

AGENDA

BOARD OF DIRECTORS

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

**Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 West Burrel Avenue
Visalia, CA 93291
February 27, 2026 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 and Election of President and Vice President of the SJVIA Board of Directors to Serve Through the First Meeting of the SJVIA Board in 2028 (A)
4. Approval of Agenda (A)
5. Approval of Minutes – Board Meeting of December 12, 2025 (A)
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 Auditor-Treasurer Report Regarding Budgeted Expenses vs. Actual Expenses (I)
9. Receive Preliminary Budget for Fiscal Year 2026-2027 (I)
10. Receive Consultant's Medical, Dental, and Vision Experience Reports through December 2025 with Update on Projected Plan Experience Surplus Accumulation and Projections (I)

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11. Receive Consultant's SJVIA Actuarially Certified Incurred But Not Reported (IBNR) Reserve Report as of December 31, 2025 and Recommendation to Maintain the Current IBNR Reserve Levels for a Fully Funded IBNR Reserve Status (A)
12. Receive Keenan Pharmacy Services' Consultant's Report on EmpiRx Pharmacy Utilization (I)
13. Receive Request for a SJVIA Strategic Planning Meeting and Appoint Board Members to Participate (A)
14. SJVIA Director Questions, Announcements, and Activity Reports (Gov. Code, § 54954.2, subd. (a)(2)) (I)
15. Adjournment

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MINUTES

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**Meeting Location:
County of Fresno
Board of Supervisors Chambers
2281 Tulare Street, #301
Fresno, CA 93721
December 12, 2025 9:00 AM**

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1. Call to Order

The meeting was called to order by Director Shuklian at 9:05 AM

2. Pledge of Allegiance

Led by Director Mendes

3. Roll Call

Directors Present:

Buddy Mendes
Larry Micari
Nathan Magsig
Brian Pacheco
Amy Shuklian
Pete Vander Poel

Directors not in attendance:

Garry Bredefeld

4. Approval of Agenda (A)

It was noted that Item 14 — Receive Update for the RFP Timeline for SJVIA Consulting Services — was listed as an Information (I) item and will instead be presented as an Action (A) item.

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

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5. Approval of Consent Agenda – Item Numbers 19-24 (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.

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

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.

No Public Comments were made

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

Presented by Jose Pelagio, County of Fresno

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

Presented by Bordan Darm, Keenan

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

Presented by Michele Porter, Keenan Pharmacy Services

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10. Receive Consultant's Report and Approve Plan Year 2026 Stop Loss/Reinsurance Renewal and Marketing Results and Authorize President to Execute Application and Agreement subject to Approval of SJVIA Counsel and Staff (A)

Presented by E. Peter McNamara, Keenan with Comments by Bordan Darm, Keenan

Motion to Accept Recommendation to:

- Select ClearPoint/Coverys as the reinsurer for the 2026 Plan Year;
- Renew at the \$475,000 pooling level, with a captive layer from \$475,000 to \$775,000, and reinsurance from \$775,000 and beyond;
- Accept the proposal with the 19.4% increase and a \$278,348 collateral reserve, and
- Fund the 19.4% and the collateral reserve from the \$3,453,535 annual savings achieved from changing the Pharmacy Benefit Manager (PBM) for 2026

By Director Magsig; Second by Director Vander Poel; Motion Approved Unanimously

11. Approve Delta Dental PPO Plan Design Change to Include Posterior Composite Benefit Under Basic Services (A)

Presented by Bordan Darm, Keenan

Motion to Approve by Director Pacheco; Second by Director Vander Poel; Motion Approved Unanimously

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12. Approve and Authorize President to Execute Amendment No. 1 to Agreement with Keenan & Associates to Receive Health Benefits Consulting and Administration Services for a One-Year Term, Total Not to Exceed \$288,000 (A)

Presented by Hollis Magill, County of Fresno

Motion to Approve by Director Magsig; Second by Director Vander Poel;
Motion Approved Unanimously

13. Approve and Authorize President to Execute Agreement with Keenan & Associates to Receive Pharmacy Consulting Services with Keenan Pharmacy Services (KPS) for a One-Year Term, Total Not to Exceed \$0.85 Per Member Per Month (A)

Presented by Hollis Magill, County of Fresno

Motion to Approve by Director Vander Poel; Second by Director Magsig;
Motion Approved Unanimously

14. Receive Update for the RFP Timeline for SJVIA Consulting Services (A)

Item updated from an Informational (I) item to an Action (A) item.

Presented by DayVonna Youngblood, County of Fresno

Motion to Approve and Appoint Director Micari to the SJVIA Board Subcommittee to assist SJVIA Staff in reviewing proposal submissions by Director Vander Poel; Second by Director Pacheco; Motion Approved Unanimously

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15. Approve and Authorize President to Execute Legal Services Agreement with Sheppard, Mullin, Richter & Hampton LP for specialized legal services to address the challenges presented by unanticipated high-cost out of network claims, Total Not to Exceed \$50,000, subject to approval as to legal by SJVIA counsel as to legal form (A)

Presented by Linday Beavers, County of Fresno

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

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

No announcements or activity reports were made

17. Closed Session

NOTICE TO THE PUBLIC CLOSED SESSION

As provided in the Ralph M. Brown Act, Government Code sections 54950 et seq., the SJVIA Board may meet in closed session with its attorneys, staff, and consultants. These sessions are not open to the public and may not be attended by members of the public. The matters the Board will meet on in closed session are identified below or are those matters appropriately identified in open session as requiring immediate attention and arising after the posting of the Agenda. Any public reports of action taken in closed session will be made in accordance with Government Code section 54957.1.

It is the intention of the Board to meet in closed session concerning:

CONFERENCE WITH LEGAL COUNSEL – ANTICIPATED LITIGATION

Significant Exposure to Litigation (Government Code Section 54956.9(d)(2))

Number of Potential Cases: 1

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The public may comment on Closed Session items prior to the Board's recess to Closed Session.

No Public Comments were made

18. Adjournment

The meeting adjourned at 9:51 AM; SJVIA Board then moved into Closed Session

Consent Agenda

19. Approval of Minutes - Board Meeting of August 22, 2025 (A)
20. Approval of Minutes – Special Meeting of the Board September 9, 2025 (A)
21. Approved Proposed 2026 Board Meeting Calendar (A)
22. Approve Amendment No. 4 to Agreement with Transcarent, LLC to Continue to Provide Mobile Phone App-Based Telemedicine Services for an Additional Two-Year Term and Authorize President to Executive Amended Agreement, Total Not to Exceed \$1.30 Per Participant Per Month (A)
23. Approve and Authorize President to Execute SJVIA Participation Agreements for the County of Fresno and the County of Tulare, Effective January 1, 2026 (A)
24. Approval of Minutes – Special Meeting of the Board (Closed Session) November 20, 2025 (A)

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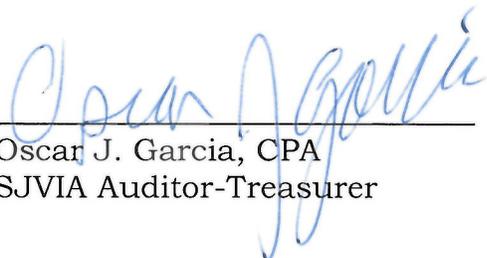
**Meeting Location:
County of Tulare
Board of Supervisors Chambers
2800 W. Burrel Avenue
Visalia, CA 93291**

AGENDA DATE: February 27, 2026
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.

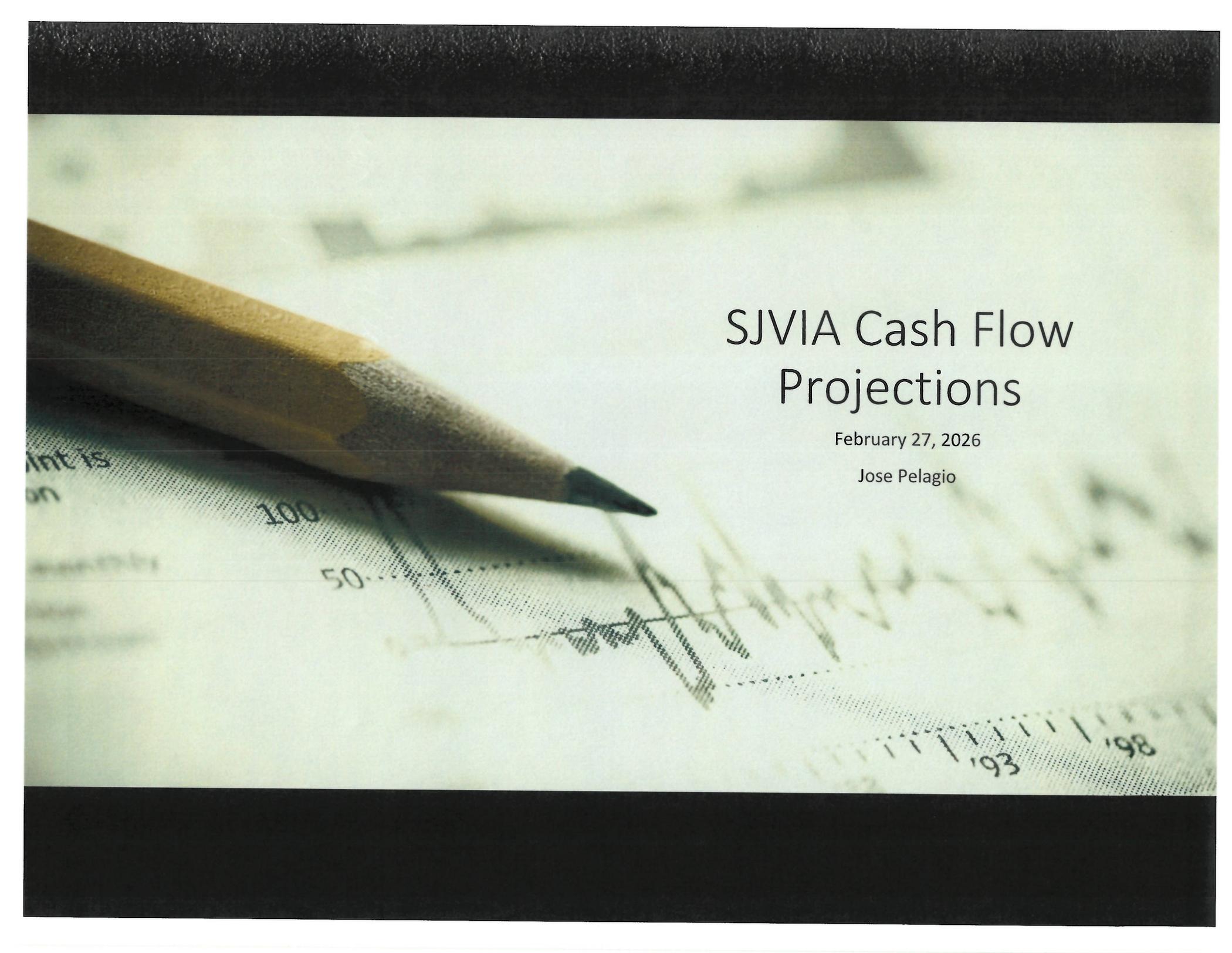
DESCRIPTION:
Informational item. Please see attached report.

