

Executive Summary

Keenan is pleased to present the 2020 final renewal for the SJVIA self-funded medical program, Kaiser, Delta Dental and VSP. Based on the underwriting for the self-funded plans, Keenan’s negotiations with Kaiser and Delta Dental, and VSP the SJVIA Staff’s recommendations, the SJVIA will be looking at an overall rate adjustment for 2020 of 4.13%.

County of Fresno		2019	Option 3		
			2020	\$ Change	% Change
EPO		\$ 42,161,700	\$43,532,347	\$ 1,370,647	3.25%
PPO/HDHP		\$ 8,499,837	\$ 8,499,837	\$ -	0.00%
Total Anthem		\$ 50,661,538	\$ 52,032,184	\$ 1,370,647	2.71%
Kaiser		\$25,953,813	\$27,973,502	\$2,019,689	7.78%
Total Medical		\$ 76,615,351	\$ 80,005,687	\$ 3,390,336	4.43%
Delta Dental PPO		\$ 3,286,284	\$ 3,286,284	\$ -	0.00%
Delta Dental DHMO		\$ 950,654	\$ 991,824	\$ 41,170	4.33%
Total Dental		\$ 4,236,938	\$ 4,278,108	\$ 41,170	0.97%
Vision		\$ 539,843	\$ 550,517	\$ 10,674	1.98%
Grand Total		\$ 81,392,132	\$ 84,834,312	\$ 3,442,180	4.23%
County of Tulare		2019	Option 3		
			2020	\$ Change	% Change
EPO		\$ -	\$ -	\$ -	0.00%
PPO/HDHP		\$ 28,070,720	\$ 29,396,228	\$ 1,325,507	4.72%
Total Anthem		\$ 28,070,720	\$ 29,396,228	\$ 1,325,507	4.72%
Kaiser		\$3,530,246	\$ 3,530,246	\$ -	0.00%
Total Medical		\$ 31,600,966	\$ 32,926,474	\$ 1,325,507	4.19%
Delta Dental PPO		\$ 1,313,766	\$ 1,313,766	\$ -	0.00%
Delta Dental DHMO		\$ 155,196	\$ 161,506	\$ 6,310	4.07%
Total Dental		\$ 1,468,962	\$ 1,475,272	\$ 6,310	0.43%
Vision		\$ 193,615	\$ 197,550	\$ 3,935	2.03%
Grand Total		\$ 33,263,543	\$ 34,599,295	\$ 1,335,752	4.02%
City of Marysville		2019	Option 2		
			2020	\$ Change	% Change
EPO		\$ -	\$ -	\$ -	0.00%
PPO/HDHP		\$ 761,258	\$ 761,258	\$ -	0.00%
Total Anthem		\$ 761,258	\$ 761,258	\$ -	0.00%
Kaiser		\$238,595	\$238,595	\$ -	0.00%
Total Medical		\$ 999,853	\$ 999,853	\$ -	0.00%
Delta Dental PPO		\$ -	\$ -	\$ -	0.00%
Delta Dental DHMO		\$ -	\$ -	\$ -	0.00%
Total Dental		\$ -	\$ -	\$ -	0.00%
Vision		\$ -	\$ -	\$ -	0.00%
Grand Total		\$ 999,853	\$ 999,853	\$ -	0.00%
SJVIA		2019	2020	\$ Change	% Change
EPO		\$ 42,161,700	\$ 43,532,347	\$ 1,370,647	3.25%
PPO/HDHP		\$ 37,331,816	\$ 38,657,323	\$ 1,325,507	3.55%
Total Anthem		\$ 79,493,516	\$ 82,189,670	\$ 2,696,154	3.39%
Kaiser		\$ 29,722,654	\$ 31,742,343	\$ 2,019,689	6.80%
Total Medical		\$ 109,216,170	\$ 113,932,013	\$ 4,715,843	4.32%
Delta Dental PPO		\$ 4,600,050	\$ 4,600,050	\$ -	0.00%
Delta Dental DHMO		\$ 1,105,850	\$ 1,153,330	\$ 47,480	4.29%
Total Dental		\$ 5,705,900	\$ 5,753,380	\$ 47,480	0.83%
Vision		\$ 733,458	\$ 748,067	\$ 14,609	1.99%
Grand Total		\$ 115,655,528	\$ 120,433,460	\$ 4,777,932	4.13%

The SJVIA Consultant followed Board direction in preparing various self-funded renewal options which are detailed in the full report. The Consultant recommendation for SJVIA Board action on the 2020 renewal includes the following recommendations:

- Anthem Self-Funded medical plans -
 - County of Fresno PPO/HDHP 0.0%, EPO 3.25% (rate parity with Kaiser)
 - County of Tulare PPO/HDHP 3.79% (5.16% on Plan \$1000 for plan enhancements)
 - City of Marysville 0.00% PPO/HDHP renewal adjustment
- Kaiser HMO –
 - County of Fresno accept renewal. Keep SJVIA rates at 0.0% and apply parity to EPO rates.
 - County of Tulare accept renewal. Keep SJVIA rates at 0.0% and apply excess reserve to PPO/HDHP renewal.
 - County of Tulare Medicare Senior Advantage accept renewal at 0.97%
 - City of Marysville accept renewal, Keep SJVIA rates at 0.0%.
- Delta Dental – Dental PPO 0.0% for both Counties, DHMO 4.33% for County of Fresno and 4.07% for the County of Tulare.
- VSP – Accept the VSP two-year rate guarantee 2.0%
- Accept all fees that support the renewals as outlined in the SJVIA Final Renewal Report fee schedule (note: reinsurance is shown as a projected fee and will be finalized in December)

Should the SJVIA Board accept the recommended renewal action, the SJVIA would accumulate a projected \$3,265,209 in reserve buildup.

Reserve Buildup	COF	COT	CIM	SJVIA
EPO	\$ 1,175,373	\$ -	\$ -	\$ 1,175,373
PPO/HDHP	\$ 210,796	\$ 520,313	\$ 360,621	\$ 1,091,730
Total Anthem	\$ 1,386,169	\$ 520,313	\$ 360,621	\$ 2,267,103
Kaiser	\$ 839,205	\$ 70,605	\$ 4,772	\$ 914,582
Total Medical	\$ 2,225,374	\$ 590,918	\$ 365,393	\$ 3,181,685
Delta Dental PPO	\$ 60,139	\$ 23,385	\$ -	\$ 83,524
Delta Dental DHMO	\$ -	\$ -	\$ -	\$ -
Total Dental	\$ 60,139	\$ 23,385	\$ -	\$ 83,524
Vision	\$ -	\$ -	\$ -	\$ -
Grand Total	\$ 2,285,513	\$ 614,303	\$ 365,393	\$ 3,265,209

The renewal assumes the continuation of the \$450,000 specific stop-loss deductible. Please note that this line of coverage will be marketed, and staff will return at the December Board meeting with a complete analysis and recommendation. In addition to the current level, Keenan will request quotes to reduce the SJVIA risk including \$400,000, \$350,000, \$300,000, and \$250,000.

