



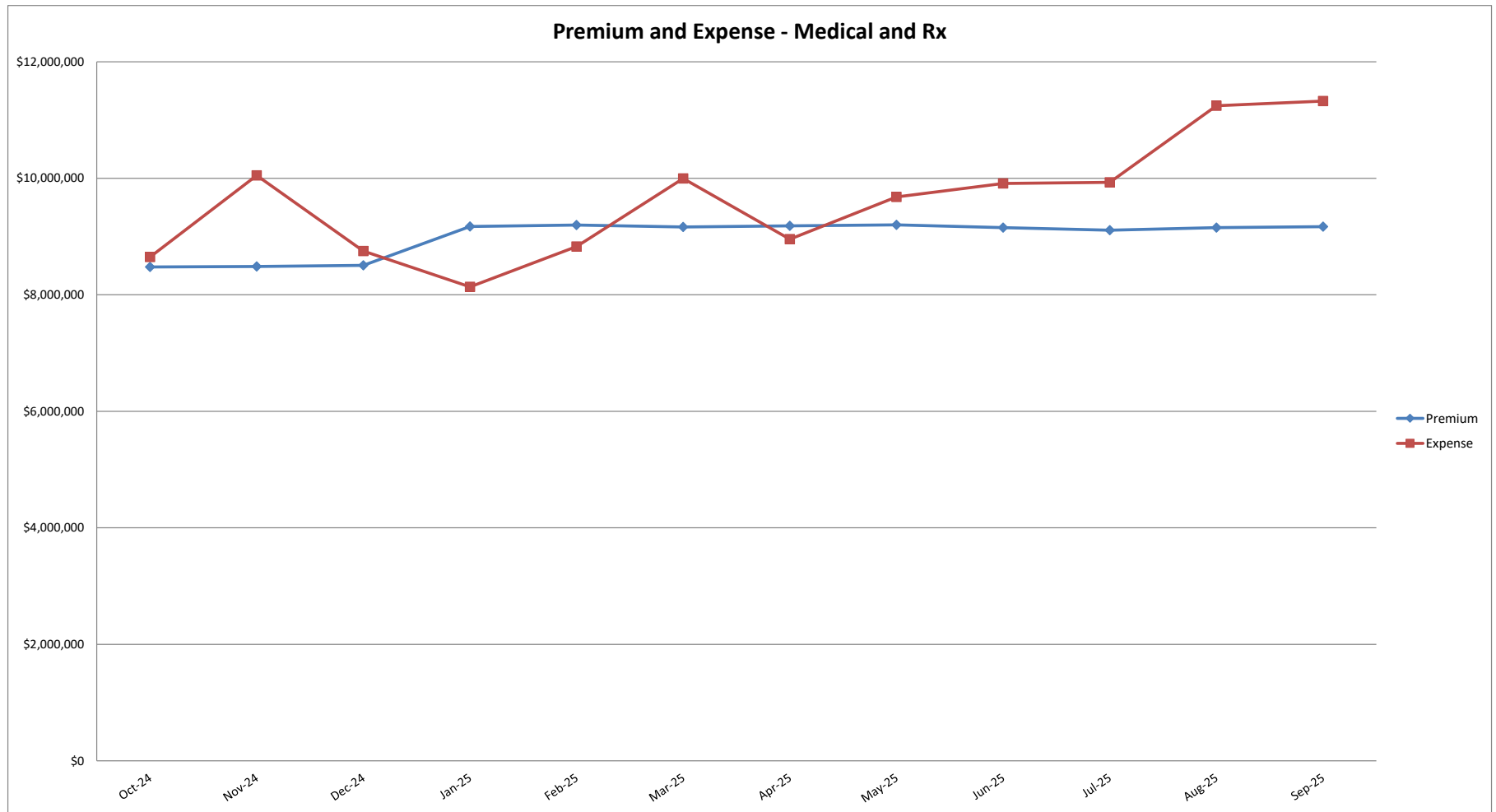
**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of September 2025**  
**All Counties Combined - All Medical**

| MONTH-YEAR        | ENROLLED | FUNDING / PREMIUM | CLAIMS EXPENSE |              |             |               |               | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO |
|-------------------|----------|-------------------|----------------|--------------|-------------|---------------|---------------|---------------------|-------------------------|--------------------------|
|                   |          |                   | MEDICAL        | RX           | FIXED       | POOLED CLAIMS | TOTAL EXPENSE |                     |                         |                          |
| 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%                   |
| Jul-25            | 8,068    | \$9,107,872       | \$6,098,398    | \$3,188,205  | \$791,343   | -\$146,596    | \$9,931,349   | -\$823,477          | \$1,132.87              | 109.0%                   |
| Aug-25            | 8,097    | \$9,152,605       | \$7,458,503    | \$3,376,654  | \$794,355   | -\$383,386    | \$11,246,126  | -\$2,093,521        | \$1,290.82              | 122.9%                   |
| Sep-25            | 8,100    | \$9,170,079       | \$7,546,507    | \$3,620,055  | \$794,672   | -\$635,666    | \$11,325,568  | -\$2,155,489        | \$1,300.11              | 123.5%                   |
| 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          | 8,119    | \$82,499,536      | \$54,913,267   | \$28,161,006 | \$7,168,147 | -\$2,233,278  | \$88,009,143  | -\$5,509,607        | \$1,106.32              | 106.7%                   |
| Current 12 Months | 8,045    | \$107,970,873     | \$73,306,030   | \$36,165,970 | \$9,253,951 | -\$3,269,762  | \$115,456,190 | -\$7,485,317        | \$1,100.15              | 106.9%                   |

**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)**  
**Anthem Blue Cross Premium and Claims Report as of September 2025**  
**All Counties Combined - All Medical**





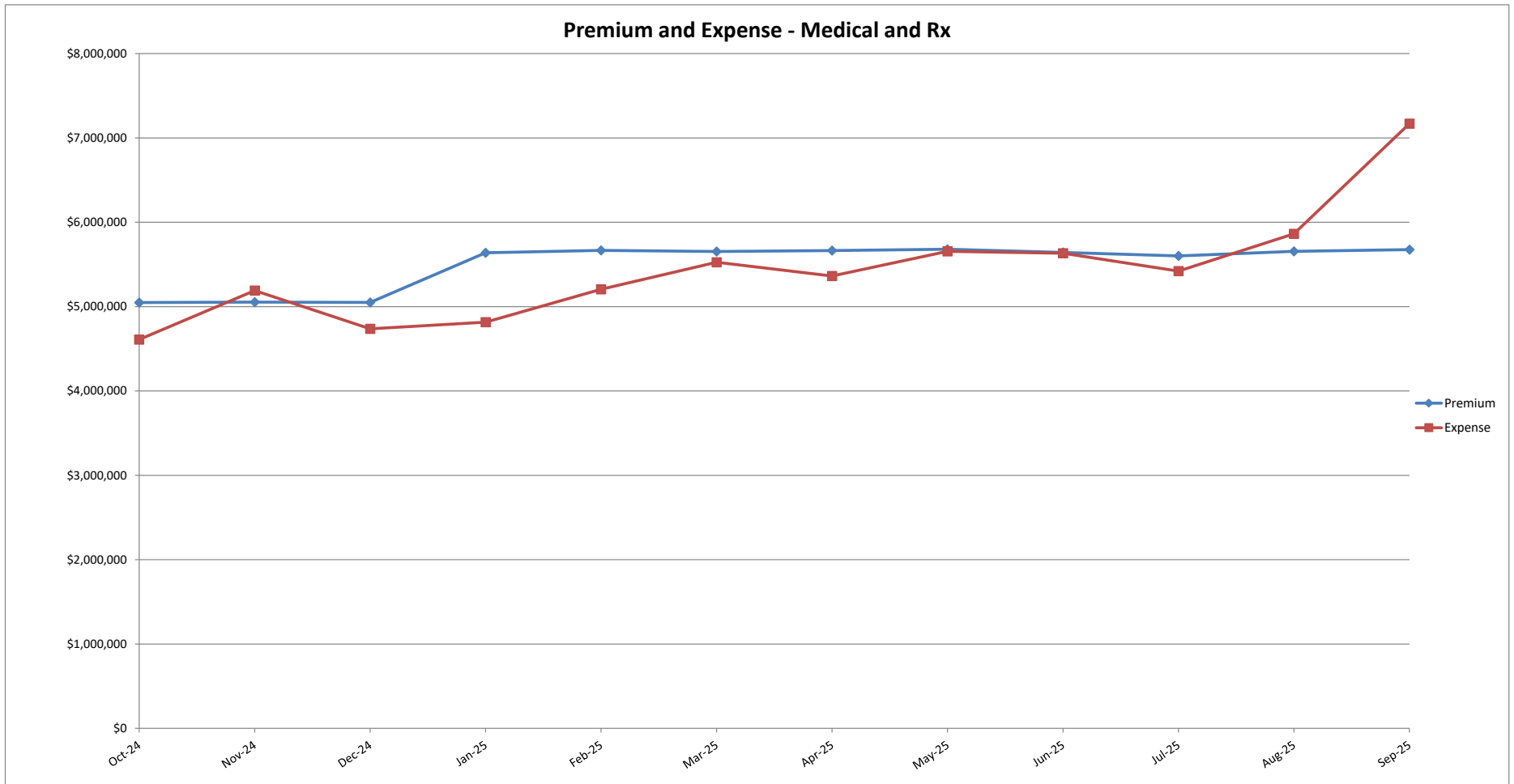
**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of September 2025**  
**All Counties Combined - EPO**

