

Introduction

Keenan is pleased to present the SJVIA 2022 preliminary renewal. The preliminary 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 preliminary 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 June 1, 2020 through May 31, 2021
- 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 preliminary renewal assumes the continuation of the \$450,000 specific stop-loss deductible and a 15% 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
 - 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 preliminary renewal includes components for IBNR reserve and margin

The preliminary renewal is presented to the SJVIA Board to provide a preview of the 2022 final renewal and provide an opportunity for the Board to give direction to staff and Keenan in preparing the final renewal. The final renewal will be based on the plan experience from July 1, 2020 through June 30, 2021 for the self-funded coverage. We will work with Keenan's underwriting team 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 2022 SJVIA preliminary renewal. On an overall basis, the SJVIA renewal is 3.30% (County of Fresno 6.18% and County of Tulare -3.78%). The following table illustrates the 2022 preliminary rate adjustments based on carrier requested renewals and standard underwriting practices:

Executive Summary	Preliminary Renewal			Comments
	COF	COT	SJVIA	
Self-Funded Medical EPO PPO / HDHP Total	13.00% -37.48% 4.76%	n/a -5.97% -5.97%	13.00% -13.05% 0.89%	The 2022 preliminary renewal rates include \$2,246,210 in margin. Change in IBNR will be calculated in the final renewal when the June 30, 2021 actuarially certification of the IBNR reserve is done. A 3.0% claims margin is set for the County of Fresno and the County of Tulare. Margin is available to cover adverse claim fluctuation and improve SJVIA's cash position.
Kaiser HMO Deductible HMO	9.77% n/a	9.85% 9.86%	9.78% 9.86%	Kaiser is requesting a renewal increase above 9.0% for the second year in a row. The predominant factor causing the high renewal is Kaiser's usage of 11.12% trend. The high trend is used to include COVID-19 related claims activity. Kaiser is unwilling to reduce the trend factor.
Kaiser Medicare	n/a	5.0%	5.0%	The 2022 Kaiser Medicare Senior Advantage rates for the County of Tulare have not yet been received. Keenan used a 5.0% increase projection for purposes of this renewal and the final FY 21/22 budget.
Delta Dental PPO DHMO	-0.77% 0.00%	10.21% 0.00%	2.91% 0.00%	Delta Dental PPO plan moved to self-funding with the 2019 plan year. The 2022 preliminary renewal rates include a 2.0% margin and 2.0% COVID margin (\$149,352). The Delta Dental DHMO rates remain unchanged with rates guaranteed through 2023.
VSP	1.27%	1.23%	1.26%	The VSP fully insured vision rates are guaranteed for 2022.

Executive Summary

The following chart illustrates the projected cost for 2021 and 2022, the dollar cost differential, and percentage differential based on the recommended renewal action.

