



2013 Annual SJVIA Claims Report

Claims Data Through December 2013

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- **Prepared By Gallagher Benefit Services**
January 31, 2014

Large Claim Report - 2013

San Joaquin Valley Insurance Authority

Potential Large Dollar Claimants >\$200,000

HMO Plan

January 1, 2013 through December 31, 2013 as of December 2013

Pooling Point \$400,000

Relationship	Paid	Diagnosis	Reimbursement
Dependent	\$ 392,339	Circulatory System (05)	\$ -
Dependent	\$ 340,656	Myeloid Disorders (17)	\$ -
Dependent	\$ 322,211	Injuries/Poisonings (21)	\$ -
Subscriber	\$ 285,910	Myeloid Disorders (17)	\$ -
Subscriber	\$ 273,662	Nervous System (01)	\$ -
Dependent	\$ 215,661	Hepatobiliary (07)	\$ -
Subscriber	\$ 213,456	Ear/Nose/Throat Disorders (08)	\$ -
Dependent	\$ 202,454	Newborns (15)	\$ -

Total HMO Pooling Reimbursements \$ -

PPO Plan

January 1, 2013 through December 31, 2013 as of December 2013

Stop Loss Deductible \$450,000

Relationship	Paid	Diagnosis	Reimbursement
Subscriber	\$ 479,395	Injuries/Poisonings (21)	\$ 29,395
Dependent	\$ 223,672	Circulatory System (05)	\$ -
Subscriber	\$ 203,726	Nervous System (01)	\$ -
			\$ -

Total PPO Stop Loss Reimbursements \$ 29,395

Total SJVIA Pooling and Stop Loss Reimbursements \$ 29,395.00

Large Claim Report - 2012

San Joaquin Valley Insurance Authority Potential Large Dollar Claimants HMO Plan

January 1, 2012 through December 31, 2012

Pooling Point \$250,000

Relationship	Paid	Diagnosis	Reimbursement
Subscriber	\$ 1,225,803	Blood Disorders(16)	\$ 975,803
Dependent	\$ 945,511	Myeloid Disorders (17)	\$ 695,511
Dependent	\$ 847,166	Digestive System (06)	\$ 597,166
Dependent	\$ 425,472	Muscle/Tissue Disorders(08)	\$ 175,472
Dependent	\$ 320,326	Circulatory System (05)	\$ 70,326
Subscriber	\$ 286,720	Myeloid Disorders (17)	\$ 36,720

Total HMO Pooling Reimbursements **\$ 2,550,998**

PPO Plan

January 1, 2012 through December 31, 2012

Stop Loss Deductible \$450,000

Relationship	Paid	Diagnosis	Reimbursement
Subscriber	\$ 586,616	Digestive System (06)	\$ 136,616
Subscriber	\$ 541,759	Nervous System (01)	\$ 91,759

*Anthem Blue Cross does not begin reporting large claims until they reach \$50,000

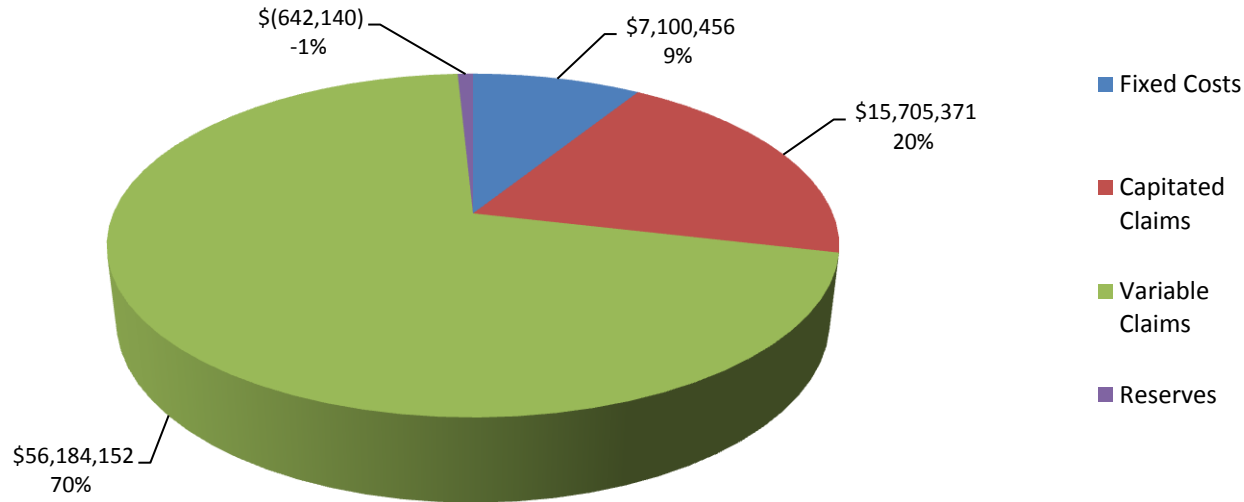
Total PPO Stop Loss Reimbursements **\$ 228,375**

