364 | \$35,494 | \$11,423 | \$0 | \$288,443 | -\$110,390 | \$1,937.21 | 162.0% |
| Mar-16 | 143 | \$176,718 | \$174,903 | \$35,402 | \$38,029 | \$11,423 | \$0 | \$259,756 | -\$83,038 | \$1,736.60 | 147.0% |
| Apr-16 | 149 | \$180,284 | \$117,706 | \$36,047 | \$30,344 | \$11,949 | \$0 | \$196,046 | -\$15,763 | \$1,235.55 | 108.7% |
| May-16 | 148 | \$178,628 | \$94,077 | \$35,855 | \$30,754 | \$11,862 | \$0 | \$172,548 | \$6,080 | \$1,085.72 | 96.6% |
| Jun-16 | 148 | \$177,377 | \$171,526 | \$36,680 | \$32,529 | \$11,883 | \$0 | \$252,617 | -\$75,240 | \$1,626.59 | 142.4% |
| Jul-16 | 150 | \$180,061 | \$303,039 | \$36,470 | \$33,753 | \$12,016 | \$0 | \$385,278 | -\$205,217 | \$2,488.41 | 214.0% |
| Aug-16 | 151 | \$182,553 | \$110,676 | \$36,688 | \$28,093 | \$12,082 | \$0 | \$187,539 | -\$4,987 | \$1,161.97 | 102.7% |
| Sep-16 | 151 | \$182,973 | \$185,744 | \$36,618 | \$34,329 | \$12,061 | \$0 | \$268,752 | -\$85,779 | \$1,699.94 | 146.9% |
| Oct-16 | 153 | \$186,621 | \$149,400 | \$36,954 | \$31,430 | \$12,215 | \$0 | \$229,999 | -\$43,378 | \$1,423.42 | 123.2% |
| Nov-16 | 153 | \$186,621 | \$149,042 | \$37,283 | \$28,006 | \$12,215 | \$0 | \$226,546 | -\$39,926 | \$1,400.86 | 121.4% |
| Dec-16 | 151 | \$183,961 | \$250,282 | \$36,371 | \$28,776 | \$12,061 | -\$19,394 | \$308,097 | -\$124,135 | \$1,960.50 | 167.5% |
| Jan-17 | 183 | \$286,401 | \$115,526 | \$52,154 | \$28,813 | \$15,206 | \$0 | \$211,699 | \$74,701 | \$1,073.73 | 73.9% |
| Feb-17 | 182 | \$284,629 | \$185,571 | \$51,965 | \$34,881 | \$15,117 | \$0 | \$287,534 | -\$2,905 | \$1,496.80 | 101.0% |
| Mar-17 | 178 | \$277,523 | \$131,952 | \$52,088 | \$34,651 | \$14,823 | \$0 | \$233,514 | \$44,009 | \$1,228.60 | 84.1% |
| Apr-17 | 175 | \$275,490 | \$93,321 | \$50,866 | \$33,243 | \$14,555 | \$0 | \$191,985 | \$83,505 | \$1,013.89 | 69.7% |
| May-17 | 178 | \$279,753 | \$485,586 | \$51,944 | \$40,593 | \$14,802 | \$0 | \$592,925 | -\$313,172 | \$3,247.88 | 211.9% |
| Jun-17 | 181 | \$282,736 | \$272,269 | \$52,026 | \$34,035 | \$15,049 | \$0 | \$373,378 | -\$90,642 | \$1,979.72 | 132.1% |
| Jul-17 | 182 | \$285,099 | \$170,028 | \$52,051 | \$37,524 | \$15,096 | \$0 | \$274,698 | \$10,401 | \$1,426.39 | 96.4% |