County of Fresno	2021	2022	\$ Difference	% Difference
EPO	\$ 44,645,852	\$ 50,449,543	\$ 5,803,691	13.00%
PPO/HDHP	\$ 8,712,998	\$ 5,447,587	\$ (3,265,411)	-37.48%
Total Anthem	\$ 53,358,850	\$ 55,897,130	\$ 2,538,280	4.76%
Kaiser	\$ 28,575,845	\$ 31,367,683	\$ 2,791,838	9.77%
Kaiser - KPSA	\$ -	\$ -	\$ -	0.00%
Total Medical	\$ 81,934,695	\$ 87,264,813	\$ 5,330,118	6.51%
Delta Dental PPO	\$ 3,060,054	\$ 3,060,054	\$ -	0.00%
Delta Dental DHMO	\$ 856,621	\$ 856,621	\$ -	0.00%
Total Dental	\$ 3,916,675	\$ 3,916,675	\$ -	0.00%
Vision	\$ 493,504	\$ 499,749	\$ 6,245	1.27%
Grand Total	\$ 86,344,874	\$ 91,681,237	\$ 5,336,363	6.18%
County of Tulare	2021	2022	\$ Difference	% Difference
EPO	\$ -	\$ -	\$ -	0.00%
PPO/HDHP	\$ 30,044,942	\$ 28,250,748	\$ (1,794,193)	-5.97%
Total Anthem	\$ 30,044,942	\$ 28,250,748	\$ (1,794,193)	-5.97%
Kaiser	\$ 3,315,102	\$ 3,641,759	\$ 326,657	9.85%
Kaiser - KPSA	\$ 39,115	\$ 41,112	\$ 1,997	5.11%
Total Medical	\$ 33,360,043	\$ 31,892,507	\$ (1,467,536)	-4.40%
Delta Dental PPO	\$ 1,355,058	\$ 1,493,484	\$ 138,426	10.22%
Delta Dental DHMO	\$ 152,188	\$ 152,188	\$ -	0.00%
Total Dental	\$ 1,507,246	\$ 1,645,672	\$ 138,426	9.18%
Vision	\$ 199,951	\$ 202,414	\$ 2,463	1.23%
Grand Total	\$ 35,067,240	\$ 33,740,593	\$ (1,326,647)	-3.78%
SJVIA	2021	2022	\$ Difference	% Difference
EPO	\$ 44,645,852	\$ 50,449,543	\$ 5,803,691	13.00%
PPO/HDHP	\$ 38,757,939	\$ 33,698,336	\$ (5,059,604)	-13.05%
Total Anthem	\$ 83,403,792	\$ 84,147,878	\$ 744,087	0.89%
Kaiser	\$ 31,890,947	\$ 35,009,442	\$ 3,118,495	9.78%
Kaiser - KPSA	\$ 39,115	\$ 41,112	\$ 1,997	5.11%
Total Medical	\$ 115,294,739	\$ 119,157,320	\$ 3,862,582	3.35%
Delta Dental PPO	\$ 4,415,112	\$ 4,553,538	\$ 138,426	3.14%
Delta Dental DHMO	\$ 1,008,809	\$ 1,008,809	\$ -	0.00%
Total Dental	\$ 5,423,921	\$ 5,562,347	\$ 138,426	2.55%
Vision	\$ 693,455	\$ 702,163	\$ 8,708	1.26%
Grand Total	\$ 121,412,115	\$ 125,421,830	\$ 4,009,716	3.30%

Executive Summary

The renewal cost adjustment plan year 2022 for medical/prescription drug, dental, and vision by entity and SJVIA overall, are as follows:

- County of Fresno 6.18%
- County of Tulare -3.78%
- SJVIA 3.30%

The self-funded program will utilize the most recent available twelve months of plan experience (through June 30, 2021) in the final renewal.

As Keenan prepares the final renewal, we will work with the SJVIA and each County to implement strategies to minimize the cost of coverage. These strategies include:

- Further negotiations with carriers
- Renewal strategies focus to minimize renewal impacts on members
 - The County of Fresno's EPO/Kaiser parity strategy will be shown as part of the final renewal
- Implementation of cost containment strategies and vendors (disease management program)
- Both Counties are also interested in plan modifications:
 - Introducing a new EPO plan which would offer a less rich plan design at a lower price point
 - County of Fresno—to go alongside their current EPO plan
 - County of Tulare—as a new plan option
 - Additionally, the County of Tulare is looking at modifications to its PPO program
- The self-funded plan's premium equivalent rates will be shown in conjunction with the final renewal

As the final 2022 renewal is prepared, Keenan will continue to include a component for margin accumulation to improve the SJVIA's cash position.