| MONTH-YEAR        | ENROLLED | FUNDING / PREMIUM | CLAIMS EXPENSE |              |             |               |               | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO |
|-------------------|----------|-------------------|----------------|--------------|-------------|---------------|---------------|---------------------|-------------------------|--------------------------|
|                   |          |                   | MEDICAL        | RX           | FIXED       | POOLED CLAIMS | TOTAL EXPENSE |                     |                         |                          |
| 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%                    |
| Jul-25            | 4,310    | \$5,600,266       | \$3,326,399    | \$1,740,976  | \$435,827   | -\$82,990     | \$5,420,212   | \$180,054           | \$1,156.47              | 96.8%                    |
| Aug-25            | 4,351    | \$5,654,429       | \$3,602,909    | \$1,859,245  | \$439,973   | -\$39,344     | \$5,862,783   | -\$208,354          | \$1,246.34              | 103.7%                   |
| Sep-25            | 4,356    | \$5,675,416       | \$5,451,175    | \$1,962,265  | \$440,479   | -\$684,352    | \$7,169,567   | -\$1,494,152        | \$1,544.79              | 126.3%                   |
| 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          | 4,352    | \$50,877,551      | \$32,261,120   | \$15,465,232 | \$3,960,567 | -\$1,035,915  | \$50,651,004  | \$226,546           | \$1,192.09              | 99.6%                    |
| Current 12 Months | 4,251    | \$66,027,644      | \$42,117,898   | \$19,522,851 | \$5,149,084 | -\$1,600,514  | \$65,189,320  | \$838,324           | \$1,177.12              | 98.7%                    |

**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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Anthem Blue Cross Premium and Claims Report as of September 2025  
All Counties Combined - EPO**





**San Joaquin Valley Insurance Authority (SJVIA)**  
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**All Counties Combined - PPO**

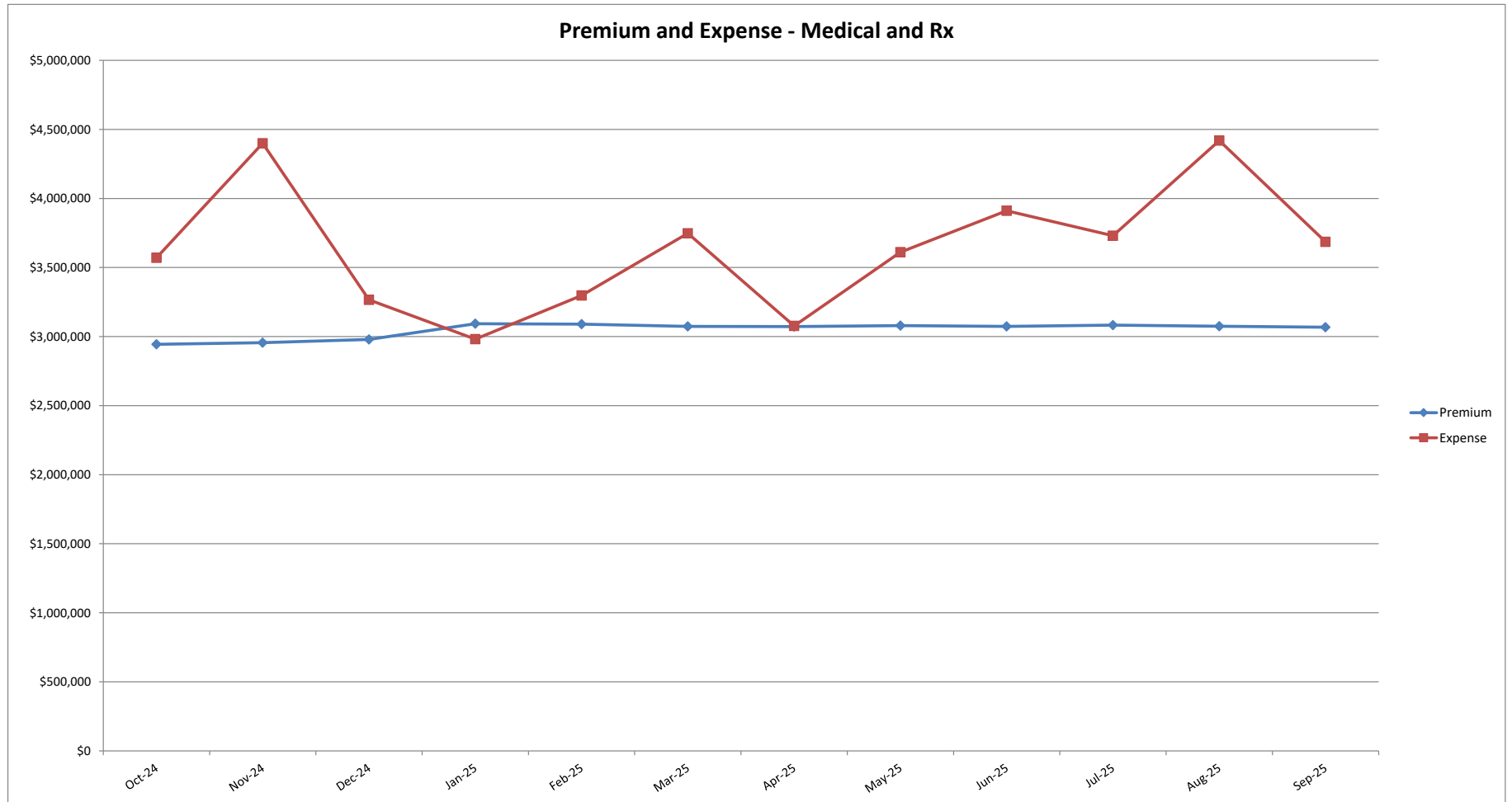
| MONTH-YEAR        | ENROLLED | FUNDING / PREMIUM | CLAIMS EXPENSE |              |             |               |               | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO |
|-------------------|----------|-------------------|----------------|--------------|-------------|---------------|---------------|---------------------|-------------------------|--------------------------|
|                   |          |                   | MEDICAL        | RX           | FIXED       | POOLED CLAIMS | TOTAL EXPENSE |                     |                         |                          |
| 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%                   |
| Jul-25            | 3,280    | \$3,083,121       | \$2,088,844    | \$1,335,995  | \$310,058   | -\$5,372      | \$3,729,525   | -\$646,404          | \$1,042.52              | 121.0%                   |
| Aug-25            | 3,268    | \$3,074,885       | \$2,713,305    | \$1,398,481  | \$308,924   | -\$1,882      | \$4,418,828   | -\$1,343,944        | \$1,257.62              | 143.7%                   |
| Sep-25            | 3,266    | \$3,068,254       | \$1,851,093    | \$1,526,532  | \$308,735   | \$0           | \$3,686,360   | -\$618,106          | \$1,034.18              | 120.1%                   |
| 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          | 3,274    | \$27,708,148      | \$18,713,122   | \$11,806,747 | \$2,785,236 | -\$845,655    | \$32,459,450  | -\$4,751,303        | \$1,007.13              | 117.1%                   |
| Current 12 Months | 3,281    | \$36,586,313      | \$26,034,422   | \$15,427,028 | \$3,551,155 | -\$1,317,540  | \$43,695,066  | -\$7,108,753        | \$1,019.63              | 119.4%                   |

