

Introduction

Keenan is pleased to present the 2021 final renewal for the SJVIA medical, dental and vision programs. The final renewal was 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 HMO, Kaiser Senior Advantage, Delta Dental DHMO, and VSP vision coverages are fully-insured.

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

- The self-funded medical plans were underwritten on the most recent 12 months of plan experience available from July 1, 2019 through June 30, 2020
- Each entity's self-funded coverage was 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, reinsurance quotes will be solicited from the market and staff will return at the December Board meeting with a complete analysis and recommendation
 - In addition to the current deductible, Keenan will request quotes to reduce the SJVIA risk including \$400,000, \$350,000, \$300,000, and \$250,000 deductible options
- The final renewal includes components for IBNR reserve and claim margin
 - The actuarially certified IBNR reserve validated for June 30, 2020 was utilized as the ending reserve for the experience period
 - A 3.0% claim margin was added for the County of Fresno self-funded medical coverage, and 2.0% claim margin for the County of Tulare.
 - A 2.0% claim margin was added for the both Counties' self-funded dental coverage
- Accounting for COVID-19 impact on claim cost:
 - \$1,500,776 (2.0% of claim cost) was added to medical and prescription drug claim cost to account for the impact of COVID-19.
 - \$72,913 (2.0% of claim cost) was added to dental claim cost to account for the impact of COVID-19.

Keenan has prepared the final renewal based on the instructions received from the SJVIA Board and SJVIA staff.

Executive Summary

The overall cost adjustment for 2020 to 2021 for medical/prescription drugs, dental, and vision by entity and SJVIA as follows:

- County of Fresno 3.41%
- County of Tulare -2.61%
- SJVIA 1.69%

Executive Summary	Final Renewal			Comments
	COF	COT	SJVIA	
Self-Funded Medical				The 2021 renewal rates include \$1,994,277 in margin and COVID-19 reserve margin of \$1,494,122 for a total of \$3,488,399. A 3.0% claims margin is set for the County of Fresno and a 2.0% of claims margin is set for the County of Tulare. Margin is available to cover adverse claim fluctuation and improve SJVIA's cash position
EPO	15.71%	n/a	15.71%	
PPO / HDHP	-25.45%	-3.23%	-8.24%	
Total	8.94%	-3.23%	4.54%	
Kaiser				The SJVIA did not decrease rates for 2020 to reflect the Kaiser rate decrease, instead rates were unchanged from 2019 to 2020. This developed additional margin in the 2020 SJVIA Kaiser rates. The County of Fresno also implemented an EPO parity margin for 2020. The net impact prior to parity is a -4.04% rate adjustment for the County of Fresno and 3.18% for the County of Tulare HMO and 3.05% for the DHMO. The 2021 SJVIA Kaiser rates include 3.0% margin on the County of Fresno for an accumulation of \$811,898. County of Tulare will not have a margin added to the Kaiser rate. Additionally, the EPO Parity will create an additional \$2,546,545 reserve for EPO claims.
HMO	9.82%	9.65%		
Deductible HMO	n/a	9.70%		
Kaiser Medicare	n/a	-7.7%		The 2021 Kaiser Medicare Senior Advantage rates for the County of Tulare offer a -7.7% rate decrease. Kaiser is also offering a transportation rider and meals rider for an additional \$7.00 per retiree.
Delta Dental				Delta Dental PPO plan moved to self-funding with the 2019 plan year. The 2021 final renewal rates include a 2.0% margin (\$85,966) and a 2.0% COVID-19 margin (\$85,966). The Delta Dental DHMO rates are guaranteed for two-years (through 2021).
PPO	-15.04%	-11.71%	-14.12%	
DHMO	0.00%	0.00%	0.00%	
VSP	0.00%	0.00%	0.00%	The VSP fully-insured vision rates are guaranteed for two-years (through 2021).

Executive Summary

The following chart illustrates the projected cost for 2020 and 2021, the dollar cost differential, and percentage differential are based on the underwriting utilized to prepare the final renewal. It is the basis for 2021 renewal options.

County of Fresno	2020	2021	\$	%
EPO (w/ Vision)	\$ 43,525,979	\$ 50,363,708	\$ 6,837,729	15.71%
PPO/HDHP	\$ 8,572,974	\$ 6,390,908	\$ (2,182,066)	-25.45%
Total Anthem	\$ 52,098,953	\$ 56,754,616	\$ 4,655,663	8.94%
Kaiser	\$ 29,417,600	\$ 28,228,002	\$ (1,189,598)	-4.04%
Total Medical	\$ 81,516,553	\$ 84,982,618	\$ 3,466,065	4.25%
Delta Dental PPO	\$ 3,516,544	\$ 2,987,646	\$ (528,897)	-15.04%
Delta Dental DHMO	\$ 931,384	\$ 931,384	\$ -	0.00%
Total Dental	\$ 4,447,928	\$ 3,919,030	\$ (528,897)	-11.89%
Vision (excludes EPO)	\$ 132,829	\$ 132,829	\$ -	0.00%
Grand Total	\$ 86,097,310	\$ 89,034,478	\$ 2,937,168	3.41%
County of Tulare	2020	2021	\$	%
EPO	\$ -	\$ -	\$ -	0.00%
PPO/HDHP	\$ 29,445,229	\$ 28,494,130	\$ (951,099)	-3.23%
Total Anthem	\$ 29,445,229	\$ 28,494,130	\$ (951,099)	-3.23%
Kaiser	\$ 3,331,591	\$ 3,436,186	\$ 104,596	3.14%
Total Medical	\$ 32,776,820	\$ 31,930,316	\$ (846,504)	-2.58%
Delta Dental PPO	\$ 1,334,915	\$ 1,178,587	\$ (156,327)	-11.71%
Delta Dental DHMO	\$ 164,486	\$ 164,486	\$ -	0.00%
Total Dental	\$ 1,499,401	\$ 1,343,073	\$ (156,327)	-10.43%
Vision	\$ 203,412	\$ 203,412	\$ -	0.00%
Grand Total	\$ 34,479,632	\$ 33,476,801	\$ (1,002,831)	-2.91%
SJVIA	2020	2021	\$	%
EPO	\$ 43,525,979	\$ 50,363,708	\$ 6,837,729	15.71%
PPO/HDHP	\$ 38,018,203	\$ 34,885,038	\$ (3,133,165)	-8.24%
Total Anthem	\$ 81,544,182	\$ 85,248,746	\$ 3,704,564	4.54%
Kaiser	\$ 32,749,191	\$ 31,664,188	\$ (1,085,003)	-3.31%
Total Medical	\$ 114,293,373	\$ 116,912,935	\$ 2,619,561	2.29%
Delta Dental PPO	\$ 4,851,458	\$ 4,166,233	\$ (685,225)	-14.12%
Delta Dental DHMO	\$ 1,095,870	\$ 1,095,870	\$ -	0.00%
Total Dental	\$ 5,947,328	\$ 5,262,103	\$ (685,225)	-11.52%
Vision	\$ 336,241	\$ 336,241	\$ -	0.00%
Grand Total	\$ 120,576,942	\$ 122,511,279	\$ 1,934,337	1.60%

