

# AGENDA

## BOARD OF DIRECTORS

GARRY BREDEFELD  
NATHAN MAGSIG  
BUDDY MENDES  
LARRY MICARI  
BRIAN PACHECO  
AMY SHUKLIAN  
PETE VANDER POEL

**Meeting Location:  
County of Tulare  
Board of Supervisors Chambers  
2800 West Burrel Avenue  
Visalia, CA 93291  
August 22, 2025 9:00 AM**

*In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the SJVIA Manager at 559-600-1801 or the Assistant SJVIA Manager at 559-636-4900. Notification 48 hours prior to the meeting will help enable staff to make reasonable arrangements to ensure meaningful access.*

1. Call to Order
2. Pledge of Allegiance
3. Roll Call
4. Approval of Agenda (A)
5. Approval of Consent Agenda – Item Numbers 19-23 (A)

*These matters are routine in nature and are usually approved by a single vote. Prior to action by the Board, the Board Members and the public will be given the opportunity to remove any item from the Consent Calendar. Items removed from the Consent Calendar may be heard immediately following approval of this Consent Calendar or set aside until later in the meeting.*

6. Public Comment: At this time, members of the public may comment on any item, within the jurisdiction of the SJVIA, not appearing on the agenda. In order for everyone to be heard, please limit your comments to three minutes or less. Anyone wishing to be placed on the agenda for a specific topic should contact the SJVIA Manager's Office and submit correspondence at least 14 days before the desired date of appearance.
7. Receive Update from Auditor-Treasurer on Cash Flow Projections (I)
8. Receive Request from Auditor-Treasurer for Fiscal Year 2025 Appropriation Transfer (A)

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9. Approve and Authorize the President to Execute an Agreement with CliftonLarsonAllen, LLP (CLA) for Independent Auditor Services in Connection with SJVIA's Financial Statements for FY 2024-25 through FY 2026-27, Including Two Optional One-Year Extensions for a Total Amount Not To Exceed \$151,990 (A)
10. Receive Update on Anthem's Network Contract Negotiations With Stanford (I)
11. Receive Consultant's Medical, Dental, and Vision Experience Reports through June 2025 with Update on Projected Plan Experience Surplus Accumulation and Projections (I)
12. Receive Consultant's SJVIA Actuarially Certified Incurred But Not Reported (IBNR) Reserve Report as of June 30, 2025, and Maintain the Fully-Funded Status of the IBNR Reserve (A)
13. Receive Keenan Pharmacy Services' Consultant's Report on EmpiRx Pharmacy Utilization (I)
14. Receive and Approve Plan Year 2026 Dental Marketing Report and Recommendation (A)
15. Receive and Approve Plan Year 2026 PBM Marketing Report and Recommendation (A)
16. Receive Consultant's Plan Year 2026 Underwriting Renewal Report, Approve 2026 Plan Designs, Rates and Fees, Authorize Consultant and SJVIA Staff to Negotiate Agreements and President to Execute Agreements, Subject to Approval of SJVIA Counsel and Staff (A)
17. SJVIA Director Questions, Announcements, and Activity Reports (Gov. Code, § 54954.2, subd. (a)(2)) (I)
18. Adjournment

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## Consent Agenda

19. Approval of Minutes - Board Meeting of July 18, 2025 (A)
20. Approve Amendment 1 to Agreement With Navia Benefit Solutions, Inc. to Provide COBRA and FMLA Billing Services and Authorize President to Executive Amended Agreement (\$2.00 PEPM) (A)
21. Approve Amendment 1 to Agreement With MyWorkplace, Inc. to Provide Benefits Management and Enrollment SaaS System Management Services and Authorize President to Execute Amended Agreement (\$3.05 PEPM) (A)
22. Receive Update on the Consultant's Report on the SJVIA Stop Loss Historical Rate and Utilization Review and the Marketing and Renewal Process Presented at the July 18, 2025 Board Meeting (I)
23. Approve Amendment 1 to Agreement With Pacific Coast Mobile Radiology, Inc. To Update Compensation and Scope of Services for Providing Mammography Screening Services to Participating Entities of the SJVIA (\$4,200 per day of scheduled event) (A)

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August 22, 2025 9:00 AM**

**AGENDA DATE:** August 22, 2025

**ITEM NUMBER:** Item #7

**SUBJECT:** Receive Update from Auditor-Treasurer on Cash Flow Projections (I)

**REQUEST(S):** That the Board receives this update on Cash Flow Projections.


**DESCRIPTION:**


Informational item. Please see attached report.

**FISCAL IMPACT/FINANCING:**

None.

**ADMINISTRATIVE SIGN-OFF:**

  
\_\_\_\_\_  
Oscar J. Garcia, CPA  
SJVIA Auditor-Treasurer

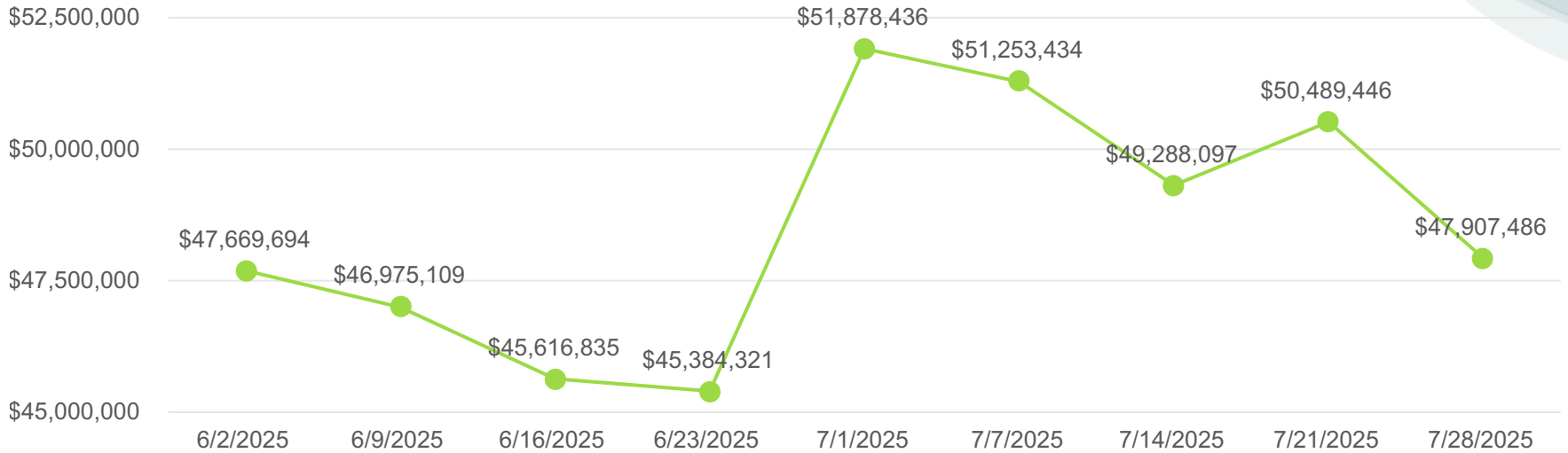


# SJVIA Cash Flow Projections

August 22, 2025

Jose Pelagio

### Weekly Average Cash Position



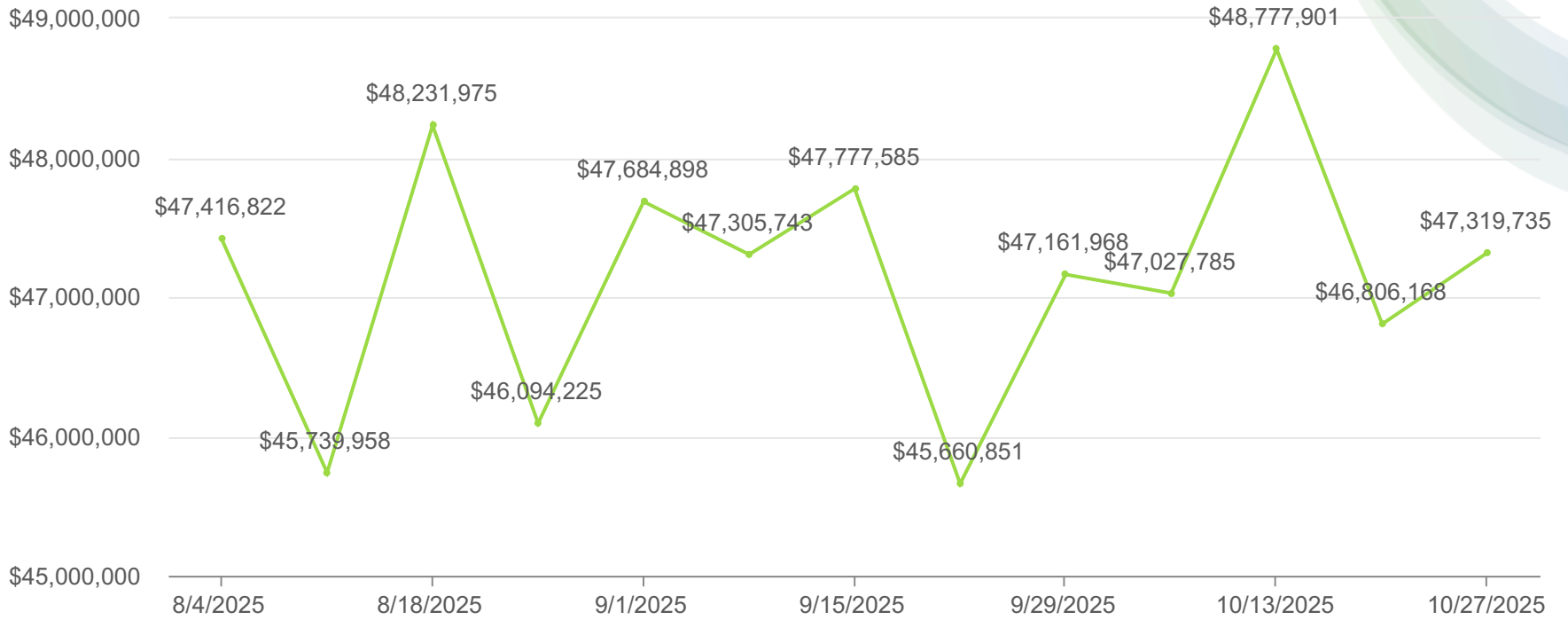
Weekly Cash Average  
\$48,495,873

Low: \$45,384,321

High: \$51,878,436

Anthem Claims Weekly Average: \$1,354,039

### Weekly Projected Average Cash Position



Projected Average Cash Position  
\$47,154,278

SJVIA Reserves, Liabilities & Cash Balance	
<b>Cash Balance as of 08/06/2025</b>	47,892,641
Incurred But Not Reported (IBNR)	(10,187,920)
<b>Excess/(Deficit) of Cash</b>	<b>37,704,721</b>
3-Month Stabilization	(20,741,256)
<b>Excess/(Deficit) of Cash</b>	<b>16,963,465</b>
COF Gallagher Settlement	(4,000,000)
COT Gallagher Settlement	(3,000,000)
<b>Total Excess/(Deficit) of Cash</b>	<b>9,963,465</b>

- This table depicts whether our current cash balance is sufficient to cover our projected Incurred But Not Reported (IBNR), maintain our 3-month stabilization target, and settlement set aside.
- As of 08/06/2025, there was enough cash on hand to cover the IBNR, 3-month stabilization target, and Gallagher Settlement.

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**AGENDA DATE:** August 22, 2025

**ITEM NUMBER:** Item #8

**SUBJECT:** Request approval for Fiscal Year 2025 appropriations transfers (A)

**REQUEST(S):** That the Board approves this request to transfer appropriations of \$3,410,000 between accounts as indicated in the attached support.

**DESCRIPTION:**

On February 2, 2025, the Board approved an increase in appropriations in the amount of \$6,073,400. After recording actual expenditures as of June 30, 2025, certain accounts reflect surplus funds, while others show deficits. This variance is based on posted transactions to date and does not yet include all outstanding obligations. Due to timing, some expenditures will be paid in the following fiscal year.

To address the current variances, staff recommends transferring funds from accounts with remaining balances to those with negative balances. This adjustment will not increase the Agency's overall appropriations but will ensure that current posted expenditures are in compliance with budgetary requirements. Should additional expenditures in the new fiscal year result in a shortfall, staff will return to the Board to request additional appropriations at that time.


**FISCAL IMPACT/FINANCING:**

The proposed budget adjustment will not increase the Agency's total appropriations; it will only redistribute existing funds to align with actual posted expenditures. As some obligations remain unpaid and will be processed in the next fiscal year, there is a possibility that additional appropriations may be required in the future.

**AGENDA:** San Joaquin Valley Insurance Authority

**DATE:** August 22, 2025

**ADMINISTRATIVE SIGN-OFF:**

  
\_\_\_\_\_  
Oscar J. Garcia, CPA  
SJVIA Auditor-Treasurer

### SJVIA Revenue and Expenditures as of 6/30/2025

Account	Description	Final Budget	Actual	Remaining	Transfer Request	After Transfer
<b>Revenue</b>		143,060,085	153,415,064	(10,354,979)		
	<b>Total Revenue</b>	143,060,085	153,415,064	(10,354,979)		
<b>Expenditures</b>						
7101	General Liability Insurance	88,700	88,679	21		21
7128	Kaiser Premium Expense	32,192,362	29,257,029	2,935,333	(2,900,000)	35,333
7144	Dental Premium Expense	1,271,986	1,226,825	45,161	(30,000)	15,161
7146	Vision Premium Expense	842,040	840,588	1,452		1,452
7260	Miscellaneous Expense	38,769	36,711	2,058		2,058
7295	Professional & Specialized Ser	173,500	156,465	17,035		17,035
7491	Accounting Services	151,074	119,271	31,803	(20,000)	11,803
7492	Audit Expense	28,904	28,904	0		0
7612	Interest/Bank Charges	9,600	8,014	1,586		1,586
7701	Anthem BC ASO Fixed Costs	3,554,124	3,541,104	13,020		13,020
7707	Wellness	289,110	93,371	195,739	(170,000)	25,739
7708	Communications Fees	57,822	0	57,822	(50,000)	7,822
7710	Projected Paid Claims Dental	5,060,715	4,799,083	261,632	(240,000)	21,632
	<i>Subtotal</i>	43,758,706	40,196,043	3,562,663	(3,410,000)	152,663
7504	Legal Expense	20,300	24,163	(3,863)	4,000	138
7700	Stop Loss Fixed Cost	2,766,108	2,929,309	(163,201)	164,000	799
7704	Administration Fixed Cost	496,177	506,441	(10,264)	11,000	736
7705	Consulting Services Fixed Cost	406,357	411,905	(5,548)	6,000	452
7709	Projected Paid Claims Medical	101,412,582	104,635,669	(3,223,087)	3,225,000	1,913
	<i>Subtotal</i>	105,101,524	108,507,487	(3,405,963)	3,410,000	4,037
	<b>Total Expenditures</b>	148,860,230	148,703,530	156,700	0	156,700
	<b>Fund Balance</b>	(5,800,145)	4,711,534	(10,511,679)		

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**AGENDA DATE:** August 22, 2025

**ITEM NUMBER:** Item #9

**SUBJECT:** Approve and Authorize the President to Execute an Agreement with CliftonLarsonAllen, LLP (CLA) for Independent Auditor Services in connection with SJVIA's financial statements for FY 2024-25 through FY 2026-27, including two optional one-year extensions for a total amount not to exceed \$151,990 (A)

**REQUEST(S):** That the Board approve and authorize the President to execute an agreement with CliftonLarsonAllen, LLP (CLA) for independent auditor services in connection with SJVIA's financial statements for FY 2024-25 through FY 2026-27, including two optional one-year extensions for a total not to exceed \$151,990.

**DESCRIPTION:**

The SJVIA Auditor-Treasurer issued a Request for Proposal (RFP) for audit services on December 20, 2024, with a proposal submission deadline of January 23, 2025. Two firms—CliftonLarsonAllen LLP (CLA) and Vasquez & Company LLP—submitted proposals in response to the RFP.

A review committee, comprised of representatives from the County of Fresno Auditor-Controller/Treasurer-Tax Collector's (ACTTC) Office, evaluated the proposals based on both cost and technical criteria outlined in the RFP. Following the evaluation process, CLA received the highest overall rating.

**ALTERNATIVE ACTION:**

Should your Board not approve the recommended action, the SJVIA Auditor-Treasurer would need to issue another RFP for audit services which would

**AGENDA:** San Joaquin Valley Insurance Authority

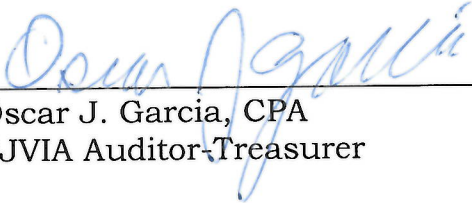
**DATE:** August 22, 2025

delay the audit of the 2025 Financial Statements without any certainty of a more competitive or cost-effective bid.

**FISCAL IMPACT/FINANCING:**

Your Board's approval of the recommended action would result in a maximum fixed cost of \$151,990, which includes the performance of a Single Audit if required.

**ADMINISTRATIVE SIGN-OFF:**



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Oscar J. Garcia, CPA  
SJVIA Auditor-Treasurer

## **AUDIT SERVICES AGREEMENT**

THIS AUDIT SERVICES AGREEMENT ("Agreement") is made and entered into this \_\_\_\_\_, by **SAN JOAQUIN VALLEY INSURANCE AUTHORITY**, a joint powers agency, hereinafter referred to as **SJVIA**, and between **CliftonLarsonAllen, LLP**, a limited liability partnership, herein referred to as **Contractor**, whose office is located at 915 Highland Pointe Drive, Suite 300, Sacramento CA, 95678.

### **WITNESSETH:**

WHEREAS, the SJVIA is a joint powers authority that negotiates, purchases, or otherwise funds health, pharmacy, vision, dental, and life insurance (each an "Insurance Program," and collectively "Insurance Programs"). The SJVIA makes Insurance Programs available to participating entities, subject to the terms and conditions of an agreement by each participating entity to pay for its respective costs for the Insurance Programs in which it participates; and

WHEREAS, the SJVIA is required to provide for an annual audit of its financial statements. The SJVIA, through the Fresno County Auditor-Controller/Treasurer-Tax Collector, which provides financial services, released a request for the independent and professional external audit services of a qualified certified public accounting firm to audit Fiscal Years 2024-25 through 2026-27 financial statements, with two optional extensions for FY 2027-28 and FY 2028-29; and

WHEREAS, the Auditor-Controller/Treasurer-Tax Collector, on behalf of SJVIA, issued a Request for Proposal (RFP) No. 25-030 for External Audit Services, dated December 20, 2024, and Addendum Number 1, dated January 13, 2025; and

WHEREAS, the Contractor submitted its proposal to provide professional audit services, dated January 27, 2025, in response to Request for Proposal No. 25-030; and

WHEREAS, the Contractor represents and warrants to the SJVIA that it is ready, willing, able, and qualified to conduct annual audits of the SJVIA's financial statements, subject to the terms and conditions of this Agreement, in cooperation with, and under the direction of the SJVIA Board of Directors and SJVIA management; and

WHEREAS, the Contractor and SJVIA now desire to enter into this Agreement for the provision of independent, professional audit services by a qualified public accounting firm as requested by the SJVIA and proposed by the Contractor.

**NOW THEREFORE**, in consideration of their mutual promises, covenants and conditions, the parties agree as follows:

**1. CONTRACTOR'S OBLIGATIONS:** Contractor shall provide services as set forth in **EXHIBIT A**, entitled "Scope of Work," attached.

Contractor's services cannot be relied upon to disclose all errors, fraud, or noncompliance with laws and regulations. Except as described in herein or any applicable Statement of Work, Contractor has no responsibility to identify and communicate deficiencies in SJVIA'S internal controls as part of any services.

**2. SJVIA'S OBLIGATIONS:**

a. **Information and Data.** Subject to the terms of this Agreement, the SJVIA will provide the Contractor with data and information that is necessary to the Contractor's provision of services under this Agreement.

b. **Designated Representative:** For purposes of this Agreement, the designated representative of the SJVIA is the Auditor-Treasurer of the SJVIA.

c. SJVIA acknowledges and understands that Contractor's role is to provide the services identified in an Statement of Work and that management, and any other parties engaging Contractor, have responsibilities that are fundamental to Contractor's undertaking to perform the identified services.

### 3. **COMPENSATION, INVOICES, AND PAYMENTS:**

a. **Compensation.** The SJVIA agrees to pay, and the Contractor agrees to receive, compensation for completion of required audit services. The single audit completion requirement will be determined and approved by SJVIA annually during the Agreement term. Audit cost with and without a single audit are allocated as described in **EXHIBIT B** to this Agreement, which is attached.

b. **Invoices.** The Contractor shall submit monthly invoices describing the number of hours worked by each person on the Contractor's team.

c. **Payment.** The SJVIA shall pay all timely-submitted invoices within 45 days of receipt. If the SJVIA reasonably disputes any invoice, the SJVIA shall have no obligation to pay that invoice until the dispute is resolved to the SJVIA's satisfaction.

d. **Progress Reports.** Written progress reports shall accompany each billing and shall specify the percentage of contract work completed and estimated percentage of task completed, by task.

e. **Incidental Expenses.** The Contractor is solely responsible for all expenses that are incidental to its performance under this Agreement, including but not limited to all out-of-pocket expenses.

4. **TERM:** This Agreement shall become effective beginning at \_\_\_\_\_, ("Effective Date") and terminate when the Contractor has performed all its obligations under this Agreement for all the first three Fiscal Years Covered by this Agreement (namely, the 2024-25, 2025-26, and 2026-27 fiscal years), unless this Agreement is terminated sooner.

**Optional Extension.** Upon expiration of the TERM dates covered, this Agreement may be extended for up to two additional consecutive fiscal years, FY 2027-28 and FY 2028-29, upon signed written approval of both parties prior to the start of the applicable fiscal year to be audited. The SJVIA president or his or her board designee is authorized to sign such written approval on behalf of SJVIA.

### 5. **TERMINATION:**

a. **Termination for Non-Allocation of Funds.** Both parties' obligations under this Agreement are contingent on the approval of funds by the appropriating government agency or agencies. If sufficient funds are not allocated, then the SJVIA, upon 30 days advance written notice to the Contractor, may:

- i. Modify either or both of the parties' obligations under this Agreement; or
- ii. Terminate this Agreement

#### b. **Termination for Breach; Reinstatement.**

- i. Upon determining that a breach (as defined below) has occurred, the SJVIA Manager may give written notice of the breach to the Contractor. The written notice may suspend performance under this Agreement, and shall provide a reasonable time for the Contractor to cure the breach.

ii. If the Contractor fails to cure the breach within the reasonable time stated in the written notice, the SJVIA may terminate this Agreement.

iii. For purposes of this section, a breach occurs when the Contractor has:

1. Used funds illegally or improperly;
2. Failed to comply with any part of this Agreement;
3. Submitted a substantially incorrect or incomplete report to the SJVIA; or
4. Performed improperly as determined by the SJVIA.

c. **Termination without Cause.** In circumstances other than those set forth above, the SJVIA may terminate this Agreement by giving 30 days advance written notice to the Contractor.

## **6. INDEPENDENT CONTRACTOR:**

a. **Status.** In performing under this Agreement, the Contractor, including its officers, agents, and employees, is at all times acting and performing as an independent contractor, in an independent capacity, and not as an officer, agent, servant, employee, joint venturer, partner, or associate of the SJVIA.

b. **Supervision.** The SJVIA has no right to control, supervise, or direct the manner or method of the Contractor's performance under this Agreement, but the SJVIA may verify that the Contractor is performing according to the terms and conditions of this Agreement (for example by requesting records of communications under section 8 of this Agreement).

c. **Benefits.** Because of its status as an independent contractor, the Contractor has no right to employment rights or benefits. The Contractor is solely responsible for providing to its own employees all employee benefits required by law. The Contractor shall save the SJVIA harmless from all matters relating to the payment of the Contractor's employees, including compliance with Social Security withholding and all related regulations.

7. **NOTICES:** The persons and their addresses having authority to give and receive notices provided for or permitted under this Agreement include the following:

### **For the SJVIA:**

SJVIA Auditor-Treasurer  
San Joaquin Valley Insurance Authority  
2281 Tulare Street, Room 105  
Fresno, California 93721

### **For the Contractor:**

Richard Gonzalez, CPA  
CLA (CliftonLarsonAllen LLP)  
915 Highland Pointe Drive, Suite 300  
Roseville, CA 95678

With a copy to:

Zina Saeed, General Counsel  
CliftonLarsonAllen LLP

220 S. Sixth Street, Suite 300  
Minneapolis, MN 55402

a. **Method of Delivery.** All notices between the SJVIA and the Contractor provided for or permitted under this Agreement must be in writing and delivered either by personal service, by first-class United States mail, by an overnight commercial courier service, or by telephonic facsimile transmission.

- i. A notice delivered by personal service is effective upon service to the recipient.
- ii. A notice delivered by first-class United States mail is effective three SJVIA business days after deposit in the United States mail, postage prepaid, addressed to the recipient.

A notice delivered by an overnight commercial courier service is effective on SJVIA business day after deposit with the overnight commercial courier service, delivery fees prepaid, with delivery instructions given for next day delivery, addressed to the recipient.

- iii. A notice delivered by telephonic facsimile is effective when transmission to the recipient is completed (but, if such transmission is completed outside of SJVIA business hours, then such delivery shall be deemed to be effective at the next beginning of a SJVIA business day), provided that the sender maintains a machine record of the completed transmission.

b. **Claims Presentation:** For all claims arising from or related to this Agreement, nothing in this Agreement establishes, waives, or modifies any claims presentation requirements or procedures provided by law, including but not limited to the Government Claims Act (Division 3.6 of Title 1 of the Government Code, beginning with section 810).

## **8. AUDITS, INSPECTIONS, AND PUBLIC RECORDS:**

a. **On-Site Audits and Inspections.** The Contractor shall at any time during business hours, and as often as the SJVIA may deem necessary for any reason, make available to the SJVIA for examination all of its records and data with respect to the matters covered by this Agreement. For the avoidance of doubt records and data does not include Contractor's workpapers which are proprietary information and access is restricted.

b. **Document Requests.** The Contractor shall at any time, and as often as the SJVIA may deem necessary for any reason, provide copies of any records or data with respect to the matters covered by this agreement as the SJVIA may request. For the avoidance of doubt records and data does not include Contractor's workpapers which are proprietary information and access is restricted.

c. **Public Records Act Requests.** If the SJVIA receives a request under the California Public Records Act (California Government Code, Title 1, Division 10, beginning with section 7920.000) ("CPRA") or a similar law to disclose any document that is in the Contractor's possession but which the SJVIA may review, request, or obtain from the Contractor under sections 8(a) or 8(b) of this Agreement, then the SJVIA will promptly notify the Contractor and request the responsive documents that may be in the possession of the Contractor. The notification shall be in writing, which may include but is not limited to email addressed to the appropriate key person or persons. Upon receiving that notification, the Contractor has five business days in which to provide responsive documents, use the procedure provided in section 8(d) of this Agreement, or both. The Contractor shall promptly inform the SJVIA if the Contractor believes that five business days are not sufficient time in which to respond. The Contractor shall indemnify the SJVIA for any award of costs or attorney's fees under the CPRA that results from the Contractor's use of the procedure provided in section 8(d) of this Agreement.

d. **Withholding and Redacting.** If the SJVIA for any reason requests any records, data, or documents from the Contractor and the Contractor believes that the responsive documents contain trade secrets, proprietary information, or other information that is subject to legal privilege or separate legally-enforceable obligation of the Contractor to withhold, then the Contractor may do the following:

- i. The Contractor may redact the records or data before providing them, if that is practicable, or withhold the records or data if redaction is not practicable.
- ii. If the Contractor redacts or withholds any documents, it shall provide a privilege log describing what has been redacted or withheld and identifying the legal privilege or legally-enforceable obligation that is the reason for the redaction or withholding.
- iii. If the SJVIA requests documents because of a CPRA request and the Contractor redacts or withholds any documents, the Contractor shall also identify the specific provision of the CPRA (by citation to the California Government Code) which the Contractor believes would authorize the SJVIA to redact or withhold the documents requested.

e. **State Audit Requirements.** If this Agreement exceeds \$10,000, the Contractor is subject to the examination and audit of the California State Auditor, as provided in Government Code section 8546. 7, for a period of three years after final payment under this Agreement. The obligations under this section survive the termination of this Agreement.

f. **Ownership of Records.**

- i. All documents, information, and data delivered by the SJVIA or its health benefits consultant to the Contractor, or which is created by either party for the SJVIA in connection with the performance of this Agreement, shall be the exclusive property of the SJVIA. For the avoidance of doubt documents, information, and data does not include Contractor's workpapers which are proprietary information and access is restricted.
- ii. Upon expiration, termination, or cancellation of this Agreement, the Contractor shall return all such records and files to the SJVIA unless the SJVIA requests the Contractor to process any work or file in progress, which the Contractor will continue to process on a time and expense basis or as mutually agreed by the parties in writing. When such work is completed, all records and files relating to the work shall be returned to the SJVIA, and the Contractor shall not later access any data relating to this Agreement except for the purpose of its performance under this Agreement. For the avoidance of doubt records and files does not include Contractor's workpapers which are proprietary information and access is restricted.

g. **Contractor's Workpapers.**

- i. The workpapers and files supporting the services Contractor performs are the sole and exclusive property of Contractor and constitute confidential and proprietary information. Contractor does not provide access to its workpapers and files to SJVIA or anyone else in the normal course of business. Unless required by law or regulation to the contrary, Contractor retains its workpapers and files in accordance with its record retention policy that typically provides for a retention period of seven years. After this period expires, Contractor's workpapers and files will be destroyed. Furthermore, physical deterioration or catastrophic events may shorten the time Contractors' records are available. The workpapers and files of Contractor are not a substitute for SJVIA'S records.

- ii. Pursuant to authority given by law, regulation or professional standards Contractor may be requested to make certain workpapers and files available to a regulator for its regulatory oversight purposes. Contractor will notify SJVIA of any such request, if permitted by law. Access to the requested workpapers and files will be provided to the regulator under the supervision of Contractor personnel and at a location designated by Contractor. Furthermore, upon request, Contractor may provide copies of selected workpapers and files to such regulator. The regulator may intend, or decide, to distribute the copies or information contained therein to others, including other governmental agencies.

## 9. CONFIDENTIALITY:

- a. Contractor will not disclose any of SJVIA'S confidential, proprietary, or privileged information to any person or party, unless SJVIA authorizes Contractor to do so, it is published or released by SJVIA, it becomes publicly known or available other than through disclosure by Contractor, or disclosure is required by law, regulation or professional standard. This confidentiality provision does not prohibit Contractor from disclosing SJVIA'S information to one or more of Contractor's affiliated companies in order to provide services that SJVIA has requested from Contractor or from any such affiliated company. Any such affiliated company shall be subject to the same restrictions on the use and disclosure of SJVIA'S information as apply to Contractor. SJVIA also consents to Contractor's disclosure of information regarding the nature of services Contractor provides to SJVIA to another independent network member of CLA Global, for the limited purpose of complying with professional obligations regarding independence and conflicts of interest.
- b. Contractor regularly aggregates anonymized client data and performs a variety of analyses using that aggregated data. Some of these analyses are published to clients or released publicly. However, Contractor is always careful to preserve the confidentiality of the separate information that Contractor obtains from each client, as required by the AICPA Code of Professional Conduct and various laws. SJVIA'S acceptance of this Agreement will serve as SJVIA'S consent to Contractor's use of anonymized data in performing and reporting on these cost comparison, performance indicator and/or benchmarking analyses.
- c. Contractor may, at times, use third-party software applications to perform services under this Agreement. Contractor will ensure that the third-party software vendor will preserve the confidentiality of SJVIA's data and comply with all provisions of this Agreement. SJVIA acknowledges the software vendor may have access to its data.

**10. 16 CCR § 51.1 Acknowledgement:** Contractor and certain owners of Contractor are licensed by the California State Board of Accountancy. However, Contractor has owners not licensed by the California State Board of Accountancy who may provide services under this Agreement. If SJVIA has any questions regarding licensure of the personnel performing services under this Agreement, please do not hesitate to contact Contractor.

**11. INSURANCE:** Before approval of this Agreement by the SJVIA, Contractor must file with SJVIA staff evidence of the required insurance as set forth in the attached **EXHIBIT C**.

**12. MODIFICATION:** This Agreement may not be modified, and no waiver is effective, except by another written Agreement that is signed by both parties.

**13. NON-ASSIGNMENT:** Neither party shall assign, transfer, or subcontract this Agreement nor their rights or duties under this Agreement without the prior written consent of the other

party.

14. **GOVERNING LAW:** The parties agree that for the purposes of performance under this Agreement, the rights and obligations of the parties and all interpretation and performance of this Agreement shall be governed in all respects by the laws of the State of California.

15. **JURISDICTION AND VENUE.** This Agreement is signed and performed in Fresno County, California. The Contractor consents to California jurisdiction for actions arising from or related to this Agreement, and, subject to the Government Claims Act, all such actions must be brought and maintained in the Fresno County Superior Court.

16. **CONSTRUCTION.** The final form of this Agreement is the result of the parties' combined efforts. If anything in this Agreement is found by a court of competent jurisdiction to be ambiguous, that ambiguity is to be resolved by construing the terms of this Agreement according to their generally accepted meaning, and not by construing the terms of this Agreement for or against either party.

17. **HEADINGS.** The headings and section titles in this Agreement are for convenience only and are not part of this Agreement.

18. **NO WAIVER.** Payment, change, waiver, or discharge of any liability or obligation of the Contractor under this Agreement on any one or more occasions is not a waiver of performance of any continuing or other obligation and does not prohibit enforcement by the SJVIA of any obligation on any other occasion.

19. **SEVERABILITY:** In the event any provisions of this Agreement are held by a court of competent jurisdiction to be invalid, void, or unenforceable, the parties will use their best efforts to meet and confer to determine how to mutually amend such provisions with valid and enforceable provisions, and the remaining provisions of this Agreement will nevertheless continue in full force and effect without being impaired or invalidated in any way.

20. **DISPUTE RESOLUTION:** Any controversy or dispute between the parties arising out of this Agreement shall be submitted to mediation. The mediator will be selected by mutual Agreement. If the matter cannot be resolved through mediation or if the parties cannot agree upon a mediator the matter shall be submitted to arbitration and such arbitration shall comply with and be governed by the provisions of the California Arbitration Act, of the California Code of Civil Procedure.

21. **NO THIRD-PARTY BENEFICIARIES:** This Agreement does not, and is not intended to create any rights or obligations for any person or entity except for SJVIA and Contractor.

22. **ENTIRE AGREEMENT:** This Agreement constitutes the entire agreement between the SJVIA and Contractor with respect to the subject matter hereof and supersedes all previous agreement negotiations, proposals, commitments, writings, advertisements, publications, and understandings of any nature whatsoever unless expressly included in this Agreement.

23. **COUNTERPARTS:** This Agreement may be executed in one or more original Counterparts, all of which together will constitute one and the same agreement.

24. **AUTHORIZED SIGNATURES.** The Contractor represents and warrants to the SJVIA that:

- a. The Contractor is duly authorized and empowered to sign and perform its obligations

under this Agreement.

b. The individual signing this Agreement on behalf of the Contractor is duly authorized to do so and his or her signature on this Agreement will legally bind the Contractor to the terms of this Agreement.

**25. ELECTRONIC SIGNATURES.** The parties agree that this Agreement may be executed by electronic signature as provided in this section.

a. An "electronic signature" means any symbol or process intended by an individual signing this Agreement to represent their signature, including but not limited to (1) a digital signature; (2) a faxed version of an original handwritten signature; or (3) an electronically scanned and transmitted (for example by PDF document) version of an original handwritten signature.

b. Each electronic signature affixed or attached to this Agreement (1) is deemed equivalent to a valid original handwritten signature of the person signing this Agreement for all purposes, including but not limited to evidentiary proof in any administrative or judicial proceeding, and (2) has the same force and effect as the valid original handwritten signature of that person.

c. The provisions of this section satisfy the requirements of Civil Code section 1633.5, subdivision (b), in the Uniform Electronic Transaction Act (Civil Code, Division 3, Part 2, Title 2.5, beginning with section 1633.1).

d. Each party using a digital signature represents that it has undertaken and satisfied the requirements of Government Code section 16.5, subdivision (a), paragraphs (1) through (5), and agrees that each other party may rely upon that representation.

e. This Agreement is not conditioned upon the parties conducting the transactions under it by electronic means and either party may sign this Agreement with an original handwritten signature.

(Go to next page for signatures)

**SAN JOAQUIN VALLEY INSURANCE AUTHORITY**

Date: \_\_\_\_\_

BY \_\_\_\_\_

President,  
SAN JOAQUIN VALLEY INSURANCE AUTHORITY

ATTEST:

By \_\_\_\_\_  
Manager

**CONTRACTOR**

Date: 8/11/25

By \_\_\_\_\_



TITLE: Principal, CliftonLarsonAllen, LLP

## EXHIBIT A

### SCOPE OF WORK:

#### Nature of Services to be Performed.

##### **A. Services to be Performed**

1. Perform the annual audit and express an opinion on the fair presentation of the SJVIA basic financial statements for fiscal years ended June 30, 2025, June 30, 2026, and June 30, 2027, with two optional extensions, the first for the fiscal year ending June 30, 2028, and the second for the fiscal year ending June 30, 2029, in conformity with accounting principles generally accepted in the United States of America.
2. Issue an Independent Auditor's Report on compliance and internal controls over financial reporting based on an audit of financial statements performed in accordance with *Government Auditing Standards*.
3. Issue a summary of audit findings and questioned costs. Provide status of prior year findings and questioned costs.
4. Issue a management letter, with appropriate recommendations, commenting on material weaknesses in internal accounting control, reportable conditions, and identifying possible noncompliance with finance related legal provisions.
5. In the required report(s) on internal controls, Contractor shall communicate any reportable conditions found during the audit. A reportable condition shall be defined as a significant deficiency in the design or operation of the internal control structure, which could adversely affect the organization's ability to record, process, summarize, and report financial statements. In addition, the following conditions shall be considered reportable:
  - a. Reportable conditions that are also material weaknesses shall be identified as such in the report.
  - b. Non-reportable conditions discovered by the auditors shall be reported in a separate letter to management, which shall be referred to in the report(s) on internal control
  - c. The report on compliance shall include all material instances of noncompliance. All nonmaterial instances of noncompliance shall be reported in a separate management letter, which shall be referred to in the report on compliance
6. The required supplementary information (RSI) is an integral part of the financial statements. Contractor is not required to express an opinion on the required supplementary information, but should apply certain limited procedures to the RSI in accordance with generally accepted auditing standards.
7. If determined necessary by SJVIA, perform a Single Audit in accordance with the Single Audit Act Amendments of 1996 and the Uniform Guidance (2 CFR Part 200, Subpart F). The need for the Single Audit may be contingent on the amount of federal funds expended by SJVIA during the fiscal year. If the federal expenditure threshold is met, as determined by SJVIA, a Single Audit will be required.

- a. The audit must be conducted in accordance with generally accepted government auditing standards (GAGAS) and the Uniform Guidance.
  - b. The audit will focus on testing internal controls and compliance with federal program requirements for major federal programs expended by SJVIA.
  - c. The audit will verify the accuracy and completeness of the Schedule of Expenditures of Federal Awards (SEFA).
  - d. Preparation of the Data Collection Form for submission to the Federal Audit Clearinghouse.
8. Contractor must present in person the findings and results of the audits conducted under this Agreement to the SJVIA Board of Directors and any other relevant committees upon request. These presentations shall be comprehensive and effectively communicate the outcomes of the audits, including any identified risks, deficiencies, or areas for improvement.
9. A minimum of three (3) copies of each audit report is required.

**B. Working Paper Retention and Access to Working Papers**

All working papers and reports must be retained, at Contractor's expense, for a minimum of seven (7) years, unless the firm is notified in writing by the Auditor-Controller/Treasurer-Tax Collector's need to extend the retention period. Contractor shall make working papers available, upon request, to the following parties or their designees:

- a. The Auditor/Treasurer of SJVIA
- b. Parties designated by the SJVIA as part of an audit quality review process
- c. Subsequent auditors of the SJVIA

## EXHIBIT B

### Compensation

SJVIA will make progress payments based on the hours of work actually performed during the term of this Agreement. Hourly rates for the Contractor's personnel for services provided each Fiscal Year covered by this Agreement are as follows:

Classification	Fiscal Year Ending June 30, 2025	Fiscal Year Ending June 30, 2026	Fiscal Year Ending June 30, 2027	Fiscal Year Ending June 30, 2028	Fiscal Year Ending June 30, 2029
Principal	\$ 510	\$ 530	\$ 550	\$ 570	\$ 590
Manager	290	300	310	320	330
Senior Associates	210	220	230	240	250
Associates	150	155	160	165	170
Administrative	130	130	130	130	130

Annual audit completion cost without a single audit is \$25,515 for Fiscal Year Ending June 30, 2025, \$26,125 for Fiscal Year Ending June 30, 2026, \$26,200 for Fiscal Year Ending June 30, 2027, \$26,800 for Fiscal Year Ending June 30, 2028, and \$27,400 for Fiscal Year Ending June 30, 2029. Total All-Inclusive Maximum Price to perform and complete requested audit services with a single audit should not exceed \$29,190 for Fiscal Year Ending June 30, 2025, \$29,800 for Fiscal Year Ending June 30, 2026, \$30,400 for Fiscal Year Ending June 30, 2027, \$31,000 for Fiscal Year Ending June 30, 2028, and \$31,600 for Fiscal Year Ending June 30, 2029. Total cost includes a 5% tech fee to cover Contractor's technology needs such as adopting and maintaining modern technology and related client support. Cost allocation for the completion of requested annual audit services with or without a single audit is as follows:

TASK	Fiscal Year Ending June 30, 2025	Fiscal Year Ending June 30, 2026	Fiscal Year Ending June 30, 2027	Fiscal Year Ending June 30, 2028	Fiscal Year Ending June 30, 2029
Cost Proposal B (SJVIA)	\$ 24,300	\$ 24,881	\$ 24,952	\$ 25,524	\$ 26,095
5% tech Fee	1,215	1,244	1,248	1,276	1,305
SubTotal	\$ 25,515	\$ 26,125	\$ 26,200	\$ 26,800	\$ 27,400
Single Audit (when applicable)*	\$ 3,500	\$ 3,500	\$ 4,000	\$ 4,000	\$ 4,000
5% tech Fee	175	175	200	200	200
SubTotal	\$ 3,675	\$ 3,675	\$ 4,200	\$ 4,200	\$ 4,200
Total with Single Audit	\$ 29,190	\$ 29,800	\$ 30,400	\$ 31,000	\$ 31,600

\* Proposed fees for single audit include up to 1 major program. Additional major programs billed at \$4,000 each.