**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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All Counties Combined - PPO





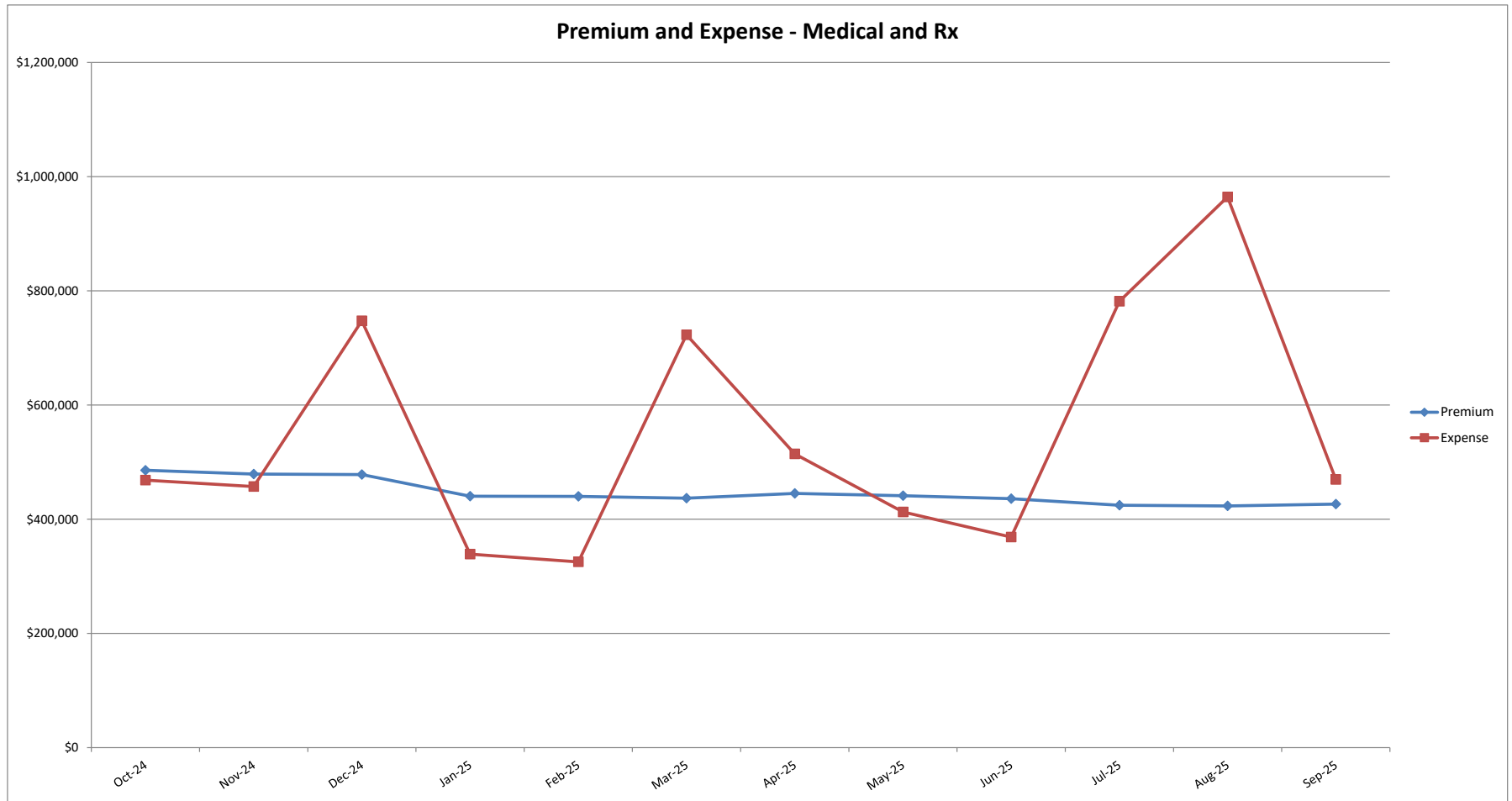
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**Anthem Blue Cross Premium and Claims Report as of September 2025**  
**All Counties Combined - HDHP**

| MONTH-YEAR        | ENROLLED | FUNDING / PREMIUM | CLAIMS EXPENSE |             |           |               |               | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO |
|-------------------|----------|-------------------|----------------|-------------|-----------|---------------|---------------|---------------------|-------------------------|--------------------------|
|                   |          |                   | MEDICAL        | RX          | FIXED     | POOLED CLAIMS | TOTAL EXPENSE |                     |                         |                          |
| 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%                    |
| Jul-25            | 478      | \$424,486         | \$683,155      | \$111,234   | \$45,457  | -\$58,234     | \$781,612     | -\$357,126          | \$1,540.07              | 184.1%                   |
| Aug-25            | 478      | \$423,291         | \$1,142,289    | \$118,928   | \$45,458  | -\$342,160    | \$964,514     | -\$541,223          | \$1,922.71              | 227.9%                   |
| Sep-25            | 478      | \$426,409         | \$244,238      | \$131,258   | \$45,458  | \$48,686      | \$469,641     | -\$43,231           | \$887.41                | 110.1%                   |
| 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          | 493      | \$3,913,838       | \$3,939,025    | \$889,028   | \$422,344 | -\$351,708    | \$4,898,688   | -\$984,851          | \$1,007.96              | 125.2%                   |
| Current 12 Months | 513      | \$5,356,916       | \$5,153,710    | \$1,216,090 | \$553,712 | -\$351,708    | \$6,571,804   | -\$1,214,888        | \$977.44                | 122.7%                   |