Executive Summary – Renewal Options

County of Fresno - The following chart illustrates a renewal option that minimizes rate action:

County of Fresno	Option 1 - Underwriting Results				Option 2 - Cross Subsidies			
	2020	2021	\$	%	2020	2021	\$	%
EPO (w/ Vision)	\$ 43,525,979	\$ 50,363,708	\$ 6,837,729	15.71%	\$ 43,525,979	\$ 45,278,609	\$ 1,752,630	4.03%
PPO/HDHP	\$ 8,572,974	\$ 6,390,908	\$ (2,182,066)	-25.45%	\$ 8,572,974	\$ 8,572,974	\$ -	0.00%
Total Anthem	\$ 52,098,953	\$ 56,754,616	\$ 4,655,663	8.94%	\$ 52,098,953	\$ 53,851,583	\$ 1,752,630	3.36%
Kaiser	\$ 29,417,600	\$ 28,228,002	\$ (1,189,598)	-4.04%	\$ 29,417,600	\$ 30,602,138	\$ 1,184,538	4.03%
Total Medical	\$ 81,516,553	\$ 84,982,618	\$ 3,466,065	4.25%	\$ 81,516,553	\$ 84,453,721	\$ 2,937,168	3.60%
Delta Dental PPO	\$ 3,516,544	\$ 2,987,646	\$ (528,897)	-15.04%	\$ 3,516,544	\$ 3,516,544	\$ -	0.00%
Delta Dental DHMO	\$ 931,384	\$ 931,384	\$ -	0.00%	\$ 931,384	\$ 931,384	\$ -	0.00%
Total Dental	\$ 4,447,928	\$ 3,919,030	\$ (528,897)	-11.89%	\$ 4,447,928	\$ 4,447,928	\$ -	0.00%
Vision (excludes EPO)	\$ 132,829	\$ 132,829	\$ -	0.00%	\$ 132,829	\$ 132,829	\$ -	0.00%
Grand Total	\$ 86,097,310	\$ 89,034,478	\$ 2,937,168	3.41%	\$ 86,097,310	\$ 89,034,478	\$ 2,937,168	3.41%

Option 1 is based on the underwriting results and carrier results.

Option 2 includes cross-subsidies to minimize the renewal impact on all lines of coverage.

- PPO/HDHP – 0.0% rate pass
- Dental PPO – 0.0% rate pass
- Dental DHMO - 0.0% rate pass
- Vision – 0.0% rate pass
- EPO – Apply PPO/HDHP and Dental PPO rate decrease to reduce EPO renewal increase. Create parity in rates between the EPO and the Kaiser plan for an overall rate adjustment to the EPO of 4.03%.
- Kaiser – accept carrier renewal and parity with EPO for a 4.03% rate adjustment (including bundling the VSP vision with the EPO).

Total Cost in Option 1 and 2 are identical with a total increase of in total cost of 3.41%.

County of Tulare - The following chart illustrates a renewal option that minimizes rate action:

County of Tulare	Option 1 - Underwriting Results				Option 2 - Flat Renewal \$1,002,831 Excess			
	2020	2021	\$	%	2020	2021	\$	%
EPO	\$ -	\$ -	\$ -	0.00%	\$ -	\$ -	\$ -	0.00%
PPO/HDHP	\$ 29,445,229	\$ 28,494,130	\$ (951,099)	-3.23%	\$ 29,445,229	\$ 29,445,229	\$ -	0.00%
Total Anthem	\$ 29,445,229	\$ 28,494,130	\$ (951,099)	-3.23%	\$ 29,445,229	\$ 29,445,229	\$ -	0.00%
Kaiser	\$ 3,331,591	\$ 3,436,186	\$ 104,596	3.14%	\$ 3,331,591	\$ 3,331,591	\$ -	0.00%
Total Medical	\$ 32,776,820	\$ 31,930,316	\$ (846,504)	-2.58%	\$ 32,776,820	\$ 32,776,820	\$ -	0.00%
Delta Dental PPO	\$ 1,334,915	\$ 1,178,587	\$ (156,327)	-11.71%	\$ 1,334,915	\$ 1,334,915	\$ -	0.00%
Delta Dental DHMO	\$ 164,486	\$ 164,486	\$ -	0.00%	\$ 164,486	\$ 164,486	\$ -	0.00%
Total Dental	\$ 1,499,401	\$ 1,343,073	\$ (156,327)	-10.43%	\$ 1,499,401	\$ 1,499,401	\$ -	0.00%
Vision	\$ 203,412	\$ 203,412	\$ -	0.00%	\$ 203,412	\$ 203,412	\$ -	0.00%
Grand Total	\$ 34,479,632	\$ 33,476,801	\$ (1,002,831)	-2.91%	\$ 34,479,632	\$ 34,479,632	\$ -	0.00%

County of Tulare	Option 3 - Blended Renewal \$156,327 Excess				Opt 4 - Option 3 w/ 2020 Kaiser Reserve Applied			
	2020	2021	\$	%	2020	2021	\$	%
EPO	\$ -	\$ -	\$ -	0.00%	\$ -	\$ -	\$ -	0.00%
PPO/HDHP	\$ 29,445,229	\$ 28,494,130	\$ (951,099)	-3.23%	\$ 29,445,229	\$ 28,235,907	\$ (1,209,323)	-4.11%
Total Anthem	\$ 29,445,229	\$ 28,494,130	\$ (951,099)	-3.23%	\$ 29,445,229	\$ 28,235,907	\$ (1,209,323)	-4.11%
Kaiser	\$ 3,331,591	\$ 3,436,186	\$ 104,596	3.14%	\$ 3,331,591	\$ 3,436,186	\$ 104,596	3.14%
Total Medical	\$ 32,776,820	\$ 31,930,316	\$ (846,504)	-2.58%	\$ 32,776,820	\$ 31,672,093	\$ (1,104,727)	-3.37%
Delta Dental PPO	\$ 1,334,915	\$ 1,334,915	\$ -	0.00%	\$ 1,334,915	\$ 1,334,915	\$ -	0.00%
Delta Dental DHMO	\$ 164,486	\$ 164,486	\$ -	0.00%	\$ 164,486	\$ 164,486	\$ -	0.00%
Total Dental	\$ 1,499,401	\$ 1,499,401	\$ -	0.00%	\$ 1,499,401	\$ 1,499,401	\$ -	0.00%
Vision	\$ 203,412	\$ 203,412	\$ -	0.00%	\$ 203,412	\$ 203,412	\$ -	0.00%
Grand Total	\$ 34,479,632	\$ 33,633,129	\$ (846,504)	-2.46%	\$ 34,479,632	\$ 33,374,906	\$ (1,104,727)	-3.20%

Option 1 is based on the underwriting results and carrier results.

