

July 18, 2025

SJVIA Board Meeting: Consultant's Report – Plan Year 2026 Preliminary Renewal

Introduction

Keenan is pleased to present the SJVIA Plan Year 2026 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, 2024 through May 31, 2025
- 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 \$475,000 specific stop-loss deductible and a 20% increase in reinsurance cost:
 - Keenan is using 20% to be conservative
 - Keenan will look at the captive market to secure captive reinsurance proposals for inclusion in the August SJVIA Board meeting
 - Stop Loss proposals require SJVIA plan experience through September 2025; Keenan will provide stop loss proposals at the December SJVIA Board meeting
- The preliminary renewal includes a change in IBNR reserve developed based on underwriting formulas and the SJVIA's plan experience.
 - The last actuarial certified IBNR reserve is based on a December 31, 2024 valuation; the valuation was approved at the SJVIA Board meeting on February 28, 2025
 - The final renewal will update the IBNR reserve with the June 30, 2025 actuarially certified IBNR reserve valuation

- The 2026 preliminary renewals include 3% margin in the medical underwriting and 2.0% margin in the dental and vision underwriting
 - The current 2025 rates do not include margin for the County of Fresno or the County of Tulare
 - Margin and/or claim stabilization reserves are included to cover adverse claim fluctuation; if unused, margin can be applied to the SJVIA reserves

The preliminary renewal is presented to the SJVIA Board to provide a preview of the Plan Year 2026 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, 2024 through June 30, 2025 for the self-funded coverage. We will work with Keenan's underwriting team to ensure renewal projections accurately reflect the instructions, objectives, and goals of the SJVIA.

Executive Summary

Keenan is pleased to present the preliminary renewal for Plan Year 2026. On an overall basis, the SJVIA renewal is 9.89% (County of Fresno 5.78% and County of Tulare 20.79%). The following table illustrates the 2026 preliminary rate adjustments based on carrier requested renewals and standard underwriting practices:

Preliminary Renewal				
Coverage	Fresno County	Tulare County	SJVIA	Comments
Self-Funded Medical/RX				
EPO	5.69%	N/A	5.69%	The renewal includes a 20.0% increase for reinsurance, 3.0% margin, and \$3.77 pepm for SJVIA Administration.
PPO/HDPPO	4.40%	22.03%	20.01%	
Total	5.60%	22.03%	11.17%	
Kaiser				
HMO	7.29%	7.30%	7.29%	Kaiser provided a 3.0% renewal option with a 5.5% renewal cap for 2027 for the non-KPSA coverage. The renewal option would require Fresno County to have employee contribution parity for the Kaiser plans with the EPO and HDPPO plans. The annual savings would be \$1,284,873.
HDHMO	7.32%	7.32%	7.32%	
Senior Advantage	N/A	7.87%	7.87%	
Delta Dental				
PPO	0.00%	7.42%	2.27%	The PPO renewal includes 2.0% margin. The ASO fee and DHMO rates are in the third year of a three-year rate guarantee for 2026.
DHMO	0.00%	0.00%	0.00%	
VSP	0.00%	0.00%	0.00%	2026 will be the third year of a three-year rate gaurantee.
County and SJVIA Total	5.78%	20.79%	9.89%	

The following chart illustrates the projected cost for 2025 and 2026.

County of Fresno	2025	2026	\$ Difference	% Difference
EPO	\$ 68,029,154	\$ 71,898,419	\$ 3,869,265	5.69%
PPO/HDHP	\$ 4,849,762	\$ 5,063,337	\$ 213,576	4.40%
Total Anthem	\$ 72,878,916	\$ 76,961,756	\$ 4,082,841	5.60%
Kaiser - HMO	\$ 27,378,795	\$ 29,375,101	\$ 1,996,307	7.29%
Kaiser - HDHMO	\$ 1,983,128	\$ 2,128,218	\$ 145,090	7.32%
Kaiser - KPSA	\$ -	\$ -	\$ -	0.00%
Total Kaiser	\$ 29,361,923	\$ 31,503,319	\$ 2,141,396	7.29%
Total Medical	\$ 102,240,839	\$ 108,465,076	\$ 6,224,237	6.09%
Delta Dental PPO	\$ 4,000,175	\$ 4,000,175	\$ -	0.00%
Delta Dental DHMO	\$ 726,000	\$ 726,000	\$ -	0.00%
Total Dental	\$ 4,726,176	\$ 4,726,176	\$ -	0.00%
Vision	\$ 676,039	\$ 676,039	\$ -	0.00%
Grand Total	\$ 107,643,053	\$ 113,867,290	\$ 6,224,237	5.78%
County of Tulare	2025	2026	\$ Difference	% Difference
EPO	\$ -	\$ -	\$ -	0.00%
PPO/HDHP	\$ 37,314,557	\$ 45,536,366	\$ 8,221,809	22.03%
Total Anthem	\$ 37,314,557	\$ 45,536,366	\$ 8,221,809	22.03%
Kaiser - HMO	\$ 1,130,531	\$ 1,213,100	\$ 82,570	7.30%
Kaiser - HDHMO	\$ 45,201	\$ 48,511	\$ 3,311	7.32%
Kaiser - KPSA	\$ 48,165	\$ 51,956	\$ 3,791	7.87%
Total Kaiser	\$ 1,223,896	\$ 1,313,567	\$ 89,671	7.33%
Total Medical	\$ 38,493,252	\$ 46,801,422	\$ 8,308,170	21.58%
Delta Dental PPO	\$ 1,762,837	\$ 1,893,685	\$ 130,848	7.42%
Delta Dental DHMO	\$ 107,484	\$ 107,484	\$ -	0.00%
Total Dental	\$ 1,870,322	\$ 2,001,170	\$ 130,848	7.00%
Vision	\$ 236,272	\$ 236,272	\$ -	0.00%
Grand Total	\$ 40,599,846	\$ 49,038,864	\$ 8,439,018	20.79%
SJVIA	2025	2026	\$ Difference	% Difference
EPO	\$ 68,029,154	\$ 71,898,419	\$ 3,869,265	5.69%
PPO/HDHP	\$ 42,164,318	\$ 50,599,704	\$ 8,435,385	20.01%
Total Anthem	\$ 110,193,472	\$ 122,498,122	\$ 12,304,650	11.17%
Kaiser - HMO	\$ 28,509,325	\$ 30,588,201	\$ 2,078,876	7.29%
Kaiser - HDHMO	\$ 2,028,329	\$ 2,176,730	\$ 148,401	7.32%
Kaiser - KPSA	\$ 48,165	\$ 51,956	\$ 3,791	7.87%
Total Kaiser	\$ 30,585,819	\$ 32,816,887	\$ 2,231,067	7.29%
Total Medical	\$ 140,734,091	\$ 155,266,498	\$ 14,532,407	10.33%
Delta Dental PPO	\$ 5,763,013	\$ 5,893,861	\$ 130,848	2.27%
Delta Dental DHMO	\$ 833,485	\$ 833,485	\$ -	0.00%
Total Dental	\$ 6,596,497	\$ 6,727,345	\$ 130,848	1.98%
Vision	\$ 912,311	\$ 912,311	\$ -	0.00%
Grand Total	\$ 148,242,899	\$ 162,906,154	\$ 14,663,255	9.89%

