

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