Option 2 includes cross-subsidies to minimize the renewal impact on all lines of coverage.

- PPO/HDHP – 0.0% rate pass
- Dental PPO – 0.0% rate pass
- Dental DHMO - 0.0% rate pass
- Vision – 0.0% rate pass
- Kaiser – accept carrier renewal and implement a 0.0% rate pass and introduce a cross-subsidy for \$104,596.
- Kaiser Senior Advantage - accept the carrier rate decrease of -7.7%. Determine whether the transportation rider and meals rider should be added for a cost of \$7.00 per retiree per month.

The result would be no change in total cost for 2021. The County of Tulare would also accumulate a \$1,002,831.

Option 3 same as Option 1, leaves Delta Dental PPO at 0.0%. The County of Tulare would also accumulate a \$156,327.

Option 4 same as. Option 3, applies 2020 Kaiser rate pass accumulation (\$101,895) to Self-funded medical plan.

SJVIA

- Accept all vendor fees and charges as outlined on page 20 of this report.
- A 10% increase in reinsurance cost was included in the underwriting. Actual reinsurance costs will be set in the fourth quarter.
- Anthem is requesting a 4.0% increase in its administration fees and network access charges.
- Myworkplace is requesting a \$0.10 increase pepm.
- There is a minor adjustment in the PCORI fee for 2021.

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 2019 through Jun 2020)	\$30,583,607	\$10,361,319	\$40,944,926				\$30,583,607	\$10,361,319	\$40,944,926
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)	(\$161,324)	\$0	(\$161,324)				(\$161,324)	\$0	(\$161,324)
6	Adjusted Paid Claims	\$30,422,283	\$10,361,319	\$40,783,602				\$30,422,283	\$10,361,319	\$40,783,602
7	Beginning Reserves @ 7/01/2019	(\$3,289,211)	(\$602,581)	(\$3,891,792)				(\$3,289,211)	(\$602,581)	(\$3,891,792)
8	Ending Reserves @ 6/30/2020	\$2,605,223	\$621,679	\$3,226,902				\$2,605,223	\$621,679	\$3,226,902
9	Incurred Claims (Jul 2019 through Jun 2020)	\$29,738,295	\$10,380,418	\$40,118,712				\$29,738,295	\$10,380,418	\$40,118,712
10	Total Covered Employees (May 2019 through Apr 2020)	36,873	36,873	36,873				36,873	36,873	36,873
11	Claims Cost PEPM	\$806.51	\$281.52	\$1,088.02				\$806.51	\$281.52	\$1,088.02
12	Trend Factor	1.1224	1.0759	1.1104				1.1224	1.0759	1.1104
13	Projected Claims Cost Per Employee	\$905.22	\$302.89	\$1,208.11				\$905.22	\$302.89	\$1,208.11
14	COVID-19 Reserve Factor (2.0%)	\$18.10	\$6.06	\$24.16				\$18.10	\$6.06	\$24.16
15	Recommended Funding Margin (3.0%)	\$27.16	\$9.09	\$36.25				\$27.16	\$9.09	\$36.25
16	Adjusted Projected Claims	\$950.48	\$318.04	\$1,268.52				\$950.48	\$318.04	\$1,268.52
17	Fixed Costs PEPM									
18	Specific Stop-Loss Premium PEPM (Estimate)			\$29.37						\$29.37
19	Aggregate Stop-Loss Premium PEPM (Estimate)			\$0.00						\$0.00
20	Anthem Network & Administrative Fees			\$50.41						\$50.41
21	All Other Program Fees			\$20.61						\$20.61
22	Total Fixed Costs			\$100.39						\$100.39
23	Required Premium PEPM			\$1,368.91						\$1,368.91
24	Current Premium PEPM			\$1,181.57						\$1,181.57
25	Required Increase			15.86%						15.86%
26	Current Subscribers (May 2019)	3,086	3,086					3,086	3,086	
27	Base Trend	8.00%	5.00%					8.00%	5.00%	
28	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/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 2019 through Jun 2020)	\$3,723,656	\$1,236,785	\$4,960,441	\$14,579,151	\$7,837,492	\$22,416,643	\$18,302,807	\$9,074,277	\$27,377,084
2	Claim Adjustments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3	Plan Change Adjustments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4	Rx Change Adjustments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
5	Large Claim Adjustment (Pooling Level: \$450,000)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
6	Adjusted Paid Claims	\$3,723,656	\$1,236,785	\$4,960,441	\$14,579,151	\$7,837,492	\$22,416,643	\$18,302,807	\$9,074,277	\$27,377,084
7	Beginning Reserves @ 7/01/2019	(\$334,650)	(\$99,783)	(\$434,433)	(\$1,842,024)	(\$464,013)	(\$2,306,037)	(\$2,176,674)	(\$563,796)	(\$2,740,470)
8	Ending Reserves @ 6/30/2020	\$403,905	\$74,207	\$478,112	\$1,729,785	\$470,250	\$2,200,035	\$2,133,690	\$544,457	\$2,678,147
9	Incurred Claims (Jul 2019 through Jun 2020)	\$3,792,911	\$1,211,209	\$5,004,120	\$14,466,912	\$7,843,729	\$22,310,641	\$18,259,823	\$9,054,938	\$27,314,761
10	Total Covered Employees (May 2019 through Apr 2020)	<u>10,291</u>	<u>10,291</u>	<u>10,291</u>	<u>36,241</u>	<u>36,241</u>	<u>36,241</u>	<u>46,532</u>	<u>46,532</u>	<u>46,532</u>
11	Claims Cost PEPM	\$368.57	\$117.70	\$486.26	\$399.19	\$216.43	\$615.62	\$392.41	\$194.60	\$587.01
12	Trend Factor	<u>1.0759</u>	<u>1.0759</u>	<u>1.0759</u>	<u>1.1224</u>	<u>1.0759</u>	<u>1.1061</u>	<u>1.1127</u>	<u>1.0759</u>	<u>1.1005</u>
13	Projected Claims Cost Per Employee	\$396.54	\$126.63	\$523.17	\$448.05	\$232.86	\$680.91	\$436.66	\$209.37	\$646.02
14	COVID-19 Reserve Factor (2.0%)	\$7.93	\$2.53	\$10.46	\$8.96	\$4.66	\$13.62	\$8.73	\$4.19	\$12.92
15	Recommended Funding Margin (3.0% COF, 2.0% COT)	<u>\$11.90</u>	<u>\$3.80</u>	<u>\$15.70</u>	<u>\$8.96</u>	<u>\$4.66</u>	<u>\$13.62</u>	<u>\$9.61</u>	<u>\$4.47</u>	<u>\$14.08</u>
16	Adjusted Projected Claims	\$416.37	\$132.96	\$549.33	\$465.97	\$242.18	\$708.15	\$455.00	\$218.02	\$673.02
17	Fixed Costs PEPM									
18	Specific Stop-Loss Premium PEPM (Estimate)			\$19.91			\$22.71			\$22.09
19	Aggregate Stop-Loss Premium PEPM (Estimate)			\$0.00			\$0.00			\$0.00
20	Anthem Network & Administrative Fees			\$36.16			\$36.16			\$36.16
21	All Other Program Fees			\$20.42			\$18.47			\$18.90
22	Total Fixed Costs			\$76.49			\$77.34			\$77.15
23	Required Premium PEPM			\$625.82			\$785.48			\$750.17
24	Current Premium PEPM			\$839.50			\$811.70			\$817.85
25	Required Increase			-25.45%			-3.23%			-8.27%
26	Current Subscribers (May 2019)	851	851		3,023	3,023		3,874	3,874	
27	Base Trend	5.00%	5.00%		8.00%	5.00%		7.38%	5.00%	
28	Months Trended	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/ASL.