| Aug-17 | 184 | \$289,453 | \$133,904 | \$52,825 | \$38,615 | \$15,274 | \$0 | \$240,619 | \$48,835 | \$1,224.70 | 83.1% |
| Sep-17 | 184 | \$288,851 | \$162,496 | \$52,763 | \$40,000 | \$15,253 | \$0 | \$270,512 | \$18,339 | \$1,387.28 | 93.7% |
| Oct-17 | 184 | \$286,225 | \$129,356 | \$52,396 | \$37,398 | \$15,274 | \$0 | \$234,424 | \$51,801 | \$1,191.03 | 81.9% |
| Nov-17 | 185 | \$286,335 | \$263,222 | \$52,701 | \$39,078 | \$15,364 | \$0 | \$370,365 | -\$84,030 | \$1,918.92 | 129.3% |
| Dec-17 | 185 | \$288,923 | \$162,065 | \$53,304 | \$40,948 | \$15,385 | \$0 | \$271,702 | \$17,221 | \$1,385.50 | 94.0% |
| Jan-18 | 38 | \$71,512 | \$113,536 | \$0 | \$5,036 | \$2,622 | \$0 | \$121,194 | -\$49,683 | \$3,120.32 | 169.5% |
| Feb-18 | 40 | \$73,337 | \$86,671 | \$0 | \$7,680 | \$2,760 | \$0 | \$97,111 | -\$23,774 | \$2,358.76 | 132.4% |
| Mar-18 | 40 | \$73,337 | \$77,603 | \$0 | \$9,021 | \$2,760 | \$0 | \$89,384 | -\$16,047 | \$2,165.59 | 121.9% |
| Apr-18 | 39 | \$71,690 | \$33,297 | \$0 | \$6,186 | \$2,691 | \$0 | \$42,175 | \$29,516 | \$1,012.39 | 58.8% |
| May-18 | 37 | \$68,404 | \$47,159 | \$0 | \$7,047 | \$2,553 | \$0 | \$56,759 | \$11,645 | \$1,465.03 | 83.0% |
| 2015 | 123 | \$1,660,403 | \$2,594,309 | \$428,402 | \$355,693 | \$129,738 | -\$50,695 | \$3,457,448 | -\$1,797,044 | \$2,251.49 | 208.2% |
| 2016 | 149 | \$2,173,860 | \$2,132,611 | \$434,864 | \$387,689 | \$142,746 | -\$19,394 | \$3,078,516 | -\$904,656 | \$1,644.69 | 141.6% |
| 2017 | 182 | \$3,411,417 | \$2,305,296 | \$627,083 | \$439,781 | \$181,196 | \$0 | \$3,553,356 | -\$141,938 | \$1,546.15 | 104.2% |
| 2018 YTD | 39 | \$358,280 | \$358,266 | \$0 | \$34,969 | \$13,388 | \$0 | \$406,623 | -\$48,343 | \$2,026.99 | 113.5% |
| Current 12 Months | 123 | \$2,365,902 | \$1,651,606 | \$368,066 | \$302,568 | \$120,082 | \$0 | \$2,442,321 | -\$76,420 | \$1,570.14 | 103.2% |

Data Sources: Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018
4. Waterford and Ceres terminated from SJVIA effective 1/1/2018
5. All Others Claims include runout for Ceres and Waterford

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2018
All Others - All Medical**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2018
All Others - HMO**