The attached full report provides more details and information.

Introduction

Keenan is pleased to present the 2020 final renewal for the SJVIA benefit program. The final renewal was prepared in accordance with SJVIA Board direction and underwriting guidelines. Anthem Blue Cross/EmpiRx medical/rx coverage and the Delta Dental PPO dental coverage are self-funded coverage. The Delta Dental DHMO and the VSP vision coverage are fully insured coverage. The self-funded coverage was produced with the following factors:

- The self-funded plans were underwritten on the most recent plan experience available from July 1, 2018 through June 30, 2019
- The SJVIA EPO was underwritten 100% on its own (No comingling of HMO plan experience)
- The SJVIA RX coverage was underwritten 100% on the EmpiRx PBM plan experience.
- Each participant was underwritten as 100% credible. No plan experience (claim cost) was blended over the groups
- Fixed cost components continue to be blended for all participants to receive overall economies of scale and decreased fixed costs.
- The renewal assumes the continuation of the \$450,000 specific stop-loss deductible. The final renewal assumes a 15% increase in reinsurance cost. Please note that this line of coverage will be marketed, and staff will return at the December Board meeting with a complete analysis and recommendation. In addition to the current level, Keenan will request quotes to reduce the SJVIA risk including \$400,000, \$350,000, \$300,000, and \$250,000.
- In recognition of the County of Tulare's deficit recoupment and contributions towards margin accumulation, margin was reduced to 2.0%, while the County of Fresno and the City of Marysville will continue with a 3.0% margin.
- The final renewal includes components for reserve accumulation for the funding of IBNR reserve, the stabilization reserve and loan repayment based on generally accepted underwriting practices.

Report Summary

Keenan is pleased to present the 2020 SJVIA final renewal. The following table illustrates the 2020 renewal rate adjustments based on carrier requested renewals and standard underwriting practices:

Executive Summary	Final Renewal				Comments on Renewal Options
	COF	COT	COM	SJVIA	
Self-Funded Medical EPO PPO / HDHP Total	16.65% -31.70% 8.05%	n/a 4.03% 4.03%	n/a -27.91% -27.91%	16.65% -5.23% 6.49%	The 2020 final renewal rates include \$3,677,555 in margin accumulation and IBNR reserves (\$2,022,355 margin and \$76,570 for increasing the IBNR reserve). The margin is available to cover adverse claim activity. If unused, the margin would be available for reserve buildup.
Kaiser HMO Deductible HMO	-3.48% n/a	-3.04% -3.19%	-3.47% n/a		For 2020, the SJVIA proposes holding the rates 0.0% increase, with a 3.0% (COF), 2.0% (COT), and 7.3% (CIM) margin component to accumulate a \$827,773 reserve buildup.
Medicare Kaiser	n/a	0.97%	n/a		The 2020 Kaiser Medicare Senior Advantage rate for the County of Tulare proposes a 0.97% increase.
Delta Dental PPO DHMO	-1.06% 4.4%	3.30% 4.1%	n/a n/a	0.07%	Delta Dental moved to self-funding for 2019 for the PPO plan. The 2020 final renewal rates include \$168,069 in margin accumulation and IBNR reserves. A 2.0% of claims margin or \$83,897 and \$80,914 for increasing the IBNR reserve. The margin is available to cover adverse claim activity. If unused, the margin would be available for reserve buildup. The Delta Dental DHMO rates are guaranteed for two-years (through 2021).
VSP	2.0%	2.0%	n/a	2.0%	VSP is offering a two-year rate guarantee through 2021 with a 2.0% increase to current rates.

Report Summary

The following chart illustrates the projected cost for 2019 and 2020 and the dollar cost differential and percentage differential based on the underwriting and carrier proposed rates. The overall renewal increase to the SJVIA is 3.71%.

County of Fresno	2019	Option 1		
		2020	\$ Change	% Change
EPO	\$ 42,161,700	\$ 49,183,598	\$ 7,021,898	16.65%
PPO/HDHP	\$ 8,499,837	\$ 5,805,509	\$ (2,694,328)	-31.70%
Total Anthem	\$ 50,661,538	\$ 54,989,108	\$ 4,327,570	8.54%
Kaiser	\$25,953,813	\$25,051,564	\$ (902,249)	-3.48%
Total Medical	\$ 76,615,351	\$ 80,040,672	\$ 3,425,321	4.47%
Delta Dental PPO	\$ 3,286,284	\$ 3,251,299	\$ (34,985)	-1.06%
Delta Dental DHMO	\$ 950,654	\$ 991,824	\$ 41,170	4.33%
Total Dental	\$ 4,236,938	\$ 4,243,123	\$ 6,185	0.15%
Vision	\$ 539,843	\$ 550,517	\$ 10,674	1.98%
Grand Total	\$ 81,392,132	\$ 84,834,312	\$ 3,442,180	4.23%
County of Tulare	2019	Option 1		
		2020	\$ Change	% Change
EPO	\$ -	\$ -	\$ -	0.00%
PPO/HDHP	\$ 28,070,720	\$ 29,201,358	\$ 1,130,638	4.03%
Total Anthem	\$ 28,070,720	\$ 29,201,358	\$ 1,130,638	4.03%
Kaiser	\$3,530,246	\$3,420,970	\$ (109,276)	-3.10%
Total Medical	\$ 31,600,966	\$ 32,622,328	\$ 1,021,362	3.23%
Delta Dental PPO	\$ 1,313,766	\$ 1,357,143	\$ 43,377	3.30%
Delta Dental DHMO	\$ 155,196	\$ 161,506	\$ 6,310	4.07%
Total Dental	\$ 1,468,962	\$ 1,518,649	\$ 49,687	3.38%
Vision	\$ 193,615	\$ 197,550	\$ 3,935	2.03%
Grand Total	\$ 33,263,543	\$ 34,338,527	\$ 1,074,984	3.23%
City of Marysville	2019	Option 1		
		2020	\$ Change	% Change
EPO	\$ -	\$ -	\$ -	0.00%
PPO/HDHP	\$ 761,258	\$ 548,818	\$ (212,440)	-27.91%
Total Anthem	\$ 761,258	\$ 548,818	\$ (212,440)	-27.91%
Kaiser	\$238,595	\$ 230,308	\$ (8,287)	-3.47%
Total Medical	\$ 999,853	\$ 779,126	\$ (220,727)	-22.08%
Delta Dental PPO	\$ -	\$ -	\$ -	0.00%
Delta Dental DHMO	\$ -	\$ -	\$ -	0.00%
Total Dental	\$ -	\$ -	\$ -	0.00%
Vision	\$ -	\$ -	\$ -	0.00%
Grand Total	\$ 999,853	\$ 779,126	\$ (220,727)	-22.08%
SJVIA	2019	2020	\$ Change	% Change
EPO	\$ 42,161,700	\$ 49,183,598	\$ 7,021,898	16.65%
PPO/HDHP	\$ 37,331,816	\$ 35,555,686	\$ (1,776,130)	-4.76%
Total Anthem	\$ 79,493,516	\$ 84,739,284	\$ 5,245,768	6.60%
Kaiser	\$ 29,722,654	\$ 28,702,842	\$ (1,019,812)	-3.43%
Total Medical	\$ 109,216,170	\$ 113,442,126	\$ 4,225,955	3.87%
Delta Dental PPO	\$ 4,600,050	\$ 4,608,442	\$ 8,392	0.18%
Delta Dental DHMO	\$ 1,105,850	\$ 1,153,330	\$ 47,480	4.29%
Total Dental	\$ 5,705,900	\$ 5,761,772	\$ 55,872	0.98%
Vision	\$ 733,458	\$ 748,067	\$ 14,609	1.99%
Grand Total	\$ 115,655,528	\$ 119,951,965	\$ 4,296,437	3.71%