Total SJVIA Pooling and Stop Loss Reimbursements **\$ 2,779,373.00**

SJVIA - All Plans

SJVIA - All Plans

YTD SJVIA Premium Breakdown - 2013

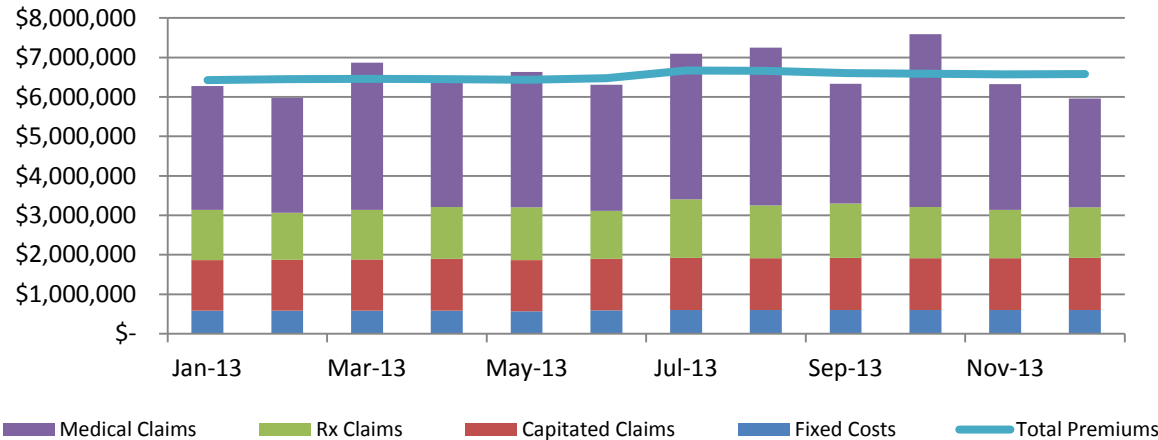


2013 Premium Breakdown - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 583,834	\$ 586,580	\$ 587,395	\$ 588,830	\$ 571,851	\$ 590,070	\$ 600,266	\$ 599,320	\$ 598,739	\$ 597,696	\$ 597,801	\$ 598,073	\$ 7,100,456
Capitulated Claims	\$ 1,282,850	\$ 1,290,885	\$ 1,298,101	\$ 1,305,832	\$ 1,297,722	\$ 1,311,837	\$ 1,321,827	\$ 1,318,659	\$ 1,321,540	\$ 1,317,492	\$ 1,317,159	\$ 1,321,465	\$ 15,705,371
Variable Claims	\$ 4,405,587	\$ 4,100,037	\$ 4,977,785	\$ 4,528,889	\$ 4,764,080	\$ 4,401,965	\$ 5,173,542	\$ 5,333,286	\$ 4,410,735	\$ 5,671,241	\$ 4,409,107	\$ 4,007,898	\$ 56,184,152
Reserves	\$ 148,703	\$ 468,101	\$ (408,902)	\$ 28,446	\$ (199,305)	\$ 172,246	\$ (431,708)	\$ (590,151)	\$ 271,269	\$ (1,003,337)	\$ 249,080	\$ 653,418	\$ (642,140)
Total	\$ 6,420,974	\$ 6,445,603	\$ 6,454,378	\$ 6,451,998	\$ 6,434,347	\$ 6,476,118	\$ 6,663,927	\$ 6,661,115	\$ 6,602,284	\$ 6,583,092	\$ 6,573,148	\$ 6,580,855	\$ 78,347,839

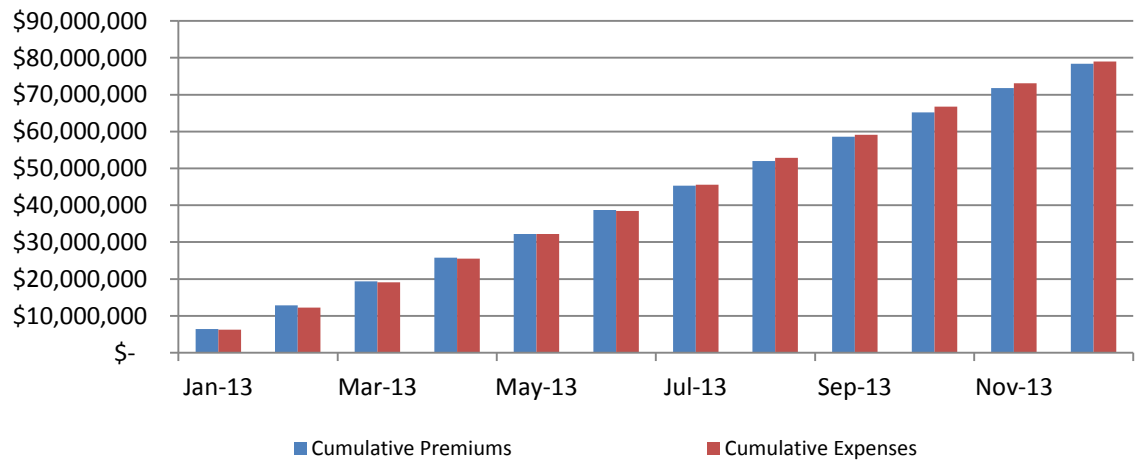
2012 Premium Breakdown - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 539,562	\$ 542,245	\$ 542,577	\$ 537,900	\$ 535,828	\$ 544,395	\$ 545,120	\$ 546,470	\$ 548,711	\$ 550,422	\$ 551,403	\$ 551,466	\$ 6,536,098
Capitulated Claims	\$ 1,125,742	\$ 1,126,734	\$ 1,128,967	\$ 1,115,075	\$ 1,105,152	\$ 1,126,982	\$ 1,130,703	\$ 1,138,432	\$ 1,139,137	\$ 1,143,768	\$ 1,145,587	\$ 1,147,820	\$ 13,574,099
Variable Claims	\$ 3,522,881	\$ 4,496,622	\$ 4,202,429	\$ 4,280,777	\$ 4,663,006	\$ 4,157,749	\$ 4,496,594	\$ 4,307,330	\$ 4,245,487	\$ 5,807,131	\$ 3,815,270	\$ 3,710,832	\$ 51,706,108
Reserves	\$ 375,156	\$ (577,340)	\$ (289,233)	\$ (392,359)	\$ (786,791)	\$ (239,826)	\$ (302,419)	\$ (118,560)	\$ (42,424)	\$ (1,599,678)	\$ 393,371	\$ 491,666	\$ (3,088,436)
Total	\$ 5,563,341	\$ 5,588,262	\$ 5,584,740	\$ 5,541,393	\$ 5,517,195	\$ 5,589,300	\$ 5,869,998	\$ 5,873,672	\$ 5,890,911	\$ 5,901,643	\$ 5,905,631	\$ 5,901,784	\$ 68,727,870