FISCAL IMPACT/FINANCING:
None.

ADMINISTRATIVE SIGN-OFF:



Oscar J. Garcia, CPA
SJVIA Auditor-Treasurer

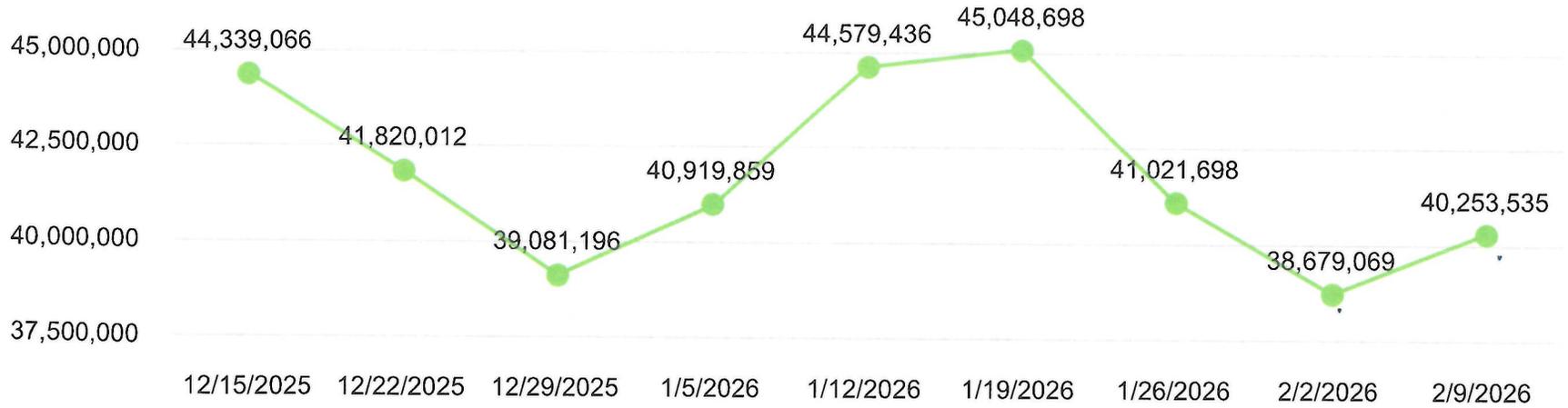
A close-up photograph of a wooden pencil with a sharpened lead tip resting on a document. The document features a line graph with a grid. The y-axis has labels '100' and '50'. The x-axis has labels '93' and '98'. The pencil is positioned diagonally from the top left towards the center. The background is slightly blurred, showing more of the graph and some text fragments like 'int is' and 'on'.

SJVIA Cash Flow Projections

February 27, 2026

Jose Pelagio

Weekly Average Cash Position



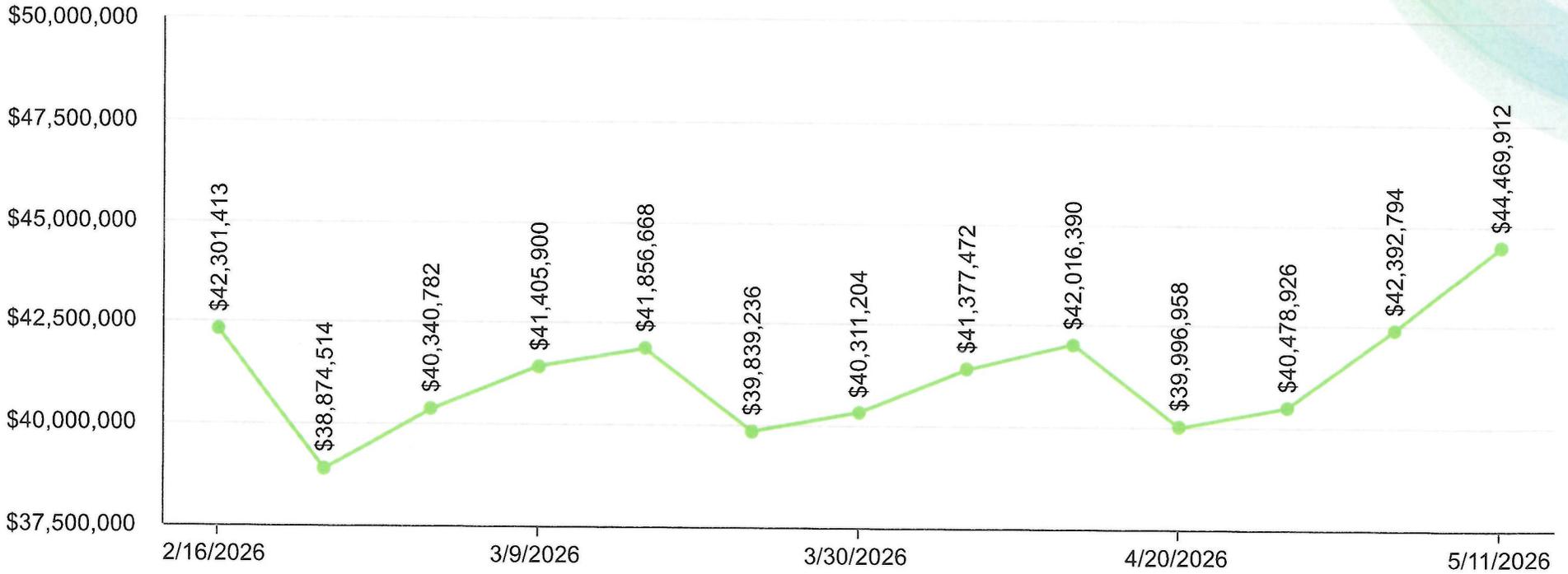
Weekly Cash Average
\$41,749,174

Low: \$ 38,679,069

High: \$ 45,048,698

Anthem Claims Weekly Average: \$ 1,577,818

Weekly Projected Average Cash Position



Projected Average Cash Position

\$41,204,782

SJVIA Reserves, Liabilities & Cash Balance	
Cash Balance as of 2/9/2026	40,253,535
Incurred But Not Reported (IBNR)	(10,613,090)
Excess/(Deficit) of Cash	29,640,445
3-Month Stabilization	(20,741,256)
Excess/(Deficit) of Cash	8,899,189
COF Gallagher Settlement	(4,000,000)
COT Gallagher Settlement	(3,000,000)
Total Excess/(Deficit) of Cash	1,899,189

- 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 2/9/2026, there was enough cash on hand to cover the IBNR, 3-month stabilization target, and Gallagher Settlement.



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AGENDA DATE: February 27, 2026

ITEM NUMBER: Item #8

SUBJECT: Receive Auditor-Treasurer Report regarding Budgeted Expenses vs Actual Expenses (I)

REQUEST(S): That the Board receives this update on Budgeted Expenses vs. Actual Expenses

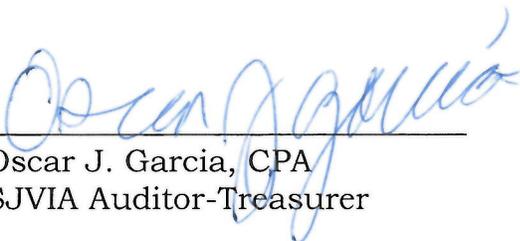
DESCRIPTION:

Informational item. Please see attached report.

FISCAL IMPACT/FINANCING:

None.

ADMINISTRATIVE SIGN-OFF:



Oscar J. Garcia, CPA
SJVIA Auditor-Treasurer

SAN JOAQUIN VALLEY INSURANCE AUTHORITY (SJVIA)

BUDGETED VS ACTUALS - RECEIPTS & DISBURSEMENTS

As of January 31, 2026

	Year-To-Date			
	BUDGET	ACTUALS	FAVORABLE/ (UNFAVORABLE)	% Used
RECEIPTS				
TOTAL RECEIPTS	\$ 155,460,652	\$ 95,745,423	\$ (59,715,229)	
DISBURSEMENTS:				
SJVIA Administration	\$ 444,348.00	\$ 278,102.71	\$ 166,245.29	63 %
7101-General Liability Insurance	90,600	86,588	4,012	96 %
7295-Professional & Specialized Ser	163,818	120,070	43,748	73 %
7491-Accounting Services	127,000	50,932	76,068	40 %
7492-Audit Expense	29,190	1,428	27,762	5 %
7504-Legal Expense	26,000	15,639	10,361	60 %
7612-Interest/Bank Charges	7,740	3,445	4,295	45 %
7144 Delta Dental Claims Administration	441,408	194,917	246,491	44 %
7260 ACA Reinsurance/PCORI	44,927	43,760	1,167	97 %
7700 Specific Stop Loss Insurance	3,952,175	2,461,528	1,490,647	62 %
7701 Anthem Claims Administration & Network Fees	3,826,144	2,254,171	1,571,973	59 %
7704 MyWorkplace (Hourglass) Adm + ASI Adm	513,974	323,410	190,564	63 %
7705 Keenan Consulting + Pharmacy Services	414,758	233,325	181,433	56 %
7707 Wellness	294,660	—	294,660	— %
7708 Communications	58,932	—	58,932	— %
7709 EmpiRx Adm Fee + 98.6 Rider	877,548	785,688	91,860	90 %
TOTAL FIXED DISBURSEMENTS	\$ 10,868,874	\$ 6,574,901	\$ 4,293,973	60 %
DISBURSEMENTS: Claims				
7709 Projected Paid Claims EPO/PPO/HDHP & RX	104,008,298	71,102,091	32,906,207	68 %
7710 Projected Paid Claims Dental	5,331,740	2,729,623	2,602,117	51 %
TOTAL CLAIMS DISBURSEMENTS	\$ 109,340,038	\$ 73,831,714	\$ 35,508,324	68 %
DISBURSEMENTS: Premium				
7128 Kaiser Permanent + Senior Advantage	31,113,870	17,979,248	13,134,622	58 %
7144 Delta Dental DHMO	833,484	570,040	263,444	68 %
7146 VSP	869,228	546,228	323,000	63 %
TOTAL PREMIUM DISBURSEMENTS	\$ 32,816,582	\$ 19,095,515	\$ 13,721,067	58 %
TOTAL DSIBURSEMENTS	\$ 153,025,494	\$ 99,502,130	\$ 53,523,364	65 %



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 2800 West Burrel Avenue
 Visalia, CA 93291**

AGENDA DATE: February 27, 2026

ITEM NUMBER: Item 9

SUBJECT: Receive Preliminary Budget for Fiscal Year 2026-2027 (I)

REQUEST(S): That the Board receive the preliminary 2026 - 2027 Fiscal Year Budget.