Large claim credits are obtained from Anthem medical reports.

Self-funded Medical Underwriting Total SJVIA

Line	EPO and PPO/HDHP	Fresno			Tulare			Total		
	Line Item/Description	EPO	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Paid Claims (Jul 2019 through Jun 2020)	\$34,307,263	\$11,598,104	\$45,905,367	\$14,579,151	\$7,837,492	\$22,416,643	\$48,886,414	\$19,435,596	\$68,322,010
2	Claim Adjustments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3	Plan Change Adjustments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4	Rx Change Adjustments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
5	Large Claim Adjustment (Pooling Level: \$450,000)	<u>(\$161,324)</u>	<u>\$0</u>	<u>(\$161,324)</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>(\$161,324)</u>	<u>\$0</u>	<u>(\$161,324)</u>
6	Adjusted Paid Claims	\$34,145,939	\$11,598,104	\$45,744,043	\$14,579,151	\$7,837,492	\$22,416,643	\$48,725,090	\$19,435,596	\$68,160,686
7	Beginning Reserves @ 7/01/2019	(\$3,623,861)	(\$702,363)	(\$4,326,224)	(\$1,842,024)	(\$464,013)	(\$2,306,037)	(\$5,465,885)	(\$1,166,376)	(\$6,632,261)
8	Ending Reserves @ 6/30/2020	<u>\$3,009,128</u>	<u>\$695,886</u>	<u>\$3,705,014</u>	<u>\$1,729,785</u>	<u>\$470,250</u>	<u>\$2,200,035</u>	<u>\$4,738,913</u>	<u>\$1,166,136</u>	<u>\$5,905,049</u>
9	Incurred Claims (Jul 2019 through Jun 2020)	\$33,531,206	\$11,591,627	\$45,122,833	\$14,466,912	\$7,843,729	\$22,310,641	\$47,998,118	\$19,435,356	\$67,433,473
10	Total Covered Employees (May 2019 through Apr 2020)	<u>47,164</u>	<u>47,164</u>	<u>47,164</u>	<u>36,241</u>	<u>36,241</u>	<u>36,241</u>	<u>83,405</u>	<u>83,405</u>	<u>83,405</u>
11	Claims Cost PEPM	\$710.95	\$245.77	\$956.72	\$399.19	\$216.43	\$615.62	\$575.48	\$233.02	\$808.51
12	Trend Factor	<u>1.1171</u>	<u>1.0759</u>	<u>1.1065</u>	<u>1.1224</u>	<u>1.0759</u>	<u>1.1061</u>	<u>1.1187</u>	<u>1.0759</u>	<u>1.1064</u>
13	Projected Claims Cost Per Employee	\$794.23	\$264.43	\$1,058.66	\$448.05	\$232.86	\$680.91	\$643.81	\$250.71	\$894.52
14	COVID-19 Reserve Factor (2.0%)	\$15.88	\$5.29	\$21.17	\$8.96	\$4.66	\$13.62	\$12.87	\$5.02	\$17.89
15	<u>Recommended Funding Margin (3.0% COF, 2.0% COT)</u>	<u>\$23.83</u>	<u>\$7.93</u>	<u>\$31.76</u>	<u>\$8.96</u>	<u>\$4.66</u>	<u>\$13.62</u>	<u>\$17.37</u>	<u>\$6.51</u>	<u>\$23.88</u>
16	Adjusted Projected Claims	\$833.94	\$277.65	\$1,111.59	\$465.97	\$242.18	\$708.15	\$674.05	\$262.24	\$936.28
17	Fixed Costs PEPM									
18	Specific Stop-Loss Premium PEPM (Estimate)			\$27.31			\$22.71			\$25.31
19	Aggregate Stop-Loss Premium PEPM (Estimate)			\$0.00			\$0.00			\$0.00
20	Anthem Network & Administrative Fees			\$47.30			\$36.16			\$42.46
21	All Other Program Fees			<u>\$20.57</u>			<u>\$18.47</u>			<u>\$19.66</u>
22	Total Fixed Costs			\$95.18			\$77.34			\$87.42
23	Required Premium PEPM			\$1,206.76			\$785.48			\$1,023.71
24	Current Premium PEPM			\$1,106.93			\$811.70			\$978.65
25	Required Increase			9.02%			-3.23%			4.60%
26	Current Subscribers (May 2019)	3,937	3,937		3,023	3,023		6,960	6,960	
27	Base Trend	7.66%	5.00%		8.00%	5.00%		7.77%	5.00%	
28	Months Trended	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