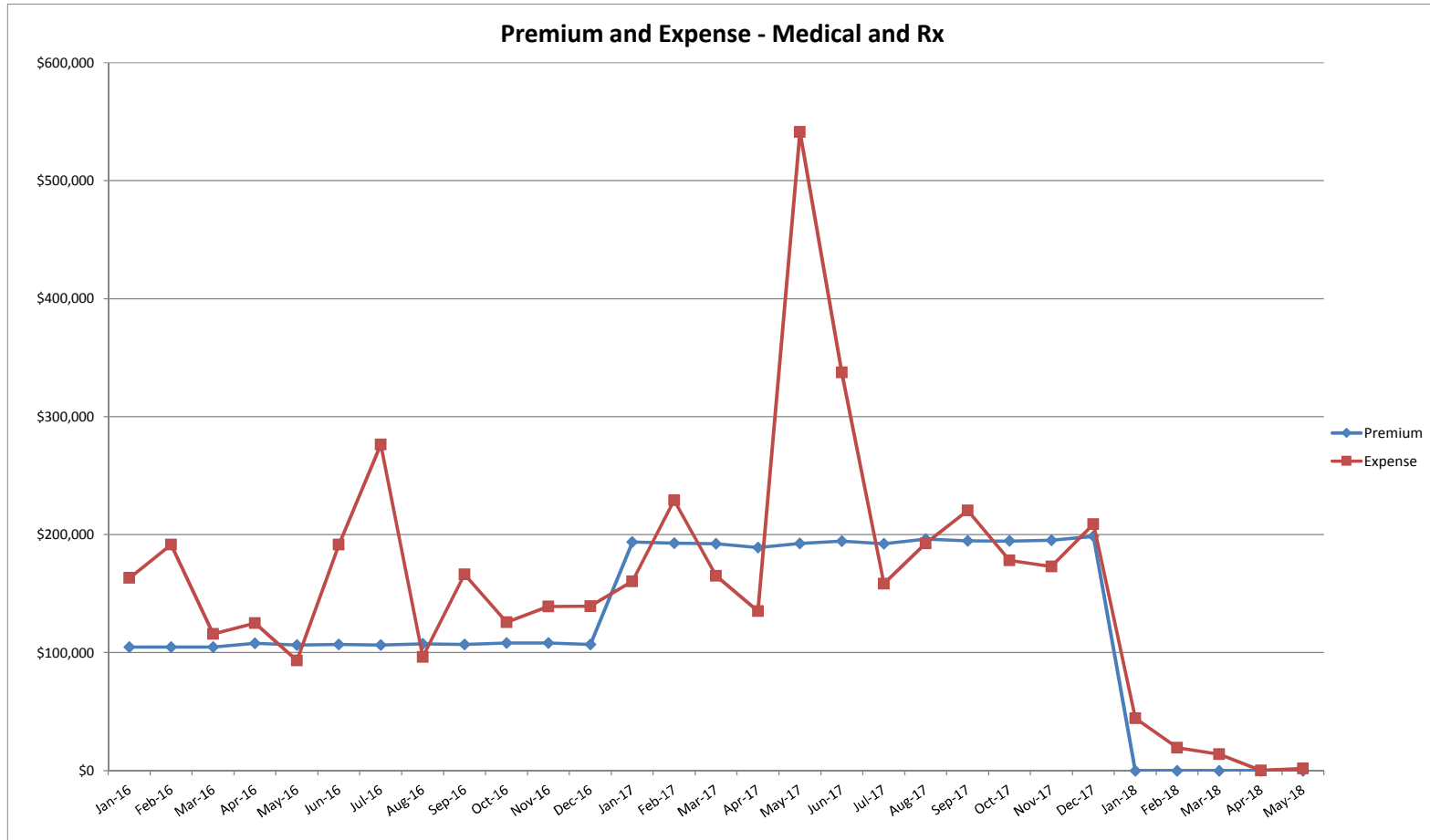
| MONTH-YEAR | ENROLLED | FUNDING / PREMIUM | CLAIMS EXPENSE | | | | | | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO |
|-------------------|----------|-------------------|----------------|------------|-----------|-----------|---------------|---------------|---------------------|-------------------------|--------------------------|
| | | | MEDICAL | CAPITATION | RX | FIXED | POOLED CLAIMS | TOTAL EXPENSE | | | |
| Jan-16 | 90 | \$104,892 | \$104,247 | \$35,132 | \$16,023 | \$7,896 | \$0 | \$163,297 | -\$58,405 | \$1,726.68 | 155.7% |
| Feb-16 | 90 | \$104,782 | \$130,859 | \$35,364 | \$17,437 | \$7,896 | \$0 | \$191,556 | -\$86,774 | \$2,040.67 | 182.8% |
| Mar-16 | 90 | \$104,782 | \$54,893 | \$35,402 | \$17,830 | \$7,896 | \$0 | \$116,021 | -\$11,239 | \$1,201.39 | 110.7% |
| Apr-16 | 96 | \$108,072 | \$61,425 | \$36,047 | \$19,146 | \$8,422 | \$0 | \$125,041 | -\$16,969 | \$1,214.78 | 115.7% |
| May-16 | 95 | \$106,416 | \$31,901 | \$35,855 | \$17,273 | \$8,334 | \$0 | \$93,364 | \$13,052 | \$895.05 | 87.7% |
| Jun-16 | 96 | \$106,964 | \$125,570 | \$36,680 | \$20,923 | \$8,422 | \$0 | \$191,595 | -\$84,631 | \$1,908.05 | 179.1% |
| Jul-16 | 96 | \$106,465 | \$211,706 | \$36,470 | \$19,944 | \$8,422 | \$0 | \$276,542 | -\$170,077 | \$2,792.91 | 259.7% |
| Aug-16 | 96 | \$107,573 | \$37,071 | \$36,688 | \$14,226 | \$8,422 | \$0 | \$96,407 | \$11,166 | \$916.51 | 89.6% |
| Sep-16 | 95 | \$107,024 | \$100,010 | \$36,618 | \$21,314 | \$8,334 | \$0 | \$166,276 | -\$59,252 | \$1,662.55 | 155.4% |
| Oct-16 | 96 | \$108,181 | \$60,812 | \$36,954 | \$19,723 | \$8,422 | \$0 | \$125,911 | -\$17,730 | \$1,223.85 | 116.4% |
| Nov-16 | 96 | \$108,181 | \$76,371 | \$37,283 | \$17,090 | \$8,422 | \$0 | \$139,166 | -\$30,985 | \$1,361.92 | 128.6% |
| Dec-16 | 95 | \$106,906 | \$77,851 | \$36,371 | \$16,901 | \$8,334 | \$0 | \$139,458 | -\$32,552 | \$1,380.24 | 130.4% |
| Jan-17 | 129 | \$193,821 | \$80,714 | \$52,154 | \$15,966 | \$11,525 | \$0 | \$160,359 | \$33,462 | \$1,153.75 | 82.7% |
| Feb-17 | 128 | \$192,923 | \$140,017 | \$51,965 | \$25,740 | \$11,436 | \$0 | \$229,157 | -\$36,235 | \$1,700.95 | 118.8% |