DESCRIPTION:

Keenan has developed an SJVIA preliminary budget for fiscal year 2026-2027. The preliminary budget was developed using January 2026 enrollment, and paid claims, fixed costs, and administrative fees as approved by the SJVIA Board in the 2026 renewal report. 2027 revenue and costs were developed by applying trend to the 2026 components.

Staff will return at the July 2026 SJVIA Board Meeting for final Board approval of the Fiscal Year 2026-2027 Budget.

FISCAL IMPACT/FINANCING:

This 2026-2027 preliminary budget proposes revenue of and expense projections at \$161,090,190 and expenses of \$159,757,620 for a net balance of \$1,332,570.

ADMINISTRATIVE SIGN-OFF:



 Hollis Magill
 SJVIA Manager



 Lupe Garza
 SJVIA Assistant Manager

SAN JOAQUIN VALLEY INSURANCE AUTHORITY
2026/2027 FISCAL YEAR FINAL BUDGET - 02.27.26

	July 1, 2026 - Dec 31, 2026	Jan 1, 2027 - June 30, 2027	July 1, 2026 - June 30, 2027
RECEIPTS			
SJVIA Health Plan Revenue - Premium	\$ 77,724,936	\$ 83,365,254	\$ 161,090,190
Excess Reserves - SJVIA Admin Fee	\$ -	\$ -	\$ -
Excess Reserves - Rate Funding	\$ -	\$ -	\$ -
ARPA Funds - Rate Funding	\$ -	\$ -	\$ -
Total SJVIA Revenue	\$ 77,724,936	\$ 83,365,254	\$ 161,090,190
DISBURSEMENTS: Fixed			
1 Specific Stop Loss Insurance	\$ 2,117,013	\$ 2,434,466	\$ 4,551,479
2 Captive Stop Loss Coverage	\$ 123,013	\$ 141,366	\$ 264,379
3 Anthem Claims Administration & Network Fees	\$ 1,936,958	\$ 1,994,992	\$ 3,931,950
4 CarelonRx Administration Fee	\$ 111,605	\$ 115,077	\$ 226,682
5 Keenan Pharmacy Services Fee	\$ 61,507	\$ 61,506	\$ 123,013
6 Myworkplace Administration	\$ 178,425	\$ 183,690	\$ 362,115
7 Navia Administration	\$ 138,691	\$ 140,550	\$ 279,241
8 Keenan Consulting	\$ 142,740	\$ 142,740	\$ 285,480
9 SJVIA Administration	\$ 220,545	\$ 220,545	\$ 441,090
10 Wellness	\$ 146,250	\$ 146,250	\$ 292,500
11 Communications	\$ 29,250	\$ 29,250	\$ 58,500
12 Delta Dental Claims Administration	\$ 206,844	\$ 206,844	\$ 413,688
13 ACA Reinsurance/PCORI	\$ 23,313	\$ 23,313	\$ 46,626
14 98.6 Rider	\$ 94,244	\$ 97,220	\$ 191,464
TOTAL FIXED DISBURSEMENTS	\$ 5,530,398	\$ 5,937,809	\$ 11,468,207
DISBURSEMENTS: Claims			
15 Projected Paid Claims EPO/PPO/HDHP & RX	\$ 54,526,991	\$ 58,895,083	\$ 113,422,074
16 Projected Paid Claims Dental	\$ 2,564,577	\$ 2,564,577	\$ 5,129,154
TOTAL CLAIMS DISBURSEMENTS	\$ 57,091,568	\$ 61,459,661	\$ 118,551,229
DISBURSEMENTS: Premium			
17 Delta Dental DHMO	\$ 386,026	\$ 386,025	\$ 772,051
18 VSP	\$ 447,619	\$ 447,618	\$ 895,237
19 Kaiser Permanente	\$ 13,607,745	\$ 14,409,636	\$ 28,017,381
20 Kaiser Permanente - HDHP HSA/Senior Advantage	\$ 25,978	\$ 27,536	\$ 53,514
TOTAL PREMIUM DISBURSEMENTS	\$ 14,467,368	\$ 15,270,816	\$ 29,738,184
TOTAL DISBURSEMENTS	\$ 77,089,334	\$ 82,668,286	\$ 159,757,620
Balance	\$ 635,602	\$ 696,968	\$ 1,332,570

Glossary of Terms:

1 **Specific Stop Loss Insurance (PPO)**

Specific: Insurance coverage for eligible individual specific claims in excess of the \$775,000 plan year deductible

2 **Captive Stop Loss Coverage (PPO)**

Captive: Captive coverage for eligible individual specific claims in excess of the \$475,000 to \$775,000

3 **Administration & Network Fees (Anthem EPO/PPO/HDHP):**

Administrative services for the EPO/PPO/HDHP plans. Anthem Blue Cross administration fees to process claims, access the Anthem PPO network of providers, and Anthem services including claims management, utilization management, and customer service.

4 **CarelonRx Administration Fee (Anthem EPO/PPO/HDHP):**

Administrative services to process and adjudicate EPO/PPO/HDHP prescription drug claims. CarelonRx administration fee also includes prescription drug plan discount pricing, clinical management, utilization review, and customer service.

5 **Keenan Pharmacy Services (Anthem EPO/PPO/HDHP):**

Consulting fee service for the negotiations of the PBM contract, preparing prescription drug plan performance reports, audit of PBM performance including: prescription drug rebates, prescription drug pricing performance standards, and claims adjudication accuracy.

6 **Myworkplace (Hourglass) Administration**

An independent vendor providing consolidated billing, eligibility and automated enrollment services.

7 **NAVIA Administration**

An independent vendor providing COBRA/retiree billing, and Section 125 administrative services.

8 **Keenan Consulting**

Keenan is a benefits consulting and brokerage firm who provides professional guidance to SJVIA and respective members concerning health plan matters including but not limited to compliance, underwriting, renewal bidding, employee communication, cost analysis, actuarial, etc.

9 **SJVIA Administration Fee**

The association fee is used by SJVIA for administrative, management, legal, accounting and other services needed to effectively establish and maintain proper functioning of the Joint Powers Authority.

10 **Wellness (EPO/PPO/HDHP/Kaiser)**

SJVIA provides wellness services and a financial allocation for each member entity's wellness program based on available funds.

11 **Communications**

SJVIA provides funding for member communication campaigns and special employee communication materials. It may include fees for maintaining a presence at such trade associations as CAJPA, CALPELRA, etc.

12 **Delta Dental Claims Administration**

Administrative services for the dental plans. Delta Dental administration fees to process claims, access the PPO network of providers, and Delta Dental services including claims management, utilization management, and customer service.

13 **ACA Reinsurance/PCORI (EPO/PPO)**

The Affordable Care Act (ACA) includes the Patient Centered Outcomes Research Institute (PCORI) fee. No fee announced for 2020, may be reinstated in the future.

14 **Projected Paid Claims EPO/PPO/HDHP & Rx**

Projected self-insured paid claims for medical and prescription drugs

15 **Projected Paid Claims Dental**

Projected self-insured paid claims for dental

16 **Delta Dental**

Premium for entities covered under the SJVIA's fully-insured Delta Dental DHMO program

17 **VSP**

Premium for entities covered under the SJVIA's fully-insured VSP Vision program

18 **Kaiser Permanente**

Premium for entities covered under the SJVIA's fully-insured Kaiser HMO and DHMO program

19 **Kaiser Permanente - Senior Advantage**

Premium for entities covered under the SJVIA's fully-insured Kaiser Senior Advantage program

SJVIA Preliminary Budget Assumptions Fresno County	Static Enrollment Assumption					2027
	EE	ES	EC	EF	Total	Trend
Anthem PPO HDHP HSA Pre-65 Retirees	51	19	5	2	77	8.00%
Anthem PPO HDHP HSA Active Ees	229	13	22	43	307	8.00%
Anthem EPO 500 (excludes VSP Vision)	939	89	446	126	1600	8.00%
Anthem EPO 1000 (excludes VSP Vision)	417	142	111	219	889	8.00%
Anthem EPO 0 (excludes VSP Vision)	1143	141	549	193	2026	8.00%
Kaiser HMO	803	71	338	90	1302	6.00%
Kaiser HMO HDHP HSA	106	17	36	28	187	6.00%
Delta Dental PPO	2588	355	1222	602	4767	0.00%
Delta Dental DHMO	1050	116	280	97	1543	0.00%
VSP Vision	2727	386	1129	582	4824	0.00%
SJVIA Preliminary Budget Assumptions Tulare County	Static Enrollment Assumption					2027
	EE	ES	EC	EF	Total	Trend
Anthem PPO \$0	87	11	1	2	101	8.00%
Anthem PPO \$500	187	18	17	4	226	8.00%
Anthem PPO \$750	2207	228	391	137	2963	8.00%
Anthem EPO \$1,250	14	6	5	1	26	8.00%
Anthem PPO \$2,500 HDHP HSA	38	2	7	5	52	8.00%
Kaiser HMO	24	2	3	2	31	6.00%
Kaiser DHMO	27	2	3	0	32	6.00%
KPSA -Medicare Senior Advantage	11	1	0	0	12	6.00%
Delta Dental PPO	2314	222	395	137	3068	0.00%
Delta Dental DHMO	186	17	34	13	250	0.00%
VSP Vision	2453	234	423	149	3259	0.00%
SJVIA 2027 Trend Assumption - Reinsurance and Fee Components					COF	COT
Stop Loss - Reinsurance EPO/PPO/HDHP					15.00%	15.00%
Stop Loss - Captive EPO/PPO/HDHP					15.00%	15.00%
Anthem EPO/PPO/HDHP Admin Fee					3.00%	3.00%
CarelonRx EPO/PPO/HDHP PBM Admin Fee					3.00%	3.00%
Wellness					0.00%	0.00%
Communication					0.00%	0.00%
Keenan Consulting					0.00%	0.00%
KPS Pharmacy EPO/PPO/HDHP					0.00%	0.00%
SJVIA Administration					0.00%	0.00%
Myworkplace - Benefits Administration					3.00%	3.00%
Navia - Benefits Administration					0.00%	0.00%
Federal Fees (PCORI) EPO/PPO/HDHP					1.00%	1.00%
98.6 Rider Fee					3.00%	3.00%
Total Fixed Cost - Delta Dental PPO					0.00%	0.00%



BOARD OF DIRECTORS

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

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

AGENDA DATE: February 27, 2026

ITEM NUMBER: Item 10

SUBJECT: Receive Consultant's Medical, Dental, and Vision Experience Reports through December 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 December 2025, and update on projected plan experience accumulation.

