

August 26, 2022

## **SJVIA Board Meeting: Consultant's Report 2023 Final Renewal Report**

### **Introduction**

AP Keenan is pleased to present the SJVIA 2023 final renewal. The final renewal is prepared in accordance with SJVIA Board direction and standard insurance industry underwriting guidelines. Anthem Blue Cross medical, EmpiRx pharmacy, and Delta Dental PPO dental coverages are self-funded. Kaiser medical, Delta Dental DHMO, and VSP vision coverages are fully-insured.

The self-funded final renewal is produced with the following factors:

- The self-funded medical plans are underwritten on the most recent 12 months of plan experience available from July 1, 2021 through June 30, 2022
- All self-funded coverage is underwritten based on its own claim experience; the plan experience is considered 100% credible
- Fixed cost components continue to be blended for both participating entities to receive overall economies of scale and reduced fixed costs
- The final renewal assumes the continuation of the \$450,000 specific stop-loss deductible and a 10% increase in reinsurance cost
  - Please note, quotes will be solicited from the market for the Stop Loss line of coverage and staff will return at the December Board meeting with a complete analysis and recommendation
- The final renewal includes the June 30, 2022 actuarially certified IBNR reserve calculations. Please note that the recommended June 30, 2022 reserve level includes 15% margin (\$1,155,104)
- The 2023 rates include 1.5% margin for the County of Fresno and 0.0% margin for the County of Tulare.

We will work with Keenan's Benefits Underwriting and Actuarial Department (BUAD) to ensure the medical and pharmacy renewal projections take into consideration the past plan performance and the impact of COVID-19 on the plans.

## Executive Summary

Keenan is pleased to present the 2023 SJVIA final renewal. On an overall basis, the SJVIA renewal is 4.01% (County of Fresno 3.77% and County of Tulare 4.63%). The following table illustrates the 2023 final rate adjustments based on carrier requested renewals and standard underwriting practices:

Executive Summary	Final Renewal			Comments
	COF	COT	SJVIA	
Self-Funded Medical EPO w/out Parity	8.33%			The 2023 final renewal rates include \$783,407 in margin (1.5%) for COF, 0.0% for COT. COF's EPO Parity drops the EPO renewal from 8.33% to 4.39%. A 3.94% adjustment.
EPO w/ Kaiser Parity	4.39%	n/a	4.39%	
PPO / HDHP	0.00%	5.00%	3.99%	
Total	3.68%	5.00%	4.16%	
Kaiser HMO carrier rate	2.71%	2.72%	2.71%	The Kaiser carrier renewal proposes a 2.71% increase which is below trend and welcomed after two consecutive years of +9.0% increases. With Parity, the renewal is 4.39% and includes \$2,197,502 in Parity margin for the EPO plan.
HMO w/ EPO Parity	4.39%	n/a	4.39%	
HMO	n/a	2.65%	2.65%	
Deductible HMO	n/a	2.63%	2.63%	
Total	4.39%	2.64%	4.30%	
Kaiser Senior Advantage Medicare	n/a	-11.84%	-11.84%	The COT's 2023 Kaiser Medicare Senior Advantage rates reflect a significant decrease and applies to 11 retirees.
Delta Dental PPO	0.00%	0.00%	0.00%	The 2023 final renewal rate underwriting shows renewal rate decreases. Holding rates (0.00%) and applying a cross-subsidy of the decreased amounts to the self-funded medical plans. The Delta Dental DHMO rates remain unchanged with rates guaranteed through 2023.
DHMO	0.00%	0.00%	0.00%	
VSP	0.00%	0.00%	0.00%	The VSP rates remain unchanged with rates guaranteed through 2023.
Total M, D, V	3.77%	4.63%	4.01%	The 2023 renewals represent a \$3,255,302, \$1,550,731, and \$4,806,034 for COF, COT, and SJVIA respectively.

## Executive Summary

The following chart illustrates the projected cost for 2022 and 2023, the dollar cost differential, and percentage differential based on the recommended renewal action.

County of Fresno	2022	2023	\$ Difference	% Difference
EPO	\$ 45,342,715	\$ 47,332,748	\$ 1,990,034	4.39%
PPO/HDHP	\$ 7,595,969	\$ 7,595,969	\$ -	0.00%
Total Anthem	\$ 52,938,684	\$ 54,928,717	\$ 1,990,034	3.76%
Kaiser	\$ 28,828,583	\$ 30,093,851	\$ 1,265,269	4.39%
Kaiser - KPSA	\$ -	\$ -	\$ -	0.00%
Total Medical	\$ 81,767,266	\$ 85,022,569	\$ 3,255,302	3.98%
Delta Dental PPO	\$ 3,339,599	\$ 3,339,599	\$ -	0.00%
Delta Dental DHMO	\$ 815,369	\$ 815,369	\$ -	0.00%
Total Dental	\$ 4,154,968	\$ 4,154,968	\$ -	0.00%
Vision	\$ 530,803	\$ 530,803	\$ -	0.00%
<b>Grand Total</b>	<b>\$ 86,453,037</b>	<b>\$ 89,708,340</b>	<b>\$ 3,255,302</b>	<b>3.77%</b>
County of Tulare	2022	2023	\$ Difference	% Difference
EPO	\$ -	\$ -	\$ -	0.00%
PPO/HDHP	\$ 30,175,711	\$ 31,684,497	\$ 1,508,786	5.00%
Total Anthem	\$ 30,175,711	\$ 31,684,497	\$ 1,508,786	5.00%
Kaiser	\$ 1,586,916	\$ 1,628,861	\$ 41,945	2.64%
Kaiser - KPSA	\$ 39,729	\$ 35,027	\$ (4,702)	-11.84%
Total Medical	\$ 31,762,627	\$ 33,313,358	\$ 1,550,731	4.88%
Delta Dental PPO	\$ 1,418,776	\$ 1,418,776	\$ -	0.00%
Delta Dental DHMO	\$ 138,840	\$ 138,840	\$ -	0.00%
Total Dental	\$ 1,557,616	\$ 1,557,616	\$ -	0.00%
Vision	\$ 205,402	\$ 205,402	\$ -	0.00%
<b>Grand Total</b>	<b>\$ 33,525,645</b>	<b>\$ 35,076,376</b>	<b>\$ 1,550,731</b>	<b>4.63%</b>
SJVIA	2022	2023	\$ Difference	% Difference
EPO	\$ 45,342,715	\$ 47,332,748	\$ 1,990,034	4.39%
PPO/HDHP	\$ 37,771,680	\$ 39,280,466	\$ 1,508,786	3.99%
Total Anthem	\$ 83,114,395	\$ 86,613,214	\$ 3,498,819	4.21%
Kaiser	\$ 30,415,499	\$ 31,722,713	\$ 1,307,214	4.30%
Kaiser - KPSA	\$ 39,729	\$ 35,027	\$ (4,702)	-11.84%
Total Medical	\$ 113,529,893	\$ 118,335,927	\$ 4,806,034	4.23%
Delta Dental PPO	\$ 4,758,375	\$ 4,758,375	\$ -	0.00%
Delta Dental DHMO	\$ 954,209	\$ 954,209	\$ -	0.00%
Total Dental	\$ 5,712,584	\$ 5,712,584	\$ -	0.00%
Vision	\$ 736,205	\$ 736,205	\$ -	0.00%
<b>Grand Total</b>	<b>\$ 119,978,682</b>	<b>\$ 124,784,716</b>	<b>\$ 4,806,034</b>	<b>4.01%</b>

**Where will costs trend for 2023?**

As discussed at the July SJVIA Board meeting, 2023 is a difficult year to project claims. While dental and vision claim cost appear to have normalized to a post COVID trend, medical claims at times have shown normalization patterns but then we have high claim experience months that remind us of the impact of COVID on claim cost. The difficult question is, will we have a repeat of the last 12 months for 2023 or will medical costs normalize?

AP Keenan’s BUAD prepared a very conservative renewal projection assuming the past 12 months are indicative of what to expect for 2023 including applying high inflation and utilization factors, and high claim cost months. The following chart illustrates their renewal projections.