**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 September 2025**  
**All Counties Combined - HDHP**







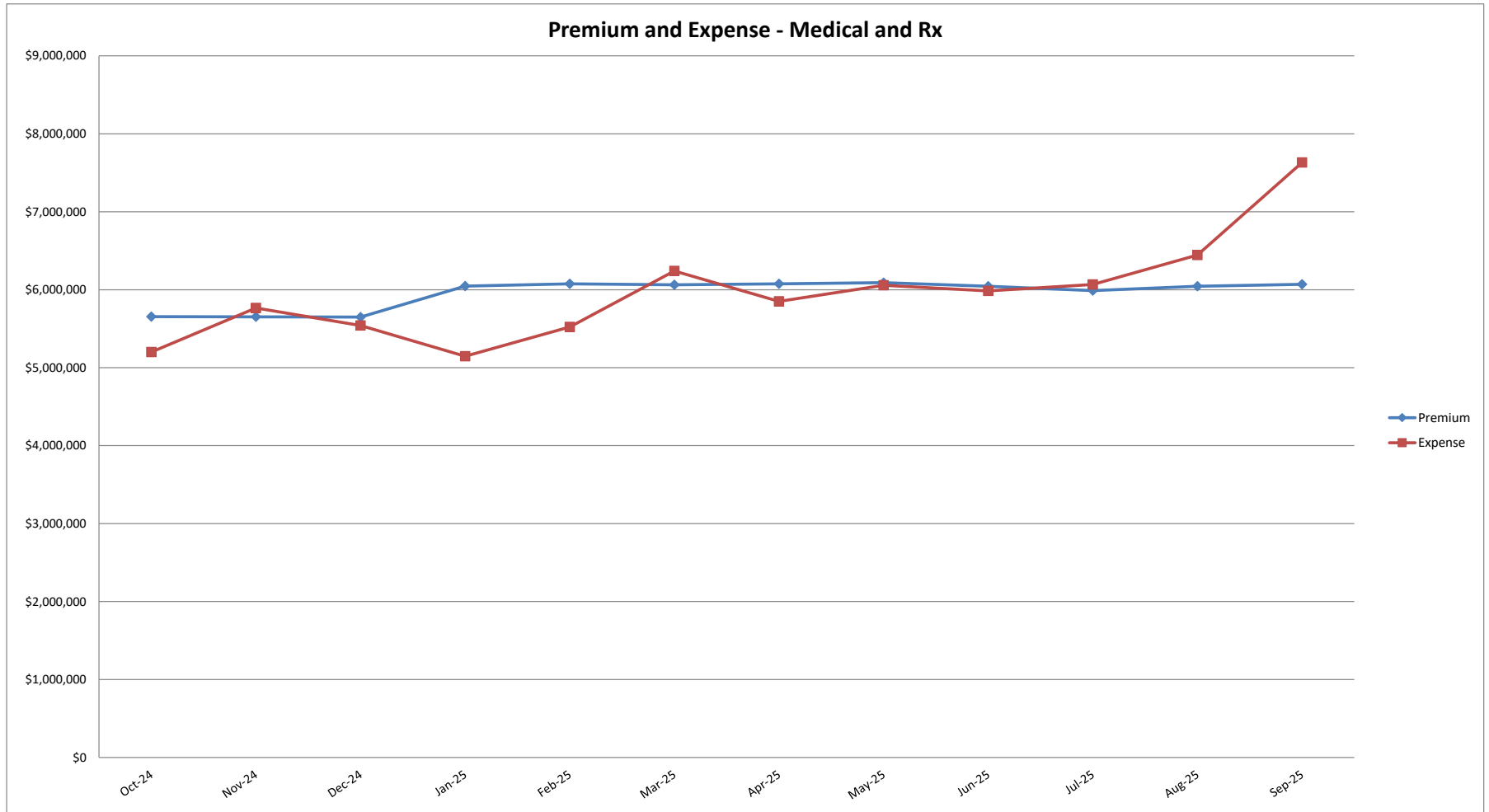
**San Joaquin Valley Insurance Authority (SJVIA)**  
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**County of Fresno - All Medical**

| MONTH-YEAR        | ENROLLED | FUNDING / PREMIUM | CLAIMS EXPENSE |              |             |               |               | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO |
|-------------------|----------|-------------------|----------------|--------------|-------------|---------------|---------------|---------------------|-------------------------|--------------------------|
|                   |          |                   | MEDICAL        | RX           | FIXED       | POOLED CLAIMS | TOTAL EXPENSE |                     |                         |                          |
| 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%                    |
| Jul-25            | 4,748    | \$5,988,996       | \$3,882,914    | \$1,848,438  | \$477,503   | -\$141,224    | \$6,067,631   | -\$78,635           | \$1,177.36              | 101.3%                   |
| Aug-25            | 4,790    | \$6,044,046       | \$4,043,773    | \$1,974,416  | \$481,744   | -\$56,135     | \$6,443,798   | -\$399,752          | \$1,244.69              | 106.6%                   |
| Sep-25            | 4,796    | \$6,068,834       | \$5,693,182    | \$2,090,005  | \$482,345   | -\$634,851    | \$7,630,681   | -\$1,561,847        | \$1,490.48              | 125.7%                   |
| 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          | 4,807    | \$54,497,137      | \$35,322,886   | \$16,330,418 | \$4,350,397 | -\$1,061,438  | \$54,942,263  | -\$445,126          | \$1,169.38              | 100.8%                   |
| Current 12 Months | 4,752    | \$71,453,952      | \$46,521,744   | \$20,867,031 | \$5,686,081 | -\$1,626,037  | \$71,448,818  | \$5,134             | \$1,153.19              | 100.0%                   |

**Data Sources:**

Enrollment & Premium: MyWorkplace, Medical Claims: Anthem CIL, 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 - All Medical**





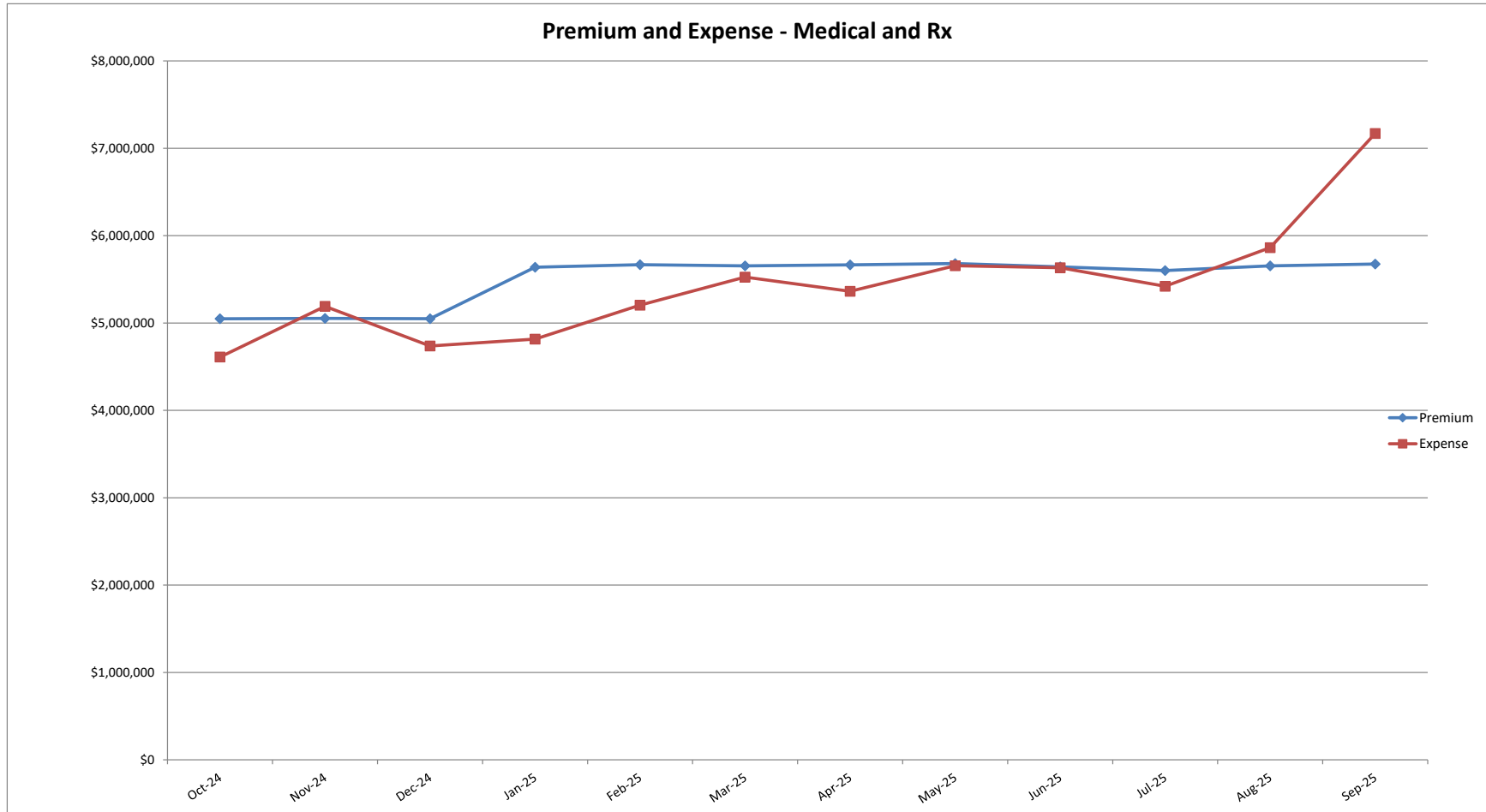
**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of September 2025**  
**County of Fresno - EPO**