SJVIA – All Plans

SJVIA Total Premiums & Expenses - 2013

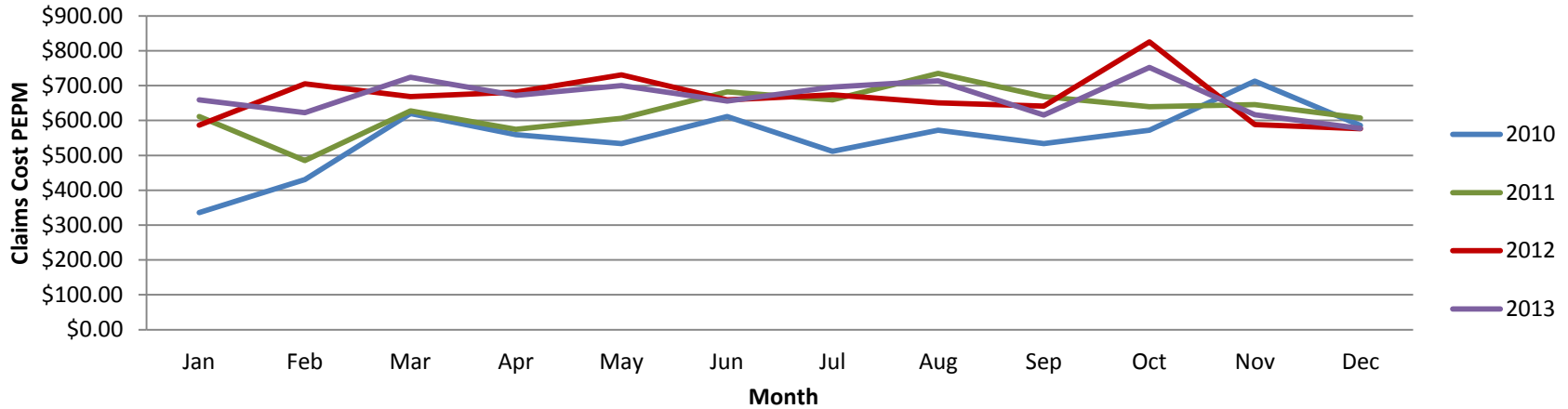


SJVIA Cumulative Premiums & Expenses - 2013

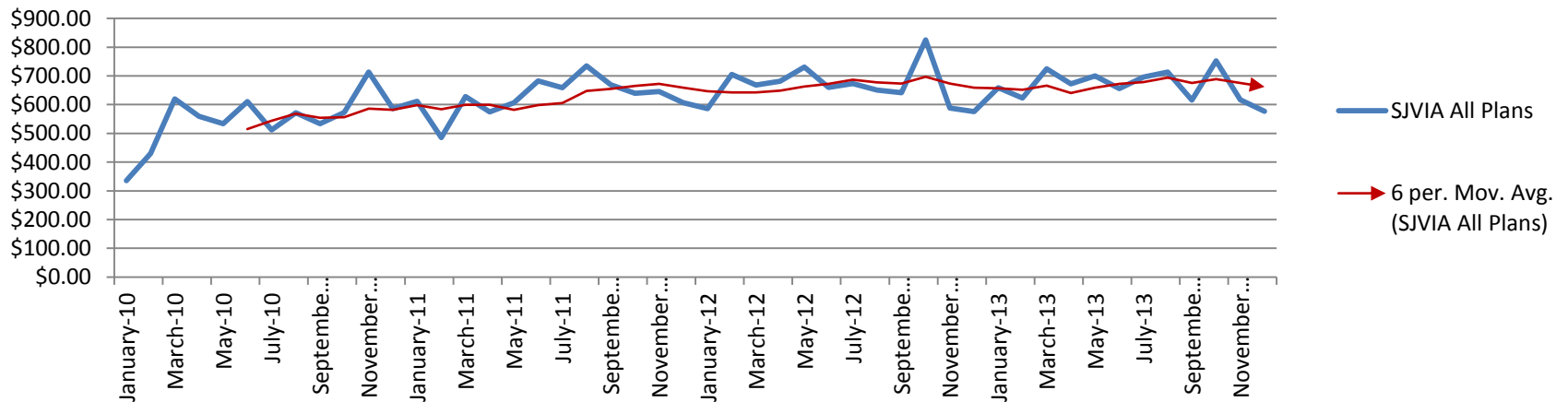


SJVIA - All Plans

SJVIA 2010 - 2013 All Plans (Year Over Year) - Claims PEPM



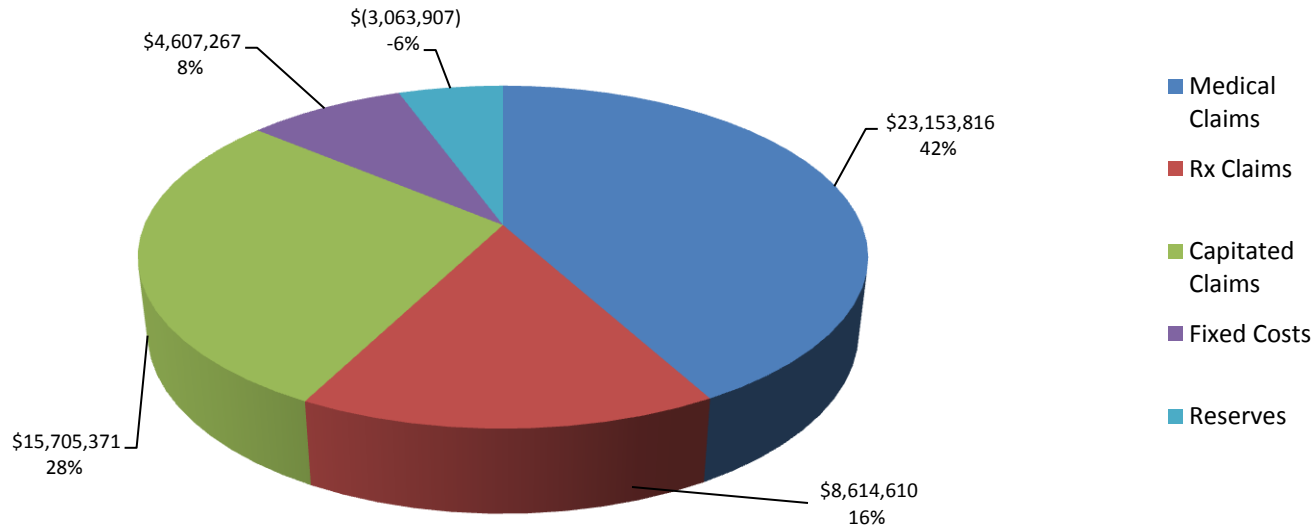
SJVIA All Plans - Claims PEPM



SJVIA - HMO

SJVIA - HMO

YTD HMO Premium Breakdown - 2013

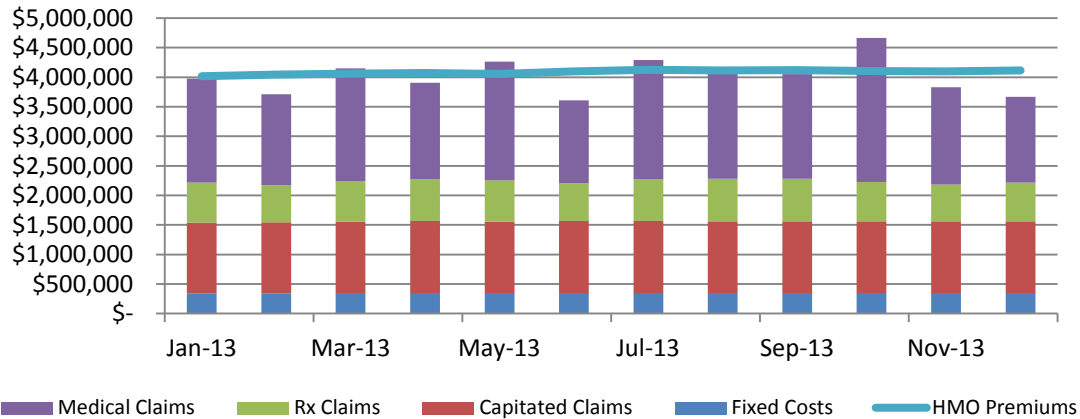


2013 Premium Breakdown - HMO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 377,213	\$ 379,829	\$ 381,908	\$ 384,137	\$ 381,549	\$ 384,799	\$ 386,766	\$ 385,862	\$ 386,775	\$ 385,639	\$ 385,905	\$ 386,884	\$ 4,607,267
Capitulated Claims	\$ 1,282,850	\$ 1,290,885	\$ 1,298,101	\$ 1,305,832	\$ 1,297,722	\$ 1,311,837	\$ 1,321,827	\$ 1,318,659	\$ 1,321,540	\$ 1,317,492	\$ 1,317,159	\$ 1,321,465	\$ 15,705,371
Medical Claims	\$ 1,758,813	\$ 1,553,541	\$ 2,201,042	\$ 1,884,434	\$ 2,236,723	\$ 1,588,607	\$ 2,184,670	\$ 2,006,960	\$ 1,907,913	\$ 2,557,500	\$ 1,744,290	\$ 1,529,322	\$ 23,153,816
Rx Claims	\$ 713,502	\$ 664,853	\$ 721,627	\$ 757,054	\$ 741,845	\$ 683,590	\$ 742,765	\$ 758,755	\$ 766,216	\$ 706,425	\$ 665,364	\$ 692,614	\$ 8,614,610
Reserves	\$ (113,573)	\$ 153,590	\$ (542,626)	\$ (261,435)	\$ (604,013)	\$ 126,718	\$ (512,265)	\$ (354,353)	\$ (262,372)	\$ (861,614)	\$ (13,160)	\$ 181,196	\$(3,063,907)
Total	\$ 4,018,805	\$ 4,042,699	\$ 4,060,052	\$ 4,070,023	\$ 4,053,826	\$ 4,095,550	\$ 4,123,763	\$ 4,115,884	\$ 4,120,072	\$ 4,105,442	\$ 4,099,559	\$ 4,111,482	\$ 49,017,156