Dental Program		County of Fresno	County of Tulare	SJVIA
1 Paid Claims (7/1/2019 - 6/30/2020)		\$ 2,457,633	\$ 962,381	\$ 3,420,014
2 Beginning Reserve		\$ (140,773)	\$ (62,245)	\$ (203,018)
3 Ending Reserve		\$ 131,953	\$ 55,119	\$ 187,072
4 Incurred Claims		\$ 2,448,813	\$ 955,255	\$ 3,404,068
5 Covered Employees		55,224	31,018	86,242
6 Incurred Claims/EE/Month		\$ 44.34	\$ 30.80	\$ 39.47
7 Trend Factor	3.5%	1.0530	1.0530	1.0530
8 Expected Incurred Claims		\$ 46.69	\$ 32.43	\$ 41.56
9 Covid-19 Adjustment	2.0%	\$ 0.93	\$ 0.65	\$ 0.83
10 Administration		\$ 3.99	\$ 3.99	\$ 3.99
11 Recommended Margin	2.0%	\$ 0.93	\$ 0.65	\$ 0.83
12 Required Funding (8+9+10+11)		\$ 52.55	\$ 37.72	\$ 47.21
13 Current Funding Level		\$ 61.85	\$ 42.72	\$ 55.04
14 Calculated Funding Action = (12)/(13)-1		-15.04%	-11.71%	-14.22%

Fully-Insured Vision Underwriting Total SJVIA

Vision Program		County of Fresno	County of Tulare	SJVIA
1 Paid Claims (7/1/2019 - 6/30/2020)		\$ 354,847	\$ 168,505	\$ 523,352
2 Beginning Reserve		\$ (20,699)	\$ (9,931)	\$ (30,630)
3 Ending Reserve		\$ 17,742	\$ 8,425	\$ 26,167
4 Incurred Claims		\$ 351,890	\$ 166,999	\$ 518,889
5 Covered Employees		51,718	34,581	86,299
6 Incurred Claims/EE/Month		\$ 6.80	\$ 4.83	\$ 6.01
7 Trend Factor	2.0%	1.0301	1.0301	1.0301
8 Expected Incurred Claims		\$ 7.01	\$ 4.97	\$ 6.19
9 Covid-19 Adjustment	2.0%	\$ 0.14	\$ 0.10	\$ 0.12
10 Administration		\$ 1.37	\$ 0.75	\$ 1.14
11 Recommended Margin	2.0%	\$ 0.14	\$ 0.10	\$ 0.12
12 Required Funding (8+9+10+11)		\$ 8.66	\$ 5.92	\$ 7.58
13 Current Funding Level		\$ 10.49	\$ 5.81	\$ 8.62
14 Calculated Funding Action = (12)/(13)-1		-17.43%	1.80%	-12.06%

The SJVIA vision plan is fully-insured with VSP with a two-year rate guarantee for 2020 and 2021. The underwriting exhibit is illustrative only.

County of Fresno Rate Options

SJVIA Rates County of Fresno	Monthly Rates				Option 1 - Based on Underwriting				
	Effective January 1, 2020				Effective January 1, 2021				
	EE	ES	EC	FA	EE	ES	EC	FA	% Change
Anthem PPO \$250	\$1,187.65	\$2,493.10	\$2,258.71	\$3,444.21	\$885.36	\$1,858.54	\$1,683.80	\$2,567.56	-25.45%
Anthem PPO \$1000	\$881.72	\$1,850.91	\$1,676.89	\$2,557.01	\$657.30	\$1,379.80	\$1,250.07	\$1,906.18	-25.45%
Anthem PPO \$1,500 Active	\$799.28	\$1,677.83	\$1,520.09	\$2,317.91	\$595.84	\$1,250.77	\$1,133.18	\$1,727.94	-25.45%
Anthem PPO \$1,500 Retiree	\$914.24	\$1,618.51	\$1,428.18	\$2,130.68	\$681.54	\$1,206.55	\$1,064.67	\$1,588.36	-25.45%
Anthem PPO \$3,000	\$653.08	\$1,383.36	\$1,240.23	\$1,889.95	\$486.85	\$1,031.26	\$924.56	\$1,408.90	-25.45%
Anthem EPO (w/ Vision)	\$851.76	\$1,542.84	\$1,350.96	\$2,031.12	\$985.57	\$1,785.21	\$1,563.19	\$2,350.20	15.71%
Kaiser HMO	\$851.76	\$1,542.84	\$1,350.96	\$2,031.12	\$817.32	\$1,480.45	\$1,296.33	\$1,948.98	-4.04%
Delta Dental PPO	\$50.29	\$80.19	\$69.88	\$102.58	\$42.73	\$68.13	\$59.37	\$87.15	-15.04%
Delta Dental DHMO	\$27.38	\$47.51	\$47.83	\$68.95	\$27.38	\$47.51	\$47.83	\$68.95	0.00%
VSP	\$7.79	\$14.00	\$13.73	\$20.10	\$7.79	\$14.00	\$13.73	\$20.10	0.00%
SJVIA Rates County of Fresno					Option 2 - With Cross Subsidies				
					Effective January 1, 2021				
					EE	ES	EC	FA	% Change
Anthem PPO \$250					\$1,187.65	\$2,493.10	\$2,258.71	\$3,444.21	0.00%
Anthem PPO \$1000					\$881.72	\$1,850.91	\$1,676.89	\$2,557.01	0.00%
Anthem PPO \$1,500 Active					\$799.28	\$1,677.83	\$1,520.09	\$2,317.91	0.00%
Anthem PPO \$1,500 Retiree					\$914.24	\$1,618.51	\$1,428.18	\$2,130.68	0.00%
Anthem PPO \$3,000					\$653.08	\$1,383.36	\$1,240.23	\$1,889.95	0.00%
Anthem EPO (w/ Vision)					\$886.06	\$1,604.96	\$1,405.36	\$2,112.91	4.03%
Kaiser HMO					\$886.06	\$1,604.96	\$1,405.36	\$2,112.91	4.03%
Delta Dental PPO					\$50.29	\$80.19	\$69.88	\$102.58	0.00%
Delta Dental DHMO					\$27.38	\$47.51	\$47.83	\$68.95	0.00%
VSP					\$7.79	\$14.00	\$13.73	\$20.10	0.00%