<b>SJVIA 2023 Renewal</b>	<b>County of Fresno EPO</b>	<b>County of Fresno PPO/HDHP</b>	<b>County of Tulare PPO/HDHP</b>	<b>SJVIA Total</b>
<b>Standard Renewal</b>	17.73%	-17.96%	21.81%	15.58%
\$ Difference PEPM	\$217.06	-\$148.26	\$169.32	\$153.11
\$ Difference Annual Total	\$8,059,004	-\$1,364,585	\$6,060,979	\$12,755,397

The result would be an overall increase of 12.62% (+\$6,694,419) to the County of Fresno, 21.81% (+6,060,979) to the County of Tulare, and 15.58% (+\$12,755,397) to the SJVIA. Based on:

- the Counties’ employee contribution model,
- the SJVIA’s reserving level, and
- the uncertainty of the realization of the conservative 2023 renewal projections,

AP Keenan used the above renewal projections as a starting point to achieve more a manageable 2023 renewal. The more manageable renewal provides significantly lower cost projections, lower employee contributions, and potentially the usage of the SJVIA’s excess margin reserve and stabilization reserve to fund a portion claim cost.

The following chart illustrates the revised 2023 renewal projection.

<b>SJVIA Proposed 2023 Renewal</b>	<b>County of Fresno EPO</b>	<b>County of Fresno PPO/HDHP</b>	<b>County of Tulare PPO/HDHP</b>	<b>SJVIA Total</b>
<b>Proposed Renewal</b>	8.33%	0.00%	5.00%	6.40%
\$ Difference PEPM	\$101.99	\$0.00	\$38.82	\$63.03
\$ Difference Annual Total	\$3,786,592	\$0	\$1,389,565	\$5,176,157

The adjustments to the renewal, account for a reduction in rates of \$7,579,241. To achieve these cost reductions AP Keenan made the following adjustments and implemented the following strategies:

- high claim cost smoothing strategy
- margin adjustments
- Change in IBNR funding strategy
- Trend adjustments
- Cross subsidy strategy
- Reserve Accumulation strategy
- EPO/Kaiser Parity strategy

The following chart illustrates the first four adjustments/strategies:

<b>SJVIA 2023 Renewal</b>	<b>County of Fresno EPO</b>	<b>County of Fresno PPO/HDHP</b>	<b>County of Tulare PPO/HDHP</b>	<b>SJVIA Total</b>
<b>Adverse Claim Activity</b>	120%	0%	110%	
Renewal Impact	-0.56%	0.00%	-5.51%	
\$ Difference PEPM	-\$6.81	\$0.00	-\$42.80	
\$ Difference Annual Total	-\$252,984	\$0	-\$1,531,945	-\$1,784,929
<b>Margin Adjustment</b>				
From:	3.00%	3.00%	3.00%	
Option 1 to:	1.50%	1.50%	1.50%	
Renewal Impact	-1.62%	-1.07%	-1.64%	
\$ Difference PEPM	-\$19.83	-\$8.83	-\$12.73	
\$ Difference Annual Total	-\$736,248	-\$81,271	-\$455,683	-\$1,273,203
From:	3.00%	3.00%	3.00%	
Option 2 to:	0.00%	0.00%	0.00%	
Renewal Impact	-3.24%	-2.13%	-3.27%	
\$ Difference PEPM	-\$39.67	-\$17.58	-\$25.39	
\$ Difference Annual Total	-\$1,472,868	-\$161,806	-\$908,860	-\$2,543,535
<b>Change in IBNR (funded from Reserve)</b>				
Renewal Impact	-0.39%	-0.28%	-0.59%	
\$ Difference PEPM	-\$4.79	-\$2.34	-\$4.56	
\$ Difference Annual Total	-\$177,698	-\$21,562	-\$163,250	-\$362,510
<b>Change in Trend Assumption</b>				
Medical From - To:	8.0% - 6.0%	5.0% - 5.0%	8.0% - 6.0%	
RX From - To:	9.0% - 6.5%	9.0% - 6.5%	9.0% - 6.5%	
Renewal Impact	-3.31%	-0.53%	-3.86%	
\$ Difference PEPM	-\$39.56	-\$4.29	-\$29.96	
\$ Difference Annual Total	-\$1,468,784	-\$39,485	-\$1,072,448	-\$2,580,717
<b>Total Adjustments</b>				
Renewal Impact	-5.80%	-1.88%	-13.23%	-7.95%
\$ Difference PEPM	-\$70.99	-\$15.46	-\$102.71	-\$74.80
\$ Difference Annual Total	-\$2,635,717	-\$142,294	-\$3,676,607	-\$6,454,618
<b>Adjusted Renewal</b>	<b>11.93%</b>	<b>-19.84%</b>	<b>8.58%</b>	<b>7.62%</b>
<b>\$ PEPM</b>	<b>\$1,370.41</b>	<b>\$661.57</b>	<b>\$842.99</b>	<b>\$1,061</b>
<b>\$ Annual Total</b>	<b>\$50,880,582</b>	<b>\$6,089,090</b>	<b>\$30,175,670</b>	<b>\$87,145,343</b>

**Adverse Claim Activity** - Adverse claim adjustment smooths out the claim cost over the experience period after stop loss reinsurance is applied. For County of Fresno, months with total cost loss ratios over 120% were capped at 120% of premium. For County of Tulare, months with total cost loss ratios over 110% were capped at 110% of premium. The County of Tulare had a lower cap since this was their first experience period which produced a deficit since 2016. The result removed \$252,984 in claim cost from the County of Fresno and \$1,531,945 from the County of Tulare for a total reduction of \$1,784,929. Another way of looking at the reductions is to label them as COVID related high cost months not expected to be repeated.

**Margin Adjustment** – The original renewal included 3.0% margin for both Counties. Based on the guidelines given by the SJVIA Board for the 2022 renewal, which was done in recognition of the SJVIA’s reserve accumulation, these levels were reduced to the 2022 levels of 1.5% for the County of Fresno, and 0.0% for the County of Tulare. This reduced the renewal by \$817,520 for the County of Fresno and \$908,860 for the County of Tulare for a total reduction of \$1,726,380 for the SJVIA.

**Change in IBNR** – AP Keenan provided an update to the Actuarial certification of the Incurred But Not Reported (IBNR) reserve with a June 30, 2022 effective date. The update required addition funding of for medical and prescription drug IBNR claims of \$362,510. Based on the direction given by the SJVIA Board for the 2022 renewal, the change in IBNR was funded from SJVIA’s reserve accumulation, rather than the rates. This same action for 2023 removes the \$362,510 from rates and requires the funding from reserves.

**Change in Trend** – Each year AP Keenan reduces the trend assumptions from carrier trend to a self-funded trend (which is typically 1.0% to 2.0% less). The revised medical trend is 6.0% for EPO and PPO (from 8.0%) and 6.5% (from 9.0) for prescription drugs. In discussing trend with our PBM EmpiRx, they stated their internal trend for the SJVIA was in the 4.0% range. The change in trend amounted to a \$1,508,269 reduction in projected claim cost for the County of Fresno, \$1,072,448 for the County of Tulare, and \$2,580,717 for the SJVIA in total.

Adding the results of these strategies and adjustments reduced the renewal for the County of Fresno EPO and PPO/HDHP \$2,778,011 and the County of Tulare \$3,676,607.

**Cross Subsidies** - Upon completion of these adjustments and strategies, AP Keenan applied cross subsidies from 1) the County of Fresno’s PPO/HDHP plan to the EPO plan and 2) the Dental PPO plan to the EPO plan. The result achieved a reduced renewal for the EPO of 8.33% and a flat 0.00% for the PPO/HDHP plans. For the County of Tulare only the Dental PPO cross subsidy applied to the PPO/HDHP plans. A minor reduction in the renewal occurred from 8.58% to 8.44%.