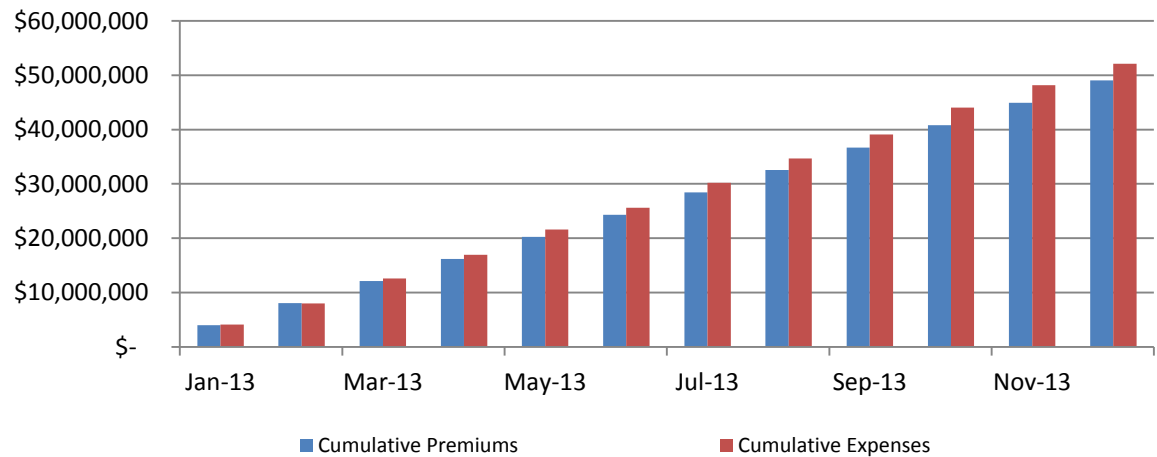
2012 Premium Breakdown - HMO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 357,186	\$ 357,501	\$ 358,209	\$ 353,801	\$ 350,653	\$ 357,658	\$ 358,760	\$ 359,626	\$ 361,436	\$ 362,932	\$ 363,483	\$ 364,191	\$ 4,305,437
Capitulated Claims	\$ 1,125,742	\$ 1,126,734	\$ 1,128,967	\$ 1,115,075	\$ 1,105,152	\$ 1,126,982	\$ 1,130,703	\$ 1,138,432	\$ 1,139,137	\$ 1,143,768	\$ 1,145,587	\$ 1,147,820	\$ 13,574,099
Medical Claims	\$ 1,128,332	\$ 1,941,584	\$ 1,376,948	\$ 1,816,134	\$ 2,330,814	\$ 1,662,356	\$ 2,054,136	\$ 1,679,713	\$ 1,433,160	\$ 2,636,011	\$ 1,453,372	\$ 1,296,919	\$ 20,809,479
Rx Claims	\$ 660,723	\$ 647,395	\$ 661,476	\$ 601,293	\$ 628,846	\$ 585,061	\$ 636,179	\$ 650,205	\$ 601,331	\$ 666,803	\$ 592,884	\$ 246,944	\$ 7,179,141
Reserves	\$ 184,564	\$ (616,175)	\$ (67,475)	\$ (466,974)	\$ (1,032,216)	\$ (287,080)	\$ (725,705)	\$ (367,736)	\$ (61,597)	\$ (1,326,739)	\$ (68,875)	\$ 437,317	\$ (4,398,692)
Total	\$ 3,456,547	\$ 3,457,039	\$ 3,458,125	\$ 3,419,330	\$ 3,383,249	\$ 3,444,977	\$ 3,454,073	\$ 3,460,240	\$ 3,473,467	\$ 3,482,775	\$ 3,486,451	\$ 3,493,192	\$ 41,469,464