Preliminary Renewal Analysis

Tulare County's higher self-funded renewal increase is based, in part, on its renewal buy-down strategy utilized over the past three years. Buy-down of the renewal rates were made from excess reserves. While this strategy helped on a short-term basis, the hope was that plan experience would improve and mitigate future renewal increases. Plan experience has not improved resulting in the higher renewal for Plan Year 2026.

The self-funded program will utilize the most recent available twelve months of plan experience (through June 30, 2025) in the final renewal.

As Keenan prepares the final renewal, we will work with the SJIA and each County to minimize the renewal impact. This includes:

- Further negotiations with carriers
- Reviewing margin requirements
- The reduction of the trend factor by one-month
- Using any cost-savings from the results of the 2026 RFP for both dental and PBM
- Applying any cost savings from the updated June 30, 2025 actuarially certified IBNR reserve
- Evaluating excess reserves for possible buy-down application

Self-funded Medical Underwriting EPO and PPO/HDHP

Line	EPO and PPO/HDHP	Fresno			Tulare			Total		
	Line Item/Description	EPO	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Paid Claims (Jun 2024 through May 2025)	\$43,550,358	\$19,057,286	\$62,607,644	\$24,664,421	\$14,381,218	\$39,045,639	\$68,214,779	\$33,438,504	\$101,653,283
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 (Rx Rebates)	\$0	(\$3,932,747)	(\$3,932,747)	\$0	(\$2,967,773)	(\$2,967,773)	\$0	(\$6,900,520)	(\$6,900,520)
5	Large Claim Adjustment (Pooling Level: \$475,000)	<u>(\$1,055,856)</u>	<u>\$0</u>	<u>(\$1,055,856)</u>	<u>(\$1,795,498)</u>	<u>\$0</u>	<u>(\$1,795,498)</u>	<u>(\$2,851,354)</u>	<u>\$0</u>	<u>(\$2,851,354)</u>
6	Adjusted Paid Claims	\$42,494,502	\$15,124,539	\$57,619,041	\$22,868,923	\$11,413,445	\$34,282,368	\$65,363,425	\$26,537,984	\$91,901,409
7	Beginning Reserves @ 6/01/2024	(\$3,864,995)	(\$911,621)	(\$4,776,616)	(\$2,341,460)	(\$687,954)	(\$3,029,414)	(\$6,206,455)	(\$1,599,575)	(\$7,806,030)
8	Ending Reserves @ 5/31/2025	<u>\$3,072,090</u>	<u>\$1,143,437</u>	<u>\$4,215,527</u>	<u>\$2,681,971</u>	<u>\$862,873</u>	<u>\$3,544,844</u>	<u>\$5,754,061</u>	<u>\$2,006,310</u>	<u>\$7,760,372</u>
9	Incurred Claims (Jun 2021 through May 2022)	\$41,701,597	\$15,356,355	\$57,057,952	\$23,209,434	\$11,588,364	\$34,797,798	\$64,911,031	\$26,944,719	\$91,855,751
10	Total Covered Employees (Apr 2024 through Mar 2025)	<u>55,017</u>	<u>55,017</u>	<u>55,017</u>	<u>38,953</u>	<u>38,953</u>	<u>38,953</u>	<u>93,970</u>	<u>93,970</u>	<u>93,970</u>
11	Claims Cost PEPM	\$757.98	\$279.12	\$1,037.10	\$595.83	\$297.50	\$893.33	\$690.76	\$286.74	\$977.50
12	Trend Factor	<u>1.1249</u>	<u>1.1296</u>	<u>1.1261</u>	<u>1.1296</u>	<u>1.1296</u>	<u>1.1296</u>	<u>1.1266</u>	<u>1.1296</u>	<u>1.1275</u>
13	Projected Claims Cost Per Employee	\$852.62	\$315.29	\$1,167.92	\$673.05	\$336.05	\$1,009.10	\$778.19	\$323.90	\$1,102.08
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	\$878.20	\$324.75	\$1,202.95	\$693.24	\$346.13	\$1,039.38	\$801.53	\$333.62	\$1,135.15
	Fixed Costs PEPM									
16	Specific Stop-Loss Premium PEPM (Estimate)			\$44.09			\$44.09			\$44.09
17	Aggregate Stop-Loss Premium PEPM			\$0.00			\$0.00			\$0.00
18	Anthem Network & Administrative Fees			\$39.65			\$39.65			\$39.65
19	All Other Program Fees			<u>\$25.32</u>			<u>\$23.32</u>			<u>\$24.49</u>
	Total Fixed Costs			\$109.06			\$107.06			\$108.23
20	Required Premium PEPM			\$1,312.01			\$1,146.43			\$1,243.38
21	Current Premium PEPM			\$1,242.81			\$939.44			\$1,117.05
22	Required Increase			5.57%			22.03%			11.31%