County of Tulare Rate Options 1-4

SJVIA Rates County of Tulare	Monthly Rates				Option 1 - Based on Underwriting				
	Effective January 1, 2020				Effective January 1, 2021				
	EE	ES	EC	FA	EE	ES	EC	FA	% Change
Anthem \$0	\$972.83	\$1,944.62	\$1,775.15	\$2,948.22	\$941.41	\$1,881.81	\$1,717.81	\$2,852.99	-3.23%
Anthem \$500	\$732.56	\$1,465.84	\$1,342.54	\$2,311.99	\$708.90	\$1,418.49	\$1,299.18	\$2,237.31	-3.23%
Anthem \$750	\$643.49	\$1,286.08	\$1,180.06	\$1,960.52	\$622.70	\$1,244.54	\$1,141.94	\$1,897.19	-3.23%
Anthem \$2,500	\$609.88	\$1,218.79	\$1,118.32	\$1,857.99	\$590.18	\$1,179.42	\$1,082.20	\$1,797.98	-3.23%
Kaiser HMO	\$808.29	\$1,605.82	\$1,454.29	\$2,403.36	\$834.00	\$1,657.25	\$1,500.83	\$2,480.51	3.18%
Kaiser DHMO	\$622.70	\$1,234.64	\$1,118.38	\$1,846.59	\$641.70	\$1,272.65	\$1,152.77	\$1,903.61	3.05%
Delta Dental PPO	\$35.43	\$61.42	\$69.60	\$103.32	\$31.28	\$54.23	\$61.45	\$91.22	-11.71%
Delta Dental DHMO	\$27.38	\$47.51	\$47.83	\$68.95	\$27.38	\$47.51	\$47.83	\$68.95	0.00%
VSP	\$4.96	\$8.36	\$8.85	\$13.19	\$4.96	\$8.36	\$8.85	\$13.19	0.00%
SJVIA Rates County of Tulare					Option 2 - No Increase				
					Effective January 1, 2021				
	EE	ES	EC	FA	EE	ES	EC	FA	% Change
Anthem \$0					\$972.83	\$1,944.62	\$1,775.15	\$2,948.22	0.00%
Anthem \$500					\$732.56	\$1,465.84	\$1,342.54	\$2,311.99	0.00%
Anthem \$750					\$643.49	\$1,286.08	\$1,180.06	\$1,960.52	0.00%
Anthem \$2,500					\$609.88	\$1,218.79	\$1,118.32	\$1,857.99	0.00%
Kaiser HMO					\$808.29	\$1,605.82	\$1,454.29	\$2,403.36	0.00%
Kaiser DHMO					\$622.70	\$1,234.64	\$1,118.38	\$1,846.59	0.00%
Delta Dental PPO					\$35.43	\$61.42	\$69.60	\$103.32	0.00%
Delta Dental DHMO					\$27.38	\$47.51	\$47.83	\$68.95	0.00%
VSP					\$4.96	\$8.36	\$8.85	\$13.19	0.00%

County of Tulare Rate Options 1-4

SJVIA Rates County of Tulare	Option 3 - Like Option 1, Dental PPO 0.0% Effective January 1, 2021				
	EE	ES	EC	FA	% Change
Anthem \$0	\$941.41	\$1,881.81	\$1,717.81	\$2,852.99	-3.23%
Anthem \$500	\$708.90	\$1,418.49	\$1,299.18	\$2,237.31	-3.23%
Anthem \$750	\$622.70	\$1,244.54	\$1,141.94	\$1,897.19	-3.23%
Anthem \$2,500	\$590.18	\$1,179.42	\$1,082.20	\$1,797.98	-3.23%
Kaiser HMO	\$834.00	\$1,657.25	\$1,500.83	\$2,480.51	3.18%
Kaiser DHMO	\$641.70	\$1,272.65	\$1,152.77	\$1,903.61	3.05%
Delta Dental PPO	\$35.43	\$61.42	\$69.60	\$103.32	0.00%
Delta Dental DHMO	\$27.38	\$47.51	\$47.83	\$68.95	0.00%
VSP	\$4.96	\$8.36	\$8.85	\$13.19	0.00%
SJVIA Rates County of Tulare	Option 4 - Like Option 3, 2020 Kaiser Accum. Applied Effective January 1, 2021				
	EE	ES	EC	FA	% Change
Anthem \$0	\$932.88	\$1,864.75	\$1,702.24	\$2,827.14	-4.11%
Anthem \$500	\$702.47	\$1,405.64	\$1,287.40	\$2,217.04	-4.11%
Anthem \$750	\$617.06	\$1,233.26	\$1,131.59	\$1,880.00	-4.11%
Anthem \$2,500	\$584.83	\$1,168.73	\$1,072.39	\$1,781.68	-4.11%
Kaiser HMO	\$834.00	\$1,657.25	\$1,500.83	\$2,480.51	3.18%
Kaiser DHMO	\$641.70	\$1,272.65	\$1,152.77	\$1,903.61	3.05%
Delta Dental PPO	\$35.43	\$61.42	\$69.60	\$103.32	0.00%
Delta Dental DHMO	\$27.38	\$47.51	\$47.83	\$68.95	0.00%
VSP	\$4.96	\$8.36	\$8.85	\$13.19	0.00%

