San Joaquin Valley Insurance Authority County of Fresno

Effective December 11, 2023 (Bi-Weekly Rates), January 1, 2024 (Monthly Rates)

Keenan Consulting \$2.43 \$1. KPS Pharmacy EPO/PPO \$1.92 \$0.	ember 12, 2022 EC FA	EE \$1,187.65	Monthl ffective Jan ES \$2,493.10	uary 1, 2024 EC	I FA	Eff EE	Bi-Week fective Dece ES	•	23			
FE	EC FA \$1,042.48 \$1,589.64 N/A N/A \$572.41 \$872.28	EE \$1,187.65	ES	EC					23			
Anthem PPO \$250 Anthem PPO \$1,500 Retiree Anthem PPO \$1,500 Retiree \$914.24 \$1,618.51 \$1,428.18 \$2,130.68 N/A N/A Anthem PPO \$3,000 \$653.08 \$1,383.36 \$1,240.23 \$1,889.95 \$301.42 \$638.47 Anthem PPO \$0,000 \$653.08 \$1,383.36 \$1,240.23 \$1,889.95 \$301.42 \$638.47 Anthem PPO \$0,000 \$653.08 \$1,383.36 \$1,240.23 \$1,889.95 \$301.42 \$638.47 Anthem EPO 500 (includes VSP Vision) \$884.18 \$1,601.41 \$1,403.81 \$2,109.99 \$408.08 \$739.11 Anthem EPO 500 (includes VSP Vision) \$876.29 \$1,587.23 \$1,389.91 \$2,089.64 \$404.44 \$732.57 Anthem EPO 1000 (includes VSP Vision) \$833.30 \$1,509.28 \$1,323.12 \$1,988.68 \$384.60 \$696.59 Anthem EPO 0 (includes VSP Vision) \$825.41 \$1,495.10 \$1,309.22 \$1,968.33 \$380.96 \$690.05 Anthem EPO 0 (includes VSP Vision) \$972.38 \$1,763.63 \$1,546.09 \$2,324.79 \$448.79 \$813.98 Anthem EPO 0 (excludes VSP Vision) \$964.49 \$1,749.45 \$1,532.19 \$2,304.44 \$445.15 \$807.44 \$435.15 \$807.44 \$435.15 \$807.44 \$445.15	\$1,042.48 \$1,589.64 N/A N/A \$572.41 \$872.28	\$1,187.65			FA	EE	ES		Effective December 11, 2023			
Anthem PPO \$1,500 Retiree \$914.24 \$1,618.51 \$1,428.18 \$2,130.68 N/A N/A Anthem PPO \$3,000 \$653.08 \$1,383.36 \$1,240.23 \$1,889.95 \$301.42 \$638.47 Anthem EPO 500 (includes VSP Vision) \$884.18 \$1,601.41 \$1,403.81 \$2,109.99 \$408.08 \$739.11 Anthem EPO 500 (excludes VSP Vision) \$885.29 \$1,587.23 \$1,389.91 \$2,089.64 \$404.44 \$732.57 \$1,500 \$1,50	N/A N/A \$572.41 \$872.28	. ,			62 444 24	ĆE 40 4E			FA FOO CA			
Anthem PPO \$3,000 \$653.08 \$1,383.36 \$1,240.23 \$1,889.95 \$301.42 \$688.47 Anthem EPO 500 (includes VSP Vision) \$884.18 \$1,601.41 \$1,403.81 \$2,109.99 \$408.08 \$733.11 Anthem EPO 500 (excludes VSP Vision) \$876.29 \$1,587.23 \$1,383.12 \$1,988.68 \$384.60 \$696.59 \$1,587.23 \$1,398.91 \$2,089.64 \$404.44 \$732.57 Anthem EPO 1000 (includes VSP Vision) \$833.30 \$1,509.28 \$1,323.12 \$1,988.68 \$384.60 \$696.59 Anthem EPO 1000 (excludes VSP Vision) \$825.41 \$1,495.10 \$1,309.22 \$1,968.33 \$380.96 \$690.05 Anthem EPO 0 (includes VSP Vision) \$972.38 \$1,763.63 \$1,546.09 \$2,324.79 \$448.79 \$813.98 \$1,763.63 \$1,546.09 \$2,324.79 \$448.79 \$813.98 \$1,763.63 \$1,546.09 \$2,324.79 \$448.79 \$813.98 \$1,763.63 \$1,546.09 \$2,324.79 \$448.79 \$813.98 \$1,763.63 \$1,546.09 \$2,324.79 \$448.79 \$813.98 \$1,763.63 \$1,546.09 \$2,324.79 \$448.79 \$813.98 \$1,763.63 \$1,546.09 \$2,324.79 \$448.79 \$813.98 \$1,763.63 \$1,546.09 \$2,324.79 \$448.79 \$813.98 \$1,763.63 \$1,546.09 \$2,324.79 \$448.79 \$813.98 \$1,763.63 \$1,546.09 \$2,324.79 \$448.79 \$813.98 \$1,763.63 \$1,546.09 \$2,324.79 \$448.79 \$813.98 \$1,763.63 \$1,546.09 \$2,324.79 \$448.79 \$813.98 \$1,763.63 \$1,546.09 \$2,324.79 \$448.79 \$813.98 \$1,763.63 \$1,546.09 \$2,324.79 \$448.79 \$813.98 \$1,763.63 \$1,763.63 \$1,546.09 \$2,324.79 \$448.79 \$813.98 \$1,763.63 \$1,546.09 \$2,324.79 \$448.79 \$813.98 \$1,763.63 \$1,	\$572.41 \$872.28			. ,		\$548.15	\$1,150.66		\$1,589.64			
Anthem EPO 500 (includes VSP Vision) \$884.18 \$1,601.41 \$1,403.81 \$2,109.99 \$408.08 \$739.11 Anthem EPO 500 (excludes VSP Vision) \$876.29 \$1,587.23 \$1,389.91 \$2,089.64 \$404.44 \$732.57 Anthem EPO 1000 (includes VSP Vision) \$833.30 \$1,509.28 \$1,323.12 \$1,988.68 \$384.60 \$696.59 Anthem EPO 1000 (excludes VSP Vision) \$825.41 \$1,495.10 \$1,309.22 \$1,968.33 \$380.96 \$690.05 Anthem EPO 0 (includes VSP Vision) \$972.38 \$1,763.63 \$1,546.09 \$2,324.79 \$448.79 \$813.98 Anthem EPO 0 (excludes VSP Vision) \$972.38 \$1,763.63 \$1,546.09 \$2,324.79 \$448.79 \$813.98 Anthem EPO 0 (excludes VSP Vision) \$972.38 \$1,763.63 \$1,546.09 \$2,324.79 \$448.79 \$813.98 Anthem EPO 1000 \$972.38 \$1,763.63 \$1,546.09 \$2,324.79 \$448.79 \$813.98 \$1,763.63 \$1,546.09 \$2,324.79 \$448.79 \$813.98 \$1,763.63 \$1,546.09 \$2,324.79 \$448.79 \$813.98 \$1,763.63 \$1,546.09 \$2,324.79 \$448.79 \$813.98 \$1,763.63 \$1,546.09 \$2,324.79 \$448.79 \$813.98 \$1,763.63 \$1,546.09 \$2,324.79 \$448.79 \$813.98 \$1,763.63 \$1,546.09 \$2,324.79 \$448.79 \$813.98 \$1,763.63 \$1,546.09 \$2,324.79 \$448.79 \$813.98 \$1,763.63 \$1,546.09 \$2,324.79 \$448.79 \$813.98 \$1,763.63 \$1,764.09 \$2,324.79 \$448.79 \$813.98 \$1,763.63 \$1,764.09 \$2,324.79 \$448.79 \$813.98 \$1,763.63 \$1,764.09 \$2,324.79 \$1,764.79 \$1,			\$1,618.51	\$1,428.18		N/A	N/A	N/A	N/A			
Anthem EPO 500 (excludes VSP Vision) \$876.29 \$1,587.23 \$1,389.91 \$2,089.64 \$404.44 \$732.57 Anthem EPO 1000 (includes VSP Vision) \$833.30 \$1,509.28 \$1,323.12 \$1,988.68 \$384.60 \$696.59 Anthem EPO 0 (includes VSP Vision) \$825.41 \$1,495.10 \$1,309.22 \$1,968.33 \$380.96 \$690.05 Anthem EPO 0 (includes VSP Vision) \$972.38 \$1,763.63 \$1,764.09 \$2,324.79 \$448.79 \$813.98 Anthem EPO 0 (excludes VSP Vision) \$964.49 \$1,749.45 \$1,532.19 \$2,304.44 \$445.15 \$807.44 Kaiser HMO \$972.38 \$1,763.63 \$1,546.09 \$2,324.79 \$448.79 \$813.98 N/A			\$1,383.36	\$1,240.23	. ,	\$301.42	\$638.47	\$572.41	\$872.28			
Anthem EPO 1000 (includes VSP Vision) Anthem EPO 1000 (excludes VSP Vision) Anthem EPO 1000 (excludes VSP Vision) Anthem EPO 1000 (excludes VSP Vision) Anthem EPO 0 (includes VSP Vision) Anthem EPO 0 (excludes VSP Vision) Sp72.38 Anthem EPO 0 (excludes VSP Vision) Sp64.49 Kaiser HMO Sp72.38 Sp72.38 Sp72.38 Sp72.38 Sp7.63.63 Sp72.38			\$1,656.97			\$422.25	\$764.76	\$670.38	\$1,007.60			