SJVIA – HMO

HMO Total Expenses & Premiums - 2013

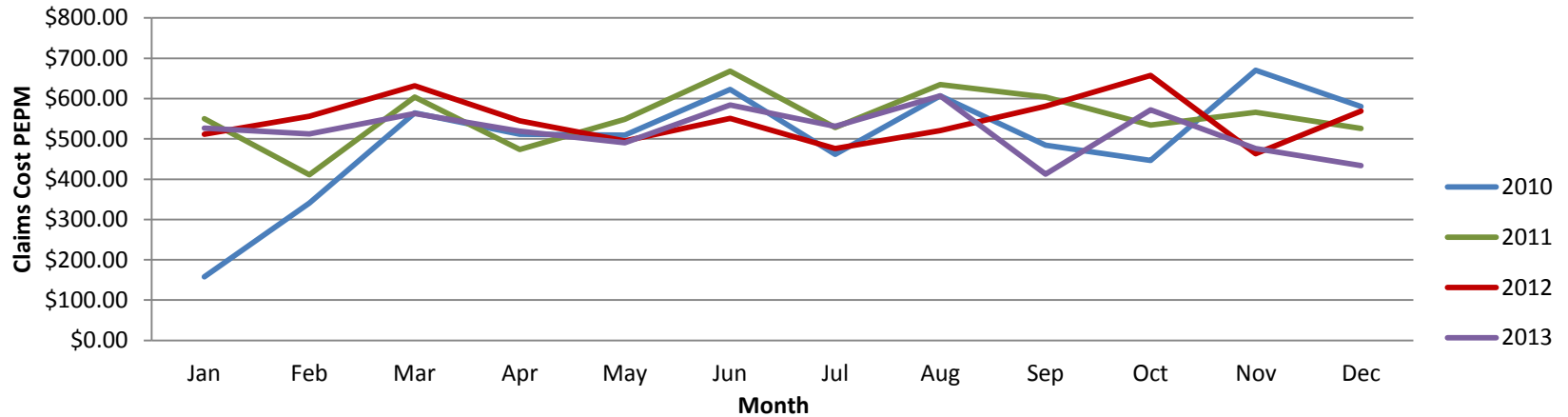


HMO Cumulative Premiums & Expenses -2013

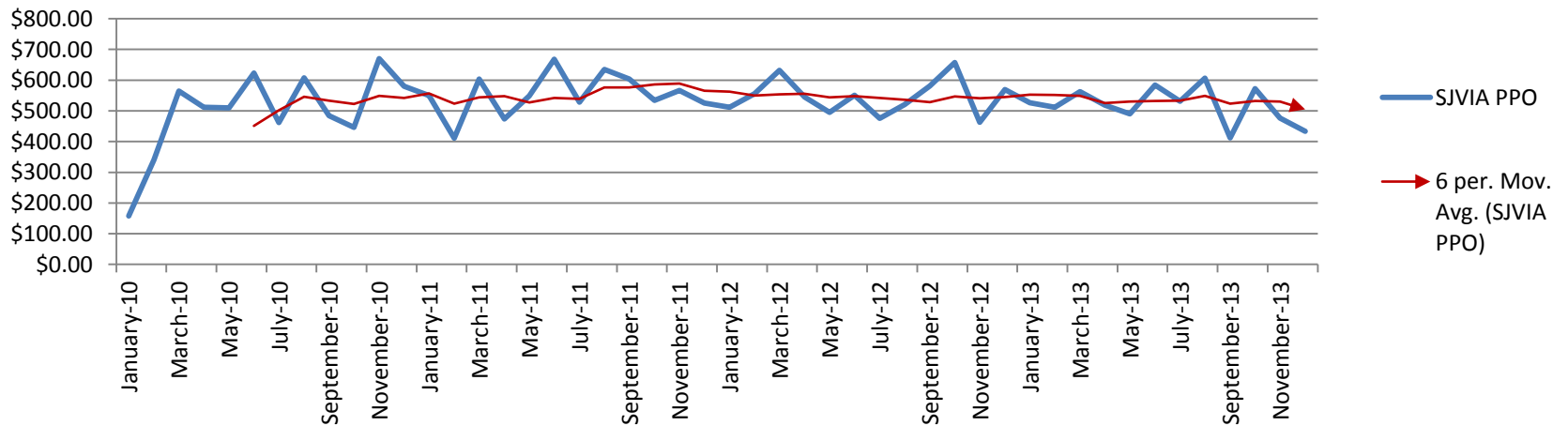


SJVIA – HMO

SJVIA 2010 - 2013 PPO (Year Over Year) - Claims PEPM



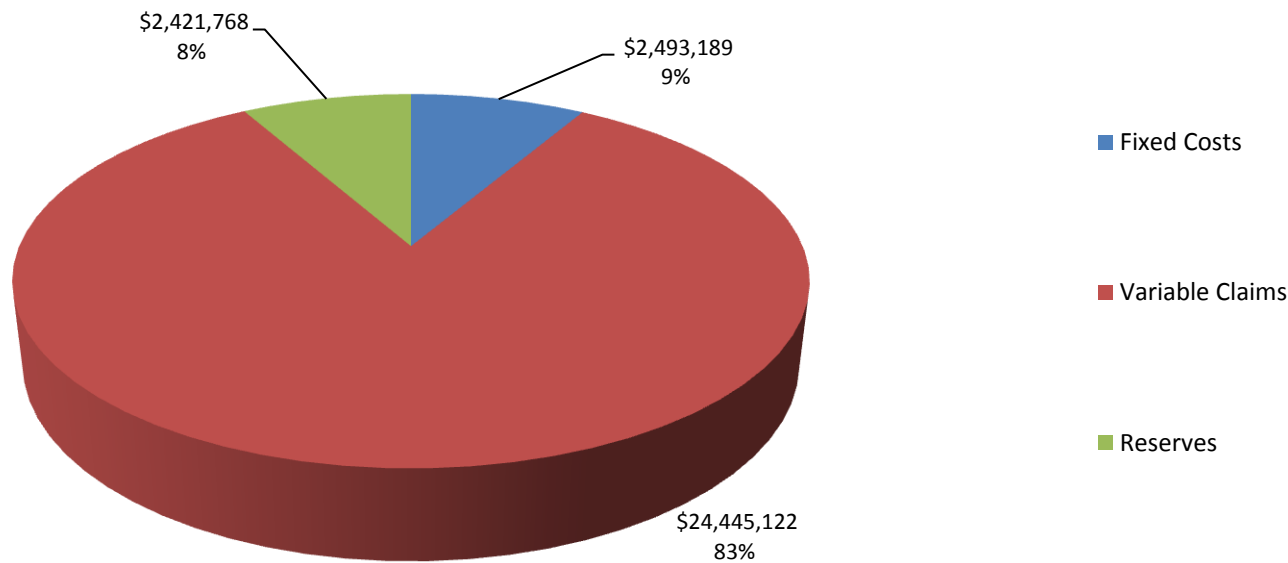
SJVIA PPO Claims PEPM



SJVIA - PPO

SJVIA - PPO Premium Breakdown

YTD PPO Premium Breakdown - 2013

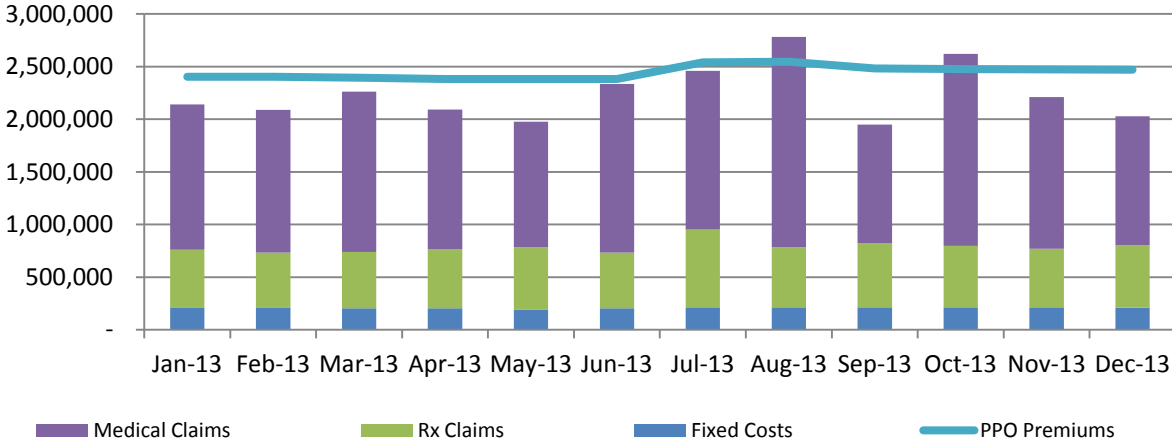


2013 Premium Breakdown - PPO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 206,621	\$ 206,752	\$ 205,486	\$ 204,694	\$ 190,302	\$ 205,271	\$ 213,500	\$ 213,458	\$ 211,964	\$ 212,057	\$ 211,896	\$ 211,189	\$ 2,493,189
Variable Claims	\$ 1,933,272	\$ 1,881,643	\$ 2,055,116	\$ 1,887,401	\$ 1,785,512	\$ 2,129,769	\$ 2,246,107	\$ 2,567,571	\$ 1,736,607	\$ 2,407,316	\$ 1,999,453	\$ 1,785,962	\$ 24,415,727
Reserves	\$ 262,276	\$ 314,510	\$ 133,725	\$ 289,881	\$ 404,708	\$ 45,528	\$ 80,557	\$ (235,798)	\$ 533,641	\$ (141,723)	\$ 262,240	\$ 472,222	\$ 2,421,768
Total	\$ 2,402,169	\$ 2,402,904	\$ 2,394,326	\$ 2,381,975	\$ 2,380,522	\$ 2,380,568	\$ 2,540,165	\$ 2,545,231	\$ 2,482,212	\$ 2,477,650	\$ 2,473,589	\$ 2,469,373	\$ 29,330,683

