

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

**AGENDA DATE:** July 19, 2019

**ITEM NUMBER:** Item 11

**SUBJECT:** Receive Consultant's Medical, Dental, and Vision Experience Reports through May 2019 with Update on Reserve Accumulation and Projections (I)

**REQUEST(S):** That the Board receive the Consultant's Medical, Dental, and Vision Experience Reports through May 2019 and update on Reserve Accumulation and Projections.

**DESCRIPTION:**

The report shows that on a total cost basis from January through May 2019, the medical premium of \$33,493,474 exceeded total cost of \$32,466,757 for a surplus position of \$1,026,717 or a 96.9% loss ratio.

The dental PPO plan became self-insured with the 2019 plan year. The report shows that on a total cost basis, the dental premium of \$1,907,703 exceeded total cost of \$1,785,450 for a surplus position of \$122,253 or a 93.6% loss ratio.

The vision plan remains fully insured and is in a deficit position of -\$12,756. Under the fully insured arrangement all deficit or surplus arrangements stay with the carrier.

The SJVIA is projecting a \$4,798,979 surplus position for the 2019 plan year. The surplus is built from plan premium exceeding plan costs, built in margin on the Kaiser plan, and transference of the Delta Dental Premium Stabilization Reserve (PSR). In total \$2,397,290 (50.0%) has been realized through May.

**AGENDA:** San Joaquin Valley Insurance Authority

**DATE:** July 19, 2019

**FISCAL IMPACT/FINANCING:**

The 2019 plan year experience through May developed a \$1,026,717 medical surplus and a \$122,253 dental surplus for a total of \$1,148,970. These numbers include the realization of IBNR as paid claims for groups and coverage that have terminated.

**ADMINISTRATIVE SIGN-OFF:**



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Rhonda Sjostrom  
SJVIA Manager



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Paul Nerland  
SJVIA Assistant Manager