The total maximum amount payable to the Contractor for performing all services without a single audit under this Agreement shall not exceed \$77,840 and \$89,390 with inclusion of a single audit for the initial three (3) Fiscal Years Covered by this Agreement for Audit Services and Out-of-Pocket Expenses. Should the term of this Agreement be extended for the additional two one-year renewals, the cost for all services under this Agreement should not exceed \$54,200 without a single audit and \$62,600 with inclusion of a single audit. The maximum amount for the initial three (3) Fiscal Years Covered and the additional two one-year renewals if exercised shall not exceed \$132,040 without a single audit and \$151,990 with inclusion of a single audit.

## EXHIBIT C

### INSURANCE REQUIREMENTS

Without limiting SJVIA right to obtain indemnification from contractor or any third parties, contractor, at its sole expense, shall maintain in full force and effect, the following insurance policies throughout the term of the Agreement:

- A. Commercial General Liability: Commercial general liability insurance with limits of not less than Two Million Dollars (\$2,000,000) per occurrence and an annual aggregate of Four Million Dollars (\$4,000,000). This policy must be issued on a per occurrence basis. Coverage must include products, completed operations, property damage, bodily injury, personal injury, and advertising injury. The Contractor shall obtain an endorsement to this policy naming SJVIA, its officers, agents, employees, and volunteers, individually and collectively, as additional insureds, but only insofar as the operations under the Agreement are concerned. Such coverage for additional insureds will apply as primary insurance and any other insurance, or self-insurance, maintained by SJVIA is excess only and not contributing with insurance provided under the Contractor's policy.
- B. Automobile Liability: Automobile liability insurance with limits of not less than One Million Dollars (\$1,000,000) per occurrence for bodily injury and for property damages. Coverage must include any auto used in connection with this Agreement.
- C. Professional Liability: Professional liability insurance with limits of not less than One Million Dollars (\$1,000,000) per occurrence and an annual aggregate of Three Million Dollars (\$3,000,000). If this is a claims-made policy, then (1) the retroactive date must be prior to the date on which services began under this Agreement; (2) the Contractor shall maintain the policy and provide to the SJVIA annual evidence of insurance for not less than five years after completion of services under this Agreement; and (3) if the policy is canceled or not renewed, and not replaced with another claims-made policy with a retroactive date prior to the date on which services begin under this Agreement, then the Contractor shall purchase extended reporting coverage on its claims-made policy for a minimum of five years after completion of services under this Agreement.
- D. Worker's Compensation: Workers compensation insurance as required by the laws of the State of California with statutory limits.
- E. Cyber Liability: Cyber liability insurance with limits of not less than Two Million Dollars (\$2,000,000) per claim. Coverage must include claims involving Cyber Risks. The cyber liability policy must be endorsed to cover the full replacement value of damage to, alteration of, loss of, or destruction of intangible property (including but not limited to information or data) that is in the care, custody, or control of the Contractor.

Definition of Cyber Risks. "Cyber Risks" include but are not limited to (i) Security Breach, which may include Disclosure of Personal Information to an Unauthorized Third Party; (ii) data breach; (iii) breach of any of the Contractor's obligations this Agreement; (iv) system failure; (v) data recovery; (vi) failure to timely disclose data breach or Security Breach; (vii) failure to comply with privacy policy; (viii) payment card liabilities and costs; (ix) infringement of intellectual property, including but not limited to infringement of copyright, trademark, and trade dress; (x) invasion of privacy, including release of private information; (xi) information theft; (xii) damage to or destruction or alteration of electronic information; (xiii) cyber extortion; (xiv) extortion related to the Contractor's obligations under this Agreement regarding electronic information, including Personal Information; (xv) fraudulent instruction; (xvi) funds transfer fraud; (xvii) telephone fraud; (xviii) network security; (xix) data breach response costs, including Security Breach response costs; (xx) regulatory fines and penalties where insurable related to the Contractor's obligations under this Agreement regarding electronic information, including Personal Information; and (xxi) credit monitoring expenses.

#### Additional Requirements Relating to Insurance:

Contractor shall obtain endorsements to the Commercial General Liability insurance naming the SJVIA, its officers, agents, and employees, individually and collectively, as additional insured, but only insofar

as the operations under this Agreement are concerned. Such coverage for additional insured shall apply as primary insurance and any other insurance, or self-insurance, maintained by the SJVIA, its officers, agents and employees shall be excess only and not contributing with insurance provided under Contractor's policies under the Agreement. This insurance shall not be cancelled or changed without a minimum of thirty (30) days advance written notice given to the SJVIA.

Contractor hereby waives its right to recover from the SJVIA, its officers, agents, and employees any amounts paid by the policy of worker's compensation insurance required by the Agreement. Contractor is solely responsible to obtain any endorsement to such policy that may be necessary to accomplish such waiver of subrogation, but Contractor's waiver of subrogation under this paragraph is effective whether or not Contractor obtains such an endorsement.

Within thirty (30) days from the date Contractor executes the Agreement, Contractor shall provide certificates of insurance and endorsement as stated above for all of the foregoing policies, as required herein, to the SJVIA, stating that such insurance coverage have been obtained and are in full force; that the SJVIA, its officers, agents and employees will not be responsible for any premiums on the policies; that such Commercial General Liability insurance names the SJVIA, its officers, agents and employees, individually and collectively, as additional insured, but only insofar as the operations under the Agreement are concerned; that such coverage for additional insured shall apply as primary insurance and any other insurance, or self-insurance, maintained by the SJVIA, its officers, agents and employees, shall be excess only and not contributing with insurance provided under Contractor's policies herein; and that this insurance shall not be cancelled or changed without a minimum of thirty (30) days advance, written notice given to the SJVIA.

**San Joaquin Valley Insurance Authority  
2220 Tulare Street, Suite 1400  
Fresno, CA 93721**

**Certificates of insurance are to include the contract number at the top of the first page.**

In the event Contractor fails to keep in effect at all times insurance coverage as herein provided, the SJVIA may, in addition to other remedies it may have, suspend or terminate this Agreement upon the occurrence of such event.

All policies shall be with admitted insurers licensed to do business in the State of California. Insurance purchased shall be purchased from companies possessing a current A.M. Best, Inc. rating of A FSC VII or better.

**Meeting Location:  
County of Tulare  
Board of Supervisors Chambers  
2800 West Burrel Avenue  
Visalia, CA 93291**

**AGENDA DATE:** August 22, 2025

**ITEM NUMBER:** Item 10

**SUBJECT:** Receive Update on Anthem Network Contract  
Negotiations With Stanford (I)

**REQUEST(S):** That the Board of Directors receive update on  
Anthem network contract negotiations with  
Stanford.

**DESCRIPTION:**

In May 2025, Anthem informed SJVIA staff that they had entered active negotiations with Stanford with a potential contract termination date of September 1, 2025. An update was provided during the July 18, 2025 Board meeting, noting that Anthem had issued notifications to their fully insured members about July 1, 2025, regarding the potential removal of Stanford as an in-network provider.

Because this will affect members enrolled in SJVIA's self-funded plan administered by Anthem, Anthem provided sample language to Staff so that they could develop communications to inform SJVIA members about the potential contract termination. The communication will include the current Continuity of Care form, intended for members actively receiving care from Stanford, in the event that an agreement is not reached by September 1, 2025

As of August 14, 2025, Anthem shared that negotiations are still ongoing.

The last 12 months of claims for each County are:

- County of Tulare: 768 Claims for a total of \$2,979,810
- County of Fresno: 820 Claims for a total of \$1, 848,755

**AGENDA:** San Joaquin Valley Insurance Authority

**DATE:** August 22, 2025

**FISCAL IMPACT/FINANCING:**

None.

**ADMINISTRATIVE SIGN-OFF:**

  
\_\_\_\_\_  
Hollis Magill  
SJVIA Manager

  
\_\_\_\_\_  
Lupe Garza  
SJVIA Assistant Manager



#### BOARD OF DIRECTORS

GARRY BREDEFELD  
NATHAN MAGSIG  
BUDDY MENDES  
LARRY MICARI  
BRIAN PACHECO  
AMY SHUKLIAN  
PETE VANDER POEL

**Meeting Location:**  
**County of Tulare**  
**Board of Supervisors Chambers**  
**2800 West Burrel Avenue**  
**Visalia, CA 93291**

**AGENDA DATE:** August 22, 2025

**ITEM NUMBER:** Item 11

**SUBJECT:** Receive Consultant's Medical, Dental, and Vision Experience Reports through June 2025, with Update on Projected Plan Experience Surplus Accumulation and Projections (I)

**REQUEST(S):** That the Board receive the Consultant's medical, dental, and vision experience reports through June 2025, and update on projected plan experience accumulation.

#### **DESCRIPTION:**

The Consultant's report shows that on a total cost basis from January through June 2025 (2025 YTD), the self-insured medical premium of \$55,068,980 was less than the six-month plan cost of \$55,506,100 for a deficit position of (\$437,120) or a 100.8% loss ratio. Quarterly prescription drug rebates for Quarter 3 2024 and Quarter 4 2024 amounted to \$1,766,350 and \$1,648,300 respectively, which increased the surplus position to \$2,977,530 for an overall net loss ratio of 91.9%.

For the self-insured dental plan, the report shows that on a total cost basis, the dental premium of \$2,890,655 exceeded the total cost of \$2,730,780, for a surplus accumulation of \$159,874, or a 94.47% loss ratio.

The vision plan remains fully insured and has an accumulation of \$42,935, for a 90.53% loss ratio. Under the fully insured arrangement, all deficit or surplus positions remain with the carrier.

Keenan projected a \$420,109 accumulation for the 2025 plan year. The accumulation is built from premiums exceeding plan costs, built-in margin on the Kaiser plan, prescription drug rebates, and other sources. The 2025 YTD position is \$3,303,049.

**AGENDA:** San Joaquin Valley Insurance Authority  
**DATE:** August 22, 2025

Please note this is the Consultant's report. Prior to allocating funds for the IBNR reserve and stabilization reserve, the SJVIA Auditor will provide the unaudited reserve accumulation based on actual revenue received and actual expenses paid. Additionally, due to rounding, figures in this report may be off by de minimis amounts.

**FISCAL IMPACT/FINANCING:**

The 2025 YTD plan year experience resulted in a \$2,977,530 medical surplus and a \$159,874 dental surplus.

Other sources contributing to the surplus include:

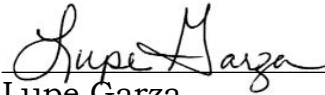
- Prescription drug rebates of \$3,414,650, and
- Kaiser margin of \$165,645

The collective 2025 YTD reserve accumulation is \$3,303,049. This is based on the Consultant's report; the Auditor will provide the unaudited reserve accumulation based on actual revenue received and actual expenses paid.

**ADMINISTRATIVE SIGN-OFF:**



Hollis Magill  
SJVIA Manager



Lupe Garza  
SJVIA Assistant Manager

August 22, 2025

## SJVIA Board Meeting: Consultant's Report – 2025 Plan Experience (Medical, Dental, and Vision) through June 2025

This report provides a summary of the plan experience from January 1 through June 30, 2025 (2025 YTD), for the self-funded medical and dental plans, as well as the fully insured vision plan (Kaiser and Delta Dental DHMO experience is not reported).

2025 SJVIA medical/Rx premium rate equivalents were developed based on underwriting plan experience, and crediting prescription drug rebates. The premium equivalent rates alone develop a deficit position of (\$437,120). When we add in the prescription drug rebates, SJVIA accumulated a \$2,977,530 surplus. The self-funded dental plans developed a \$159,874 surplus. For an overall 2025 YTD SJVIA total surplus of \$3,137,404.

YTD (June)	COF	COT	Total
Gross Medical/RX	\$1,595,108	\$2,032,228	\$437,120
RX Rebates	\$1,971,747	\$1,442,903	\$3,414,650
<b>Net Medical/RX</b>	<b>\$3,566,855</b>	<b>\$589,325</b>	<b>\$2,977,530</b>
Dental	\$162,316	\$2,442	\$159,874
<b>Total Surplus/Deficit</b>	<b>\$3,729,171</b>	<b>\$591,767</b>	<b>\$3,137,404</b>
Vision (Insured)	\$48,915	\$5,980	\$42,935
<u>Loss Ratio</u>			
Net Medical/RX	95.6%	110.9%	100.8%
Dental	91.9%	100.3%	94.5%
Vision	85.4%	105.1%	90.5%

The SJVIA 2025 YTD \$3,137,404 surplus is divided between the two Counties based on plan experience and prescription drug rebates. Fresno County's surplus is \$3,729,171. Tulare County shows a deficit of (\$591,767).

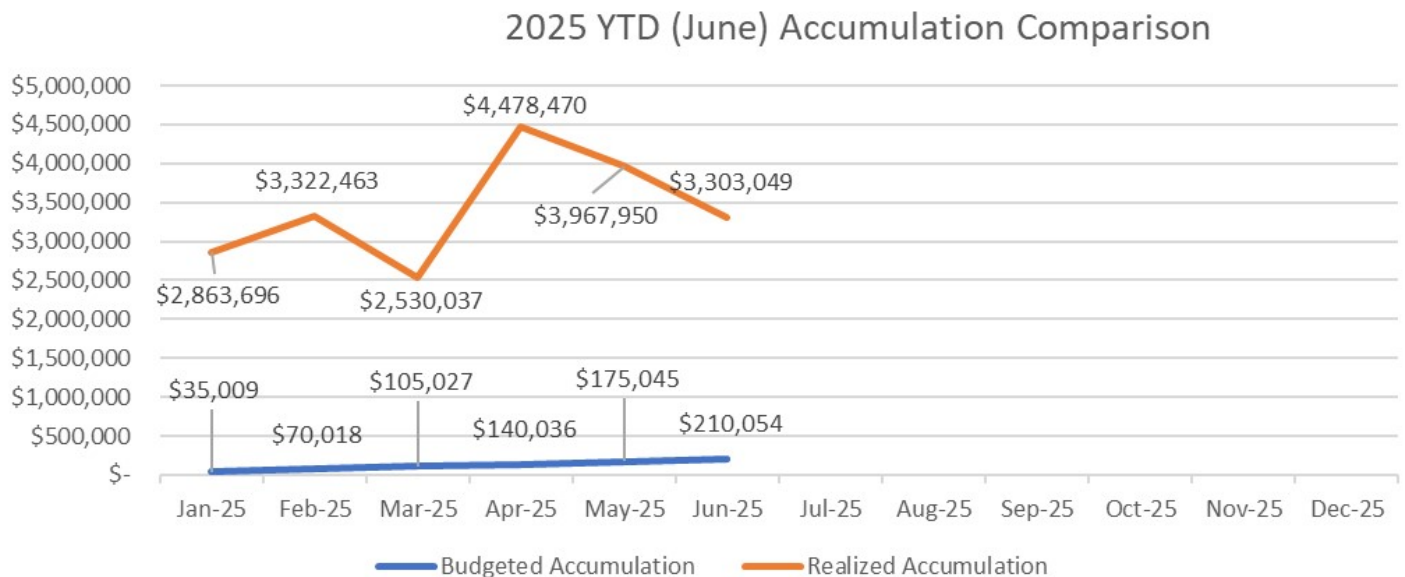
The Vision Service Plan (VSP) vision plan is fully insured and shows an accumulated position of \$42,935 for a 90.5% total cost loss ratio. Under the fully insured arrangement, all deficit or surplus positions remain with the carrier.

The SJVIA budgeted Kaiser margin is \$333,788 for 2025. The 2025 YTD calculated accumulation is \$165,645 compared to a 2025 YTD budgeted accumulation of \$166,896.

Including the Kaiser accumulated surplus, the SJVIA has an overall accumulated position of \$3,303,049. This is \$2,882,940 over the annual budgeted accumulation of \$420,109. The 2025 medical premium equivalent rates did not include margin, thus making the annual budgeted accumulation \$0 for budgeted medical accumulation and an overall budgeted accumulation that is lower than in previous years.

Keenan's projected 2025 prescription drug rebates of \$5,258,880 are underwritten into the 2025 rates and are therefore excluded as a line item in the 2025 budget accumulation. The prescription drug rebates are included in the calculated accumulation with the first two of four quarterly rebates totaling \$3,414,650 (unchanged from the previous report). The prescription drug rebates represent the rebates for the third quarter and fourth quarter of 2024. There is typically a six-month lag in the funding of prescription drug rebates.

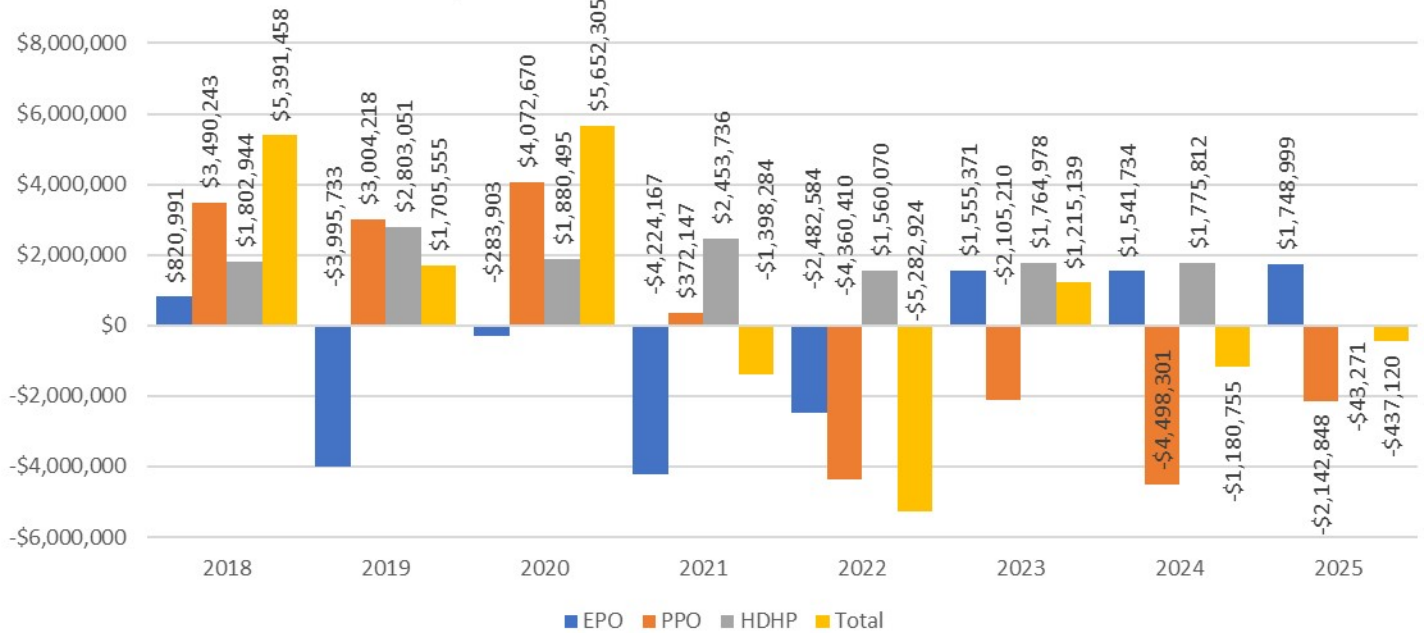
Please note, this is the Consultant's report. Prior to allocating funds for the IBNR reserve and stabilization reserve, the SJVIA Auditor will provide the unaudited cash position based on actual revenue received and actual expenses paid. Minor differences in dollar amounts may exist from the experience reports due to rounding.



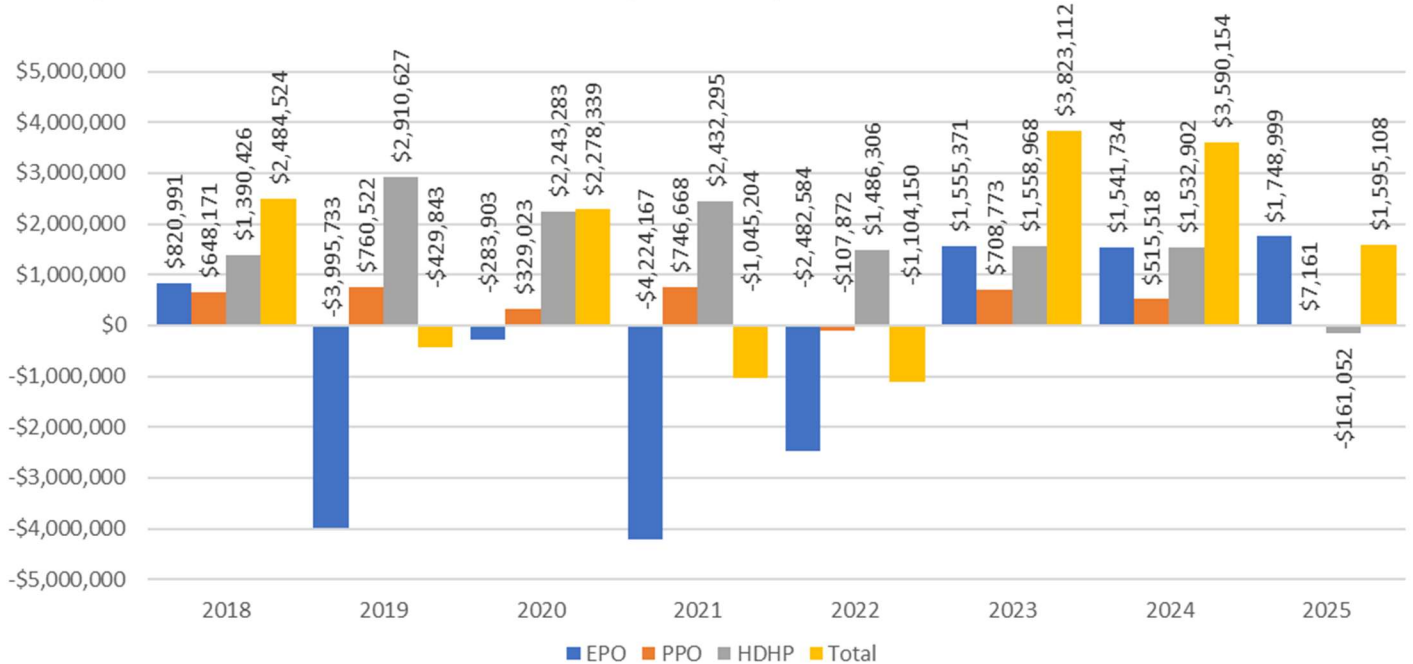
2025 Accumulation Comparison excludes \$400,000 in ARPA funds from Tulare County.

The following self-funded medical/Rx graphs compare premium rate equivalent to total medical/Rx cost (prescription drug rebates, ARPA funds, and settlements are excluded).

SJVIA - Medical 2018 to 2025 (YTD June)



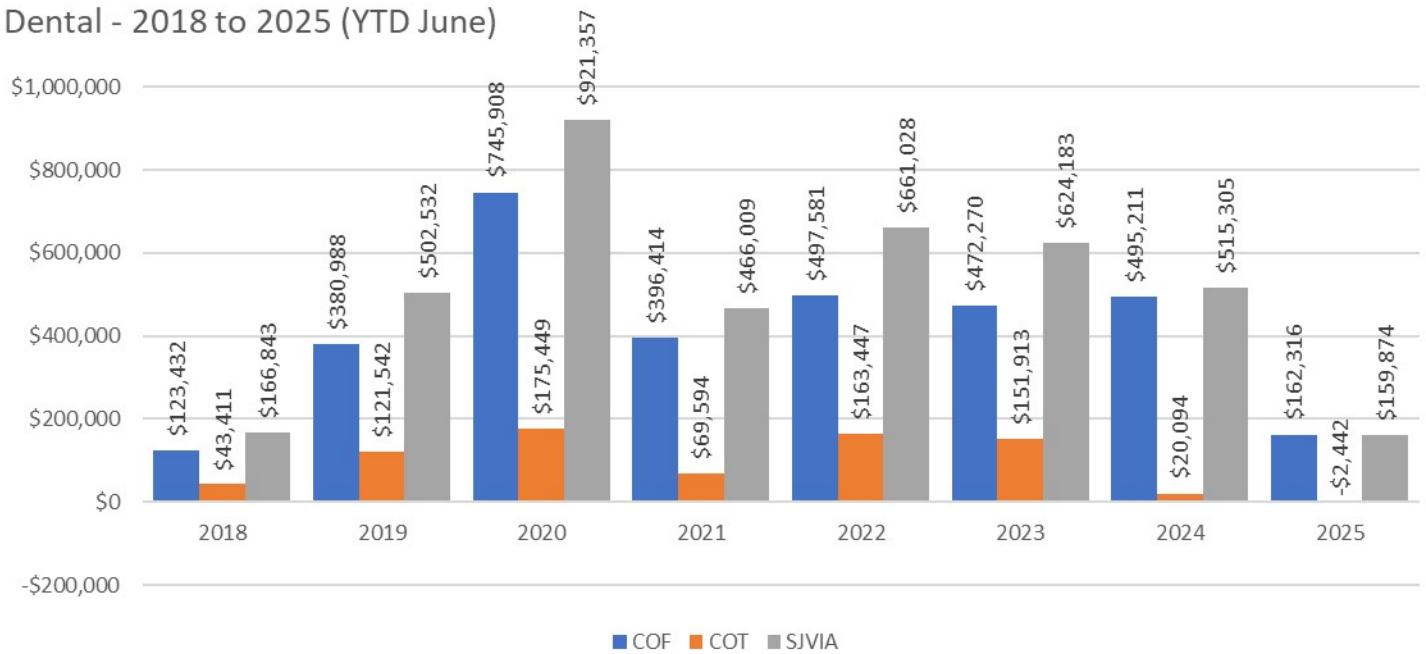
County of Fresno - Medical 2018 to 2025 (YTD June)



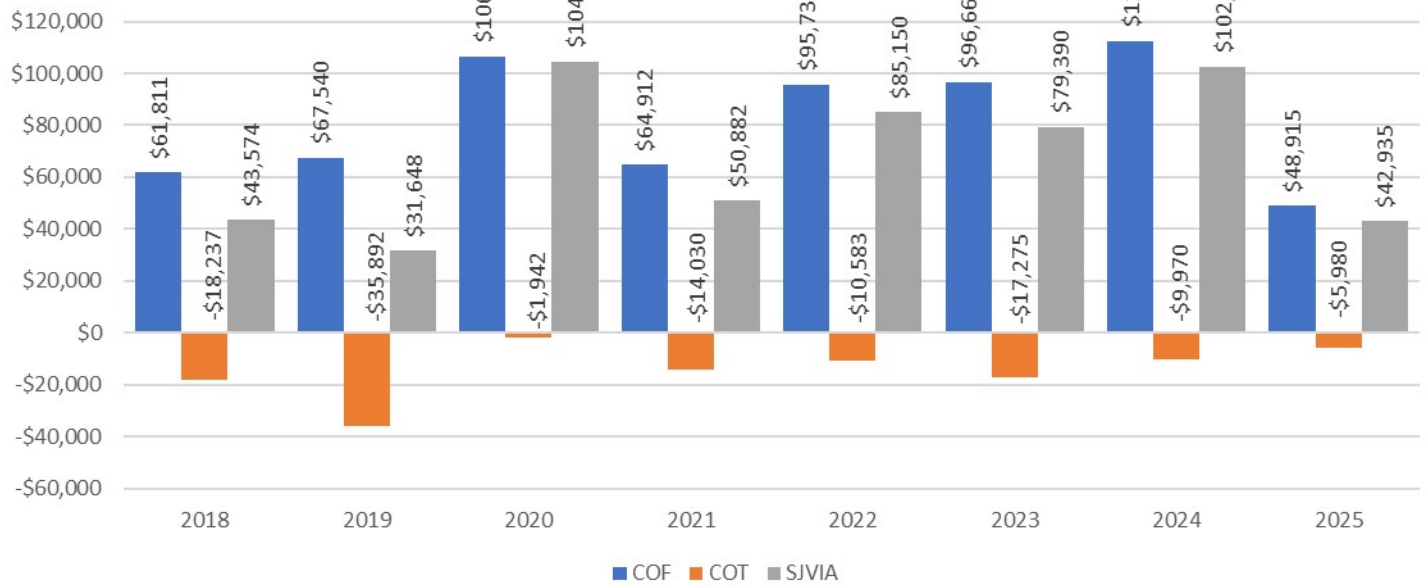
## County of Tulare - Medical 2018 to 2025 (YTD June)



## Dental - 2018 to 2025 (YTD June)



### Vision - 2018 to 2025 (YTD June)



Budget vs. Calculated Accumulation													
2023	January	February	March	April	May	June	July	August	September	October	November	December	Total
<b>Budget Accumulation</b>													
Plan Experience (Medical)	\$ 65,284	\$ 65,284	\$ 65,284	\$ 65,284	\$ 65,284	\$ 65,284	\$ 65,284	\$ 65,284	\$ 65,284	\$ 65,284	\$ 65,284	\$ 65,284	\$ 783,407
Plan Experience (Dental)	\$ 6,881	\$ 6,881	\$ 6,881	\$ 6,881	\$ 6,881	\$ 6,881	\$ 6,881	\$ 6,881	\$ 6,881	\$ 6,881	\$ 6,881	\$ 6,881	\$ 82,570
Kaiser Accumulation	\$ 34,161	\$ 34,161	\$ 34,161	\$ 34,161	\$ 34,161	\$ 34,161	\$ 34,161	\$ 34,161	\$ 34,161	\$ 34,161	\$ 34,161	\$ 34,161	\$ 409,938
Kaiser EPO Parity Accumulation	\$ 148,964	\$ 148,964	\$ 148,964	\$ 148,964	\$ 148,964	\$ 148,964	\$ 148,964	\$ 148,964	\$ 148,964	\$ 148,964	\$ 148,964	\$ 148,964	\$ 1,787,564
Prescription Drug Rebates	\$ -	\$ -	\$ 600,000	\$ -	\$ -	\$ 950,000	\$ -	\$ -	\$ 950,000	\$ -	\$ -	\$ 950,000	\$ 3,450,000
2023 Budgeted Accumulation	\$ 255,290	\$ 255,290	\$ 855,290	\$ 255,290	\$ 255,290	\$ 1,205,290	\$ 255,290	\$ 255,290	\$ 1,205,290	\$ 255,290	\$ 255,290	\$ 1,205,290	\$ 6,513,479
<b>Calculated Accumulation</b>													
Plan Experience (Medical)	\$ 515,330	\$ 1,114,156	\$ (42,789)	\$ 984,315	\$ 1,093,276	\$ 775,401	\$ 1,686,721	\$ (2,479,927)	\$ 265,617	\$ (1,173,278)	\$ (1,622,314)	\$ 98,631	\$ 1,215,139
Plan Experience (Dental)	\$ 94,579	\$ 30,896	\$ (9,934)	\$ 58,534	\$ 59,818	\$ 12,122	\$ 111,348	\$ (21,091)	\$ 103,877	\$ 52,949	\$ 23,097	\$ 107,988	\$ 624,183
Kaiser Accumulation	\$ 32,807	\$ 33,162	\$ 33,294	\$ 33,008	\$ 33,035	\$ 33,053	\$ 33,175	\$ 33,044	\$ 32,981	\$ 32,865	\$ 33,067	\$ 32,955	\$ 396,447
Kaiser EPO Parity Accumulation	\$ 163,072	\$ 164,948	\$ 165,495	\$ 164,055	\$ 164,146	\$ 164,293	\$ 164,936	\$ 164,365	\$ 164,142	\$ 163,491	\$ 164,552	\$ 164,033	\$ 1,971,527
Prescription Drug Rebates	\$ -	\$ -	\$ -	\$ 532,281	\$ -	\$ 595,228	\$ -	\$ -	\$ 1,154,820	\$ -	\$ -	\$ 1,212,184	\$ 3,494,513
CMC Claims (See Plan Experience)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2023 Calculated Accumulation	\$ 805,788	\$ 1,343,162	\$ 146,066	\$ 1,772,193	\$ 1,350,274	\$ 1,580,097	\$ 1,996,179	\$ (2,303,609)	\$ 1,721,437	\$ (923,973)	\$ (1,401,597)	\$ 1,615,791	\$ 7,701,808
2024	January	February	March	April	May	June	July	August	September	October	November	December	Total
<b>Budget Accumulation</b>													
Plan Experience (Medical)	\$ 67,568	\$ 67,568	\$ 67,568	\$ 67,568	\$ 67,568	\$ 67,568	\$ 67,568	\$ 67,568	\$ 67,568	\$ 67,568	\$ 67,568	\$ 67,573	\$ 810,821
Plan Experience (Dental)	\$ 7,193	\$ 7,193	\$ 7,193	\$ 7,193	\$ 7,193	\$ 7,193	\$ 7,193	\$ 7,193	\$ 7,193	\$ 7,193	\$ 7,193	\$ 7,198	\$ 86,321
Kaiser Accumulation	\$ 29,364	\$ 29,364	\$ 29,364	\$ 29,364	\$ 29,364	\$ 29,364	\$ 29,364	\$ 29,364	\$ 29,364	\$ 29,364	\$ 29,364	\$ 29,368	\$ 352,372
Other	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2024 Budgeted Accumulation	\$ 104,125	\$ 104,125	\$ 104,125	\$ 104,125	\$ 104,125	\$ 104,125	\$ 104,125	\$ 104,125	\$ 104,125	\$ 104,125	\$ 104,125	\$ 104,139	\$ 1,249,514
<b>Calculated Accumulation</b>													
Plan Experience (Medical)	\$ (689,323)	\$ 1,127,342	\$ 361,034	\$ 460,842	\$ 520,544	\$ 587,223	\$ (143,893)	\$ (1,697,149)	\$ 268,336	\$ (170,380)	\$ (1,560,692)	\$ (244,639)	\$ (1,180,755)
Plan Experience (Dental)	\$ 125,029	\$ (21,595)	\$ 77,975	\$ 56,621	\$ (44,497)	\$ 40,710	\$ 85,243	\$ (54,498)	\$ 81,506	\$ 13,786	\$ 83,073	\$ 71,952	\$ 515,305
Kaiser Accumulation	\$ 28,970	\$ 28,927	\$ 28,610	\$ 28,468	\$ 28,547	\$ 28,571	\$ 28,633	\$ 32,788	\$ 28,416	\$ 28,455	\$ 28,269	\$ 26,910	\$ 345,564
Other - RX Rebates	\$ 1,186,675	\$ -	\$ -	\$ 1,220,630	\$ -	\$ -	\$ 1,235,855	\$ 382,745	\$ -	\$ 1,730,100	\$ -	\$ -	\$ 5,756,005
Other - ARPA Funds	\$ 2,426,724	\$ -	\$ -	\$ 2,593,347	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 5,020,071
2024 Calculated Accumulation	\$ 3,078,075	\$ 1,134,674	\$ 467,619	\$ 4,359,908	\$ 504,594	\$ 656,504	\$ 1,205,838	\$ (1,336,114)	\$ 378,258	\$ 1,601,961	\$ (1,449,350)	\$ (145,777)	\$ 10,456,190
2025	January	February	March	April	May	June	July	August	September	October	November	December	Total
<b>Budget Accumulation</b>													
Plan Experience (Medical)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan Experience (Dental)	\$ 7,193	\$ 7,193	\$ 7,193	\$ 7,193	\$ 7,193	\$ 7,193	\$ 7,193	\$ 7,193	\$ 7,193	\$ 7,193	\$ 7,193	\$ 7,198	\$ 86,321
Kaiser Accumulation	\$ 27,816	\$ 27,816	\$ 27,816	\$ 27,816	\$ 27,816	\$ 27,816	\$ 27,816	\$ 27,816	\$ 27,816	\$ 27,816	\$ 27,816	\$ 27,812	\$ 333,788
Other	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2025 Budgeted Accumulation	\$ 35,009	\$ 35,009	\$ 35,009	\$ 35,009	\$ 35,009	\$ 35,009	\$ 35,009	\$ 35,009	\$ 35,009	\$ 35,009	\$ 35,009	\$ 35,010	\$ 420,109
<b>Calculated Accumulation</b>													
Plan Experience (Medical)	\$ 1,035,042	\$ 370,010	\$ (832,497)	\$ 228,655	\$ (478,744)	\$ (759,586)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (437,120)
Plan Experience (Dental)	\$ 37,226	\$ 60,519	\$ 12,078	\$ 43,505	\$ (59,961)	\$ 66,507	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 159,874
Kaiser Accumulation	\$ 25,078	\$ 28,238	\$ 27,993	\$ 27,973	\$ 28,185	\$ 28,178	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 165,645
Other - RX Rebates*	\$ 1,766,350	\$ -	\$ -	\$ 1,648,300	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,414,650
Other -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2025 Calculated Accumulation	\$ 2,863,696	\$ 458,767	\$ (792,426)	\$ 1,948,433	\$ (510,520)	\$ (664,901)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,303,049

\* Q1 25 Rx rebate received July, 2025 for \$1,755,770

Please note that this is the Consultant's report. Prior to allocating funds for the IBNR reserve and stabilization reserve, the SJVIA Auditor will provide the unaudited cash position based on actual revenue received and actual expenses paid.