Self-funded Medical Underwriting EPO and PPO/HDHP

Line	EPO and PPO/HDHP	Fresno			Tulare			Total		
	Line Item/Description	Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Paid Claims (June 2020 through May 2021)	\$35,441,055	\$12,244,021	\$47,685,076	\$15,755,115	\$7,773,573	\$23,528,688	\$51,196,170	\$20,017,594	\$71,213,764
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	Prescription Drug Rebates	\$0	(\$1,708,798)	(\$1,708,798)	\$0	(\$1,084,894)	(\$1,084,894)	\$0	(\$2,793,692)	(\$2,793,692)
5	Large Claim Adjustment (Pooling Level: \$450,000)	<u>(\$705,444)</u>	<u>\$0</u>	<u>(\$705,444)</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>(\$705,444)</u>	<u>\$0</u>	<u>(\$705,444)</u>
6	Adjusted Paid Claims	\$34,735,611	\$10,535,223	\$45,270,834	\$15,755,115	\$6,688,679	\$22,443,794	\$50,490,726	\$17,223,902	\$67,714,628
7	Beginning Reserves @ 12/31/2020	(\$3,824,200)	(\$851,470)	(\$4,675,670)	(\$1,662,940)	(\$544,210)	(\$2,207,150)	(\$5,487,140)	(\$1,395,680)	(\$6,882,820)
8	Ending Reserves @ 12/31/2020	<u>\$3,824,200</u>	<u>\$851,470</u>	<u>\$4,675,670</u>	<u>\$1,662,940</u>	<u>\$544,210</u>	<u>\$2,207,150</u>	<u>\$5,487,140</u>	<u>\$1,395,680</u>	<u>\$6,882,820</u>
9	Incurred Claims (Jun 2020 - May 2021)	\$34,735,611	\$10,535,223	\$45,270,834	\$15,755,115	\$6,688,679	\$22,443,794	\$50,490,726	\$17,223,902	\$67,714,628
10	Total Covered Employees (May 2020 - Apr 2021)	<u>47,003</u>	<u>47,003</u>	<u>47,003</u>	<u>36,287</u>	<u>36,287</u>	<u>36,287</u>	<u>83,290</u>	<u>83,290</u>	<u>83,290</u>
11	Claims Cost PEPM	\$739.01	\$224.14	\$963.15	\$434.18	\$184.33	\$618.51	\$606.20	\$206.79	\$813.00
12	Trend Factor	<u>1.1247</u>	<u>1.0799</u>	<u>1.1142</u>	<u>1.1296</u>	<u>1.0803</u>	<u>1.1149</u>	<u>1.1263</u>	<u>1.0801</u>	<u>1.1145</u>
13	Projected Claims Cost Per Employee	\$831.13	\$242.05	\$1,073.18	\$490.45	\$199.13	\$689.58	\$682.75	\$223.36	\$906.11
14	<u>Recommended Funding Margin</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>
15	Adjusted Projected Claims	\$856.06	\$249.31	\$1,105.38	\$505.16	\$205.10	\$710.26	\$703.23	\$230.06	\$933.29
16	Fixed Costs PEPM									
17	Specific Stop-Loss Premium PEPM (Estimate)			\$23.63			\$19.94			\$22.03
18	Aggregate Stop-Loss Premium PEPM (Estimate)			\$0.00			\$0.00			\$0.00
19	Anthem Network & Administrative Fees			\$47.59			\$36.10			\$42.59
20	All Other Program Fees			\$21.78			\$18.70			\$20.44
21	Total Fixed Costs			\$93.00			\$74.74			\$85.06
22	Required Premium PEPM			\$1,198.38			\$785.00			\$1,018.35
23	Current Premium PEPM			\$1,143.96			\$834.86			\$1,009.34
24	Required Increase			4.76%			-5.97%			0.89%
25	Current Subscribers (May 2021)	3,887	3,887		2,999	2,999		6,886	6,886	
26	Base Trend	7.75%	5.00%		8.00%	5.00%		7.83%	5.00%	
27	Months Trended	19	19		19	19		19	19	

Notes:

Other Program Fees include: Wellness, Claims Management/Communication, Consulting Fees, SJVA Fees, PCORI, Myworkplace and ASI.
 Large claim credits are obtained from Anthem medical reports and EmpiRX prescription drug reports.