<b>SJVIA</b>	<b>County of Fresno</b>	<b>County of Fresno</b>	<b>County of Tulare</b>
<b>Cross Subsidies</b>	<b>EPO</b>	<b>PPO/HDHP</b>	<b>PPO/HDHP</b>
Adjusted Renewal	11.93%	-19.84%	8.58%
\$ PEPM	\$1,370.41	\$661.57	\$842.99
\$ Annual Total	\$50,880,582	\$6,089,090	\$30,175,670
PPO/HDHP	-\$1,506,879	\$1,506,879	
Renewal Impact	\$49,373,704	\$7,595,969	
% Renewal Impact	8.62%	0.00%	
Dental	-\$130,030	0	-\$38,848
Renewal Impact	\$49,243,673	\$7,595,969	\$30,136,822
% Renewal Impact	8.33%	0.00%	8.44%
<b>Proposed Medical Renewals</b>	<b>8.33%</b>	<b>0.00%</b>	<b>8.44%</b>

**Reserve Accumulation Strategy**- The County of Tulare had an interest to have the PPO/HDHP renewal reduced to the budgeted amount of 5.00%. AP Keenan discussed a Reserve Accumulation Strategy where the difference between 8.44% and 5.00% (\$956,021) is used from the SJVIA reserves in lieu of increasing rates as is illustrated below:

<b>SJVIA Renewal</b>	<b>County of Fresno</b>	<b>County of Fresno</b>	<b>County of Tulare</b>
<b>Buy Down from Reserves</b>	<b>EPO</b>	<b>PPO/HDHP</b>	<b>PPO/HDHP</b>
Adjusted Renewal	8.33%	0.00%	8.44%
\$ PEPM	\$1,326.33	\$825.29	\$841.91
\$ Annual Total	\$49,243,888	\$7,595,969	\$30,136,884
Buy Back from Reserves	\$0	\$0	-\$956,021
% Renewal Impact	0.00%	0.00%	-8.44%
Final Renewal	\$49,243,888	\$7,595,969	\$29,180,863
<b>Proposed Medical Renewals</b>	<b>8.33%</b>	<b>0.00%</b>	<b>5.00%</b>

Consideration was given to this strategy due to the County's past contribution to the SJVIA's reserve accumulation. The July 2022 SJVIA Board report on Reserve reconciliation showed that the County of Tulare had a total net position of \$5,185,274, compared to the County of Fresno's minor deficit position of -\$203,853. See the chart below:

May 2022 Position	SJVIA	Fresno	Tulare	All Other
Medical/RX Performance	\$ (209,273)	\$ (7,905,108)	\$ 7,467,599	\$ 228,235
<u>Adjustments</u>	<u>\$ 28,460,527</u>	<u>\$ 23,501,743</u>	<u>\$ 5,356,616</u>	<u>\$ 253,852</u>
Total Gross Position	\$ 28,251,254	\$ 15,596,635	\$ 12,824,216	\$ 482,088
IBNR Reserve Requirement	\$ 8,450,550	\$ 5,605,410	\$ 2,845,140	\$ -
<u>Stabilization Reserve</u>	<u>\$ 14,988,880</u>	<u>\$ 10,195,078</u>	<u>\$ 4,793,802</u>	<u>\$ -</u>
Total Net Position	\$ 5,463,508	\$ (203,853)	\$ 5,185,274	\$ 482,088
Other Obligations				
COF Seed Money 2010	\$ 887,669			

**EPO/Kaiser Parity Strategy** - The County of Fresno’s EPO/Kaiser parity strategy has been in place for several years and is a cross subsidy strategy. The goal is to have the EPO \$0 copayment plan rates the same as the Kaiser HMO rates. The reason for the cross subsidy is to eliminate adverse selection (healthier County of Fresno covered employees leaving the EPO plan for the lower costing Kaiser plan). With the implementation of the two new EPO plans for 2022, the County has mentioned that this will be its final year of applying the EPO/Kaiser Parity cross subsidy.

The impact of the EPO/Kaiser Parity reduces the EPO renewal from 8.33% to 4.39%. The Kaiser rates will increase from the Kaiser carrier renewal of 2.71% to 4.39% to achieve the Parity.

**Access to Care** - This renewal report assumes the SJVIA has been satisfied by Anthem relative to its concerns for access to care, ample network coverage and the impact of Anthem contracting delays with Adventist Health (especially for Tulare County). Should the SJVIA seek to contract with Blue Shield, AP Keenan estimates an increase in self-funded medical cost of 2.3% or \$1,263,360.

The balance of this report provides the underwriting, associated fixed costs, and rates for all lines of coverage.



## Self-funded Medical Underwriting EPO and PPO/HDHP

Line	EPO and PPO/HDHP Line Item/Description	Fresno			Tulare			Total		
		EPO	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Paid Claims (Jul 2021 through June 2022)	\$37,303,529	\$13,412,452	\$50,715,981	\$18,203,122	\$9,544,262	\$27,747,384	\$55,506,651	\$22,956,714	\$78,463,365
2	Claim Adjustments	(\$247,062)	(\$5,922)	(\$252,984)	(\$1,290,413)	(\$241,532)	(\$1,531,945)	(\$1,537,475)	(\$247,454)	(\$1,784,929)
3	Plan Change Adjustments	\$40,765	\$0	\$40,765	\$0	\$0	\$0	\$40,765	\$0	\$40,765
4	Rx Change Adjustments (Rx Rebates)	\$0	(\$1,665,082)	(\$1,665,082)	\$0	(\$1,058,718)	(\$1,058,718)	\$0	(\$2,723,800)	(\$2,723,800)
5	Large Claim Adjustment (Pooling Level: \$450,000)	<u>(\$907,034)</u>	<u>\$0</u>	<u>(\$907,034)</u>	<u>(\$138,916)</u>	<u>\$0</u>	<u>(\$138,916)</u>	<u>(\$1,045,950)</u>	<u>\$0</u>	<u>(\$1,045,950)</u>
6	Adjusted Paid Claims	\$36,190,198	\$11,741,448	\$47,931,646	\$16,773,793	\$8,244,012	\$25,017,805	\$52,963,991	\$19,985,460	\$72,949,451
7	Beginning Reserves @ 12/31/2021	(\$4,551,170)	(\$893,380)	(\$5,444,550)	(\$2,191,730)	(\$584,900)	(\$2,776,630)	(\$6,742,900)	(\$1,478,280)	(\$8,221,180)
8	Ending Reserves @ 6/30/2022	<u>\$4,718,350</u>	<u>\$925,460</u>	<u>\$5,643,810</u>	<u>\$2,281,330</u>	<u>\$658,550</u>	<u>\$2,939,880</u>	<u>\$6,999,680</u>	<u>\$1,584,010</u>	<u>\$8,583,690</u>
9	Change in IBNR	\$167,180	\$32,080	\$199,260	\$89,600	\$73,650	\$163,250	\$256,780	\$105,730	\$362,510
10	<b>Incurred Claims (Jul 2021 through Jun 2022)</b>	<b>\$36,190,198</b>	<b>\$11,741,448</b>	<b>\$47,931,646</b>	<b>\$16,773,793</b>	<b>\$8,244,012</b>	<b>\$25,017,805</b>	<b>\$52,963,991</b>	<b>\$19,985,460</b>	<b>\$72,949,451</b>
11	Total Covered Employees (May 2021 through Apr 2022)	<u>46,428</u>	<u>46,428</u>	<u>46,428</u>	<u>35,571</u>	<u>35,571</u>	<u>35,571</u>	<u>81,999</u>	<u>81,999</u>	<u>81,999</u>
12	Claims Cost PEPM	\$779.49	\$252.90	\$1,032.39	\$471.56	\$231.76	\$703.32	\$645.91	\$243.73	\$889.64
13	Trend Factor	<u>1.0895</u>	<u>1.0991</u>	<u>1.0919</u>	<u>1.0913</u>	<u>1.0991</u>	<u>1.0939</u>	<u>1.0901</u>	<u>1.0991</u>	<u>1.0926</u>
14	<b>Projected Claims Cost Per Employee</b>	<b>\$849.28</b>	<b>\$277.96</b>	<b>\$1,127.24</b>	<b>\$514.61</b>	<b>\$254.73</b>	<b>\$769.34</b>	<b>\$704.10</b>	<b>\$267.88</b>	<b>\$971.98</b>
15	Recommended Funding Margin	<u>1.5%</u>	<u>1.5%</u>	<u>1.5%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.85%</u>	<u>0.85%</u>	<u>0.85%</u>
16	<b>Adjusted Projected Claims</b>	<b>\$862.02</b>	<b>\$282.13</b>	<b>\$1,144.14</b>	<b>\$514.61</b>	<b>\$254.73</b>	<b>\$769.34</b>	<b>\$711.31</b>	<b>\$270.24</b>	<b>\$981.56</b>
<b>Fixed Costs PEPM</b>										
17	Specific Stop-Loss Premium PEPM (Estimate)			\$20.56			\$18.45			\$19.65
18	Aggregate Stop-Loss Premium PEPM (Estimate)			\$0.00			\$0.00			\$0.00
19	Anthem Network & Administrative Fees			\$38.00			\$38.00			\$38.00
20	All Other Program Fees			<u>\$19.52</u>			<u>\$17.20</u>			<u>\$18.51</u>
21	<b>Total Fixed Costs</b>			<b>\$78.08</b>			<b>\$73.65</b>			<b>\$76.16</b>
22	<b>Required Premium PEPM</b>			<b>\$1,222.23</b>			<b>\$842.99</b>			<b>\$1,057.71</b>
23	<b>Current Premium PEPM</b>			<b>\$1,140.92</b>			<b>\$776.38</b>			<b>\$982.78</b>
24	<b>Required Increase</b>			<b>7.13%</b>			<b>8.58%</b>			<b>7.62%</b>
25	<b>Current Subscribers (June 2021)</b>	3,861	3,861	3,861	2,983	2,983	2,983	6,844	6,844	6,844
26	<b>Base Trend</b>	5.88%	6.50%	6.04%	6.00%	6.50%	6.17%	5.92%	6.50%	6.08%
27	<b>Months Trended</b>	18	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 EPO