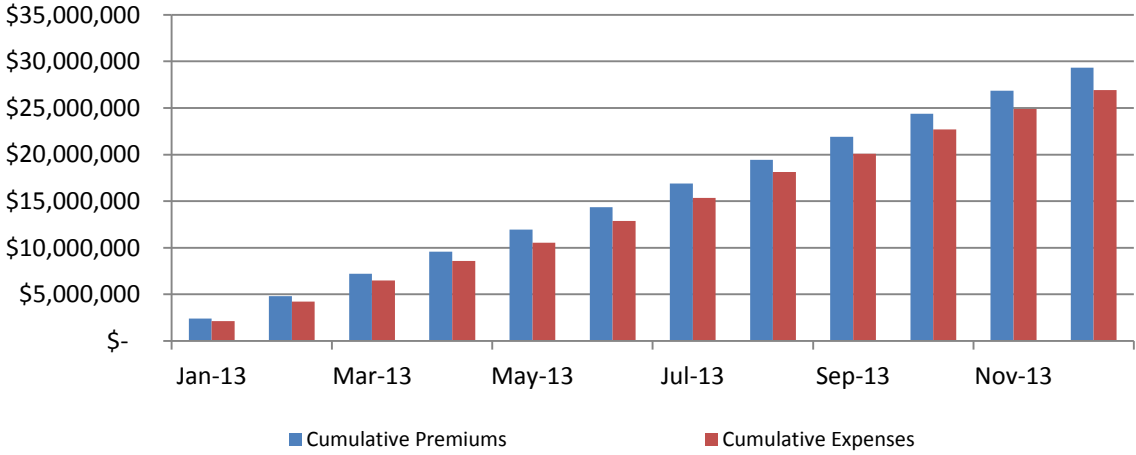
2012 Premium Breakdown - PPO	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
Fixed Costs	\$ 182,376	\$ 184,745	\$ 184,368	\$ 184,099	\$ 185,175	\$ 186,736	\$ 186,359	\$ 186,844	\$ 187,275	\$ 187,490	\$ 187,921	\$ 187,275	\$ 2,230,661
Variable Claims	\$ 1,733,826	\$ 1,907,643	\$ 2,164,005	\$ 1,863,350	\$ 1,703,346	\$ 1,910,332	\$ 1,806,279	\$ 1,977,412	\$ 2,210,996	\$ 2,504,317	\$ 1,769,014	\$ 2,166,969	\$ 23,717,489
Reserves	\$ 190,592	\$ 38,835	\$ (221,757)	\$ 74,615	\$ 245,425	\$ 47,254	\$ 423,286	\$ 249,177	\$ 19,173	\$ (272,939)	\$ 462,246	\$ 54,349	\$ 1,310,256
Total	\$ 2,106,794	\$ 2,131,223	\$ 2,126,615	\$ 2,122,064	\$ 2,133,947	\$ 2,144,322	\$ 2,415,925	\$ 2,413,432	\$ 2,417,444	\$ 2,418,868	\$ 2,419,180	\$ 2,408,592	\$ 27,258,406