| Mar-17 | 127 | \$192,288 | \$77,874 | \$52,088 | \$23,850 | \$11,346 | \$0 | \$165,158 | \$27,130 | \$1,211.12 | 85.9% |
| Apr-17 | 124 | \$189,106 | \$46,228 | \$50,866 | \$27,044 | \$11,078 | \$0 | \$135,216 | \$53,890 | \$1,001.11 | 71.5% |
| May-17 | 126 | \$192,496 | \$455,444 | \$51,944 | \$22,748 | \$11,257 | \$0 | \$541,393 | -\$348,897 | \$4,207.43 | 281.2% |
| Jun-17 | 128 | \$194,605 | \$251,759 | \$52,026 | \$22,230 | \$11,436 | \$0 | \$337,451 | -\$142,846 | \$2,546.99 | 173.4% |
| Jul-17 | 127 | \$192,426 | \$71,385 | \$52,051 | \$23,604 | \$11,346 | \$0 | \$158,386 | \$34,040 | \$1,157.79 | 82.3% |
| Aug-17 | 129 | \$196,256 | \$106,827 | \$52,825 | \$21,514 | \$11,525 | \$0 | \$192,691 | \$3,565 | \$1,404.39 | 98.2% |
| Sep-17 | 128 | \$194,780 | \$130,241 | \$52,763 | \$26,042 | \$11,436 | \$0 | \$220,481 | -\$25,701 | \$1,633.17 | 113.2% |
| Oct-17 | 129 | \$194,711 | \$91,277 | \$52,396 | \$23,000 | \$11,525 | \$0 | \$178,198 | \$16,512 | \$1,292.04 | 91.5% |
| Nov-17 | 130 | \$195,345 | \$82,907 | \$52,701 | \$25,746 | \$11,614 | \$0 | \$172,968 | \$22,376 | \$1,241.18 | 88.5% |
| Dec-17 | 131 | \$198,678 | \$116,605 | \$53,304 | \$27,326 | \$11,704 | \$0 | \$208,939 | -\$10,261 | \$1,505.61 | 105.2% |
| Jan-18 | 0 | \$0 | \$44,390 | \$0 | \$0 | \$0 | \$0 | \$44,390 | -\$44,390 | \$0.00 | 0.0% |
| Feb-18 | 0 | \$0 | \$19,476 | \$0 | \$0 | \$0 | \$0 | \$19,476 | -\$19,476 | \$0.00 | 0.0% |
| Mar-18 | 0 | \$0 | \$13,943 | \$0 | \$0 | \$0 | \$0 | \$13,943 | -\$13,943 | \$0.00 | 0.0% |
| Apr-18 | 0 | \$0 | \$224 | \$0 | \$0 | \$0 | \$0 | \$224 | -\$224 | \$0.00 | 0.0% |
| May-18 | 0 | \$0 | \$1,885 | \$0 | \$0 | \$0 | \$0 | \$1,885 | -\$1,885 | \$0.00 | 0.0% |
| 2015 | 94 | \$1,211,794 | \$2,250,892 | \$428,402 | \$257,607 | \$104,791 | -\$50,695 | \$2,990,998 | -\$1,779,204 | \$2,547.40 | 246.8% |
| 2016 | 94 | \$1,280,238 | \$1,072,716 | \$434,864 | \$217,831 | \$99,223 | \$0 | \$1,824,634 | -\$544,396 | \$1,525.56 | 142.5% |
| 2017 | 128 | \$2,327,432 | \$1,651,278 | \$627,083 | \$284,809 | \$137,226 | \$0 | \$2,700,397 | -\$372,964 | \$1,668.73 | 116.0% |
| 2018 YTD | 0 | \$0 | \$79,918 | \$0 | \$0 | \$0 | \$0 | \$79,918 | -\$79,918 | #DIV/0! | #DIV/0! |