Line	EPO Line Item/Description	Fresno			Tulare			Total		
		Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Paid Claims (Jul 2021 through June 2022)	\$33,143,570	\$12,191,738	\$45,335,308				\$33,143,570	\$12,191,738	\$45,335,308
2	Claim Adjustments	-\$247,062	-\$5,922	-\$252,984				-\$247,062	-\$5,922	-\$252,984
3	Plan Change Adjustments	\$40,765	\$0	\$40,765				\$40,765	\$0	\$40,765
4	Rx Change Adjustments (Rx Rebates)	\$0	(\$1,483,980)	(\$1,483,980)				\$0	(\$1,483,980)	(\$1,483,980)
5	Large Claim Adjustment (Pooling Level: \$450,000)	<u>(\$907,034)</u>	<u>\$0</u>	<u>(\$907,034)</u>				<u>(\$907,034)</u>	<u>\$0</u>	<u>(\$907,034)</u>
6	Adjusted Paid Claims	\$32,030,239	\$10,701,836	\$42,732,075				\$32,030,239	\$10,701,836	\$42,732,075
7	Beginning Reserves @ 12/31/2021	(\$4,043,639)	(\$812,070)	(\$4,855,709)				(\$4,043,639)	(\$812,070)	(\$4,855,709)
8	Ending Reserves @ 6/30/2022	<u>\$4,192,176</u>	<u>\$841,231</u>	<u>\$5,033,407</u>				<u>\$4,192,176</u>	<u>\$841,231</u>	<u>\$5,033,407</u>
9	Change in IBNR	\$148,537	\$29,161	\$177,698				\$148,537	\$29,161	\$177,698
10	<b>Incurred Claims (Jul 2021 through Jun 2022)</b>	<b>\$32,030,239</b>	<b>\$10,701,836</b>	<b>\$42,732,075</b>				<b>\$32,030,239</b>	<b>\$10,701,836</b>	<b>\$42,732,075</b>
11	Total Covered Employees (May 2021 through Apr 2022)	<u>36,722</u>	<u>36,722</u>	<u>36,722</u>				<u>36,722</u>	<u>36,722</u>	<u>36,722</u>
12	Claims Cost PEPM	\$872.24	\$291.43	\$1,163.66				\$872.24	\$291.43	\$1,163.66
13	Trend Factor	<u>1.0913</u>	<u>1.0991</u>	<u>1.0933</u>				<u>1.0913</u>	<u>1.0991</u>	<u>1.0933</u>
14	<b>Projected Claims Cost Per Employee</b>	<b>\$951.87</b>	<b>\$320.31</b>	<b>\$1,272.18</b>				<b>\$951.87</b>	<b>\$320.31</b>	<b>\$1,272.18</b>
15	Recommended Funding Margin	<u>1.5%</u>	<u>1.5%</u>	<u>1.5%</u>				<u>1.5%</u>	<u>1.5%</u>	<u>1.5%</u>
16	<b>Adjusted Projected Claims</b>	<b>\$966.15</b>	<b>\$325.11</b>	<b>\$1,291.26</b>				<b>\$966.15</b>	<b>\$325.11</b>	<b>\$1,291.26</b>
	<b>Fixed Costs PEPM</b>									
17	Specific Stop-Loss Premium PEPM (Estimate)			\$21.60						\$21.60
18	Aggregate Stop-Loss Premium PEPM (Estimate)			\$0.00						\$0.00
19	Anthem Network & Administrative Fees			\$38.00						\$38.00
20	All Other Program Fees			<u>\$19.55</u>						<u>\$19.55</u>
21	<b>Total Fixed Costs</b>			<b>\$79.15</b>						<b>\$79.15</b>
22	<b>Required Premium PEPM</b>			<b>\$1,370.41</b>						<b>\$1,370.41</b>
23	<b>Current Premium PEPM</b>			<b>\$1,224.34</b>						<b>\$1,224.34</b>
24	<b>Required Increase</b>			<b>11.93%</b>						<b>11.93%</b>
25	<b>Current Subscribers (June 2021)</b>	3,094	3,094	3,094				3,094	3,094	3,094
26	<b>Base Trend</b>	6.00%	6.50%	6.13%				6.00%	6.50%	6.13%
27	<b>Months Trended</b>	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 PPO/HDHP

Line	PPO/HDHP Line Item/Description	Fresno			Tulare			Total		
		Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Paid Claims (Jul 2021 through June 2022)	\$4,159,959	\$1,220,714	\$5,380,673	\$18,203,122	\$9,544,262	\$27,747,384	\$22,363,081	\$10,764,976	\$33,128,057
2	Claim Adjustments	\$0	\$0	\$0	-\$1,290,413	-\$241,532	-\$1,531,945	(\$1,290,413)	(\$241,532)	(\$1,531,945)
3	Plan Change Adjustments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4	Rx Change Adjustments (Rx Rebates)	\$0	(\$181,102)	(\$181,102)	\$0	(\$1,058,718)	(\$1,058,718)	\$0	(\$1,239,820)	(\$1,239,820)
5	Large Claim Adjustment (Pooling Level: \$450,000)	\$0	\$0	\$0	(\$138,916)	\$0	(\$138,916)	(\$138,916)	\$0	(\$138,916)
6	Adjusted Paid Claims	\$4,159,959	\$1,039,612	\$5,199,571	\$16,773,793	\$8,244,012	\$25,017,805	\$20,933,752	\$9,283,624	\$30,217,376
7	Beginning Reserves @ 12/31/2021	(\$507,531)	(\$81,310)	(\$588,841)	(\$2,191,730)	(\$584,900)	(\$2,776,630)	(\$2,699,261)	(\$666,210)	(\$3,365,471)
8	Ending Reserves @ 6/30/2022	\$526,174	\$84,229	\$610,403	\$2,281,330	\$658,550	\$2,939,880	\$2,807,504	\$742,779	\$3,550,283
9	Change in IBNR	\$18,643	\$2,919	\$21,562	\$89,600	\$73,650	\$163,250	\$108,243	\$76,569	\$184,812
10	<b>Incurred Claims (Jul 2021 through Jun 2022)</b>	<b>\$4,159,959</b>	<b>\$1,039,612</b>	<b>\$5,199,571</b>	<b>\$16,773,793</b>	<b>\$8,244,012</b>	<b>\$25,017,805</b>	<b>\$20,933,752</b>	<b>\$9,283,624</b>	<b>\$30,217,376</b>
11	Total Covered Employees (May 2021 through Apr 2022)	9,706	9,706	9,706	35,571	35,571	35,571	45,277	45,277	45,277
12	Claims Cost PEPM	\$428.60	\$107.11	\$535.71	\$471.56	\$231.76	\$703.32	\$462.35	\$205.04	\$667.39
13	Trend Factor	1.0759	1.0991	1.0805	1.0913	1.0991	1.0939	1.0882	1.0991	1.0916
14	<b>Projected Claims Cost Per Employee</b>	<b>\$461.13</b>	<b>\$117.72</b>	<b>\$578.85</b>	<b>\$514.61</b>	<b>\$254.73</b>	<b>\$769.34</b>	<b>\$503.15</b>	<b>\$225.36</b>	<b>\$728.51</b>
15	Recommended Funding Margin	1.5%	1.5%	1.5%	0.0%	0.0%	0.0%	1.5%	1.5%	1.5%
16	<b>Adjusted Projected Claims</b>	<b>\$468.04</b>	<b>\$119.49</b>	<b>\$587.53</b>	<b>\$514.61</b>	<b>\$254.73</b>	<b>\$769.34</b>	<b>\$510.69</b>	<b>\$228.74</b>	<b>\$739.43</b>
<b>Fixed Costs PEPM</b>										
17	Specific Stop-Loss Premium PEPM (Estimate)			\$16.64			\$18.45			\$18.06
18	Aggregate Stop-Loss Premium PEPM (Estimate)			\$0.00			\$0.00			\$0.00
19	Anthem Network & Administrative Fees			\$38.00			\$38.00			\$38.00
20	All Other Program Fees			\$19.40			\$17.20			\$17.67
21	<b>Total Fixed Costs</b>			<b>\$74.04</b>			<b>\$73.65</b>			<b>\$73.73</b>
22	<b>Required Premium PEPM</b>			<b>\$661.57</b>			<b>\$842.99</b>			<b>\$813.17</b>
23	<b>Current Premium PEPM</b>			<b>\$825.29</b>			<b>\$776.38</b>			<b>\$786.86</b>
24	<b>Required Increase</b>			<b>-19.84%</b>			<b>8.58%</b>			<b>3.34%</b>
25	<b>Current Subscribers (June 2021)</b>	767	767	767	2,983	2,983	2,983	3,750	3,750	3,750
26	<b>Base Trend</b>	5.00%	6.50%	5.30%	6.00%	6.50%	6.17%	5.80%	6.50%	6.02%
27	<b>Months Trended</b>	18	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**