| MONTH-YEAR        | ENROLLED | FUNDING / PREMIUM | CLAIMS EXPENSE |              |             |               |               | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO |
|-------------------|----------|-------------------|----------------|--------------|-------------|---------------|---------------|---------------------|-------------------------|--------------------------|
|                   |          |                   | MEDICAL        | RX           | FIXED       | POOLED CLAIMS | TOTAL EXPENSE |                     |                         |                          |
| 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%                    |
| Jul-25            | 4,310    | \$5,600,266       | \$3,326,399    | \$1,740,976  | \$435,827   | -\$82,990     | \$5,420,212   | \$180,054           | \$1,156.47              | 96.8%                    |
| Aug-25            | 4,351    | \$5,654,429       | \$3,602,909    | \$1,859,245  | \$439,973   | -\$39,344     | \$5,862,783   | -\$208,354          | \$1,246.34              | 103.7%                   |
| Sep-25            | 4,356    | \$5,675,416       | \$5,451,175    | \$1,962,265  | \$440,479   | -\$684,352    | \$7,169,567   | -\$1,494,152        | \$1,544.79              | 126.3%                   |
| 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          | 4,352    | \$50,877,551      | \$32,261,120   | \$15,465,232 | \$3,960,567 | -\$1,035,915  | \$50,651,004  | \$226,546           | \$1,192.09              | 99.6%                    |
| Current 12 Months | 4,251    | \$66,027,644      | \$42,117,898   | \$19,522,851 | \$5,149,084 | -\$1,600,514  | \$65,189,320  | \$838,324           | \$1,177.12              | 98.7%                    |

**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)  
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County of Fresno - EPO**





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

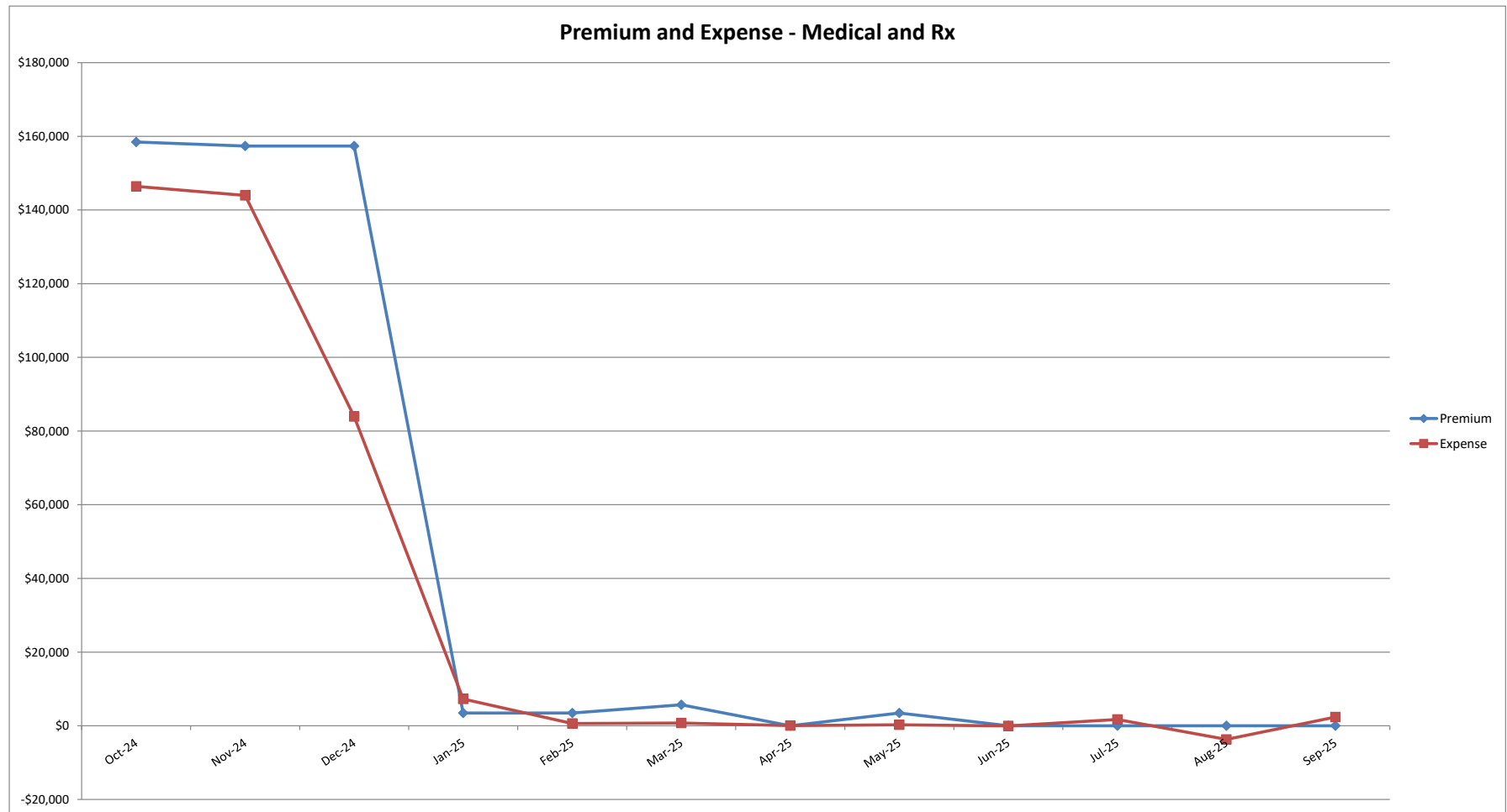
| MONTH-YEAR        | ENROLLED | FUNDING / PREMIUM | CLAIMS EXPENSE |           |           |               |               | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO |
|-------------------|----------|-------------------|----------------|-----------|-----------|---------------|---------------|---------------------|-------------------------|--------------------------|
|                   |          |                   | MEDICAL        | RX        | FIXED     | POOLED CLAIMS | TOTAL EXPENSE |                     |                         |                          |
| 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%                     |
| Jul-25            | 0        | \$0               | \$1,692        | \$0       | \$0       | \$0           | \$1,692       | -\$1,692            | \$0.00                  | 0.0%                     |
| Aug-25            | 0        | \$0               | -\$3,706       | \$0       | \$0       | \$0           | -\$3,706      | \$3,706             | \$0.00                  | 0.0%                     |
| Sep-25            | 0        | \$0               | \$2,357        | \$0       | \$0       | \$0           | \$2,357       | -\$2,357            | \$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          | \$10,245       | -\$1,632  | \$666     | \$0           | \$9,279       | \$6,817             | 1230.36                 | 57.6%                    |
| Current 12 Months | 29       | \$489,329         | \$203,053      | \$153,963 | \$26,596  | \$0           | \$383,611     | \$105,717           | \$1,031.84              | 78.4%                    |