Anthem EPO 1000 (excludes VSP Vision) Anthem EPO 1001 (includes VSP Vision) Anthem EPO 0 (includes VSP Vision) Anthem EPO 0 (excludes VSP Vision) Sy64.49 St,749.45 St,749.48 St,749.48 St,749.48 St,749.48 St,749.48 St,749.48 St,749.48 St	\$641.49 \$964.45		\$1,642.79			\$418.61	\$758.22	\$663.96	\$998.21			
Anthem EPO 0 (includes VSP Vision) Anthem EPO 0 (excludes VSP Vision) Anthem EPO 0 (excludes VSP Vision) Anthem EPO 0 (excludes VSP Vision) Sp64.49 Sp72.38 Sp72.38 Sp72.49 Sp64.49 Sp72.38 Sp72.49 Sp64.49 Sp72.38 Sp72.49 Sp64.49 Sp72.38 Sp72.49 Sp72.38 Sp72.48 S	\$610.67 \$917.85		\$1,561.61	. ,		\$397.94	\$720.74	\$631.83	\$949.65			
Anthem EPO 0 (excludes VSP Vision) Kaiser HMO Kaiser HMO Kaiser HDHP HSA N/A Delta Dental PPO S50.29 VSP Vision S7.89 S14.18 S10.258 S2.324.79 S448.79 S448.79 S4813.98 N/A N/A N/A N/A N/A N/A N/A N/	\$604.25 \$908.46	-		\$1,355.05	\$2,037.23	\$394.30	\$714.20	\$625.41	\$940.26			
Kaiser HMO \$972.38 \$1,763.63 \$1,546.09 \$2,324.79 \$448.79 \$813.98 Kaiser HDHP HSA N/A S23.21 \$37.01 S21.93 \$18.94 \$19.92 \$1.93 \$1.93 \$1.93 \$1.93 \$1.93 \$1.93 \$1.93 \$1.93	\$713.58 \$1,072.98	. ,		\$1,677.86		\$487.08	\$883.43	\$774.41	\$1,164.45			
Kaiser HDHP HSA N/A N/B 23.2 20.35	\$707.16 \$1,063.59		\$1,899.91	\$1,663.96		\$483.44	\$876.89	\$767.99	\$1,155.06			
Delta Dental PPO	\$713.58 \$1,072.98		\$1,931.74	\$1,704.46	\$2,552.27	\$499.32	\$891.57	\$786.67	\$1,177.97			
Delta Dental DHMO \$27.38 \$47.51 \$47.83 \$68.95 \$12.64 \$21.93 VSP Vision \$7.89 \$14.18 \$13.90 \$20.35 \$3.64 \$6.54 SIVIA Fixed Costs Remitted to Vendors/Carriers for County of Fresno Effective January 1, 2023 Effective Decendary 1, 2	N/A N/A		\$1,448.87	\$1,278.75	\$1,913.28	\$375.13	\$668.71	\$590.20	\$883.06			
ST.89 \$14.18 \$13.90 \$20.35 \$3.64 \$6.54	\$32.25 \$47.34	\$50.29	\$80.19	\$69.88	\$102.58	\$23.21	\$37.01	\$32.25	\$47.34			
SJVIA Fixed Costs Remitted to Vendors/Carriers for County of Fresno PEPM PEF	\$22.08 \$31.82	\$27.38	\$47.51	\$47.83	\$68.95	\$12.64	\$21.93	\$22.08	\$31.82			
of Fresno PEPM PEF Stop Loss PPO/HDHP (Renewal Estimates) \$16.64 \$7. Stop Loss EPO (Renewal Estimates) \$21.60 \$9. Anthem PPO/HDHP Admin Fee \$38.00 \$17 Anthem EPO Admin Fee \$38.00 \$17 EmpiRx EPO/PPO \$3.35 \$1. Wellness \$2.50 \$1. Claims Mgmt/Communication \$0.50 \$0. Keenan Consulting \$2.43 \$1. KPS Pharmacy EPO/PPO \$1.92 \$0. SJVIA Administration \$2.00 \$0.	\$6.42 \$9.39	\$7.89	\$14.18	\$13.90	\$20.35	\$3.64	\$6.54	\$6.42	\$9.39			
Stop Loss PPO/HDHP (Renewal Estimates) \$16.64 \$7. Stop Loss EPO (Renewal Estimates) \$21.60 \$9. Anthem PPO/HDHP Admin Fee \$38.00 \$17 Anthem EPO Admin Fee \$38.00 \$17 Empirx EPO/PPO \$3.35 \$1. Wellness \$2.50 \$1. Claims Mgmt/Communication \$0.50 \$0. Keenan Consulting \$2.43 \$1. KPS Pharmacy EPO/PPO \$1.92 \$0. SIVIA Administration \$2.00 \$0.	ember 12, 2022	E	ffective Jan	uary 1, 2024		Effective December 11, 2023						
