

**San Joaquin Valley Insurance Authority**  
**County of Fresno**  
**Effective December 11, 2023 (Bi-Weekly Rates), January 1, 2024 (Monthly Rates)**

County of Fresno Rates to be remitted to SJVIA	Monthly Rates Effective January 1, 2023				Bi-Weekly Rates Effective December 12, 2022				Monthly Rates Effective January 1, 2024				Bi-Weekly Rates Effective December 11, 2023			
	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)	\$884.18	\$1,601.41	\$1,403.81	\$2,109.99	\$408.08	\$739.11	\$647.91	\$973.84	\$914.86	\$1,656.97	\$1,452.46	\$2,183.13	\$422.25	\$764.76	\$670.38	\$1,007.60
Anthem EPO 500 (excludes VSP Vision)	\$876.29	\$1,587.23	\$1,389.91	\$2,089.64	\$404.44	\$732.57	\$641.49	\$964.45	\$906.97	\$1,642.79	\$1,438.56	\$2,162.78	\$418.61	\$758.22	\$663.96	\$998.21
Anthem EPO 1000 (includes VSP Vision)	\$833.30	\$1,509.28	\$1,323.12	\$1,988.68	\$384.60	\$696.59	\$610.67	\$917.85	\$862.19	\$1,561.61	\$1,368.95	\$2,057.58	\$397.94	\$720.74	\$631.83	\$949.65
Anthem EPO 1000 (excludes VSP Vision)	\$825.41	\$1,495.10	\$1,309.22	\$1,968.33	\$380.96	\$690.05	\$604.25	\$908.46	\$854.30	\$1,547.43	\$1,355.05	\$2,037.23	\$394.30	\$714.20	\$625.41	\$940.26
Anthem EPO 0 (includes VSP Vision)	\$972.38	\$1,763.63	\$1,546.09	\$2,324.79	\$448.79	\$813.98	\$713.58	\$1,072.98	\$1,055.33	\$1,914.09	\$1,677.86	\$2,522.98	\$487.08	\$883.43	\$774.41	\$1,164.45
Anthem EPO 0 (excludes VSP Vision)	\$964.49	\$1,749.45	\$1,532.19	\$2,304.44	\$445.15	\$807.44	\$707.16	\$1,063.59	\$1,047.44	\$1,899.91	\$1,663.96	\$2,502.63	\$483.44	\$876.89	\$767.99	\$1,155.06
Kaiser HMO	\$972.38	\$1,763.63	\$1,546.09	\$2,324.79	\$448.79	\$813.98	\$713.58	\$1,072.98	\$1,081.86	\$1,931.74	\$1,704.46	\$2,552.27	\$499.32	\$891.57	\$786.67	\$1,177.97
Kaiser HDHP HSA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$812.78	\$1,448.87	\$1,278.75	\$1,913.28	\$375.13	\$668.71	\$590.20	\$883.06
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
<b>SJVIA Fixed Costs Remitted to Vendors/Carriers for County of Fresno</b>	<b>Effective January 1, 2023</b>				<b>Effective December 12, 2022</b>				<b>Effective January 1, 2024</b>				<b>Effective December 11, 2023</b>			
	<b>PEPM</b>				<b>PEPM</b>				<b>PEPM</b>				<b>PEPM</b>			
Stop Loss PPO/HDHP (Renewal Estimates)	\$16.64				\$7.68				\$21.62				\$9.98			
Stop Loss EPO (Renewal Estimates)	\$21.60				\$9.97				\$26.41				\$12.19			
Anthem PPO/HDHP Admin Fee	\$38.00				\$17.54				\$38.00				\$17.54			
Anthem EPO Admin Fee	\$38.00				\$17.54				\$38.00				\$17.54			
EmpiRx EPO/PPO	\$3.35				\$1.55				\$4.50				\$2.08			
Wellness	\$2.50				\$1.15				\$2.50				\$1.16			
Claims Mgmt/Communication	\$0.50				\$0.23				\$0.50				\$0.24			
Keenan Consulting	\$2.43				\$1.13				\$2.42				\$1.12			
KPS Pharmacy EPO/PPO	\$1.92				\$0.89				\$1.34				\$0.62			
SJVIA Administration	\$2.00				\$0.92				\$2.00				\$0.93			