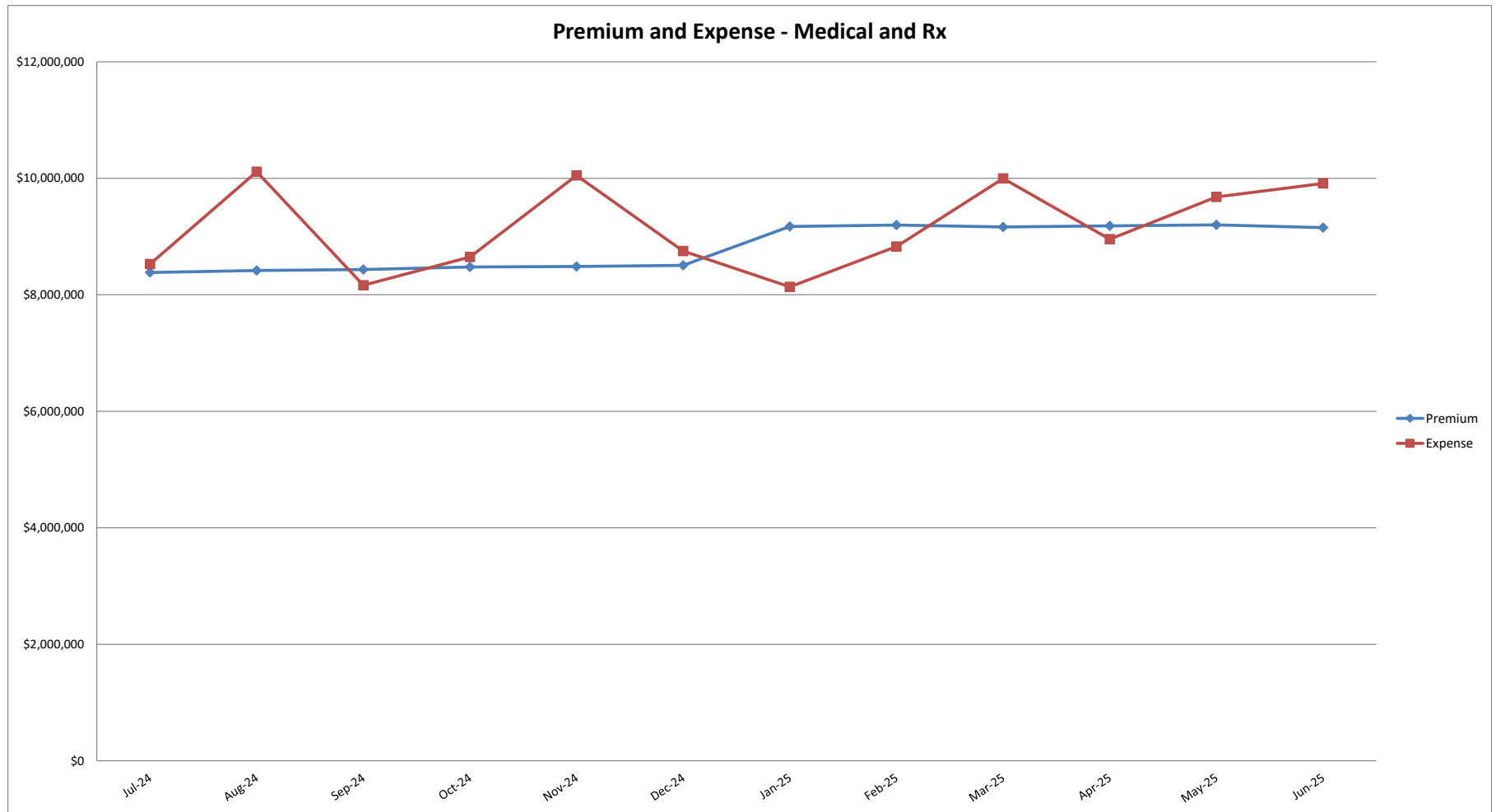
**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of June 2025**  
**All Counties Combined - All Medical**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jul-23	7,197	\$7,375,715	\$3,342,177	\$2,062,475	\$635,170	-\$350,828	\$5,688,995	\$1,686,721	\$702.21	77.1%
Aug-23	7,190	\$7,364,589	\$7,248,218	\$2,176,893	\$634,304	-\$214,900	\$9,844,515	-\$2,479,926	\$1,280.98	133.7%
Sep-23	7,210	\$7,372,627	\$4,430,444	\$2,063,564	\$635,863	-\$22,862	\$7,107,010	\$265,617	\$897.52	96.4%
Oct-23	7,208	\$7,357,523	\$5,649,519	\$2,248,847	\$635,708	-\$3,273	\$8,530,801	-\$1,173,277	\$1,095.32	115.9%
Nov-23	7,306	\$7,459,942	\$6,246,479	\$2,191,508	\$644,797	-\$527	\$9,082,256	-\$1,622,314	\$1,154.87	121.7%
Dec-23	7,361	\$7,505,298	\$4,728,919	\$2,087,370	\$649,883	-\$59,504	\$7,406,668	\$98,630	\$917.92	98.7%
Jan-24	7,564	\$8,155,640	\$5,715,449	\$2,460,621	\$668,893	\$0	\$8,844,963	-\$689,323	\$1,080.92	108.5%
Feb-24	7,545	\$8,181,833	\$4,253,354	\$2,133,318	\$667,820	\$0	\$7,054,491	\$1,127,342	\$846.48	86.2%
Mar-24	7,555	\$8,368,949	\$5,006,905	\$2,332,320	\$668,690	\$0	\$8,007,915	\$361,034	\$971.44	95.7%
Apr-24	7,576	\$8,213,992	\$4,637,801	\$2,483,889	\$670,701	-\$39,242	\$7,753,150	\$460,842	\$934.85	94.4%
May-24	7,596	\$8,253,131	\$4,396,287	\$2,679,803	\$672,779	-\$16,279	\$7,732,589	\$520,542	\$929.41	93.7%
Jun-24	7,660	\$8,314,026	\$4,528,533	\$2,599,845	\$679,686	-\$81,261	\$7,726,803	\$587,223	\$919.99	92.9%
Jul-24	7,723	\$8,382,971	\$5,576,897	\$2,616,517	\$685,697	-\$352,246	\$8,526,866	-\$143,894	\$1,015.30	101.7%
Aug-24	7,746	\$8,415,848	\$6,872,865	\$2,835,595	\$687,802	-\$283,264	\$10,112,997	-\$1,697,149	\$1,216.78	120.2%
Sep-24	7,768	\$8,432,968	\$4,787,410	\$2,815,868	\$690,173	-\$128,821	\$8,164,630	\$268,338	\$962.21	96.8%
Oct-24	7,813	\$8,477,854	\$5,217,548	\$2,810,721	\$694,687	-\$74,722	\$8,648,233	-\$170,380	\$1,017.99	102.0%
Nov-24	7,813	\$8,487,371	\$7,224,482	\$2,503,226	\$694,693	-\$374,337	\$10,048,063	-\$1,560,692	\$1,197.15	118.4%
Dec-24	7,836	\$8,506,112	\$5,950,733	\$2,691,017	\$696,425	-\$587,426	\$8,750,750	-\$244,639	\$1,027.86	102.9%
Jan-25	8,148	\$9,171,482	\$4,731,483	\$2,788,010	\$799,194	-\$182,247	\$8,136,440	\$1,035,042	\$900.50	88.7%
Feb-25	8,160	\$9,197,583	\$5,657,528	\$2,544,201	\$800,445	-\$174,601	\$8,827,574	\$370,009	\$983.72	96.0%
Mar-25	8,131	\$9,164,362	\$6,658,233	\$2,859,036	\$797,659	-\$318,068	\$9,996,859	-\$832,497	\$1,131.37	109.1%
Apr-25	8,129	\$9,182,974	\$5,337,952	\$3,156,906	\$797,450	-\$337,988	\$8,954,319	\$228,655	\$1,003.43	97.5%
May-25	8,139	\$9,200,493	\$5,671,115	\$3,217,563	\$798,451	-\$7,891	\$9,679,238	-\$478,745	\$1,091.14	105.2%
Jun-25	8,100	\$9,152,086	\$5,753,549	\$3,410,376	\$794,580	-\$46,834	\$9,911,671	-\$759,585	\$1,125.57	108.3%
2022	6,835	\$81,100,311	\$58,454,782	\$23,994,864	\$7,200,801	-\$1,191,949	\$88,458,497	-\$7,358,186	\$990.73	109.1%
2023	7,183	\$88,160,015	\$54,725,873	\$25,590,898	\$7,604,207	-\$976,104	\$86,944,875	\$1,215,141	\$920.50	98.6%
2024	7,683	\$100,190,695	\$64,168,263	\$30,962,739	\$8,178,045	-\$1,937,597	\$101,371,450	-\$1,180,754	\$1,010.83	101.2%
2025 YTD	8,135	\$55,068,980	\$33,809,860	\$17,976,092	\$4,787,778	-\$1,067,630	\$55,506,100	-\$437,120	\$1,039.16	100.8%
Current 12 Months	7,959	\$105,772,104	\$69,439,794	\$34,249,036	\$8,937,254	-\$2,868,444	\$109,757,640	-\$3,985,536	\$1,055.64	103.8%

**Data Sources:**

Enrollment & Premium: MyWorkplace, Medical Claims: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envelope, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of June 2025**  
**All Counties Combined - All Medical**





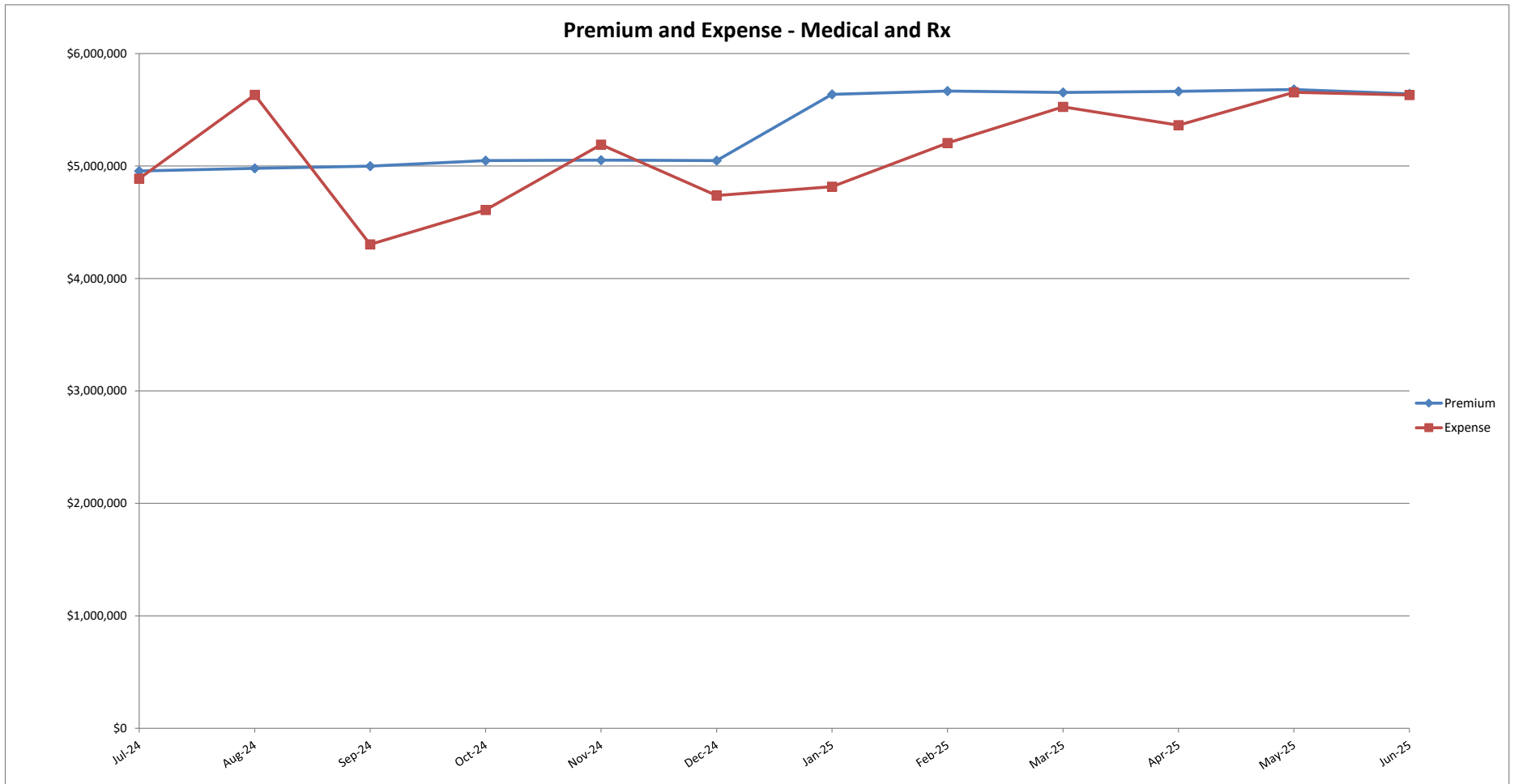
**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of June 2025**  
**All Counties Combined - EPO**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jul-23	3,433	\$4,220,894	\$1,725,357	\$1,056,453	\$344,639	\$0	\$3,126,449	\$1,094,446	\$810.31	74.1%
Aug-23	3,419	\$4,206,198	\$5,048,775	\$1,186,431	\$343,233	-\$215,367	\$6,363,073	-\$2,156,875	\$1,760.70	151.3%
Sep-23	3,420	\$4,198,777	\$2,694,919	\$1,074,765	\$343,334	-\$2,343	\$4,110,675	\$88,102	\$1,101.56	97.9%
Oct-23	3,420	\$4,182,759	\$2,491,423	\$1,240,903	\$343,334	\$0	\$4,075,660	\$107,098	\$1,091.32	97.4%
Nov-23	3,486	\$4,254,006	\$3,612,935	\$1,131,860	\$349,960	\$0	\$5,094,754	-\$840,748	\$1,361.10	119.8%
Dec-23	3,522	\$4,283,144	\$2,930,943	\$1,079,945	\$353,574	\$0	\$4,364,461	-\$81,317	\$1,138.81	101.9%
Jan-24	3,664	\$4,751,459	\$3,590,446	\$1,291,924	\$367,829	\$0	\$5,250,199	-\$498,740	\$1,332.52	110.5%
Feb-24	3,681	\$4,768,686	\$2,651,372	\$1,158,956	\$369,536	\$0	\$4,179,863	\$588,823	\$1,035.13	87.7%
Mar-24	3,685	\$4,832,293	\$3,270,049	\$1,285,041	\$369,937	\$0	\$4,925,027	-\$92,735	\$1,236.12	101.9%
Apr-24	3,702	\$4,785,434	\$2,981,403	\$1,282,316	\$371,644	-\$39,242	\$4,596,121	\$189,314	\$1,141.13	96.0%
May-24	3,725	\$4,826,194	\$2,814,240	\$1,389,322	\$373,953	-\$16,279	\$4,561,235	\$264,959	\$1,124.10	94.5%
Jun-24	3,810	\$4,913,503	\$2,855,216	\$1,387,774	\$382,486	-\$80,952	\$4,544,524	\$368,978	\$1,092.40	92.5%
Jul-24	3,859	\$4,955,963	\$3,558,176	\$1,294,904	\$387,405	-\$352,246	\$4,888,239	\$67,724	\$1,166.32	98.6%
Aug-24	3,873	\$4,979,416	\$3,934,860	\$1,380,821	\$388,810	-\$71,063	\$5,633,428	-\$654,012	\$1,354.15	113.1%
Sep-24	3,902	\$4,998,853	\$2,580,631	\$1,459,674	\$391,722	-\$128,821	\$4,303,207	\$695,646	\$1,002.43	86.1%
Oct-24	3,947	\$5,048,144	\$2,897,166	\$1,391,120	\$396,239	-\$74,513	\$4,610,014	\$438,130	\$1,067.59	91.3%
Nov-24	3,947	\$5,052,964	\$3,906,392	\$1,258,119	\$396,239	-\$369,643	\$5,191,107	-\$138,143	\$1,214.81	102.7%
Dec-24	3,945	\$5,048,985	\$3,053,220	\$1,408,380	\$396,039	-\$120,444	\$4,737,195	\$311,790	\$1,100.42	93.8%
Jan-25	4,351	\$5,638,206	\$2,904,495	\$1,544,398	\$439,973	-\$72,567	\$4,816,298	\$821,907	\$1,005.82	85.4%
Feb-25	4,369	\$5,667,487	\$3,474,751	\$1,403,048	\$441,793	-\$114,727	\$5,204,866	\$462,622	\$1,090.20	91.8%
Mar-25	4,362	\$5,654,093	\$3,530,564	\$1,554,325	\$441,085	-\$53	\$5,525,922	\$128,172	\$1,165.71	97.7%
Apr-25	4,359	\$5,664,915	\$3,169,760	\$1,754,059	\$440,782	-\$1,276	\$5,363,326	\$301,589	\$1,129.28	94.7%
May-25	4,368	\$5,680,445	\$3,452,624	\$1,762,227	\$441,692	-\$970	\$5,655,573	\$24,873	\$1,193.65	99.6%
Jun-25	4,341	\$5,642,294	\$3,348,442	\$1,884,688	\$438,962	-\$39,635	\$5,632,457	\$9,836	\$1,196.38	99.8%
2022	3,128	\$45,908,995	\$35,461,406	\$12,379,625	\$3,768,239	-\$1,084,532	\$50,524,738	-\$4,615,743	\$1,245.64	110.1%
2023	3,416	\$50,330,431	\$31,579,185	\$13,521,462	\$4,115,588	-\$441,176	\$48,775,059	\$1,555,372	\$1,089.36	96.9%
2024	3,812	\$58,961,894	\$38,093,171	\$15,988,352	\$4,591,839	-\$1,253,202	\$57,420,160	\$1,541,734	\$1,154.97	97.4%
2025 YTD	4,358	\$33,947,440	\$19,880,637	\$9,902,745	\$2,644,288	-\$229,228	\$32,198,442	\$1,748,999	\$1,130.18	94.8%
Current 12 Months	4,135	\$64,031,766	\$39,811,082	\$18,095,765	\$5,000,742	-\$1,345,957	\$61,561,632	\$2,470,135	\$1,139.81	96.1%

**Data Sources:**

Enrollment & Premium: MyWorkplace, Medical Claims: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of June 2025  
All Counties Combined - EPO**





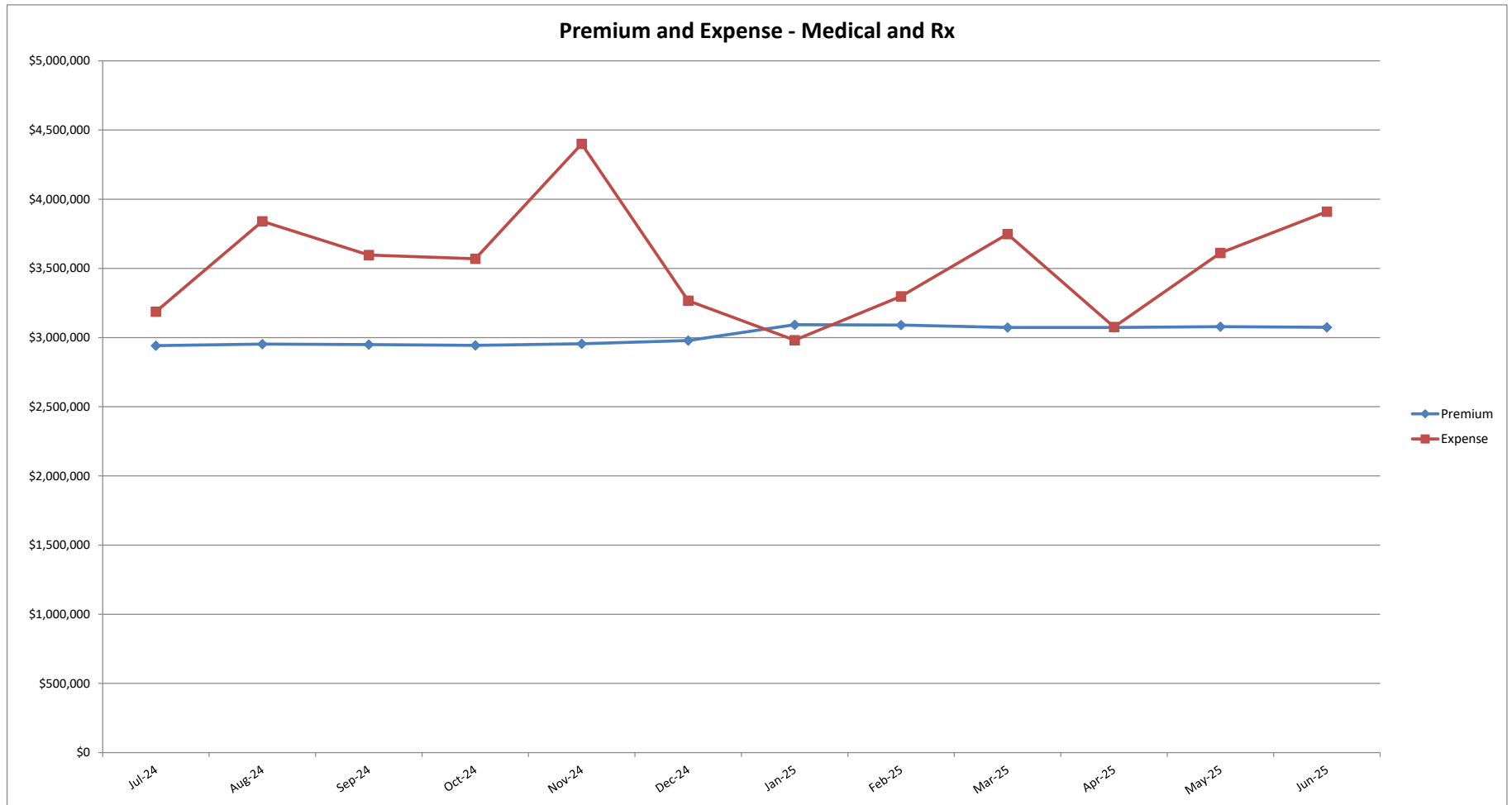
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**All Counties Combined - PPO**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jul-23	3,141	\$2,662,340	\$1,418,261	\$939,112	\$242,845	-\$257,831	\$2,342,387	\$319,953	\$668.43	88.0%
Aug-23	3,143	\$2,662,841	\$1,815,167	\$934,642	\$243,001	\$0	\$2,992,811	-\$329,970	\$874.90	112.4%
Sep-23	3,153	\$2,672,202	\$1,475,546	\$906,689	\$243,771	\$0	\$2,626,006	\$46,195	\$755.55	98.3%
Oct-23	3,150	\$2,673,435	\$2,639,316	\$928,266	\$243,539	\$0	\$3,811,121	-\$1,137,686	\$1,132.57	142.6%
Nov-23	3,172	\$2,696,432	\$2,440,675	\$977,965	\$245,238	\$0	\$3,663,878	-\$967,447	\$1,077.76	135.9%
Dec-23	3,194	\$2,712,499	\$1,532,682	\$924,872	\$246,939	-\$42,631	\$2,661,861	\$50,637	\$756.08	98.1%
Jan-24	3,309	\$2,911,777	\$1,885,600	\$1,106,193	\$255,822	\$0	\$3,247,615	-\$335,838	\$904.14	111.5%
Feb-24	3,279	\$2,924,031	\$1,444,099	\$918,106	\$253,500	\$0	\$2,615,705	\$308,327	\$720.40	89.5%
Mar-24	3,286	\$2,947,554	\$1,547,943	\$991,136	\$254,045	\$0	\$2,793,124	\$154,429	\$772.70	94.8%
Apr-24	3,288	\$2,935,545	\$1,537,119	\$1,129,664	\$254,198	\$0	\$2,920,981	\$14,565	\$811.07	99.5%
May-24	3,287	\$2,935,759	\$1,944,011	\$1,215,227	\$254,120	\$0	\$3,413,358	-\$477,599	\$961.13	116.3%
Jun-24	3,266	\$2,908,678	\$1,548,066	\$1,132,962	\$252,495	\$0	\$2,933,523	-\$24,845	\$820.89	100.9%
Jul-24	3,290	\$2,941,596	\$1,685,785	\$1,247,128	\$254,352	\$0	\$3,187,265	-\$245,669	\$891.46	108.4%
Aug-24	3,301	\$2,952,396	\$2,448,862	\$1,348,540	\$255,202	-\$212,201	\$3,840,404	-\$888,008	\$1,086.10	130.1%
Sep-24	3,294	\$2,949,753	\$2,072,875	\$1,268,432	\$254,660	\$0	\$3,595,967	-\$646,215	\$1,014.36	121.9%
Oct-24	3,289	\$2,943,916	\$2,027,520	\$1,288,169	\$254,274	-\$209	\$3,569,754	-\$625,838	\$1,008.05	121.3%
Nov-24	3,295	\$2,955,264	\$2,997,346	\$1,152,434	\$254,740	-\$4,694	\$4,399,826	-\$1,444,562	\$1,257.99	148.9%
Dec-24	3,323	\$2,978,985	\$2,296,434	\$1,179,679	\$256,905	-\$466,982	\$3,266,035	-\$287,050	\$905.55	109.6%
Jan-25	3,290	\$3,092,935	\$1,599,003	\$1,181,005	\$311,004	-\$109,680	\$2,981,332	\$111,602	\$811.65	96.4%
Feb-25	3,286	\$3,090,164	\$1,955,949	\$1,090,759	\$310,626	-\$59,873	\$3,297,461	-\$207,297	\$908.96	106.7%
Mar-25	3,268	\$3,073,288	\$2,527,627	\$1,229,216	\$308,927	-\$318,015	\$3,747,754	-\$674,466	\$1,052.27	121.9%
Apr-25	3,265	\$3,072,949	\$1,813,180	\$1,291,520	\$308,640	-\$336,713	\$3,076,628	-\$3,679	\$847.78	100.1%
May-25	3,272	\$3,078,860	\$1,954,626	\$1,354,074	\$309,303	-\$6,920	\$3,611,083	-\$532,222	\$1,009.10	117.3%
Jun-25	3,269	\$3,073,693	\$2,209,495	\$1,399,165	\$309,019	-\$7,200	\$3,910,479	-\$836,786	\$1,101.70	127.2%
2022	3,005	\$28,880,476	\$19,808,096	\$10,586,905	\$2,787,987	\$0	\$33,182,989	-\$4,302,513	\$842.90	114.9%
2023	3,142	\$31,943,776	\$20,094,040	\$11,347,273	\$2,915,012	-\$307,341	\$34,048,984	-\$2,105,208	\$825.77	106.6%
2024	3,292	\$35,285,253	\$23,435,660	\$13,977,669	\$3,054,313	-\$684,086	\$39,783,556	-\$4,498,303	\$929.69	112.7%
2025 YTD	3,275	\$18,481,888	\$12,059,880	\$7,545,739	\$1,857,519	-\$838,401	\$20,624,737	-\$2,142,848	\$955.07	111.6%
Current 12 Months	3,287	\$36,203,797	\$25,588,702	\$15,030,121	\$3,387,652	-\$1,522,487	\$42,483,988	-\$6,280,190	\$991.24	117.3%

**Data Sources:**

Enrollment & Premium: MyWorkplace, Medical Claims: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

**San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of June 2025  
All Counties Combined - PPO**





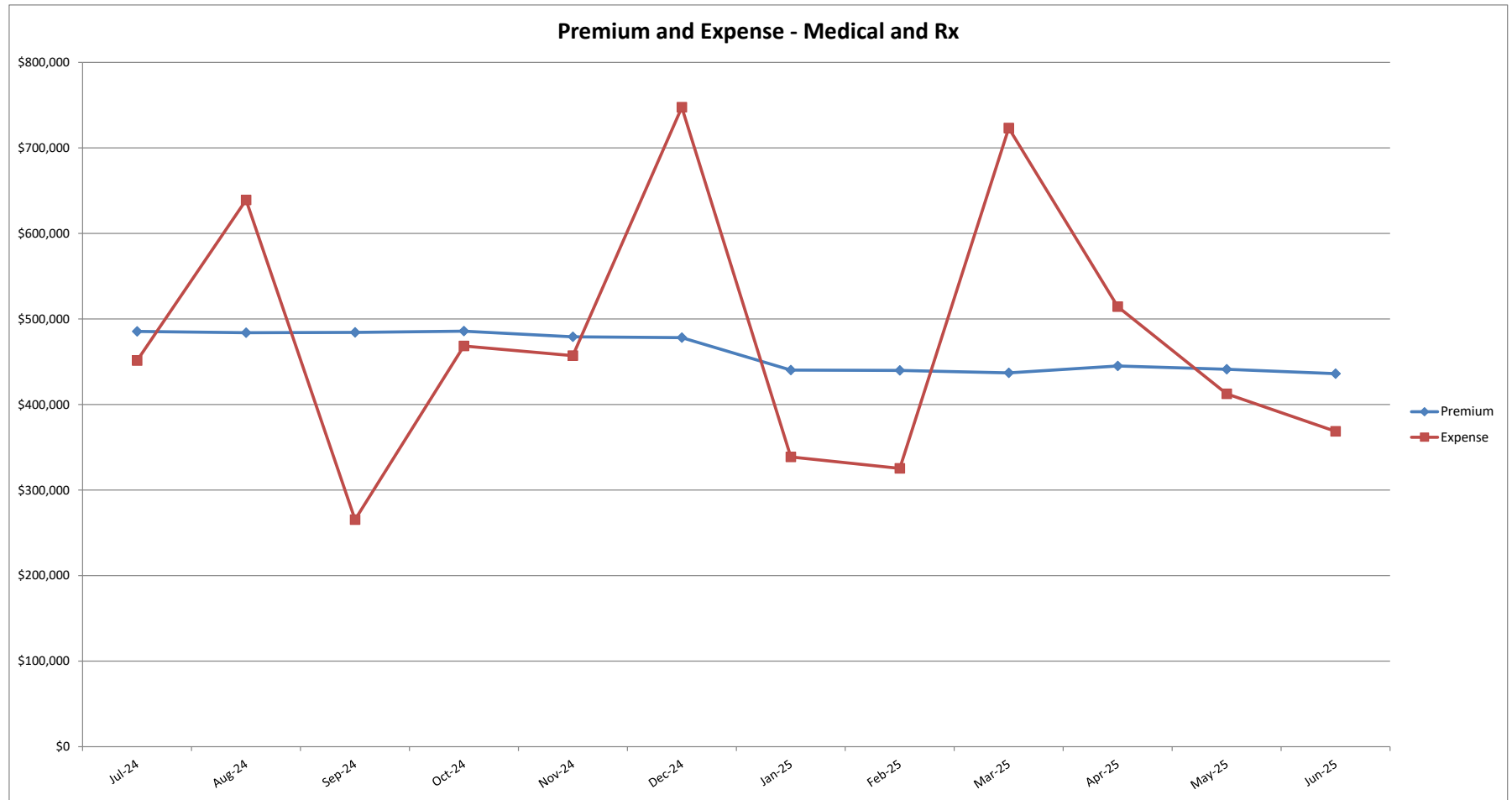
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**All Counties Combined - HDHP**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jul-23	623	\$492,481	\$198,560	\$66,910	\$47,686	-\$92,997	\$220,159	\$272,322	\$276.84	44.7%
Aug-23	628	\$495,550	\$384,275	\$55,820	\$48,069	\$467	\$488,631	\$6,919	\$701.53	98.6%
Sep-23	637	\$501,648	\$259,979	\$82,110	\$48,759	-\$20,519	\$370,329	\$131,319	\$504.82	73.8%
Oct-23	638	\$501,329	\$518,780	\$79,678	\$48,835	-\$3,273	\$644,019	-\$142,690	\$932.89	128.5%
Nov-23	648	\$509,504	\$192,869	\$81,684	\$49,599	-\$527	\$323,624	\$185,880	\$422.88	63.5%
Dec-23	645	\$509,655	\$265,295	\$82,554	\$49,370	-\$16,873	\$380,345	\$129,310	\$513.14	74.6%
Jan-24	591	\$492,404	\$239,403	\$62,504	\$45,242	\$0	\$347,149	\$145,255	\$510.84	70.5%
Feb-24	585	\$489,116	\$157,883	\$56,256	\$44,784	\$0	\$258,923	\$230,193	\$366.05	52.9%
Mar-24	584	\$589,102	\$188,912	\$56,143	\$44,708	\$0	\$289,763	\$299,340	\$419.61	49.2%
Apr-24	586	\$493,012	\$119,278	\$71,910	\$44,860	\$0	\$236,048	\$256,963	\$326.26	47.9%
May-24	584	\$491,179	-\$361,965	\$75,253	\$44,707	\$0	-\$242,004	\$733,183	-\$490.94	-49.3%
Jun-24	584	\$491,846	\$125,251	\$79,109	\$44,706	-\$309	\$248,756	\$243,090	\$349.40	50.6%
Jul-24	574	\$485,412	\$332,936	\$74,485	\$43,940	\$0	\$451,362	\$34,051	\$709.79	93.0%
Aug-24	572	\$484,036	\$489,143	\$106,233	\$43,789	\$0	\$639,165	-\$155,129	\$1,040.87	132.0%
Sep-24	572	\$484,362	\$133,904	\$87,762	\$43,791	\$0	\$265,456	\$218,906	\$387.53	54.8%
Oct-24	577	\$485,794	\$292,861	\$131,431	\$44,173	\$0	\$468,466	\$17,328	\$735.34	96.4%
Nov-24	571	\$479,144	\$320,744	\$92,673	\$43,713	\$0	\$457,130	\$22,014	\$724.02	95.4%
Dec-24	568	\$478,141	\$601,080	\$102,958	\$43,482	\$0	\$747,520	-\$269,379	\$1,239.50	156.3%
Jan-25	507	\$440,342	\$227,986	\$62,607	\$48,216	\$0	\$338,809	\$101,533	\$573.16	76.9%
Feb-25	505	\$439,932	\$226,828	\$50,394	\$48,026	\$0	\$325,248	\$114,684	\$548.95	73.9%
Mar-25	501	\$436,981	\$600,042	\$75,495	\$47,647	\$0	\$723,183	-\$286,202	\$1,348.38	165.5%
Apr-25	505	\$445,110	\$355,011	\$111,327	\$48,027	\$0	\$514,366	-\$69,256	\$923.44	115.6%
May-25	499	\$441,187	\$263,864	\$101,262	\$47,456	\$0	\$412,582	\$28,605	\$731.72	93.5%
Jun-25	490	\$436,100	\$195,611	\$126,523	\$46,599	\$0	\$368,734	\$67,366	\$657.42	84.6%
2022	702	\$6,310,841	\$3,185,280	\$1,028,334	\$644,574	-\$107,418	\$4,750,770	\$1,560,070	\$487.56	75.3%
2023	625	\$5,885,808	\$3,052,648	\$722,163	\$573,606	-\$227,586	\$4,120,832	\$1,764,977	\$473.34	70.0%
2024	579	\$5,943,548	\$2,639,431	\$996,718	\$531,894	-\$309	\$4,167,734	\$1,775,814	\$523.29	70.1%
2025 YTD	501	\$2,639,651	\$1,869,343	\$527,608	\$285,971	\$0	\$2,682,922	-\$43,271	\$797.12	101.6%
Current 12 Months	537	\$5,536,540	\$4,040,011	\$1,123,151	\$548,859	\$0	\$5,712,020	-\$175,481	\$801.61	103.2%

**Data Sources:**

Enrollment & Premium: MyWorkplace, Medical Claims: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

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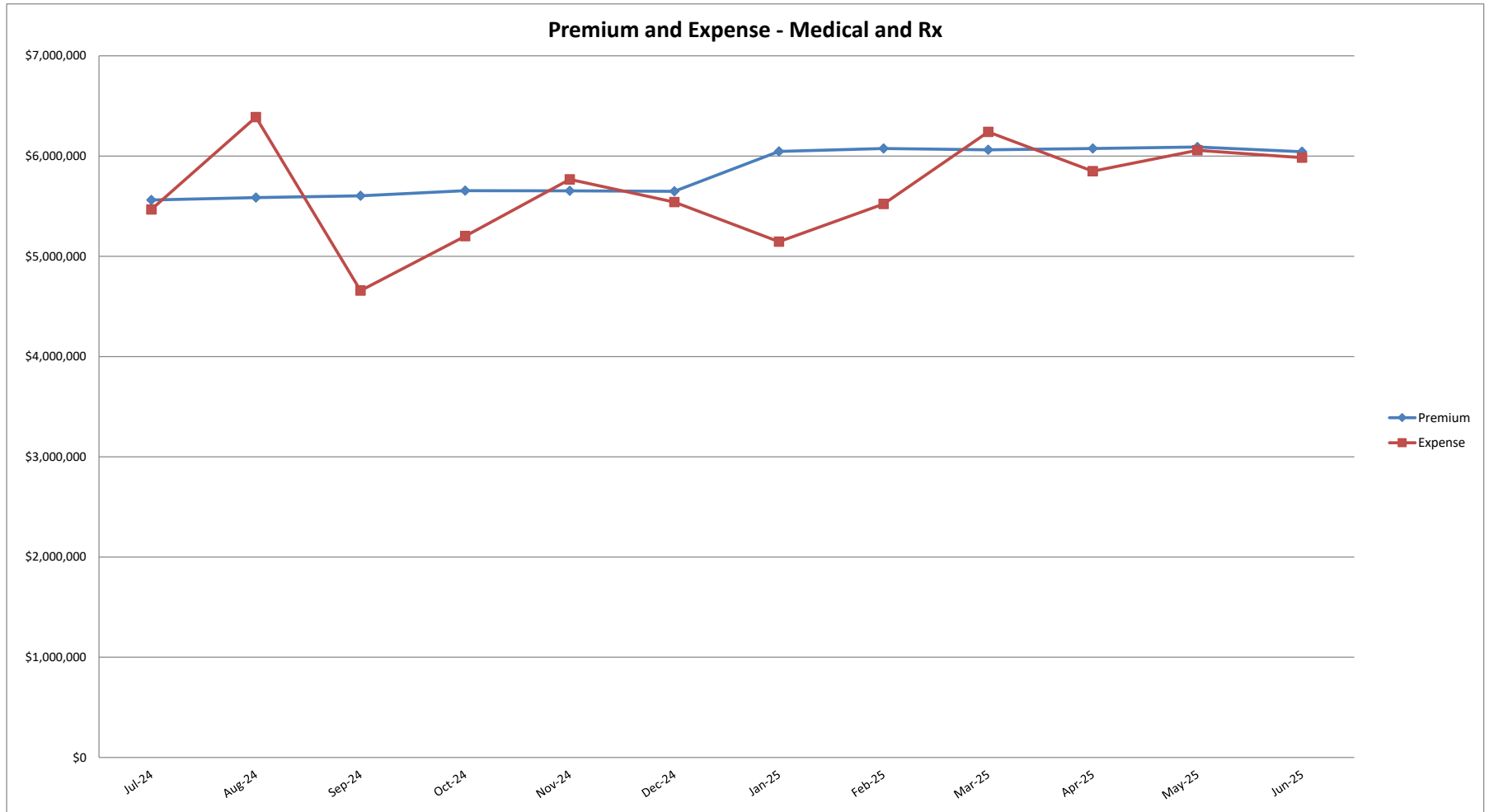
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**County of Fresno - All Medical**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jul-23	4,111	\$4,804,899	\$1,934,928	\$1,151,038	\$396,499	-\$92,997	\$3,389,468	\$1,415,430	\$728.04	70.5%
Aug-23	4,100	\$4,791,606	\$5,502,406	\$1,273,662	\$395,323	-\$214,900	\$6,956,491	-\$2,164,885	\$1,600.28	145.2%
Sep-23	4,113	\$4,796,149	\$2,978,834	\$1,186,711	\$396,341	-\$22,862	\$4,539,025	\$257,124	\$1,007.22	94.6%
Oct-23	4,114	\$4,779,725	\$3,029,355	\$1,352,996	\$396,418	-\$3,273	\$4,775,495	\$4,230	\$1,064.43	99.9%
Nov-23	4,194	\$4,863,360	\$3,860,884	\$1,243,728	\$404,114	-\$527	\$5,508,199	-\$644,839	\$1,217.00	113.3%
Dec-23	4,227	\$4,892,605	\$3,218,823	\$1,194,836	\$407,499	-\$16,873	\$4,804,285	\$88,319	\$1,040.17	98.2%
Jan-24	4,325	\$5,360,384	\$3,827,604	\$1,388,811	\$418,389	\$0	\$5,634,804	-\$274,420	\$1,206.11	105.1%
Feb-24	4,337	\$5,379,539	\$2,822,229	\$1,247,116	\$419,713	\$0	\$4,489,058	\$890,481	\$938.29	83.4%
Mar-24	4,336	\$5,554,888	\$3,496,340	\$1,379,785	\$419,732	\$0	\$5,295,857	\$259,031	\$1,124.57	95.3%
Apr-24	4,358	\$5,397,120	\$3,178,707	\$1,409,236	\$421,821	-\$39,242	\$4,970,522	\$426,598	\$1,043.76	92.1%
May-24	4,380	\$5,437,776	\$2,535,346	\$1,524,404	\$424,054	-\$16,279	\$4,467,524	\$970,252	\$923.17	82.2%
Jun-24	4,467	\$5,525,316	\$3,023,813	\$1,520,862	\$432,740	-\$81,261	\$4,896,153	\$629,163	\$999.20	88.6%
Jul-24	4,506	\$5,561,981	\$3,943,442	\$1,438,735	\$436,894	-\$352,246	\$5,466,826	\$95,155	\$1,116.27	98.3%
Aug-24	4,516	\$5,585,042	\$4,467,300	\$1,554,103	\$437,994	-\$71,063	\$6,388,334	-\$803,291	\$1,317.61	114.4%
Sep-24	4,544	\$5,604,195	\$2,749,076	\$1,596,185	\$440,828	-\$128,821	\$4,657,269	\$946,926	\$927.91	83.1%
Oct-24	4,593	\$5,655,026	\$3,249,629	\$1,578,950	\$445,652	-\$74,513	\$5,199,718	\$455,307	\$1,035.07	91.9%
Nov-24	4,586	\$5,652,747	\$4,290,049	\$1,401,015	\$445,116	-\$369,643	\$5,766,537	-\$113,790	\$1,160.36	102.0%
Dec-24	4,584	\$5,649,043	\$3,659,179	\$1,556,648	\$444,916	-\$120,444	\$5,540,300	\$108,743	\$1,111.56	98.1%
Jan-25	4,819	\$6,046,821	\$3,129,480	\$1,605,087	\$484,503	-\$72,567	\$5,146,503	\$900,318	\$967.42	85.1%
Feb-25	4,835	\$6,074,783	\$3,697,321	\$1,452,693	\$486,133	-\$114,727	\$5,521,420	\$553,363	\$1,041.42	90.9%
Mar-25	4,829	\$6,062,973	\$4,127,305	\$1,627,997	\$485,520	-\$53	\$6,240,769	-\$177,797	\$1,191.81	102.9%
Apr-25	4,826	\$6,076,205	\$3,501,744	\$1,864,101	\$485,217	-\$1,276	\$5,849,787	\$226,418	\$1,111.60	96.3%
May-25	4,829	\$6,090,589	\$3,712,019	\$1,860,911	\$485,556	-\$970	\$6,057,516	\$33,073	\$1,153.85	99.5%
Jun-25	4,792	\$6,043,891	\$3,535,148	\$2,006,770	\$481,875	-\$39,635	\$5,984,158	\$59,733	\$1,148.22	99.0%
2022	3,881	\$53,360,107	\$39,691,440	\$13,632,245	\$4,459,020	-\$1,191,949	\$56,590,757	-\$3,230,650	\$1,119.50	106.1%
2023	4,095	\$57,325,553	\$34,793,740	\$14,639,399	\$4,738,064	-\$668,762	\$53,502,441	\$3,823,112	\$992.48	93.3%
2024	4,461	\$66,363,056	\$41,242,714	\$17,595,849	\$5,187,849	-\$1,253,511	\$62,772,901	\$3,590,155	\$1,075.71	94.6%
2025 YTD	4,822	\$36,395,261	\$21,703,018	\$10,417,559	\$2,908,805	-\$229,228	\$34,800,153	\$1,595,108	\$1,102.36	95.6%
Current 12 Months	4,688	\$70,103,294	\$44,061,693	\$19,543,195	\$5,560,205	-\$1,345,957	\$67,819,136	\$2,284,158	\$1,106.65	96.7%

**Data Sources:**

Enrollment & Premium: MyWorkplace, Medical Claims: Anthem CIL, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