DESCRIPTION:

The Consultant's report shows that on a total cost basis from January through December 2025 (2025 YTD), the self-insured medical premium of \$110,346,235 was less than the twelve-month plan cost of \$121,449,638 for a deficit position of (\$11,103,403) or a 110.1% loss ratio. Quarterly prescription drug rebates for 3rd and 4th Quarters of 2024 and 1st and 2nd Quarters of 2025 amounted to \$7,345,830, which lowered the deficit position to (\$3,757,574) for an overall net loss ratio of 103.4%.

The dental PPO plan had annual self-funded premium of \$5,762,176 which exceeded the total dental cost of \$5,369,503, for a surplus accumulation of \$392,673, or a 93.19% loss ratio.

The vision plan remains fully insured and has a surplus accumulation of \$123,092, for an 86.44% 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 -\$3,035,233. The overall shortfall is -\$3,455,342 short of the annual projection.

AGENDA: San Joaquin Valley Insurance Authority
DATE: February 27, 2026

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.

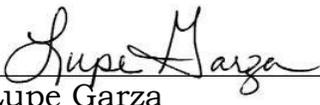
FISCAL IMPACT/FINANCING:

The collective 2025 annual plan deficit adversely impacts the SJVIA Reserves by -\$3,035,233. 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

February 27, 2026

SJVIA Board Meeting: Consultant’s Report – 2025 Plan Experience (Medical, Dental, and Vision)

This report provides a summary of the plan experience from January 1 through December 31, 2025, 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 \$11,103,404. When we add in the prescription drug rebates, SJVIA’s accumulated deficit is \$3,364,902. The self-funded dental plans developed a \$392,672 surplus. For an overall 2025 SJVIA deficit position of \$3,364,902.

2025	COF	COT	Total
Gross Medical/RX	\$3,596,988	-\$7,506,416	\$11,103,404
RX Rebates	\$4,296,026	\$3,049,804	\$7,345,830
Net Medical/RX	\$699,038	\$4,456,612	\$3,757,574
Dental	\$353,582	\$39,090	\$392,672
Total Surplus/Deficit	\$1,052,620	\$4,417,522	\$3,364,902
Vision (Insured)	\$124,829	\$1,736	\$123,092
<u>Loss Ratio</u>			
Net Medical/RX	99.0%	112.1%	103.4%
Dental	91.1%	97.8%	93.2%
Vision	81.5%	100.7%	86.4%

Fresno County realized a surplus on the year of \$1,052,620, while Tulare County realized a deficit of \$4,417,522. Corrective actions were taken by Tulare County for 2026 by:

- renewal increases of 17.8% on the PPO 0 and PPO 500, 12.0% on the PPO 750, and 0.5% on the PPO 2500,
- implementing the EPO 1250 plan, and
- increasing the emergency room copayment from \$100 to \$250

Additionally, Tulare County will benefit from the change in PBMs to CarelonRx. CarelonRx was implemented with a projected savings of \$3.45 million. Tulare County's proportionate share would be approximately \$1.4 million.

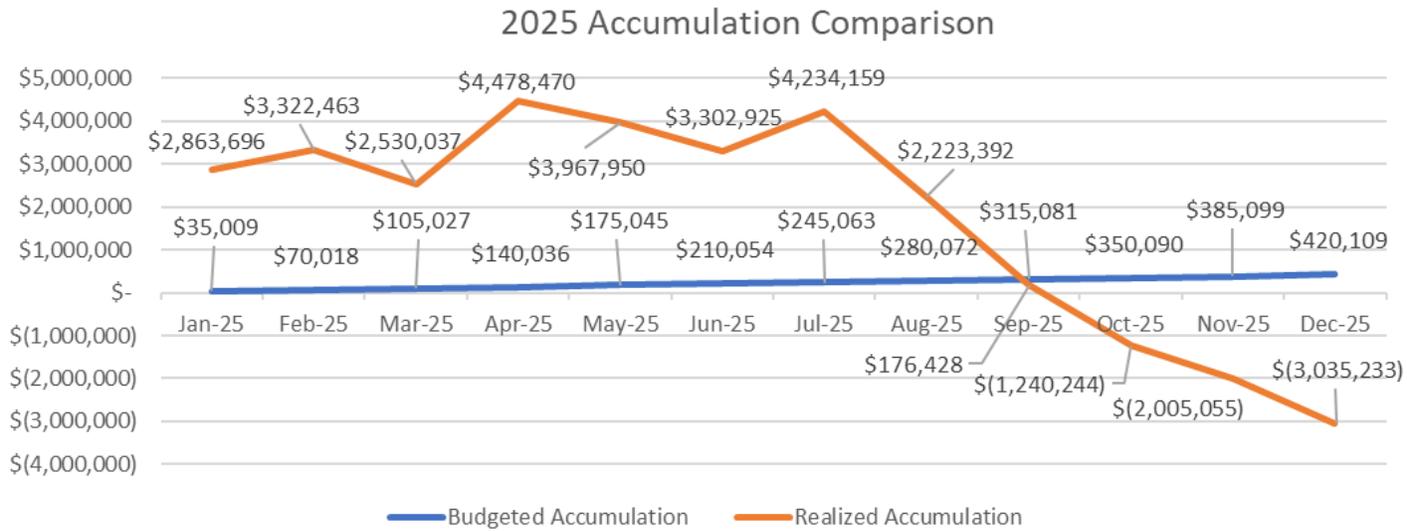
The Vision Service Plan (VSP) vision plan is fully insured and shows an accumulated position of \$123,092 for an 86.4% total cost loss ratio. Under the fully insured arrangement, all deficit or surplus positions remain with the carrier.

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 four quarterly rebates totaling \$7,345,830. The prescription drug rebates represent the 2025 rebates for the third quarter and fourth quarter of 2024 and first and second quarter of 2025. There is typically a six-month lag in the funding of prescription drug rebates.

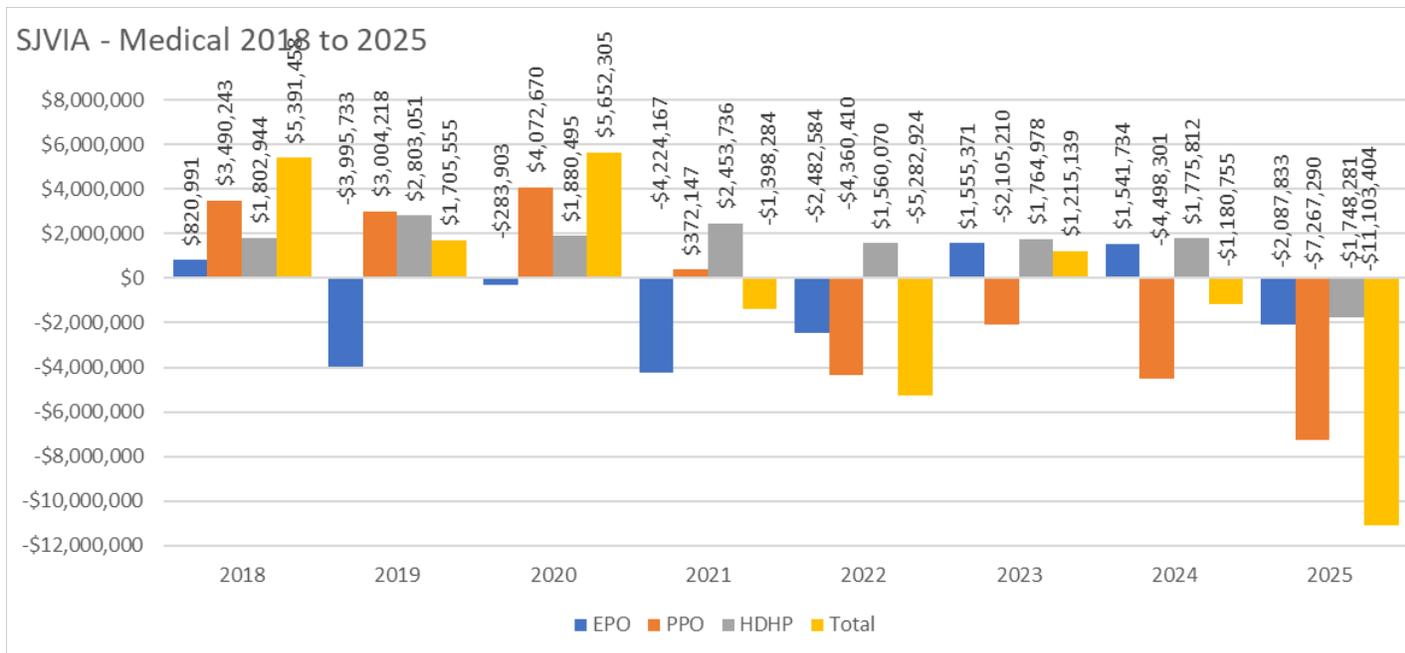
The SJVIA budgeted Kaiser margin is \$333,788 for 2025. The 2025 calculated accumulation is \$329,672. Including the Kaiser margin, the SJVIA has an overall 2025 deficit position of \$3,035,233. This is \$3,455,342 short of the projected annual surplus of \$420,109.

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.