| Current 12 Months | 75 | \$1,366,799 | \$930,919 | \$368,066 | \$169,462 | \$80,585 | \$0 | \$1,549,031 | -\$182,232 | \$1,627.99 | 113.3% |

Data Sources: Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018
4. Waterford and Ceres terminated from SJVIA effective 1/1/2018
5. All Others Claims include runout for Ceres and Waterford

**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2018
All Others - HMO**





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2018
All Others - PPO**

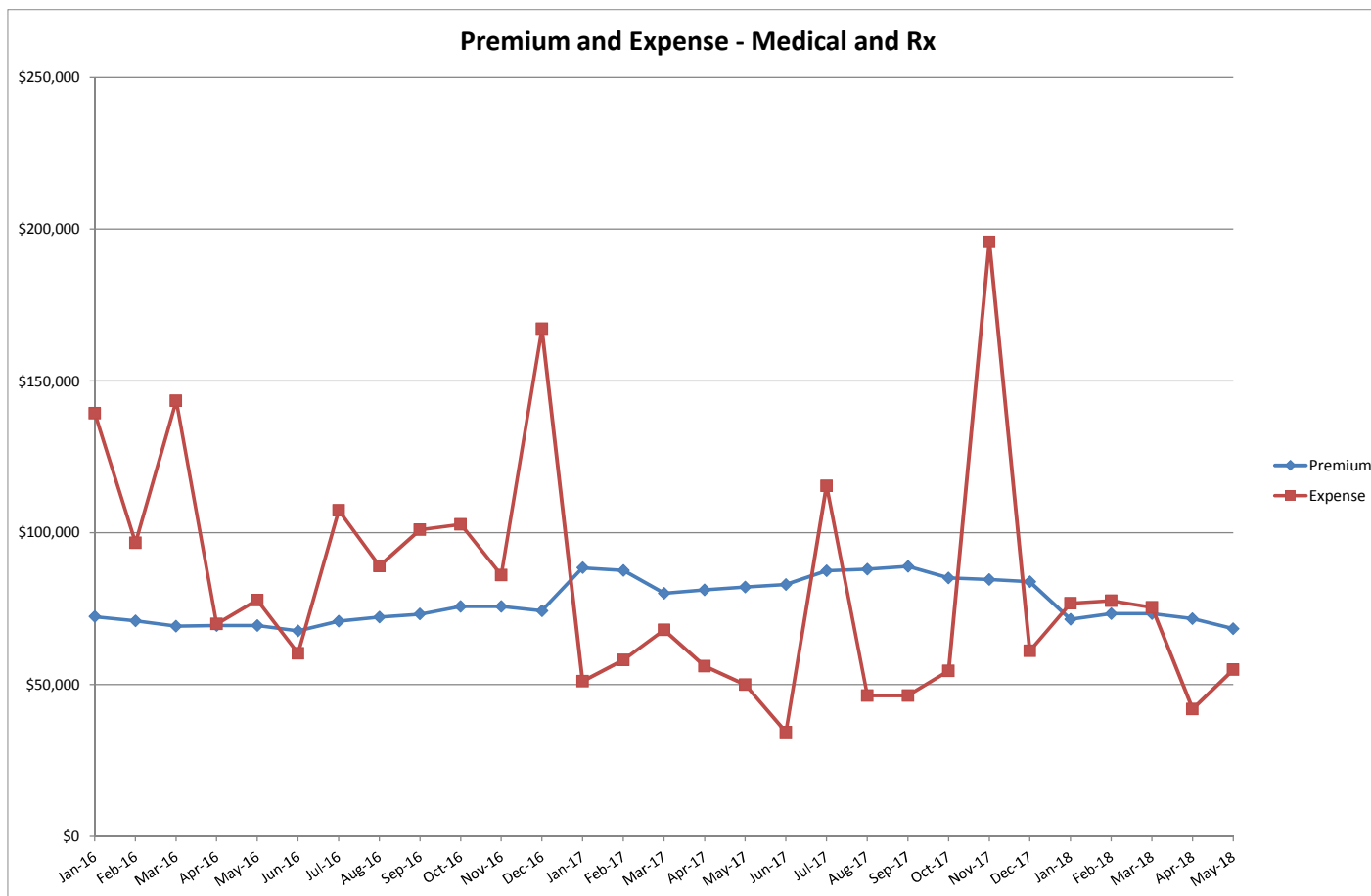
| MONTH-YEAR | ENROLLED | FUNDING / PREMIUM | CLAIMS EXPENSE | | | | | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO |
|--------------------------|-----------|--------------------|--------------------|------------------|-----------------|------------------|--------------------|---------------------|-------------------------|--------------------------|
| | | | MEDICAL | Rx | FIXED | POOLED CLAIMS | TOTAL EXPENSE | | | |
| Jan-16 | 51 | \$72,387 | \$115,807 | \$20,130 | \$3,394 | \$0 | \$139,331 | -\$66,944 | \$2,665.43 | 192.5% |
| Feb-16 | 50 | \$71,003 | \$75,303 | \$18,057 | \$3,328 | \$0 | \$96,688 | -\$25,684 | \$1,867.20 | 136.2% |
| Mar-16 | 49 | \$69,204 | \$120,010 | \$20,198 | \$3,261 | \$0 | \$143,469 | -\$74,265 | \$2,861.39 | 207.3% |
| Apr-16 | 49 | \$69,480 | \$56,281 | \$10,375 | \$3,261 | \$0 | \$69,917 | -\$436 | \$1,360.32 | 100.6% |
| May-16 | 49 | \$69,480 | \$62,047 | \$12,463 | \$3,261 | \$0 | \$77,770 | -\$8,290 | \$1,520.60 | 111.9% |
| Jun-16 | 48 | \$67,681 | \$45,430 | \$11,606 | \$3,194 | \$0 | \$60,230 | \$7,450 | \$1,188.25 | 89.0% |
| Jul-16 | 50 | \$70,864 | \$91,333 | \$12,791 | \$3,328 | \$0 | \$107,452 | -\$36,588 | \$2,082.49 | 151.6% |
| Aug-16 | 51 | \$72,248 | \$72,830 | \$12,817 | \$3,394 | \$0 | \$89,041 | -\$16,793 | \$1,679.35 | 123.2% |
| Sep-16 | 52 | \$73,216 | \$85,608 | \$11,965 | \$3,461 | \$0 | \$101,034 | -\$27,817 | \$1,876.40 | 138.0% |
| Oct-16 | 53 | \$75,708 | \$88,588 | \$10,657 | \$3,527 | \$0 | \$102,772 | -\$27,065 | \$1,872.55 | 135.7% |
| Nov-16 | 53 | \$75,708 | \$72,671 | \$9,867 | \$3,527 | \$0 | \$86,065 | -\$10,357 | \$1,557.32 | 113.7% |
| Dec-16 | 52 | \$74,324 | \$172,305 | \$10,830 | \$3,461 | -\$19,394 | \$167,202 | -\$92,878 | \$3,148.87 | 225.0% |