**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 September 2025  
County of Fresno - PPO





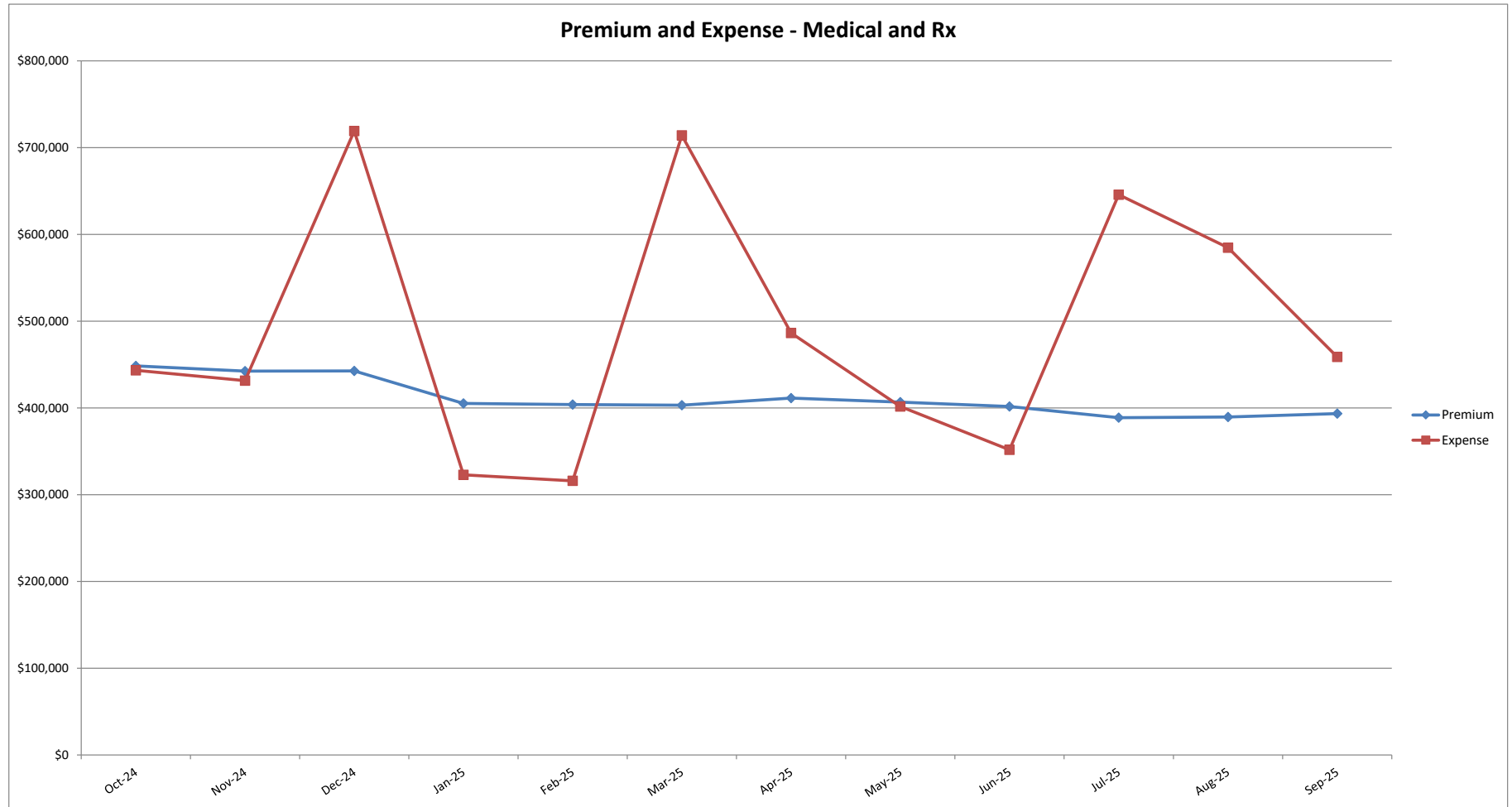
**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of September 2025**  
**County of Fresno - HDHP**

| MONTH-YEAR        | ENROLLED | FUNDING / PREMIUM | CLAIMS EXPENSE |             |           |               |               | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO |
|-------------------|----------|-------------------|----------------|-------------|-----------|---------------|---------------|---------------------|-------------------------|--------------------------|
|                   |          |                   | MEDICAL        | RX          | FIXED     | POOLED CLAIMS | TOTAL EXPENSE |                     |                         |                          |
| 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%                    |
| Jul-25            | 438      | \$388,731         | \$554,823      | \$107,462   | \$41,676  | -\$58,234     | \$645,727     | -\$256,996          | \$1,379.11              | 166.1%                   |
| Aug-25            | 439      | \$389,617         | \$444,570      | \$115,170   | \$41,771  | -\$16,791     | \$584,721     | -\$195,104          | \$1,236.79              | 150.1%                   |
| Sep-25            | 440      | \$393,418         | \$239,649      | \$127,740   | \$41,866  | \$49,501      | \$458,757     | -\$65,339           | \$947.48                | 116.6%                   |
| 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          | 454      | \$3,603,491       | \$3,051,522    | \$866,819   | \$389,164 | -\$25,523     | \$4,281,981   | -\$678,489          | \$951.79                | 118.8%                   |
| Current 12 Months | 473      | \$4,936,980       | \$4,200,793    | \$1,190,217 | \$510,400 | -\$25,523     | \$5,875,887   | -\$938,907          | \$945.46                | 119.0%                   |

**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 September 2025  
County of Fresno - HDHP**







**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of September 2025**  
**County of Tulare - All Medical**

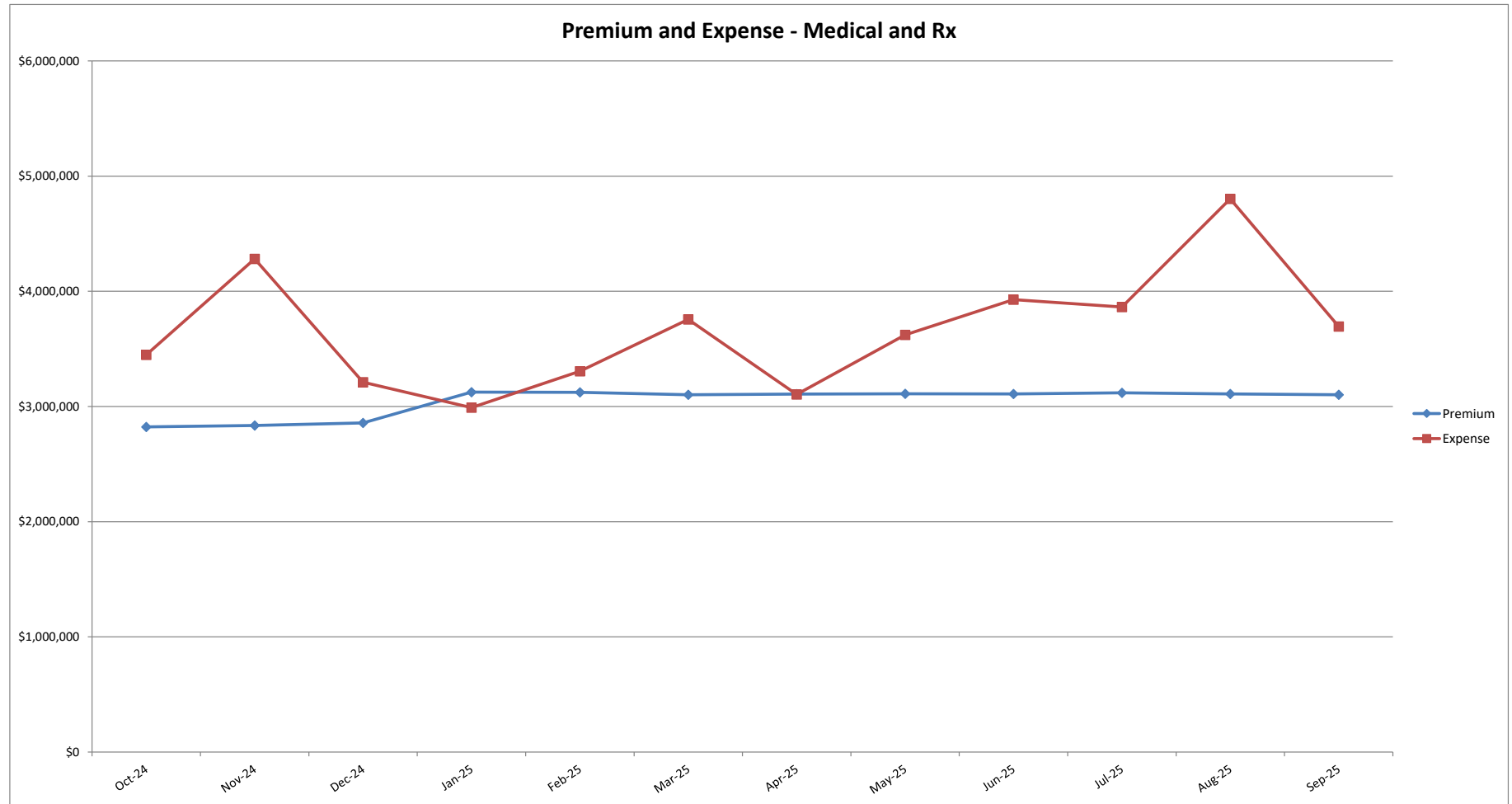
| MONTH-YEAR        | ENROLLED | FUNDING / PREMIUM | CLAIMS EXPENSE |              |             |               |               | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO |
|-------------------|----------|-------------------|----------------|--------------|-------------|---------------|---------------|---------------------|-------------------------|--------------------------|
|                   |          |                   | MEDICAL        | RX           | FIXED       | POOLED CLAIMS | TOTAL EXPENSE |                     |                         |                          |
| 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%                   |
| Jul-25            | 3,320    | \$3,118,876       | \$2,215,484    | \$1,339,767  | \$313,840   | -\$5,372      | \$3,863,718   | -\$744,842          | \$1,069                 | 123.9%                   |
| Aug-25            | 3,307    | \$3,108,559       | \$3,414,730    | \$1,402,239  | \$312,611   | -\$327,251    | \$4,802,328   | -\$1,693,769        | \$1,358                 | 154.5%                   |
| Sep-25            | 3,304    | \$3,101,245       | \$1,853,325    | \$1,530,049  | \$312,327   | -\$815        | \$3,694,887   | -\$593,642          | \$1,024                 | 119.1%                   |
| 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          | 3,312    | \$28,002,399      | \$19,590,381   | \$11,830,588 | \$2,817,750 | -\$1,171,840  | \$33,066,880  | -\$5,064,481        | \$1,014.80              | 118.1%                   |
| Current 12 Months | 3,292    | \$36,516,920      | \$26,784,286   | \$15,298,939 | \$3,567,871 | -\$1,643,725  | \$44,007,371  | -\$7,490,451        | \$1,023.60              | 120.5%                   |