Self-funded Medical Underwriting EPO

Line	EPO	Fresno			Tulare			Total		
	Line Item/Description	Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Paid Claims (June 2020 through May 2021)	\$32,298,484	\$10,922,338	\$43,220,822				\$32,298,484	\$10,922,338	\$43,220,822
2	Claim Adjustments	\$0	\$0	\$0				\$0	\$0	\$0
3	Plan Change Adjustments	\$0	\$0	\$0				\$0	\$0	\$0
4	Prescription Drug Rebates	\$0	(\$1,524,341)	(\$1,524,341)				\$0	(\$1,524,341)	(\$1,524,341)
5	Large Claim Adjustment (Pooling Level: \$450,000)	<u>(\$705,444)</u>	<u>\$0</u>	<u>(\$705,444)</u>				<u>(\$705,444)</u>	<u>\$0</u>	<u>(\$705,444)</u>
6	Adjusted Paid Claims	\$31,593,040	\$9,397,997	\$40,991,037				\$31,593,040	\$9,397,997	\$40,991,037
7	Beginning Reserves @ 12/31/2020	(\$3,485,107)	(\$759,558)	(\$4,244,665)				(\$3,485,107)	(\$759,558)	(\$4,244,665)
8	Ending Reserves @ 12/31/2020	<u>\$3,485,107</u>	<u>\$759,558</u>	<u>\$4,244,665</u>				<u>\$3,485,107</u>	<u>\$759,558</u>	<u>\$4,244,665</u>
9	Incurred Claims (Jun 2020 - May 2021)	\$31,593,040	\$9,397,997	\$40,991,037				\$31,593,040	\$9,397,997	\$40,991,037
10	Total Covered Employees (May 2020 - Apr 2021)	<u>36,812</u>	<u>36,812</u>	<u>36,812</u>				<u>36,812</u>	<u>36,812</u>	<u>36,812</u>
11	Claims Cost PEPM	\$858.23	\$255.30	\$1,113.53				\$858.23	\$255.30	\$1,113.53
12	Trend Factor	<u>1.1296</u>	<u>1.0803</u>	<u>1.1183</u>				<u>1.1296</u>	<u>1.0803</u>	<u>1.1183</u>
13	Projected Claims Cost Per Employee	\$969.46	\$275.80	\$1,245.26				\$969.46	\$275.80	\$1,245.26
14	<u>Recommended Funding Margin</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>				<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>
15	Adjusted Projected Claims	\$998.54	\$284.07	\$1,282.62				\$998.54	\$284.07	\$1,282.62
16	Fixed Costs PEPM									
17	Specific Stop-Loss Premium PEPM (Estimate)			\$25.37						\$25.37
18	Aggregate Stop-Loss Premium PEPM (Estimate)			\$0.00						\$0.00
19	Anthem Network & Administrative Fees			\$50.78						\$50.78
20	All Other Program Fees			\$23.26						\$23.26
21	Total Fixed Costs			\$99.41						\$99.41
22	Required Premium PEPM			\$1,382.03						\$1,382.03
23	Current Premium PEPM			\$1,223.04						\$1,223.04
24	Required Increase			13.00%						13.00%
25	Current Subscribers (May 2021)	3,042	3,042					3,042	3,042	3,042
26	Base Trend	8.00%	5.00%					8.00%	5.00%	7.5%
27	Months Trended	19	19					19	19	

Notes:

Other Program Fees include: Wellness, Claims Management/Communication, Consulting Fees, SJVIA Fees, PCORI, Myworkplace and ASI.