Stop Loss EPO (Renewal Estimates) \$21.60 \$9. Anthem PPO/HDHP Admin Fee \$38.00 \$17 Anthem EPO Admin Fee \$38.00 \$17 EmpiRx EPO/PPO \$3.35 \$1 Wellness \$2.50 \$1 Claims Mgmt/Communication \$0.50 \$0 Keenan Consulting \$2.43 \$1 KPS Pharmacy EPO/PPO \$1.92 \$0 SIVIA Administration \$2.00 \$0	PM		PE	PM		PEPM						
Anthem PPO/HDHP Admin Fee \$38.00 \$17 Anthem EPO Admin Fee \$38.00 \$17 EmpiRx EPO/PPO \$3.35 \$1 Wellness \$2.50 \$1 Claims Mgmt/Communication \$0.50 \$0 Keenan Consulting \$2.43 \$1 KPS Pharmacy EPO/PPO \$1.92 \$0 SIVIA Administration \$2.00 \$0	.68		\$21	.62		\$9.98						
Anthem EPO Admin Fee \$38.00 \$17 EmpiRx EPO/PPO \$3.35 \$1 Wellness \$2.50 \$1 Claims Mgmt/Communication \$0.50 \$0 Keenan Consulting \$2.43 \$1 KPS Pharmacy EPO/PPO \$1.92 \$0 SJVIA Administration \$2.00 \$0	.97		\$26	.41		\$12.19						
EmpiRx EPO/PPO \$3.35 \$1. Wellness \$2.50 \$1. Claims Mgmt/Communication \$0.50 \$0. Keenan Consulting \$2.43 \$1. KPS Pharmacy EPO/PPO \$1.92 \$0. SIVIA Administration \$2.00 \$0.	7.54		\$38	.00		\$17.54						
Wellness \$2.50 \$1. Claims Mgmt/Communication \$0.50 \$0. Keenan Consulting \$2.43 \$1. KPS Pharmacy EPO/PPO \$1.92 \$0. SJVIA Administration \$2.00 \$0.	7.54	\$38.00				\$17.54						
Wellness \$2.50 \$1. Claims Mgmt/Communication \$0.50 \$0. Keenan Consulting \$2.43 \$1. KPS Pharmacy EPO/PPO \$1.92 \$0. SJVIA Administration \$2.00 \$0.	.55		\$4.			\$2.08						
Claims Mgmt/Communication \$0.50 \$0. Keenan Consulting \$2.43 \$1. KPS Pharmacy EPO/PPO \$1.92 \$0. SJVIA Administration \$2.00 \$0.	15	\$2.50				\$1.16						
Keenan Consulting \$2.43 \$1. KPS Pharmacy EPO/PPO \$1.92 \$0. SJVIA Administration \$2.00 \$0.	\$0.23			\$0.50				\$0.24				
KPS Pharmacy EPO/PPO \$1.92 \$0. SJVIA Administration \$2.00 \$0.	\$1.13			\$2.42				\$1.12				
SJVIA Administration \$2.00 \$0.	\$0.89			\$1.34				\$0.62				
	\$0.92			\$2.00				\$0.93				
		\$2.90				\$1.34						
		\$2.90				\$0.93						
						1						
PCORI/Transitional Reinsurance PPO/HDHP \$0.30 \$0.		\$0.34				\$0.16						
PCORI/Transitional Reinsurance EPO \$0.45 \$0.		\$0.40 \$1.74				\$0.19						
98.6 Rider \$1.65 \$0.						\$0.81						
	1.19		\$79			\$36.91						
Total Fixed Cost - Self-Funded HDHP Medical Plans \$74.04 \$34			\$79			\$36.91						
Total Fixed Cost - Self-Funded EPO Medical Plans \$79.15 \$36			\$84			\$39.15						
Total Fixed Cost - Kaiser \$12.18 \$5.			\$12			\$5.72						
Total Fixed Cost - Delta Dental \$4.19 \$1.			\$4.			\$2.04						
SJVIA Claims Funding / Reserve Accumulation County of Effective January 1, 2023 Effective Decer Fresno EE ES EC FA EE ES	ember 12, 2022 EC FA	EE E	ffective Jan ES	uary 1, 2024 EC	I FA	EF ES EC FA						