Report Summary

Keenan has prepared options for both Counties and the City of Marysville to better suit their benefit program objectives.

County of Fresno

The EPO is only offered by the County of Fresno and has been the loss leader. There are several variables contributing to this poor performance. Higher utilization by participants, more large claimants, and anti-selection (over the past four years, significant migration to the Kaiser plan making the EPO plan have an average age 4.8 years older than Kaiser). The County of Fresno explored options to minimize the renewal cost impact of the EPO including:

- Elimination of the EPO
- Elimination of the PPO 250, PPO 1000, and PPO 1500 (valued at \$148,962 or -0.26% of total cost on the self-funded plans).
- Elimination of the EPO with replacement with the Community Care Health (CCH) HMO. The County of Fresno has secured a quote from CCH for comparable coverage, utilizing the CCH network and at costs competitive with the Kaiser cost.
- Consider plan design changes to the EPO.
- Consider a cross subsidy/parity renewal strategy with or without Kaiser.
- Freeze the Kaiser plan.
- Eliminate the Kaiser plan for the County of Fresno.

After eliminating many options, three options were prepared for the County of Fresno.

- Option 1 – Status Quo; accept the underwriting requirements for each line of coverage.
- Option 2 – Renew the PPO/HDHP plans, Kaiser plan, and the Dental PPO at 0.0%, and apply the cost savings to the EPO plan.
- Option 3 – Apply option 2 and then apply rate parity between the Kaiser plan and the EPO plan to reduce or eliminate anti-selection due to rate differentials. Creating rate parity for the EPO and Kaiser is a standard renewal strategy that has not been utilized by the SJVIA in the past.

The following chart illustrates the impact of each option:

County of Fresno	2019	Option 1			Option 2			Option 3		
		2020	\$ Change	% Change	2020	\$ Change	% Change	2020	\$ Change	% Change
EPO	\$ 42,161,700	\$ 49,183,598	\$ 7,021,898	16.65%	\$ 45,552,036	\$ 3,390,336	8.04%	\$43,532,347	\$ 1,370,647	3.25%
PPO/HDHP	\$ 8,499,837	\$ 5,805,509	\$ (2,694,328)	-31.70%	\$ 8,499,837	\$ -	0.00%	\$ 8,499,837	\$ -	0.00%
Total Anthem	\$ 50,661,538	\$ 54,989,108	\$ 4,327,570	8.54%	\$ 54,051,874	\$ 3,390,336	6.69%	\$ 52,032,184	\$ 1,370,647	2.71%
Kaiser	\$25,953,813	\$25,051,564	\$ (902,249)	-3.48%	\$25,953,813	\$ -	0.00%	\$27,973,502	\$2,019,689	7.78%
Total Medical	\$ 76,615,351	\$ 80,040,672	\$ 3,425,321	4.47%	\$ 80,005,687	\$ 3,390,336	4.43%	\$ 80,005,687	\$ 3,390,336	4.43%
Delta Dental PPO	\$ 3,286,284	\$ 3,251,299	\$ (34,985)	-1.06%	\$ 3,286,284	\$ -	0.00%	\$ 3,286,284	\$ -	0.00%
Delta Dental DHMO	\$ 950,654	\$ 991,824	\$ 41,170	4.33%	\$ 991,824	\$ 41,170	4.33%	\$ 991,824	\$ 41,170	4.33%
Total Dental	\$ 4,236,938	\$ 4,243,123	\$ 6,185	0.15%	\$ 4,278,108	\$ 41,170	0.97%	\$ 4,278,108	\$ 41,170	0.97%
Vision	\$ 539,843	\$ 550,517	\$ 10,674	1.98%	\$ 550,517	\$ 10,674	1.98%	\$ 550,517	\$ 10,674	1.98%
Grand Total	\$ 81,392,132	\$ 84,834,312	\$ 3,442,180	4.23%	\$ 84,834,312	\$ 3,442,180	4.23%	\$ 84,834,312	\$ 3,442,180	4.23%

All three options arrive at an overall 4.23% increase for the County of Fresno. Option 3 is recommended because it creates rate parity for the Kaiser and the EPO plan. This will eliminate anti-selection due to cost for the EPO plan.

County of Tulare

Three renewal options were created for the County of Tulare.

- Option 1 - Status Quo; accept the underwriting requirements for each line of coverage.
- Option 2 - Renew the Kaiser plan, and the Dental PPO at 0.0%, and apply the cost adjustments to the PPO/HDHP plan.
- Option 3 – Apply Option 2 and the requested plan design changes to the County of Tulare BC 1000 DED PPO medical plan:

Plan Design Change - BC \$1000 DED PPO	From	To
Decreased Deductible	\$1,000	\$750
Decreased Out of Pocket Max	\$4,000	\$3,500
Decreased Co-Pay Office Visit (Primary)	\$45	\$25
Decreased Co-Pay Office Visit (Specialist)	\$45	\$35
Decreased Hospital Outpatient	\$1,000	\$750

The value of this plan design change is \$399,156 or a 1.37% increase in total cost. The following chart illustrates the cost impact on each line of coverage.