| Jan-17 | 50 | \$88,478 | \$34,812 | \$12,847 | \$3,409 | \$0 | \$51,068 | \$37,410 | \$953.19 | 57.7% |
| Feb-17 | 50 | \$87,604 | \$45,554 | \$9,141 | \$3,409 | \$0 | \$58,104 | \$29,500 | \$1,093.91 | 66.3% |
| Mar-17 | 46 | \$80,093 | \$54,078 | \$10,791 | \$3,136 | \$0 | \$68,004 | \$12,089 | \$1,410.19 | 84.9% |
| Apr-17 | 46 | \$81,243 | \$47,093 | \$5,778 | \$3,136 | \$0 | \$56,006 | \$25,237 | \$1,149.36 | 68.9% |
| May-17 | 47 | \$82,117 | \$30,046 | \$16,702 | \$3,204 | \$0 | \$49,952 | \$32,165 | \$994.63 | 60.8% |
| Jun-17 | 48 | \$82,990 | \$20,385 | \$10,659 | \$3,272 | \$0 | \$34,316 | \$48,674 | \$646.74 | 41.3% |
| Jul-17 | 50 | \$87,532 | \$98,643 | \$13,428 | \$3,409 | \$0 | \$115,479 | -\$27,947 | \$2,241.42 | 131.9% |
| Aug-17 | 50 | \$88,057 | \$27,003 | \$15,953 | \$3,409 | \$0 | \$46,364 | \$41,692 | \$859.11 | 52.7% |
| Sep-17 | 51 | \$88,930 | \$30,088 | \$12,809 | \$3,477 | \$0 | \$46,374 | \$42,556 | \$841.13 | 52.1% |
| Oct-17 | 49 | \$85,134 | \$37,891 | \$13,246 | \$3,340 | \$0 | \$54,477 | \$30,657 | \$1,043.61 | 64.0% |
| Nov-17 | 49 | \$84,610 | \$180,315 | \$12,147 | \$3,340 | \$0 | \$195,802 | -\$111,193 | \$3,927.80 | 231.4% |
| Dec-17 | 48 | \$83,865 | \$45,364 | \$12,459 | \$3,272 | \$0 | \$61,095 | \$22,770 | \$1,204.65 | 72.8% |
| Jan-18 | 38 | \$71,512 | \$69,146 | \$5,036 | \$2,622 | \$0 | \$76,804 | -\$5,293 | \$1,952.16 | 107.4% |
| Feb-18 | 40 | \$73,337 | \$67,195 | \$7,680 | \$2,760 | \$0 | \$77,635 | -\$4,298 | \$1,871.86 | 105.9% |
| Mar-18 | 40 | \$73,337 | \$63,660 | \$9,021 | \$2,760 | \$0 | \$75,441 | -\$2,104 | \$1,817.01 | 102.9% |
| Apr-18 | 39 | \$71,690 | \$33,073 | \$6,186 | \$2,691 | \$0 | \$41,951 | \$29,740 | \$1,006.65 | 58.5% |
| May-18 | 37 | \$68,404 | \$45,274 | \$7,047 | \$2,553 | \$0 | \$54,874 | \$13,530 | \$1,414.08 | 80.2% |
| 2015 | 52 | \$432,796 | \$343,342 | \$98,086 | \$22,633 | \$0 | \$464,061 | -\$31,265 | \$1,410.31 | 107.2% |
| 2016 | 51 | \$861,303 | \$1,058,213 | \$161,756 | \$40,396 | -\$19,394 | \$1,240,971 | -\$379,668 | \$1,977.88 | 144.1% |
| 2017 | 49 | \$1,020,653 | \$651,272 | \$145,959 | \$39,811 | \$0 | \$837,042 | \$183,611 | \$1,365.12 | 82.0% |