23	Current Subscribers (May 2025)	4,828	4,828	3,310	3,310	8,138	8,138
24	Base Trend	7.71%	8.00%	8.00%	8.00%	7.82%	8.00%
25	Months Trended	19	19	19	19	19	19

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 (Jun 2024 through May 2025)	\$39,317,856	\$17,598,850	\$56,916,706				\$39,317,856	\$17,598,850	\$56,916,706
2	Claim Adjustments	\$0	\$0	\$0				\$0	\$0	\$0
3	Plan Change Adjustments	\$0	\$0	\$0				\$0	\$0	\$0
4	Rx Change Adjustments (Rx Rebates)	\$0	(\$3,631,778)	(\$3,631,778)				\$0	(\$3,631,778)	(\$3,631,778)
5	Large Claim Adjustment (Pooling Level: \$475,000)	<u>(\$918,428)</u>	<u>\$0</u>	<u>(\$918,428)</u>				<u>(\$918,428)</u>	<u>\$0</u>	<u>(\$918,428)</u>
6	Adjusted Paid Claims	\$38,399,428	\$13,967,072	\$52,366,500				\$38,399,428	\$13,967,072	\$52,366,500
7	Beginning Reserves @ 6/01/2024	(\$3,432,534)	(\$857,145)	(\$4,289,679)				(\$3,432,534)	(\$857,145)	(\$4,289,679)
8	Ending Reserves @ 5/31/2025	<u>\$2,731,669</u>	<u>\$1,055,931</u>	<u>\$3,787,600</u>				<u>\$2,731,669</u>	<u>\$1,055,931</u>	<u>\$3,787,600</u>
9	Incurred Claims (Jun 2021 through May 2022)	\$37,698,563	\$14,165,859	\$51,864,421				\$37,698,563	\$14,165,859	\$51,864,421
10	Total Covered Employees (Apr 2024 through Mar 2025)	<u>47,792</u>	<u>47,792</u>	<u>47,792</u>				<u>47,792</u>	<u>47,792</u>	<u>47,792</u>
11	Claims Cost PEPM	\$788.80	\$296.41	\$1,085.21				\$788.80	\$296.41	\$1,085.21
12	Trend Factor	<u>1.1296</u>	<u>1.1296</u>	<u>1.1296</u>				<u>1.1296</u>	<u>1.1296</u>	<u>1.1296</u>
13	Projected Claims Cost Per Employee	\$891.03	\$334.82	\$1,225.85				\$891.03	\$334.82	\$1,225.85
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	\$917.77	\$344.87	\$1,262.63				\$917.77	\$344.87	\$1,262.63
	Fixed Costs PEPM									
16	Specific Stop-Loss Premium PEPM (Estimate)			\$44.09						\$44.09
17	Aggregate Stop-Loss Premium PEPM			\$0.00						\$0.00
18	Anthem Network & Administrative Fees			\$39.65						\$39.65
19	All Other Program Fees			<u>\$25.32</u>						<u>\$25.32</u>
	Total Fixed Costs			\$109.06						\$109.06
20	Required Premium PEPM			\$1,371.69						\$1,371.69
21	Current Premium PEPM			\$1,297.87						\$1,297.87
22	Required Increase			5.69%						5.69%
23	Current Subscribers (May 2025)	4,368	4,368					4,368	4,368	
24	Base Trend	8.00%	8.00%					8.00%	8.00%	
25	Months Trended	19	19					19	19	