**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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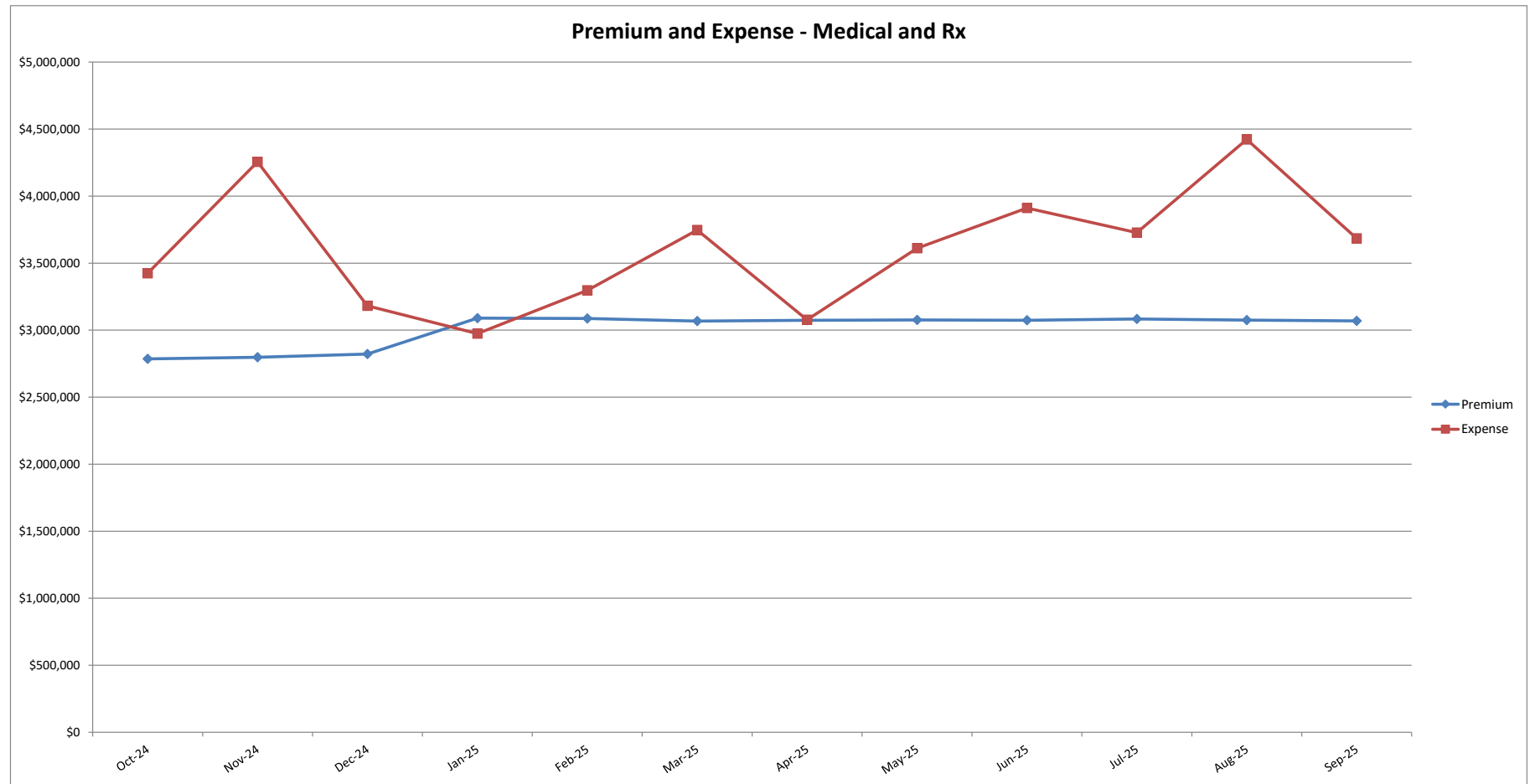
| MONTH-YEAR               | ENROLLED     | FUNDING / PREMIUM   | CLAIMS EXPENSE      |                     |                    |                     |                     | SURPLUS / (DEFICIT) | AVERAGE CLAIM COST PEPM | TOTAL EXPENSE LOSS RATIO |
|--------------------------|--------------|---------------------|---------------------|---------------------|--------------------|---------------------|---------------------|---------------------|-------------------------|--------------------------|
|                          |              |                     | MEDICAL             | RX                  | FIXED              | POOLED CLAIMS       | TOTAL EXPENSE       |                     |                         |                          |
| <b>Oct-23</b>            | 3,054        | \$2,547,624         | \$2,608,326         | \$895,513           | \$236,196          | \$0                 | \$3,740,035         | <b>-\$1,192,412</b> | \$1,147.30              | 146.8%                   |
| <b>Nov-23</b>            | 3,073        | \$2,567,016         | \$2,363,764         | \$947,133           | \$237,666          | \$0                 | \$3,548,563         | <b>-\$981,546</b>   | \$1,077.42              | 138.2%                   |
| <b>Dec-23</b>            | 3,094        | \$2,581,882         | \$1,504,497         | \$891,357           | \$239,290          | <b>-\$42,631</b>    | \$2,592,513         | <b>-\$10,630</b>    | \$760.58                | 100.4%                   |
| <b>Jan-24</b>            | 3,196        | \$2,759,151         | \$1,881,538         | \$1,069,313         | \$247,179          | \$0                 | \$3,198,029         | <b>-\$438,878</b>   | \$923.29                | 115.9%                   |
| <b>Feb-24</b>            | 3,164        | \$2,765,551         | \$1,429,066         | \$884,359           | \$244,704          | \$0                 | \$2,558,129         | \$207,422           | \$731.17                | 92.5%                    |
| <b>Mar-24</b>            | 3,175        | \$2,776,012         | \$1,499,261         | \$949,843           | \$245,555          | \$0                 | \$2,694,658         | \$81,354            | \$771.37                | 97.1%                    |
| <b>Apr-24</b>            | 3,175        | \$2,779,461         | \$1,456,076         | \$1,074,047         | \$245,555          | \$0                 | \$2,775,678         | \$3,783             | \$796.89                | 99.9%                    |
| <b>May-24</b>            | 3,173        | \$2,778,477         | \$1,850,725         | \$1,153,808         | \$245,400          | \$0                 | \$3,249,933         | <b>-\$471,456</b>   | \$946.91                | 117.0%                   |
| <b>Jun-24</b>            | 3,151        | \$2,752,470         | \$1,486,540         | \$1,075,339         | \$243,698          | \$0                 | \$2,805,577         | <b>-\$53,107</b>    | \$813.04                | 101.9%                   |
| <b>Jul-24</b>            | 3,176        | \$2,785,388         | \$1,619,042         | \$1,177,466         | \$245,632          | \$0                 | \$3,042,140         | <b>-\$256,751</b>   | \$880.51                | 109.2%                   |
| <b>Aug-24</b>            | 3,187        | \$2,793,927         | \$2,402,659         | \$1,280,610         | \$246,483          | <b>-\$212,201</b>   | \$3,717,550         | <b>-\$923,623</b>   | \$1,089.13              | 133.1%                   |
| <b>Sep-24</b>            | 3,179        | \$2,790,086         | \$2,032,936         | \$1,217,498         | \$245,864          | \$0                 | \$3,496,298         | <b>-\$706,212</b>   | \$1,022.47              | 125.3%                   |
| <b>Oct-24</b>            | 3,175        | \$2,785,447         | \$1,947,968         | \$1,230,021         | \$245,555          | <b>-\$209</b>       | \$3,423,334         | <b>-\$637,887</b>   | \$1,000.88              | 122.9%                   |
| <b>Nov-24</b>            | 3,183        | \$2,797,882         | \$2,912,497         | \$1,101,882         | \$246,173          | <b>-\$4,694</b>     | \$4,255,859         | <b>-\$1,457,977</b> | \$1,259.72              | 152.1%                   |
| <b>Dec-24</b>            | 3,210        | \$2,821,603         | \$2,268,027         | \$1,132,784         | \$248,261          | <b>-\$466,982</b>   | \$3,182,090         | <b>-\$360,487</b>   | \$913.97                | 112.8%                   |
| <b>Jan-25</b>            | 3,289        | \$3,089,476         | \$1,590,136         | \$1,182,693         | \$310,909          | <b>-\$109,680</b>   | \$2,974,058         | \$115,418           | \$809.71                | 96.3%                    |