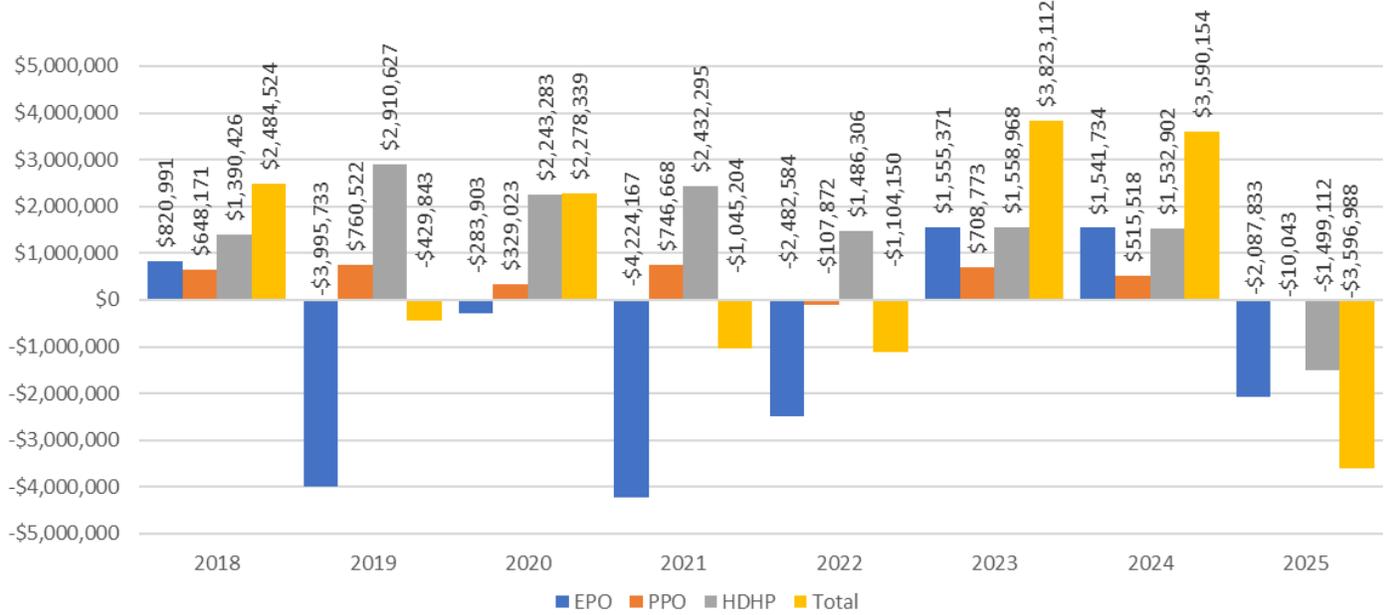


2025 Accumulation Comparison excludes \$400,000 in ARPA funds from Tulare County.

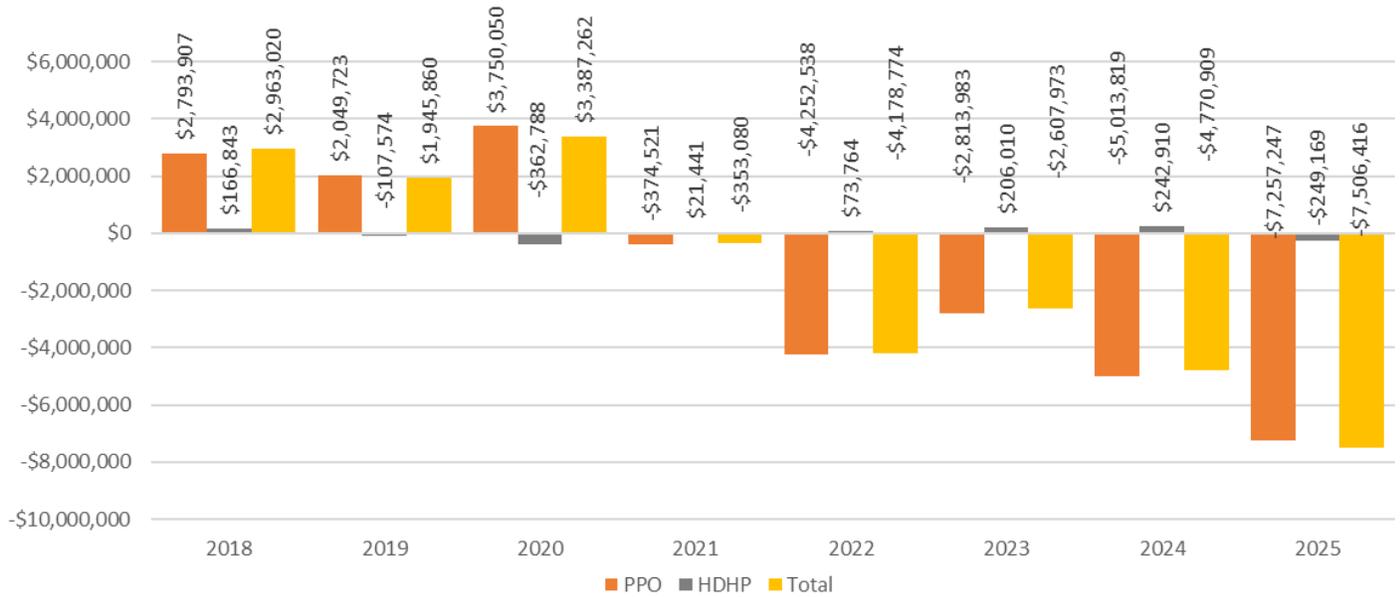
The following self-funded medical/Rx graphs compare premium rate equivalent to total medical/rx cost (prescription drug rebates, ARPA funds, and settlements are excluded)..