| 2018 YTD | 39 | \$358,280 | \$278,348 | \$34,969 | \$13,388 | \$0 | \$326,705 | \$31,575 | \$1,615.04 | 91.2% |
| Current 12 Months | 45 | \$959,398 | \$718,037 | \$125,670 | \$36,907 | \$0 | \$880,613 | \$78,784 | \$1,565.32 | 91.8% |

Data Sources: Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
3. EmpiRx PBM replaced Envolve PBM effective 1/1/2018
4. Waterford and Ceres terminated from SJVIA effective 1/1/2018
5. All Others Claims include runoff for Ceres and Waterford

San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2018
All Others - PPO





**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of May 2018
All Others - HSA**

| MONTH-YEAR | ENROLLED | FUNDING / PREMIUM | CLAIMS EXPENSE | | | | | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO |
|--------------------------|----------|-------------------|----------------|----------------|----------------|---------------|-----------------|---------------------|-------------------------|--------------------------|
| | | | MEDICAL | RX | FIXED | POOLED CLAIMS | TOTAL EXPENSE | | | |
| Jan-16 | 4 | \$2,732 | \$0 | \$0 | \$266 | \$0 | \$266 | \$2,466 | \$0.00 | 9.7% |
| Feb-16 | 3 | \$2,268 | \$0 | \$0 | \$200 | \$0 | \$200 | \$2,069 | \$0.00 | 8.8% |
| Mar-16 | 4 | \$2,732 | \$0 | \$0 | \$266 | \$0 | \$266 | \$2,466 | \$0.00 | 9.7% |
| Apr-16 | 4 | \$2,732 | \$0 | \$823 | \$266 | \$0 | \$1,089 | \$1,643 | \$205.75 | 39.9% |
| May-16 | 4 | \$2,732 | \$129 | \$1,018 | \$266 | \$0 | \$1,413 | \$1,319 | \$286.75 | 51.7% |
| Jun-16 | 4 | \$2,732 | \$526 | \$0 | \$266 | \$0 | \$792 | \$1,940 | \$131.50 | 29.0% |
| Jul-16 | 4 | \$2,732 | \$0 | \$1,018 | \$266 | \$0 | \$1,284 | \$1,448 | \$254.50 | 47.0% |
| Aug-16 | 4 | \$2,732 | \$775 | \$1,050 | \$266 | \$0 | \$2,091 | \$641 | \$456.25 | 76.5% |
| Sep-16 | 4 | \$2,732 | \$126 | \$1,050 | \$266 | \$0 | \$1,442 | \$1,290 | \$294.00 | 52.8% |
| Oct-16 | 4 | \$2,732 | \$0 | \$1,049 | \$266 | \$0 | \$1,315 | \$1,417 | \$262.25 | 48.1% |
| Nov-16 | 4 | \$2,732 | \$0 | \$1,049 | \$266 | \$0 | \$1,315 | \$1,417 | \$262.25 | 48.1% |
| Dec-16 | 4 | \$2,732 | \$126 | \$1,045 | \$266 | \$0 | \$1,437 | \$1,295 | \$292.75 | 52.6% |
| Jan-17 | 4 | \$4,102 | \$0 | \$0 | \$273 | \$0 | \$273 | \$3,830 | \$0.00 | 6.6% |
