

# 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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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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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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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
<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