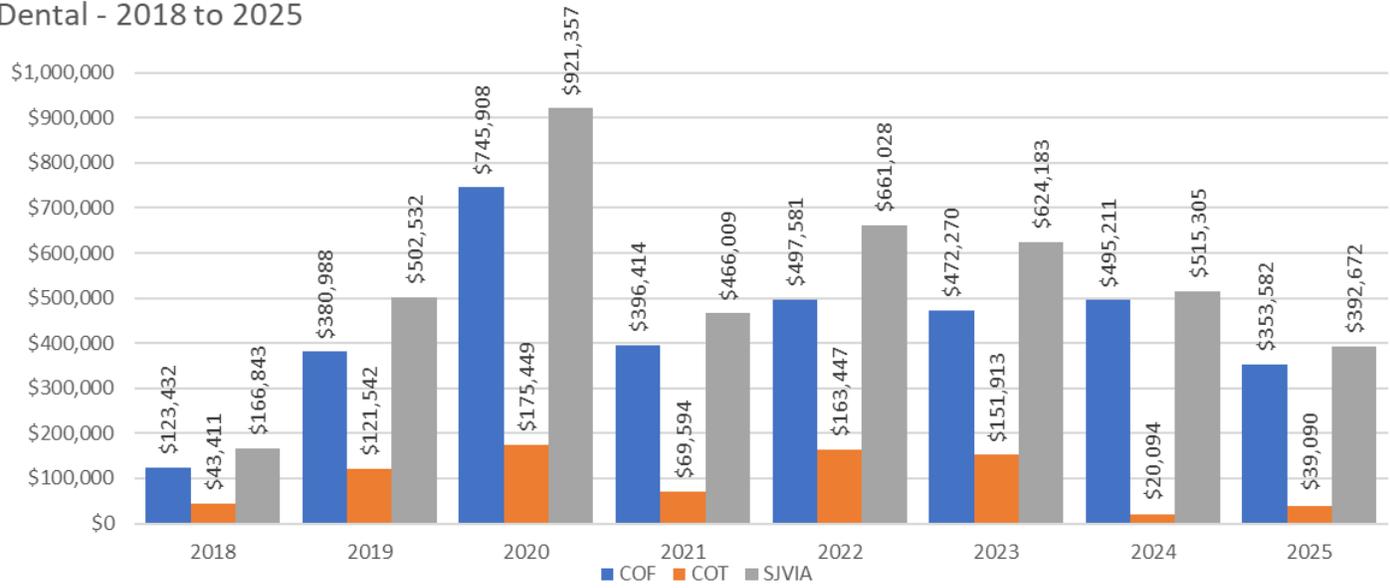
County of Fresno - Medical 2018 to 2025



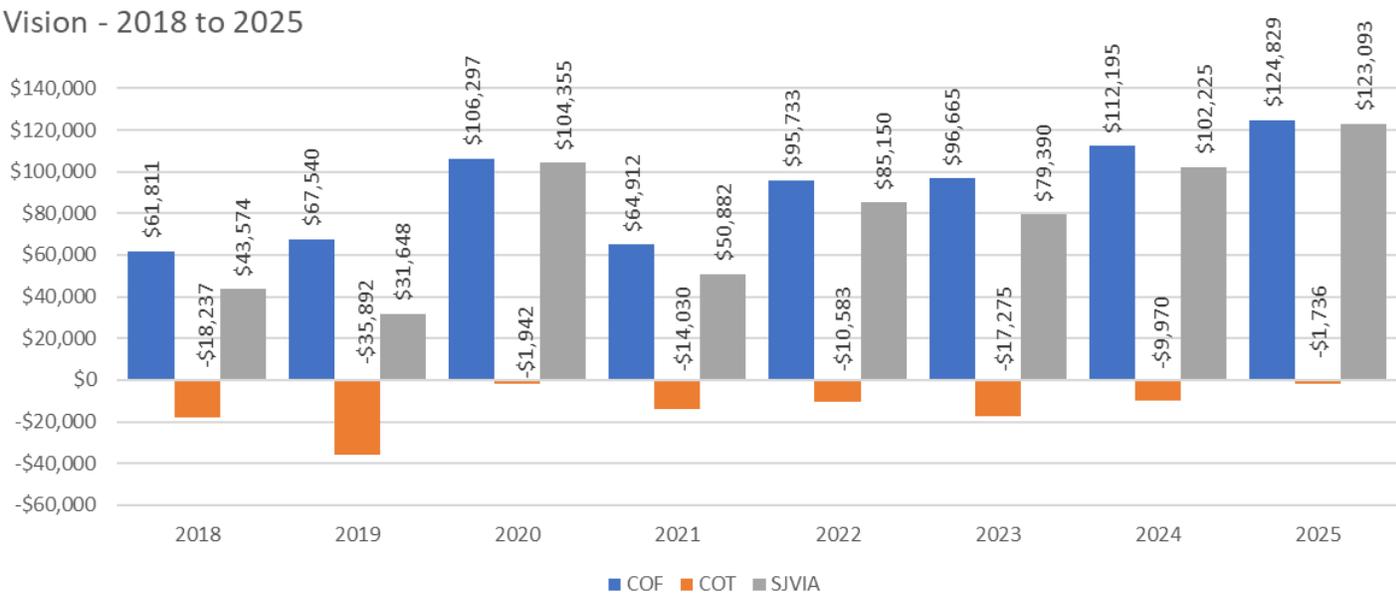
County of Tulare - Medical 2018 to 2025



Dental - 2018 to 2025



Vision - 2018 to 2025



Budget vs. Calculated Accumulation													
2023	January	February	March	April	May	June	July	August	September	October	November	December	Total
Budget Accumulation													
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
Calculated Accumulation													
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
Budget Accumulation													
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
Calculated Accumulation													
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
Budget Accumulation													
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
Calculated Accumulation													
Plan Experience (Medical)	\$ 1,035,042	\$ 370,010	\$ (832,497)	\$ 228,655	\$ (478,744)	\$ (759,586)	\$ (823,476)	\$ (2,093,521)	\$ (2,155,489)	\$ (3,602,497)	\$ (871,540)	\$ (1,119,761)	\$ (11,103,404)
Plan Experience (Dental)	\$ 37,226	\$ 60,519	\$ 12,078	\$ 43,505	\$ (59,961)	\$ 66,507	\$ (29,091)	\$ 54,993	\$ 80,869	\$ (17,099)	\$ 79,278	\$ 63,848	\$ 392,672
Kaiser Accumulation	\$ 25,078	\$ 28,238	\$ 27,993	\$ 27,973	\$ 28,185	\$ 28,054	\$ 28,032	\$ 27,761	\$ 27,656	\$ 27,514	\$ 27,451	\$ 25,735	\$ 329,669
Other - RX Rebates*	\$ 1,766,350	\$ -	\$ -	\$ 1,648,300	\$ -	\$ -	\$ 1,755,770	\$ -	\$ -	\$ 2,175,410	\$ -	\$ -	\$ 7,345,830
Other -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2025 Calculated Accumulation	\$ 2,863,696	\$ 458,767	\$ (792,426)	\$ 1,948,433	\$ (510,520)	\$ (665,025)	\$ 931,235	\$ (2,010,767)	\$ (2,046,964)	\$ (1,416,672)	\$ (764,811)	\$ (1,030,178)	\$ (3,035,233)

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.

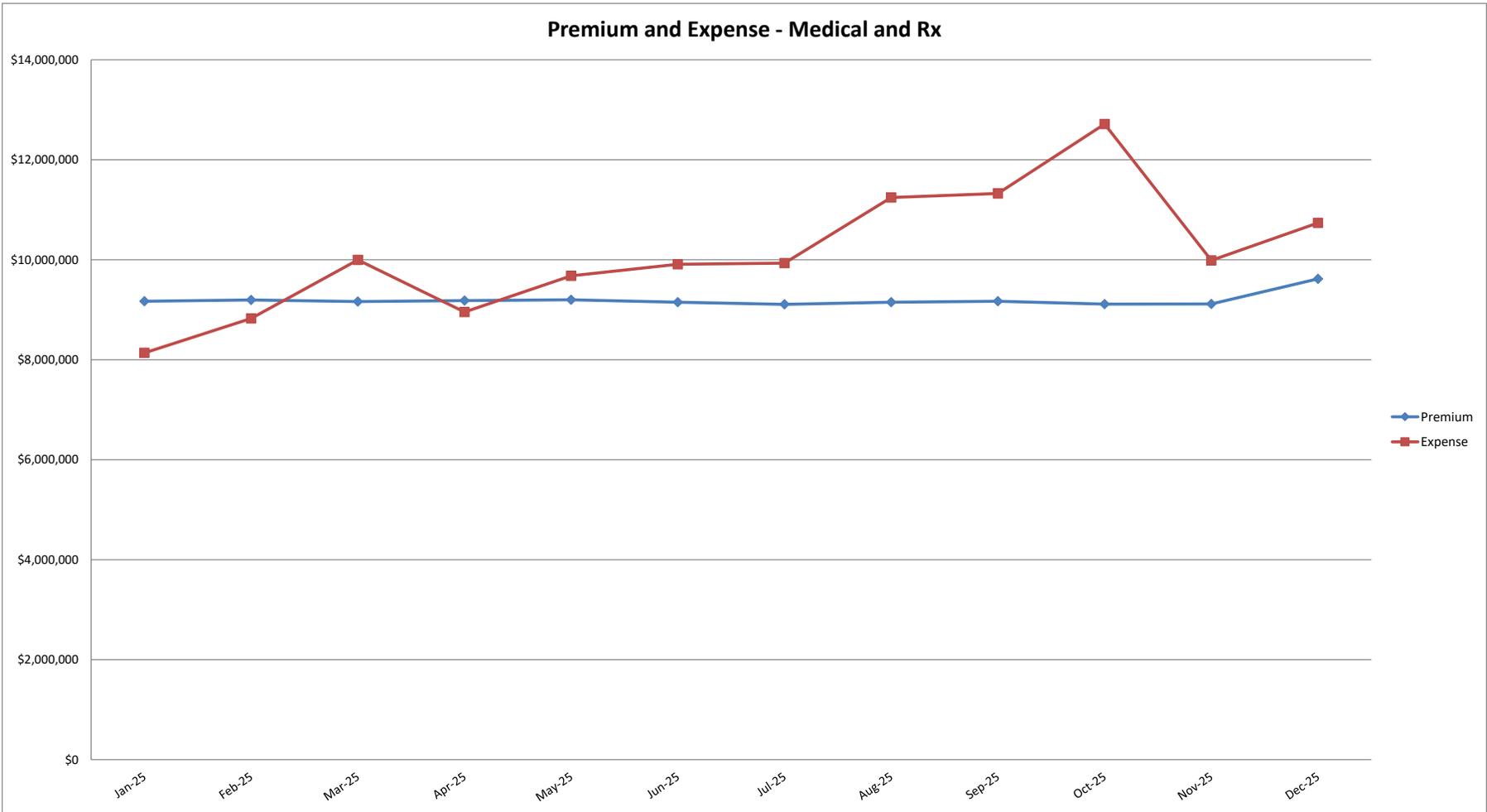


San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 2025
All Counties Combined - All Medical

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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%
Oct-25	8,054	\$9,112,956	\$8,705,792	\$3,594,021	\$790,174	-\$374,534	\$12,715,452	-\$3,602,496	\$1,480.67	139.5%
Nov-25	8,049	\$9,115,365	\$5,966,528	\$3,325,297	\$789,715	-\$94,634	\$9,986,905	-\$871,540	\$1,142.65	109.6%
Dec-25	8,215	\$9,618,378	\$6,163,882	\$3,926,516	\$806,822	-\$159,082	\$10,738,138	-\$1,119,760	\$1,208.92	111.6%
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	8,116	\$110,346,235	\$75,749,468	\$39,006,839	\$9,554,858	-\$2,861,527	\$121,449,638	-\$11,103,403	\$1,148.94	110.1%
Current 12 Months	8,116	\$110,346,235	\$75,749,468	\$39,006,839	\$9,554,858	-\$2,861,527	\$121,449,638	-\$11,103,403	\$1,148.94	110.1%

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 December 2025
All Counties Combined - All Medical**



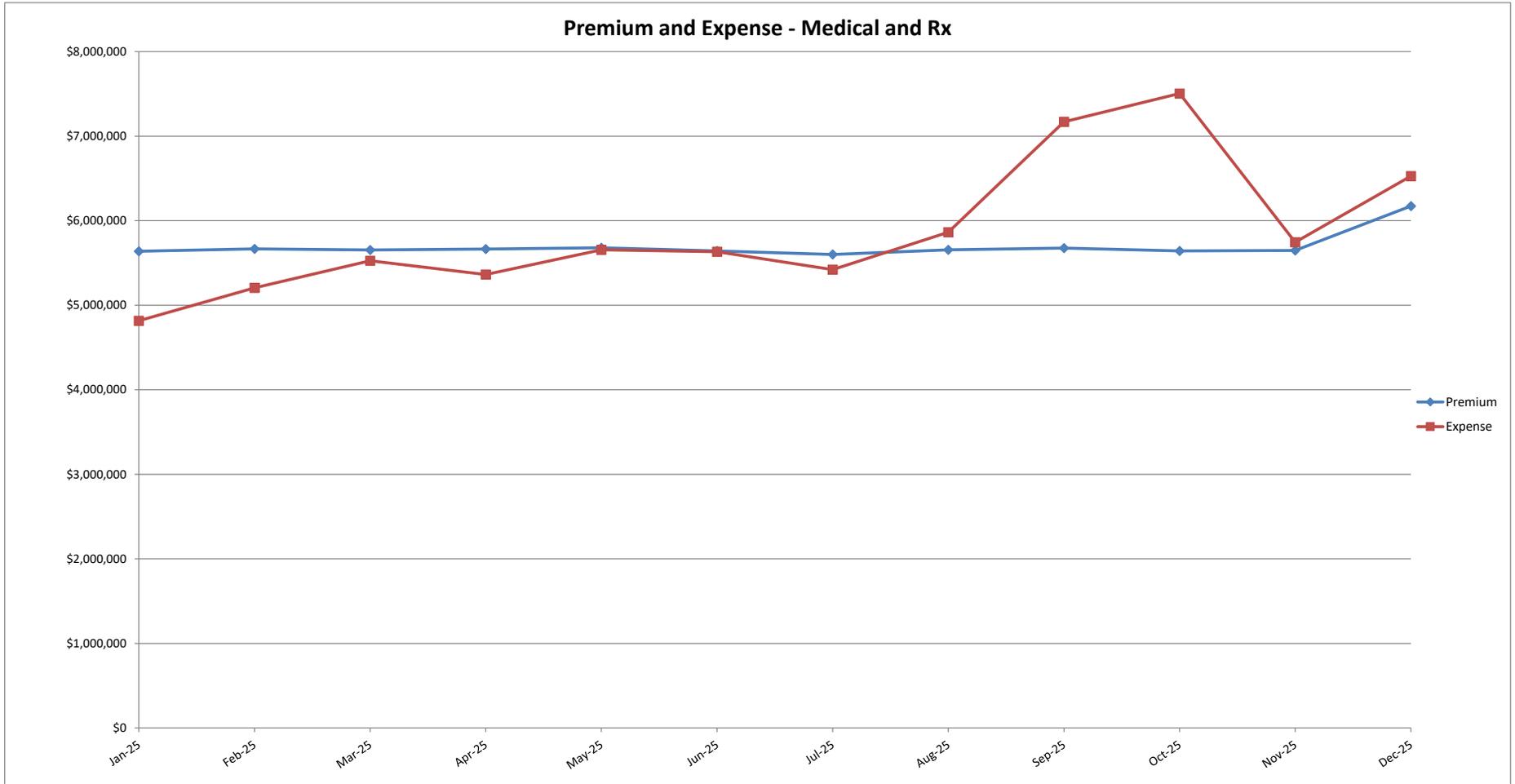


San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 2025
All Counties Combined - EPO