Kaiser – County of Fresno EPO Parity

County of Fresno - Biweekly Rates	Lives	2020					2021				
		Kaiser Rate	3.0% Margin	SJVI A Admin.	Parity Margin	SJVI A Rate	Kaiser Rate	3.0% Margin	SJVI A Admin.	Parity Margin	SJVI A Rate
Subscriber Only	1,504	\$ 329.97	\$ 9.90	\$ 5.88	\$ 47.37	\$ 393.12	\$ 362.37	\$ 10.87	\$ 5.93	\$ -	\$ 379.17
Subscriber & Spouse	133	\$ 592.16	\$ 17.76	\$ 5.88	\$ 96.28	\$ 712.08	\$ 650.31	\$ 19.51	\$ 5.93	\$ -	\$ 675.75
Subscriber & Child(ren)	510	\$ 522.05	\$ 15.66	\$ 5.88	\$ 79.93	\$ 623.52	\$ 573.32	\$ 17.20	\$ 5.93	\$ -	\$ 596.45
Subscriber & Spouse & 1 or more Child(ren)	136	\$ 783.61	\$ 23.51	\$ 5.88	\$ 124.44	\$ 937.44	\$ 860.56	\$ 25.82	\$ 5.93	\$ -	\$ 892.31
Annual Amount	2,283	\$24,644,064	\$739,327	\$349,025	\$3,685,184	\$29,417,600	\$27,064,111	\$811,898	\$ 351,993	\$ -	\$28,228,002
\$ Difference							\$ 2,420,047	\$ 72,571	\$ 2,968	\$(3,685,184)	\$ (1,189,598)
% Difference							9.82%	9.82%	0.85%	-100.00%	-4.04%
County of Fresno EPO and Vision - Bi-Weekly Rates	Lives	2020			2021						
		EPO Rate	VSP Rate	SJVI A EPO Rate	EPO Rate	VSP Rate	PPO/HDHP Subsidy	Dental Subsidy	SJVI A EPO Rate		
Subscriber Only	1,660	\$ 393.12	\$ 3.60	\$ 396.72	\$ 455.47	\$ 3.60					
Subscriber & Spouse	287	\$ 712.08	\$ 6.46	\$ 718.54	\$ 825.02	\$ 6.46					
Subscriber & Child(ren)	849	\$ 623.52	\$ 6.34	\$ 629.86	\$ 722.41	\$ 6.34					
Subscriber & Spouse & 1 or more Child(ren)	290	\$ 937.44	\$ 9.28	\$ 946.72	\$ 1,086.12	\$ 9.28					
Annual Amount	3,086	\$43,112,478	\$413,501	\$43,525,979	\$49,950,208	\$413,501	\$(2,182,066)	\$ (528,897)	\$47,652,745		
\$ Difference					\$ 6,837,729	\$ -			\$ 4,126,766		
% Difference					15.86%	0.00%			9.48%		
Parity Bi-Weekly Rates	Lives	2020				2021					
						SJVI A Parity Rate					SJVI A Parity Rate
Subscriber Only	3,164					\$ 395.01					\$ 410.91
Subscriber & Spouse	420					\$ 716.49					\$ 745.34
Subscriber & Child(ren)	1,359					\$ 627.48					\$ 652.75
Subscriber & Spouse & 1 or more Child(ren)	426					\$ 943.76					\$ 981.76
Annual Amount	5,369					\$72,943,579					\$75,880,747
\$ Difference											\$ 2,937,168
% Difference											4.03%

Kaiser - County of Tulare

County of Tulare - Monthly Kaiser HMO Rates	Lives	2020					2021				
		Kaiser Rate	3.0% Margin	SJVIA Admin.	Additional Margin	SJVIA Rate	Kaiser Rate	0.0% Margin	SJVIA Admin.	Additional Margin	SJVIA Rate
Subscriber Only	71	\$ 750.80	\$ 22.52	\$ 10.75	\$ 24.22	\$ 808.29	\$ 823.25	\$ -	\$ 10.85	\$ -	\$ 834.10
Subscriber & Spouse	5	\$ 1,501.60	\$ 45.05	\$ 10.75	\$ 48.42	\$ 1,605.82	\$ 1,646.50	\$ -	\$ 10.85	\$ -	\$ 1,657.35
Subscriber & Child(ren)	6	\$ 1,358.94	\$ 40.77	\$ 10.75	\$ 43.83	\$ 1,454.29	\$ 1,490.08	\$ -	\$ 10.85	\$ -	\$ 1,500.93
<u>Subscriber & Spouse & 1 or more Child(ren)</u>	<u>2</u>	<u>\$ 2,252.40</u>	<u>\$ 67.57</u>	<u>\$ 10.75</u>	<u>\$ 72.64</u>	<u>\$ 2,403.36</u>	<u>\$ 2,469.76</u>	<u>\$ -</u>	<u>\$ 10.85</u>	<u>\$ -</u>	<u>\$ 2,480.61</u>
Annual Amount	84	\$1,910,304	\$57,302	\$23,478	\$ 61,619	\$2,052,704	\$2,094,649	\$ -	\$23,478	\$ -	\$2,118,345
\$ Difference							\$ 184,344		\$ -		\$ 65,641
% Difference							9.65%		0.00%		3.20%

County of Tulare - Monthly Kaiser DHMO Rates	Lives	2020					2021				
		Kaiser Rate	3.0% Margin	SJVIA Admin.	Additional Margin	SJVIA Rate	Kaiser Rate	0.0% Margin	SJVIA Admin.	Additional Margin	SJVIA Rate
Subscriber Only	46	\$ 575.16	\$ 17.25	\$ 10.75	\$ 19.54	\$ 622.70	\$ 630.95	\$ -	\$ 10.85	\$ -	\$ 641.80
Subscriber & Spouse	4	\$ 1,150.32	\$ 34.51	\$ 10.75	\$ 39.06	\$ 1,234.64	\$ 1,261.90	\$ -	\$ 10.85	\$ -	\$ 1,272.75
Subscriber & Child(ren)	9	\$ 1,041.04	\$ 31.23	\$ 10.75	\$ 35.36	\$ 1,118.38	\$ 1,142.02	\$ -	\$ 10.85	\$ -	\$ 1,152.87
<u>Subscriber & Spouse & 1 or more Child(ren)</u>	<u>3</u>	<u>\$ 1,725.49</u>	<u>\$ 51.76</u>	<u>\$ 10.75</u>	<u>\$ 58.59</u>	<u>\$ 1,846.59</u>	<u>\$ 1,892.86</u>	<u>\$ -</u>	<u>\$ 10.85</u>	<u>\$ -</u>	<u>\$ 1,903.71</u>
Annual Amount	62	\$1,185,716	\$35,565	\$17,329	\$ 40,276	\$1,278,887	\$1,300,731	\$ -	\$17,329	\$ -	\$1,318,221
\$ Difference							\$ 115,014		\$ -		\$ 39,334
% Difference							9.70%		0.00%		3.08%