Large claim credits are obtained from Anthem medical reports and EmpiRX prescription drug 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 (June 2020 through May 2021)	\$3,142,571	\$1,321,683	\$4,464,254	\$15,755,115	\$7,773,573	\$23,528,688	\$18,897,686	\$9,095,256	\$27,992,942
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	Prescription Drug Rebates	\$0	(\$184,456)	(\$184,456)	\$0	(\$1,084,894)	(\$1,084,894)	\$0	(\$1,269,351)	(\$1,269,351)
5	Large Claim Adjustment (Pooling Level: \$450,000)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
6	Adjusted Paid Claims	\$3,142,571	\$1,137,227	\$4,279,798	\$15,755,115	\$6,688,679	\$22,443,794	\$18,897,686	\$7,825,905	\$26,723,591
7	Beginning Reserves @ 12/31/2020	(\$339,093)	(\$91,912)	(\$431,005)	(\$1,662,940)	(\$544,210)	(\$2,207,150)	(\$2,002,033)	(\$636,122)	(\$2,638,155)
8	Ending Reserves @ 12/31/2020	\$339,093	\$91,912	\$431,005	\$1,662,940	\$544,210	\$2,207,150	\$2,002,033	\$636,122	\$2,638,155
9	Incurred Claims (Jun 2020 - May 2021)	\$3,142,571	\$1,137,227	\$4,279,798	\$15,755,115	\$6,688,679	\$22,443,794	\$18,897,686	\$7,825,905	\$26,723,591
10	Total Covered Employees (May 2020 - Apr 2021)	<u>10,191</u>	<u>10,191</u>	<u>10,191</u>	<u>36,287</u>	<u>36,287</u>	<u>36,287</u>	<u>46,478</u>	<u>46,478</u>	<u>46,478</u>
11	Claims Cost PEPM	\$308.37	\$111.59	\$419.96	\$434.18	\$184.33	\$618.51	\$406.59	\$168.38	\$574.97
12	Trend Factor	<u>1.0803</u>	<u>1.0803</u>	<u>1.0803</u>	<u>1.1296</u>	<u>1.0803</u>	<u>1.1149</u>	<u>1.1218</u>	<u>1.0803</u>	<u>1.1097</u>
13	Projected Claims Cost Per Employee	\$333.13	\$120.55	\$453.69	\$490.45	\$199.13	\$689.58	\$456.12	\$181.90	\$638.03
14	<u>Recommended Funding Margin</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>	<u>3.0%</u>
15	Adjusted Projected Claims	\$343.13	\$124.17	\$467.30	\$505.16	\$205.10	\$710.26	\$469.81	\$187.36	\$657.17
16	Fixed Costs PEPM									
17	Specific Stop-Loss Premium PEPM (Estimate)			\$17.37			\$19.94			\$19.38
18	Aggregate Stop-Loss Premium PEPM (Estimate)			\$0.00			\$0.00			\$0.00
19	Anthem Network & Administrative Fees			\$36.10			\$36.10			\$36.10
20	All Other Program Fees			\$16.47			\$18.70			\$18.21
21	Total Fixed Costs			\$69.94			\$74.74			\$73.69
22	Required Premium PEPM			\$537.24			\$785.00			\$730.54
23	Current Premium PEPM			\$859.27			\$834.86			\$840.23
24	Required Increase			-37.48%			-5.97%			-13.05%
25	Current Subscribers (May 2021)	845	845		2,999	2,999		3,844	3,844	
26	Base Trend	5.00%	5.00%		8.00%	5.00%		7.53%	5.00%	
27	Months Trended	19	19		19	19		19	19	

Notes:

Other Program Fees include: Wellness, Claims Management/Communication, Consulting Fees, SJVA Fees, PCORI, Myworkplace and ASI.
Large claim credits are obtained from Anthem medical reports and EmpiRX prescription drug reports.

Self-funded Dental Underwriting Total SJVIA

Dental Program		County of Fresno	County of Tulare	SJVIA
1 Paid Claims (6/1/2019 - 5/31/2020)		\$ 2,820,067	\$ 1,208,614	\$ 4,028,681
2 Beginning Reserve (12/31/20)		\$ (152,440)	\$ (64,040)	\$ (216,480)
3 Ending Reserve (12/31/20)		\$ 152,440	\$ 64,040	\$ 216,480
4 Incurred Claims		\$ 2,820,067	\$ 1,208,614	\$ 4,028,681
5 Covered Employees		56,340	31,286	87,626
6 Incurred Claims/EE/Month		\$ 50.05	\$ 38.63	\$ 45.98
7 Trend Factor	5.00%	1.0803	1.0803	1.0803
8 Expected Incurred Claims		\$ 54.07	\$ 41.73	\$ 49.67
9 Covid-19 Adjustment	2.00%	\$ 1.08	\$ 0.83	\$ 0.99
10 Administration		\$ 4.19	\$ 4.19	\$ 4.19
11 Margin	2.00%	\$ 1.10	\$ 0.85	\$ 1.01
12 Required Funding		\$ 60.44	\$ 47.60	\$ 55.86
13 Current Funding Level		\$ 60.91	\$ 43.19	\$ 54.28
14 Calculated Funding Action = (12)/(13)-1		-0.77%	10.21%	2.91%

Fully-Insured Vision Underwriting Total SJVIA

Vision Program		County of Fresno	County of Tulare	SJVIA
1 Paid Claims (6/1/2020 - 5/31/2021)		\$ 405,184	\$ 194,153	\$ 599,337
2 Beginning Reserve 5%		\$ (17,599)	\$ (8,578)	\$ (26,177)
3 Ending Reserve 5%		\$ 20,259	\$ 9,708	\$ 29,967
4 Incurred Claims		\$ 407,844	\$ 195,283	\$ 603,127
5 Covered Employees		51,656	34,500	86,156
6 Incurred Claims/EE/Month		\$ 7.90	\$ 5.66	\$ 7.00
7 Trend Factor	3.50%	1.0560	1.0560	1.0560
8 Expected Incurred Claims		\$ 8.34	\$ 5.98	\$ 7.39
9 Covid-19 Adjustment	1.00%	\$ 0.08	\$ 0.06	\$ 0.07
10 Administration		\$ 1.36	\$ 0.75	\$ 1.12
11 Margin	2.00%	\$ 0.17	\$ 0.12	\$ 0.15
12 Required Funding (8+9+10+11)		\$ 9.95	\$ 6.91	\$ 8.73
13 Current Funding Level		\$ 10.44	\$ 5.87	\$ 8.62
14 Calculated Funding Action = (12)/(13)-1		-4.69%	17.72%	1.31%