Self-funded Medical Underwriting PPO/HDHP

Line	PPO/HDHP	Fresno			Tulare			Total		
	Line Item/Description	Medical	Rx	Total	Medical	Rx	Total	Medical	Rx	Total
1	Paid Claims (Jun 2024 through May 2025)	\$4,232,502	\$1,458,436	\$5,690,938	\$24,664,421	\$14,381,218	\$39,045,639	\$28,896,923	\$15,839,654	\$44,736,577
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 (Rx Rebates)	\$0	(\$300,970)	(\$300,970)	\$0	(\$2,967,773)	(\$2,967,773)	\$0	(\$3,268,742)	(\$3,268,742)
5	Large Claim Adjustment (Pooling Level: \$475,000)	<u>(\$137,427)</u>	<u>\$0</u>	<u>(\$137,427)</u>	<u>(\$1,795,498)</u>	<u>\$0</u>	<u>(\$1,795,498)</u>	<u>(\$1,932,926)</u>	<u>\$0</u>	<u>(\$1,932,926)</u>
6	Adjusted Paid Claims	\$4,095,075	\$1,157,466	\$5,252,541	\$22,868,923	\$11,413,445	\$34,282,368	\$26,963,997	\$12,570,912	\$39,534,909
7	Beginning Reserves @ 6/01/2024	(\$432,461)	(\$54,476)	(\$486,937)	(\$2,341,460)	(\$687,954)	(\$3,029,414)	(\$2,773,921)	(\$742,430)	(\$3,516,351)
8	Ending Reserves @ 5/31/2025	<u>\$340,421</u>	<u>\$87,506</u>	<u>\$427,927</u>	<u>\$2,681,971</u>	<u>\$862,873</u>	<u>\$3,544,844</u>	<u>\$3,022,392</u>	<u>\$950,379</u>	<u>\$3,972,772</u>
9	Incurred Claims (Jun 2021 through May 2022)	\$4,003,035	\$1,190,496	\$5,193,531	\$23,209,434	\$11,588,364	\$34,797,798	\$27,212,469	\$12,778,861	\$39,991,329
10	Total Covered Employees (Apr 2024 through Mar 2025)	<u>7,225</u>	<u>7,225</u>	<u>7,225</u>	<u>38,953</u>	<u>38,953</u>	<u>38,953</u>	<u>46,178</u>	<u>46,178</u>	<u>46,178</u>
11	Claims Cost PEPM	\$554.05	\$164.77	\$718.83	\$595.83	\$297.50	\$893.33	\$589.30	\$276.73	\$866.03
12	Trend Factor	<u>1.0803</u>	<u>1.1296</u>	<u>1.0916</u>	<u>1.1296</u>	<u>1.1296</u>	<u>1.1296</u>	<u>1.1223</u>	<u>1.1296</u>	<u>1.1247</u>
13	Projected Claims Cost Per Employee	\$598.54	\$186.13	\$784.67	\$673.05	\$336.05	\$1,009.10	\$661.39	\$312.59	\$973.99
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	\$616.50	\$191.71	\$808.21	\$693.24	\$346.13	\$1,039.38	\$681.24	\$321.97	\$1,003.21
	Fixed Costs PEPM									
16	Specific Stop-Loss Premium PEPM (Estimate)			\$44.09			\$44.09			\$44.09
17	Aggregate Stop-Loss Premium PEPM			\$0.00			\$0.00			\$0.00
18	Anthem Network & Administrative Fees			\$39.65			\$39.65			\$39.65
19	All Other Program Fees			<u>\$25.32</u>			<u>\$23.32</u>			<u>\$23.63</u>
	Total Fixed Costs			\$109.06			\$107.06			\$107.37
20	Required Premium PEPM			\$917.27			\$1,146.43			\$1,110.58
21	Current Premium PEPM			\$878.58			\$939.44			\$929.92
22	Required Increase			4.40%			22.03%			19.43%
23	Current Subscribers (May 2025)	460	460		3,310	3,310		3,770	3,770	
24	Base Trend	5.00%	8.00%		8.00%	8.00%		7.56%	8.00%	
25	Months Trended	19	19		19	19		19	19	

Self-funded Dental Underwriting Total SJVIA

	County of Fresno	County of Tulare	SJVIA
1 Paid Claims (6/1/2024 - 5/31/2025)	\$3,237,259	\$1,577,455	\$4,814,714
2 Beginning Reserve	(164,320)	(80,796)	(245,117)
3 Ending Reserve	192,909	102,658	295,568
4 Incurred Claims	\$3,265,848	\$1,599,317	\$4,865,165
5 Covered Employees	63,230	35,455	98,685
6 Incurred Claims/EE/Month	\$51.65	\$45.11	\$49.30
7 Trend Factor: 5% Annual - Compounded 19 Months	1.0803	1.0803	1.0803
8 Expected Incurred Claims (1/1/2026 - 12/31/2026)	\$55.80	\$48.73	\$53.26
9 Administration	\$4.40	\$4.40	\$4.40
10 Plan Adjustments	\$0.00	\$0.00	\$0.00
11 Calculated Funding Level Without Margin	\$60.20	\$53.13	\$57.66
12 Current Average Funding Level	\$62.07	\$49.46	\$57.54
13 Calculated Funding Action Without Margin = (11)/(12)	-3.01%	7.43%	0.20%
14 Recommended Margin = Margin % x (8) 2.0%	\$1.12	\$0.97	\$1.07
15 Calculated Funding Level With Margin = (10)+(14)	\$61.32	\$54.10	\$58.73
16 Current Average Funding Level = (12)	\$62.07	\$49.46	\$57.54
17 Calculated Funding Action With Margin = (15)/(16)	-1.22%	9.40%	2.06%

Fully Insured Vision Underwriting Total SJVIA

	County of Fresno	County of Tulare	SJVIA
1 Paid Claims (6/1/2024 - 5/31/2025)	\$452,466	\$203,765	\$656,231
2 Beginning Reserve 5%	(19,523)	(10,605)	(30,128)
3 Ending Reserve 5%	22,623	10,188	32,812
4 Incurred Claims	\$455,566	\$203,348	\$658,914
5 Covered Employees	60,470	37,775	98,245
6 Incurred Claims/EE/Month	\$7.53	\$5.38	\$6.71
7 Trend Factor: 3.5% Annual - Compounded 19 Months	1.0560	1.0560	1.0560
8 Expected Incurred Claims (1/1/2026 - 12/31/2026)	\$7.96	\$5.68	\$7.08
9 Administration	\$1.36	\$1.36	\$1.36
10 Plan Adjustments	\$0.00	\$0.00	\$0.00
11 Calculated Funding Level Without Margin	\$9.32	\$7.04	\$8.44
12 Current Average Funding Level	\$10.77	\$6.13	\$9.00
13 Calculated Funding Action Without Margin = (11)/(12)	-13.48%	14.88%	-6.22%
14 Recommended Margin = Margin % x (8) 2.0%	\$0.16	\$0.11	\$0.14
15 Calculated Funding Level With Margin = (11)+(14)	\$9.48	\$7.15	\$8.58
16 Current Average Funding Level = (12)	\$10.77	\$6.13	\$9.00
17 Calculated Funding Action With Margin = (15)/(16)	-12.00%	16.73%	-4.65%