<b>Dental PPO</b>		<b>County of Fresno</b>	<b>County of Tulare</b>	<b>SJVIA</b>
1	Paid Claims (7/1/2021 - 6/30/2022)	\$2,773,103	\$1,152,275	\$3,925,378
2	Beginning Reserve (12/31/21)	(160,860)	(68,510)	(229,370)
3	Ending Reserve (06/30/22)	193,920	78,210	272,130
4	Change in IBNR Reserve (funded from Margin Reserve)	33,060	9,700	42,760
5	Incurred Claims	\$2,773,103	\$1,152,275	\$3,925,378
6	Covered Employees	55,740	31,537	87,277
7	Incurred Claims/EE/Month	\$49.75	\$36.54	\$44.98
8	Trend Factor 4.0%	1.0606	1.0606	1.0606
9	Expected Incurred Claims (1/1/2023 - 12/31/2023)	\$52.77	\$38.75	\$47.70
10	Administration	\$4.19	\$4.19	\$4.19
11	Covid-19 Adjustment	\$0.00	\$0.00	\$0.00
12	Margin 2.0%	\$1.06	\$0.78	\$0.95
13	Calculated Funding Level	\$58.02	\$43.72	\$52.84
14	Current Average Funding Level	\$60.37	\$44.95	\$54.77
15	<b>Calculated Funding Action</b>	<b>-3.89%</b>	<b>-2.74%</b>	<b>-3.53%</b>

**Fully Insured Vision Underwriting Total SJVIA** - The plan is fully-insured with VSP with a two-year rate guarantee for 2022 and 2023.

SJVIA Vision		County of Fresno	County of Tulare	SJVIA
1	Paid Claims (7/1/2021 - 6/30/2022)	\$388,135	\$188,372	\$576,506
2	Beginning Reserve 5%	(20,017)	(9,777)	(29,794)
3	Ending Reserve 5%	19,407	9,419	28,826
4	Incurred Claims	\$387,524	\$188,013	\$575,538
5	Covered Employees	51,149	34,403	85,552
6	Incurred Claims/EE/Month	\$7.58	\$5.47	\$6.73
7	Trend Factor	3.0%	1.0453	1.0453
8	Expected Incurred Claims (1/1/2023 - 12/31/2023)	\$7.92	\$5.71	\$7.03
9	Administration	\$1.36	\$0.75	\$1.12
10	Covid-19 Adjustment	\$0.00	\$0.00	\$0.00
11	Recommended Margin = Margin %	1.5%	\$0.12	\$0.09
12	Calculated Funding Level With Margin	\$9.40	\$6.55	\$8.25
13	Current Average Funding Level	\$10.42	\$5.98	\$8.64
14	Calculated Funding Action With Margin = (14)/(15)	-9.74%	9.62%	-4.41%

## Kaiser – County of Fresno

County of Fresno Bi-Weekly Rates (26)*	Lives	2022					2023 (Prior to Parity)				
		Kaiser Rate	Margin	SJVIA Admin.	Vision	SJVIA Rate	Kaiser Rate	1.5% Margin	SJVIA Admin.	Vision	SJVIA Rate
Subscriber Only	1,394	\$ 398.14	\$ 22.32	\$ 5.82	\$ 3.64	\$ 429.92	\$ 408.93	\$ 6.13	\$ 5.62	\$ 3.64	\$ 424.32
Subscriber & Spouse	113	\$ 714.51	\$ 52.89	\$ 5.82	\$ 6.54	\$ 779.76	\$ 733.87	\$ 11.01	\$ 5.62	\$ 6.54	\$ 757.04
Subscriber & Child(ren)	445	\$ 629.91	\$ 41.43	\$ 5.82	\$ 6.42	\$ 683.58	\$ 646.97	\$ 9.70	\$ 5.62	\$ 6.42	\$ 668.71
Subscriber & Family	114	\$ 945.50	\$ 67.16	\$ 5.82	\$ 9.39	\$ 1,027.87	\$ 971.12	\$ 14.57	\$ 5.62	\$ 9.39	\$ 1,000.70
Annual Amount	2,066	\$26,619,937	\$ 1,642,764	\$ 312,627	\$ 253,254	\$28,828,583	\$27,341,212	\$ 409,938	\$ 301,884	\$ 253,254	\$28,306,287
\$ Difference							\$ 721,274	\$(1,232,827)	\$ (10,743)	\$ -	\$ (522,296)
% Difference							2.71%	-75.05%	-3.44%	0.00%	-1.81%
* Excludes adjustment for EPO/Kaiser Parity											
County of Fresno Bi-Weekly Rates (26)*	Parity	2023 Enrollment					2023 SJVIA Rates (After Kaiser/EPO Parity)				
		Kaiser	EPO \$0	EPO \$500	EPO \$1000	Total	Kaiser	EPO \$0	EPO \$500	EPO \$1000	Total
Subscriber Only		1,394	1,510	85	198	3,187	\$ 448.79	\$ 448.79	\$ 408.08	\$ 384.60	
Subscriber & Spouse		113	245	8	21	387	\$ 813.98	\$ 813.98	\$ 739.11	\$ 696.59	
Subscriber & Child(ren)		445	677	31	58	1,211	\$ 713.58	\$ 713.58	\$ 647.91	\$ 610.67	
Subscriber & Family		114	215	9	37	375	\$ 1,072.98	\$ 1,072.98	\$ 973.84	\$ 917.85	
Annual Amount		2,066	2,647	133	314	5,160	\$30,093,851	\$41,362,941	\$ 1,805,686	\$ 4,164,121	\$77,426,599
\$ Difference							\$ 1,265,269	\$ 1,739,043	\$ 75,922	\$ 175,069	\$ 3,255,302
% Difference							4.39%	4.39%	4.39%	4.39%	4.39%