County of Tulare	2019	Option 1			Option 2			Option 3		
		2020	\$ Change	% Change	2020	\$ Change	% Change	2020	\$ Change	% Change
EPO	\$ -	\$ -	\$ -	0.00%	\$ -	\$ -	0.00%	\$ -	\$ -	0.00%
PPO/HDHP	\$ 28,070,720	\$ 29,201,358	\$ 1,130,638	4.03%	\$ 29,135,459	\$ 1,064,739	3.79%	\$ 29,396,228	\$ 1,325,507	4.72%
Total Anthem	\$ 28,070,720	\$ 29,201,358	\$ 1,130,638	4.03%	\$ 29,135,459	\$ 1,064,739	3.79%	\$ 29,396,228	\$ 1,325,507	4.72%
Kaiser	\$3,530,246	\$3,420,970	\$ (109,276)	-3.10%	\$ 3,530,246	\$ -	0.00%	\$ 3,530,246	\$ -	0.00%
Total Medical	\$ 31,600,966	\$ 32,622,328	\$ 1,021,362	3.23%	\$ 32,665,705	\$ 1,064,739	3.37%	\$ 32,926,474	\$ 1,325,507	4.19%
Delta Dental PPO	\$ 1,313,766	\$ 1,357,143	\$ 43,377	3.30%	\$ 1,313,766	\$ -	0.00%	\$ 1,313,766	\$ -	0.00%
Delta Dental DHMO	\$ 155,196	\$ 161,506	\$ 6,310	4.07%	\$ 161,506	\$ 6,310	4.07%	\$ 161,506	\$ 6,310	4.07%
Total Dental	\$ 1,468,962	\$ 1,518,649	\$ 49,687	3.38%	\$ 1,475,272	\$ 6,310	0.43%	\$ 1,475,272	\$ 6,310	0.43%
Vision	\$ 193,615	\$ 197,550	\$ 3,935	2.03%	\$ 197,550	\$ 3,935	2.03%	\$ 197,550	\$ 3,935	2.03%
Grand Total	\$ 33,263,543	\$ 34,338,527	\$ 1,074,984	3.23%	\$ 34,338,527	\$ 1,074,984	3.23%	\$ 34,599,295	\$ 1,335,752	4.02%

Options 1 and 2 arrive at an overall 3.23% increase for the County of Tulare. Option 3 includes the cost impact of the plan design changes and is recommended by the SJVIA Consultant.

City of Marysville

Two options were prepared for the City of Marysville.

- Option 1 - Status Quo; accept the underwriting requirements for each line of coverage.
- Option 2 - Renew the Kaiser plan and the PPO/HDHP plans at 0.0%.

City of Marysville	2019	Option 1			Option 2		
		2020	\$ Change	% Change	2020	\$ Change	% Change
EPO	\$ -	\$ -	\$ -	0.00%	\$ -	\$ -	0.00%
PPO/HDHP	\$ 761,258	\$ 548,818	\$ (212,440)	-27.91%	\$ 761,258	\$ -	0.00%
Total Anthem	\$ 761,258	\$ 548,818	\$ (212,440)	-27.91%	\$ 761,258	\$ -	0.00%
Kaiser	\$238,595	\$ 230,308	\$ (8,287)	-3.47%	\$238,595	\$ -	0.00%
Total Medical	\$ 999,853	\$ 779,126	\$ (220,727)	-22.08%	\$ 999,853	\$ -	0.00%
Delta Dental PPO	\$ -	\$ -	\$ -	0.00%	\$ -	\$ -	0.00%
Delta Dental DHMO	\$ -	\$ -	\$ -	0.00%	\$ -	\$ -	0.00%
Total Dental	\$ -	\$ -	\$ -	0.00%	\$ -	\$ -	0.00%
Vision	\$ -	\$ -	\$ -	0.00%	\$ -	\$ -	0.00%
Grand Total	\$ 999,853	\$ 779,126	\$ (220,727)	-22.08%	\$ 999,853	\$ -	0.00%

SJVIA staff recommends Option 2 that the City of Marysville rates remain at their 2019 level and not be decreased.

Self-funded Medical Underwriting EPO

Line	EPO Line Item/Description	Fresno			Tulare			Marysville			Total		
		Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Paid Claims (July 2018 through June 2019)	\$30,184,747	\$10,043,010	\$40,227,757							\$30,184,747	\$10,043,010	\$40,227,757
2	Claim Adjustments	\$0	\$0	\$0							\$0	\$0	\$0
3	Plan Change Adjustments	\$0	\$0	\$0							\$0	\$0	\$0
4	Rx Change Adjustments	\$0	\$0	\$0							\$0	\$0	\$0
5	Large Claim Adjustment (Pooling Level: \$450,000)	<u>(\$10,247)</u>	<u>\$0</u>	<u>(\$10,247)</u>							<u>(\$10,247)</u>	<u>\$0</u>	<u>(\$10,247)</u>
6	Adjusted Paid Claims	\$30,174,500	\$10,043,010	\$40,217,510							\$30,174,500	\$10,043,010	\$40,217,510
7	Funded Reserves @ 6/30/2018 (included 15% adjustment)	(\$3,060,351)	(\$690,220)	(\$3,750,571)							(\$3,060,351)	(\$690,220)	(\$3,750,571)
8	Ending Reserves @ 6/30/2019 (included 15% adjustment)	<u>\$3,289,211</u>	<u>\$602,581</u>	<u>\$3,891,792</u>							<u>\$3,289,211</u>	<u>\$602,581</u>	<u>\$3,891,792</u>
9	Incurred Claims (July 2018 through June 2019)	\$30,403,360	\$9,955,370	\$40,358,730							\$30,403,360	\$9,955,370	\$40,358,730
10	Total Covered Employees (May 2018 through Apr 2019)	<u>36,901</u>	<u>36,901</u>	<u>36,901</u>							<u>36,901</u>	<u>36,901</u>	<u>36,901</u>
11	Claims Cost PEPM	\$823.92	\$269.79	\$1,093.70							\$823.92	\$269.79	\$1,093.70
12	Trend Factor	<u>1.1224</u>	<u>1.0759</u>	<u>1.1109</u>							<u>1.1224</u>	<u>1.0759</u>	<u>1.1109</u>
13	Projected Claims Cost Per Employee	\$924.76	\$290.26	\$1,215.03							\$924.76	\$290.26	\$1,215.03
14	<u>Recommended Funding Margin</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>							<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>
15	Adjusted Projected Claims	\$952.51	\$298.97	\$1,251.48							\$952.51	\$298.97	\$1,251.48
	Fixed Costs PEPM												
16	Specific Stop-Loss Premium PEPM (Estimate)			\$29.33									\$29.33
17	Aggregate Stop-Loss Premium PEPM (Estimate)			\$0.00									\$0.00
18	Anthem Network & Administrative Fees			\$57.46									\$57.46
19	<u>All Other Program Fees</u>			<u>\$12.75</u>									<u>\$12.75</u>
20	Total Fixed Costs			\$99.54									\$99.54
21	Required Premium PEPM			\$1,351.01									\$1,351.01
22	Current Premium PEPM			\$1,158.13									\$1,158.13
23	Required Increase			16.65%									16.65%
24	Current Subscribers (June 2019)	3,060	3,060								3,060	3,060	
25	Base Trend	8.00%	5.00%								8.00%	5.00%	
26	Months Trended	18	18								18	18	