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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%
Oct-25	4,334	\$5,642,536	\$5,459,625	\$1,971,551	\$438,254	-\$365,030	\$7,504,400	-\$1,861,864	\$1,630.40	133.0%
Nov-25	4,336	\$5,648,231	\$3,550,902	\$1,834,072	\$438,456	-\$77,365	\$5,746,065	-\$97,834	\$1,224.08	101.7%
Dec-25	4,557	\$6,172,628	\$3,972,999	\$2,208,622	\$460,804	-\$115,114	\$6,527,310	-\$354,682	\$1,331.25	105.7%
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	4,366	\$68,340,946	\$45,244,646	\$21,479,477	\$5,298,081	-\$1,593,424	\$70,428,780	-\$2,087,833	\$1,243.09	103.1%
Current 12 Months	4,366	\$68,340,946	\$45,244,646	\$21,479,477	\$5,298,081	-\$1,593,424	\$70,428,780	-\$2,087,833	\$1,243.09	103.1%

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 December 2025
All Counties Combined - EPO**





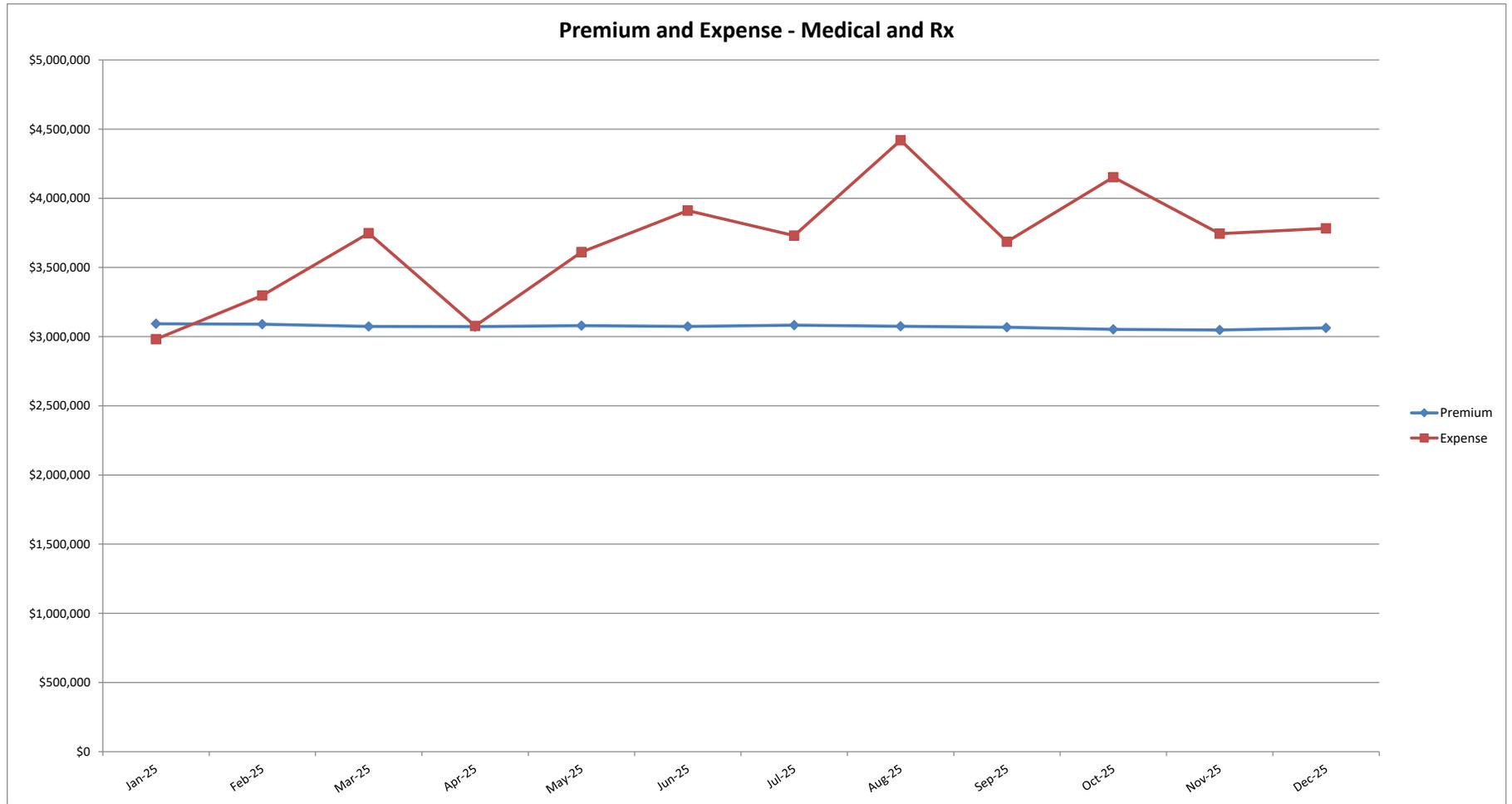
**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 2025
All Counties Combined - PPO**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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%
Oct-25	3,250	\$3,052,464	\$2,408,353	\$1,438,396	\$307,223	-\$1,594	\$4,152,378	-\$1,099,914	\$1,183.12	136.0%
Nov-25	3,242	\$3,047,733	\$2,115,726	\$1,347,472	\$306,466	-\$25,938	\$3,743,726	-\$695,993	\$1,060.23	122.8%
Dec-25	3,253	\$3,062,643	\$1,956,010	\$1,562,159	\$307,506	-\$42,950	\$3,782,725	-\$720,082	\$1,068.31	123.5%
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	3,267	\$36,870,988	\$25,193,211	\$16,154,774	\$3,706,431	-\$916,138	\$44,138,279	-\$7,267,291	\$1,031.19	119.7%
Current 12 Months	3,267	\$36,870,988	\$25,193,211	\$16,154,774	\$3,706,431	-\$916,138	\$44,138,279	-\$7,267,291	\$1,031.19	119.7%

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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All Counties Combined - PPO



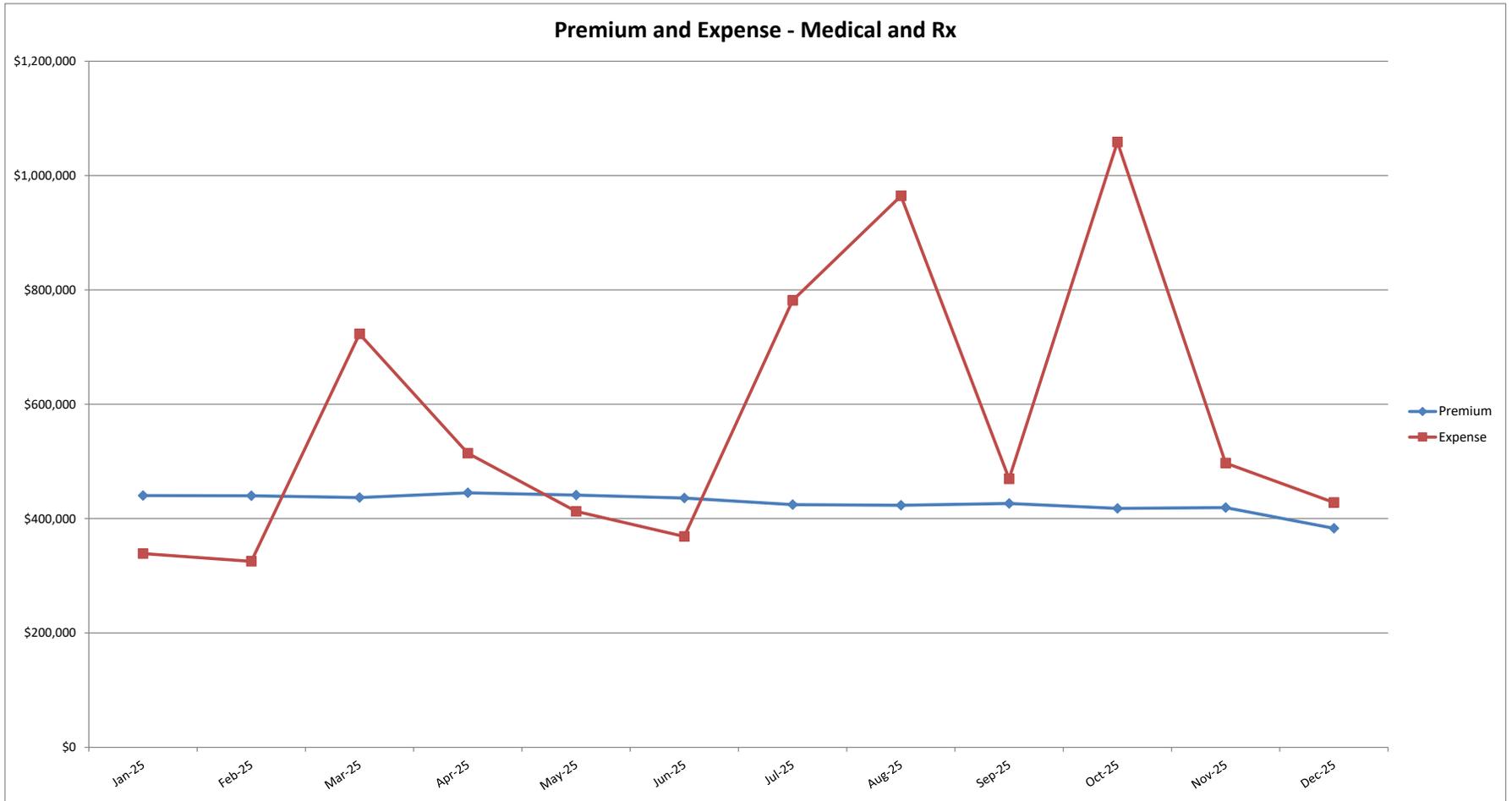


San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 2025
All Counties Combined - HDHP