## Kaiser - County of Tulare

County of Tulare Monthly HMO Rates	Lives	2022					2023				
		Kaiser Rate	Margin	SJVIA Admin.	Vision	SJVIA Rate	Kaiser Rate	Margin	SJVIA Admin.	Vision	SJVIA Rate
Subscriber Only	65	\$ 904.49	\$ -	\$ 10.63	\$ -	\$ 915.12	\$ 929.05	\$ -	\$ 10.18	\$ -	\$ 939.23
Subscriber & Spouse	3	\$ 1,808.98	\$ -	\$ 10.63	\$ -	\$ 1,819.61	\$ 1,858.10	\$ -	\$ 10.18	\$ -	\$ 1,868.28
Subscriber & Child(ren)	9	\$ 1,637.12	\$ -	\$ 10.63	\$ -	\$ 1,647.75	\$ 1,681.57	\$ -	\$ 10.18	\$ -	\$ 1,691.75
Subscriber & Family	3	\$ 2,713.47	\$ -	\$ 10.63	\$ -	\$ 2,724.10	\$ 2,787.16	\$ -	\$ 10.18	\$ -	\$ 2,797.34
Annual Amount	80	\$ 1,045,119	\$ -	\$ 10,205	\$ -	\$ 1,055,324	\$ 1,073,498	\$ -	\$ 9,773	\$ -	\$ 1,083,271
\$ Difference							\$ 28,379	\$ -	\$ (432)	\$ -	\$ 27,947
% Difference							2.72%	0.00%	-4.23%	0.00%	2.65%
County of Tulare Monthly DHMO Rates	Lives	2022					2023				
		Kaiser Rate	Margin	SJVIA Admin.	Vision	SJVIA Rate	Kaiser Rate	Margin	SJVIA Admin.	Vision	SJVIA Rate
Subscriber Only	39	\$ 693.29	\$ -	\$ 10.63	\$ -	\$ 703.92	\$ 712.15	\$ -	\$ 10.18	\$ -	\$ 722.33
Subscriber & Spouse	3	\$ 1,386.58	\$ -	\$ 10.63	\$ -	\$ 1,397.21	\$ 1,424.29	\$ -	\$ 10.18	\$ -	\$ 1,434.47
Subscriber & Child(ren)	10	\$ 1,254.85	\$ -	\$ 10.63	\$ -	\$ 1,265.48	\$ 1,288.98	\$ -	\$ 10.18	\$ -	\$ 1,299.16
Subscriber & Family	0	\$ 2,079.86	\$ -	\$ 10.63	\$ -	\$ 2,090.49	\$ 2,136.45	\$ -	\$ 10.18	\$ -	\$ 2,146.63
Annual Amount	52	\$ 524,959	\$ -	\$ 6,633	\$ -	\$ 531,592	\$ 539,238	\$ -	\$ 6,352	\$ -	\$ 545,591
\$ Difference							\$ 14,280	\$ -	\$ (281)	\$ -	\$ 13,999
% Difference							2.72%	0.00%	-4.23%	0.00%	2.63%
County of Tulare Monthly KPSA Rates	Lives	2022					2023				
		Kaiser Rate	Margin	SJVIA Admin.	Vision	SJVIA Rate	Kaiser Rate	Margin	SJVIA Admin.	Vision	SJVIA Rate
Retiree Only (M)	10	\$ 266.15	\$ -	\$ 10.63	\$ -	\$ 276.78	\$ 233.91	\$ -	\$ 10.18	\$ -	\$ 244.09
Retiree & Spouse (MM)	1	\$ 532.30	\$ -	\$ 10.63	\$ -	\$ 542.93	\$ 467.82	\$ -	\$ 10.18	\$ -	\$ 478.00
Annual Amount	11	\$ 38,325.60	\$ -	\$ 1,403	\$ -	\$ 39,729	\$ 33,683	\$ -	\$ 1,344	\$ -	\$ 35,027
\$ Difference							\$ (4,643)	\$ -	\$ (59)	\$ -	\$ (4,702)
% Difference							-12.11%	0.00%	-4.23%	0.00%	-11.84%

## Delta Dental – DHMO

<b>County of Fresno - DHMO</b>	<b>Enrollment</b>	<b>2022</b>	<b>2023</b>
Employee Only	1423	\$ 27.38	\$ 27.38
Employee + Spouse	161	\$ 47.51	\$ 47.51
Employee + Children	325	\$ 47.83	\$ 47.83
Employee + Family	84	\$ 68.95	\$ 68.95
Total	1993	\$ 815,369	\$ 815,369
\$ Difference			\$ -
% Difference			0.00%
<b>County of Tulare - DHMO</b>	<b>Enrollment</b>	<b>2022</b>	<b>2023</b>
Employee Only	287	\$ 27.38	\$ 27.38
Employee + Spouse	20	\$ 47.51	\$ 47.51
Employee + Children	39	\$ 47.83	\$ 47.83
Employee + Family	13	\$ 68.95	\$ 68.95
Total	359	\$ 138,840	\$ 138,840
\$ Difference			\$ -
% Difference			0.00%

2023 Delta Dental DHMO rates are guaranteed for 2022 and 2023.



## Vision Service Plan – VSP

<b>County of Fresno</b>	<b>Enrollment</b>	<b>2022</b>	<b>2023</b>
Employee Only	2781	\$ 7.89	\$ 7.89
Employee + Spouse	402	\$ 14.18	\$ 14.18
Employee + Children	791	\$ 13.90	\$ 13.90
Employee + Family	275	\$ 20.35	\$ 20.35
Total	4249	\$ 530,803	\$ 530,803
\$ Difference			\$ -
% Difference			0.00%
<b>County of Tulare</b>	<b>Enrollment</b>	<b>2022</b>	<b>2023</b>
Employee Only	2254	\$ 5.02	\$ 5.02
Employee + Spouse	201	\$ 8.47	\$ 8.47
Employee + Children	292	\$ 8.96	\$ 8.96
Employee + Family	111	\$ 13.36	\$ 13.36
Total	2858	\$ 205,402	\$ 205,402
\$ Difference			\$ -
% Difference			0.00%

2023 VSP are guaranteed for 2022 and 2023.

## SJVIA – Fixed Costs

SJVIA Fixed Costs (PEPM)	County of Fresno		County of Tulare	
	2022	2023	2022	2023
Actual Specific Stop-Loss Premium Employee Only	\$13.79	TBD	\$13.79	TBD
Actual Specific Stop-Loss Premium Employee + Dependents	\$27.69	TBD	\$27.69	TBD
Estimated Specific PPO/HDHP Stop-Loss Premium PEPM	\$16.83	\$16.64	\$19.08	\$18.45
Estimated Specific EPO Stop-Loss Premium PEPM	\$24.19	\$21.60	N/A	N/A
Aggregate Stop-Loss Premium PEPM	N/A	N/A	N/A	N/A
PPO/HDHP Anthem Network & Admin. Fees	\$36.10	\$38.00	\$36.10	\$38.00
EPO Anthem Network & Admin. Fees	\$50.78	\$38.00	N/A	N/A
EmpiRx Administration Fee (EPO/PPO/HDHP)	\$3.54	\$3.35	\$3.54	\$3.35
Wellness	\$2.50	\$2.50	\$2.50	\$2.50
Claims Mgmt/Communication	\$0.50	\$0.50	\$0.50	\$0.50
Keenan Consulting Fee	\$2.88	\$2.43	\$2.88	\$2.43
Keenan Pharmacy Services Fee (EPO/PPO/HDHP)	\$2.04	\$1.92	\$2.04	\$1.92
SJVIA Fee	\$2.00	\$2.00	\$2.00	\$2.00
MyWorkplace - Benefits Administration	\$2.75	\$2.75	\$2.75	\$2.75
ASi - COBRA and Retiree Administration	\$2.00	\$2.00	\$0.00	\$0.00
PCORI/Transitional Reinsurance Fees PPO/HDHP	\$0.28	\$0.30	\$0.34	\$0.36
PCORI/Transitional Reinsurance Fees EPO	\$0.49	\$0.45	N/A	N/A
98.6 Rider	\$1.57	\$1.65	\$1.07	\$1.39
<b>Total Fixed Cost - Self-Funded PPO Medical Plans</b>	<b>\$72.99</b>	<b>\$74.04</b>	<b>\$72.80</b>	<b>\$73.65</b>
<b>Total Fixed Cost - Self-Funded HDHP HSA Medical Plans</b>	<b>\$72.99</b>	<b>\$74.04</b>	<b>\$72.80</b>	<b>\$73.65</b>
<b>Total Fixed Cost - Self-Funded EPO Medical Plans</b>	<b>\$95.24</b>	<b>\$79.15</b>	<b>N/A</b>	<b>N/A</b>
<b>Total Fixed Cost - Kaiser</b>	<b>\$12.63</b>	<b>\$12.18</b>	<b>\$10.63</b>	<b>\$10.18</b>
<b>Total Fixed Cost - Delta Dental</b>	<b>\$4.19</b>	<b>\$4.19</b>	<b>\$4.19</b>	<b>\$4.19</b>