Notes:

Other Program Fees include: Wellness, Claims Management/Communication, Consulting Fees, SJVIA Fees, SJVIA Non-Founding Member Fee, and Hourglass/ASL.

Large claim credits are obtained from Anthem medical reports.

Self-funded Medical Underwriting PPO/HDHP

Line	PPO/HDHP Line Item/Description	Fresno			Tulare			Marysville			Total		
		Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Paid Claims (July 2018 through June 2019)	\$3,205,171	\$1,663,045	\$4,868,216	\$15,600,158	\$7,733,549	\$23,333,707	\$376,584	\$137,392	\$513,976	\$19,181,913	\$9,533,986	\$28,715,899
2	Claim Adjustments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3	Plan Change Adjustments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4	Rx Change Adjustments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
5	Large Claim Adjustment (Pooling Level: \$450,000)	\$0	\$0	\$0	(\$174,978)	\$0	(\$174,978)	\$0	\$0	\$0	(\$174,978)	\$0	(\$174,978)
6	Adjusted Paid Claims	\$3,205,171	\$1,663,045	\$4,868,216	\$15,425,180	\$7,733,549	\$23,158,729	\$376,584	\$137,392	\$513,976	\$19,006,935	\$9,533,986	\$28,540,921
7	Funded Reserves @ 6/30/2018 (included 15% adjustment)	(\$471,092)	(\$147,573)	(\$618,664)	(\$1,619,085)	(\$534,044)	(\$2,153,129)	(\$109,938)	(\$20,062)	(\$130,000)	(\$2,200,115)	(\$701,679)	(\$2,901,793)
8	Ending Reserves @ 6/30/2019 (included 15% adjustment)	\$334,650	\$99,783	\$434,433	\$1,842,024	\$464,013	\$2,306,037	\$65,496	\$23,896	\$89,391	\$2,242,170	\$587,691	\$2,829,861
9	Incurred Claims (July 2018 through June 2019)	\$3,068,729	\$1,615,255	\$4,683,984	\$15,648,119	\$7,663,518	\$23,311,637	\$332,142	\$141,226	\$473,367	\$19,048,990	\$9,419,999	\$28,468,988
10	Total Covered Employees (May 2018 through Apr 2019)	10,837	10,837	10,837	35,679	35,679	35,679	447	447	447	46,963	46,963	46,963
11	Claims Cost PEPM	\$283.17	\$149.05	\$432.22	\$438.58	\$214.79	\$653.37	\$743.05	\$315.94	\$1,058.99	\$405.62	\$200.58	\$606.20
12	Trend Factor	1.0759	1.1380	1.0973	1.1068	1.0759	1.0966	1.1224	1.0759	1.1085	1.1021	1.0865	1.0970
13	Projected Claims Cost Per Employee	\$304.66	\$169.62	\$474.28	\$485.42	\$231.09	\$716.51	\$834.00	\$339.92	\$1,173.92	\$447.03	\$217.94	\$664.97
14	<u>Recommended Funding Margin</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>2.0%</u>	<u>2.0%</u>	<u>2.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>2.2%</u>	<u>2.2%</u>	<u>2.2%</u>
15	Adjusted Projected Claims	\$313.80	\$174.71	\$488.51	\$495.13	\$235.72	\$730.84	\$859.01	\$350.12	\$1,209.13	\$456.75	\$222.73	\$679.48
Fixed Costs PEPM													
16	Specific Stop-Loss Premium PEPM (Estimate)			\$29.33			\$23.37			\$39.12			\$24.89
17	Aggregate Stop-Loss Premium PEPM (Estimate)			\$0.00			\$0.00			\$0.00			\$0.00
18	Anthem Network & Administrative Fees			\$43.76			\$43.76			\$43.76			\$43.76
19	<u>All Other Program Fees</u>			\$12.75			\$10.75			\$13.75			\$11.24
20	Total Fixed Costs			\$85.84			\$77.88			\$96.63			\$79.89
21	Required Premium PEPM			\$574.35			\$808.72			\$1,305.77			\$759.37
22	Current Premium PEPM			\$840.90			\$777.41			\$1,811.21			\$801.30
23	Required Increase			-31.70%			4.03%			-27.91%			-5.23%
24	Current Subscribers (June 2019)	886	886		3,009	3,009		35	35		3,930	3,930	
25	Base Trend	5.00%	9.00%		7.00%	5.00%		8.00%	5.00%		6.70%	5.69%	
26	Months Trended	18	18		18	18		18	18		18	18	

Notes:

Other Program Fees include: Wellness, Claims Management/Communication, Consulting Fees, SJVIA Fees, SJVIA Non-Founding Member Fee, and Hourglass/ASI.

Large claim credits are obtained from Anthem medical reports.