SJVIA - PPO Plans

PPO Total Expenses & Premiums - 2013

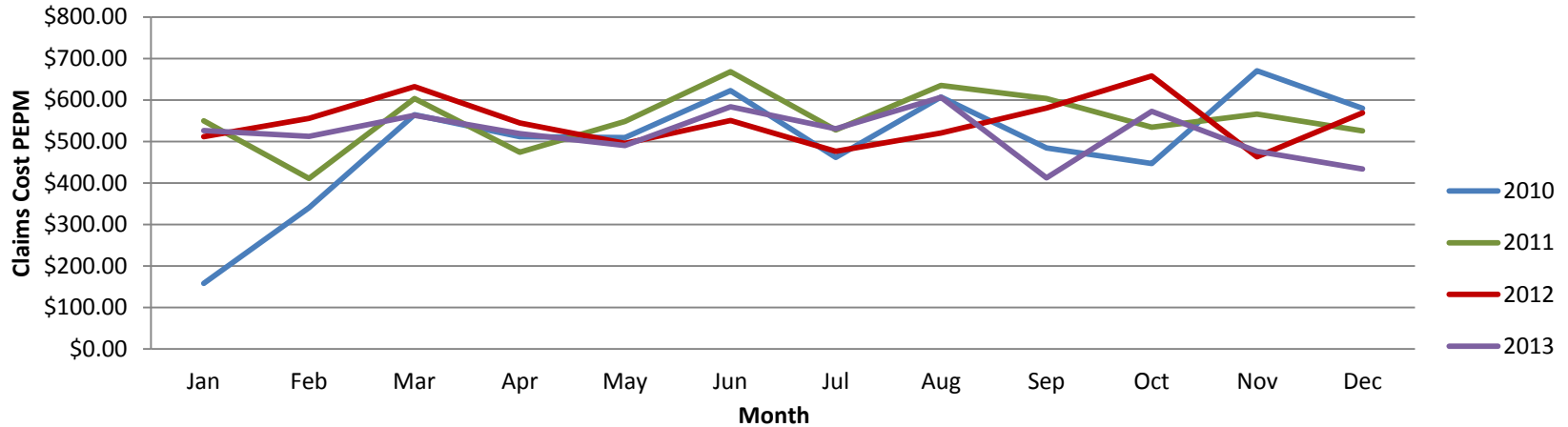


PPO Cumulative Premiums & Expenses - 2013

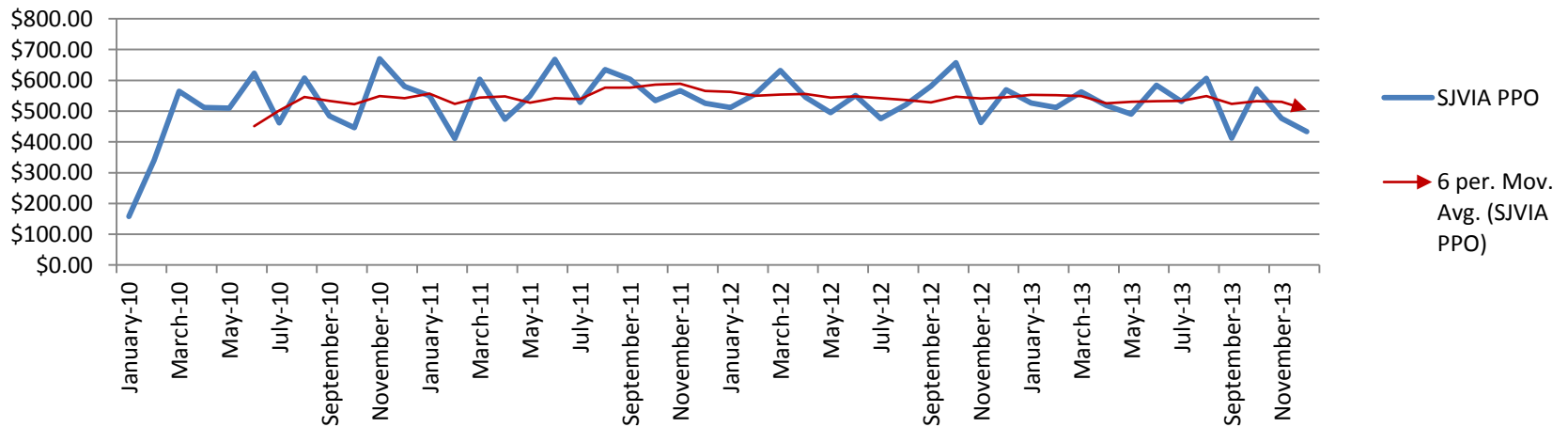


SJVIA – PPO Claims PEPM

SJVIA 2010 - 2013 PPO (Year Over Year) - Claims PEPM



SJVIA PPO Claims PEPM



SJVIA - Monthly Data

SJVIA - All Plans

2013 SJVIA Enrollment - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Employee Only	5,155	5,179	5,180	5,211	5,188	5,221	5,285	5,263	5,256	5,272	5,281	5,273	62,764
- Employee + Spouse	1,028	1,029	1,024	1,017	1,003	1,002	1,035	1,033	1,020	1,014	1,003	1,005	12,213
- Employee + Child(ren)	1,546	1,544	1,547	1,548	1,547	1,555	1,789	1,796	1,797	1,773	1,773	1,777	19,992
- Employee + Family	899	908	914	905	918	933	1,224	1,229	1,236	1,232	1,224	1,230	12,852
SJVIA Total Enrollment	8,628	8,660	8,665	8,681	8,656	8,711	9,333	9,321	9,309	9,291	9,281	9,285	107,821
SJVIA Total Premiums	\$6,420,974	\$6,445,603	\$6,454,378	\$6,451,998	\$ 6,434,347	\$6,476,118	\$6,663,927	\$ 6,661,115	\$6,602,284	\$ 6,583,092	\$6,573,148	\$ 6,580,855	\$78,347,839
SJVIA Premiums PEPM	\$ 744.20	\$ 744.30	\$ 744.88	\$ 743.23	\$ 743.34	\$ 743.44	\$ 714.02	\$ 714.64	\$ 709.24	\$ 708.55	\$ 708.24	\$ 708.76	\$ 726.65
SJVIA Total Claims	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Medical Claims	\$ 3,137,882	\$ 2,909,055	\$ 3,722,059	\$ 3,213,819	\$ 3,427,595	\$ 3,190,394	\$ 3,691,102	\$ 4,002,578	\$ 3,033,677	\$ 4,378,767	\$ 3,186,000	\$ 2,753,509	\$ 40,646,437
- Rx Claims	\$ 1,267,704	\$ 1,190,983	\$ 1,255,726	\$ 1,315,070	\$ 1,336,485	\$ 1,211,571	\$ 1,482,440	\$ 1,330,708	\$ 1,377,059	\$ 1,292,474	\$ 1,223,107	\$ 1,283,785	\$ 15,567,111
- Stop-Loss Refunds	\$ -	\$ -										\$ (29,395)	\$ (29,395)
- Capitated Claims (HMO)	\$ 1,282,850	\$ 1,290,885	\$ 1,298,101	\$ 1,305,832	\$ 1,297,722	\$ 1,311,837	\$ 1,321,827	\$ 1,318,659	\$ 1,321,540	\$ 1,317,492	\$ 1,317,159	\$ 1,321,465	\$ 15,705,371
SJVIA Total Claims	\$ 5,688,437	\$ 5,390,922	\$ 6,275,885	\$ 5,834,721	\$ 6,061,802	\$ 5,713,802	\$ 6,495,369	\$ 6,651,945	\$ 5,732,276	\$ 6,988,733	\$ 5,726,266	\$ 5,329,364	\$ 71,918,918
SJVIA Claims PEPM	\$ 659.30	\$ 622.51	\$ 724.28	\$ 672.13	\$ 700.30	\$ 655.93	\$ 695.96	\$ 713.65	\$ 615.78	\$ 752.20	\$ 616.99	\$ 573.98	\$ 667.02
SJVIA Fixed Costs	\$ 583,834	\$ 586,580	\$ 587,395	\$ 588,830	\$ 571,851	\$ 590,070	\$ 600,266	\$ 599,320	\$ 598,739	\$ 597,696	\$ 597,801	\$ 598,073	\$ 7,100,456
SJVIA Total Costs	\$ 6,272,271	\$ 5,977,502	\$ 6,863,280	\$ 6,423,552	\$ 6,633,653	\$ 6,303,872	\$ 7,095,635	\$ 7,251,265	\$ 6,331,015	\$ 7,586,429	\$ 6,324,067	\$ 5,927,437	\$ 78,989,979
SJVIA Cost PEPM	\$ 726.97	\$ 690.24	\$ 792.07	\$ 739.96	\$ 766.36	\$ 723.67	\$ 760.27	\$ 777.95	\$ 680.10	\$ 816.54	\$ 681.40	\$ 638.39	\$ 732.60
SJVIA Total Reserve - Increase/(Decrease)	\$ 148,703	\$ 468,101	\$ (408,902)	\$ 28,446	\$ (199,305)	\$ 172,246	\$ (431,708)	\$ (590,151)	\$ 271,269	\$ (1,003,337)	\$ 249,080	\$ 653,418	\$ (642,140)
Reserve % of Non Cap. Claims	3.4%	11.4%	-8.2%	0.6%	-4.2%	3.9%	-8.3%	-11.1%	6.2%	-17.7%	5.6%	16.3%	-1.1%