The SJVIA vision plan is fully-insured with VSP with a two-year rate guarantee for 2022 and 2023. The underwriting exhibit is illustrative only.

Kaiser – SJVIA

County of Fresno Bi-Weekly Rates*	Lives	2021				2022			
		Kaiser Rate	3.0% Margin	SJVIA Admin.	SJVIA Rate	Kaiser Rate	3.0% Margin	SJVIA Admin.	SJVIA Rate
Subscriber Only	1,521	\$ 362.45	\$ 10.87	\$ 12.85	\$ 386.17	\$ 398.14	\$ 11.94	\$ 13.74	\$ 423.82
Subscriber & Spouse	131	\$ 650.44	\$ 19.51	\$ 12.85	\$ 682.80	\$ 714.51	\$ 21.44	\$ 13.74	\$ 749.69
Subscriber & Child(ren)	500	\$ 573.43	\$ 17.20	\$ 12.85	\$ 603.48	\$ 629.90	\$ 18.90	\$ 13.74	\$ 662.54
<u>Subscriber & Family</u>	<u>134</u>	<u>\$ 860.73</u>	<u>\$ 25.82</u>	<u>\$ 12.85</u>	<u>\$ 899.40</u>	<u>\$ 945.50</u>	<u>\$ 28.37</u>	<u>\$ 13.74</u>	<u>\$ 987.61</u>
Annual Amount	2,286	\$ 27,002,220	\$ 809,873	\$ 763,753	\$ 28,575,845	\$ 29,661,288	\$ 889,745	\$ 816,651	\$ 31,367,683
\$ Difference						\$ 2,659,068	\$ 79,872	\$ 52,898	\$ 2,791,838
% Difference						9.85%	9.86%	6.93%	9.77%
County of Tulare Monthly HMO Rates	Lives	2021				2022			
		Kaiser Rate	0.0% Margin	SJVIA Admin.	SJVIA Rate	Kaiser Rate	0.0% Margin	SJVIA Admin.	SJVIA Rate
Subscriber Only	43	\$ 823.25	\$ -	\$ 10.85	\$ 834.10	\$ 904.49	\$ -	\$ 11.74	\$ 916.23
Subscriber & Spouse	4	\$ 1,646.50	\$ -	\$ 10.85	\$ 1,657.35	\$ 1,808.98	\$ -	\$ 11.74	\$ 1,820.72
Subscriber & Child(ren)	10	\$ 1,490.08	\$ -	\$ 10.85	\$ 1,500.93	\$ 1,637.12	\$ -	\$ 11.74	\$ 1,648.86
<u>Subscriber & Family</u>	<u>1</u>	<u>\$ 2,469.76</u>	<u>\$ -</u>	<u>\$ 10.85</u>	<u>\$ 2,480.61</u>	<u>\$ 2,713.47</u>	<u>\$ -</u>	<u>\$ 11.74</u>	<u>\$ 2,725.21</u>
Annual Amount	58	\$ 1,543,264	\$ -	\$ 16,362	\$ 1,559,626	\$ 1,695,555	\$ -	\$ 17,704	\$ 1,713,259
\$ Difference						\$ 152,291	\$ -	\$ 1,342	\$ 153,633
% Difference						9.87%	0.00%	8.20%	9.85%
County of Tulare Monthly DHMO Rates	Lives	2021				2022			
		Kaiser Rate	0.0% Margin	SJVIA Admin.	SJVIA Rate	Kaiser Rate	0.0% Margin	SJVIA Admin.	SJVIA Rate
Subscriber Only	75	\$ 630.95	\$ -	\$ 10.85	\$ 641.80	\$ 693.29	\$ -	\$ 11.74	\$ 705.03
Subscriber & Spouse	2	\$ 1,261.90	\$ -	\$ 10.85	\$ 1,272.75	\$ 1,386.59	\$ -	\$ 11.74	\$ 1,398.33
Subscriber & Child(ren)	8	\$ 1,142.02	\$ -	\$ 10.85	\$ 1,152.87	\$ 1,254.85	\$ -	\$ 11.74	\$ 1,266.59
<u>Subscriber & Family</u>	<u>4</u>	<u>\$ 1,892.86</u>	<u>\$ -</u>	<u>\$ 10.85</u>	<u>\$ 1,903.71</u>	<u>\$ 2,079.87</u>	<u>\$ -</u>	<u>\$ 11.74</u>	<u>\$ 2,091.61</u>
Annual Amount	89	\$ 1,730,369	\$ -	\$ 25,107	\$ 1,755,476	\$ 1,901,333	\$ -	\$ 27,166	\$ 1,928,500
\$ Difference						\$ 170,965	\$ -	\$ 2,059	\$ 173,024
% Difference						9.88%	0.00%	8.20%	9.86%