## County of Fresno – Rate Worksheet

County of Fresno Rates to be remitted to SJVIA	Monthly Rates				Bi-Weekly Rates				Monthly Rates				Bi-Weekly Rates			
	Effective January 1, 2022				Effective December 13, 2021				Effective January 1, 2023				Effective December 12, 2022			
	EE	ES	EC	FA	EE	ES	EC	FA	EE	ES	EC	FA	EE	ES	EC	FA
Anthem PPO \$250	\$1,187.65	\$2,493.10	\$2,258.71	\$3,444.21	\$548.15	\$1,150.66	\$1,042.48	\$1,589.64	\$1,187.65	\$2,493.10	\$2,258.71	\$3,444.21	\$548.15	\$1,150.66	\$1,042.48	\$1,589.64
Anthem PPO \$1,500 Retiree	\$914.24	\$1,618.51	\$1,428.18	\$2,130.68	N/A	N/A	N/A	N/A	\$914.24	\$1,618.51	\$1,428.18	\$2,130.68	N/A	N/A	N/A	N/A
Anthem PPO \$3,000	\$653.08	\$1,383.36	\$1,240.23	\$1,889.95	\$301.42	\$638.47	\$572.41	\$872.28	\$653.08	\$1,383.36	\$1,240.23	\$1,889.95	\$301.42	\$638.47	\$572.41	\$872.28
Anthem EPO 500 (includes VSP Vision)	\$846.99	\$1,534.09	\$1,344.79	\$2,021.28	\$390.92	\$708.04	\$620.67	\$932.90	\$884.18	\$1,601.41	\$1,403.81	\$2,109.99	\$408.08	\$739.11	\$647.91	\$973.84
Anthem EPO 1000 (includes VSP Vision)	\$798.26	\$1,445.81	\$1,267.49	\$1,905.07	\$368.43	\$667.30	\$585.00	\$879.26	\$833.30	\$1,509.28	\$1,323.12	\$1,988.68	\$384.60	\$696.59	\$610.67	\$917.85
Anthem EPO 0 (includes VSP Vision)	\$931.49	\$1,689.48	\$1,481.09	\$2,227.05	\$429.92	\$779.76	\$683.58	\$1,027.87	\$972.38	\$1,763.63	\$1,546.09	\$2,324.79	\$448.79	\$813.98	\$713.58	\$1,072.98
Kaiser HMO (includes EPO parity)	\$931.49	\$1,689.48	\$1,481.09	\$2,227.05	\$429.92	\$779.76	\$683.58	\$1,027.87	\$972.38	\$1,763.63	\$1,546.09	\$2,324.79	\$448.79	\$813.98	\$713.58	\$1,072.98
Delta Dental PPO	\$50.29	\$80.19	\$69.88	\$102.58	\$23.21	\$37.01	\$32.25	\$47.34	\$50.29	\$80.19	\$69.88	\$102.58	\$23.21	\$37.01	\$32.25	\$47.34
Delta Dental DHMO	\$27.38	\$47.51	\$47.83	\$68.95	\$12.64	\$21.93	\$22.08	\$31.82	\$27.38	\$47.51	\$47.83	\$68.95	\$12.64	\$21.93	\$22.08	\$31.82
VSP Vision	\$7.89	\$14.18	\$13.90	\$20.35	\$3.64	\$6.54	\$6.42	\$9.39	\$7.89	\$14.18	\$13.90	\$20.35	\$3.64	\$6.54	\$6.42	\$9.39
SJVIA Fixed Costs Remitted to Vendors/Carriers for County of Fresno	Effective January 1, 2022				Effective December 13, 2021				Effective January 1, 2023				Effective December 12, 2022			
	PEPM				PEPM				PEPM				PEPM			
Stop Loss PPO/HDHP (Renewal Estimates)		\$16.83				\$7.77				\$16.64				\$7.68		
Stop Loss EPO (Renewal Estimates)		\$24.19				\$11.16				\$21.60				\$9.97		
Anthem PPO/HDHP Admin Fee		\$36.10				\$16.66				\$38.00				\$17.54		
Anthem EPO Admin Fee		\$50.78				\$23.44				\$38.00				\$17.54		
EmpiRx EPO/PPO		\$3.54				\$1.63				\$3.35				\$1.55		
Wellness		\$2.50				\$1.15				\$2.50				\$1.15		
Claims Mgmt/Communication		\$0.50				\$0.23				\$0.50				\$0.23		
Keenan Consulting		\$2.88				\$1.33				\$2.43				\$1.13		
KPS Pharmacy EPO/PPO		\$2.04				\$0.94				\$1.92				\$0.89		
SJVIA Administration		\$2.00				\$0.92				\$2.00				\$0.92		
Myworkplace - Benefits Administration		\$2.75				\$1.27				\$2.75				\$1.27		
ASI - Benefits Administration		\$2.00				\$0.92				\$2.00				\$0.92		
PCORI/Transitional Reinsurance PPO/HDHP		\$0.28				\$0.13				\$0.30				\$0.14		
PCORI/Transitional Reinsurance EPO		\$0.49				\$0.23				\$0.45				\$0.21		
98.6 Rider		\$1.57				\$0.72				\$1.65				\$0.77		
<b>Total Fixed Cost - Self-Funded PPO Medical Plans</b>		<b>\$72.99</b>				<b>\$33.67</b>				<b>\$74.04</b>				<b>\$34.18</b>		
<b>Total Fixed Cost - Self-Funded HDHP Medical Plans</b>		<b>\$67.41</b>				<b>\$31.10</b>				<b>\$74.04</b>				<b>\$34.18</b>		
<b>Total Fixed Cost - Self-Funded EPO Medical Plans</b>		<b>\$95.24</b>				<b>\$43.94</b>				<b>\$79.15</b>				<b>\$36.54</b>		
<b>Total Fixed Cost - Kaiser</b>		<b>\$12.63</b>				<b>\$5.82</b>				<b>\$12.18</b>				<b>\$5.63</b>		
<b>Total Fixed Cost - Delta Dental</b>		<b>\$4.19</b>				<b>\$1.93</b>				<b>\$4.19</b>				<b>\$1.93</b>		