SJVIA - HMO

2013 HMO Enrollment	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Employee Only	2,241	2,265	2,289	2,327	2,296	2,322	2,356	2,344	2,358	2,363	2,370	2,377	27,908
- Employee + Spouse	646	644	640	639	634	636	636	632	621	622	615	618	7,583
- Employee + Child(ren)	1,413	1,412	1,418	1,418	1,416	1,425	1,422	1,425	1,426	1,405	1,412	1,415	17,007
- Employee + Family	655	664	666	659	666	680	688	688	694	694	685	688	8,127
HMO Total Enroll.	4,955	4,985	5,013	5,043	5,012	5,063	5,102	5,089	5,099	5,084	5,082	5,098	60,625
HMO Premiums	4,018,805	4,042,699	4,060,052	4,070,023	4,053,826	4,095,550	4,123,763	4,115,884	4,120,072	4,105,442	4,099,559	4,111,482	\$ 49,017,156
HMO Premiums PEPM	\$ 811.06	\$ 810.97	\$ 809.90	\$ 807.06	\$ 808.82	\$ 808.92	\$ 808.26	\$ 808.78	\$ 808.02	\$ 807.52	\$ 806.68	\$ 806.49	\$ 808.53
HMO Claims	January	February											YTD Totals
- Medical Claims	1,758,813	1,553,541	2,201,042	1,884,434	2,236,723	1,588,607	2,184,670	2,006,960	1,907,913	2,557,500	1,744,290	1,529,322	\$ 23,153,816
- Rx Claims	713,502	664,853	721,627	757,054	741,845	683,590	742,765	758,755	766,216	706,425	665,364	692,614	\$ 8,614,610
- Capitated Claims	1,282,850	1,290,885	1,298,101	1,305,832	1,297,722	1,311,837	1,321,827	1,318,659	1,321,540	1,317,492	1,317,159	1,321,465	\$ 15,705,371
Pooling Reimbursements													
HMO Total Claims	\$ 3,755,165	\$ 3,509,280	\$ 4,220,770	\$ 3,947,321	\$ 4,276,290	\$ 3,584,034	\$ 4,249,262	\$ 4,084,375	\$ 3,995,669	\$ 4,581,417	\$ 3,726,814	\$ 3,543,401	\$ 47,473,796
HMO Claims PEPM	\$ 757.85	\$ 703.97	\$ 841.96	\$ 782.73	\$ 853.21	\$ 707.89	\$ 832.86	\$ 802.59	\$ 783.62	\$ 901.14	\$ 733.34	\$ 695.06	\$ 783.07
HMO Fixed Costs	377,213	379,829	381,908	384,137	381,549	384,799	386,766	385,862	386,775	385,639	385,905	386,884	\$ 4,607,267
HMO Total Costs	\$ 4,132,378	\$ 3,889,108	\$ 4,602,678	\$ 4,331,457	\$ 4,657,839	\$ 3,968,833	\$ 4,636,028	\$ 4,470,237	\$ 4,382,444	\$ 4,967,057	\$ 4,112,719	\$ 3,930,285	\$ 52,081,063
HMO Costs PEPM	\$ 833.98	\$ 780.16	\$ 918.15	\$ 858.90	\$ 929.34	\$ 783.89	\$ 908.67	\$ 878.41	\$ 859.47	\$ 977.00	\$ 809.27	\$ 770.95	\$ 859.07
HMO Plan Reserve - Increase/(Decrease)	\$ (113,573)	\$ 153,590	\$ (542,626)	\$ (261,435)	\$ (604,013)	\$ 126,718	\$ (512,265)	\$ (354,353)	\$ (262,372)	\$ (861,614)	\$ (13,160)	\$ 181,196	\$ (3,063,907)
Reserve % of Non Cap. Claims	-4.6%	6.9%	-18.6%	-9.9%	-20.3%	5.6%	-17.5%	-12.8%	-9.8%	-26.4%	-0.5%	8.2%	-9.6%

SJVIA - PPO

2013 PPO Enrollment - All Plans	January	February	March	April	May	June	July	August	September	October	November	December	YTD Totals
- Employee Only	2,914	2,914	2,891	2,884	2,892	2,899	2,929	2,919	2,898	2,909	2,911	2,896	34,856
- Employee + Spouse	382	385	384	378	369	366	399	401	399	392	388	387	4,630
- Employee + Child(ren)	133	132	129	130	131	130	367	371	371	368	361	362	2,985
- Employee + Family	244	244	248	246	252	253	536	541	542	538	539	542	4,725
PPO Plans Total Enrollment	3,673	3,675	3,652	3,638	3,644	3,648	4,231	4,232	4,210	4,207	4,199	4,187	47,196
PPO Plans Total Premiums	2,402,169	2,402,904	2,394,326	2,381,975	2,380,522	2,380,568	2,540,165	2,545,231	2,482,212	2,477,650	2,473,589	2,469,373	\$ 29,330,683
PPO Premiums PEPM	\$ 654.01	\$ 653.85	\$ 655.62	\$ 654.75	\$ 653.27	\$ 652.57	\$ 600.37	\$ 601.42	\$ 589.60	\$ 588.94	\$ 589.09	\$ 589.77	\$ 621.47
PPO Plans Total Claims	January	February											YTD Totals
- Medical Claims	1,379,070	1,355,513	1,521,017	1,329,384	1,190,872	1,601,788	1,506,432	1,995,618	1,125,764	1,821,267	1,441,710	1,224,187	\$ 17,492,621
- Rx Claims	554,202	526,129	534,099	558,016	594,640	527,981	739,675	571,953	610,843	586,049	557,743	591,170	\$ 6,952,501
- Stop-Loss Refunds	\$ -	\$ -										\$ (29,395)	
PPO Plans Net Claims	\$ 1,933,272	\$ 1,881,643	\$ 2,055,116	\$ 1,887,401	\$ 1,785,512	\$ 2,129,769	\$ 2,246,107	\$ 2,567,571	\$ 1,736,607	\$ 2,407,316	\$ 1,999,453	\$ 1,785,962	\$ 24,445,122
PPO Plans Claims PEPM	\$ 526.35	\$ 512.01	\$ 562.74	\$ 518.80	\$ 489.99	\$ 583.82	\$ 530.87	\$ 606.70	\$ 412.50	\$ 572.22	\$ 476.17	\$ 426.55	\$ 517.95
PPO Plans Fixed Costs	206,621	206,752	205,486	204,694	190,302	205,271	213,500	213,458	211,964	212,057	211,896	211,189	\$ 2,493,189
PPO Plans Total Costs	\$ 2,139,893	\$ 2,088,394	\$ 2,260,602	\$ 2,092,094	\$ 1,975,814	\$ 2,335,039	\$ 2,459,607	\$ 2,781,029	\$ 1,948,571	\$ 2,619,373	\$ 2,211,348	\$ 1,997,151	\$ 26,908,916
PPO Plans Cost PEPM	\$ 582.60	\$ 568.27	\$ 619.00	\$ 575.07	\$ 542.21	\$ 640.09	\$ 581.33	\$ 657.14	\$ 462.84	\$ 622.62	\$ 526.64	\$ 476.99	\$ 570.15
PPO Plans Total Reserve - Increase/(Decrease)	\$ 262,276	\$ 314,510	\$ 133,725	\$ 289,881	\$ 404,708	\$ 45,528	\$ 80,557	\$ (235,798)	\$ 533,641	\$ (141,723)	\$ 262,240	\$ 472,222	\$ 2,421,768
Reserve % of Net Claims	13.6%	16.7%	6.5%	15.4%	22.7%	2.1%	3.6%	-9.2%	30.7%	-5.9%	13.1%	26.4%	9.9%