Self-funded Medical Underwriting Total SJVIA

Line	EPO and PPO/HDHP Line Item/Description	Fresno			Tulare			Marysville			Total		
		EPO	Rx	Total	Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Paid Claims (July 2018 through June 2019)	\$33,389,918	\$11,706,055	\$45,095,973	\$15,600,158	\$7,733,549	\$23,333,707	\$376,584	\$137,392	\$513,976	\$49,366,660	\$19,576,996	\$68,943,656
2	Claim Adjustments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3	Plan Change Adjustments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4	Rx Change Adjustments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
5	Large Claim Adjustment (Pooling Level: \$450,000)	<u>(\$10,247)</u>	<u>\$0</u>	<u>(\$10,247)</u>	<u>(\$174,978)</u>	<u>\$0</u>	<u>(\$174,978)</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>(\$185,225)</u>	<u>\$0</u>	<u>(\$185,225)</u>
6	Adjusted Paid Claims	\$33,379,671	\$11,706,055	\$45,085,726	\$15,425,180	\$7,733,549	\$23,158,729	\$376,584	\$137,392	\$513,976	\$49,181,435	\$19,576,996	\$68,758,431
7	Funded Reserves @ 6/30/2018 (included 15% adjustment)	(\$3,531,443)	(\$837,793)	(\$4,369,236)	(\$1,619,085)	(\$534,044)	(\$2,153,129)	(\$109,938)	(\$20,062)	(\$130,000)	(\$5,260,466)	(\$1,391,899)	(\$6,652,365)
8	Ending Reserves @ 6/30/2019 (included 15% adjustment)	<u>\$3,623,861</u>	<u>\$702,363</u>	<u>\$4,326,224</u>	<u>\$1,842,024</u>	<u>\$464,013</u>	<u>\$2,306,037</u>	<u>\$65,496</u>	<u>\$23,896</u>	<u>\$89,391</u>	<u>\$5,531,381</u>	<u>\$1,190,272</u>	<u>\$6,721,653</u>
9	Incurred Claims (July 2018 through June 2019)	\$33,472,089	\$11,570,625	\$45,042,715	\$15,648,119	\$7,663,518	\$23,311,637	\$332,142	\$141,226	\$473,367	\$49,452,349	\$19,375,369	\$68,827,718
10	Total Covered Employees (May 2018 through Apr 2019)	<u>47,738</u>	<u>47,738</u>	<u>47,738</u>	<u>35,679</u>	<u>35,679</u>	<u>35,679</u>	<u>447</u>	<u>447</u>	<u>447</u>	<u>83,864</u>	<u>83,864</u>	<u>83,864</u>
11	Claims Cost PEPM	\$701.16	\$242.38	\$943.54	\$438.58	\$214.79	\$653.37	\$743.05	\$315.94	\$1,058.99	\$589.67	\$231.03	\$820.71
12	Trend Factor	<u>1.1181</u>	<u>1.0846</u>	<u>1.1095</u>	<u>1.1068</u>	<u>1.0759</u>	<u>1.0966</u>	<u>1.1224</u>	<u>1.0759</u>	<u>1.1085</u>	<u>1.1146</u>	<u>1.0811</u>	<u>1.1051</u>
13	Projected Claims Cost Per Employee	\$784.00	\$262.88	\$1,046.87	\$485.42	\$231.09	\$716.51	\$834.00	\$339.92	\$1,173.92	\$657.24	\$249.76	\$907.00
14	<u>Recommended Funding Margin</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>2.0%</u>	<u>2.0%</u>	<u>2.0%</u>	<u>2.2%</u>	<u>2.2%</u>	<u>2.2%</u>	<u>2.7%</u>	<u>2.6%</u>	<u>2.7%</u>
15	Adjusted Projected Claims	\$807.52	\$270.76	\$1,078.28	\$495.13	\$235.72	\$730.84	\$852.13	\$347.31	\$1,199.45	\$674.85	\$256.26	\$931.11
Fixed Costs PEPM													
16	Specific Stop-Loss Premium PEPM (Estimate)			\$29.33			\$23.37			\$39.12			\$26.84
17	Aggregate Stop-Loss Premium PEPM (Estimate)			\$0.00			\$0.00			\$0.00			\$0.00
18	Anthem Network & Administrative Fees			\$54.35			\$43.76			\$43.76			\$49.79
19	<u>All Other Program Fees</u>			<u>\$12.75</u>			<u>\$10.75</u>			<u>\$13.75</u>			<u>\$11.90</u>
20	Total Fixed Costs			\$96.42			\$77.88			\$96.63			\$88.54
21	Required Premium PEPM			\$1,174.70			\$808.72			\$1,296.08			\$1,019.65
22	Current Premium PEPM			\$1,087.22			\$777.41			\$1,811.21			\$957.56
23	Required Increase			8.05%			4.03%			-28.44%			6.48%
24	Current Subscribers (June 2019)	3,946	3,946		3,009	3,009		35	35		6,990	6,990	
25	Base Trend	7.73%	5.56%		7.00%	5.00%		8.00%	5.00%		7.50%	5.00%	
26	Months Trended	18	18		18	18		18	18		18	18	

Notes:

Other Program Fees include: Wellness, Claims Management/Communication, Consulting Fees, SJVIA Fees, SJVIA Non-Founding Member Fee, and Hourglass/ASI.
Large claim credits are obtained from Anthem medical reports.

Self-funded Dental Underwriting Total SJVIA

		County of Fresno	County of Tulare	SJVIA
1	Paid Claims (7/1/2018 - 6/30/2019)	\$2,656,096	\$1,053,907	\$3,710,003
2	Beginning Reserve	(99,157)	(12,947)	(112,104)
3	Ending Reserve	140,773	62,245	203,018
4	Incurred Claims	\$2,697,712	\$1,103,205	\$3,800,917
5	Covered Employees	52,037	30,696	82,733
6	Incurred Claims/EE/Month	\$51.84	\$35.94	\$45.94
7	Trend Factor 5.0%	1.0759	1.0759	1.0759
8	Expected Incurred Claims (1/1/2020 - 12/31/2020)	\$55.78	\$38.67	\$49.43
9	Administration	3.99	3.99	3.99
10	Calculated Funding Level Without Margin	\$59.77	\$42.66	\$53.42
11	Current Average Funding Level	\$61.54	\$42.05	\$54.37
12	Calculated Funding Action Without Margin = (10)/(11)	-2.88%	1.46%	-1.75%
13	Recommended Margin = Margin % x (8) 2.0%	\$1.12	\$0.77	\$0.99
14	Calculated Funding Level With Margin = (10)+(13)	\$60.89	\$43.43	\$54.41
15	Current Average Funding Level = (11)	\$61.54	\$42.05	\$54.37
16	Calculated Funding Action With Margin = (14)/(15)	-1.06%	3.30%	0.07%