* Excludes adjustment for EPO/Kaiser Parity

Delta Dental – DHMO and PPO

COF - Dental PPO	Enrollment	2021	2022
Employee Only	2538	\$ 50.29	\$ 50.29
Employee + Spouse	339	\$ 80.19	\$ 80.19
Employee + Children	983	\$ 69.88	\$ 69.88
Employee + Family	307	\$ 102.58	\$ 102.58
Total	4167	\$ 3,060,054	\$ 3,060,054
\$ Difference			\$ -
% Difference			0.00%
County of Fresno - DHMO	Enrollment	2021	2022
Employee Only	1425	\$ 27.38	\$ 27.38
Employee + Spouse	159	\$ 47.51	\$ 47.51
Employee + Children	366	\$ 47.83	\$ 47.83
Employee + Family	106	\$ 68.95	\$ 68.95
Total	2056	\$ 856,621	\$ 856,621
\$ Difference			\$ -
% Difference			0.00%
COT - Dental PPO	Enrollment	2021	2022
Employee Only	2067	\$ 35.43	\$ 39.05
Employee + Spouse	194	\$ 61.42	\$ 67.69
Employee + Children	258	\$ 69.60	\$ 76.71
Employee + Family	95	\$ 103.32	\$ 113.87
Total	2614	\$ 1,355,058	\$ 1,493,484
\$ Difference			\$ 138,426
% Difference			10.22%
County of Tulare - DHMO	Enrollment	2021	2022
Employee Only	328	\$ 27.38	\$ 27.38
Employee + Spouse	21	\$ 47.51	\$ 47.51
Employee + Children	45	\$ 47.83	\$ 47.83
Employee + Family	8	\$ 68.95	\$ 68.95
Total	402	\$ 152,188	\$ 152,188
\$ Difference			\$ -
% Difference			0.00%

Vision Service Plan – VSP

County of Fresno	Enrollment	2021	2022
Employee Only	2423	\$ 7.79	\$ 7.89
Employee + Spouse	349	\$ 14.00	\$ 14.18
Employee + Children	846	\$ 13.73	\$ 13.90
Employee + Family	286	\$ 20.10	\$ 20.35
Total	3904	\$ 493,504	\$ 499,749
\$ Difference			\$ 6,245
% Difference			1.27%
County of Tulare	Enrollment	2021	2022
Employee Only	2238	\$ 4.96	\$ 5.02
Employee + Spouse	209	\$ 8.36	\$ 8.47
Employee + Children	285	\$ 8.85	\$ 8.96
Employee + Family	98	\$ 13.19	\$ 13.36
Total	2830	\$ 199,951	\$ 202,414
\$ Difference			\$ 2,463
% Difference			1.23%