Self-funded SJVIA Preliminary Rates

County of Fresno 2026 Rates	Monthly Rates				Bi-Weekly Rates			
	EE	ES	EC	FA	EE	ES	EC	FA
Anthem EPO 0 (excludes VSP Vision)	\$1,107.04	\$2,008.01	\$1,758.64	\$2,645.03	\$510.94	\$926.77	\$811.68	\$1,220.78
Anthem EPO 500 (excludes VSP Vision)	\$958.58	\$1,736.26	\$1,520.41	\$2,285.84	\$442.42	\$801.35	\$701.73	\$1,055.01
Anthem EPO 1000 (excludes VSP Vision)	\$902.91	\$1,635.48	\$1,432.15	\$2,153.15	\$416.73	\$754.84	\$661.00	\$993.76
Anthem HDPPO	\$681.82	\$1,444.23	\$1,294.80	\$1,973.11	\$314.68	\$666.56	\$597.60	\$910.66
Anthem HDPPO Retiree	\$954.47	\$1,689.72	\$1,491.02	\$2,224.43	N/A	N/A	N/A	N/A
County of Fresno 2025 Rates	Monthly Rates				Bi-Weekly Rates			
	EE	ES	EC	FA	EE	ES	EC	FA
Anthem EPO 0 (excludes VSP Vision)	\$1,047.44	\$1,899.91	\$1,663.96	\$2,502.63	\$483.43	\$876.88	\$767.98	\$1,155.06
Anthem EPO 500 (excludes VSP Vision)	\$906.97	\$1,642.79	\$1,438.56	\$2,162.78	\$418.60	\$758.21	\$663.95	\$998.21
Anthem EPO 1000 (excludes VSP Vision)	\$854.30	\$1,547.43	\$1,355.05	\$2,037.23	\$394.29	\$714.20	\$625.41	\$940.26
Anthem HDPPO	\$653.08	\$1,383.36	\$1,240.23	\$1,889.95	\$301.42	\$638.47	\$572.41	\$872.28
Anthem HDPPO Retiree	\$914.24	\$1,618.51	\$1,428.18	\$2,130.68	N/A	N/A	N/A	N/A

County of Tulare 2026 Rates	Monthly Rates			
	EE	ES	EC	FA
Anthem \$0	\$1,329.37	\$2,657.31	\$2,425.72	\$4,028.74
Anthem \$500	\$1,001.05	\$2,003.05	\$1,834.57	\$3,159.32
Anthem \$750	\$879.32	\$1,757.42	\$1,612.54	\$2,679.02
Anthem \$2,500	\$833.39	\$1,665.48	\$1,528.18	\$2,538.92
County of Tulare 2025 Rates	Monthly Rates			
	EE	ES	EC	FA
Anthem \$0	\$1,089.38	\$2,177.59	\$1,987.81	\$3,301.43
Anthem \$500	\$820.33	\$1,641.44	\$1,503.38	\$2,588.97
Anthem \$750	\$720.58	\$1,440.15	\$1,321.43	\$2,195.38
Anthem \$2,500	\$682.94	\$1,364.81	\$1,252.30	\$2,080.57