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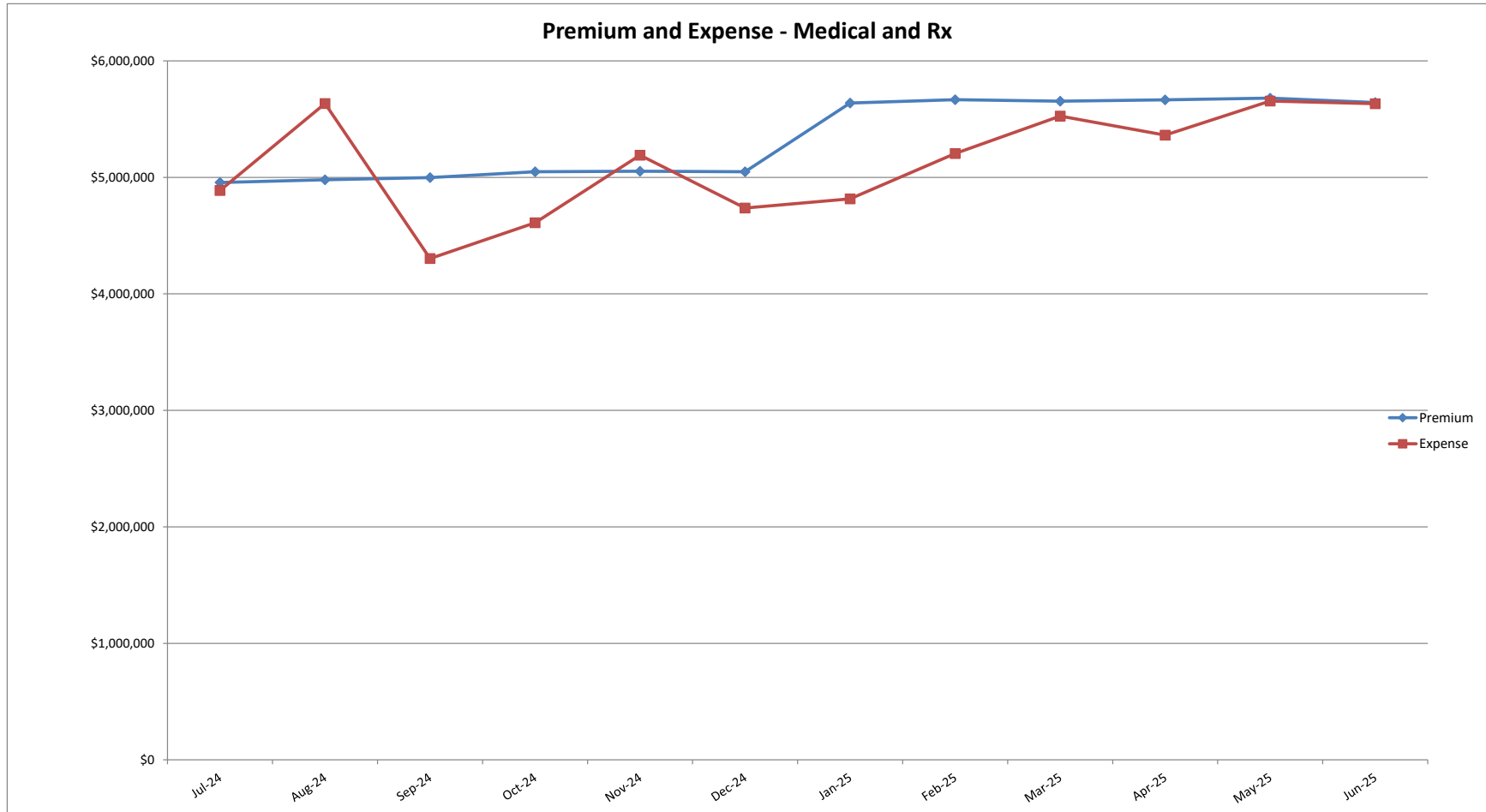
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MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jul-23	3,433	\$4,220,894	\$1,725,357	\$1,056,453	\$344,639	\$0	\$3,126,449	\$1,094,446	\$810.31	74.1%
Aug-23	3,419	\$4,206,198	\$5,048,775	\$1,186,431	\$343,233	-\$215,367	\$6,363,073	-\$2,156,875	\$1,760.70	151.3%
Sep-23	3,420	\$4,198,777	\$2,694,919	\$1,074,765	\$343,334	-\$2,343	\$4,110,675	\$88,102	\$1,101.56	97.9%
Oct-23	3,420	\$4,182,759	\$2,491,423	\$1,240,903	\$343,334	\$0	\$4,075,660	\$107,098	\$1,091.32	97.4%
Nov-23	3,486	\$4,254,006	\$3,612,935	\$1,131,860	\$349,960	\$0	\$5,094,754	-\$840,748	\$1,361.10	119.8%
Dec-23	3,522	\$4,283,144	\$2,930,943	\$1,079,945	\$353,574	\$0	\$4,364,461	-\$81,317	\$1,138.81	101.9%
Jan-24	3,664	\$4,751,459	\$3,590,446	\$1,291,924	\$367,829	\$0	\$5,250,199	-\$498,740	\$1,332.52	110.5%
Feb-24	3,681	\$4,768,686	\$2,651,372	\$1,158,956	\$369,536	\$0	\$4,179,863	\$588,823	\$1,035.13	87.7%
Mar-24	3,685	\$4,832,293	\$3,270,049	\$1,285,041	\$369,937	\$0	\$4,925,027	-\$92,735	\$1,236.12	101.9%
Apr-24	3,702	\$4,785,434	\$2,981,403	\$1,282,316	\$371,644	-\$39,242	\$4,596,121	\$189,314	\$1,141.13	96.0%
May-24	3,725	\$4,826,194	\$2,814,240	\$1,389,322	\$373,953	-\$16,279	\$4,561,235	\$264,959	\$1,124.10	94.5%
Jun-24	3,810	\$4,913,503	\$2,855,216	\$1,387,774	\$382,486	-\$80,952	\$4,544,524	\$368,978	\$1,092.40	92.5%
Jul-24	3,859	\$4,955,963	\$3,558,176	\$1,294,904	\$387,405	-\$352,246	\$4,888,239	\$67,724	\$1,166.32	98.6%
Aug-24	3,873	\$4,979,416	\$3,934,860	\$1,380,821	\$388,810	-\$71,063	\$5,633,428	-\$654,012	\$1,354.15	113.1%
Sep-24	3,902	\$4,998,853	\$2,580,631	\$1,459,674	\$391,722	-\$128,821	\$4,303,207	\$695,646	\$1,002.43	86.1%
Oct-24	3,947	\$5,048,144	\$2,897,166	\$1,391,120	\$396,239	-\$74,513	\$4,610,014	\$438,130	\$1,067.59	91.3%
Nov-24	3,947	\$5,052,964	\$3,906,392	\$1,258,119	\$396,239	-\$369,643	\$5,191,107	-\$138,143	\$1,214.81	102.7%
Dec-24	3,945	\$5,048,985	\$3,053,220	\$1,408,380	\$396,039	-\$120,444	\$4,737,195	\$311,790	\$1,100.42	93.8%
Jan-25	4,351	\$5,638,206	\$2,904,495	\$1,544,398	\$439,973	-\$72,567	\$4,816,298	\$821,907	\$1,005.82	85.4%
Feb-25	4,369	\$5,667,487	\$3,474,751	\$1,403,048	\$441,793	-\$114,727	\$5,204,866	\$462,622	\$1,090.20	91.8%
Mar-25	4,362	\$5,654,093	\$3,530,564	\$1,554,325	\$441,085	-\$53	\$5,525,922	\$128,172	\$1,165.71	97.7%
Apr-25	4,359	\$5,664,915	\$3,169,760	\$1,754,059	\$440,782	-\$1,276	\$5,363,326	\$301,589	\$1,129.28	94.7%
May-25	4,368	\$5,680,445	\$3,452,624	\$1,762,227	\$441,692	-\$970	\$5,655,573	\$24,873	\$1,193.65	99.6%
Jun-25	4,341	\$5,642,294	\$3,348,442	\$1,884,688	\$438,962	-\$39,635	\$5,632,457	\$9,836	\$1,196.38	99.8%
2022	3,128	\$45,908,995	\$35,461,406	\$12,379,625	\$3,768,239	-\$1,084,532	\$50,524,738	-\$4,615,743	\$1,245.64	110.1%
2023	3,416	\$50,330,431	\$31,579,185	\$13,521,462	\$4,115,588	-\$441,176	\$48,775,059	\$1,555,372	\$1,089.36	96.9%
2024	3,812	\$58,961,894	\$38,093,171	\$15,988,352	\$4,591,839	-\$1,253,202	\$57,420,160	\$1,541,734	\$1,154.97	97.4%
2025 YTD	4,358	\$33,947,440	\$19,880,637	\$9,902,745	\$2,644,288	-\$229,228	\$32,198,442	\$1,748,999	\$1,130.18	94.8%
Current 12 Months	4,135	\$64,031,766	\$39,811,082	\$18,095,765	\$5,000,742	-\$1,345,957	\$61,561,632	\$2,470,135	\$1,139.81	96.1%

**Data Sources:**

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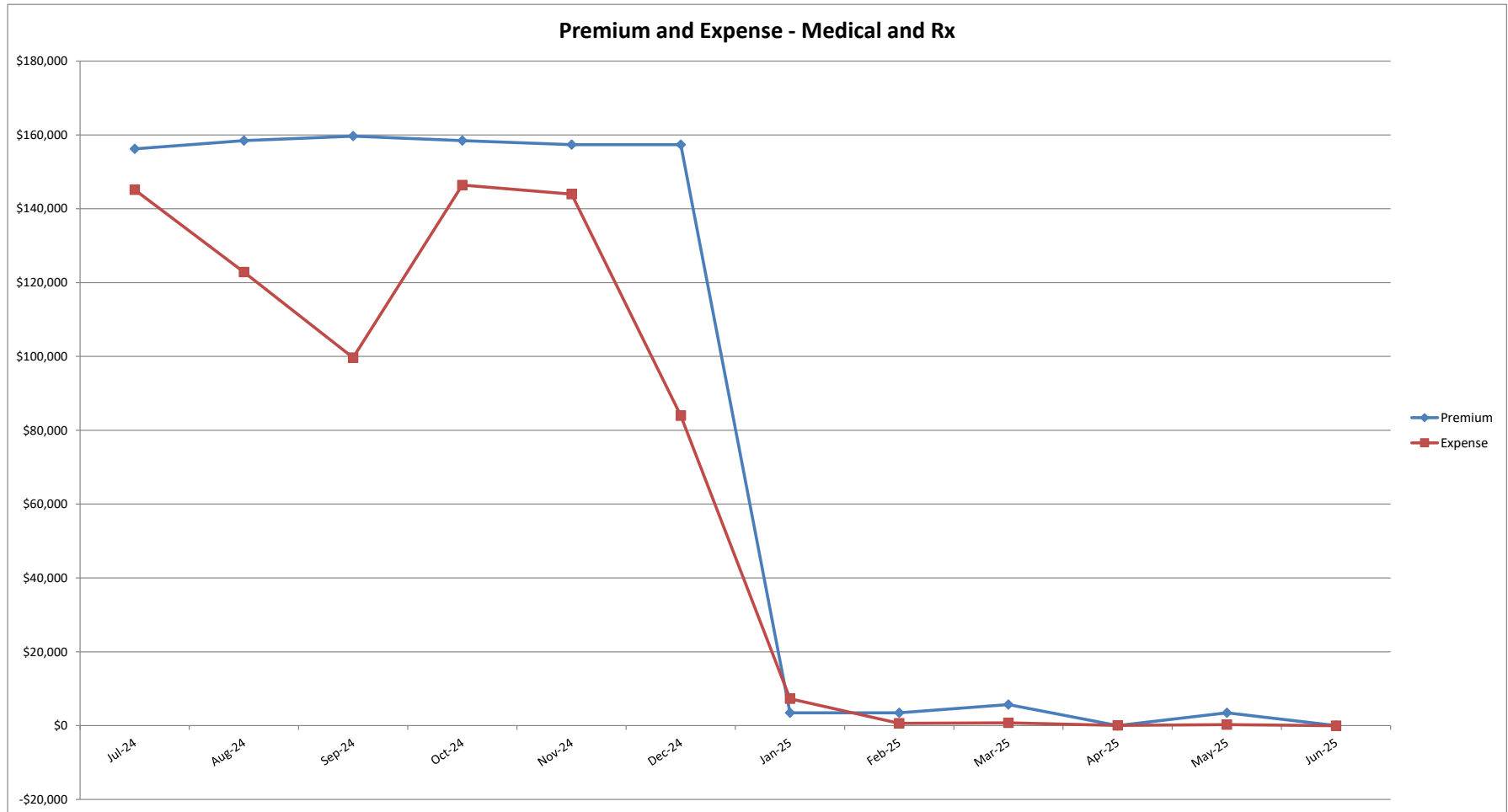
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			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jul-23	94	\$122,333	\$12,974	\$30,643	\$7,190	\$0	\$50,807	\$71,527	\$464.01	41.5%
Aug-23	92	\$119,931	\$75,933	\$31,834	\$7,037	\$0	\$114,804	\$5,126	\$1,171.38	95.7%
Sep-23	97	\$127,013	\$27,372	\$31,587	\$7,420	\$0	\$66,379	\$60,634	\$607.83	52.3%
Oct-23	96	\$125,812	\$30,990	\$32,753	\$7,343	\$0	\$71,086	\$54,726	\$663.99	56.5%
Nov-23	99	\$129,415	\$76,911	\$30,832	\$7,573	\$0	\$115,315	\$14,100	\$1,088.31	89.1%
Dec-23	100	\$130,616	\$28,185	\$33,515	\$7,649	\$0	\$69,349	\$61,268	\$617.00	53.1%
Jan-24	113	\$152,626	\$4,062	\$36,880	\$8,643	\$0	\$49,586	\$103,041	\$362.32	32.5%
Feb-24	115	\$158,480	\$15,033	\$33,746	\$8,796	\$0	\$57,576	\$100,904	\$424.17	36.3%
Mar-24	111	\$171,542	\$48,682	\$41,294	\$8,490	\$0	\$98,466	\$73,076	\$810.59	57.4%
Apr-24	113	\$156,084	\$81,043	\$55,617	\$8,643	\$0	\$145,303	\$10,782	\$1,209.37	93.1%
May-24	114	\$157,282	\$93,286	\$61,419	\$8,720	\$0	\$163,425	-\$6,143	\$1,357.07	103.9%
Jun-24	115	\$156,208	\$61,526	\$57,623	\$8,796	\$0	\$127,946	\$28,262	\$1,036.08	81.9%
Jul-24	114	\$156,208	\$66,743	\$69,662	\$8,720	\$0	\$145,125	\$11,083	\$1,196.54	92.9%
Aug-24	114	\$158,469	\$46,203	\$67,930	\$8,720	\$0	\$122,853	\$35,615	\$1,001.17	77.5%
Sep-24	115	\$159,667	\$39,939	\$50,934	\$8,796	\$0	\$99,670	\$59,997	\$790.20	62.4%
Oct-24	114	\$158,469	\$79,552	\$58,148	\$8,720	\$0	\$146,420	\$12,049	\$1,207.90	92.4%
Nov-24	112	\$157,382	\$84,848	\$50,552	\$8,567	\$0	\$143,967	\$13,415	\$1,208.93	91.5%
Dec-24	113	\$157,382	\$28,407	\$46,895	\$8,643	\$0	\$83,945	\$73,437	\$666.39	53.3%
Jan-25	1	\$3,459	\$8,867	(\$1,688)	\$95	\$0	\$7,275	-\$3,816	\$7,179.38	210.3%
Feb-25	1	\$3,459	\$527	\$0	\$95	\$0	\$622	\$2,837	\$527.30	18.0%
Mar-25	4	\$5,718	\$371	\$0	\$381	\$0	\$752	\$4,967	\$92.81	13.1%
Apr-25	0	\$0	\$0	\$55	\$0	\$0	\$55	-\$55	\$0.00	0.0%
May-25	1	\$3,459	\$162	\$0	\$95	\$0	\$257	\$3,202	\$162.00	7.4%
Jun-25	0	\$0	-\$26	\$0	\$0	\$0	-\$26	\$26	\$0.00	0.0%
2022	88	\$1,454,651	\$1,171,806	\$303,666	\$80,391	\$0	\$1,555,864	-\$101,213	\$1,403.87	107.0%
2023	92	\$1,462,776	\$261,364	\$408,270	\$84,368	\$0	\$754,002	\$708,773	\$607.10	51.5%
2024	114	\$1,899,799	\$649,326	\$630,700	\$104,256	\$0	\$1,384,282	\$515,517	\$939.12	72.9%
2025 YTD	1	\$16,095	\$9,901	-\$1,632	\$666	\$0	\$8,935	\$7,160	1181.272857	55.5%
Current 12 Months	57	\$963,672	\$355,595	\$342,489	\$52,832	\$0	\$750,916	\$212,756	\$1,013.18	77.9%

**Data Sources:**

Enrollment & Premium: MyWorkplace, Medical Claims: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envelope, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

**San Joaquin Valley Insurance Authority (SJVIA)**  
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**County of Fresno - PPO**





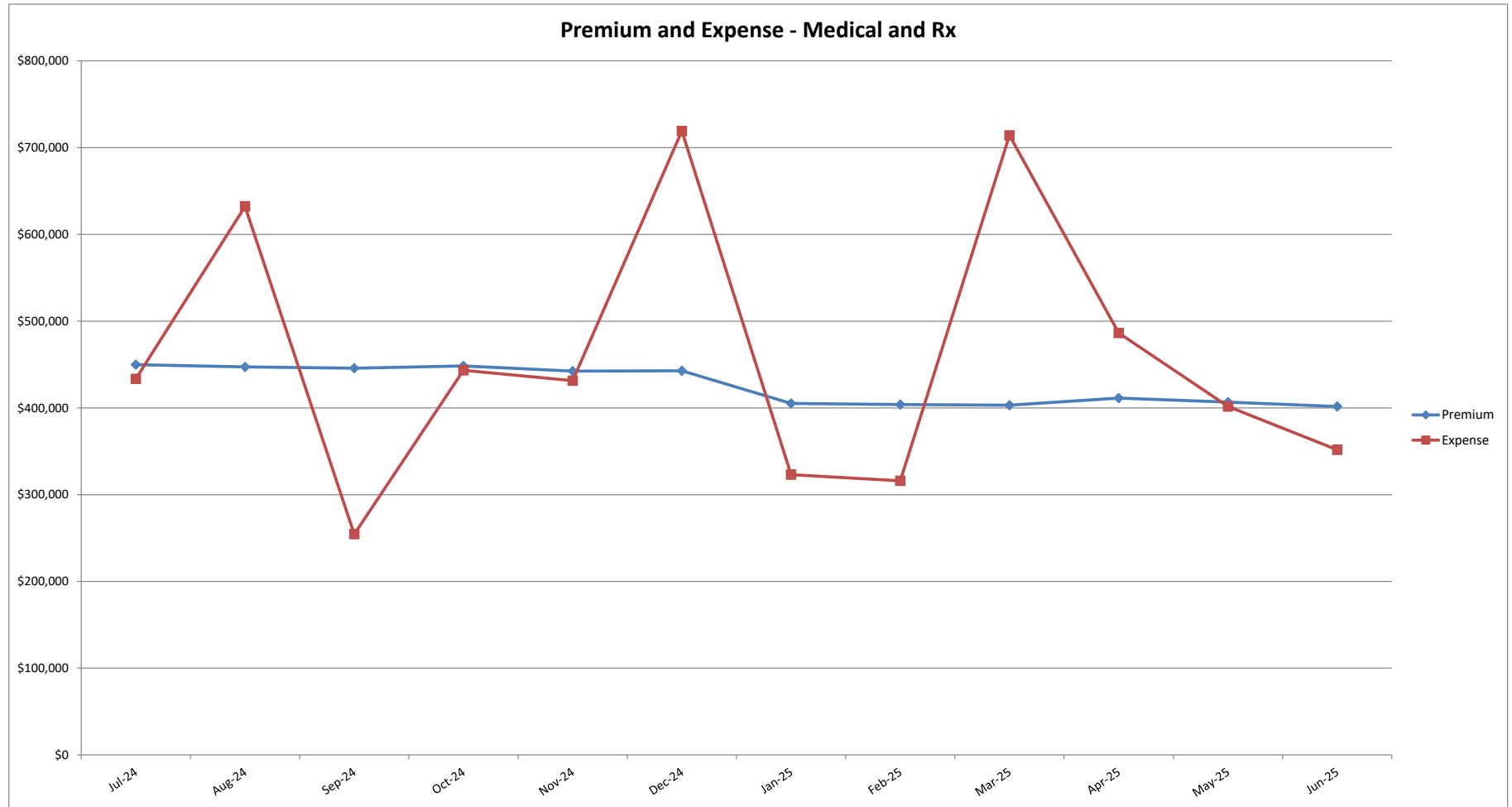
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MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jul-23	584	\$461,671	\$196,598	\$63,942	\$44,670	-\$92,997	\$212,213	\$249,458	\$286.89	46.0%
Aug-23	589	\$465,477	\$377,697	\$55,397	\$45,053	\$467	\$478,614	-\$13,137	\$736.10	102.8%
Sep-23	596	\$470,359	\$256,543	\$80,359	\$45,588	-\$20,519	\$361,972	\$108,388	\$530.85	77.0%
Oct-23	598	\$471,155	\$506,941	\$79,340	\$45,741	-\$3,273	\$628,749	-\$157,594	\$974.93	133.4%
Nov-23	609	\$479,938	\$171,038	\$81,036	\$46,582	-\$527	\$298,130	\$181,808	\$413.05	62.1%
Dec-23	605	\$478,844	\$259,695	\$81,377	\$46,276	-\$16,873	\$370,475	\$108,369	\$535.87	77.4%
Jan-24	548	\$456,299	\$233,096	\$60,007	\$41,917	\$0	\$335,020	\$121,279	\$534.86	73.4%
Feb-24	541	\$452,373	\$155,824	\$54,413	\$41,381	\$0	\$251,619	\$200,754	\$388.61	55.6%
Mar-24	540	\$551,053	\$177,609	\$53,450	\$41,305	\$0	\$272,363	\$278,690	\$427.89	49.4%
Apr-24	543	\$455,601	\$116,261	\$71,303	\$41,534	\$0	\$229,099	\$226,502	\$345.42	50.3%
May-24	541	\$454,300	-\$372,181	\$73,663	\$41,381	\$0	-\$257,137	\$711,437	-\$551.79	-56.6%
Jun-24	542	\$455,606	\$107,071	\$75,465	\$41,458	-\$309	\$223,683	\$231,922	\$336.21	49.1%
Jul-24	533	\$449,810	\$318,523	\$74,169	\$40,769	\$0	\$433,461	\$16,349	\$736.76	96.4%
Aug-24	529	\$447,157	\$486,237	\$105,352	\$40,463	\$0	\$632,052	-\$184,895	\$1,118.32	141.3%
Sep-24	527	\$445,675	\$128,505	\$85,577	\$40,310	\$0	\$254,392	\$191,282	\$406.23	57.1%
Oct-24	532	\$448,413	\$272,911	\$129,681	\$40,693	\$0	\$443,285	\$5,128	\$756.75	98.9%
Nov-24	527	\$442,401	\$298,809	\$92,344	\$40,310	\$0	\$431,462	\$10,938	\$742.22	97.5%
Dec-24	526	\$442,675	\$577,552	\$101,373	\$40,234	\$0	\$719,159	-\$276,484	\$1,290.73	162.5%
Jan-25	467	\$405,156	\$216,119	\$62,377	\$44,435	\$0	\$322,930	\$82,226	\$596.35	79.7%
Feb-25	465	\$403,837	\$222,043	\$49,644	\$44,245	\$0	\$315,932	\$87,905	\$584.27	78.2%
Mar-25	463	\$403,161	\$596,369	\$73,672	\$44,054	\$0	\$714,096	-\$310,935	\$1,447.17	177.1%
Apr-25	467	\$411,290	\$331,984	\$109,987	\$44,435	\$0	\$486,406	-\$75,116	\$946.40	118.3%
May-25	460	\$406,685	\$259,233	\$98,684	\$43,769	\$0	\$401,686	\$4,998	\$778.08	98.8%
Jun-25	451	\$401,597	\$186,732	\$122,082	\$42,913	\$0	\$351,727	\$49,870	\$684.73	87.6%
2022	665	\$5,996,461	\$3,058,228	\$948,954	\$610,390	-\$107,418	\$4,510,155	\$1,486,306	\$488.69	75.2%
2023	586	\$5,532,347	\$2,953,191	\$709,668	\$538,107	-\$227,586	\$3,973,380	\$1,558,967	\$488.31	71.8%
2024	536	\$5,501,363	\$2,500,217	\$976,798	\$491,754	-\$309	\$3,968,459	\$1,532,904	\$540.78	72.1%
2025 YTD	462	\$2,431,726	\$1,812,479	\$516,446	\$263,851	\$0	\$2,592,777	-\$161,051	\$839.86	106.6%
Current 12 Months	496	\$5,107,856	\$3,895,017	\$1,104,942	\$506,630	\$0	\$5,506,589	-\$398,733	\$840.75	107.8%

**Data Sources:**

Enrollment & Premium: MyWorkplace, Medical Claims: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolve, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix

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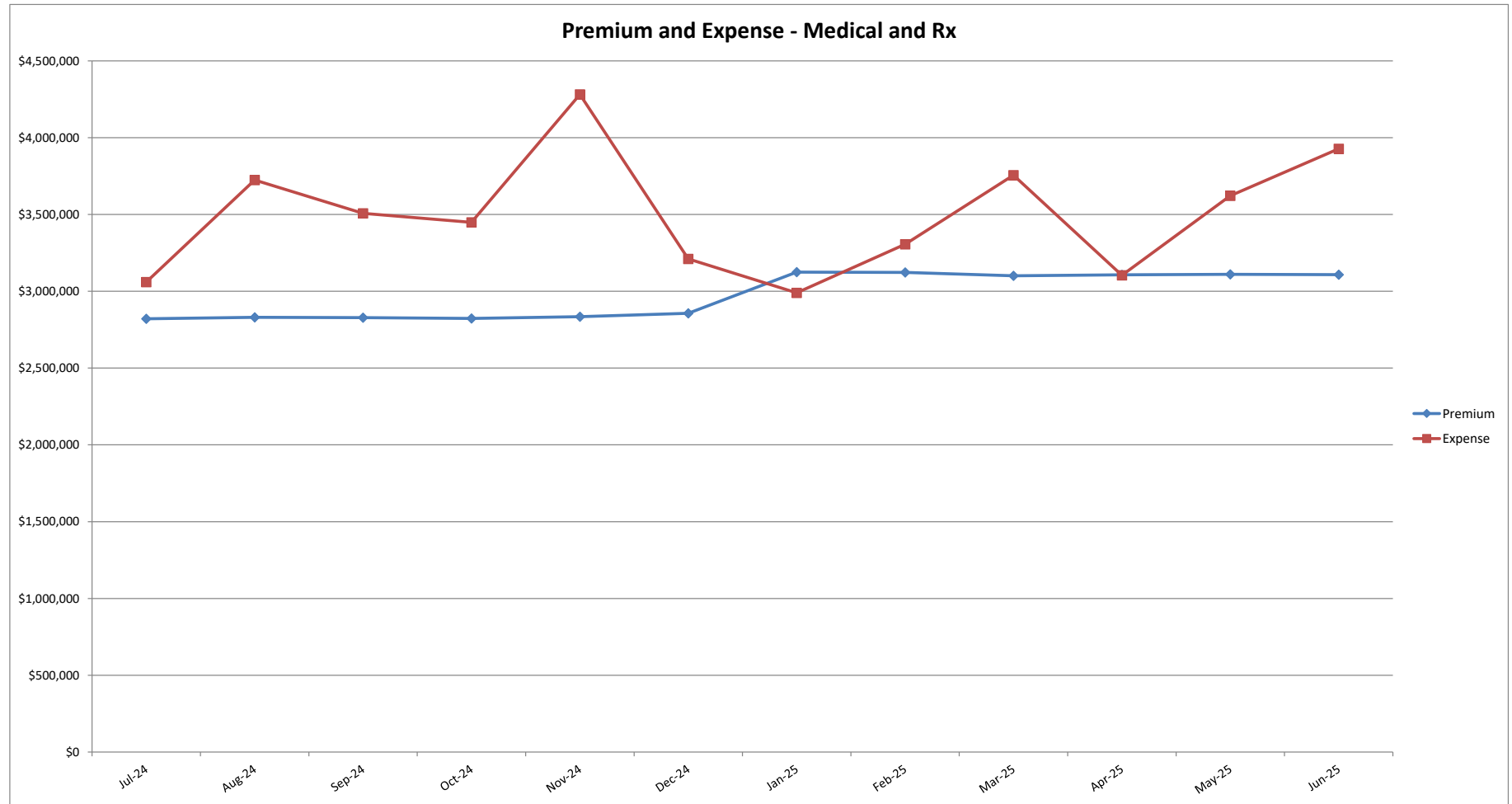
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jul-23	3,086	\$2,570,817	\$1,407,249	\$911,437	\$238,671	-\$257,831	\$2,299,526	\$271,290	\$667.81	89.4%
Aug-23	3,090	\$2,572,983	\$1,745,812	\$903,231	\$238,981	\$0	\$2,888,024	-\$315,041	\$857.30	112.2%
Sep-23	3,097	\$2,576,478	\$1,451,610	\$876,853	\$239,522	\$0	\$2,567,985	\$8,493	\$751.84	99.7%
Oct-23	3,094	\$2,577,798	\$2,620,164	\$895,851	\$239,290	\$0	\$3,755,305	-\$1,177,507	\$1,136.40	145.7%
Nov-23	3,112	\$2,596,583	\$2,385,595	\$947,780	\$240,682	\$0	\$3,574,057	-\$977,475	\$1,071.14	137.6%
Dec-23	3,134	\$2,612,693	\$1,510,096	\$892,534	\$242,384	-\$42,631	\$2,602,383	\$10,311	\$753	99.6%
Jan-24	3,239	\$2,795,255	\$1,887,845	\$1,071,810	\$250,504	\$0	\$3,210,159	-\$414,903	\$914	114.8%
Feb-24	3,208	\$2,802,294	\$1,431,124	\$886,202	\$248,107	\$0	\$2,565,433	\$236,861	\$722.36	91.5%
Mar-24	3,219	\$2,814,061	\$1,510,565	\$952,536	\$248,957	\$0	\$2,712,058	\$102,003	\$765.18	96.4%
Apr-24	3,218	\$2,816,872	\$1,459,094	\$1,074,654	\$248,880	\$0	\$2,782,628	\$34,244	\$787.37	98.8%
May-24	3,216	\$2,815,355	\$1,860,941	\$1,155,398	\$248,725	\$0	\$3,265,065	-\$449,710	\$937.92	116.0%
Jun-24	3,193	\$2,788,710	\$1,504,720	\$1,078,983	\$246,947	\$0	\$2,830,650	-\$41,939	\$809.18	101.5%
Jul-24	3,217	\$2,820,991	\$1,633,455	\$1,177,782	\$248,803	\$0	\$3,060,040	-\$239,050	\$873.87	108.5%
Aug-24	3,230	\$2,830,806	\$2,405,565	\$1,281,491	\$249,808	-\$212,201	\$3,724,663	-\$893,858	\$1,075.81	131.6%
Sep-24	3,224	\$2,828,773	\$2,038,334	\$1,219,683	\$249,344	\$0	\$3,507,362	-\$678,588	\$1,010.55	124.0%
Oct-24	3,220	\$2,822,828	\$1,967,919	\$1,231,771	\$249,035	-\$209	\$3,448,515	-\$625,687	\$993.63	122.2%
Nov-24	3,227	\$2,834,625	\$2,934,433	\$1,102,211	\$249,576	-\$4,694	\$4,281,526	-\$1,446,901	\$1,249.44	151.0%
Dec-24	3,252	\$2,857,069	\$2,291,554	\$1,134,369	\$251,510	-\$466,982	\$3,210,451	-\$353,382	\$910	112.4%
Jan-25	3,329	\$3,124,661	\$1,602,003	\$1,182,923	\$314,690	-\$109,680	\$2,989,937	\$134,724	\$804	95.7%
Feb-25	3,325	\$3,122,800	\$1,960,207	\$1,091,509	\$314,312	-\$59,873	\$3,306,154	-\$183,354	\$900	105.9%
Mar-25	3,302	\$3,101,389	\$2,530,928	\$1,231,039	\$312,138	-\$318,015	\$3,756,089	-\$654,700	\$1,043	121.1%
Apr-25	3,303	\$3,106,769	\$1,836,207	\$1,292,805	\$312,233	-\$336,713	\$3,104,532	\$2,236	\$845	99.9%
May-25	3,310	\$3,109,904	\$1,959,096	\$1,356,652	\$312,894	-\$6,920	\$3,621,722	-\$511,818	\$1,000	116.5%
Jun-25	3,308	\$3,108,195	\$2,218,401	\$1,403,606	\$312,705	-\$7,200	\$3,927,513	-\$819,318	\$1,093	126.4%
2022	2,954	\$27,740,204	\$18,763,341	\$10,362,619	\$2,741,780	\$0	\$31,867,740	-\$4,127,536	\$821.58	114.9%
2023	3,088	\$30,834,462	\$19,932,133	\$10,951,499	\$2,866,143	-\$307,341	\$33,442,433	-\$2,607,971	\$825.07	108.5%
2024	3,222	\$33,827,639	\$22,925,549	\$13,366,890	\$2,990,196	-\$684,086	\$38,598,549	-\$4,770,909	\$920.99	114.1%
2025 YTD	3,313	\$18,673,718	\$12,106,842	\$7,558,533	\$1,878,973	-\$838,401	\$20,705,947	-\$2,032,228	\$947.17	110.9%
Current 12 Months	3,271	\$35,668,810	\$25,378,101	\$14,705,841	\$3,377,049	-\$1,522,487	\$41,938,504	-\$6,269,694	\$982.53	117.6%

**Data Sources:**

Enrollment & Premium: MyWorkplace, Medical Claims: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolv, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix



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County of Tulare - All Medical





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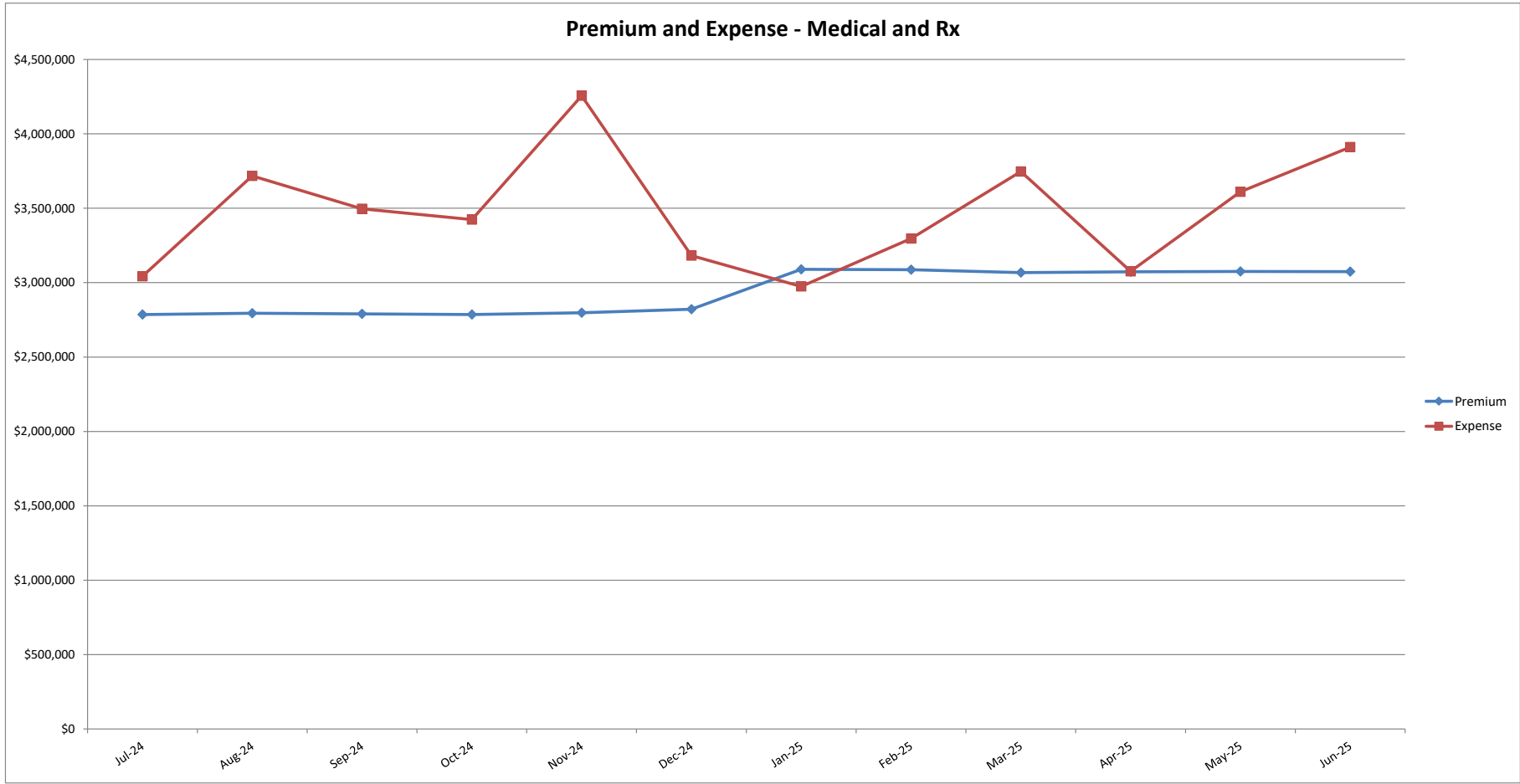
MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jul-23	3,047	\$2,540,007	\$1,405,287	\$908,469	\$235,655	-\$257,831	\$2,291,580	\$248,426	\$674.74	90.2%
Aug-23	3,051	\$2,542,910	\$1,739,234	\$902,808	\$235,964	\$0	\$2,878,007	-\$335,097	\$865.96	113.2%
Sep-23	3,056	\$2,545,189	\$1,448,174	\$875,103	\$236,351	\$0	\$2,559,628	-\$14,439	\$760.23	100.6%
Oct-23	3,054	\$2,547,624	\$2,608,326	\$895,513	\$236,196	\$0	\$3,740,035	-\$1,192,412	\$1,147.30	146.8%
Nov-23	3,073	\$2,567,016	\$2,363,764	\$947,133	\$237,666	\$0	\$3,548,563	-\$981,546	\$1,077.42	138.2%
Dec-23	3,094	\$2,581,882	\$1,504,497	\$891,357	\$239,290	-\$42,631	\$2,592,513	-\$10,630	\$760.58	100.4%
Jan-24	3,196	\$2,759,151	\$1,881,538	\$1,069,313	\$247,179	\$0	\$3,198,029	-\$438,878	\$923.29	115.9%
Feb-24	3,164	\$2,765,551	\$1,429,066	\$884,359	\$244,704	\$0	\$2,558,129	\$207,422	\$731.17	92.5%
Mar-24	3,175	\$2,776,012	\$1,499,261	\$949,843	\$245,555	\$0	\$2,694,658	\$81,354	\$771.37	97.1%
Apr-24	3,175	\$2,779,461	\$1,456,076	\$1,074,047	\$245,555	\$0	\$2,775,678	\$3,783	\$796.89	99.9%
May-24	3,173	\$2,778,477	\$1,850,725	\$1,153,808	\$245,400	\$0	\$3,249,933	-\$471,456	\$946.91	117.0%
Jun-24	3,151	\$2,752,470	\$1,486,540	\$1,075,339	\$243,698	\$0	\$2,805,577	-\$53,107	\$813.04	101.9%
Jul-24	3,176	\$2,785,388	\$1,619,042	\$1,177,466	\$245,632	\$0	\$3,042,140	-\$256,751	\$880.51	109.2%
Aug-24	3,187	\$2,793,927	\$2,402,659	\$1,280,610	\$246,483	-\$212,201	\$3,717,550	-\$923,623	\$1,089.13	133.1%
Sep-24	3,179	\$2,790,086	\$2,032,936	\$1,217,498	\$245,864	\$0	\$3,496,298	-\$706,212	\$1,022.47	125.3%
Oct-24	3,175	\$2,785,447	\$1,947,968	\$1,230,021	\$245,555	-\$209	\$3,423,334	-\$637,887	\$1,000.88	122.9%
Nov-24	3,183	\$2,797,882	\$2,912,497	\$1,101,882	\$246,173	-\$4,694	\$4,255,859	-\$1,457,977	\$1,259.72	152.1%
Dec-24	3,210	\$2,821,603	\$2,268,027	\$1,132,784	\$248,261	-\$466,982	\$3,182,090	-\$360,487	\$913.97	112.8%
Jan-25	3,289	\$3,089,476	\$1,590,136	\$1,182,693	\$310,909	-\$109,680	\$2,974,058	\$115,418	\$809.71	96.3%
Feb-25	3,285	\$3,086,705	\$1,955,421	\$1,090,759	\$310,531	-\$59,873	\$3,296,838	-\$210,134	\$909.07	106.8%
Mar-25	3,264	\$3,067,570	\$2,527,256	\$1,229,216	\$308,546	-\$318,015	\$3,747,002	-\$679,433	\$1,053.45	122.1%
Apr-25	3,265	\$3,072,949	\$1,813,180	\$1,291,464	\$308,640	-\$336,713	\$3,076,572	-\$3,623	\$847.76	100.1%
May-25	3,271	\$3,075,401	\$1,954,464	\$1,354,074	\$309,208	-\$6,920	\$3,610,826	-\$535,424	\$1,009.36	117.4%
Jun-25	3,269	\$3,073,693	\$2,209,521	\$1,399,165	\$309,019	-\$7,200	\$3,910,505	-\$836,813	\$1,101.71	127.2%
2022	2,917	\$27,425,825	\$18,636,290	\$10,283,239	\$2,707,596	\$0	\$31,627,125	-\$4,201,300	\$826.06	115.3%
2023	3,050	\$30,481,001	\$19,832,676	\$10,939,004	\$2,830,644	-\$307,341	\$33,294,982	-\$2,813,981	\$832.36	109.2%
2024	3,179	\$33,385,454	\$22,786,335	\$13,346,969	\$2,950,057	-\$684,086	\$38,399,274	-\$5,013,820	\$929.35	115.0%
2025 YTD	3,274	\$18,465,793	\$12,049,979	\$7,547,372	\$1,856,853	-\$838,401	\$20,615,802	-\$2,150,009	\$954.99	111.6%
Current 12 Months	3,229	\$35,240,126	\$25,233,107	\$14,687,632	\$3,334,820	-\$1,522,487	\$41,733,072	-\$6,492,946	\$990.85	118.4%