SJVIA – Anthem/Empirx – Self-Funded Medical

County of Fresno	Effective December 17, 2018					Effective December 16, 2019				
	EE	ES	EC	FA	% Change	EE	ES	EC	FA	
Anthem \$250	\$ 1,187.65	\$ 2,493.10	\$ 2,258.71	\$ 3,444.21	0.00%	\$ 1,187.65	\$ 2,493.10	\$ 2,258.71	\$ 3,444.21	
Anthem \$1000	\$ 881.72	\$ 1,850.91	\$ 1,676.89	\$ 2,557.01	0.00%	\$ 881.72	\$ 1,850.91	\$ 1,676.89	\$ 2,557.01	
Anthem \$1,500 Active	\$ 799.28	\$ 1,677.83	\$ 1,520.09	\$ 2,317.91	0.00%	\$ 799.28	\$ 1,677.83	\$ 1,520.09	\$ 2,317.91	
Anthem \$1,500 Retiree	\$ 914.24	\$ 1,618.51	\$ 1,428.18	\$ 2,130.68	0.00%	\$ 914.24	\$ 1,618.51	\$ 1,428.18	\$ 2,130.68	
Anthem \$3,000	\$ 653.08	\$ 1,383.36	\$ 1,240.23	\$ 1,889.95	0.00%	\$ 653.08	\$ 1,383.36	\$ 1,240.23	\$ 1,889.95	
Anthem EPO	\$ 835.06	\$ 1,476.79	\$ 1,303.37	\$ 1,943.35	3.25%	\$ 862.21	\$ 1,524.80	\$ 1,345.75	\$ 2,006.53	
County of Tulare	2019					2019				
	EE	ES	EC	FA	% Change	EE	ES	EC	FA	
Anthem \$0	\$ 928.98	\$ 1,856.97	\$ 1,695.13	\$ 2,815.33	3.79%	\$ 964.22	\$ 1,927.41	\$ 1,759.43	\$ 2,922.12	
Anthem \$500	\$ 699.54	\$ 1,399.77	\$ 1,282.02	\$ 2,207.78	3.79%	\$ 726.08	\$ 1,452.87	\$ 1,330.65	\$ 2,291.53	
Anthem \$1,000	\$ 614.49	\$ 1,228.11	\$ 1,126.87	\$ 1,872.15	5.16%	\$ 646.22	\$ 1,291.52	\$ 1,185.06	\$ 1,968.82	
Anthem \$2,500	\$ 582.39	\$ 1,163.85	\$ 1,067.91	\$ 1,774.24	3.79%	\$ 604.49	\$ 1,208.00	\$ 1,108.42	\$ 1,841.54	
City of Marysville	2019				% Change	2019				
	EE	EE+1	EE+2			EE	EE+1	EE+2		
Anthem PPO \$250	\$ 957.41	\$ 1,914.83	\$ 2,489.79		0.00%	\$ 957.41	\$ 1,914.83	\$ 2,489.79		
Anthem PPO \$500	\$ 863.88	\$ 1,727.76	\$ 2,246.54		0.00%	\$ 863.88	\$ 1,727.76	\$ 2,246.54		

Kaiser

Kaiser		Carrier Rates			SJVIA Rates	
County of Fresno - Bi-Weekly	Enrollment	2019	2020	% Change	2019	2020 Parity
Subscriber Only	1,363	\$341.86	\$329.97	-3.48%	\$366.59	\$393.12
Subscriber & Spouse	124	\$613.55	\$592.16	-3.49%	\$653.22	\$712.08
Subscriber & Child(ren)	486	\$540.82	\$522.05	-3.47%	\$576.49	\$623.52
Subscriber & Spouse & 1 or more Child(ren)	134	\$811.83	\$783.61	-3.48%	\$862.41	\$937.44
Total	2,107	\$23,755,137	\$22,929,322	-3.48%	\$25,386,362	\$27,371,972
County of Tulare	Enrollment	2019	2020	% Change	2019	2020
Subscriber Only	77	\$774.31	\$750.80	-3.04%	\$808.29	\$808.29
Subscriber & Spouse	6	\$1,548.61	\$1,501.60	-3.04%	\$1,605.82	\$1,605.82
Subscriber & Child(ren)	5	\$1,401.49	\$1,358.94	-3.04%	\$1,454.29	\$1,454.29
Subscriber & Spouse & 1 or more Child(ren)	2	\$2,322.92	\$2,252.40	-3.04%	\$2,403.36	\$2,403.36
Total	90	\$966,802	\$937,448	-3.04%	\$2,182,737	\$2,182,737
County of Tulare	Enrollment	2019	2020	% Change	2019	2020
Subscriber Only	54	\$594.12	\$575.16	-3.19%	\$622.70	\$622.70
Subscriber & Spouse	6	\$1,188.24	\$1,150.32	-3.19%	\$1,234.64	\$1,234.64
Subscriber & Child(ren)	8	\$1,075.36	\$1,041.04	-3.19%	\$1,118.38	\$1,118.38
Subscriber & Spouse & 1 or more Child(ren)	1	\$1,782.36	\$1,725.49	-3.19%	\$1,846.59	\$1,846.59
Total	69	\$595,166	\$576,172	-3.19%	\$1,347,509	\$1,347,509
City of Marysville	Enrollment	2019	2020	% Change	2019	2020
Subscriber only	3	\$676.21	\$652.73	-3.47%	\$724.92	\$724.92
Subscriber and 1 Dependent	4	\$1,352.44	\$1,305.46	-3.47%	\$1,423.11	\$1,423.11
Subscriber and 2 or more Dependents	6	\$1,913.69	\$1,847.22	-3.47%	\$2,002.62	\$2,002.62
Total	13	\$227,046	\$219,160	-3.47%	\$238,595	\$238,595

