

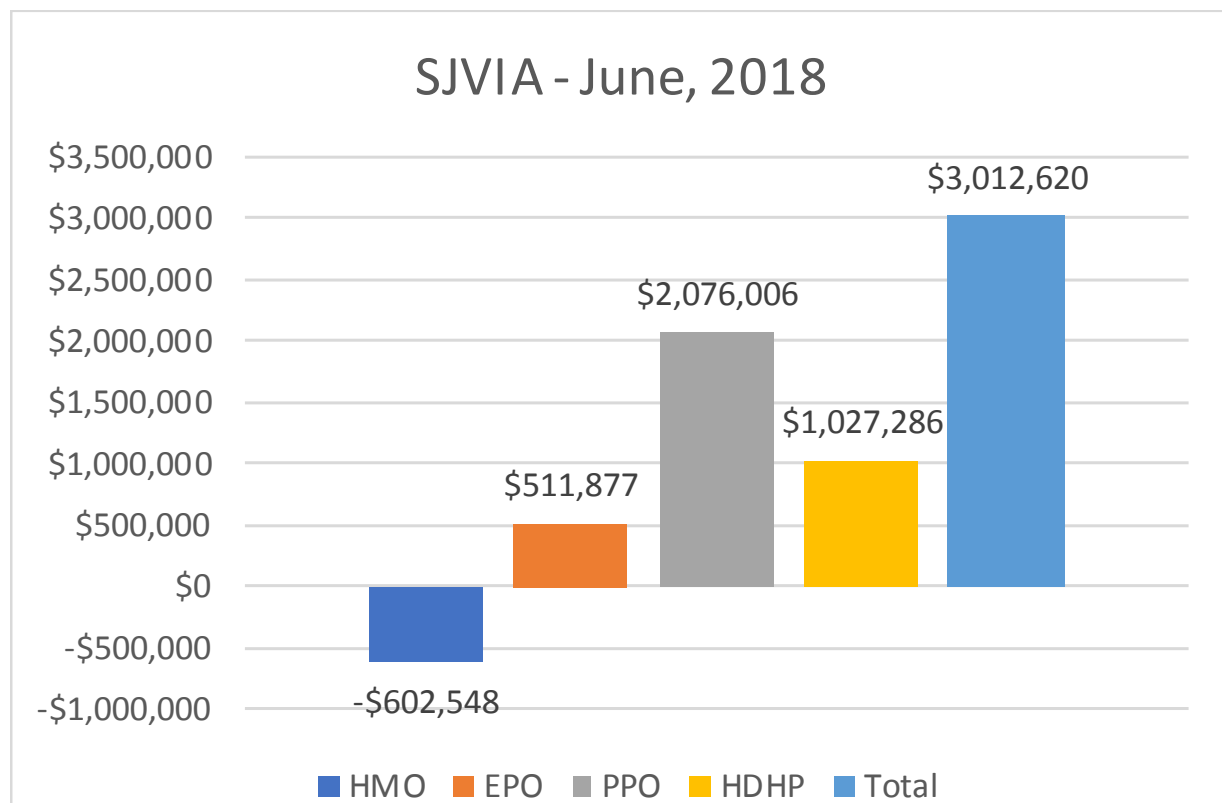
August 24, 2018

SJVIA Board Meeting: Consultant's Report on Medical, Dental, and Vision Experience Through June 2018