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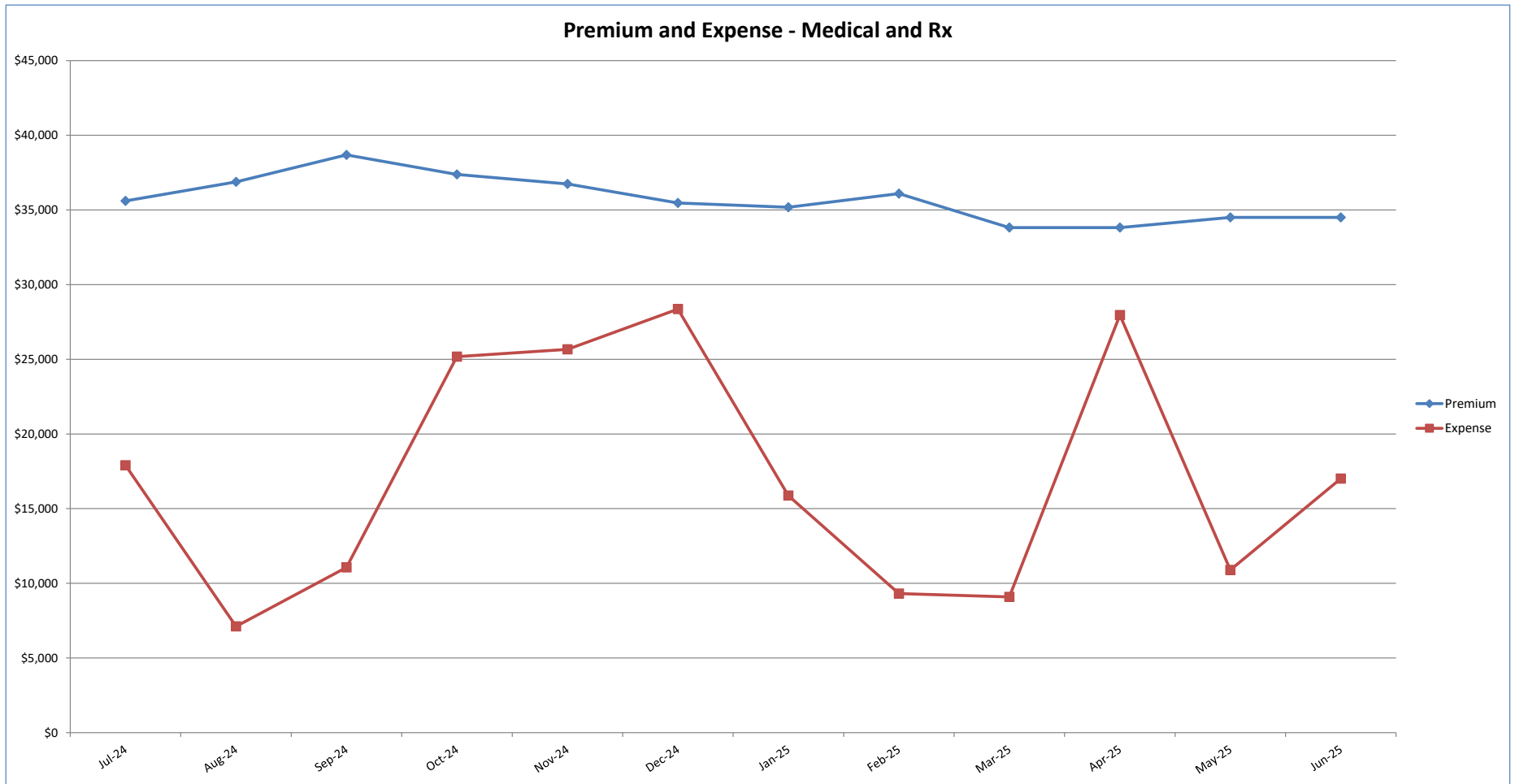
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			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jul-23	39	\$30,810	\$1,962	\$2,968	\$3,016	\$0	\$7,946	\$22,864	\$126.41	25.8%
Aug-23	39	\$30,073	\$6,578	\$423	\$3,016	\$0	\$10,017	\$20,056	\$179.51	33.3%
Sep-23	41	\$31,289	\$3,436	\$1,750	\$3,171	\$0	\$8,357	\$22,932	\$126.49	26.7%
Oct-23	40	\$30,174	\$11,839	\$338	\$3,094	\$0	\$15,270	\$14,904	\$304.40	50.6%
Nov-23	39	\$29,566	\$21,831	\$648	\$3,016	\$0	\$25,494	\$4,072	\$576.36	86.2%
Dec-23	40	\$30,811	\$5,599	\$1,177	\$3,094	\$0	\$9,870	\$20,941	\$169.41	32.0%
Jan-24	43	\$36,105	\$6,307	\$2,497	\$3,326	\$0	\$12,129	\$23,975	\$204.74	33.6%
Feb-24	44	\$36,743	\$2,059	\$1,842	\$3,403	\$0	\$7,304	\$29,439	\$88.66	19.9%
Mar-24	44	\$38,049	\$11,304	\$2,693	\$3,403	\$0	\$17,400	\$20,649	\$318.11	45.7%
Apr-24	43	\$37,411	\$3,017	\$607	\$3,326	\$0	\$6,950	\$30,461	\$84.28	18.6%
May-24	43	\$36,879	\$10,216	\$1,590	\$3,326	\$0	\$15,132	\$21,747	\$274.57	41.0%
Jun-24	42	\$36,240	\$18,180	\$3,644	\$3,248	\$0	\$25,073	\$11,168	\$519.63	69.2%
Jul-24	41	\$35,602	\$14,413	\$316	\$3,171	\$0	\$17,900	\$17,702	\$359.26	50.3%
Aug-24	43	\$36,879	\$2,906	\$882	\$3,326	\$0	\$7,113	\$29,766	\$88.08	19.3%
Sep-24	45	\$38,687	\$5,399	\$2,185	\$3,480	\$0	\$11,064	\$27,623	\$168.53	28.6%
Oct-24	45	\$37,381	\$19,951	\$1,750	\$3,480	\$0	\$25,181	\$12,200	\$482.23	67.4%
Nov-24	44	\$36,743	\$21,935	\$329	\$3,403	\$0	\$25,667	\$11,075	\$506.01	69.9%
Dec-24	42	\$35,466	\$23,528	\$1,585	\$3,248	\$0	\$28,361	\$7,105	\$597.92	80.0%
Jan-25	40	\$35,186	\$11,867	\$231	\$3,781	\$0	\$15,879	\$19,307	\$302.44	45.1%
Feb-25	40	\$36,095	\$4,785	\$749	\$3,781	\$0	\$9,316	\$26,780	\$138.36	25.8%
Mar-25	38	\$33,820	\$3,672	\$1,823	\$3,592	\$0	\$9,087	\$24,732	\$144.61	26.9%
Apr-25	38	\$33,820	\$23,027	\$1,340	\$3,592	\$0	\$27,960	\$5,860	\$641.26	82.7%
May-25	39	\$34,503	\$4,631	\$2,578	\$3,687	\$0	\$10,896	\$23,607	\$184.85	31.6%
Jun-25	39	\$34,503	\$8,880	\$4,441	\$3,687	\$0	\$17,007	\$17,495	\$341.56	49.3%
2022	37	\$314,379	\$127,051	\$79,380	\$34,184	\$0	\$240,616	\$73,764	\$467.04	76.5%
2023	38	\$353,462	\$99,457	\$12,495	\$35,499	\$0	\$147,451	\$206,010	\$243.90	41.7%
2024	43	\$442,185	\$139,214	\$19,921	\$40,139	\$0	\$199,274	\$242,911	\$306.62	45.1%
2025 YTD	39	\$207,926	\$56,863	\$11,162	\$22,120	\$0	\$90,145	\$117,781	\$290.71	43.4%
Current 12 Months	41	\$428,684	\$144,994	\$18,209	\$42,228	\$0	\$205,432	\$223,252	\$330.37	47.9%

**Data Sources:**

Enrollment & Premium: MyWorkplace, Medical Claims: Anthem CII, Anthem CLR, Anthem MDP; Rx Claims: Envolv, EmpiRx, Anthem MDP; Fixed Cost Schedule: Appendix



San Joaquin Valley Insurance Authority (SJVIA)  
Anthem Blue Cross Premium and Claims Report as of June 2025  
County of Tulare - HDHP





**San Joaquin Valley Insurance Authority (SJVIA)**  
**Delta Dental Premium and Claims Report as of June 2025**  
**County of Fresno and County of Tulare**

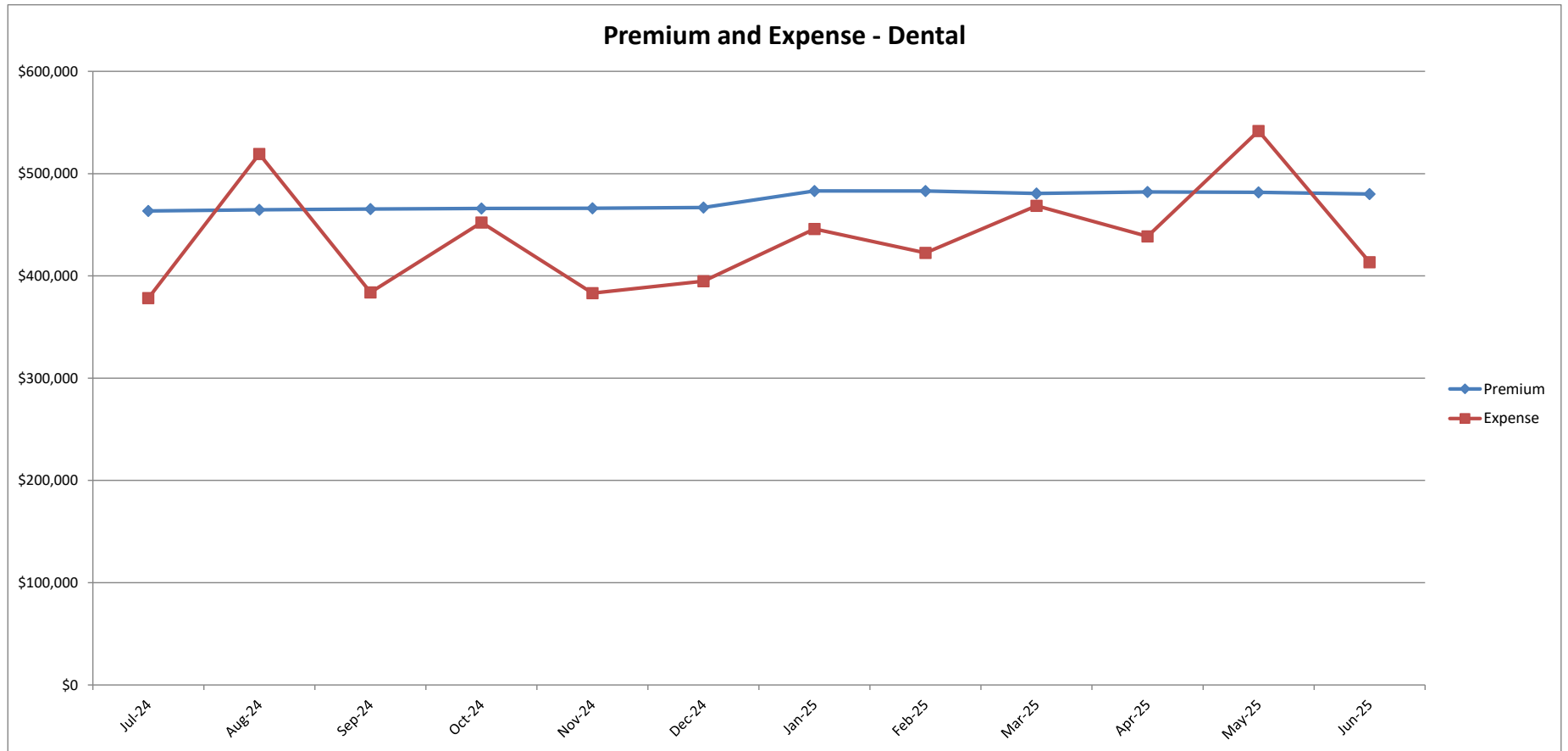
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
<b>Jul-23</b>	7,614	\$418,389	\$277,575	\$29,466	\$307,041	\$111,348	73.39%
<b>Aug-23</b>	7,605	\$417,760	\$409,420	\$29,431	\$438,852	-\$21,092	105.05%
<b>Sep-23</b>	7,611	\$417,911	\$284,580	\$29,455	\$314,034	\$103,877	75.14%
<b>Oct-23</b>	7,590	\$416,533	\$334,211	\$29,373	\$363,585	\$52,949	87.29%
<b>Nov-23</b>	7,684	\$422,253	\$369,419	\$29,737	\$399,156	\$23,097	94.53%
<b>Dec-23</b>	7,729	\$424,463	\$286,564	\$29,911	\$316,475	\$107,988	74.56%
<b>Jan-24</b>	7,980	\$454,861	\$294,721	\$35,112	\$329,833	\$125,029	72.51%
<b>Feb-24</b>	7,984	\$454,898	\$441,363	\$35,130	\$476,493	-\$21,595	104.75%
<b>Mar-24</b>	7,960	\$499,820	\$386,822	\$35,024	\$421,846	\$77,975	84.40%
<b>Apr-24</b>	7,976	\$455,568	\$363,852	\$35,094	\$398,947	\$56,621	87.57%
<b>May-24</b>	7,998	\$457,534	\$466,839	\$35,191	\$502,030	-\$44,497	109.73%
<b>Jun-24</b>	8,044	\$460,869	\$384,765	\$35,394	\$420,159	\$40,710	91.17%
<b>Jul-24</b>	8,094	\$463,495	\$342,637	\$35,614	\$378,251	\$85,244	81.61%
<b>Aug-24</b>	8,112	\$464,731	\$483,537	\$35,693	\$519,229	-\$54,498	111.73%
<b>Sep-24</b>	8,123	\$465,324	\$348,077	\$35,741	\$383,818	\$81,506	82.48%
<b>Oct-24</b>	8,137	\$465,907	\$416,319	\$35,803	\$452,122	\$13,785	97.04%
<b>Nov-24</b>	8,136	\$466,218	\$347,348	\$35,798	\$383,146	\$83,072	82.18%
<b>Dec-24</b>	8,145	\$466,838	\$359,048	\$35,838	\$394,886	\$71,952	84.59%
<b>Jan-25</b>	8,408	\$483,071	\$408,850	\$36,995	\$445,845	\$37,226	92.29%
<b>Feb-25</b>	8,396	\$482,958	\$385,497	\$36,942	\$422,439	\$60,519	87.47%
<b>Mar-25</b>	8,363	\$480,673	\$431,797	\$36,797	\$468,594	\$12,078	97.49%
<b>Apr-25</b>	8,367	\$482,173	\$401,854	\$36,815	\$438,669	\$43,504	90.98%
<b>May-25</b>	8,360	\$481,811	\$504,987	\$36,784	\$541,771	-\$59,960	112.44%
<b>Jun-25</b>	8,334	\$479,968	\$376,792	\$36,670	\$413,462	\$66,507	86.14%
<b>2022</b>	<b>7,276</b>	<b>\$4,781,517</b>	<b>\$3,782,588</b>	<b>\$337,901</b>	<b>\$4,120,490</b>	<b>\$661,028</b>	<b>86.18%</b>
<b>2023</b>	<b>7,582</b>	<b>\$4,979,025</b>	<b>\$4,002,716</b>	<b>\$352,127</b>	<b>\$4,354,844</b>	<b>\$624,181</b>	<b>87.46%</b>
<b>2024</b>	<b>8,057</b>	<b>\$5,576,063</b>	<b>\$4,635,327</b>	<b>\$425,432</b>	<b>\$5,060,759</b>	<b>\$515,304</b>	<b>90.76%</b>
<b>2025 YTD</b>	<b>8,371</b>	<b>\$2,890,655</b>	<b>\$2,509,777</b>	<b>\$221,003</b>	<b>\$2,730,780</b>	<b>\$159,875</b>	<b>94.47%</b>
<b>Current 12 Months</b>	<b>8,248</b>	<b>\$5,683,167</b>	<b>\$4,806,742</b>	<b>\$435,490</b>	<b>\$5,242,232</b>	<b>\$440,936</b>	<b>92.24%</b>

**Data Sources: Delta Dental Financial Report Package, MyWorkplace**

Note:

1. The above figures include all the divisions under the County of Fresno and County of Tulare.
2. The number of primary enrollees may change to include retroactive additions and/or deletions in eligibility.
3. Delta Admin Fee: Effective 1/1/2024 through 12/31/2026 the Dental PPO ASO fee is \$4.40

**San Joaquin Valley Insurance Authority (SJVIA)  
Delta Dental Premium and Claims Report as of June 2025  
County of Fresno and County of Tulare**





**San Joaquin Valley Insurance Authority (SJVIA)**  
**Delta Dental Premium and Claims Report as of June 2025**  
**County of Fresno**

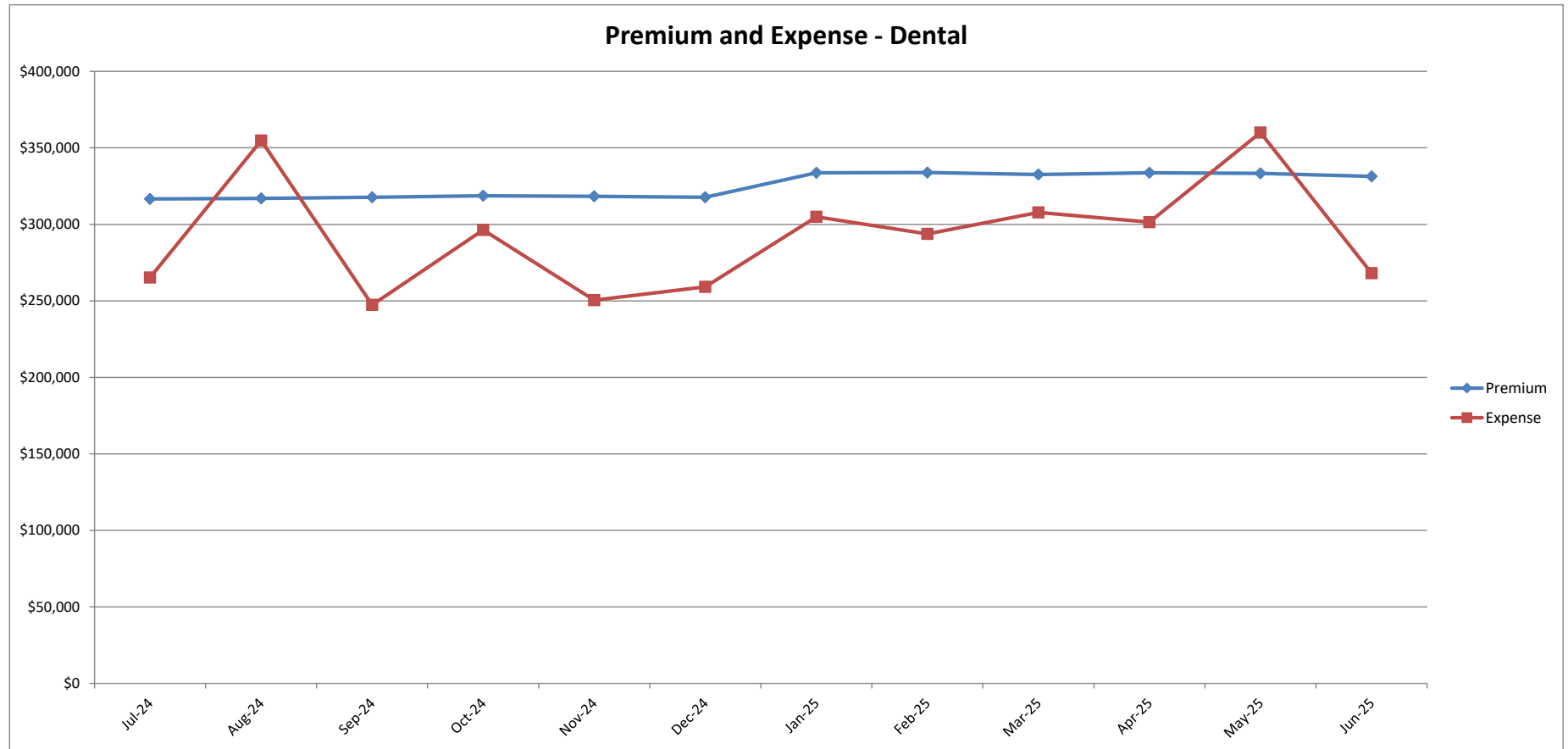
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jul-23	4,851	\$292,446	\$188,823	\$18,773	\$207,597	\$84,850	70.99%
Aug-23	4,834	\$291,573	\$279,538	\$18,708	\$298,246	-\$6,672	102.29%
Sep-23	4,834	\$291,489	\$196,615	\$18,708	\$215,323	\$76,166	73.87%
Oct-23	4,819	\$290,112	\$233,684	\$18,650	\$252,333	\$37,779	86.98%
Nov-23	4,893	\$294,711	\$264,271	\$18,936	\$283,207	\$11,504	96.10%
Dec-23	4,914	\$295,849	\$192,877	\$19,017	\$211,895	\$83,954	71.62%
Jan-24	5,095	\$309,716	\$193,048	\$22,418	\$215,466	\$94,250	69.57%
Feb-24	5,091	\$309,496	\$278,882	\$22,400	\$301,283	\$8,214	97.35%
Mar-24	5,062	\$353,918	\$245,645	\$22,273	\$267,918	\$86,001	75.70%
Apr-24	5,077	\$309,394	\$236,683	\$22,339	\$259,022	\$50,371	83.72%
May-24	5,100	\$311,408	\$305,964	\$22,440	\$328,404	-\$16,996	105.46%
Jun-24	5,158	\$315,027	\$251,584	\$22,695	\$274,279	\$40,748	87.07%
Jul-24	5,188	\$316,592	\$242,393	\$22,827	\$265,220	\$51,371	83.77%
Aug-24	5,187	\$316,967	\$331,922	\$22,823	\$354,745	-\$37,777	111.92%
Sep-24	5,203	\$317,674	\$224,450	\$22,893	\$247,343	\$70,331	77.86%
Oct-24	5,222	\$318,693	\$273,425	\$22,977	\$296,402	\$22,292	93.01%
Nov-24	5,213	\$318,262	\$227,538	\$22,937	\$250,476	\$67,787	78.70%
Dec-24	5,202	\$317,716	\$236,208	\$22,889	\$259,097	\$58,619	81.55%
Jan-25	5,385	\$333,689	\$281,180	\$23,694	\$304,874	\$28,814	91.36%
Feb-25	5,380	\$333,873	\$270,121	\$23,672	\$293,793	\$40,080	88.00%
Mar-25	5,366	\$332,511	\$284,151	\$23,610	\$307,762	\$24,749	92.56%
Apr-25	5,368	\$333,658	\$277,871	\$23,619	\$301,491	\$32,168	90.36%
May-25	5,358	\$333,300	\$336,416	\$23,575	\$359,991	-\$26,692	108.01%
Jun-25	5,330	\$331,295	\$244,646	\$23,452	\$268,098	\$63,197	80.92%
2022	4,628	\$3,350,615	\$2,638,106	\$214,928	\$2,853,034	\$497,581	85.15%
2023	4,818	\$3,468,153	\$2,772,137	\$223,748	\$2,995,885	\$472,269	86.38%
2024	5,150	\$3,814,863	\$3,047,742	\$271,911	\$3,319,653	\$495,210	87.02%
2025 YTD	5,365	\$1,998,325	\$1,694,386	\$141,623	\$1,836,008	\$162,316	91.88%
Current 12 Months	5,284	\$3,904,229	\$3,230,321	\$278,969	\$3,509,290	\$394,939	89.88%

**Data Sources: Delta Dental Financial Report Package, MyWorkplace**

**Note:**

1. The number of primary enrollees may change to include retroactive additions and/or deletions in eligibility.
2. Delta Admin Fee: Effective 1/1/2024 through 12/31/2026 the Dental PPO ASO fee is \$4.40

**San Joaquin Valley Insurance Authority (SJVIA)  
Delta Dental Premium and Claims Report as of June 2025  
County of Fresno**





**San Joaquin Valley Insurance Authority (SJVIA)**  
**Delta Dental Premium and Claims Report as of June 2025**  
**County of Tulare**

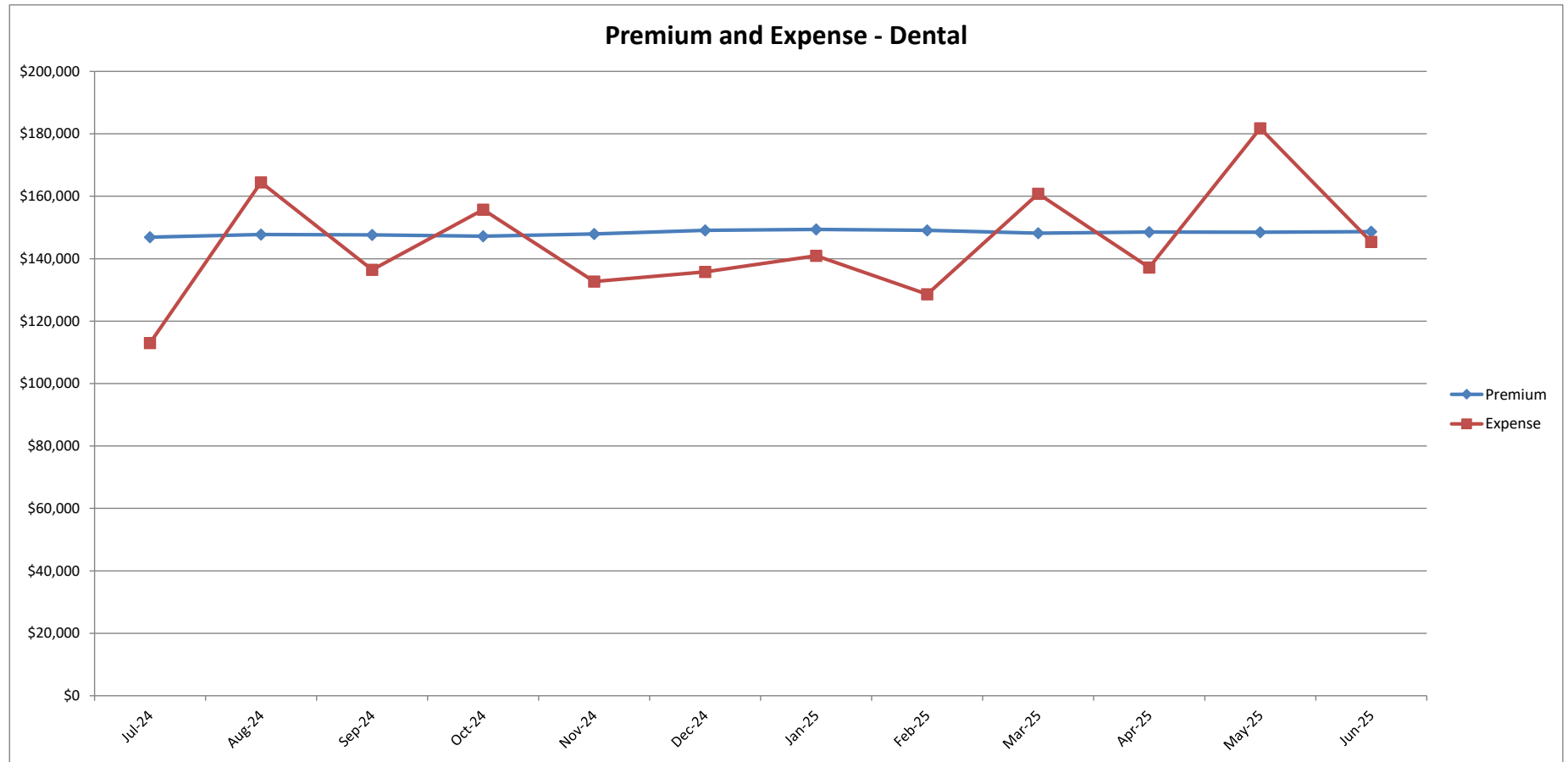
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jul-23	2,763	\$125,943	\$88,752	\$10,693	\$99,445	\$26,498	78.96%
Aug-23	2,771	\$126,187	\$129,882	\$10,724	\$140,606	-\$14,419	111.43%
Sep-23	2,777	\$126,422	\$87,964	\$10,747	\$98,711	\$27,711	78.08%
Oct-23	2,771	\$126,422	\$100,528	\$10,724	\$111,252	\$15,170	88.00%
Nov-23	2,791	\$127,543	\$105,148	\$10,801	\$115,949	\$11,593	90.91%
Dec-23	2,815	\$128,614	\$93,687	\$10,894	\$104,581	\$24,034	81.31%
Jan-24	2,885	\$145,145	\$101,672	\$12,694	\$114,366	\$30,779	78.79%
Feb-24	2,893	\$145,402	\$162,481	\$12,729	\$175,210	-\$29,809	120.50%
Mar-24	2,898	\$145,902	\$141,177	\$12,751	\$153,928	-\$8,026	105.50%
Apr-24	2,899	\$146,175	\$127,169	\$12,756	\$139,925	\$6,250	95.72%
May-24	2,898	\$146,126	\$160,876	\$12,751	\$173,627	-\$27,501	118.82%
Jun-24	2,886	\$145,842	\$133,181	\$12,698	\$145,880	-\$38	100.03%
Jul-24	2,906	\$146,903	\$100,245	\$12,786	\$113,031	\$33,872	76.94%
Aug-24	2,925	\$147,764	\$151,615	\$12,870	\$164,485	-\$16,721	111.32%
Sep-24	2,920	\$147,650	\$123,627	\$12,848	\$136,475	\$11,175	92.43%
Oct-24	2,915	\$147,214	\$142,894	\$12,826	\$155,720	-\$8,506	105.78%
Nov-24	2,923	\$147,956	\$119,809	\$12,861	\$132,670	\$15,286	89.67%
Dec-24	2,943	\$149,121	\$122,839	\$12,949	\$135,788	\$13,333	91.06%
Jan-25	3,023	\$149,383	\$127,669	\$13,301	\$140,970	\$8,412	94.37%
Feb-25	3,016	\$149,085	\$115,376	\$13,270	\$128,646	\$20,439	86.29%
Mar-25	2,997	\$148,162	\$147,646	\$13,187	\$160,832	-\$12,671	108.55%
Apr-25	2,999	\$148,515	\$123,983	\$13,196	\$137,179	\$11,337	92.37%
May-25	3,002	\$148,511	\$168,571	\$13,209	\$181,780	-\$33,269	122.40%
Jun-25	3,004	\$148,674	\$132,146	\$13,218	\$145,364	\$3,310	97.77%
2022	2,648	\$1,430,902	\$1,144,483	\$122,973	\$1,267,456	\$163,447	88.58%
2023	2,764	\$1,510,871	\$1,230,580	\$128,380	\$1,358,959	\$151,912	89.95%
2024	2,908	\$1,761,200	\$1,587,585	\$153,520	\$1,741,106	\$20,094	98.86%
2025 YTD	3,007	\$892,330	\$815,391	\$79,380	\$894,772	-\$2,442	100.27%
Current 12 Months	2,964	\$1,778,938	\$1,576,420	\$156,521	\$1,732,942	\$45,997	97.41%

**Data Sources: Delta Dental Financial Report Package, MyWorkplace**

**Note:**

1. The number of primary enrollees may change to include retroactive additions and/or deletions in eligibility.
2. Delta Admin Fee: Effective 1/1/2024 through 12/31/2026 the Dental PPO ASO fee is \$4.40

**San Joaquin Valley Insurance Authority (SJVIA)  
Delta Dental Premium and Claims Report as of June 2025  
County of Tulare**





**San Joaquin Valley Insurance Authority (SJVIA)**  
**VSP Premium and Claims Report as of June 2025**  
**County of Fresno and County of Tulare**

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jul-23	7,099	\$61,312	\$42,981	\$7,971	\$50,951	\$10,361	83.10%
Aug-23	7,470	\$64,375	\$52,317	\$8,369	\$60,685	\$3,689	94.27%
Sep-23	7,471	\$64,314	\$48,572	\$8,361	\$56,933	\$7,381	88.52%
Oct-23	7,442	\$63,872	\$51,633	\$8,303	\$59,937	\$3,935	93.84%
Nov-23	7,514	\$64,487	\$45,134	\$8,383	\$53,517	\$10,969	82.99%
Dec-23	7,695	\$66,256	\$47,749	\$8,613	\$56,362	\$9,894	85.07%
Jan-24	7,787	\$67,832	\$51,925	\$8,818	\$60,743	\$7,089	89.55%
Feb-24	7,796	\$67,952	\$55,077	\$8,834	\$63,911	\$4,041	94.05%
Mar-24	7,820	\$68,215	\$56,182	\$8,868	\$65,050	\$3,165	95.36%
Apr-24	7,826	\$68,332	\$59,570	\$8,883	\$68,453	-\$121	100.18%
May-24	7,822	\$68,354	\$43,619	\$8,886	\$52,505	\$15,848	76.81%
Jun-24	7,891	\$69,115	\$56,499	\$8,985	\$65,484	\$3,631	94.75%
Jul-24	7,967	\$69,925	\$45,984	\$9,090	\$55,074	\$14,851	78.76%
Aug-24	7,994	\$70,206	\$59,866	\$9,127	\$68,993	\$1,213	98.27%
Sep-24	8,003	\$70,353	\$55,670	\$9,146	\$64,815	\$5,538	92.13%
Oct-24	8,055	\$70,722	\$49,964	\$9,194	\$59,158	\$11,564	83.65%
Nov-24	8,052	\$70,786	\$48,054	\$9,202	\$57,256	\$13,530	80.89%
Dec-24	8,312	\$74,774	\$43,177	\$9,721	\$52,897	\$21,877	70.74%
Jan-25	8,366	\$75,155	\$57,557	\$9,770	\$67,328	\$7,827	89.59%
Feb-25	8,393	\$75,461	\$68,149	\$9,810	\$77,959	-\$2,497	103.31%
Mar-25	8,411	\$75,634	\$56,803	\$9,832	\$66,636	\$8,999	88.10%
Apr-25	8,395	\$75,703	\$63,032	\$9,841	\$72,873	\$2,830	96.26%
May-25	8,406	\$75,783	\$51,478	\$9,852	\$61,330	\$14,454	80.93%
Jun-25	8,395	\$75,766	\$54,594	\$9,850	\$64,443	\$11,323	85.06%
2022	7,137	\$739,521	\$558,234	\$96,138	\$654,371	\$85,150	88.49%
2023	7,395	\$764,801	\$585,987	\$99,424	\$685,411	\$79,389	89.62%
2024	7,944	\$836,565	\$625,586	\$108,753	\$734,339	\$102,226	87.78%
2025 YTD	8,394	\$453,502	\$351,612	\$58,955	\$410,568	\$42,935	90.53%
Current 12 Months	8,229	\$880,268	\$654,326	\$114,435	\$768,761	\$111,507	87.33%

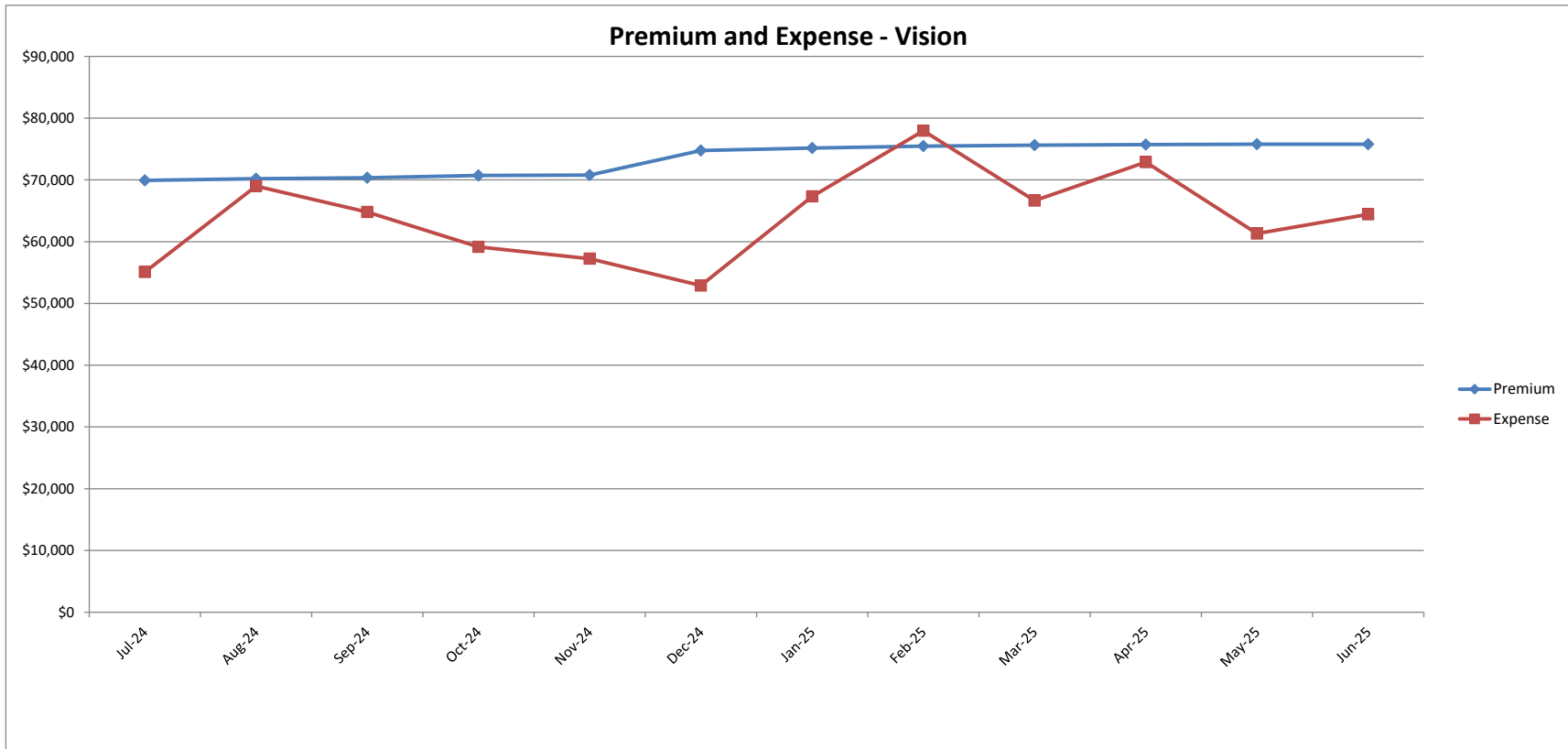
**Data Source: VSP SJVIA Utilization Reports**

*Note:*

1. The above figures include all the divisions under the County of Fresno, and County of Tulare.



San Joaquin Valley Insurance Authority (SJVIA)  
VSP Premium and Claims Report as of June 2025  
County of Fresno and County of Tulare





**San Joaquin Valley Insurance Authority (SJVIA)**  
**VSP Premium and Claims Report as of June 2025**  
**County of Fresno**

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
<b>Jul-23</b>	4,254	\$44,212	\$30,398	\$5,748	\$36,146	\$8,066	81.76%
<b>Aug-23</b>	4,502	\$46,372	\$33,005	\$6,028	\$39,033	\$7,338	84.17%
<b>Sep-23</b>	4,492	\$46,243	\$32,828	\$6,012	\$38,840	\$7,403	83.99%
<b>Oct-23</b>	4,454	\$45,730	\$32,880	\$5,945	\$38,825	\$6,905	84.90%
<b>Nov-23</b>	4,486	\$46,093	\$29,455	\$5,992	\$35,447	\$10,646	76.90%
<b>Dec-23</b>	4,646	\$47,733	\$30,538	\$6,205	\$36,743	\$10,990	76.98%
<b>Jan-24</b>	4,705	\$49,063	\$33,839	\$6,378	\$40,217	\$8,846	81.97%
<b>Feb-24</b>	4,704	\$49,147	\$35,857	\$6,389	\$42,246	\$6,900	85.96%
<b>Mar-24</b>	4,719	\$49,328	\$32,883	\$6,413	\$39,295	\$10,032	79.66%
<b>Apr-24</b>	4,727	\$49,441	\$38,983	\$6,427	\$45,410	\$4,031	91.85%
<b>May-24</b>	4,724	\$49,466	\$28,858	\$6,431	\$35,289	\$14,177	71.34%
<b>Jun-24</b>	4,799	\$50,254	\$41,270	\$6,533	\$47,803	\$2,451	95.12%
<b>Jul-24</b>	4,869	\$50,992	\$29,114	\$6,629	\$35,743	\$15,249	70.10%
<b>Aug-24</b>	4,880	\$51,184	\$41,654	\$6,654	\$48,308	\$2,876	94.38%
<b>Sep-24</b>	4,897	\$51,374	\$39,623	\$6,679	\$46,302	\$5,073	90.13%
<b>Oct-24</b>	4,950	\$51,764	\$35,003	\$6,729	\$41,732	\$10,031	80.62%
<b>Nov-24</b>	4,945	\$51,780	\$32,357	\$6,731	\$39,088	\$12,692	75.49%
<b>Dec-24</b>	5,176	\$55,582	\$28,520	\$7,226	\$35,746	\$19,837	64.31%
<b>Jan-25</b>	5,184	\$55,670	\$42,020	\$7,237	\$49,257	\$6,413	88.48%
<b>Feb-25</b>	5,189	\$55,832	\$46,855	\$7,258	\$54,113	\$1,719	96.92%
<b>Mar-25</b>	5,192	\$55,924	\$38,449	\$7,270	\$45,719	\$10,205	81.75%
<b>Apr-25</b>	5,195	\$56,070	\$44,929	\$7,289	\$52,218	\$3,852	93.13%
<b>May-25</b>	5,194	\$56,087	\$32,673	\$7,291	\$39,965	\$16,122	71.26%
<b>Jun-25</b>	5,180	\$56,050	\$38,160	\$7,287	\$45,446	\$10,604	81.08%
<b>2022</b>	<b>4,271</b>	<b>\$533,217</b>	<b>\$368,166</b>	<b>\$69,318</b>	<b>\$437,485</b>	<b>\$95,733</b>	<b>82.05%</b>
<b>2023</b>	<b>4,432</b>	<b>\$549,561</b>	<b>\$381,453</b>	<b>\$71,443</b>	<b>\$452,896</b>	<b>\$96,664</b>	<b>82.41%</b>
<b>2024</b>	<b>4,841</b>	<b>\$609,374</b>	<b>\$417,961</b>	<b>\$79,219</b>	<b>\$497,180</b>	<b>\$112,195</b>	<b>81.59%</b>
<b>2025 YTD</b>	<b>5,189</b>	<b>\$335,633</b>	<b>\$243,085</b>	<b>\$43,632</b>	<b>\$286,717</b>	<b>\$48,916</b>	<b>85.43%</b>
<b>Current 12 Months</b>	<b>5,071</b>	<b>\$648,309</b>	<b>\$449,356</b>	<b>\$84,280</b>	<b>\$533,636</b>	<b>\$114,673</b>	<b>82.31%</b>

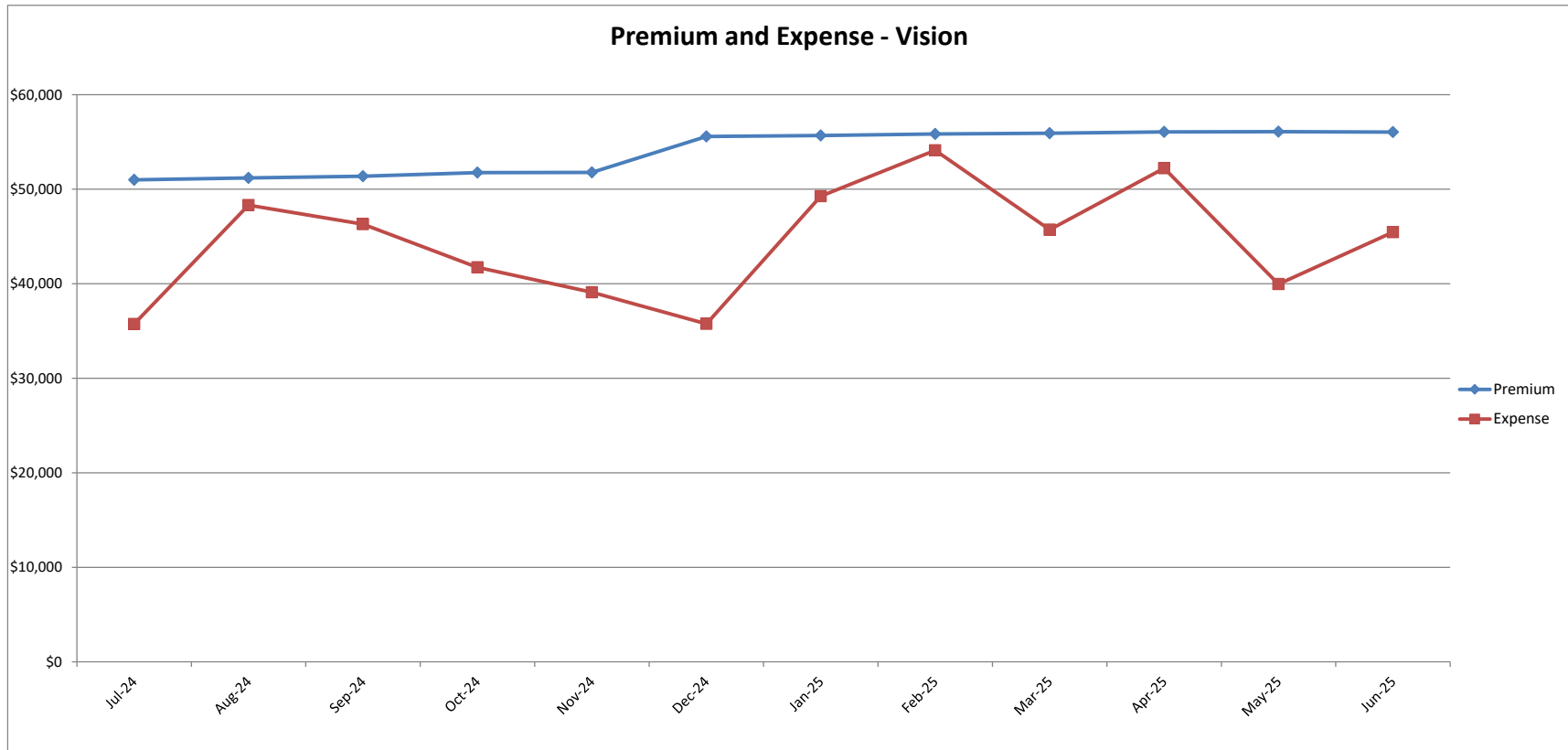
**Data Source: VSP SJVIA Utilization Reports**