Myworkplace - Benefits Administration	\$2.75				\$1.27				\$2.90				\$1.34			
ASI - Benefits Administration	\$2.00				\$0.92				\$2.00				\$0.93			
PCORI/Transitional Reinsurance PPO/HDHP	\$0.30				\$0.14				\$0.34				\$0.16			
PCORI/Transitional Reinsurance EPO	\$0.45				\$0.21				\$0.40				\$0.19			
98.6 Rider	\$1.65				\$0.77				\$1.74				\$0.81			
<b>Total Fixed Cost - Self-Funded PPO Medical Plans</b>	<b>\$74.04</b>				<b>\$34.19</b>				<b>\$79.86</b>				<b>\$36.91</b>			
<b>Total Fixed Cost - Self-Funded HDHP Medical Plans</b>	<b>\$74.04</b>				<b>\$34.19</b>				<b>\$79.86</b>				<b>\$36.91</b>			
<b>Total Fixed Cost - Self-Funded EPO Medical Plans</b>	<b>\$79.15</b>				<b>\$36.55</b>				<b>\$84.71</b>				<b>\$39.15</b>			
<b>Total Fixed Cost - Kaiser</b>	<b>\$12.18</b>				<b>\$5.62</b>				<b>\$12.32</b>				<b>\$5.72</b>			
<b>Total Fixed Cost - Delta Dental</b>	<b>\$4.19</b>				<b>\$1.93</b>				<b>\$4.40</b>				<b>\$2.04</b>			
<b>SJVIA Claims Funding / Reserve Accumulation County of Fresno</b>	<b>Effective January 1, 2023</b>				<b>Effective December 12, 2022</b>				<b>Effective January 1, 2024</b>				<b>Effective December 11, 2023</b>			
	EE	ES	EC	FA	EE	ES	EC	FA	EE	ES	EC	FA	EE	ES	EC	FA
Anthem PPO \$250	\$1,113.61	\$2,419.06	\$2,184.67	\$3,370.17	\$513.96	\$1,116.47	\$1,008.29	\$1,555.45	\$1,107.79	\$2,413.24	\$2,178.85	\$3,364.35	\$511.24	\$1,113.75	\$1,005.57	\$1,552.73
Anthem PPO \$1,500 Retiree	\$840.20	\$1,544.47	\$1,354.14	\$2,056.64	N/A	N/A	N/A	N/A	\$834.38	\$1,538.65	\$1,348.32	\$2,050.82	N/A	N/A	N/A	N/A
Anthem PPO \$3,000	\$579.04	\$1,309.32	\$1,166.19	\$1,815.91	\$267.23	\$604.28	\$538.22	\$838.09	\$573.22	\$1,303.50	\$1,160.37	\$1,810.09	\$264.51	\$601.56	\$535.50	\$835.37
Anthem EPO 500	\$797.14	\$1,508.08	\$1,310.76	\$2,010.49	\$367.89	\$696.02	\$604.94	\$927.90	\$830.15	\$1,572.26	\$1,367.75	\$2,098.42	\$379.46	\$725.61	\$631.23	\$968.45
Anthem EPO 1000	\$746.26	\$1,415.95	\$1,230.07	\$1,889.18	\$344.41	\$653.50	\$567.70	\$871.91	\$777.48	\$1,476.90	\$1,284.24	\$1,972.87	\$355.15	\$681.59	\$592.68	\$910.50
Anthem EPO 0	\$885.34	\$1,670.30	\$1,453.04	\$2,225.29	\$408.60	\$770.89	\$670.61	\$1,027.04	\$970.62	\$1,829.38	\$1,593.15	\$2,438.27	\$444.29	\$844.28	\$735.26	\$1,125.30
Kaiser HMO	\$74.19	\$161.39	\$132.13	\$208.50	\$34.24	\$74.49	\$60.99	\$96.24	\$10.61	\$19.02	\$16.78	\$25.18	\$4.86	\$8.74	\$7.70	\$11.58
Kaiser HDHP HSA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$27.07	\$48.58	\$42.83	\$64.28	\$12.46	\$22.39	\$19.74	\$29.64
Delta Dental PPO	\$46.10	\$76.00	\$65.69	\$98.39	\$21.28	\$35.08	\$30.32	\$45.41	\$45.89	\$75.79	\$65.48	\$98.18	\$21.17	\$34.97	\$30.21	\$45.30
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
<b>SJVIA Rates Remitted to Carriers</b>	<b>Effective January 1, 2023</b>				<b>Effective December 12, 2022</b>				<b>Effective January 1, 2024</b>				<b>Effective December 11, 2023</b>			