Kaiser Senior Advantage– County of Tulare

County of Tulare		Carrier Rates			SJVIA Rates	
Kaiser Senior Advantage	Enrollment	2019	2020	% Difference	2019	2020
Subscriber with Medicare	11	\$307.45	\$310.42	0.97%	\$318.20	\$321.17
Subscriber with Medicare + Spouse Non-Medicare	0	\$1,081.74	\$1,061.22	-1.90%	\$1,092.49	\$1,071.97
Subscriber with Non-Medicare + Spouse with Medicare	0	\$1,081.74	\$1,060.80	-1.94%	\$1,092.49	\$1,071.55
Subscriber with Medicare + Spouse with Medicare	2	\$614.87	\$620.42	0.90%	\$625.62	\$631.17
Subscriber with Medicare + Child Non-Medicare	0	\$934.62	\$918.56	-1.72%	\$945.37	\$929.31
Subscriber with Medicare + Children Non-Medicare	0	\$934.62	\$918.56	-1.72%	\$945.37	\$929.31
Subscriber with Medicare + Spouse with Medicare + Child Non-Medicare	0	\$1,389.18	\$1,371.22	-1.29%	\$1,399.93	\$1,381.97
Subscriber with Medicare + Spouse with Non-Medicare + Child Non-Medicare	0	\$1,856.05	\$1,812.02	-2.37%	\$1,866.80	\$1,822.77
Subscriber with Non-Medicare + Spouse with Medicare + Child Non-Medicare	0	\$1,856.05	\$1,811.60	-2.39%	\$1,866.80	\$1,822.35
Subscriber with Medicare + Spouse with Medicare + Children Non-Medicare	0	\$1,389.18	\$1,371.22	-1.29%	\$1,399.93	\$1,381.97
Subscriber with Medicare + Spouse Non-Medicare + Children Non-Medicare	0	\$1,856.05	\$1,812.02	-2.37%	\$1,866.80	\$1,822.77
Subscriber with Non-Medicare + Spouse with Medicare + Children Non-Medicare	0	\$1,856.05	\$1,811.60	-2.39%	\$1,866.80	\$1,822.35

Delta Dental – PPO

County of Fresno	Enrollment	2019	2020	% Change
Employee Only	2723	\$ 50.29	\$ 50.29	0.00%
Employee + Spouse	452	\$ 80.19	\$ 80.19	0.00%
Employee + Children	943	\$ 69.88	\$ 69.88	0.00%
Employee + Family	339	\$ 102.58	\$ 102.58	0.00%
Total	4457	\$ 3,286,284	\$ 3,286,284	0.00%
County of Tulare	Enrollment	2019	2020	% Change
Employee Only	2139	\$ 35.43	\$ 35.43	0.00%
Employee + Spouse	182	\$ 61.42	\$ 61.42	0.00%
Employee + Children	202	\$ 69.60	\$ 69.60	0.00%
Employee + Family	82	\$ 103.32	\$ 103.32	0.00%
Total	2605	\$ 1,313,936.0	\$ 1,313,936	0.00%

Delta Dental - DHMO

County of Fresno	Enrollment	2019	2020 (24 months)	% Change
Employee Only	1594	\$ 26.38	\$ 27.38	3.79%
Employee + Spouse	188	\$ 45.27	\$ 47.51	4.95%
Employee + Children	427	\$ 45.58	\$ 47.83	4.94%
Employee + Family	140	\$ 65.70	\$ 68.95	4.95%
Total	2349	\$ 950,654	\$ 991,824	4.33%
County of Tulare	Enrollment	2019	2020 (24 months)	% Change
Employee Only	373	\$ 26.38	\$ 27.38	3.79%
Employee + Spouse	16	\$ 45.27	\$ 47.51	4.95%
Employee + Children	39	\$ 45.58	\$ 47.83	4.94%
Employee + Family	9	\$ 65.70	\$ 68.95	4.95%
Total	437	\$ 155,196.0	\$ 161,506	4.07%

2020 DHMO will be the first year of a two-year rate guarantee.

Vision Service Plan – VSP

County of Fresno	Enrollment	2019	2020 (24 months)	% Change
Employee Only	2210	\$ 7.64	\$ 7.79	2.0%
Employee + Spouse	296	\$ 13.73	\$ 14.00	2.0%
Employee + Children	869	\$ 13.46	\$ 13.73	2.0%
Employee + Family	329	\$ 19.71	\$ 20.10	2.0%
Total	3704	\$ 469,558	\$ 478,850	2.0%
County of Tulare	Enrollment	2019	2020 (24 months)	% Change
Employee Only	2384	\$ 4.86	\$ 4.96	2.1%
Employee + Spouse	186	\$ 8.20	\$ 8.36	2.0%
Employee + Children	228	\$ 8.68	\$ 8.85	2.0%
Employee + Family	90	\$ 12.93	\$ 13.19	2.0%
Total	2888	\$ 195,050	\$ 199,014	2.0%

2020 VSP will be in the first year of a three-year rate guarantee.

SJVIA Vendor Fees and Administration Charges

SJVIA		Fixed Cost Schedule							
		2019				2020			
		Total Fixed Costs Self-Funded Medical	EPO	PPO/HDHP			EPO	PPO/HDHP	
Fresno	Fresno		Tulare	Marysville	Fresno	Fresno	Tulare	Marysville	
Specific Stop-Loss Premium PEPM	\$25.50	\$25.50	\$20.32	\$34.02	\$29.33	\$29.33	\$23.37	\$39.12	
Aggragate Stop-Loss Premium PEPM	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Anthem Network & Admin. Fees	\$49.63	\$34.92	\$34.92	\$34.92	\$50.02	\$36.32	\$36.32	\$36.32	
EmpiRx Administration Fee	\$5.28	\$5.28	\$5.28	\$5.28	\$5.28	\$5.28	\$5.28	\$5.28	
Wellness	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	
Claims Mgmt/Communication	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	
Keenan Consulting Fee	\$3.10	\$3.10	\$3.10	\$3.10	\$3.10	\$3.10	\$3.10	\$3.10	
Keenan Pharmacy Services Fee	\$2.59	\$2.59	\$2.59	\$2.59	\$2.16	\$2.16	\$2.16	\$2.16	
SJVIA Fee	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	
SJVIA Non-Founding Member Fee	\$0.00	\$0.00	\$0.00	\$2.00	\$0.00	\$0.00	\$0.00	\$2.00	
Hourglass - Benefits Administration	\$2.65	\$2.65	\$2.65	\$2.65	\$2.65	\$2.65	\$2.65	\$2.65	
ASI - Benefit Administration	\$2.00	\$2.00	\$0.00	\$1.00	\$2.00	\$2.00	\$0.00	\$1.00	
PCORI/Transitional Reinsurance Fees	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Total Fixed Cost - Self-Funded Medical Plans	\$95.75	\$81.04	\$73.86	\$90.56	\$99.54	\$85.84	\$77.88	\$96.63	

SJVIA - Total Fixed Cost Kaiser		Kaiser				Kaiser		
		COF	COT	Marysville		COF	COT	Marysville
Total Fixed Cost - Kaiser	N/A	\$12.75	\$10.75	\$13.75	N/A	\$12.75	\$10.75	\$13.75
SJVIA - Total Fixed Cost Delta Dental		Delta Dental - Self-Funded				Delta Dental - Self-Funded		
		COF	COT	Marysville		COF	COT	Marysville
Total Fixed Cost - Delta Dental	N/A	\$3.87	\$3.87	N/A	N/A	\$3.99	\$3.99	N/A