*Note:*

1. The above figures include the following divisions: 0015, 0016, 0017, 0018, 0019, 0020, and 0021.



San Joaquin Valley Insurance Authority (SJVIA)  
VSP Premium and Claims Report as of June 2025  
County of Fresno





**San Joaquin Valley Insurance Authority (SJVIA)**  
**VSP Premium and Claims Report as of June 2025**  
**County of Tulare**

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jul-23	2,845	\$17,101	\$12,583	\$2,223	\$14,806	\$2,295	86.58%
Aug-23	2,968	\$18,003	\$19,312	\$2,340	\$21,652	-\$3,649	120.27%
Sep-23	2,979	\$18,071	\$15,744	\$2,349	\$18,093	-\$22	100.12%
Oct-23	2,988	\$18,142	\$18,753	\$2,358	\$21,112	-\$2,969	116.37%
Nov-23	3,028	\$18,394	\$15,679	\$2,391	\$18,070	\$324	98.24%
Dec-23	3,049	\$18,523	\$17,211	\$2,408	\$19,619	-\$1,096	105.92%
Jan-24	3,082	\$18,769	\$18,086	\$2,440	\$20,525	-\$1,757	109.36%
Feb-24	3,092	\$18,805	\$19,220	\$2,445	\$21,665	-\$2,860	115.21%
Mar-24	3,101	\$18,888	\$23,299	\$2,455	\$25,755	-\$6,867	136.36%
Apr-24	3,099	\$18,891	\$20,587	\$2,456	\$23,043	-\$4,152	121.98%
May-24	3,098	\$18,888	\$14,761	\$2,455	\$17,217	\$1,671	91.15%
Jun-24	3,092	\$18,861	\$15,229	\$2,452	\$17,681	\$1,180	93.75%
Jul-24	3,098	\$18,933	\$16,870	\$2,461	\$19,331	-\$398	102.10%
Aug-24	3,114	\$19,023	\$18,212	\$2,473	\$20,685	-\$1,662	108.74%
Sep-24	3,106	\$18,979	\$16,047	\$2,467	\$18,514	\$465	97.55%
Oct-24	3,105	\$18,958	\$14,961	\$2,465	\$17,426	\$1,532	91.92%
Nov-24	3,107	\$19,006	\$15,697	\$2,471	\$18,167	\$838	95.59%
Dec-24	3,136	\$19,192	\$14,657	\$2,495	\$17,151	\$2,040	89.37%
Jan-25	3,182	\$19,485	\$15,538	\$2,533	\$18,071	\$1,414	92.74%
Feb-25	3,204	\$19,629	\$21,294	\$2,552	\$23,846	-\$4,216	121.48%
Mar-25	3,219	\$19,710	\$18,354	\$2,562	\$20,917	-\$1,206	106.12%
Apr-25	3,200	\$19,633	\$18,103	\$2,552	\$20,655	-\$1,023	105.21%
May-25	3,212	\$19,697	\$18,805	\$2,561	\$21,365	-\$1,668	108.47%
Jun-25	3,215	\$19,716	\$16,434	\$2,563	\$18,997	\$719	96.35%
<b>2022</b>	<b>2,866</b>	<b>\$206,304</b>	<b>\$190,067</b>	<b>\$26,820</b>	<b>\$216,887</b>	<b>-\$10,583</b>	<b>105.13%</b>
<b>2023</b>	<b>2,963</b>	<b>\$215,240</b>	<b>\$204,534</b>	<b>\$27,981</b>	<b>\$232,515</b>	<b>-\$17,275</b>	<b>108.03%</b>
<b>2024</b>	<b>3,103</b>	<b>\$227,190</b>	<b>\$207,625</b>	<b>\$29,535</b>	<b>\$237,160</b>	<b>-\$9,969</b>	<b>104.39%</b>
<b>2025 YTD</b>	<b>3,205</b>	<b>\$117,870</b>	<b>\$108,528</b>	<b>\$15,323</b>	<b>\$123,851</b>	<b>-\$5,981</b>	<b>105.07%</b>
<b>Current 12 Months</b>	<b>3,158</b>	<b>\$231,959</b>	<b>\$204,970</b>	<b>\$30,155</b>	<b>\$235,125</b>	<b>-\$3,165</b>	<b>101.36%</b>

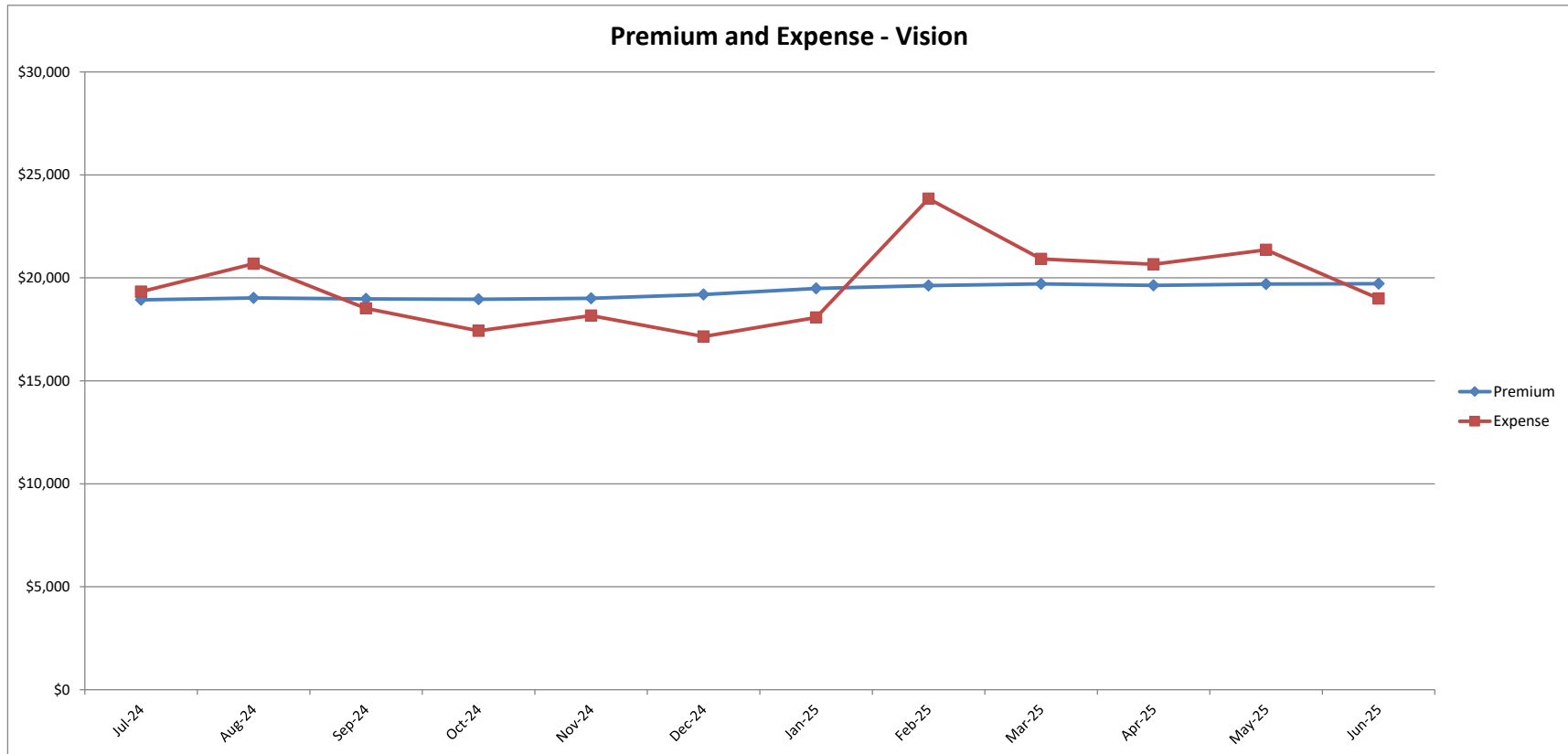
**Data Source: VSP SJVIA Utilization Reports**

*Note:*

1. The above figures include the following divisions: 0001, 0002, 0003, and 0004.



San Joaquin Valley Insurance Authority (SJVIA)  
VSP Premium and Claims Report as of June 2025  
County of Tulare





#### BOARD OF DIRECTORS

GARRY BREDEFELD  
NATHAN MAGSIG  
BUDDY MENDES  
LARRY MICARI  
BRIAN PACHECO  
AMY SHUKLIAN  
PETE VANDER POEL

**Meeting Location:**  
**County of Tulare**  
**Board of Supervisors Chambers**  
**2800 West Burrel Avenue**  
**Visalia, CA 93291**

**AGENDA DATE:** August 22, 2025

**ITEM NUMBER:** Item 12

**SUBJECT:** Receive Consultant's SJVIA Actuarially Certified Incurred But Not Reported (IBNR) Report as of June 30, 2025, and Maintain the Fully-Funded Status of the IBNR Reserve(A)

**REQUEST(S):** That the Board receive the consultant's SJVIA actuarially certified IBNR report as of June 30, 2025, and approve recommendation to adjust the current IBNR reserve levels for a fully funded status of \$10,613,090.

**DESCRIPTION:**

The Incurred But Not Reported (IBNR) Reserve is the amount of outstanding liability for claims that have been incurred but have not yet been paid. The SJVIA Board has directed staff to maintain a fully funded IBNR Reserve. The SJVIA IBNR Reserve is calculated for each participating entity (the County of Fresno and the County of Tulare) and is based on actuarial models. For the June 30, 2025 valuation date, the total IBNR Reserve liability is \$10,613,090 for medical, prescription drugs, and dental. This is a difference of \$425,170 from the current actuarially certified IBNR reserve of \$10,187,920.

The December 31, 2024 valuation adjusts the County of Fresno's IBNR up \$182,080, while the County of Tulare IBNR adjusts up \$243,090.

**FISCAL IMPACT/FINANCING:**

Funding of the change in the IBNR reserve would be done from the SJVIA excess reserves for a total IBNR reserve increase adjustment of \$425,170.

**AGENDA:** San Joaquin Valley Insurance Authority

**DATE:** August 22, 2025

**ADMINISTRATIVE SIGN-OFF:**

  
\_\_\_\_\_  
Hollis Magill  
SJVIA Manager

  
\_\_\_\_\_  
Lupe Garza  
SJVIA Assistant Manager

### SJVIA - Actuarially Certified IBNR Reserve

County of Fresno	12/31/22	06/30/23	12/31/23	06/30/24	12/31/24	06/30/25	\$ Difference	% Difference
Medical	\$ 5,432,953	\$ 2,887,956	\$ 4,997,846	\$ 4,389,656	\$ 4,188,372	\$ 4,207,983	\$ 19,611	0.5%
Prescription Drug	\$ 823,162	\$ 861,093	\$ 878,364	\$ 952,391	\$ 1,055,751	\$ 1,172,592	\$ 116,841	11.1%
Dental	\$ 146,061	\$ 172,356	\$ 149,327	\$ 188,176	\$ 161,377	\$ 183,249	\$ 21,872	13.6%
Total	\$ 6,402,176	\$ 3,921,405	\$ 6,025,537	\$ 5,530,223	\$ 5,405,500	\$ 5,563,824	\$ 158,324	2.9%
County of Tulare	12/31/22	06/30/23	12/31/23	06/30/24	12/31/24	06/30/25	\$ Difference	% Difference
Medical	\$ 1,925,730	\$ 1,975,789	\$ 2,851,258	\$ 2,252,066	\$ 2,567,250	\$ 2,686,678	\$ 119,428	4.7%
Prescription Drug	\$ 624,831	\$ 655,945	\$ 657,090	\$ 698,836	\$ 802,013	\$ 882,350	\$ 80,337	10.0%
Dental	\$ 59,273	\$ 74,601	\$ 71,765	\$ 92,119	\$ 84,293	\$ 95,918	\$ 11,625	13.8%
Total	\$ 2,609,834	\$ 2,706,335	\$ 3,580,113	\$ 3,043,021	\$ 3,453,556	\$ 3,664,946	\$ 211,390	6.1%
SJVIA	12/31/22	06/30/23	12/31/23	06/30/24	12/31/24	06/30/25	\$ Difference	% Difference
Medical	\$ 7,358,683	\$ 4,863,745	\$ 7,849,104	\$ 6,641,722	\$ 6,755,622	\$ 6,894,661	\$ 139,039	2.1%
Prescription Drug	\$ 1,447,993	\$ 1,517,038	\$ 1,535,454	\$ 1,651,227	\$ 1,857,764	\$ 2,054,942	\$ 197,178	10.6%
Dental	\$ 205,334	\$ 246,957	\$ 221,092	\$ 280,295	\$ 245,670	\$ 279,167	\$ 33,497	13.6%
Total	\$ 9,012,010	\$ 6,627,740	\$ 9,605,650	\$ 8,573,244	\$ 8,859,056	\$ 9,228,770	\$ 369,714	4.2%

### SJVIA - Actuarially Certified IBNR Reserve with 15% Margin

County of Fresno	12/31/22	06/30/23	12/31/23	06/30/24	12/31/24	06/30/25	\$ Difference	% Difference
Medical	\$ 6,247,900	\$ 3,321,150	\$ 5,747,520	\$ 5,048,100	\$ 4,816,630	\$ 4,839,180	\$ 22,550	0.5%
Prescription Drug	\$ 946,640	\$ 990,260	\$ 1,010,120	\$ 1,095,250	\$ 1,214,110	\$ 1,348,480	\$ 134,370	11.1%
Dental	\$ 167,970	\$ 198,210	\$ 171,730	\$ 216,400	\$ 185,580	\$ 210,740	\$ 25,160	13.6%
Total	\$ 7,362,510	\$ 4,509,620	\$ 6,929,370	\$ 6,359,750	\$ 6,216,320	\$ 6,398,400	\$ 182,080	2.9%
County of Tulare	12/31/22	06/30/23	12/31/23	06/30/24	12/31/24	06/30/25	\$ Difference	% Difference
Medical	\$ 2,214,590	\$ 2,272,160	\$ 3,278,950	\$ 2,589,880	\$ 2,952,340	\$ 3,089,680	\$ 137,340	4.7%
Prescription Drug	\$ 718,560	\$ 754,340	\$ 755,650	\$ 803,660	\$ 922,320	\$ 1,014,700	\$ 92,380	10.0%
Dental	\$ 68,160	\$ 85,790	\$ 82,530	\$ 105,940	\$ 96,940	\$ 110,310	\$ 13,370	13.8%
Total	\$ 3,001,310	\$ 3,112,290	\$ 4,117,130	\$ 3,499,480	\$ 3,971,600	\$ 4,214,690	\$ 243,090	6.1%
SJVIA	12/31/22	06/30/23	12/31/23	06/30/24	12/31/24	06/30/25	\$ Difference	% Difference
Medical	\$ 8,462,490	\$ 5,593,310	\$ 9,026,470	\$ 7,637,980	\$ 7,768,970	\$ 7,928,860	\$ 159,890	2.1%
Prescription Drug	\$ 1,665,200	\$ 1,744,600	\$ 1,765,770	\$ 1,898,910	\$ 2,136,430	\$ 2,363,180	\$ 226,750	10.6%
Dental	\$ 236,130	\$ 284,000	\$ 254,260	\$ 322,340	\$ 282,520	\$ 321,050	\$ 38,530	13.6%
Total	\$ 10,363,820	\$ 7,621,910	\$ 11,046,500	\$ 9,859,230	\$ 10,187,920	\$ 10,613,090	\$ 425,170	4.2%
SJVIA	12/31/22	06/30/23	12/31/23	06/30/24	12/31/24	06/30/25	\$ Difference	% Difference
Total Margin	\$ 1,351,810	\$ 994,170	\$ 1,440,850	\$ 1,285,986	\$ 1,328,864	\$ 1,384,320	\$ 55,456	4.2%

Note: Difference calculated from 12/31/22 (Current) values



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August 1, 2025

Ms. Rochelle Garcia  
Financial Reporting & Audits Division Chief  
Auditor-Controller/Treasurer-Tax Collector  
Financial Reporting & Audits  
2281 Tulare St., Room 105  
Fresno, CA 93721

**SJVA – COUNTY OF FRESNO  
INCURRED BUT NOT REPORTED (IBNR) RESERVES AS OF JUNE 30, 2025**

Dear Rochelle:

We have estimated the “Incurred But Not Reported” (IBNR) claims reserves for the self-funded medical, prescription drug and dental plans for County of Fresno as of June 30, 2025.

**CLAIMS EXPERIENCE – July 1, 2024 to June 30, 2025**

We analyzed the experience in the past 12 months to determine the actual lag between the incurred and payment dates of the medical and drug claims.

Coverage	Paid Claims	Average Monthly Employees	Per Employee Per Month (PEPM)
Medical	\$44,061,693	4688	\$783.24
Prescription Drug	\$19,543,195	4688	\$347.40
Dental	\$3,230,321	5284	\$50.95
Total	\$66,835,209	N/A	\$1,181.59

**KEENAN’S IBNR ACTUARIAL RESERVE METHODOLOGY**

In Keenan’s IBNR actuarial reserve calculation, the estimated outstanding claims at the end of the period (ending IBNR) is calculated based on the Bornhuetter-Ferguson actuarial method. Under this method, the IBNR is determined based on completion factors and expected incurred claims. The completion factors are derived from actual claim lag data which takes into account the claim payment pattern. When the groups are small, the completion factors are blended with the industry norm completion factors. The IBNR claim reserve is estimated as the sum, for all prior months, of the expected incurred claim for the month multiplied by the proportion of claims expected to still be outstanding based on the completion factors.

Based on our analysis, we estimated the following unpaid claim liabilities for County of Fresno:

Coverage	Number of Employees in June 2025	Reserves on 06/30/2025
Medical	4792	\$4,207,983
Prescription Drug	4792	\$1,172,592
Dental	5330	\$183,249
<b>Total</b>	<b>N/A</b>	<b>\$5,563,824</b>

### **ESTIMATED IBNR RESERVES AS OF JUNE 30, 2025**

Finally, the claims reserves are adjusted to reflect, among other things, claims fluctuation margins, retroactive claim adjustments and enrollment fluctuation. The final reserves are shown below:

Coverage	Reserves on 06/30/2025	Adjustment Factor	IBNR on 06/30/2025
Medical	\$4,207,983	1.15	\$4,839,180
Prescription Drug	\$1,172,592	1.15	\$1,348,480
Dental	\$183,249	1.15	\$210,740
<b>Total</b>	<b>\$5,563,824</b>	<b>1.15</b>	<b>\$6,398,400</b>

### **CERTIFICATION**

The costs, liabilities and other factors under the plan were determined in accordance with generally accepted actuarial principles and procedures. The IBNR reserve calculations reported herein are consistent with our understanding of the Bornhuetter-Ferguson actuarial method. The actuarial assumptions are reasonable and represent our best estimate of the anticipated experience under the plan.

The undersigned credentialed actuary meets the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

Sincerely,



Christine Hough, FSA, MAAA  
Vice President & Actuary



Arthur Ternersesian  
Assistant Vice President



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August 1, 2025

Ms. Rochelle Garcia  
Financial Reporting & Audits Division Chief  
Auditor-Controller/Treasurer-Tax Collector  
Financial Reporting & Audits  
2281 Tulare St., Room 105  
Fresno, CA 93721

**SJVA – COUNTY OF TULARE  
INCURRED BUT NOT REPORTED (IBNR) RESERVES AS OF JUNE 30, 2025**

Dear Rochelle:

We have estimated the “Incurred But Not Reported” (IBNR) claims reserves for the self-funded medical, prescription drug and dental plans for County of Tulare as of June 30, 2025.

**CLAIMS EXPERIENCE – July 1, 2024 to June 30, 2025**

We analyzed the experience in the past 12 months to determine the actual lag between the incurred and payment dates of the medical and drug claims.

Coverage	Paid Claims	Average Monthly Employees	Per Employee Per Month (PEPM)
Medical	\$25,378,101	3271	\$646.54
Prescription Drug	\$14,705,841	3271	\$374.65
Dental	\$1,576,420	2964	\$44.32
Total	\$41,660,362	N/A	\$1,065.51

**KEENAN’S IBNR ACTUARIAL RESERVE METHODOLOGY**

In Keenan’s IBNR actuarial reserve calculation, the estimated outstanding claims at the end of the period (ending IBNR) is calculated based on the Bornhuetter-Ferguson actuarial method. Under this method, the IBNR is determined based on completion factors and expected incurred claims. The completion factors are derived from actual claim lag data which takes into account the claim payment pattern. When the groups are small, the completion factors are blended with the industry norm completion factors. The IBNR claim reserve is estimated as the sum, for all prior months, of the expected incurred claim for the month multiplied by the proportion of claims expected to still be outstanding based on the completion factors.

Based on our analysis, we estimated the following unpaid claim liabilities for County of Tulare:

Coverage	Number of Employees in June 2025	Reserves on 06/30/2025
Medical	3308	\$2,686,678
Prescription Drug	3308	\$882,350
Dental	3004	\$95,918
<b>Total</b>	<b>N/A</b>	<b>\$3,664,946</b>

### **ESTIMATED IBNR RESERVES AS OF JUNE 30, 2025**

Finally, the claims reserves are adjusted to reflect, among other things, claims fluctuation margins, retroactive claim adjustments and enrollment fluctuation. The final reserves are shown below:

Coverage	Reserves on 06/30/2025	Adjustment Factor	IBNR on 06/30/2025
Medical	\$2,686,678	1.15	\$3,089,680
Prescription Drug	\$882,350	1.15	\$1,014,700
Dental	\$95,918	1.15	\$110,310
<b>Total</b>	<b>\$3,664,946</b>	<b>1.15</b>	<b>\$4,214,690</b>

### **CERTIFICATION**

The costs, liabilities and other factors under the plan were determined in accordance with generally accepted actuarial principles and procedures. The IBNR reserve calculations reported herein are consistent with our understanding of the Bornhuetter-Ferguson actuarial method. The actuarial assumptions are reasonable and represent our best estimate of the anticipated experience under the plan.

The undersigned credentialed actuary meets the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

Sincerely,



Christine Hough, FSA, MAAA  
Vice President & Actuary



Arthur Ternersesian  
Assistant Vice President



#### BOARD OF DIRECTORS

GARRY BREDEFELD  
NATHAN MAGSIG  
BUDDY MENDES  
LARRY MICARI  
BRIAN PACHECO  
AMY SHUKLIAN  
PETE VANDER POEL

**Meeting Location:  
County of Tulare  
Board of Supervisors Chambers  
2800 West Burrell Avenue  
Visalia, CA 93291**

**AGENDA DATE:** August 22, 2025

**ITEM NUMBER:** Item 13

**SUBJECT:** Receive Keenan Pharmacy Services Consultant's Report on EmpiRx Pharmacy Utilization (I)

**REQUEST(S):** That the Board receive the Consultant's Report on EmpiRx pharmacy utilization.

#### **DESCRIPTION:**

Keenan Pharmacy Services (KPS) has completed their analysis of the EmpiRx pharmacy utilization reports for Q2 2025 and will also provide an update on the Patient Saver Plus Program (formerly known as VCAP aka bWell). The Consultant's report is a summary of this data.

#### **FISCAL IMPACT/FINANCING:**

Informational only, no financial impact.

#### **ADMINISTRATIVE SIGN-OFF:**

  
\_\_\_\_\_  
Hollis Magill  
SJVIA Manager

  
\_\_\_\_\_  
Lupe Garza  
SJVIA Assistant Manager



*Keenan*<sup>®</sup>

Keenan Pharmacy Services  
San Joaquin Valley Insurance Authority  
(SJVIA)  
Consultants Report: Q2 2025

# SJVIA- EmpiRx Health – Q2 2025 Highlights

- SJVIA's total plan cost increased by 19% in Q2 2025

	Q1 2025	Q2 2025	QoQ Change
<b>SJVIA</b>	\$8,191,247	\$9,784,845	19%
<b>Tulare</b>	\$3,505,469	\$4,053,063	16%
<b>Fresno</b>	\$4,685,776	\$5,731,782	22%

- While overall Script Count decreased there were significant count increases in all Brand Channels and Specialty

Category	SJVIA Q1 2025	SJVIA Q2 2025	QoQ Change	Tulare Q1 2025	Tulare Q2 2025	QoQ Change	Fresno Q1 2025	Fresno Q2 2025	QoQ Change
<b>Retail Brand</b>	4,074	4,363	289	1,762	1,927	165	2,312	2,436	124
<b>Retail Generic</b>	20,740	16,985	(3,755)	8,202	6,846	(1,356)	12,538	10,139	(2,399)
<b>Retail 90 Brand</b>	1,049	1,069	20	384	369	(15)	665	700	35
<b>Retail 90 Generic</b>	8,838	8,748	(90)	3,453	3,367	(86)	5,385	5,381	(4)
<b>Mail Brand</b>	85	104	19	36	58	22	49	46	(3)
<b>Mail Generic</b>	227	318	91	77	138	61	150	180	30
<b>Specilaty</b>	607	868	261	221	292	71	386	576	190
<b>TOTAL</b>	<b>35,620</b>	<b>32,455</b>	<b>(3,165)</b>	<b>14,135</b>	<b>12,997</b>	<b>(1,138)</b>	<b>21,485</b>	<b>19,458</b>	<b>(2,027)</b>

- Specialty claims plan cost increased in Q2 2025

Category	SJVIA Q1 2025	SJVIA Q2 2025	QoQ Change	Tulare Q1 2025	Tulare Q2 2025	QoQ Change	Fresno Q1 2025	Fresno Q2 2025	QoQ Change
<b>Retail Brand</b>	\$3,323,880	\$3,822,493	\$498,613	\$1,515,481	\$1,740,307	\$224,826	\$1,808,399	\$2,082,186	\$273,787
<b>Retail Generic</b>	\$654,613	\$572,586	(\$82,027)	\$258,208	\$230,366	(\$27,842)	\$396,404	\$342,220	(\$54,184)
<b>Retail 90 Brand</b>	\$1,240,063	\$1,370,500	\$130,437	\$452,297	\$452,961	\$664	\$787,765	\$917,539	\$129,774
<b>Retail 90 Generic</b>	\$529,693	\$525,346	(\$4,347)	\$216,035	\$208,647	(\$7,388)	\$313,658	\$316,699	\$3,041
<b>Mail Brand</b>	\$157,014	\$163,396	\$6,382	\$58,646	\$89,752	\$31,106	\$98,368	\$73,645	(\$24,723)
<b>Mail Generic</b>	\$19,874	\$27,738	\$7,864	\$5,541	\$12,777	\$7,236	\$14,332	\$14,961	\$629
<b>Specilaty</b>	<b>\$2,266,110</b>	<b>\$3,302,785</b>	<b>\$1,036,675</b>	<b>\$999,261</b>	<b>\$1,318,253</b>	<b>\$318,992</b>	<b>\$1,266,850</b>	<b>\$1,984,533</b>	<b>\$717,683</b>



# SJVIA- EmpiRx Health – Q2 2025 Highlights

- Enrollment Changes

	Mar-24	Jun-24	QoQ Change
<b>SJVIA</b>	13,604	13,583	(21)
<b>Tulare</b>	4,791	4,752	(39)
<b>Fresno</b>	8,813	8,831	18

- Patient Saver Plus Program Savings *(formerly known as Variable Copay Assistance (VCAP) aka bWell)*

	May 2024 - April 2025
<b>SJVIA</b>	\$648,354
<b>Tulare</b>	\$286,778
<b>Fresno</b>	\$361,576

- Rebates

<b>Q1 - 2025</b>	<b>\$1,755,770</b>
<b>Q2 - 2025</b>	<b>Due by October 8, 2025</b>
<b>Q3 - 2025</b>	<b>Due by January 8, 2026</b>
<b>Q4 - 2025</b>	<b>Due by April 10, 2026</b>

- Estimated Clinical Savings: Annual Guarantee is \$1,800,000

<b>Q1 - 2025</b>	<b>\$1,051,335</b>
<b>Q2 - 2025</b>	<b>Due by October 8, 2025</b>
<b>Q3 - 2025</b>	<b>Due by January 8, 2026</b>
<b>Q4 - 2025</b>	<b>Due by April 10, 2026</b>



# Top Clinical Cost Drivers by Drug Q1 – Q2 2025

Top Drugs by Ingredient Cost  
Based on Paid Date: 01/01/2025-06/30/2025

Drug Label Name	Drug Group	Brand Generic Indicator	Formulary Tier	Speciality Indicator	Total Claim Count	Total Utilizers	Total Ingredient Cost
WEGOVY	ADHD/ANTI-NARCOLEPSY/ANTI-OBESITY/ANOREXIANTS	B	3	N	1,406	357	\$1,990,153.97
OZEMPIC	ANTIDIABETICS	B	2	N	1,356	502	\$1,738,555.23
MOUNJARO	ANTIDIABETICS	B	2	N	1,045	271	\$1,358,875.95
ZEPBOUND	ADHD/ANTI-NARCOLEPSY/ANTI-OBESITY/ANOREXIANTS	B	3	N	1,158	339	\$1,358,769.57
DUPIXENT	DERMATOLOGICALS	B	2	Y	160	35	\$675,962.15
JARDIANCE	ANTIDIABETICS	B	2	N	279	148	\$409,594.70
TREMFYA	DERMATOLOGICALS	B	2	Y	23	14	\$340,313.69
RINVOQ	ANALGESICS - ANTI-INFLAMMATORY	B	2	Y	45	10	\$333,829.18
HUMIRA (2 PEN)	ANALGESICS - ANTI-INFLAMMATORY	B	2	Y	44	11	\$331,870.38
EMPAVELI	HEMATOLOGICAL AGENTS - MISC.	B	2	Y	7	1	\$284,079.04
SKYRIZI PEN	DERMATOLOGICALS	B	2	Y	12	8	\$273,973.92
BIKTARVY	ANTIVIRALS	B	2	Y	55	11	\$237,433.81
JYNARQUE	ENDOCRINE AND METABOLIC AGENTS - MISC.	B	3	Y	10	2	\$225,200.60
STELARA	DERMATOLOGICALS	B	2	Y	8	4	\$208,141.46
ELIQUIS	ANTICOAGULANTS	B	2	N	170	77	\$198,457.51
SPRYCEL	ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES	B	3	Y	13	2	\$183,951.17
RYBELSUS	ANTIDIABETICS	B	2	N	108	38	\$182,055.40
FARXIGA	ANTIDIABETICS	B	2	N	117	72	\$173,912.78
TRULICITY	ANTIDIABETICS	B	2	N	114	36	\$170,835.34
TRELEGY ELLIPTA	ANTIASTHMATIC AND BRONCHODILATOR AGENTS	B	2	N	153	62	\$133,478.43
NURTEC	MIGRAINE PRODUCTS	B	2	N	78	29	\$127,106.26
KESIMPTA	PSYCHOTHERAPEUTIC AND NEUROLOGICAL AGENTS - MISC.	B	2	Y	13	2	\$123,942.13



# Pharmacy in the News

- On May 12, Trump issued an executive order titled "Delivering Most-Favored-Nation Prescription Drug Pricing to American Patients"
  - Calling on manufacturers to provide MFN prices to every single Medicaid patient.
  - Requiring manufacturers to stipulate that they will not offer other developed nations better prices for new drugs than prices offered in the United States.
  - Providing manufacturers with an avenue to cut out middlemen and sell medicines directly to patients, provided they do so at a price no higher than the best price available in developed nations.
  - Using trade policy to support manufacturers in raising prices internationally provided that increased revenues abroad are reinvested directly into lowering prices for American patients and taxpayers.
- On July 31, Trump sent direct letters to major pharmaceutical companies to compel them to lower prices in the US to match the lowest rates offered in other developed nations
  - Letters were sent to AbbVie, Amgen, AstraZeneca, Boehringer Ingelheim, Bristol Myers Squibb, Eli Lilly, EMD Serono, Genentech, Gilead, GSK, Johnson & Johnson, Merck, Novartis, Novo Nordisk, Pfizer, Regeneron, and Sanofi
- Given the potential impact of MFN pricing on the role of Pharmacy Benefit Managers (PBMs), KPS and our PBM partners are actively evaluating the implications of this policy. This will be an item that KPS is watching closely and will provide more information as it becomes available.





#### BOARD OF DIRECTORS

GARRY BREDEFELD

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BUDDY MENDES

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AMY SHUKLIAN

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**Meeting Location:**  
**County of Tulare**  
**Board of Supervisors Chambers**  
**2800 West Burrel Avenue**  
**Visalia, CA 93291**

**AGENDA DATE:** August 22, 2025

**ITEM NUMBER:** Item 14

**SUBJECT:** Receive and Approve Plan Year 2026 Dental Marketing Report and Recommendation (A)

**PURPOSE:** That the Board receive the Dental marketing report and approve the recommendation of Dental PPO and DHMO vendor for the upcoming plan year.

#### **DESCRIPTION:**

Keenan conducted a Dental Request for Proposal (RFP) on behalf of SJVIA to evaluate competitive options for both PPO and DHMO dental plans for the 2026 plan year. Five carriers submitted proposals, with four fully evaluated across key areas, including provider network strength, administrative capabilities, financial cost, and performance guarantees.

All PPO carriers were able to match the current plan design with minor adjustments. The evaluation included a detailed analysis of in-network coverage, out-of-network exposure, and projected costs. Based on combined scores, Carrier 853 received the highest overall ranking.

For the DHMO plan, limited data availability restricted the depth of analysis, particularly around network and pricing comparisons. However, all carriers attempted to replicate the current plan design, and Keenan assessed DHMO network strength by estimating overlap with PPO providers. Only three carriers offered performance guarantees for the DHMO plan. Based on the cost proposal alone, Carrier 962 was ranked the highest.

Based on the highest-ranking carriers' proposals, the 2026 plan year costs for the dental PPO plan is projected to be approximately \$5.81 million, while the DHMO plan is estimated to be \$830,709.

**AGENDA:** San Joaquin Valley Insurance Authority


**DATE:** August 22, 2025

**FISCAL IMPACT/FINANCING:**

To be determined.

**ADMINISTRATIVE SIGN-OFF:**

  
\_\_\_\_\_  
Hollis Magill  
SJVIA Manager

  
\_\_\_\_\_  
Lupe Garza  
SJVIA Assistant Manager



# San Joaquin Valley Insurance Authority Dental RFP

Date: August 22, 2025

# Table of Contents

- I. Executive Summary
- II. Finalist Dental Proposal Comparison
- III. Preliminary Dental RFP Analysis

# EXECUTIVE SUMMARY

# Executive Summary

Keenan & Associates conducted a Dental Request for Proposal (RFP) on behalf of SJVIA to evaluate competitive options for both PPO and DHMO dental plans for the 2026 plan year. Five carriers submitted proposals, with four fully evaluated across key areas, including provider network strength, administrative capabilities, financial cost, and performance guarantees. All PPO carriers were able to match the current benefit design with minor adjustments, and the evaluation included a detailed analysis of in-network coverage, out-of-network exposure, and projected costs.

# Executive summary

Following a thorough review of all submitted proposals, SJVIA staff approved moving forward with two finalist carriers for interviews: Delta Dental (853) and Anthem (193). Finalist interviews were conducted on Friday, August 15, providing an opportunity to further evaluate each vendor's capabilities and alignment with SJVIA's needs. All references provided by both carriers were contacted and verified, with no concerns identified.

Following the finalist interviews, SJVIA is recommending Delta Dental as the Dental PPO and DHMO provider.

# FINALIST DENTAL PROPOSAL COMPARISON

# Provider Network Access

- Delta Dental offers a larger PPO provider network in Fresno and Tulare counties than Anthem, enhancing member options.
- A broader provider network by Delta Dental ensures better access, higher utilization, and improved member satisfaction.
- Increased use of out-of-network providers can lead to higher member costs due to lower reimbursement rates. Members may also face balance billing, which can substantially raise their out-of-pocket expenses.

**PPO Network County Providers**

<b>Fresno County</b>	<b>853</b>	<b>193</b>
General Dentist	625	509
Specialized Dentists		
Orthodontist	76	45
Endodontist	26	8
Periodontist	18	11
Pediatric Dentist	30	22
Prosthodontist	3	-
Oral Pathologist	35	-
<b>Tulare County</b>	<b>853</b>	<b>193</b>
General Dentist	416	339
Specialized Dentists		
Orthodontist	49	27
Endodontist	9	6
Periodontist	10	3
Pediatric Dentist	32	23
Prosthodontist	0	-
Oral Pathologist	23	-

**DHMO Network County Providers**

<b>Fresno County</b>	<b>853</b>	<b>193</b>
General Dentist	163	70
Specialized Dentists		
Orthodontist	24	6
Endodontist	9	5
Periodontist	8	6
Pediatric Dentist	4	2
Prosthodontist	0	-
Oral Pathologist	11	-
<b>Tulare County</b>	<b>853</b>	<b>193</b>
General Dentist	126	49
Specialized Dentists		
Orthodontist	12	0
Endodontist	3	4
Periodontist	2	2
Pediatric Dentist	0	0
Prosthodontist	0	-
Oral Pathologist	4	-

# Network Analysis

- Based on the 2024 SJVIA annual data provided, Delta Dental as the carrier:
  - utilized 1,110 in-network providers, who performed 64,646 procedures, based on \$11,231,725 in eligible charges.
  - 115 of the providers would have been out-of-network performing 4,663 procedures, based on \$847,849 in eligible charges
- Had Anthem been the carrier:
  - 986 of the providers would have been in-network performing 55,588 procedures, based on \$9,253,890 in eligible charges.
  - 239 of the providers would have been out-of-network performing 13,721 procedures, based on \$2,825,684 in eligible charges
- With Anthem as the carrier, there is a greater likelihood of balance billing and the requirement for upfront payment by out-of-network providers

Carrier Code	Providers			# of Procedures			\$ Submitted Charge		
	PPO Network	Out of Network	Carrier Total	PPO Network	Out of Network	Carrier Total	PPO Network	Out of Network	Carrier Total
<b>Delta Dental</b>	1,110	115	1,225	64,646	4,663	69,309	\$ 11,231,725	\$ 847,849	\$ 12,079,574
<b>Anthem</b>	986	239	1,225	55,588	13,721	69,309	\$ 9,253,890	\$ 2,825,684	\$ 12,079,574

# Cost Analysis

- Delta Dental's projected claim cost is higher at \$48.87 versus Anthem's \$48.53, reducing overall claims expense.
- Administrative fees differ, with Delta Dental at \$4.40 and Anthem at \$2.25, affecting cost structure.

## Cost Analysis

PEPM Cost	853	193
Network Adjusted Claim Cost	\$ 48.87	\$ 48.53
Trend (3.0%) Factor	1.0479	1.0479
Projected Claim Cost	\$ 51.21	\$ 50.85
Administration Fee	\$ 4.40	\$ 2.25
Total Cost	\$ 55.61	\$ 53.10
Annual Cost	853	193
Projected Claim Cost	\$ 5,385,131	\$ 5,347,665
Projected Administration	\$ 462,686	\$ 236,601
Total Annual Cost	\$ 5,847,817	\$ 5,584,266

# Performance Guarantees

- Both carriers tie performance guarantees to administrative fees, ensuring accountability and service quality.
- Delta Dental risks \$87,910 while Anthem risks \$72,320
- Anthem offers extra guarantees including \$20,000 for implementation and \$5,000 for network recruitment incentives

## Performance Guarantees

Dental PPO Performance Guarantees	853	193
PG - Fee At Risk as % of Fee	19.0%	20.0%
PG - Implementation		\$ 20,000
PG - Network Recruitment		\$ 5,000
Projected Administration	\$ 462,686	\$ 236,601
Total Dollars at Risk	\$ 87,910	\$ 72,320

# Out-of-Network Assistance

- During the finalist presentation Delta Dental described their Healthcare Spending Card
- The Healthcare Spending Card features:
  - No annual fee card through Lane Health provides
  - Exclusive access to 12-month, 0% financing for dental expenses and more
- Lane Health is a financial technology company, not a bank. The Healthcare Spending Card is issued by Lead Bank pursuant to a license from Visa USA Inc.
- Lane Health does not charge interest on, or an annual fee for, the Healthcare Spending Card. Each advance can be repaid in full, 4-month term, or 12-month term (with a minimum \$3 due each payment period).
- Transactions other than qualified hospital or dental expenses (based on merchant category code) will be charged an origination fee of 5% and periodic finance fees.
- The location of the service provider is not determinative of whether a transaction is a qualified hospital expense. Rather, transactions made within or at a hospital (including but not limited to specialists, doctors, pharmacies, etcetera) are determined to be eligible by the associated MCC and not the location of the service provider in the hospital. New advances, if eligible, can be repaid in full or over 4 installments with no origination or periodic finance fees. Late fees apply.

# DENTAL PRELIMINARY RFP RESULTS

# Overview of RFP

## RFP Process

SJVIA Board requested Keenan conduct a Dental marketing for the 2026 plan year.

Keenan requested each dental carrier provide :

- provider network information
- a completed questionnaire outlining capabilities, terms, and conditions
- the financial cost of their proposal
- performance guarantees to assure minimum standards are met.

Provider Network

Questionnaire

Financial Cost

Performance  
Guarantee

# RFP Proposals

## Carrier Responses

Five carriers provided proposals.

Aetna

Guardian

Anthem

Delta Dental

MetLife

Ameritas submitted a proposal, however it was received two days after the deadline and disallowed. Carriers invited but not participating include CIGNA, Principal, and Standard. Due to the proprietary nature of much of the information provided by each carrier, the carriers names have been deidentified in this report.

# Dental PPO Plan Design

All Proposers were able to duplicate the current benefit designs with minor plan design adjustments.

Current Employee Enrollment:

- Tulare County – 2,998
- Fresno County – 5,355
- SJVIA Total – 8,353

SJVIA Plan Design	County of Tulare		County of Fresno	
	PPO	Non-PPO	PPO	Non-PPO
<b>General Plan Information</b>				
Annual Deductible/Individual	\$0	\$25	\$50	\$50
Annual Deductible/Family	\$0	\$75	\$150	\$150
Annual Plan Maximum	\$2,000		\$2,500	
Diagnostic and Preventive Waiver	Included		Included	
Waiting Period	None		None	
Out-of-Network Reimbursement	N/A	MAC	N/A	MAC
<b>Covered Services</b>				
<b>Diagnostic and Preventive</b>				
Diagnostic and Preventive	100%	100%	100%	90%
<b>Space Maintainers</b>				
	100%	100%	100%	90%
<b>Basic Services</b>				
Basic	80%	80%	90%	90%
Endodontic Treatment	80%	80%	50%	50%
Periodontic Treatment	80%	80%	50%	50%
Oral Surgery	80%	80%	50%	50%
<b>Major Services</b>				
Major	50%	50%	50%	50%
Prosthodontics	50%	50%	50%	50%
<b>Orthodontia Services</b>				
Lifetime Maximum	\$1,500	\$1,500	\$1,880	\$1,880
Orthodontia - Adults and dependent ch	50%	50%	100%	100%
<b>Dental Accident Benefits</b>				
	100% (separate \$1,000 maximum per person each calendar year)			

# Dental PPO - RFP Network Analysis

Keenan requested that each carrier evaluate the following 2024 SJVIA plan experience from their PPO network perspective based on a common valuation date of April 1, 2025.