| Feb-17 | 4 | \$4,102 | \$0 | \$0 | \$273 | \$0 | \$273 | \$3,830 | \$0.00 | 6.6% |
| Mar-17 | 5 | \$5,141 | \$0 | \$10 | \$341 | \$0 | \$351 | \$4,790 | \$2.00 | 6.8% |
| Apr-17 | 5 | \$5,141 | \$0 | \$422 | \$341 | \$0 | \$763 | \$4,378 | \$84.40 | 14.8% |
| May-17 | 5 | \$5,141 | \$96 | \$1,144 | \$341 | \$0 | \$1,581 | \$3,560 | \$248.00 | 30.7% |
| Jun-17 | 5 | \$5,141 | \$125 | \$1,146 | \$341 | \$0 | \$1,612 | \$3,529 | \$254.20 | 31.4% |
| Jul-17 | 5 | \$5,141 | \$0 | \$492 | \$341 | \$0 | \$833 | \$4,308 | \$98.40 | 16.2% |
| Aug-17 | 5 | \$5,141 | \$74 | \$1,149 | \$341 | \$0 | \$1,564 | \$3,577 | \$244.60 | 30.4% |
| Sep-17 | 5 | \$5,141 | \$2,167 | \$1,149 | \$341 | \$0 | \$3,657 | \$1,484 | \$663.20 | 71.1% |
| Oct-17 | 6 | \$6,380 | \$188 | \$1,152 | \$409 | \$0 | \$1,749 | \$4,631 | \$223.33 | 27.4% |
| Nov-17 | 6 | \$6,380 | \$0 | \$1,185 | \$409 | \$0 | \$1,594 | \$4,786 | \$197.50 | 25.0% |
| Dec-17 | 6 | \$6,380 | \$96 | \$1,163 | \$409 | \$0 | \$1,668 | \$4,712 | \$209.83 | 26.1% |
| Jan-18 | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.0% |
| Feb-18 | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.0% |
| Mar-18 | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.0% |
| Apr-18 | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.0% |
| May-18 | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0.00 | 0.0% |
| 2015 | 3 | \$15,814 | \$75 | \$0 | \$2,314 | \$0 | \$2,389 | \$13,425 | \$2.34 | 15.1% |
| 2016 | 4 | \$32,320 | \$1,682 | \$8,102 | \$3,128 | \$0 | \$12,912 | \$19,409 | \$208.17 | 39.9% |
| 2017 | 5 | \$63,332 | \$2,746 | \$9,012 | \$4,158 | \$0 | \$15,916 | \$47,416 | \$192.75 | 25.1% |
| 2018 YTD | 0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | #DIV/0! | 0.0% |
| Current 12 Months | 3 | \$39,705 | \$2,650 | \$7,436 | \$2,590 | \$0 | \$12,676 | \$27,028 | \$265.42 | 31.9% |

Data Sources: Enrollment & Premium: Hourglass; Medical Claims & Capitation: Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

Notes:

1. Fixed Cost Schedule: Appendix
2. Pooling Points: HMO = \$400,000 and EPO/PPO/HDHP = \$450,000.
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Anthem Blue Cross Premium and Claims Report as of May 2018
All Others - HSA**