2022 VSP are guaranteed for one year.

SJVIA – Fixed Costs

SJVIA Fixed Costs	County of Fresno		County of Tulare	
	2021	2022	2021	2022
Actual Specific Stop-Loss Premium Employee Only	\$13.33	TBD	\$13.33	TBD
Actual Specific Stop-Loss Premium Employee + Dependents	\$32.40	TBD	\$32.40	TBD
Estimated Specific PPO/HDHP Stop-Loss Premium PEPM	\$20.40	\$17.37	\$22.70	\$19.94
Estimated Specific EPO Stop-Loss Premium PEPM	\$29.40	\$25.37	N/A	N/A
Aggregate Stop-Loss Premium PEPM	N/A	N/A	N/A	N/A
PPO/HDHP Anthem Network & Admin. Fees	\$35.05	\$36.10	\$35.05	\$36.10
EPO Anthem Network & Admin. Fees	\$49.30	\$50.78	N/A	N/A
EmpiRx Administration Fee	\$5.28	\$3.54	\$5.28	\$3.54
Wellness	\$2.50	\$2.50	\$2.50	\$2.50
Claims Mgmt/Communication	\$0.50	\$0.50	\$0.50	\$0.50
Keenan Consulting Fee	\$3.10	\$2.88	\$3.10	\$2.88
Keenan Pharmacy Services Fee (EPO/PPO)	\$2.16	\$2.04	\$2.16	\$2.04
SJVIA Fee	\$2.00	\$3.11	\$2.00	\$3.11
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	\$0.24	\$0.37	\$0.28	\$0.37
PCORI/Transitional Reinsurance Fees EPO	\$0.42	\$0.37	N/A	N/A
98.6 Rider	N/A	\$1.57	N/A	\$1.07
Disease Management	N/A		N/A	
Total Fixed Cost - Self-Funded PPO Medical Plans	\$75.98	\$74.73	\$76.32	\$74.80
Total Fixed Cost - Self-Funded HDHP HSA Medical Plans	\$68.54	\$69.15	\$68.88	\$69.22
Total Fixed Cost - Self-Funded EPO Medical Plans	\$99.41	\$95.84	N/A	N/A
Total Fixed Cost - Kaiser	\$12.85	\$13.74	\$10.85	\$11.74
Total Fixed Cost - Delta Dental	\$3.99	\$4.19	\$3.99	\$4.19

EPO Plan Design Options Being Considered

Plan Name	EPO 0/15/0 Current	EPO 250/25/250	EPO 500/35/250	EPO 1000/35/300
General Plan Information				
Annual Deductible/Individual/Family	None	None	None	None
Office/Specialist Visit/Exam	\$15 copay	\$25 copay	\$35 copay	\$35 copay
Annual Out-of-Pocket Limit	\$1,000/\$2,000	\$2,000/\$4,000	\$3,000/\$6,000	\$4,000/\$8,000
Outpatient Services				
Preventive Services	No charge	No charge	No charge	No charge
Maternity Care				
Pregnancy and Maternity Care	No charge	\$250 hospital	\$500 hospital	\$1,000 hospital
Inpatient Hospital Services				
Inpatient Hospitalization	No charge	\$250 hospital	\$500 hospital	\$1,000 hospital
Surgical Services				
Outpatient Facility Charge	No charge	No charge	No charge	No charge
Emergency/Urgent Care Services				
Emergency Room	\$100 copay	\$250 copay	\$250 copay	\$300 copay
Other Services				
Chiropractic Services	\$15 copay, 40 visits	\$25 copay, 40 visits	\$35 copay, 40 visits	\$35 copay, 40 visits
Prescription Drug Benefits				
	Through EmpiRx	Through EmpiRx	Through EmpiRx	Through EmpiRx
Retail	<u>30 day supply</u>	<u>30 day supply</u>	<u>30 day supply</u>	<u>30 day supply</u>
Generic	\$10 copay	\$10 copay	\$10 copay	\$10 copay
Brand (Formulary/Preferred)	\$20 copay	\$20 copay	\$20 copay	\$20 copay
Brand (Non-Formulary/Non-preferred)	\$35 copay	\$35 copay	\$35 copay	\$35 copay
Mail Order	<u>90 day supply</u>	<u>90 day supply</u>	<u>90 day supply</u>	<u>90 day supply</u>
Generic	\$15 copay	\$15 copay	\$15 copay	\$15 copay
Brand (Formulary/Preferred)	\$30 copay	\$30 copay	\$30 copay	\$30 copay
Brand (Non-Formulary/Non-preferred)	\$60 copay	\$60 copay	\$60 copay	\$60 copay

Differences highlighted in yellow.