- Total Unique Providers - refers to the total number of dental providers utilized by SJVIA covered members.
- Total Procedures – refers to the total number of procedures incurred by SJVIA members.
- Total Submitted Charges – refers to the dollar value of eligible charges remitted by the SJVIA providers. Submitted charges exclude any carrier network discounts and other adjustments.

2024 Plan Experience	Amount
Total Number of Unique Providers	1,225
Total Number of Procedures	69,309
Total Dollar Value of Submitted Charges	\$12,079,574

# Dental PPO - In-Network and Out-of-Network Repricing

Valuation Date April 1, 2025	Providers			# of Procedures			\$ Submitted Charge		
Carrier Code	PPO Network	Out of Network	Carrier Total	PPO Network	Out of Network	Carrier Total	PPO Network	Out of Network	Carrier Total
853	1,110	115	1,225	64,646	4,663	69,309	\$ 11,231,725	\$ 847,849	\$ 12,079,574
674	919	306	1,225	54,440	14,869	69,309	\$ 9,364,583	\$ 2,714,992	\$ 12,079,574
193	986	239	1,225	55,588	13,721	69,309	\$ 9,253,890	\$ 2,825,684	\$ 12,079,574
962	943	282	1,225	53,585	15,724	69,309	\$ 8,997,274	\$ 3,082,300	\$ 12,079,574
407	897	328	1,225	55,052	14,257	69,309	\$ 9,281,948	\$ 2,797,626	\$ 12,079,574

- Number of Providers in-network ranged from 73.2% to 90.6% between the carriers.
- Number of Procedures in-network ranged from 77.3% to 93.3% between the carriers.
- Dollar value of submitted charges paid in-network ranged from 74.5% to 93.0% between the carriers.

Carriers	# of Providers		# of Procedures		\$ Submitted Charge	
	PPO Network	Out of Network	PPO Network	Out of Network	PPO Network	Out of Network
853	90.6%	9.4%	93.3%	6.7%	93.0%	7.0%
674	75.0%	25.0%	78.5%	21.5%	77.5%	22.5%
193	80.5%	19.5%	80.2%	19.8%	76.6%	23.4%
962	77.0%	23.0%	77.3%	22.7%	74.5%	25.5%
407	73.2%	26.8%	79.4%	20.6%	76.8%	23.2%

# Dental PPO - In-Network and Out-of-Network Repricing

## In-Network Pricing

- The in-network discount utilized by each carrier is considered proprietary by each carrier and is not shown in the report. Keenan did conduct an analysis and will provide the rank for each carrier.

## Out-of-Network Pricing

- Each carrier provided the submitted charges for out-of-network providers. Based on the out-of-network allowed charge, the balance could be subject to balance billing to the member since a network contract is not in place.
- The potential for balance billing is between \$407,056 to \$1,580,640.

Network Discount Analysis	PPO Network	Out of Network	Carrier Total
853	Proprietary	Proprietary	Proprietary
674	Proprietary	Proprietary	Proprietary
193	Proprietary	Proprietary	Proprietary
962	Proprietary	Proprietary	Proprietary
407	Proprietary	Proprietary	Proprietary
Out-of-Network Analysis	Out-of-Network Submitted Charge	SJVIA Paid Out of Network	Potential for Balance Bill
853	\$ 847,849	\$ 440,793	\$ 407,056
674	\$ 2,714,992	\$ 1,284,147	\$ 1,430,844
193	\$ 2,825,684	\$ 1,245,045	\$ 1,580,640
962	\$ 3,082,300	\$ 2,421,450	\$ 660,850
407	\$ 2,797,626	\$ 1,249,939	\$ 1,547,687

# Dental PPO - Network Ranking

## Network Ranking

Keenan ranked each carrier from 1 to 5:

- 1 for first place,
- 2 for second place,
- 3 for third place,
- 4 for fourth place, and
- 5 for fifth place.

This ranking system allows for the lowest score to be the most favorable carrier.

Based on the scoring, carrier 853 offers the most favorable network.

Network Ranking	853	674	193	962	407
# of In-Network Providers	1.0	4.0	2.0	3.0	5.0
# of In-Network Procedures	1.0	4.0	2.0	5.0	3.0
\$ Value of In-Network Submitted Charges	1.0	2.0	4.0	5.0	3.0
\$ Value of In-Network Discount	2.0	4.0	3.0	1.0	5.0
\$ Value of Out-of-Network Potential	1.0	3.0	5.0	2.0	4.0
<b>Total Raw Score</b>	<b>6.0</b>	<b>17.0</b>	<b>16.0</b>	<b>16.0</b>	<b>20.0</b>
<b>Total Network Ranking</b>	<b>1.0</b>	<b>4.0</b>	<b>2.5</b>	<b>2.5</b>	<b>5.0</b>

# RFP Questionnaire Analysis

Keenan requested that each carrier provide responses to the questionnaire included in the RFP. The Questionnaire covered the carrier for both Dental PPO and Dental DHMO.

The Questionnaire asked 124 questions in the following areas:

- Organizational Background, Financial Strength, Experience
- Administration Support & Account Management
- Plan Administration/ Services
- Access/ Continuity of Care
- Innovation and Miscellaneous Services
- Financial Cost/Benefit Design

The Questionnaire responses were evaluated by Keenan, and SJVIA Staff members from Tulare and Fresno County.

# RFP Questionnaire Analysis

The Questionnaire responses were assigned a score based on a 1–5-point system defined as:

- 1 - Response does not meet requirements
- 2 - Response meets some requirements
- 3 – Response meets all requirements
- 4 – Response meets and exceeds some requirements
- 5 – Response meets all and substantially exceeds many requirements

Each of the 124 questions were evaluated based on this criteria.

# RFP Questionnaire Analysis

<b>Questionnaire Scoring</b>	<b>853</b>	<b>674</b>	<b>193</b>	<b>962</b>	<b>407</b>
Organizational Background, Financial Strength, Experience	219	185	191	190	209
Administration Support & Account Management	236	247	247	224	233
Plan Administration/ Services	696	704	630	602	652
Access/ Continuity of Care	159	144	136	140	144
Innovation and Miscellaneous Services	49	43	48	32	43
Financial Cost/Benefit Design	134	138	128	135	136
<b>Raw Score Total</b>	<b>1493</b>	<b>1461</b>	<b>1380</b>	<b>1323</b>	<b>1417</b>
<b>Total Raw Score Ranking</b>	<b>1.0</b>	<b>2.0</b>	<b>4.0</b>	<b>5.0</b>	<b>3.0</b>
<b>Questionnaire Ranking</b>	<b>853</b>	<b>674</b>	<b>193</b>	<b>962</b>	<b>407</b>
Organizational Background, Financial Strength, Experience	1.0	5.0	3.0	4.0	2.0
Administration Support & Account Management	3.0	1.5	1.5	5.0	4.0
Plan Administration/ Services	3.0	2.0	1.0	5.0	4.0
Access/ Continuity of Care	1.0	2.5	5.0	4.0	2.5
Innovation and Miscellaneous Services	1.0	3.5	2.0	5.0	3.5
Financial Cost/Benefit Design	4.0	1.0	5.0	3.0	2.0
<b>Total Ranking Score</b>	<b>13.0</b>	<b>15.5</b>	<b>17.5</b>	<b>26.0</b>	<b>18.0</b>
<b>Overall Ranking</b>	<b>1.0</b>	<b>2.0</b>	<b>4.0</b>	<b>5.0</b>	<b>3.0</b>

# Dental PPO - RFP Proposal Performance Guarantees

Each proposer provided performance guarantees for the SJVIA's dental PPO plans.

Performance guarantees will be based on a percentage of administrative fees at risk and/or dollars at risk.

The carrier's dollars at risk range from \$24,181 to \$87,674.

Dental PPO Performance Guarantees	853	674	193	962*	407
PG - Fee At Risk as % of Fee	19.0%	20.0%	20.0%	\$ 10,000	10.0%
PG - Implementation			\$ 20,000	\$ 7,500	
PG - Network Savings			5.0%	10.0%	
Projected Administration	\$ 459,081	\$ 218,514	\$ 225,531	\$ 290,684	\$ 240,566
Total Dollars at Risk	\$ 87,225	\$ 43,703	\$ 76,383	\$ 46,568	\$ 24,057
Dollar Cost at Risk Ranking	1	4	2	3	5

\* Implementation PG combined with DHMO

# Dental PPO - RFP Administrative Fee Proposal

SJVIA's Dental PPO is self-funded.

Each carrier provided an administration fee with three-year fee guarantees.

<b>PPO Administrative Fees</b>	<b>853</b>	<b>674</b>	<b>193</b>	<b>962</b>	<b>407</b>
2026 Fee	\$ 4.58	\$ 2.18	\$ 2.25	\$ 2.90	\$ 2.40
Annual Premium	\$ 459,081	\$ 218,514	\$ 225,531	\$ 290,684	\$ 240,566
2027 Fee	\$ 4.58	\$ 2.18	\$ 2.25	\$ 2.90	\$ 2.40
Annual Premium	\$ 459,081	\$ 218,514	\$ 225,531	\$ 290,684	\$ 240,566
2028 Fee	\$ 4.58	\$ 2.27	\$ 2.25	\$ 2.90	\$ 2.40
Annual Premium	\$ 459,081	\$ 227,536	\$ 225,531	\$ 290,684	\$ 240,566
<b>Three Year Total</b>	<b>\$ 1,377,243</b>	<b>\$ 664,565</b>	<b>\$ 676,593</b>	<b>\$ 872,053</b>	<b>\$ 721,699</b>
<b>Administrative Fee Cost Ranking</b>	<b>5</b>	<b>1</b>	<b>2</b>	<b>4</b>	<b>3</b>

# Dental PPO - RFP Underwriting and Total Cost Proposal

Based on the administrative fees and network evaluation, Keenan conducted underwriting by carrier to project 2026 dental cost on a pepm basis.

Total cost is based on two components 1) claim cost, and 2) administration cost

Using the 2025 rates and the underwriting enrollment, estimated annual premium is \$5,812,904

<b>Underwriting</b>	<b>853</b>	<b>674</b>	<b>193</b>	<b>962</b>	<b>407</b>
Network Adjusted Claim Cost	\$ 48.87	\$ 49.77	\$ 48.53	\$ 53.44	\$ 49.35
Trend (3.0%) Factor	1.0479	1.0479	1.0479	1.0479	1.0479
Projected Claim Cost	\$ 51.21	\$ 52.15	\$ 50.85	\$ 56.00	\$ 51.71
Administration Fee	\$ 4.58	\$ 2.18	\$ 2.25	\$ 2.90	\$ 2.40
Total Cost	\$ 55.79	\$ 54.33	\$ 53.10	\$ 58.90	\$ 54.11
Ranking	4	3	1	5	2
<b>Annual Cost</b>	<b>853</b>	<b>674</b>	<b>193</b>	<b>962</b>	<b>407</b>
Projected Claim Cost	\$ 5,133,086	\$ 5,227,307	\$ 5,097,001	\$ 5,613,216	\$ 5,183,204
Projected Administration	\$ 459,081	\$ 218,514	\$ 225,531	\$ 290,684	\$ 240,566
Total Annual Cost	\$ 5,592,167	\$ 5,445,821	\$ 5,322,532	\$ 5,903,900	\$ 5,423,770
Annual Cost Ranking	4	3	1	5	2

# Dental PPO - RFP Summary

Based on the ranking in each category, the overall rank of carriers is as follows:

- 1 carrier 853
- 2 carrier 193
- 3 carrier 674
- 4 carrier 407
- 5 carrier 962

Dental PPO RFP Response Rank	Raw Score	RFP Rank
853	7	1
674	13	3
193	9.5	2
962	15.5	5
407	15	4

## Network Analysis

853 Rank – 1.0  
674 Rank – 4.0  
193 Rank – 2.5  
962 Rank – 2.5  
407 Rank – 5.0

## Questionnaire

853 Rank – 1.0  
674 Rank – 2.0  
193 Rank – 4.0  
962 Rank – 5.0  
407 Rank – 3.0

## RFP Results

## Financial Analysis

853 Rank – 4.0  
674 Rank – 3.0  
193 Rank – 1.0  
962 Rank – 5.0  
407 Rank – 2.0

## Performance Guarantees

853 Rank – 1.0  
674 Rank – 4.0  
193 Rank – 2.0  
962 Rank – 3.0  
407 Rank – 5.0

# DENTAL DHMO RFP RESULTS

# Dental HMO RFP

Unlike the Dental PPO, the dental DHMO plan does not provide encounter data. This limits Keenan's ability to determine:

- value the DHMO network,
- pricing value, and
- provider disruption

Proposers completed one questionnaire for both the Dental PPO and the Dental HMO. The questionnaire was valued under the Dental PPO section.

# Dental HMO - Plan Design

With a dental HMO plan, the provider reimbursement is based on the DHMO schedule of services.

The DHMO outlines member cost by procedure.

All Proposers attempted to duplicate the current plan design but have some cost share differentials.

Since the copayment schedule covers almost 400 different procedures, any comparative in copayment differences will be examined closer with the finalists.

Current Employee Enrollment:

- Tulare County – 2,998
- Fresno County – 5,355
- SJVIA Total – 8,353

# Dental HMO - Network

## DHMO Network

Since DHMO provider information is not available, Keenan asked each proposer to value the 1,225 PPO providers to see the level of DHMO participation.

853 and 407 had the highest level of DHMO providers.

We also asked for the providers to complete a GeoAccess showing number of providers within 10 miles of each zip code with Tulare and Fresno County.

This study typically counts multiple times for each ZIP code and may not be a valid representation of the provider's DHMO network.

DHMO Provider Analysis	In-Network	Out-of-Network	Total
853	221	1,004	1,225
674	178	1,047	1,225
193	125	1,100	1,225
962	53	1,172	1,225
407	224	1,001	1,225

DHMO GeoAccess*	Dentists	Specialists
853	13,770	2,439
674	2,097	1,508
193	338	92
962	1,065	1,065
407	264	114

\*2 within 10 miles of each Zip Code

# Dental HMO - RFP Proposal Performance Guarantees

Only three proposers provided performance guarantees for the SJVIA's dental DHMO plans.

Proposed performance guarantees will be a fixed dollar amount (carrier 962) or based on a percentage of premium (carrier 407) or percentage of administration (carrier 853).

The carrier's dollars at risk range from \$24,181 to \$87,674.

DHMO Performance Guarantees	853*	674	193	962**	407
DHMO Annual Premium	\$ 851,414	\$ 809,890	Provided 15 plan options without providing plan designs	\$ 513,726	\$ 527,566
PG \$ or as % at Risk	14.5%	0.0%		\$ 5,000	2.0%
PG - Implementation	0.0%	0.0%		\$ 7,500	0.0%
Total Dollars at Risk	\$ 12,346	\$ -	\$ -	\$ 12,500	\$ 10,551
PG	2	4.5	4.5	1	3

\*Based on Administration Cost estimated at 10% of premium

\*\* Implementation PG combined with DPPO

Carriers 674 and 193 did not provide performance guarantees for the DHMO.

# Dental HMO - RFP Cost Proposal

SJVIA's Dental DHMO is fully insured.

Each carrier provided a rate cap or guaranteed rates for a minimum of three years.

2025 annual premium is estimated at \$830,709 based on the 2,105 employee count.

DHMO Rates	Enrollment	853	674	193	962	407
EE Only	1,440	\$ 28.06	\$ 26.67	Provided 15 plan	\$ 15.44	\$ 16.47
EE + Spouse	150	\$ 48.70	\$ 46.68	options without	\$ 30.94	\$ 31.29
EE + Child(ren)	314	\$ 49.03	\$ 46.59	providing plan	\$ 32.85	\$ 32.94
EE + Family	111	\$ 70.67	\$ 67.16	designs	\$ 50.64	\$ 46.94
Total / Annual Premium	2,015	\$ 851,414	\$ 809,890		\$ 513,726	\$ 527,566
<b>Rate Cap / Rate Gaurantee</b>						
2nd Year		0.0%	7.0%	0.0%	0.0%	0.0%
3rd Year		0.0%	7.0%	0.0%	0.0%	0.0%
<b>Rank</b>		<b>4</b>	<b>3</b>	<b>5</b>	<b>1</b>	<b>2</b>

Carrier 193 provided rates for 15 plans an did not provide the plan designs nor outline any deviations from the current plan as outlined in the RFP.



# THANK YOU

**Meeting Location:**  
**County of Tulare**  
**Board of Supervisors Chambers**  
**2800 West Burrel Avenue**  
**Visalia, CA 93291**

**AGENDA DATE:** August 22, 2025

**ITEM NUMBER:** Item 15

**SUBJECT:** Receive and Approve Plan Year 2026 PBM  
Marketing Report and Recommendation (A)

**REQUEST(S):** That the Board receive the PBM marketing report  
and approve the recommendation for Plan Year  
2026.

**DESCRIPTION:**

Keenan & Associates will present an update on the Pharmacy Benefit Manager (PBM) marketing process for Plan Year 2026. The objective of this initiative is to evaluate the current PBM arrangement and explore alternative vendors that may offer improved pricing, enhanced clinical programs, and better member service.

The SJVIA Board requested that Keenan conduct a PBM marketing process for the 2026 plan year. This preliminary report evaluates the following components of the PBM proposals:

- Ingredient Cost Repricing
- Dispensing Fees
- Administration Fees
- Prescription Drug Rebates
- Questionnaire Responses Outlining Capabilities, Terms, and Conditions

Seven PBMs were invited to submit bids. Six PBMs responded with proposals. Optum Rx declined to quote, citing previous unsuccessful bids and a perceived lack of fit with SJVIA.

**AGENDA:** San Joaquin Valley Insurance Authority

**DATE:** August 22, 2025

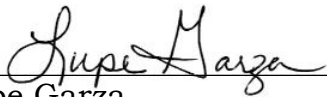
Two finalists were selected and interviewed. However, some discrepancies in their proposals and unanswered questions still need to be resolved. Additional time is needed to further evaluate the proposals and to work with the finalists to assure terms and conditions of the contract adequately reflect the intent of SJVIA. Therefore, Keenan recommends postponing the selection of vendor and award of the contract until July 1, 2026. This requires renewing the contract with EmpiRx for an additional six-month period, which will require EmpiRx's approval.

**FISCAL IMPACT/FINANCING:**

To be determined.

**ADMINISTRATIVE SIGN-OFF:**

  
\_\_\_\_\_  
Hollis Magill  
SJVIA Manager

  
\_\_\_\_\_  
Lupe Garza  
SJVIA Assistant Manager



#### BOARD OF DIRECTORS

GARRY BREDEFELD  
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BRIAN PACHECO  
AMY SHUKLIAN  
PETE VANDER POEL

**Meeting Location:  
County of Tulare  
Board of Supervisors Chambers  
2800 West Burrel Avenue  
Visalia, CA 93291**

**AGENDA DATE:** August 22, 2025

**ITEM NUMBER:** Item 16

**SUBJECT:** Receive Consultant's Plan Year 2026 Underwriting Renewal Report, Approve 2026 Plan Designs, Rates and Fees, Authorize Consultant and SJVIA Staff to Negotiate Agreements and President to Execute Agreements, Subject to Approval of SJVIA Counsel and Staff (A)

**REQUEST(S):** That the Board finalize and approve Plan Year 2026 plan designs, rates, and fees, authorize consultant and SJVIA staff to negotiate agreements, and President to execute agreements subject to approval of SJVIA counsel and staff.

#### **DESCRIPTION:**

Keenan has prepared the attached report for the SJVIA's 2026 health plan contract renewal. The final renewal report updates the plan experience by one month, utilizing 12 months of data through June 2025. Working with the SJVIA vendor partners and both counties, Keenan considered the following renewal factors:

- Individual rate adjustment based on plan experience (loss ratio)
- New Plan and Plan Design Changes
- Underwriting credit for interest income
- Retro-arrangement for Tulare County

Without consideration for plan design changes and the retro-arrangement, the plan year 2026 renewal cost adjustment for medical/prescription drug, dental, and vision by entity and SJVIA overall are as follows:

- County of Fresno 3.29%
- County of Tulare 17.29%
- SJVIA 7.14%

**AGENDA:** San Joaquin Valley Insurance Authority

**DATE:** August 22, 2025

**FISCAL IMPACT/FINANCING:**

The SJVIA 2026 renewal impact increases the annual cost to each entity and the SJVIA as follows:

Fresno County:	\$ 3,527,697
Tulare County:	\$ 7,013,658
SJVIA:	\$10,541,355

**ADMINISTRATIVE SIGN-OFF:**

  
\_\_\_\_\_  
Hollis Magill  
SJVIA Manager

  
\_\_\_\_\_  
Lupe Garza  
SJVIA Assistant Manager

August 22, 2025

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

### Introduction

Keenan has worked with SJVIA staff to finalize the SJVIA 2026 renewal. The final 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 medical plans are underwritten on the most recent 12 months of plan experience available, from July 1, 2024 through June 30, 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 final renewal assumes the continuation of the \$475,000 specific stop-loss deductible and a 15% increase in reinsurance cost
  - Keenan used a 20% increase in the preliminary renewal
  - Keenan will look at both the reinsurance market and the captive market for stop loss proposals
  - Stop Loss proposals require SJVIA plan experience through September 2025; Keenan will provide stop loss proposals at the December SJVIA Board meeting
- The final renewal assumes any adjustment in the IBNR (Incurred But Not Reported) reserve will be funded through excess reserves rather than the 2026 medical plan rates
- Margin and/or claim stabilization reserves are included in rates to cover adverse claim fluctuations. Since the three-month stabilization reserve is fully funded with excess reserves, the 2026 rates do not include margin for the County of Fresno or the County of Tulare
  - The Kaiser rates also exclude margin (0.0%)

Keenan has worked with the SJVIA's vendor partners and both Counties to finalize the renewals. This includes:

- Plan design changes
  - Fresno County
    - Pre-65 retiree high-deductible health plan change in deductibles
  - Tulare County
    - Increase emergency room copayment
    - Add new EPO 1250 plan
- Underwriting credit for interest income
- Retro-arrangement for Tulare County

## Executive Summary

The SJIA final renewal, prior to plan design changes, is 7.14% (County of Fresno 3.29% and County of Tulare 17.29%). The following table illustrates the 2026 rate adjustments based on carrier requested renewals and standard underwriting practices:

2026 Final Renewal				
Coverage	Fresno County	Tulare County	SJIA	Comments
Self-Funded Medical/RX				
EPO	1.60%	N/A	1.60%	The renewal includes a 15.0% increase for reinsurance, 0.0% margin, and \$3.77 pepm for SJIA Administration.
PPO/HDPPPO	12.45%	18.60%	17.76%	
Total	2.32%	18.60%	7.92%	
Kaiser				
HMO	6.24%	6.25%	6.24%	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 HDPPPO plans. The annual savings would be \$1,284,873.
HDHMO	6.27%	6.27%	6.27%	
Senior Advantage	N/A	7.87%	7.87%	
Delta Dental				
PPO	0.00%	0.00%	0.00%	The PPO renewal includes 0.0% margin and a maintenance of the admin fee of \$4.40 pepm. Delta Dental is providing a three-year fee (PPO) and rate (DHMO) guarantee.
DHMO	2.49%	2.49%	2.49%	
VSP	0.00%	0.00%	0.00%	The renewal is providing a rate pass and two-year rate guarantee, effective 1/1/2026.
County and SJIA Total	3.29%	17.29%	7.14%	

## Executive Summary

The following chart illustrates the projected costs for 2025 and 2026, based on 2025 current costs and 2026 renewal costs, and consistent enrollment for both plan years. Additionally, the dollar cost and percentage differentials based on the renewal action are provided.

County of Fresno	2025	2026	\$ Difference	% Difference
EPO	\$ 67,624,793	\$ 68,708,998	\$ 1,084,206	1.60%
PPO/HDHP	\$ 4,765,320	\$ 5,358,483	\$ 593,163	12.45%
Total Anthem	\$ 72,390,113	\$ 74,067,481	\$ 1,677,368	2.32%
Kaiser - HMO	\$ 27,378,795	\$ 29,086,768	\$ 1,707,973	6.24%
Kaiser - HDHMO	\$ 1,983,128	\$ 2,107,386	\$ 124,258	6.27%
Kaiser - KPSA	\$ -	\$ -	\$ -	0.00%
Total Kaiser	\$ 29,361,923	\$ 31,194,154	\$ 1,832,231	6.24%
Total Medical	\$ 101,752,036	\$ 105,261,635	\$ 3,509,600	3.45%
Delta Dental PPO	\$ 4,000,175	\$ 4,000,175	\$ -	0.00%
Delta Dental DHMO	\$ 726,000	\$ 744,098	\$ 18,097	2.49%
Total Dental	\$ 4,726,176	\$ 4,744,273	\$ 18,097	0.38%
Vision	\$ 676,039	\$ 676,039	\$ -	0.00%
Grand Total	\$ 107,154,250	\$ 110,681,948	\$ 3,527,697	3.29%
County of Tulare	2025	2026	\$ Difference	% Difference
EPO	\$ -	\$ -	\$ -	0.00%
PPO/HDHP	\$ 37,286,850	\$ 44,223,394	\$ 6,936,545	18.60%
Total Anthem	\$ 37,286,850	\$ 44,223,394	\$ 6,936,545	18.60%
Kaiser - HMO	\$ 1,130,531	\$ 1,201,175	\$ 70,645	6.25%
Kaiser - HDHMO	\$ 45,201	\$ 48,035	\$ 2,835	6.27%
Kaiser - KPSA	\$ 48,165	\$ 51,956	\$ 3,791	7.87%
Total Kaiser	\$ 1,223,896	\$ 1,301,166	\$ 77,270	6.31%
Total Medical	\$ 38,465,545	\$ 45,476,525	\$ 7,010,980	18.23%
Delta Dental PPO	\$ 1,762,837	\$ 1,762,837	\$ -	0.00%
Delta Dental DHMO	\$ 107,484	\$ 110,162	\$ 2,678	2.49%
Total Dental	\$ 1,870,322	\$ 1,873,000	\$ 2,678	0.14%
Vision	\$ 236,272	\$ 236,272	\$ -	0.00%
Grand Total	\$ 40,572,139	\$ 47,585,797	\$ 7,013,658	17.29%
SJIA	2025	2026	\$ Difference	% Difference
EPO	\$ 67,624,793	\$ 68,708,998	\$ 1,084,206	1.60%
PPO/HDHP	\$ 42,052,170	\$ 49,581,877	\$ 7,529,707	17.91%
Total Anthem	\$ 109,676,962	\$ 118,290,876	\$ 8,613,913	7.85%
Kaiser - HMO	\$ 28,509,325	\$ 30,287,943	\$ 1,778,618	6.24%
Kaiser - HDHMO	\$ 2,028,329	\$ 2,155,422	\$ 127,093	6.27%
Kaiser - KPSA	\$ 48,165	\$ 51,956	\$ 3,791	7.87%
Total Kaiser	\$ 30,585,819	\$ 32,495,321	\$ 1,909,501	6.24%
Total Medical	\$ 140,217,581	\$ 150,738,161	\$ 10,520,580	7.50%
Delta Dental PPO	\$ 5,763,013	\$ 5,763,013	\$ -	0.00%
Delta Dental DHMO	\$ 833,485	\$ 854,260	\$ 20,775	2.49%
Total Dental	\$ 6,596,497	\$ 6,617,273	\$ 20,775	0.31%
Vision	\$ 912,311	\$ 912,311	\$ -	0.00%
Grand Total	\$ 147,726,390	\$ 158,267,745	\$ 10,541,355	7.14%

## Final Renewal Adjustments

Keenan has worked with the SJVIA's vendor partners and both Counties to finalize the renewals. This includes:

### Underwriting Credit for Investment Earnings

Based on the SJVIA Financial statements for the year ended June 30, 2024, the auditor showed interest income of \$1,079,630. Interest income is typically accounted for in SJVIA's cash position. An appropriate usage of these funds would be to offset SJVIA rates. In the 2026 renewal, Keenan has applied 50% of the interest income toward the 2026 renewal.

### Renewal Rate Adjustments

Both Counties would like to see renewal adjustments to reflect each plan's experience.

Fresno County's EPO \$0 plan had a higher loss ratio (110%+) than the other EPO plans and HDHP plan (70-80% loss ratio). Given the overall medical renewal increase of 2.32%, Fresno County has elected to do a rate pass to all medical lines of coverage except the EPO \$0 plan, which will have a 2.86% increase.

Tulare County plan experience shows the PPO \$0 and the PPO \$500 at a loss ratio of 150%+, the PPO \$750 plan with a 115%+ loss ratio, and the HDHP plan with a 64% loss ratio. Accordingly, the increase by plan is differentiated in part by the plan experience. See the rate sheet for renewal options.

### Retro-Arrangement

- Tulare County would like to target a 12.0% medical/Rx renewal. Given the need for an 18.6% increase, plan design changes will reduce the renewal increase to 16.4%. A 4.40% retro arrangement allows Tulare County to get to a 12.0% renewal and lighten the renewal impact to members. Should Tulare County realize plan experience that would have required a 16.4% renewal adjustment in 2026, the retro arrangement would adjust the 2027 rates by the retro amount (4.40% or \$1,945,829).

### Plan Design Changes

- Fresno County –
  - To make the pre-65 retiree high-deductible health plan eligible for an HSA account (Health Savings Account), a change in deductibles is required. The trend over the past few years is that the federal government has increased the deductible by \$50 per year. Fresno County will be increasing the deductible from \$1,650 / \$3,300 (single / family) to \$2,000 / \$4,000 to avoid making small changes over the next few years. No rate adjustment was taken since the recommended renewal action was already 0.0%.

- Tulare County –
  - A 2.2% rate credit was applied for the following two plan design adjustments.
    - Increase emergency room copayment from \$100 copayment plus coinsurance to \$250 copayment plus coinsurance.
    - Add a new EPO 1250 plan. 2,813 employees are enrolled in the PPO \$750 plan (427 employees are enrolled in the PPO \$0 and \$500 plans, and only 41 employees are enrolled in the HDHP \$2,500 plan). The County wanted to create a new plan that could potentially attract part of the 2,813 employees that would be interested in a higher deductible EPO plan and help reduce the County's costs. See the following plan design comparison.

Plan Design					
Plan Name	PPO \$750 DED		EPO \$1250 DED	HDHP 2500 (HSA Eligible)	
Summary of Plans	In-Network Benefits	Out-of-Network Benefits	In-Network Benefits Only*	In-Network Benefits	Out-of-Network Benefits
General Plan Information					
Annual Deductible/Individual/Family	\$750/\$1,500		\$1,250/\$2,500	\$2,500/\$5,000	
Office/Specialist Visit/Exam	\$25 copay / \$35 copay (specialist)	50% coinsurance after deductible	\$30 copay / \$40 (specialist)	10% coinsurance after deductible	50% coinsurance after deductible
Annual Out-of-Pocket Limit	\$3,500/\$7,000		\$5,000/\$10,000	\$5,000/\$8,150	
Diagnostic Services					
Lab	No charge				
X-ray	No charge	50% coinsurance after deductible	30% coinsurance after deductible	10% coinsurance after deductible	50% coinsurance after deductible
Advanced Imaging (MRI, PET, CAT)	20% coinsurance after deductible				
Outpatient Services					
Preventive Services	100% covered	50% coinsurance after deductible	100% covered	100% covered	50% coinsurance after deductible
Maternity Care					
Pregnancy and Maternity Care	Pre/Postnatal Care: \$25 copay; Delivery 20% coinsurance	50% coinsurance after deductible	Pre/Postnatal Care: \$30 copay; Delivery 30% coinsurance	10% coinsurance after deductible	50% coinsurance after deductible
Inpatient Hospital Services					
Inpatient Hospitalization	20% coinsurance after deductible	50% coinsurance after deductible; plan max \$600 per day	30% coinsurance after deductible	10% coinsurance after deductible	50% coinsurance after deductible
Surgical Services					
Outpatient Facility & Physician Charges	20% coinsurance after deductible	50% coinsurance after deductible	30% coinsurance after deductible	10% coinsurance after deductible	50% coinsurance after deductible
Emergency/Urgent Care Services					
Emergency Room	\$250 copay + 20% ded & coins apply	\$250 copay + 20% ded & coins apply	\$250 copay + 30% ded & coins apply	10% coinsurance after deductible	10% coinsurance after deductible
Urgent Care	\$25 copay	50% coinsurance after deductible	\$40 copay	10% coinsurance after deductible	50% coinsurance after deductible
Other Services					
Chiropractic Services	\$25 copay / 12 visits	50% coinsurance after deductible / 12 visits	\$25 copay / 12 visits	10% coinsurance after deductible; 12 visits	50% coinsurance after deductible; 12 visits
Prescription Drug Benefits	Through EmpiRx			Through EmpiRx	
Retail (30 day supply/90 day supply)					
Generic	\$10/\$20 copay		\$10/\$20 copay	\$7/\$14 after deductible	
Brand (Formulary/Preferred)	\$20/\$40 copay		\$20/\$40 copay	\$25/\$50 after deductible	
Brand (Non-Formulary/Non-preferred)	\$35/\$60 copay		\$35/\$70 copay	\$25/\$50 after deductible	
Mail Order (30 day supply/90 day supply)				HDHP Mail Order - 90-Day Supply Only	
Generic	\$10/\$15 copay		\$10/\$15 copay	\$14 after deductible	
Brand (Formulary/Preferred)	\$20/\$30 copay		\$20/\$30 copay	\$50 after deductible	
Brand (Non-Formulary/Non-preferred)	\$35/\$50 copay		\$35/\$55 copay	\$50 after deductible	
Specialty (30 day supply)	30% (max of \$100)		30% (max of \$100)	\$7/Generic / \$25 Brand after deductible	

### Renewal Recommendation

Accept renewal with final renewal adjustments as outlined in the chart below and as described above under Final Renewal Adjustments.

Fresno County	2026		
Anthem EPO 0 (excludes VSP Vision)	2.86%		
Anthem EPO 500 (excludes VSP Vision)	0.00%		
Anthem EPO 1000 (excludes VSP Vision)	0.00%		
Anthem HDPPO	0.00%		
Anthem HDPPO Retiree	0.00%		
Kaiser	6.24%		
Kaiser HDHP	6.27%		
Dental PPO	0.00%		
Dental HMO	2.49%		
Vision	0.00%		
Tulare County	Option 1A	Option 2A	Option3A
Anthem \$0	18.60%	22.40%	17.77%
Anthem \$500	18.60%	22.40%	17.77%
Anthem \$750	18.60%	16.40%	12.00%
Anthem EPO \$1,250	New Plan	New Plan	New Plan
Anthem \$2,500	18.60%	4.40%	0.45%
Kaiser	6.25%	6.25%	6.25%
Kaiser HDHP	6.27%	6.27%	6.27%
Kaiser Senior Advantage	7.87%	7.87%	7.87%
Dental PPO	6.99%	6.99%	6.99%
Dental HMO	2.49%	2.49%	2.49%
Vision	0.00%	0.00%	0.00%

### GLP-1 Cost Management Program

SJIA Staff and Keenan will be working to develop a GLP-1 prescription drug cost-containment program for implementation in 2026. SJIA staff will come back to the SJIA Board at the December 2025 Board meeting with a recommendation.

## 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 (Jul 2024 through Jun 2025)	\$44,061,693	\$19,543,196	\$63,604,889	\$25,378,101	\$14,705,841	\$40,083,942	\$69,439,794	\$34,249,037	\$103,688,831
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 Rebate Adjustment	\$0	(\$3,932,747)	(\$3,932,747)	\$0	(\$2,967,773)	(\$2,967,773)	\$0	(\$6,900,520)	(\$6,900,520)
5	Less Large Claims	<u>(\$2,997,962)</u>	<u>\$0</u>	<u>(\$2,997,962)</u>	<u>(\$4,729,351)</u>	<u>\$0</u>	<u>(\$4,729,351)</u>	<u>(\$7,727,313)</u>	<u>\$0</u>	<u>(\$7,727,313)</u>
6	Adjusted Paid Claims	\$41,063,731	\$15,610,449	\$56,674,180	\$20,648,750	\$11,738,068	\$32,386,818	\$61,712,481	\$27,348,517	\$89,060,998
7	Beginning Reserve - 07/2024	(\$3,843,588)	(\$911,621)	(\$4,755,209)	(\$2,677,540)	(\$687,954)	(\$3,365,494)	(\$6,521,129)	(\$1,599,575)	(\$8,120,703)
8	Ending Reserve - 06/2025	\$4,024,342	\$1,172,592	\$5,196,934	\$2,686,678	\$882,350	\$3,569,028	\$6,711,020	\$2,054,942	\$8,765,962
9	Change In Reserve Offset	<u>(\$180,754)</u>	<u>(\$260,971)</u>	<u>(\$441,725)</u>	<u>(\$9,138)</u>	<u>(\$194,396)</u>	<u>(\$203,534)</u>	(\$189,892)	(\$455,367)	(\$645,259)
10	Incurred Claims (July 2024 through June 2025)	\$41,063,731	\$15,610,449	\$56,674,180	\$20,648,750	\$11,738,068	\$32,386,818	\$61,712,481	\$27,348,517	\$89,060,998
11	Total Covered Employees (July 2024 through June 2025)	<u>56,259</u>	<u>56,259</u>	<u>56,259</u>	<u>39,247</u>	<u>39,247</u>	<u>39,247</u>	<u>95,506</u>	<u>95,506</u>	<u>95,506</u>
12	Claims Cost PEPM	\$729.91	\$277.47	\$1,007.38	\$526.12	\$299.08	\$825.20	\$646.16	\$286.35	\$932.52
13	Trend Factor	<u>1.1208</u>	<u>1.1758</u>	<u>1.1359</u>	<u>1.1208</u>	<u>1.1758</u>	<u>1.1407</u>	<u>1.1208</u>	<u>1.1758</u>	<u>1.1377</u>
14	Projected Claims Cost Per Employee	\$818.08	\$326.25	\$1,144.33	\$589.68	\$351.66	\$941.34	\$724.22	\$336.69	\$1,060.91
15	<u>Large Claims Add Back</u>	<u>\$33.77</u>	<u>\$0.00</u>	<u>\$33.77</u>	<u>\$72.62</u>	<u>\$0.00</u>	<u>\$72.62</u>	<u>\$49.74</u>	<u>\$0.00</u>	<u>\$49.74</u>
16	Adjusted Projected Claims	\$851.85	\$326.25	\$1,178.10	\$662.30	\$351.66	\$1,013.96	\$773.96	\$336.69	\$1,110.65
	<u>Fixed Costs PEPM</u>									
17	Specific Stop-Loss Premium PEPM (Estimate)			\$42.25			\$42.25			\$42.25
16	Anthem Network & Administrative Fees			\$39.65			\$39.65			\$39.65
17	Investment Income			(\$5.56)			(\$5.56)			(\$5.56)
18	All Other Program Fees			<u>\$25.75</u>			<u>\$23.75</u>			<u>\$24.93</u>
	Total Fixed Costs			\$102.10			\$100.10			\$101.27
19	Required Premium PEPM			\$1,280.20			\$1,114.05			\$1,211.92
20	Current Premium PEPM			\$1,248.91			\$939.31			\$1,121.69
21	Required Increase			2.51%			18.60%			8.04%
23	Current Subscribers (June 2025)	4,792	4,792		3,308	3,308		8,100	8,100	
24	Base Trend	7.90%	11.40%		7.90%	11.40%		7.90%	11.40%	
25	Months Trended	18	18		18	18		18	18	

## 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 (Jul 2024 through Jun 2025)	\$39,811,082	\$18,095,765	\$57,906,847				\$39,811,082	\$18,095,765	\$57,906,847
2	Claim Adjustments	\$0	\$0	\$0				\$0	\$0	\$0
3	Plan Change Adjustments	\$0	\$0	\$0				\$0	\$0	\$0
4	Rx Rebate Adjustment	\$0	(\$3,631,778)	(\$3,631,778)				\$0	(\$3,631,778)	(\$3,631,778)
5	Less Large Claims	<u>(\$2,378,565)</u>	<u>\$0</u>	<u>(\$2,378,565)</u>				<u>(\$2,378,565)</u>	<u>\$0</u>	<u>(\$2,378,565)</u>
6	Adjusted Paid Claims	\$37,432,517	\$14,463,987	\$51,896,505				\$37,432,517	\$14,463,987	\$51,896,505
7	Beginning Reserve - 07/2024	(\$3,336,057)	(\$857,145)	(\$4,193,202)				(\$3,336,057)	(\$857,145)	(\$4,193,202)
	Ending Reserve - 06/2025	\$3,523,600	\$1,085,746	\$4,609,346				\$3,523,600	\$1,085,746	\$4,609,346
7	Change In Reserve Offset	<u>(\$187,543)</u>	<u>(\$228,601)</u>	<u>(\$416,144)</u>				<u>(\$187,543)</u>	<u>(\$228,601)</u>	<u>(\$416,144)</u>
8	Incurred Claims (July 2024 through June 2025)	\$37,432,517	\$14,463,987	\$51,896,505				\$37,432,517	\$14,463,987	\$51,896,505
9	Total Covered Employees (July 2024 through June 2025)	<u>49,623</u>	<u>49,623</u>	<u>49,623</u>				<u>49,623</u>	<u>49,623</u>	<u>49,623</u>
10	Claims Cost PEPM	\$754.34	\$291.48	\$1,045.82				\$754.34	\$291.48	\$1,045.82
11	Trend Factor	<u>1.1208</u>	<u>1.1758</u>	<u>1.1361</u>				<u>1.1208</u>	<u>1.1758</u>	<u>1.1361</u>
12	Projected Claims Cost Per Employee	\$845.46	\$342.72	\$1,188.18				\$845.46	\$342.72	\$1,188.18
13	<u>Large Claims Add Back</u>	\$28.72	\$0.00	\$28.72				\$28.72	\$0.00	\$28.72
14	Adjusted Projected Claims	\$874.18	\$342.72	\$1,216.90				\$874.18	\$342.72	\$1,216.90
	<u>Fixed Costs PEPM</u>									
15	Specific Stop-Loss Premium PEPM (Estimate)			\$42.25						\$42.25
16	Anthem Network & Administrative Fees			\$39.65						\$39.65
17	Investment Income			(\$5.56)						(\$5.56)
18	All Other Program Fees			<u>\$25.75</u>						<u>\$25.75</u>
	Total Fixed Costs			\$102.10						\$102.10
19	Required Premium PEPM			\$1,318.99						\$1,318.99
20	Current Premium PEPM			\$1,298.18						\$1,298.18
21	Required Increase			1.60%						1.60%
22	Current Subscribers (June 2025)	4,341	4,341					4,341	4,341	
23	Base Trend	7.90%	11.40%					7.90%	11.40%	
24	Months Trended	18	18					18	18	