Kaiser Senior Advantage – County of Tulare

County of Tulare		Kaiser Rates			SJVIA Rates	
Kaiser Senior Advantage	Enrollment	2020	2021	% Change	2020	2020
Subscriber with Medicare	9	\$310.42	\$286.46	-7.72%	\$321.17	\$297.31
Subscriber with Medicare + Spouse Non-Medicare	0	\$1,061.22	\$1,111.16	4.71%	\$1,071.97	\$1,122.01
Subscriber with Non-Medicare + Spouse with Medicare	0	\$1,060.80	\$1,111.46	4.78%	\$1,071.55	\$1,122.31
Subscriber with Medicare + Spouse with Medicare	1	\$620.42	\$572.92	-7.66%	\$631.17	\$583.77
Subscriber with Medicare + Child Non-Medicare	0	\$918.56	\$954.47	3.91%	\$929.31	\$965.32
Subscriber with Medicare + Children Non-Medicare	0	\$918.56	\$954.47	3.91%	\$929.31	\$965.32
Subscriber with Medicare + Spouse with Medicare + Child Non-Medicar	0	\$1,371.22	\$1,397.62	1.93%	\$1,381.97	\$1,408.47
Subscriber with Medicare + Spouse with Non-Medicare + Child Non-Mer	0	\$1,812.02	\$1,935.86	6.83%	\$1,822.77	\$1,946.71
Subscriber with Non-Medicare + Spouse with Medicare + Child Non-Mer	0	\$1,811.60	\$1,935.86	6.86%	\$1,822.35	\$1,946.71
Subscriber with Medicare + Spouse with Medicare + Children Non-Medi	0	\$1,371.22	\$1,397.62	1.93%	\$1,381.97	\$1,408.47
Subscriber with Medicare + Spouse Non-Medicare + Children Non-Medi	0	\$1,812.02	\$1,935.86	6.83%	\$1,822.77	\$1,946.71
Subscriber with Non-Medicare + Spouse with Medicare + Children Non-l	0	\$1,811.60	\$1,935.86	6.86%	\$1,822.35	\$1,946.71

SJVIA Admin fee from COT to SJVIA - \$10.85

Delta Dental – DHMO and PPO

County of Fresno - DHMO	Enrollment	2019	2020	2021	% Change
Employee Only	1541	\$ 26.38	\$ 27.38	\$ 27.38	0.00%
Employee + Spouse	173	\$ 45.27	\$ 47.51	\$ 47.51	0.00%
Employee + Children	390	\$ 45.58	\$ 47.83	\$ 47.83	0.00%
Employee + Family	124	\$ 65.70	\$ 68.95	\$ 68.95	0.00%
Total	2228	\$ 892,875	\$ 931,384	\$ 931,384	0.00%
County of Tulare - DHMO	Enrollment	2019	2020	2021	% Change
Employee Only	377	\$ 26.38	\$ 27.38	\$ 27.38	0.00%
Employee + Spouse	13	\$ 45.27	\$ 47.51	\$ 47.51	0.00%
Employee + Children	42	\$ 45.58	\$ 47.83	\$ 47.83	0.00%
Employee + Family	11	\$ 65.70	\$ 68.95	\$ 68.95	0.00%
Total	443	\$ 158,050	\$ 164,486	\$ 164,486	0.00%
COF - Dental PPO	Enrollment	2019	2020	2021	% Change
Employee Only	2955	\$ 50.29	\$ 50.29	\$ 50.29	0.00%
Employee + Spouse	462	\$ 80.19	\$ 80.19	\$ 80.19	0.00%
Employee + Children	998	\$ 69.88	\$ 69.88	\$ 69.88	0.00%
Employee + Family	323	\$ 102.58	\$ 102.58	\$ 102.58	0.00%
Total	4738	\$ 3,462,340	\$ 3,462,340	\$ 3,462,340	0.00%
COT - Dental PPO	Enrollment	2019	2020	2021	% Change
Employee Only	2089	\$ 35.43	\$ 35.43	\$ 35.43	0.00%
Employee + Spouse	208	\$ 61.42	\$ 61.42	\$ 61.42	0.00%
Employee + Children	233	\$ 69.60	\$ 69.60	\$ 69.60	0.00%
Employee + Family	86	\$ 103.32	\$ 103.32	\$ 103.32	0.00%
Total	2616	\$ 1,342,691	\$ 1,342,691	\$ 1,342,691	0.00%

2021 DHMO will be in the second year of a two-year rate guarantee.

Vision Service Plan – VSP

County of Fresno	Enrollment	2020	2021	% Change
Employee Only	2736	\$ 7.79	\$ 7.79	0.0%
Employee + Spouse	422	\$ 14.00	\$ 14.00	0.0%
Employee + Children	878	\$ 13.73	\$ 13.73	0.0%
Employee + Family	311	\$ 20.10	\$ 20.10	0.0%
Total	4347	\$ 546,330	\$ 546,330	0.0%
County of Tulare	Enrollment	2020	2021	% Change
Employee Only	2349	\$ 4.96	\$ 4.96	0.0%
Employee + Spouse	212	\$ 8.36	\$ 8.36	0.0%
Employee + Children	260	\$ 8.85	\$ 8.85	0.0%
Employee + Family	93	\$ 13.19	\$ 13.19	0.0%
Total	2914	\$ 203,412	\$ 203,412	0.0%

2021 VSP will be in the second year of a two-year rate guarantee.

SJVIA – Fixed Costs

Fixed Cost Schedule						
SJVIA Total Fixed Costs PEPM	2020			2021		
	EPO	PPO/HDHP		EPO	PPO/HDHP	
	Fresno	Fresno	Tulare	Fresno	Fresno	Tulare
Specific Stop-Loss Premium	\$26.72	\$18.55	\$20.63	\$29.40	\$20.40	\$22.70
Aggregate Stop-Loss Premium	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Anthem Network & Admin. Fees	\$48.47	\$34.77	\$34.77	\$50.41	\$36.16	\$36.16
EmpiRx Admin Fee	\$5.28	\$5.28	\$5.28	\$5.28	\$5.28	\$5.28
Pooled Risk Charge	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Wellness	\$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
Keenan Consulting Fee	\$3.10	\$3.10	\$3.10	\$3.10	\$3.10	\$3.10
KPS Fee	\$2.16	\$2.16	\$2.16	\$2.16	\$2.16	\$2.16
SJVIA Fee	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
SJVIA Non-Founding Member Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Myworkplace - Benefit Administration	\$2.65	\$2.65	\$2.65	\$2.75	\$2.75	\$2.75
ASI - Benefit Administration	\$2.00	\$2.00	\$0.00	\$2.00	\$2.00	\$0.00
PCORI Fees	\$0.36	\$0.36	\$0.36	\$0.42	\$0.24	\$0.28
Total Self-funded Fixed Cost	\$95.74	\$73.87	\$73.95	\$100.52	\$77.09	\$77.43
Kaiser Fixed Cost	\$12.75	\$12.75	\$10.75	\$12.85	\$12.85	\$10.85

Note: The EmpiRx admin fee, Keenan Consulting fee, and KPS fee are conversions to a PEPM fee from the contractual rates. The contractual rates are EmpiRx \$3.50 per script, Keenan Consulting fee \$318,000 annually, and KPS fee \$1.25 per member per month (pmpm).