Kaiser – SJVIA – Option 1

County of Fresno Bi-Weekly HMO Rates	Lives	2025					2026				
		Kaiser Rate	Margin	SJVIA Admin.	Vision	SJVIA Rate	Kaiser Rate	Margin	SJVIA Admin.	Vision	SJVIA Rate
Subscriber Only	970	\$ 529.57	\$ 5.30	\$ 5.80	\$ -	\$ 540.67	\$ 567.91	\$ 5.68	\$ 6.58	\$ -	\$ 580.17
Subscriber & Spouse	76	\$ 950.39	\$ 9.50	\$ 5.80	\$ -	\$ 965.69	\$ 1,019.19	\$ 10.19	\$ 6.58	\$ -	\$ 1,035.96
Subscriber & Child(ren)	371	\$ 837.85	\$ 8.38	\$ 5.80	\$ -	\$ 852.03	\$ 898.50	\$ 8.99	\$ 6.58	\$ -	\$ 914.07
Subscriber & Family	109	\$ 1,257.63	\$ 12.58	\$ 5.80	\$ -	\$ 1,276.01	\$ 1,348.68	\$ 13.49	\$ 6.58	\$ -	\$ 1,368.75
Annual Amount	1,526	\$26,879,751	\$ 268,923	\$ 230,121	\$ -	\$27,378,795	\$28,825,700	\$ 288,333	\$ 261,068	\$ -	\$29,375,101
\$ Difference							\$ 1,945,949	\$ 19,410	\$ 30,947	\$ -	\$ 1,996,307
% Difference							7.24%	7.22%	13.45%	0.00%	7.29%
County of Fresno Bi-Weekly DHMO Rates	Lives	2025					2026				
		Kaiser Rate	Margin	SJVIA Admin.	Vision	SJVIA Rate	Kaiser Rate	Margin	SJVIA Admin.	Vision	SJVIA Rate
Subscriber Only	82	\$ 381.47	\$ 3.81	\$ 5.80	\$ -	\$ 391.08	\$ 409.13	\$ 4.09	\$ 6.58	\$ -	\$ 419.80
Subscriber & Spouse	7	\$ 684.61	\$ 6.85	\$ 5.80	\$ -	\$ 697.26	\$ 734.23	\$ 7.34	\$ 6.58	\$ -	\$ 748.15
Subscriber & Child(ren)	25	\$ 603.53	\$ 6.04	\$ 5.80	\$ -	\$ 615.37	\$ 647.29	\$ 6.47	\$ 6.58	\$ -	\$ 660.34
Subscriber & Family	26	\$ 905.93	\$ 9.06	\$ 5.80	\$ -	\$ 920.79	\$ 971.60	\$ 9.72	\$ 6.58	\$ -	\$ 987.90
Annual Amount	140	\$ 1,942,596	\$ 19,420	\$ 21,112	\$ -	\$ 1,983,128	\$ 2,083,435	\$ 20,832	\$ 23,951	\$ -	\$ 2,128,218
\$ Difference							\$ 140,839	\$ 1,412	\$ 2,839	\$ -	\$ 145,090
% Difference							7.25%	7.27%	13.45%	0.00%	7.32%
County of Tulare Monthly HMO Rates	Lives	2025					2026				
		Kaiser Rate	Margin	SJVIA Admin.	Vision	SJVIA Rate	Kaiser Rate	Margin	SJVIA Admin.	Vision	SJVIA Rate
Subscriber Only	45	\$ 1,205.49	\$ 12.05	\$ 10.51	\$ -	\$ 1,228.05	\$ 1,292.77	\$ 12.93	\$ 12.26	\$ -	\$ 1,317.96
Subscriber & Spouse	6	\$ 2,410.98	\$ 24.11	\$ 10.51	\$ -	\$ 2,445.60	\$ 2,585.54	\$ 25.86	\$ 12.26	\$ -	\$ 2,623.66
Subscriber & Child(ren)	6	\$ 2,181.94	\$ 21.82	\$ 10.51	\$ -	\$ 2,214.27	\$ 2,339.92	\$ 23.40	\$ 12.26	\$ -	\$ 2,375.58
Subscriber & Family	3	\$ 3,616.47	\$ 36.16	\$ 10.51	\$ -	\$ 3,663.14	\$ 3,878.31	\$ 38.78	\$ 12.26	\$ -	\$ 3,929.35
Annual Amount	60	\$ 1,111,848	\$ 11,116	\$ 7,567	\$ -	\$ 1,130,531	\$ 1,192,348	\$ 11,925	\$ 8,827	\$ -	\$ 1,213,100
\$ Difference							\$ 80,500	\$ 809	\$ 1,260	\$ -	\$ 82,570
% Difference							7.24%	7.28%	16.65%	0.00%	7.30%
County of Tulare Monthly DHMO Rates	Lives	2025					2026				
		Kaiser Rate	Margin	SJVIA Admin.	Vision	SJVIA Rate	Kaiser Rate	Margin	SJVIA Admin.	Vision	SJVIA Rate
Subscriber Only	2	\$ 924.55	\$ 9.25	\$ 10.51	\$ -	\$ 944.31	\$ 991.54	\$ 9.92	\$ 12.26	\$ -	\$ 1,013.72
Subscriber & Spouse	1	\$ 1,849.10	\$ 18.49	\$ 10.51	\$ -	\$ 1,878.10	\$ 1,983.08	\$ 19.83	\$ 12.26	\$ -	\$ 2,015.17
Subscriber & Child(ren)	0	\$ 1,673.44	\$ 16.73	\$ 10.51	\$ -	\$ 1,700.68	\$ 1,794.69	\$ 17.95	\$ 12.26	\$ -	\$ 1,824.90
Subscriber & Family	0	\$ 2,773.65	\$ 27.74	\$ 10.51	\$ -	\$ 2,811.90	\$ 2,974.62	\$ 29.75	\$ 12.26	\$ -	\$ 3,016.63
Annual Amount	3	\$ 44,378	\$ 444	\$ 378	\$ -	\$ 45,201	\$ 47,594	\$ 476	\$ 441	\$ -	\$ 48,511
\$ Difference							\$ 3,216	\$ 32	\$ 63	\$ -	\$ 3,311
% Difference							7.25%	7.25%	16.65%	0.00%	7.32%