| <b>Feb-25</b>            | 3,285        | \$3,086,705         | \$1,955,421         | \$1,090,759         | \$310,531          | <b>-\$59,873</b>    | \$3,296,838         | <b>-\$210,134</b>   | \$909.07                | 106.8%                   |
| <b>Mar-25</b>            | 3,264        | \$3,067,570         | \$2,527,256         | \$1,229,216         | \$308,546          | <b>-\$318,015</b>   | \$3,747,002         | <b>-\$679,433</b>   | \$1,053.45              | 122.1%                   |
| <b>Apr-25</b>            | 3,265        | \$3,072,949         | \$1,813,180         | \$1,291,464         | \$308,640          | <b>-\$336,713</b>   | \$3,076,572         | <b>-\$3,623</b>     | \$847.76                | 100.1%                   |
| <b>May-25</b>            | 3,271        | \$3,075,401         | \$1,954,464         | \$1,354,074         | \$309,208          | <b>-\$6,920</b>     | \$3,610,826         | <b>-\$535,424</b>   | \$1,009.36              | 117.4%                   |
| <b>Jun-25</b>            | 3,269        | \$3,073,693         | \$2,209,521         | \$1,399,165         | \$309,019          | <b>-\$7,200</b>     | \$3,910,505         | <b>-\$836,813</b>   | \$1,101.71              | 127.2%                   |
| <b>Jul-25</b>            | 3,280        | \$3,083,121         | \$2,087,152         | \$1,335,995         | \$310,058          | <b>-\$5,372</b>     | \$3,727,833         | <b>-\$644,712</b>   | \$1,042.00              | 120.9%                   |
| <b>Aug-25</b>            | 3,268        | \$3,074,885         | \$2,717,011         | \$1,398,481         | \$308,924          | <b>-\$1,882</b>     | \$4,422,534         | <b>-\$1,347,649</b> | \$1,258.75              | 143.8%                   |
| <b>Sep-25</b>            | 3,266        | \$3,068,254         | \$1,848,736         | \$1,526,532         | \$308,735          |                     | \$3,684,003         | <b>-\$615,749</b>   | \$1,033.46              | 120.1%                   |
| <b>2022</b>              | <b>2,917</b> | <b>\$27,425,825</b> | <b>\$18,636,290</b> | <b>\$10,283,239</b> | <b>\$2,707,596</b> | <b>\$0</b>          | <b>\$31,627,125</b> | <b>-\$4,201,300</b> | <b>\$826.06</b>         | <b>115.3%</b>            |
| <b>2023</b>              | <b>3,050</b> | <b>\$30,481,001</b> | <b>\$19,832,676</b> | <b>\$10,939,004</b> | <b>\$2,830,644</b> | <b>-\$307,341</b>   | <b>\$33,294,982</b> | <b>-\$2,813,981</b> | <b>\$832.36</b>         | <b>109.2%</b>            |
| <b>2024</b>              | <b>3,179</b> | <b>\$33,385,454</b> | <b>\$22,786,335</b> | <b>\$13,346,969</b> | <b>\$2,950,057</b> | <b>-\$684,086</b>   | <b>\$38,399,274</b> | <b>-\$5,013,820</b> | <b>\$929.35</b>         | <b>115.0%</b>            |
| <b>2025 YTD</b>          | <b>3,273</b> | <b>\$27,692,052</b> | <b>\$18,702,877</b> | <b>\$11,808,379</b> | <b>\$2,784,570</b> | <b>-\$845,655</b>   | <b>\$32,450,172</b> | <b>-\$4,758,119</b> | <b>\$1,007.08</b>       | <b>117.2%</b>            |
| <b>Current 12 Months</b> | <b>3,252</b> | <b>\$36,096,984</b> | <b>\$25,831,369</b> | <b>\$15,273,066</b> | <b>\$3,524,559</b> | <b>-\$1,317,540</b> | <b>\$43,311,454</b> | <b>-\$7,214,470</b> | <b>\$1,019.52</b>       | <b>120.0%</b>            |

**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 September 2025  
County of Tulare - PPO





**San Joaquin Valley Insurance Authority (SJVIA)**  
**Anthem Blue Cross Premium and Claims Report as of September 2025**  
**County of Tulare - 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 |                     |                         |                          |
| 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%                    |
| Jul-25            | 40       | \$35,755          | \$128,332      | \$3,772  | \$3,781  | \$0           | \$135,885     | -\$100,130          | \$3,302.60              | 380.0%                   |
| Aug-25            | 39       | \$33,674          | \$697,719      | \$3,758  | \$3,687  | -\$325,370    | \$379,794     | -\$346,120          | \$9,643.78              | 1127.8%                  |
| Sep-25            | 38       | \$32,991          | \$4,589        | \$3,517  | \$3,592  | -\$815        | \$10,884      | \$22,108            | \$191.88                | 33.0%                    |
| 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       | \$310,346         | \$887,504      | \$22,209 | \$33,180 | -\$326,185    | \$616,708     | -\$306,362          | \$1,662.47              | 198.7%                   |
| Current 12 Months | 40       | \$419,936         | \$952,917      | \$25,873 | \$43,312 | -\$326,185    | \$695,917     | -\$275,981          | \$1,353.95              | 165.7%                   |

**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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