Anthem PPO \$250 \$1,113.61 \$2,419.06 \$2,184.67 \$3,370.17 \$513.96 \$1,116.47	' ' ' '			. ,		\$511.24	\$1,113.75	. ,	\$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		\$1,538.65	\$1,348.32		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		\$1,303.50		\$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		\$1,572.26	\$1,367.75		\$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		\$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	\$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			
VSP Vision \$0.00 \$0.00 \$0.00 \$0.00 \$0.00									ć0.00			
SJVIA Rates Remitted to Carriers Effective January 1, 2023 Effective Dece	\$0.00 \$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			

County of Fresno	EE	ES	EC	FA	EE	ES	EC	FA	EE	ES	EC	FA	EE	ES	EC	FA
Kaiser HMO	\$886.01	\$1,590.06	\$1,401.78	\$2,104.11	\$408.93	\$733.87	\$646.97	\$971.12	\$1,058.93	\$1,900.40	\$1,675.36	\$2,514.77	\$488.74	\$877.11	\$773.25	\$1,160.67
Kaiser HDHP HSA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$773.39	\$1,387.97	\$1,223.60	\$1,836.68	\$356.95	\$640.60	\$564.74	\$847.70
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)	\$16.52	\$33.17	\$33.17	\$33.17	\$7.63	\$15.31	\$15.31	\$15.31	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD
*Stop Loss EPO (Contract Rates)	\$16.52	\$33.17	\$33.17	\$33.17	\$7.63	\$15.31	\$15.31	\$15.31	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD
* Note To be determined (TBD) will be available December, 2023																
Adjusted (for contracted stop loss rate) SJVIA Claims	Effective January 1, 2023			Effective December 12, 2022				Effective January 1, 2024				Effective December 11, 2023				
Funding / Reserve Accumulation County of Fresno	EE															
	EE	ES	EC	FA	EE	ES	EC	FA	EE	ES	EC	FA	EE	ES	EC	FA
Anthem PPO \$250	\$1,113.73	\$2,402.53	-		\$514.01	ES \$1,108.84	EC \$1,000.66		TBD	TBD	TBD	TBD	TBD	ES TBD	TBD	FA TBD
Anthem PPO \$250 Anthem PPO \$1,500 Retiree			\$2,168.14	\$3,353.64			-								-	
	\$1,113.73	\$2,402.53	\$2,168.14 \$1,337.61	\$3,353.64 \$2,040.11	\$514.01	\$1,108.84	\$1,000.66	\$1,547.82	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD
Anthem PPO \$1,500 Retiree	\$1,113.73 \$840.32	\$2,402.53 \$1,527.94 \$1,292.79	\$2,168.14 \$1,337.61 \$1,149.66	\$3,353.64 \$2,040.11	\$514.01 N/A	\$1,108.84 N/A	\$1,000.66 N/A	\$1,547.82 N/A	TBD TBD	TBD TBD	TBD TBD	TBD TBD	TBD N/A	TBD N/A	TBD N/A	TBD N/A
Anthem PPO \$1,500 Retiree Anthem PPO \$3,000	\$1,113.73 \$840.32 \$579.16	\$2,402.53 \$1,527.94 \$1,292.79	\$2,168.14 \$1,337.61 \$1,149.66 \$1,299.19	\$3,353.64 \$2,040.11 \$1,799.38 \$1,998.92	\$514.01 N/A \$267.28	\$1,108.84 N/A \$596.65	\$1,000.66 N/A \$530.59	\$1,547.82 N/A \$830.46	TBD TBD TBD	TBD TBD TBD	TBD TBD TBD	TBD TBD TBD	TBD N/A TBD	TBD N/A TBD	TBD N/A TBD	TBD N/A TBD