Kaiser – SJVI – Option 2

County of Fresno Bi-Weekly HMO Rates	Lives	2025					2026				
		Kaiser Rate	Margin	SJVI Admin.	Vision	SJVI Rate	Kaiser Rate	Margin	SJVI Admin.	Vision	SJVI Rate
Subscriber Only	970	\$ 529.57	\$ 5.30	\$ 5.80	\$ -	\$ 540.67	\$ 545.44	\$ 5.45	\$ 6.58	\$ -	\$ 557.47
Subscriber & Spouse	76	\$ 950.39	\$ 9.50	\$ 5.80	\$ -	\$ 965.69	\$ 978.87	\$ 9.79	\$ 6.58	\$ -	\$ 995.24
Subscriber & Child(ren)	371	\$ 837.85	\$ 8.38	\$ 5.80	\$ -	\$ 852.03	\$ 862.96	\$ 8.63	\$ 6.58	\$ -	\$ 878.17
Subscriber & Family	109	\$ 1,257.63	\$ 12.58	\$ 5.80	\$ -	\$ 1,276.01	\$ 1,295.33	\$ 12.95	\$ 6.58	\$ -	\$ 1,314.86
Annual Amount	1,526	\$26,879,751	\$ 268,923	\$ 230,121	\$ -	\$27,378,795	\$27,685,321	\$ 276,739	\$ 261,068	\$ -	\$28,223,129
\$ Difference		\$ 2,072,450	\$ 20,802	\$ 4,364	\$ -	\$ 2,097,616	\$ 805,571	\$ 7,816	\$ 30,947	\$ -	\$ 844,334
% Difference		8.35%	8.38%	1.93%	0.00%	8.30%	3.00%	2.91%	13.45%	0.00%	3.08%
County of Fresno Bi-Weekly DHMO Rates	Lives	2025					2026				
		Kaiser Rate	Margin	SJVI Admin.	Vision	SJVI Rate	Kaiser Rate	Margin	SJVI Admin.	Vision	SJVI Rate
Subscriber Only	82	\$ 381.47	\$ 3.81	\$ 5.80	\$ -	\$ 391.08	\$ 392.91	\$ 3.93	\$ 6.58	\$ -	\$ 403.42
Subscriber & Spouse	7	\$ 684.61	\$ 6.85	\$ 5.80	\$ -	\$ 697.26	\$ 705.14	\$ 7.05	\$ 6.58	\$ -	\$ 718.77
Subscriber & Child(ren)	25	\$ 603.53	\$ 6.04	\$ 5.80	\$ -	\$ 615.37	\$ 621.64	\$ 6.22	\$ 6.58	\$ -	\$ 634.44
Subscriber & Family	26	\$ 905.93	\$ 9.06	\$ 5.80	\$ -	\$ 920.79	\$ 933.10	\$ 9.33	\$ 6.58	\$ -	\$ 949.01
Annual Amount	140	\$ 1,942,596	\$ 19,420	\$ 21,112	\$ -	\$ 1,983,128	\$ 2,000,861	\$ 20,012	\$ 23,951	\$ -	\$ 2,044,824
\$ Difference		\$ 124,863	\$ 1,237	\$ 400	\$ -	\$ 126,501	\$ 58,265	\$ 592	\$ 2,839	\$ -	\$ 61,696
% Difference		6.87%	6.80%	1.93%	0.00%	6.81%	3.00%	3.05%	13.45%	0.00%	3.11%
County of Tulare Monthly HMO Rates	Lives	2025					2026				
		Kaiser Rate	Margin	SJVI Admin.	Vision	SJVI Rate	Kaiser Rate	Margin	SJVI Admin.	Vision	SJVI Rate
Subscriber Only	45	\$ 1,205.49	\$ 12.05	\$ 10.51	\$ -	\$ 1,228.05	\$ 1,241.67	\$ 12.42	\$ 12.26	\$ -	\$ 1,266.35
Subscriber & Spouse	6	\$ 2,410.98	\$ 24.11	\$ 10.51	\$ -	\$ 2,445.60	\$ 2,483.33	\$ 24.83	\$ 12.26	\$ -	\$ 2,520.42
Subscriber & Child(ren)	6	\$ 2,181.94	\$ 21.82	\$ 10.51	\$ -	\$ 2,214.27	\$ 2,247.41	\$ 22.47	\$ 12.26	\$ -	\$ 2,282.14
Subscriber & Family	3	\$ 3,616.47	\$ 36.16	\$ 10.51	\$ -	\$ 3,663.14	\$ 3,725.02	\$ 37.25	\$ 12.26	\$ -	\$ 3,774.53
Annual Amount	60	\$ 1,111,848	\$ 11,116	\$ 7,567	\$ -	\$ 1,130,531	\$ 1,145,216	\$ 11,453	\$ 8,827	\$ -	\$ 1,165,496
\$ Difference							\$ 33,368	\$ 338	\$ 1,260	\$ -	\$ 34,966
% Difference							3.00%	3.04%	16.65%	0.00%	3.09%
County of Tulare Monthly DHMO Rates	Lives	2025					2026				
		Kaiser Rate	Margin	SJVI Admin.	Vision	SJVI Rate	Kaiser Rate	Margin	SJVI Admin.	Vision	SJVI Rate
Subscriber Only	2	\$ 924.55	\$ 9.25	\$ 10.51	\$ -	\$ 944.31	\$ 952.29	\$ 9.52	\$ 12.26	\$ -	\$ 974.07
Subscriber & Spouse	1	\$ 1,849.10	\$ 18.49	\$ 10.51	\$ -	\$ 1,878.10	\$ 1,904.57	\$ 19.05	\$ 12.26	\$ -	\$ 1,935.88
Subscriber & Child(ren)	0	\$ 1,673.44	\$ 16.73	\$ 10.51	\$ -	\$ 1,700.68	\$ 1,723.64	\$ 17.24	\$ 12.26	\$ -	\$ 1,753.14
Subscriber & Family	0	\$ 2,773.65	\$ 27.74	\$ 10.51	\$ -	\$ 2,811.90	\$ 2,856.88	\$ 28.57	\$ 12.26	\$ -	\$ 2,897.71
Annual Amount	3	\$ 44,378	\$ 444	\$ 378	\$ -	\$ 45,201	\$ 45,710	\$ 457	\$ 441	\$ -	\$ 46,608
\$ Difference							\$ 1,331	\$ 13	\$ 63	\$ -	\$ 1,408
% Difference							3.00%	2.97%	16.65%	0.00%	3.11%

Kaiser Senior Advantage – County of Tulare

County of Tulare Kaiser Senior Advantage	Enrollment	Kaiser KPSA Rates	
		2025	2026
Subscriber with Medicare	11	\$308.75	\$333.05
Subscriber with Medicare + Spouse with Medicare	<u>1</u>	<u>\$617.50</u>	<u>\$666.10</u>
Total	12	\$48,165.00	\$51,955.80
\$ Difference		\$3,781.44	\$3,790.80
% Difference		8.52%	7.87%