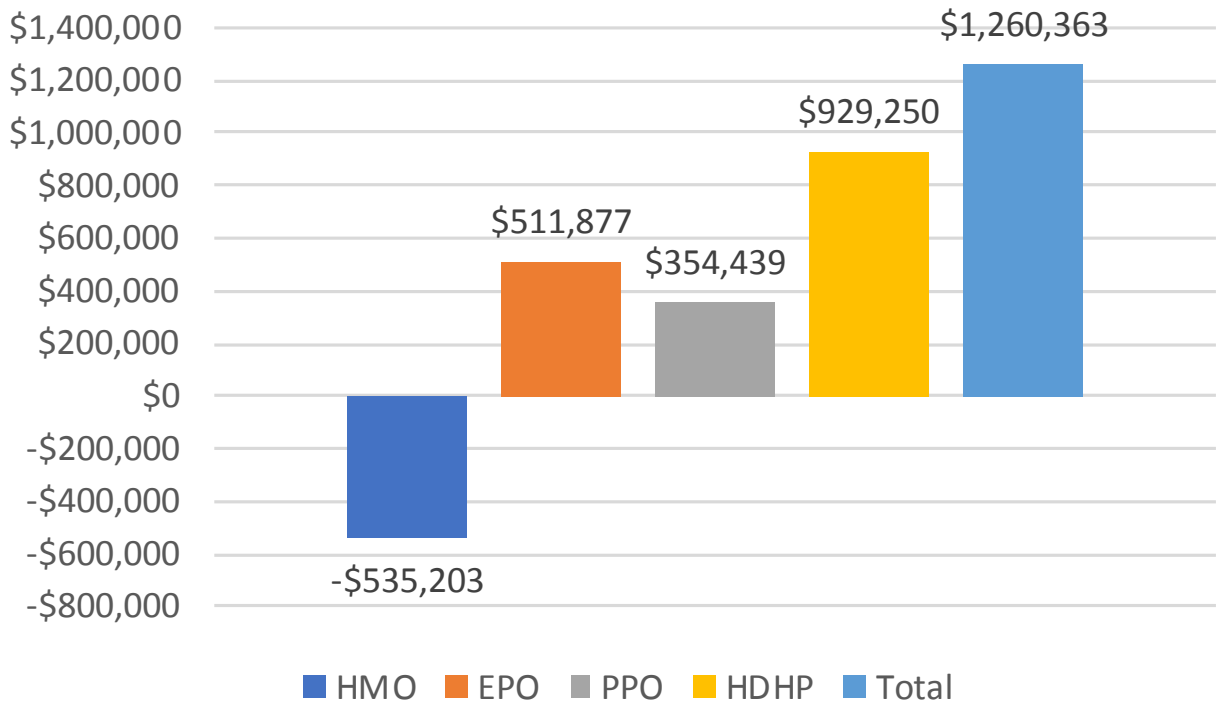
The following pages provide a summary of the Medical experience from January 1 through June 2018. Keenan's last report to the SJVIA Board was based on claim experience through May 2018. The Anthem self-funded medical plan showed a surplus of \$3,012,620 through June. This includes paying the runout claims on the discontinued Anthem HMO and the two cities which terminated effective January 1, 2018.

The May 2018 experience report showed a surplus position of \$3,393,538. June 2018 produced a surplus of \$578,056. Keenan questioned the plan experience of the HDHP since it seemed very low. This resulted in Anthem realizing that not all employee group's plan experience were being reported to Keenan for the experience reports. An audit of claim experience from January 1, 2016 through May 31, 2018 revealed that the County of Fresno HDHP plan experience reports were understated from July 1, 2017 through May 31, 2018 by \$981,431. While the preliminary renewal was impacted by this understatement, the final renewal was not.

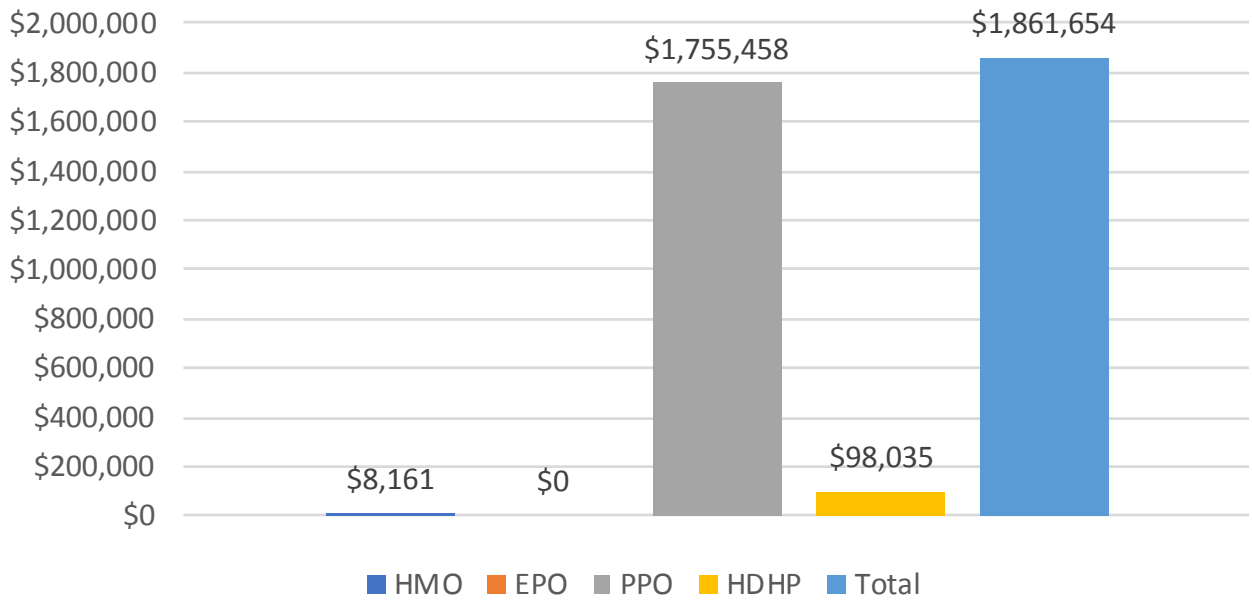
As of June 30, 2018, Dental is in a deficit position of \$63,986 and Vision is in a surplus position of \$3,271.



County of Fresno - June, 2018



County of Tulare - June, 2018



All Other - June, 2018