## County of Fresno – Rate Worksheet

SJVIA Claims Funding / Reserve Accumulation County of Fresno	Effective January 1, 2022				Effective December 13, 2021				Effective January 1, 2023				Effective December 12, 2022			
	EE	ES	EC	FA	EE	ES	EC	FA	EE	ES	EC	FA	EE	ES	EC	FA
Anthem PPO \$250	\$1,114.66	\$2,420.11	\$2,185.72	\$3,371.22	\$514.48	\$1,116.99	\$1,008.81	\$1,555.97	\$1,113.61	\$2,419.06	\$2,184.67	\$3,370.17	\$514.48	\$1,116.99	\$1,008.81	\$1,555.97
Anthem PPO \$1,500 Retiree	\$846.83	\$1,551.10	\$1,360.77	\$2,063.27	N/A	N/A	N/A	N/A	\$840.20	\$1,544.47	\$1,354.14	\$2,056.64	N/A	N/A	N/A	N/A
Anthem PPO \$3,000	\$585.67	\$1,315.95	\$1,172.82	\$1,822.54	\$270.32	\$607.37	\$541.31	\$841.18	\$579.04	\$1,309.32	\$1,166.19	\$1,815.91	\$270.32	\$607.37	\$541.31	\$841.18
Anthem EPO 500	\$743.86	\$1,424.67	\$1,235.65	\$1,905.69	\$343.34	\$657.56	\$570.31	\$879.57	\$797.14	\$1,508.08	\$1,310.76	\$2,010.49	\$343.34	\$657.56	\$570.31	\$879.57
Anthem EPO 1000	\$695.13	\$1,336.39	\$1,158.35	\$1,789.48	\$320.85	\$616.82	\$534.64	\$825.93	\$746.26	\$1,415.95	\$1,230.07	\$1,889.18	\$320.85	\$616.82	\$534.64	\$825.93
Anthem EPO 0	\$828.36	\$1,580.06	\$1,371.95	\$2,111.46	\$382.34	\$729.28	\$633.22	\$974.54	\$885.34	\$1,670.30	\$1,453.04	\$2,225.29	\$382.34	\$729.28	\$633.22	\$974.54
Kaiser HMO	\$56.23	\$128.74	\$103.67	\$165.83	\$25.96	\$59.43	\$47.85	\$76.55	\$74.19	\$161.39	\$132.13	\$208.50	\$25.96	\$59.43	\$47.85	\$76.55
Delta Dental PPO	\$46.10	\$76.00	\$65.69	\$98.39	\$21.28	\$35.08	\$30.32	\$45.41	\$46.10	\$76.00	\$65.69	\$98.39	\$21.28	\$35.08	\$30.32	\$45.41
Delta Dental DHMO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
VSP Vision	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
SJVIA Rates Remitted to Carriers County of Fresno	Effective January 1, 2022				Effective December 13, 2021				Effective January 1, 2023				Effective December 12, 2022			
	EE	ES	EC	FA	EE	ES	EC	FA	EE	ES	EC	FA	EE	ES	EC	FA
Kaiser HMO	\$862.63	\$1,548.11	\$1,364.79	\$2,048.59	\$398.14	\$714.51	\$629.91	\$945.50	\$886.01	\$1,590.06	\$1,401.78	\$2,104.11	\$408.93	\$733.87	\$646.97	\$971.12
Delta Dental DHMO	\$27.38	\$47.51	\$47.83	\$68.95	\$12.64	\$21.93	\$22.08	\$31.82	\$27.38	\$47.51	\$47.83	\$68.95	\$12.64	\$21.93	\$22.08	\$31.82
VSP Vision	\$7.89	\$14.18	\$13.90	\$20.35	\$3.64	\$6.54	\$6.42	\$9.39	\$7.89	\$14.18	\$13.90	\$20.35	\$3.64	\$6.54	\$6.42	\$9.39
*Stop Loss PPO/HDHP (Contract Rates)	\$13.79	\$27.69	\$27.69	\$27.69	\$6.37	\$12.78	\$12.78	\$12.78	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD
*Stop Loss EPO (Contract Rates)	\$13.79	\$27.69	\$27.69	\$27.69	\$6.37	\$12.78	\$12.78	\$12.78	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD

\* Note To be determined (TBD) will be available December, 2022

## County of Tulare – Rate Worksheet

2022 County of Tulare Rates to be remitted to SJVIA	Monthly Rates Effective January 1, 2022				Monthly Rates Effective January 1, 2023			
	EE	ES	EC	FA	EE	ES	EC	FA
	Anthem \$0	\$923.46	\$1,845.92	\$1,685.05	\$2,798.59	\$969.63	\$1,938.22	\$1,769.30
Anthem \$500	\$695.38	\$1,391.44	\$1,274.40	\$2,194.65	\$730.15	\$1,461.01	\$1,338.12	\$2,304.38
Anthem \$750	\$610.83	\$1,220.80	\$1,120.16	\$1,861.01	\$641.37	\$1,281.84	\$1,176.17	\$1,954.06
Anthem \$2,500	\$578.92	\$1,156.93	\$1,061.56	\$1,763.69	\$607.87	\$1,214.78	\$1,114.64	\$1,851.87
Kaiser HMO	\$915.12	\$1,819.61	\$1,647.75	\$2,724.10	\$939.23	\$1,868.28	\$1,691.75	\$2,797.34
Kaiser DHMO	\$703.92	\$1,397.22	\$1,265.48	\$2,090.50	\$722.33	\$1,434.47	\$1,299.16	\$2,146.63
KPSA -Medicare Senior Advantage	\$276.78	\$542.93			\$244.09	\$478.00		
Delta Dental PPO	\$36.64	\$63.51	\$71.97	\$106.84	\$36.64	\$63.51	\$71.97	\$106.84
Delta Dental DHMO	\$27.38	\$47.51	\$47.83	\$68.95	\$27.38	\$47.51	\$47.83	\$68.95
VSP Vision	\$5.02	\$8.47	\$8.96	\$13.36	\$5.02	\$8.47	\$8.96	\$13.36
SJVIA Fixed Costs Remitted to Vendors/Carriers County of Tulare	County of Tulare - PEPM 2022				County of Tulare - PEPM 2023			
Stop Loss PPO/HDHP (Renewal Estimate)			\$19.08				\$18.45	
Anthem PPO/HDHP Administration Fee			\$36.10				\$38.00	
EmpiRx PPO Administration Fee			\$3.54				\$3.35	
Wellness			\$2.50				\$2.50	
Claims Mgmt/Communication			\$0.50				\$0.50	
Keenan Consulting			\$2.88				\$2.43	
KPS Pharmacy PPO			\$2.04				\$1.92	
SJVIA Administration			\$2.00				\$2.00	
MyWorkplace - Benefits Administration			\$2.75				\$2.75	
ASi - COBRA and Retiree Administration			\$0.00				\$0.00	
PCORI/Transitional Reinsurance PPO/HDHP			\$0.34				\$0.36	
98.6 Rider			\$1.07				\$1.39	
<b>Total Fixed Cost - Self-Funded PPO Medical Plans</b>			<b>\$72.80</b>				<b>\$73.65</b>	
<b>Total Fixed Cost - Self-Funded HDHP Medical Plans</b>			<b>\$67.22</b>				<b>\$73.65</b>	
<b>Total Fixed Cost - Kaiser</b>			<b>\$10.63</b>				<b>\$10.18</b>	
<b>Total Fixed Cost - Delta Dental PPO</b>			<b>\$4.19</b>				<b>\$4.19</b>	

## County of Tulare – Rate Worksheet

SJVIA Claims Funding / Reserve Accumulation County of Tulare	2022				2023			
	EE	ES	EC	FA	EE	ES	EC	FA
Anthem \$0	\$850.66	\$1,773.12	\$1,612.25	\$2,725.79	\$895.98	\$1,864.57	\$1,695.65	\$2,864.87
Anthem \$500	\$622.58	\$1,318.64	\$1,201.60	\$2,121.85	\$656.50	\$1,387.36	\$1,264.47	\$2,230.73
Anthem \$750	\$538.03	\$1,148.00	\$1,047.36	\$1,788.21	\$567.72	\$1,208.19	\$1,102.52	\$1,880.41
Anthem \$2,500	\$511.70	\$1,089.71	\$994.34	\$1,696.47	\$534.22	\$1,141.13	\$1,040.99	\$1,778.22
Kaiser HMO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Kaiser DHMO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
KPSA -Medicare Senior Advantage	\$0.00	\$0.00			\$0.00	\$0.00		
Delta Dental PPO	\$32.45	\$59.32	\$67.78	\$102.65	\$32.45	\$59.32	\$67.78	\$102.65
Delta Dental DHMO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
VSP Vision	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
SJVIA Rates Remitted to Carriers County of Tulare	2022				2023			
	EE	ES	EC	FA	EE	ES	EC	FA
Kaiser HMO	\$904.49	\$1,808.98	\$1,637.12	\$2,713.47	\$929.05	\$1,858.10	\$1,681.57	\$2,787.16
Kaiser DHMO	\$693.29	\$1,386.59	\$1,254.85	\$2,079.87	\$712.15	\$1,424.29	\$1,288.98	\$2,136.45
KPSA -Medicare Senior Advantage	\$266.15	\$532.30			\$233.91	\$467.82		
Delta Dental DHMO	\$27.38	\$47.51	\$47.83	\$68.95	\$27.38	\$47.51	\$47.83	\$68.95
VSP Vision	\$5.02	\$8.47	\$8.96	\$13.36	\$5.02	\$8.47	\$8.96	\$13.36
*Stop Loss PPO/HDHP (Contract Rates)	\$13.79	\$27.69	\$27.69	\$27.69				
*Stop Loss EPO (Contract Rates)	\$0.00	\$0.00	\$0.00	\$0.00				
* Note will be available December, 2022								