## 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 (Jul 2024 through Jun 2025)	\$4,250,611	\$1,447,431	\$5,698,042	\$25,378,101	\$14,705,841	\$40,083,942	\$29,628,712	\$16,153,272	\$45,781,984
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 Rebate Adjustment	\$0	(\$300,970)	(\$300,970)	\$0	(\$2,967,773)	(\$2,967,773)	\$0	(\$3,268,742)	(\$3,268,742)
5	Less Large Claims	<u>(\$619,397)</u>	<u>\$0</u>	<u>(\$619,397)</u>	<u>(\$4,729,351)</u>	<u>\$0</u>	<u>(\$4,729,351)</u>	<u>(\$5,348,749)</u>	<u>\$0</u>	<u>(\$5,348,749)</u>
6	Adjusted Paid Claims	\$3,631,214	\$1,146,461	\$4,777,675	\$20,648,750	\$11,738,068	\$32,386,818	\$24,279,963	\$12,884,530	\$37,164,493
7	Beginning Reserve - 07/2024	(\$507,531)	(\$54,476)	(\$562,007)	(\$2,677,540)	(\$687,954)	(\$3,365,494)	(\$3,185,071)	(\$742,430)	(\$3,927,501)
8	Ending Reserve - 06/2025	\$500,742	\$86,846	\$587,588	\$2,686,678	\$882,350	\$3,569,028	\$3,187,420	\$969,196	\$4,156,616
9	Change In Reserve Offset	<u>\$6,789</u>	<u>(\$32,369)</u>	<u>(\$25,581)</u>	<u>(\$9,138)</u>	<u>(\$194,396)</u>	<u>(\$203,534)</u>	<u>-\$2,349</u>	<u>-\$226,766</u>	<u>-\$229,115</u>
10	Incurred Claims (July 2024 through June 2025)	\$3,631,214	\$1,146,461	\$4,777,675	\$20,648,750	\$11,738,068	\$32,386,818	\$24,279,963	\$12,884,530	\$37,164,493
11	Total Covered Employees (July 2024 through June 2025)	<u>6,636</u>	<u>6,636</u>	<u>6,636</u>	<u>39,247</u>	<u>39,247</u>	<u>39,247</u>	<u>45,883</u>	<u>45,883</u>	<u>45,883</u>
12	Claims Cost PEPM	\$547.20	\$172.76	\$719.96	\$526.12	\$299.08	\$825.20	\$529.17	\$280.81	\$809.98
13	Trend Factor	<u>1.1208</u>	<u>1.1758</u>	<u>1.1340</u>	<u>1.1208</u>	<u>1.1758</u>	<u>1.1407</u>	<u>1.1208</u>	<u>1.1758</u>	<u>1.1399</u>
14	Projected Claims Cost Per Employee	\$613.30	\$203.14	\$816.44	\$589.68	\$351.66	\$941.34	\$593.10	\$330.18	\$923.27
15	<u>Large Claims Add Back</u>	<u>\$71.58</u>	<u>\$0.00</u>	<u>\$71.58</u>	<u>\$72.62</u>	<u>\$0.00</u>	<u>\$72.62</u>	<u>\$72.47</u>	<u>\$0.00</u>	<u>\$72.47</u>
16	Adjusted Projected Claims	\$684.88	\$203.14	\$888.02	\$662.30	\$351.66	\$1,013.96	\$665.56	\$330.18	\$995.74
	<u>Fixed Costs PEPM</u>									
17	Specific Stop-Loss Premium PEPM (Estimate)			\$42.25			\$42.25			\$42.25
16	Anthem Network & Administrative Fees			\$39.65			\$39.65			\$39.65
17	Investment Income			(\$5.56)			(\$5.56)			(\$5.56)
18	All Other Program Fees			<u>\$25.75</u>			<u>\$23.75</u>			<u>\$24.04</u>
	Total Fixed Costs			\$102.10			\$100.10			\$100.38
19	Required Premium PEPM			\$990.11			\$1,114.05			\$1,096.13
20	Current Premium PEPM			\$880.51			\$939.31			\$930.81
21	Required Increase			12.45%			18.60%			17.76%
22	Current Subscribers (June 2025)	451	451		3,308	3,308		3,759	3,759	
23	Base Trend	7.90%	11.40%		7.90%	11.40%		7.90%	11.40%	
24	Months Trended	18	18		18	18		18	18	

## Self-funded Proposed Medical /RX Rates – Fresno County

Status Quo (All Rates remain unchanged from 2025 except EPO 0 +2.86% rate adjustment)

County of Fresno 2026 Rates	Monthly Rates				Bi-Weekly Rates			
	EE	ES	EC	FA	EE	ES	EC	FA
Anthem EPO 0 (excludes VSP Vision)	\$1,077.40	\$1,954.25	\$1,711.55	\$2,574.21	\$497.26	\$901.96	\$789.94	\$1,188.09
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 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

## Self-funded Proposed Medical /RX Rates – Tulare County

- Option 1A Status Quo, Option 2A with Plan Design Changes, Option 3A with Plan Design Changes and Retro Arrangement

County of Tulare	2025 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	
County of Tulare 2026 Renewal Rates	Option 1A +18.6%				Rate Change
	EE	ES	EC	FA	
Anthem \$0	\$1,292.00	\$2,582.62	\$2,357.54	\$3,915.50	18.60%
Anthem \$500	\$972.91	\$1,946.75	\$1,783.01	\$3,070.52	18.60%
Anthem \$750	\$854.61	\$1,708.02	\$1,567.22	\$2,603.72	18.60%
Anthem \$2,500	\$809.97	\$1,618.66	\$1,485.23	\$2,467.56	18.60%
County of Tulare 2026 Renewal Rates	Option 2A +16.4%				Rate Change
	EE	ES	EC	FA	
Anthem \$0	\$1,333.40	\$2,665.37	\$2,433.08	\$4,040.95	22.40%
Anthem \$500	\$1,004.08	\$2,009.12	\$1,840.14	\$3,168.90	22.40%
Anthem \$750	\$838.76	\$1,676.33	\$1,538.14	\$2,555.42	16.40%
Anthem EPO \$1,250	\$776.69	\$1,552.28	\$1,424.32	\$2,366.32	New Plan
Anthem \$2,500	\$712.99	\$1,424.86	\$1,307.40	\$2,172.12	4.40%
County of Tulare 2026 Renewal Rates	Option 3A +12.0% (4.4% Retro)				Rate Change
	EE	ES	EC	FA	
Anthem \$0	\$1,283.00	\$2,564.62	\$2,341.11	\$3,888.20	17.77%
Anthem \$500	\$966.13	\$1,933.17	\$1,770.58	\$3,049.11	17.77%
Anthem \$750	\$807.05	\$1,612.96	\$1,480.00	\$2,458.82	12.00%
Anthem EPO \$1,250	\$747.33	\$1,493.60	\$1,370.48	\$2,276.87	New Plan
Anthem \$2,500	\$686.04	\$1,371.00	\$1,257.98	\$2,090.01	0.45%
Option 1A Status Quo, No changes					
Option 2A Plan Design Changes					
Option 3A Plan Design Changes with 4.4% retro arrangement					

## Self-funded Dental Underwriting Total SJVIA

	County of Fresno	County of Tulare	SJVIA
1 Paid Claims (7/1/2024 - 6/30/2025)	\$3,230,321	\$1,576,420	\$4,806,742
2 Beginning Reserve	(176,055)	(68,495)	(244,550)
3 Ending Reserve	183,249	95,918	279,167
4 Incurred Claims	\$3,237,516	\$1,603,843	\$4,841,359
5 Covered Employees	63,402	35,573	98,975
6 Incurred Claims/EE/Month	\$51.06	\$45.09	\$48.91
7 Trend Factor: 5% Annual - Compounded 18 Months	1.0759	1.0759	1.0759
8 Expected Incurred Claims (1/1/2026 - 12/31/2026)	\$54.94	\$48.51	\$52.63
9 Administration	\$4.40	\$4.40	\$4.40
10 Plan Adjustments	\$0.00	\$0.00	\$0.00
11 Calculated Funding Level Without Margin	\$59.34	\$52.91	\$57.03
12 Current Average Funding Level	\$62.08	\$49.46	\$57.54
13 <u>Calculated Funding Action Without Margin = (11)/(12)</u>	-4.41%	6.99%	-0.89%
14 Recommended Margin = Margin % x (8) 2.0%	\$1.10	\$0.97	\$1.05
15 Calculated Funding Level With Margin = (10)+(14)	\$60.44	\$53.88	\$58.08
16 Current Average Funding Level = (12)	\$62.08	\$49.46	\$57.54
17 <u>Calculated Funding Action With Margin = (15)/(16)</u>	-2.64%	8.95%	0.94%

Fully Insured Vision Underwriting Total SJVIA - The plans are fully insured with VSP with a two-year rate guarantee for 2024 - 2025.

	County of Fresno	County of Tulare	SJVIA
1 Paid Claims (7/1/2024 - 6/30/2025)	\$449,356	\$204,970	\$654,326
2 Beginning Reserve 5%	(20,040)	(10,523)	(30,563)
3 Ending Reserve 5%	22,468	10,249	32,716
4 Incurred Claims	\$451,784	\$204,696	\$656,480
5 Covered Employees	60,470	37,898	98,368
6 Incurred Claims/EE/Month	\$7.47	\$5.40	\$6.67
7 Trend Factor: 3.5% Annual - Compounded 18 Months	1.0530	1.0530	1.0530
8 Expected Incurred Claims (1/1/2026 - 12/31/2026)	\$7.87	\$5.69	\$7.03
9 Administration -13% Estimated	\$0.97	\$0.70	\$0.87
10 Plan Adjustments	\$0.00	\$0.00	\$0.00
11 Calculated Funding Level Without Margin	\$8.84	\$6.39	\$7.90
12 Current Average Funding Level	\$10.78	\$6.13	\$9.00
13 Calculated Funding Action Without Margin = (11)/(12)	-17.98%	4.31%	-12.25%
14 Recommended Margin = Margin % x (8) 2.0%	\$0.16	\$0.11	\$0.14
15 Calculated Funding Level With Margin = (11)+(14)	\$9.00	\$6.51	\$8.04
16 Current Average Funding Level = (12)	\$10.78	\$6.13	\$9.00
17 Calculated Funding Action With Margin = (15)/(16)	-16.52%	6.17%	-10.69%

## Kaiser – SJVIA

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	\$ -	\$ 6.58	\$ -	\$ 574.49
Subscriber & Spouse	76	\$ 950.39	\$ 9.50	\$ 5.80	\$ -	\$ 965.69	\$ 1,019.19	\$ -	\$ 6.58	\$ -	\$ 1,025.77
Subscriber & Child(ren)	371	\$ 837.85	\$ 8.38	\$ 5.80	\$ -	\$ 852.03	\$ 898.50	\$ -	\$ 6.58	\$ -	\$ 905.08
Subscriber & Family	109	\$ 1,257.63	\$ 12.58	\$ 5.80	\$ -	\$ 1,276.01	\$ 1,348.68	\$ -	\$ 6.58	\$ -	\$ 1,355.26
Annual Amount	1,526	\$26,879,751	\$ 268,923	\$ 230,121	\$ -	\$27,378,795	\$28,825,700	\$ -	\$ 261,068	\$ -	\$29,086,768
\$ Difference							\$ 1,945,949		\$ 30,947		\$ 1,707,973
% Difference							7.24%		13.45%		6.24%
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	\$ -	\$ 6.58	\$ -	\$ 415.71
Subscriber & Spouse	7	\$ 684.61	\$ 6.85	\$ 5.80	\$ -	\$ 697.26	\$ 734.23	\$ -	\$ 6.58	\$ -	\$ 740.81
Subscriber & Child(ren)	25	\$ 603.53	\$ 6.04	\$ 5.80	\$ -	\$ 615.37	\$ 647.29	\$ -	\$ 6.58	\$ -	\$ 653.87
Subscriber & Family	26	\$ 905.93	\$ 9.06	\$ 5.80	\$ -	\$ 920.79	\$ 971.60	\$ -	\$ 6.58	\$ -	\$ 978.18
Annual Amount	140	\$ 1,942,596	\$ 19,420	\$ 21,112	\$ -	\$ 1,983,128	\$ 2,083,435	\$ -	\$ 23,951	\$ -	\$ 2,107,386
\$ Difference							\$ 140,839		\$ 2,839		\$ 124,258
% Difference							7.25%		13.45%		6.27%
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	\$ -	\$ 12.26	\$ -	\$ 1,305.03
Subscriber & Spouse	6	\$ 2,410.98	\$ 24.11	\$ 10.51	\$ -	\$ 2,445.60	\$ 2,585.54	\$ -	\$ 12.26	\$ -	\$ 2,597.80
Subscriber & Child(ren)	6	\$ 2,181.94	\$ 21.82	\$ 10.51	\$ -	\$ 2,214.27	\$ 2,339.92	\$ -	\$ 12.26	\$ -	\$ 2,352.18
Subscriber & Family	3	\$ 3,616.47	\$ 36.16	\$ 10.51	\$ -	\$ 3,663.14	\$ 3,878.31	\$ -	\$ 12.26	\$ -	\$ 3,890.57
Annual Amount	60	\$ 1,111,848	\$ 11,116	\$ 7,567	\$ -	\$ 1,130,531	\$ 1,192,348	\$ -	\$ 8,827	\$ -	\$ 1,201,175
\$ Difference							\$ 80,500		\$ 1,260		\$ 70,645
% Difference							7.24%		16.65%		6.25%
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	\$ -	\$ 12.26	\$ -	\$ 1,003.80
Subscriber & Spouse	1	\$ 1,849.10	\$ 18.49	\$ 10.51	\$ -	\$ 1,878.10	\$ 1,983.08	\$ -	\$ 12.26	\$ -	\$ 1,995.34
Subscriber & Child(ren)	0	\$ 1,673.44	\$ 16.73	\$ 10.51	\$ -	\$ 1,700.68	\$ 1,794.69	\$ -	\$ 12.26	\$ -	\$ 1,806.95
Subscriber & Family	0	\$ 2,773.65	\$ 27.74	\$ 10.51	\$ -	\$ 2,811.90	\$ 2,974.62	\$ -	\$ 12.26	\$ -	\$ 2,986.88
Annual Amount	3	\$ 44,378	\$ 444	\$ 378	\$ -	\$ 45,201	\$ 47,594		\$ 441		\$ 48,035
\$ Difference							\$ 3,216		\$ 63		\$ 2,835
% Difference							7.25%		16.65%		6.27%

## 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>	\$ 102.58	\$ 102.58
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	\$ 40.30
Employee + Spouse	225	\$ 69.87	\$ 69.87
Employee + Children	333	\$ 79.17	\$ 79.17
Employee + Family	<u>132</u>	\$ 117.53	\$ 117.53
Total	2,906	\$ 1,762,837	\$ 1,762,837
\$ Difference		\$ -	\$ -
% Difference		0.00%	0.00%

## Delta Dental – Fully Insured DHMO

County of Fresno - DHMO	Enrollment	2025	2026
Employee Only	1,229	\$ 27.38	\$ 28.06
Employee + Spouse	136	\$ 47.51	\$ 48.70
Employee + Children	285	\$ 47.83	\$ 49.03
Employee + Family	<u>98</u>	\$ 68.95	\$ 70.67
Total	1,748	\$ 726,000	\$ 744,098
\$ Difference		\$ -	\$ 18,097
% Difference		0.00%	2.49%
County of Tulare - DHMO	Enrollment	2025	2026
Employee Only	197	\$ 27.38	\$ 28.06
Employee + Spouse	19	\$ 47.51	\$ 48.70
Employee + Children	34	\$ 47.83	\$ 49.03
Employee + Family	<u>15</u>	\$ 68.95	\$ 70.67
Total	265	\$ 107,484	\$ 110,162
\$ Difference		\$ -	\$ 2,678
% Difference		0.00%	2.49%

2026 DHMO Rates and 2026 PPO admin fee guaranteed through 2028.

2026 Admin fee remaining at \$4.40 pepm

## 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 for through 2027.

## 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	\$44.85	\$39.09	\$39.46	\$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
<b>Total Fixed Cost</b>	\$102.25	\$97.24	\$95.56	\$12.51	\$10.51	\$108.19	\$102.43	\$102.80	\$14.26	\$12.26
<b>Total Fixed Costs From Reserves</b>	<b>EPO</b>	<b>PPO/HDHP</b>		<b>Kaiser</b>		<b>EPO</b>	<b>PPO/HDHP</b>		<b>Kaiser</b>	
	<b>Fresno</b>	<b>Fresno</b>	<b>Tulare</b>	<b>Fresno</b>	<b>Tulare</b>	<b>Fresno</b>	<b>Fresno</b>	<b>Tulare</b>	<b>Fresno</b>	<b>Tulare</b>
SJVIA Fee	\$1.77	\$1.77	\$1.77	\$1.77	\$1.77	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

# MINUTES

## BOARD OF DIRECTORS

GARRY BREDEFELD  
NATHAN MAGSIG  
BUDDY MENDES  
LARRY MICARI  
BRIAN PACHECO  
AMY SHUKLIAN  
PETE VANDER POEL

**Meeting Location:  
County of Fresno  
Board of Supervisors Chambers  
2281 Tulare Street, #301  
Fresno, CA 93721  
July 18, 2025 9:00 AM**

*In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the SJVIA Manager at 559-600-1801 or the Assistant SJVIA Manager at 559-636-4900. Notification 48 hours prior to the meeting will help enable staff to make reasonable arrangements to ensure meaningful access.*

### 1. Call to Order

The meeting was called to order by Director Magsig at 9:00 AM

***Item 3, Roll Call, was conducted before Item 2, Pledge of Allegiance***

### 3. Roll Call

Directors Present:

Garry Bredefeld  
Nathan Magsig  
Buddy Mendes, arrived during Item 6, Approval of Minutes  
Brian Pacheco  
Pete Vander Poel

Directors not in attendance:

Amy Shuklian  
Larry Micari

### 2. Pledge of Allegiance

Led by Director Magsig

### 4. Approval of Agenda (A)

Motion to Approve By Director Vander Poel; Second By Director Bredefeld;  
Motion Approved Unanimously

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# MINUTES

**BOARD OF DIRECTORS**

GARRY BREDEFELD

NATHAN MAGSIG

BUDDY MENDES

LARRY MICARI

BRIAN PACHECO

AMY SHUKLIAN

PETE VANDER POEL

**Meeting Location:**  
**County of Fresno**  
**Board of Supervisors Chambers**  
**2281 Tulare Street, #301**  
**Fresno, CA 93721**  
**July 18, 2025 9:00 AM**

5. Public Comment: At this time, members of the public may comment on any item, within the jurisdiction of the SJVIA, not appearing on the agenda. In order for everyone to be heard, please limit your comments to three minutes or less. Anyone wishing to be placed on the agenda for a specific topic should contact the SJVIA Manager's Office and submit correspondence at least 14 days before the desired date of appearance.

No Public Comments were made

6. Approval of Minutes - Board Meeting of May 30, 2025 (A)

Motion to Approve By Director Bredefeld; Second By Director Pacheco;  
Motion Approved Unanimously

7. Receive Update from Auditor-Treasurer on Cash Flow Projections (I)

Presented by Jose Pelagio, County of Fresno

8. Receive Update on Anthem's Network Contract with Stanford (I)

Presented by Edward Barfield, Keenan with additional comments made by Emma Rodriguez, Anthem

Director Magsig expressed a desire to communicate to Anthem and Stanford that the SJVIA should not be positioned or utilized as a bargaining tool in Medicare negotiations.

9. Receive Consultant's Medical, Dental, and Vision Experience Reports through May 2025 with Update on Projected Plan Experience Surplus Accumulation and Projections (I)

Presented by Edward Barfield, Keenan with additional comments made by Bordan Darm, Keenan

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# MINUTES

**BOARD OF DIRECTORS**

GARRY BREDEFELD  
NATHAN MAGSIG  
BUDDY MENDES  
LARRY MICARI  
BRIAN PACHECO  
AMY SHUKLIAN  
PETE VANDER POEL

**Meeting Location:  
County of Fresno  
Board of Supervisors Chambers  
2281 Tulare Street, #301  
Fresno, CA 93721  
July 18, 2025 9:00 AM**

10. Adopt Proposed Budget for Fiscal Year 2025-2026 (A)

Presented by Bordan Darm, Keenan

Motion to Approve by Director Bredefeld; Second by Director Mendes;  
Motion Approved Unanimously

11. Receive Keenan Pharmacy Services' Consultant's Report on EmpiRx Pharmacy Utilization (I)

Presented by Michele Porter, Keenan Pharmacy Services

12. Receive Update on Plan Year 2026 Dental Marketing (I)

Presented by Bordan Darm, Keenan

13. Receive Update on Plan Year 2026 PBM Marketing (I)

Presented by Bordan Darm, Keenan

14. Receive Consultant's Report on the SJVIA Stop Loss Historical Rate and Utilization Review and the Marketing and Renewal Process (I)

Presented by Bordan Darm, Keenan

Note, the accompanying chart showing the SJVIA reinsurance evaluation 2019-2025, was not included in the Board packets; the chart is attached to these minutes

15. Receive Consultant's Report on Plan Year 2026 Preliminary Renewal (I)

Presented by Bordan Darm, Keenan

16. Receive Update and Timeline on Request For Proposal (RFP) for Consultant Services (I)

Presented by Hollis Magill, County of Fresno

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# MINUTES

## BOARD OF DIRECTORS

GARRY BREDEFELD  
NATHAN MAGSIG  
BUDDY MENDES  
LARRY MICARI  
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AMY SHUKLIAN  
PETE VANDER POEL

**Meeting Location:  
County of Fresno  
Board of Supervisors Chambers  
2281 Tulare Street, #301  
Fresno, CA 93721  
July 18, 2025 9:00 AM**

17. SJVIA Director Questions, Announcements, and Activity Reports (Gov. Code, § 54954.2, subd. (a)(2)) (I)

No comments were made

18. Adjournment

The meeting adjourned at 10:02 AM

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SJVIA Reinsurance	Enrollment	2019	2020	2021	2022	2023	2024	2025	2026
Pooling Level									
Renewal Pooling Level		\$ 450,000	\$ 450,000	\$ 450,000	\$ 450,000	\$ 450,000	\$ 450,000	\$ 475,000	\$ 475,000
Contracted Pooling Level		\$ 450,000	\$ 450,000	\$ 450,000	\$ 450,000	\$ 450,000	\$ 475,000	\$ 475,000	
August SJVIA Board Meeting Projected Renewal Rate									
Renewal Projection	7,306	\$ 23.41	\$ 26.83	\$ 25.64	\$ 21.06	\$ 19.65	\$ 24.58	\$ 32.60	\$ 44.09
Annual Cost		\$ 2,052,402	\$ 2,352,240	\$ 2,247,910	\$ 1,846,372	\$ 1,722,755	\$ 2,154,978	\$ 2,858,107	\$ 3,865,458
December SJVIA Board Meeting Contracted Rates									
Contracted Rates		\$ 450,000	\$ 450,000	\$ 450,000	\$ 450,000	\$ 450,000	\$ 475,000	\$ 475,000	
Employee Only	5,224	\$ 15.81	\$ 16.06	\$ 13.33	\$ 14.45	\$ 16.52	\$ 21.28	\$ 27.54	
Employee w/ Deps.	2,082	\$ 35.99	\$ 39.03	\$ 32.40	\$ 34.26	\$ 33.17	\$ 42.74	\$ 55.31	
Total	7,306	\$ 21.56	\$ 22.61	\$ 18.76	\$ 20.10	\$ 21.26	\$ 27.40	\$ 35.45	
Annual Cost		\$ 1,890,208	\$ 1,982,264	\$ 1,644,727	\$ 1,762,207	\$ 1,863,907	\$ 2,402,213	\$ 3,107,972	
Differential from Projected Renewal Rate		2019	2020	2021	2022	2023	2024	2025	Total
Cost Differential		\$ 162,194	\$ 369,976	\$ 603,183	\$ 84,165	\$ (141,152)	\$ (247,235)	\$ (249,865)	\$ 581,266

Note: For 2024, SJVIA elected to increase the Pooling level to pay less premium.

\$ 450,000  
\$ 23.12  
\$ 46.43  
\$ 29.76  
\$ 2,609,119



**BOARD OF DIRECTORS**

GARRY BREDEFELD

NATHAN MAGSIG

BUDDY MENDES

LARRY MICARI

BRIAN PACHECO

AMY SHUKLIAN

PETE VANDER POEL

**Meeting Location:  
County of Tulare  
Board of Supervisors Chambers  
2800 West Burrel Avenue  
Visalia, CA 93291**

**AGENDA DATE:** August 22, 2025

**ITEM NUMBER:** Item 20

**SUBJECT:** Approve Amendment 1 to Agreement With Navia Benefit Solutions, Inc. to Provide COBRA and FMLA Billing Services and Authorize President to Executive Amended Agreement (\$2.00 PEPM) (A)

**REQUEST(S):** That the Board approve and authorize the President to execute Amendment 1 to the Agreement with Navia.

**DESCRIPTION:**

The SJVIA entered into an agreement with Navia Benefit Solutions to provide COBRA and FMLA Billing services effective January 1, 2023 through December 31, 2025. The agreement provided that the term of the agreement may be extended for no more than two additional one-year terms.

Staff recommends extending the agreement with Navia Benefit Solutions for a one-year term to provide COBRA and FMLA services through December 31, 2026.

**FISCAL IMPACT/FINANCING:**

Exhibit B, Compensation, of the agreement with Navia Benefit Solutions, Inc. will remain the same:

**AGENDA:** San Joaquin Valley Insurance Authority

**DATE:** August 22, 2025

### **Compensation**

#### **Fresno County Actives and Special Districts**

Fees paid to Contractor will be on a Per Employee Per Month (PEPM) or Per Employee Per Cycle (PEPC) structure. The fee breakdown is as follows:

- COBRA Services: \$2.00 PEPM
- FMLA Services: \$0.92 PEPC

#### **Fresno County Retirees**


Fees paid to Contractor will be on a Per Participant Per Month. The fee breakdown is as follows:

- Retiree Billing: \$2.00 Per Participant Per Month

Annualized fees are approximately \$154,488 (based on approved FY 2025/2026 Budget).

### **ADMINISTRATIVE SIGN-OFF:**

  
\_\_\_\_\_  
Hollis Magill  
SJVIA Manager

  
\_\_\_\_\_  
Lupe Garza  
SJVIA Assistant Manager

## AMENDMENT NO. 1 TO AGREEMENT

This Amendment No. 1 to Agreement ("Amendment 1") is dated August 22, 2025, and is between Navia Benefit Solutions, Inc., a Washington Corporation ("Contractor"), and the San Joaquin Valley Insurance Authority, a California joint powers agency ("SJVIA").

On December 9, 2022, the parties entered into an agreement for COBRA, FMLA, and Administrative Services from January 1, 2023 through December 31, 2025 ("Agreement").

Section 4.1 of the Agreement provided that the term of the Agreement may be extended for no more than two additional one-year terms. The parties now desire to enter into this Amendment 1, extending the Agreement for an additional one-year term to provide COBRA and FMLA, and Administrative Services through December 31, 2026.

The Contractor represents and warrants to the SJVIA that it is ready, willing, and able to provide the services desired by the SJVIA subject to the terms and conditions of this Amendment 1, and in cooperation with and under the direction of the SJVIA Board of Directors and SJVIA management.

The parties therefore agree as follows:

1. The term of the Agreement is extended to December 31, 2026, which is the first optional additional one-year term provided in Section 4.1 of the Agreement which is modified to read in its entirety as follows:

**"4.1 Term.** This agreement is effective on January 1, 2023 and terminates on December 31, 2026.

2. When both parties have signed this Amendment 1, the Agreement and this Amendment 1 together shall constitute the Agreement.

3. The Agreement as amended by this Amendment 1 is ratified and continued. All terms of the Agreement not amended by this Amendment 1 remain in full force and effect.

*[SIGNATURE PAGE FOLLOWS]*

The parties are signing this agreement on the date stated in the introductory clause.

Navia Benefit Solutions, Inc.



---

Hilarie Aitken  
CEO

SAN JOAQUIN VALLEY INSURANCE  
AUTHORITY

---

Amy Shuklian  
President, Board of Directors

Reviewed and recommended for approval.

---

SJVIA Manager



#### BOARD OF DIRECTORS

GARRY BREDEFELD

NATHAN MAGSIG

BUDDY MENDES

LARRY MICARI

BRIAN PACHECO

AMY SHUKLIAN

PETE VANDER POEL

**Meeting Location:  
County of Tulare  
Board of Supervisors Chambers  
2800 West Burrel Avenue  
Visalia, CA 93291**

**AGENDA DATE:** August 22, 2025

**ITEM NUMBER:** Item 21

**SUBJECT:** Approve Amendment 1 to Agreement With MyWorkplace, Inc. to Provide Benefits Management and Enrollment SaaS System Management Services and Authorize President to Execute Amended Agreement (\$3.05 PEPM) (A)

**REQUEST(S):** That the Board approve and authorize the President to execute Amendment 1 to the Agreement with MyWorkplace.

#### **DESCRIPTION:**

The SJVIA entered into an agreement with MyWorkplace on January 1, 2023 to provide Benefits Management and Enrollment SaaS System services through December 31, 2025. The agreement provided that the term of the agreement may be extended for no more than two additional one-year terms.

Staff recommends extending the agreement with MyWorkplace, Inc. for a one-year term through December 31, 2026.

#### **FISCAL IMPACT/FINANCING:**

Exhibit B, Compensation, of the agreement with MyWorkplace, Inc. will remain the same:

- Monthly PEPM Fee: \$3.05
- Bi-Weekly PEPC Fee: \$1.41


Annualized fees are approximately \$359,486 (based on approved FY 2025/2026 Budget).

**AGENDA:** San Joaquin Valley Insurance Authority

**DATE:** August 22, 2025

**ADMINISTRATIVE SIGN-OFF:**

  
\_\_\_\_\_  
Hollis Magill  
SJVIA Manager

  
\_\_\_\_\_  
Lupe Garza  
SJVIA Assistant Manager

## AMENDMENT NO. 1 TO AGREEMENT

This Amendment No. 1 to Agreement (“Amendment 1”) is dated August 22, 2025, and is between MyWorkplace, Inc., a Texas corporation, registered to do business in the State of California and operating at 1718 Dry Creek Way, Ste 108C, San Antonio, Texas (“**Contractor**”), and the SAN JOAQUIN VALLEY INSURANCE AUTHORITY, a California joint powers agency (“**SJVIA**”).

### Recitals

On October 14, 2022, the SJVIA entered into an agreement with MyWorkplace for a benefits management and enrollment software as a service (“SaaS”) system from January 1, 2023 through December 31, 2025 (“Agreement”).

Section 4.1 of the Agreement provides that the Agreement terminates on December 31, 2025, but that term may be extended for no more than two additional one-year terms. The SJVIA and the Contractor now desire to enter into this Amendment 1, extending the Agreement for the first optional additional one-year term, as provided in this Amendment 1.

The Contractor represents and warrants to the SJVIA that it is ready, willing, and able to continue providing services to the SJVIA subject to the terms of the Agreement and this Amendment 1, and in cooperation with and under the direction of the SJVIA Board of Directors and SJVIA management.

### The parties therefore agree as follows:

1. The term of the Agreement is extended to December 31, 2026, which is the first optional additional one-year term provided in section 4.1 of the Agreement which is modified to read in its entirety as follows:

“4.1 **Term.** This Agreement is effective on January 1, 2023 and terminates on December 31, 2026.”

2. When both parties have signed this Amendment 1, the Agreement and this Amendment 1 together constitute the Agreement.

3. The Agreement as amended by this Amendment 1 is ratified and continued. All terms of the Agreement not amended by this Amendment 1 remain in full force and effect.

[SIGNATURE PAGE FOLLOWS]

The parties are signing this agreement on the date stated in the introductory clause.

MyWorkplace, Inc.

*Seth Bostelman*

Seth Bostelman  
Vice President Sales and Marketing

SAN JOAQUIN VALLEY INSURANCE  
AUTHORITY

Amy Shuklian  
President, Board of Directors

Reviewed and recommended for approval.

SJVIA Manager



#### BOARD OF DIRECTORS

GARRY BREDEFELD  
NATHAN MAGSIG  
BUDDY MENDES  
LARRY MICARI  
BRIAN PACHECO  
AMY SHUKLIAN  
PETE VANDER POEL

**Meeting Location:**  
**County of Tulare**  
**Board of Supervisors Chambers**  
**2800 West Burrel Avenue**  
**Visalia, CA 93291**

**AGENDA DATE:** August 22, 2025

**ITEM NUMBER:** Item 22

**SUBJECT:** Receive Update on the Consultant's Report on the SJVIA Stop Loss Historical Rate and Utilization Review and the Marketing and Renewal Process Presented at the July 18, 2025 Board Meeting (I)

**REQUEST(S):** That the Board receive update on the Consultant's report on historical Stop Loss rates and utilization, and the marketing and renewal process.

**DESCRIPTION:** At the July 18, 2025 SJVIA Board Meeting, this item was presented; however, the attachment titled *SJVIA Reinsurance Evaluation* was inadvertently omitted by Keenan from the agenda packet. It has now been included, and the meeting minutes from July 18, 2025, reflect this oversight. Below is the text from the original Staff Report presented at that meeting.

SJVIA has a concern that SJVIA's Reinsurance projections approved in the August SJVIA Board meeting vary from the reinsurance amounts approved for contracting in the December SJVIA Board meeting. Keenan reviewed the pooling levels, and projected and contracted rates of the SJVIA from 2019 through 2026.

#### **FISCAL IMPACT/FINANCING:**

No fiscal impact. Informational item only.

#### **ADMINISTRATIVE SIGN-OFF:**

A handwritten signature in black ink, reading "Hollis Magill", is written over a horizontal line.

Hollis Magill  
SJVIA Manager

A handwritten signature in black ink, reading "Lupe Garza", is written over a horizontal line.

Lupe Garza  
SJVIA Assistant Manager

SJVIA Reinsurance	Enrollment	2019	2020	2021	2022	2023	2024	2025	2026
<b>Pooling Level</b>									
Renewal Pooling Level		\$ 450,000	\$ 450,000	\$ 450,000	\$ 450,000	\$ 450,000	\$ 450,000	\$ 475,000	\$ 475,000
Contracted Pooling Level		\$ 450,000	\$ 450,000	\$ 450,000	\$ 450,000	\$ 450,000	\$ 475,000	\$ 475,000	
<b>August SJVIA Board Meeting Projected Renewal Rate</b>									
Renewal Projection	7,306	\$ 23.41	\$ 26.83	\$ 25.64	\$ 21.06	\$ 19.65	\$ 24.58	\$ 32.60	\$ 44.09
Annual Cost		\$ 2,052,402	\$ 2,352,240	\$ 2,247,910	\$ 1,846,372	\$ 1,722,755	\$ 2,154,978	\$ 2,858,107	\$ 3,865,458
<b>December SJVIA Board Meeting Contracted Rates</b>									
Contracted Rates		\$ 450,000	\$ 450,000	\$ 450,000	\$ 450,000	\$ 450,000	\$ 475,000	\$ 475,000	
Employee Only	5,224	\$ 15.81	\$ 16.06	\$ 13.33	\$ 14.45	\$ 16.52	\$ 21.28	\$ 27.54	
Employee w/ Deps.	2,082	\$ 35.99	\$ 39.03	\$ 32.40	\$ 34.26	\$ 33.17	\$ 42.74	\$ 55.31	
Total	7,306	\$ 21.56	\$ 22.61	\$ 18.76	\$ 20.10	\$ 21.26	\$ 27.40	\$ 35.45	
Annual Cost		\$ 1,890,208	\$ 1,982,264	\$ 1,644,727	\$ 1,762,207	\$ 1,863,907	\$ 2,402,213	\$ 3,107,972	
<b>Differential from Projected Renewal Rate</b>		<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>Total</b>
Cost Differential		\$ 162,194	\$ 369,976	\$ 603,183	\$ 84,165	\$ (141,152)	\$ (247,235)	\$ (249,865)	\$ 581,266

Note: For 2024, SJVIA elected to increase the Pooling level to pay less premium.

\$ 450,000  
\$ 23.12  
\$ 46.43  
\$ 29.76  
\$ 2,609,119



#### BOARD OF DIRECTORS

GARRY BREDEFELD

NATHAN MAGSIG

BUDDY MENDES

LARRY MICARI

BRIAN PACHECO

AMY SHUKLIAN

PETE VANDER POEL

**Meeting Location:  
County of Tulare  
Board of Supervisors Chambers  
2800 West Burrel Avenue  
Visalia, CA 93291**

**AGENDA DATE:** August 22, 2025

**ITEM NUMBER:** Item 23

**SUBJECT:** Approve Amendment 1 to Agreement With Pacific Coast Mobile Radiology, Inc. To Update Compensation and Scope of Services for Providing Mammography Screening Services to Participating Entities of the SJVIA (\$4,200 per day of scheduled event) (A)

**REQUEST(S):** That the Board approve and authorize the President to execute Amendment 1 to the Agreement with Pacific Coast Mobile Radiology, Inc.

**DESCRIPTION:**

The SJVIA entered into an agreement with Pacific Coast Mobile Radiology, Inc. (Contractor) on August 23, 2024 to provide mammography screening services to the participating entities of the SJVIA.

Instead of having screenings provided by the Contractor billed directly to the SJVIA, that the screenings be submitted to Anthem Blue Cross as claims.

**FISCAL IMPACT/FINANCING:**


Pacific Coast Mobile Radiology requires a minimum of 30 screenings be performed each day per event and that Anthem reimburse the Contractor at a rate of \$140 per screening.

**AGENDA:** San Joaquin Valley Insurance Authority

**DATE:** August 22, 2025

**ADMINISTRATIVE SIGN-OFF:**

  
\_\_\_\_\_  
Hollis Magill  
SJVIA Manager

  
\_\_\_\_\_  
Lupe Garza  
SJVIA Assistant Manager

## AMENDMENT NO. 1 TO AGREEMENT

This Amendment No. 1 to the Agreement is dated August 22, 2025, and is between PACIFIC COAST MOBILE RADIOLOGY, INC., a California professional corporation (“**Contractor**”), and the SAN JOAQUIN VALLEY INSURANCE AUTHORITY, a California joint powers agency (“**SJVIA**”).

### Recitals

On August 23, 2024, the SJVIA entered into an Agreement with Contractor to provide mammography screening services to the employees of its Participating Entities.

The SJVIA requests that instead of having screening services provided by Contractor billed directly to the SJVIA, that the screenings be submitted to Anthem Blue Cross as claims. The Contractor requires that a minimum of 30 screenings be performed each day per event and that Anthem reimburse the Contractor at a rate of \$140.00 per screening. As such, the following amendments to the Agreement need to be made:

1. Article 3, Compensation, Invoices, and Payments is amended as follows:

- a. Section, 3.1 shall be deleted and replaced with the following: “3.1 The SJVIA agrees to pay, and the Contractor agrees to receive, compensation for the performance of its services under this Agreement as described in Exhibit C to this Agreement, titled “Compensation”. Screenings performed by the Contractor shall be submitted to Anthem Blue Cross as claims for reimbursement of \$140.00 per screening. A required minimum of 30 screenings per day, per event will be guaranteed by the SJVIA and any unfulfilled screenings below this amount will be paid by the SJVIA at \$140.00 per screening.
- b. Section 3.2, Invoices shall be deleted and replaced with the following language: “3.2 Any unfulfilled screenings below the 30 required per day shall be billed directly to the SJVIA. Invoices for unfulfilled services and travel fees, or cancellation charges, as outlined in Exhibit C shall be emailed to [SJVIA-Admin@fresnocountyca.gov](mailto:SJVIA-Admin@fresnocountyca.gov) and if applicable, shall include a detailed summary of the number of exams performed.
- c. Section 3.3, Payment shall be amended to add the following: The SJVIA guarantees that the Contractor will receive reimbursement of \$140.00 per screenings for claims submitted to Anthem Blue Cross and payment of \$140.00 per unfulfilled screening below the required minimum of 30 per day, per event due to SJVIA not pre-scheduling enough participants, and due to no fault of the Contractor.”

2. Exhibit A, Scope of Services, is amended to add a new section J:

“J. The Contractor will submit to Anthem Blue Cross claims for the screenings performed on behalf of Participating Entities of the SJVIA.”

3. Exhibit B, SJVIA Responsibilities, subsection D is amended to read as follows:

- a. D. Screening events must be promoted (for example by email or newsletter) so that each Participating Entity is able to pre-schedule the required minimum of 30 patients per day.

4. Exhibit C, Compensation, is amended to add:

- a. “D. The SJVIA guarantees a minimum of 30 exams per scheduled day. If there are less than 30 eligible exams performed on a scheduled day, the Contractor will bill the SJVIA \$140.00 per unfulfilled exam due to SJVIA not pre-scheduling enough participants, and due to no fault of the Contractor. The Contractor shall accept patient rollover to cover the minimum on consecutive day events. For example, for a two-day event, the minimum number of exams is 60 in total for the whole event.”
- b. “E. All claims submitted to Anthem Blue Cross on behalf of SJVIA will be processed to provide the Contractor a reimbursement of \$140.00 per screening/claim.
- c. Section C shall be deleted and replaced with the following:
  - o C. The fee for mammography services, as provided in Exhibit A to this Agreement, is \$4,200 per day to be comprised of reimbursement for claims submitted to Anthem Blue Cross and billed charges for unfulfilled screenings below the minimum of 30 per day per event.

5. When both parties have signed this Amendment No. 1, the Agreement and this Amendment together constitute the Agreement.

6. The Agreement as amended by this Amendment No. 1 is ratified and continued. All terms of the Agreement not amended by this Amendment No. 1 remain in full force and effect.

*[SIGNATURE PAGE FOLLOWS]*

The parties are signing this Amendment No. 1 to the Agreement on the date stated in the introductory clause.

Pacific Coast Mobile Radiology, Inc.

  
\_\_\_\_\_  
Reyna R. Chavez  
Director

SAN JOAQUIN VALLEY INSURANCE  
AUTHORITY

\_\_\_\_\_  
Amy Shuklian  
President, Board of Directors

Reviewed and recommended for approval.

\_\_\_\_\_  
SJVIA Manager