Delta Dental – Self-Funded PPO

COF - Dental PPO	Enrollment	2025	2026
Employee Only	3,219	\$ 50.29	\$ 50.29
Employee + Spouse	452	\$ 80.19	\$ 80.19
Employee + Children	1,157	\$ 69.88	\$ 69.88
Employee + Family	<u>530</u>	<u>\$ 102.58</u>	<u>\$ 102.58</u>
Total	5,358	\$ 4,000,175	\$ 4,000,175
\$ Difference		\$ -	\$ -
% Difference		0.00%	0.00%
COT - Dental PPO	Enrollment	2025	2026
Employee Only	2,216	\$ 40.30	\$ 43.29
Employee + Spouse	225	\$ 69.87	\$ 75.06
Employee + Children	333	\$ 79.17	\$ 85.05
Employee + Family	<u>132</u>	<u>\$ 117.53</u>	<u>\$ 126.26</u>
Total	2,906	\$ 1,762,837	\$ 1,893,685
\$ Difference		\$ -	\$ 130,848
% Difference		0.00%	7.42%

Delta Dental – Fully Insured DHMO

County of Fresno - DHMO	Enrollment	2025	2026
Employee Only	1,229	\$ 27.38	\$ 27.38
Employee + Spouse	136	\$ 47.51	\$ 47.51
Employee + Children	285	\$ 47.83	\$ 47.83
Employee + Family	<u>98</u>	<u>\$ 68.95</u>	<u>\$ 68.95</u>
Total	1,748	\$ 726,000	\$ 726,000
\$ Difference		\$ -	\$ -
% Difference		0.00%	0.00%
County of Tulare - DHMO	Enrollment	2025	2026
Employee Only	197	\$ 27.38	\$ 27.38
Employee + Spouse	19	\$ 47.51	\$ 47.51
Employee + Children	34	\$ 47.83	\$ 47.83
Employee + Family	<u>15</u>	<u>\$ 68.95</u>	<u>\$ 68.95</u>
Total	265	\$ 107,484	\$ 107,484
\$ Difference		\$ -	\$ -
% Difference		0.00%	0.00%

Vision Service Plan – VSP

County of Fresno	Enrollment	2025	2026
Employee Only	3,210	\$ 7.89	\$ 7.89
Employee + Spouse	454	\$ 14.18	\$ 14.18
Employee + Children	1,046	\$ 13.90	\$ 13.90
<u>Employee + Family</u>	<u>493</u>	<u>\$ 20.35</u>	<u>\$ 20.35</u>
Total	5,203	\$ 676,039	\$ 676,039
\$ Difference		\$ -	\$ -
% Difference		0.00%	0.00%
County of Tulare	Enrollment	2025	2026
Employee Only	2,427	\$ 5.02	\$ 5.02
Employee + Spouse	247	\$ 8.47	\$ 8.47
Employee + Children	388	\$ 8.96	\$ 8.96
<u>Employee + Family</u>	<u>145</u>	<u>\$ 13.36</u>	<u>\$ 13.36</u>
Total	3,207	\$ 236,272	\$ 236,272
\$ Difference		\$ -	\$ -
% Difference		0.00%	0.00%

VSP rates are guaranteed through 2026.

SJVIA – Fixed Costs

Fixed Cost Schedule										
SJVIA Total Fixed Costs Built into Rates	2025					2026				
	EPO	PPO/HDHP		Kaiser		EPO	PPO/HDHP		Kaiser	
	Fresno	Fresno	Tulare	Fresno	Tulare	Fresno	Fresno	Tulare	Fresno	Tulare
Specific Stop-Loss Premium PEPM	\$39.00	\$33.99	\$34.31	\$0.00	\$0.00	\$46.80	\$40.79	\$41.17	\$0.00	\$0.00
Aggregate Stop-Loss Premium PEPM	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Anthem Network & Admin. Fees	\$38.70	\$38.70	\$38.70	\$0.00	\$0.00	\$39.65	\$39.65	\$39.65	\$0.00	\$0.00
EmpiRX Admin Fee	\$8.35	\$8.35	\$8.35	\$0.00	\$0.00	\$5.82	\$5.82	\$5.82	\$0.00	\$0.00
Wellness	\$2.50	\$2.50	\$2.50	\$2.50	\$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	\$0.50	\$0.50	\$0.50	\$0.50
Keenan Consulting Fee	\$2.46	\$2.46	\$2.46	\$2.46	\$2.46	\$2.44	\$2.44	\$2.44	\$2.44	\$2.44
KPS Fee	\$1.34	\$1.34	\$1.34	\$0.00	\$0.00	\$1.24	\$1.24	\$1.24	\$0.00	\$0.00
SJVIA Fee	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$3.77	\$3.77	\$3.77	\$3.77	\$3.77
MyWorkplace - Benefit Administration	\$3.05	\$3.05	\$3.05	\$3.05	\$3.05	\$3.05	\$3.05	\$3.05	\$3.05	\$3.05
Navia - Benefit Administration	\$2.00	\$2.00	\$0.00	\$2.00	\$0.00	\$2.00	\$2.00	\$2.00	\$2.00	\$0.00
PCORI Fees	\$0.45	\$0.45	\$0.45	\$0.00	\$0.00	\$0.47	\$0.47	\$0.47	\$0.00	\$0.00
98.6 Rider	\$1.90	\$1.90	\$1.90	\$0.00	\$0.00	\$1.90	\$1.90	\$1.90	\$0.00	\$0.00
Total Fixed Cost	\$102.25	\$97.24	\$95.56	\$12.51	\$10.51	\$110.14	\$104.13	\$104.51	\$14.26	\$12.26
Total Fixed Costs From Reserves	EPO	PPO/HDHP		Kaiser		EPO	PPO/HDHP		Kaiser	
	Fresno	Fresno	Tulare	Fresno	Tulare	Fresno	Fresno	Tulare	Fresno	Tulare
SVIA Fee	\$1.77	\$1.77	\$1.77	\$1.77	\$1.77	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Specific Stop Loss is shown as composite rates based on actual rates for 2025 and projected cost (+20%) for 2026.