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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%
Oct-25	470	\$417,956	\$837,813	\$184,074	\$44,698	-\$7,910	\$1,058,675	-\$640,719	\$2,157.40	253.3%
Nov-25	471	\$419,401	\$299,899	\$143,752	\$44,792	\$8,670	\$497,114	-\$77,713	\$960.34	118.5%
Dec-25	405	\$383,106	\$234,873	\$155,735	\$38,512	-\$1,017	\$428,103	-\$44,997	\$961.95	111.7%
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	482	\$5,134,301	\$5,311,611	\$1,372,589	\$550,345	-\$351,965	\$6,882,580	-\$1,748,279	\$1,094.22	134.1%
Current 12 Months	482	\$5,134,301	\$5,311,611	\$1,372,589	\$550,345	-\$351,965	\$6,882,580	-\$1,748,279	\$1,094.22	134.1%

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 December 2025
All Counties Combined - HDHP





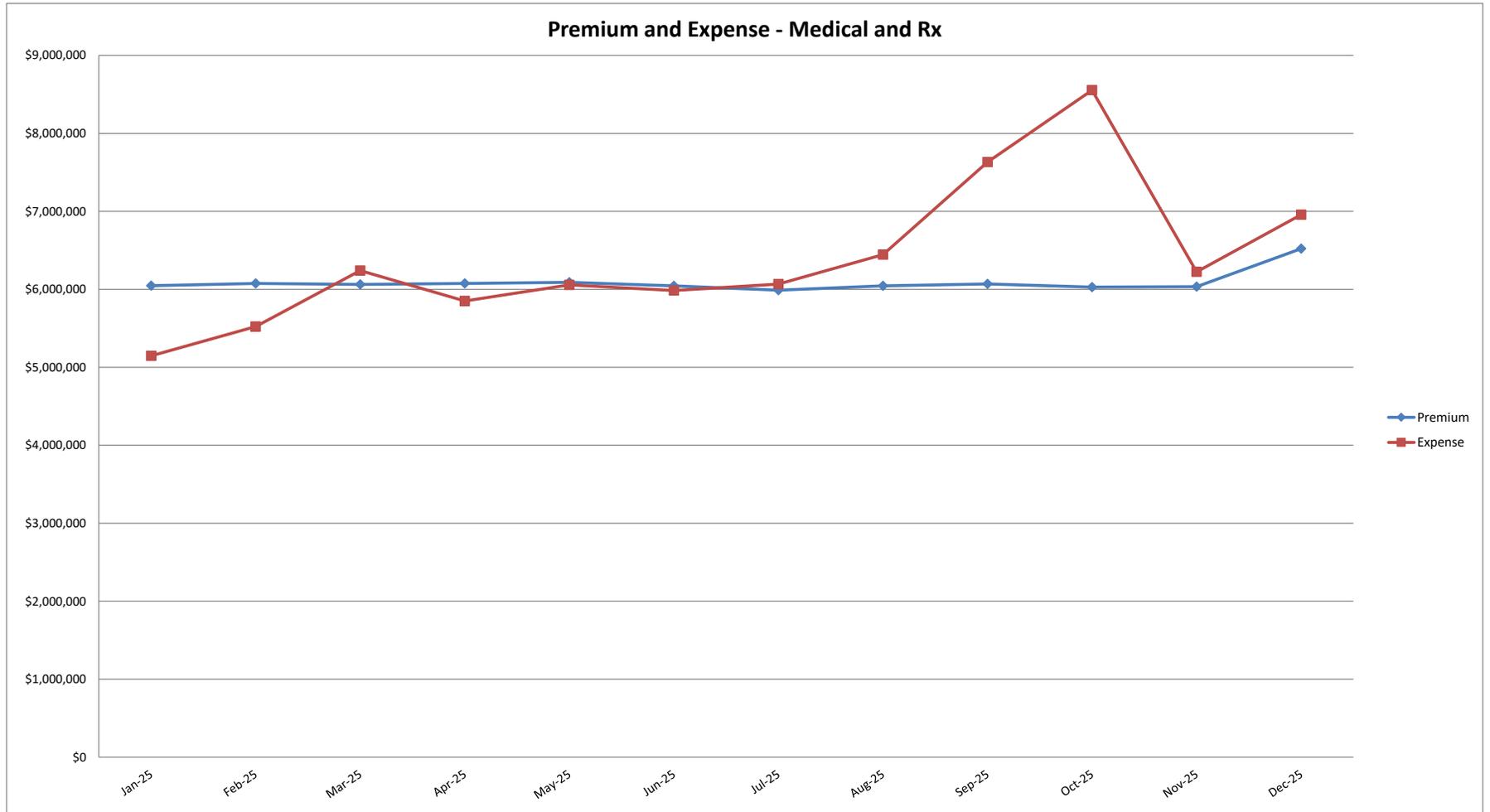
San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 2025
County of Fresno - All Medical

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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%
Oct-25	4,767	\$6,028,184	\$6,294,879	\$2,149,971	\$479,454	-\$370,560	\$8,553,744	-\$2,525,560	\$1,693.79	141.9%
Nov-25	4,769	\$6,033,146	\$3,838,827	\$1,972,969	\$479,656	-\$66,881	\$6,224,572	-\$191,426	\$1,204.64	103.2%
Dec-25	4,924	\$6,521,249	\$4,216,695	\$2,358,821	\$495,724	-\$115,114	\$6,956,125	-\$434,877	\$1,312.02	106.7%
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	4,810	\$73,079,716	\$49,673,287	\$22,812,179	\$5,805,231	-\$1,613,993	\$76,676,704	-\$3,596,988	\$1,227.76	104.9%
Current 12 Months	4,810	\$73,079,716	\$49,673,287	\$22,812,179	\$5,805,231	-\$1,613,993	\$76,676,704	-\$3,596,988	\$1,227.76	104.9%

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 December 2025
County of Fresno - All Medical**





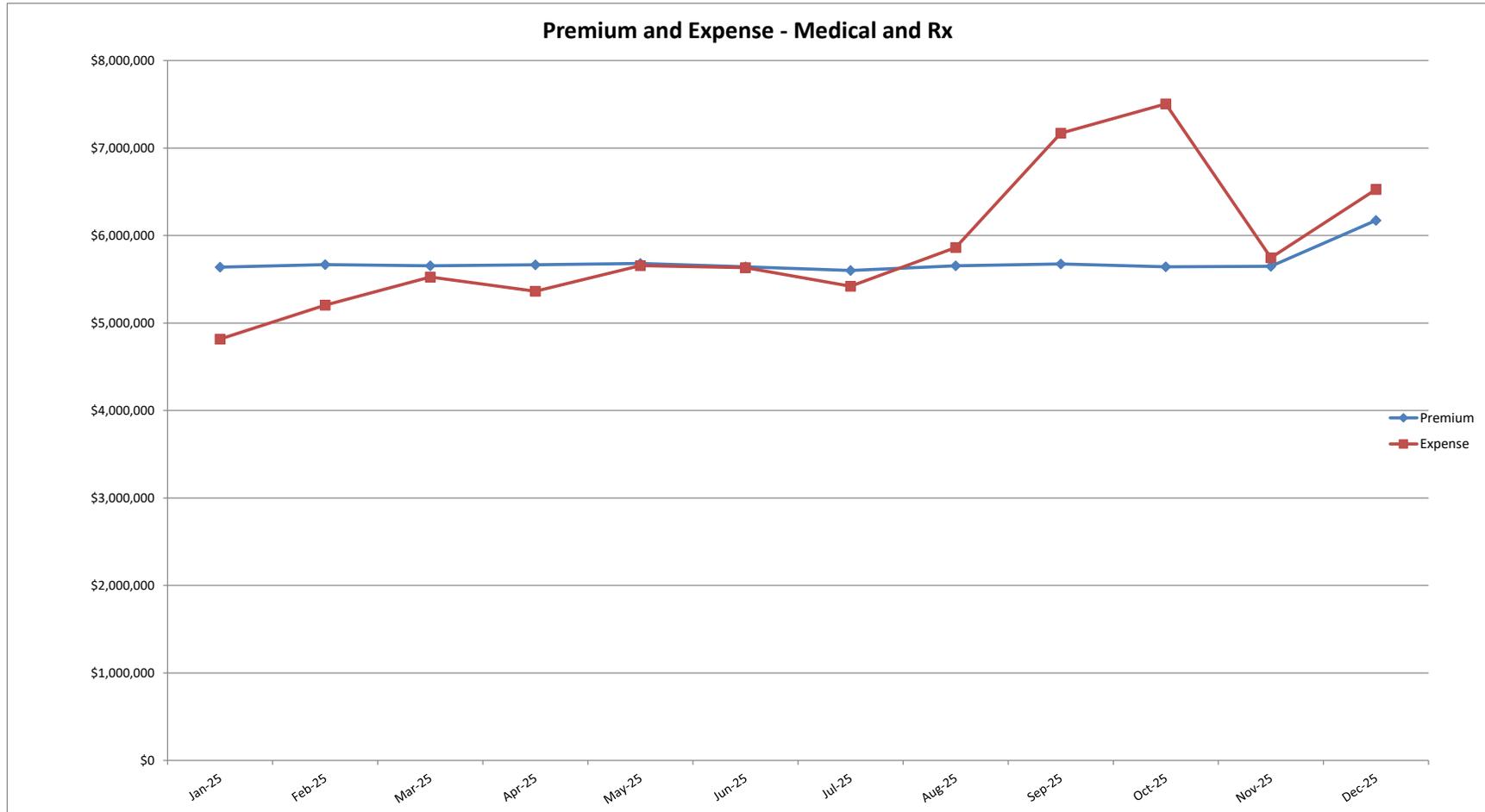
**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 2025
County of Fresno - EPO**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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%
Oct-25	4,334	\$5,642,536	\$5,459,625	\$1,971,551	\$438,254	-\$365,030	\$7,504,400	-\$1,861,864	\$1,630.40	133.0%
Nov-25	4,336	\$5,648,231	\$3,550,902	\$1,834,072	\$438,456	-\$77,365	\$5,746,065	-\$97,834	\$1,224.08	101.7%
Dec-25	4,557	\$6,172,628	\$3,972,999	\$2,208,622	\$460,804	-\$115,114	\$6,527,310	-\$354,682	\$1,331.25	105.7%
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	4,366	\$68,340,946	\$45,244,646	\$21,479,477	\$5,298,081	-\$1,593,424	\$70,428,780	-\$2,087,833	\$1,243.09	103.1%
Current 12 Months	4,366	\$68,340,946	\$45,244,646	\$21,479,477	\$5,298,081	-\$1,593,424	\$70,428,780	-\$2,087,833	\$1,243.09	103.1%

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 December 2025
County of Fresno - EPO**



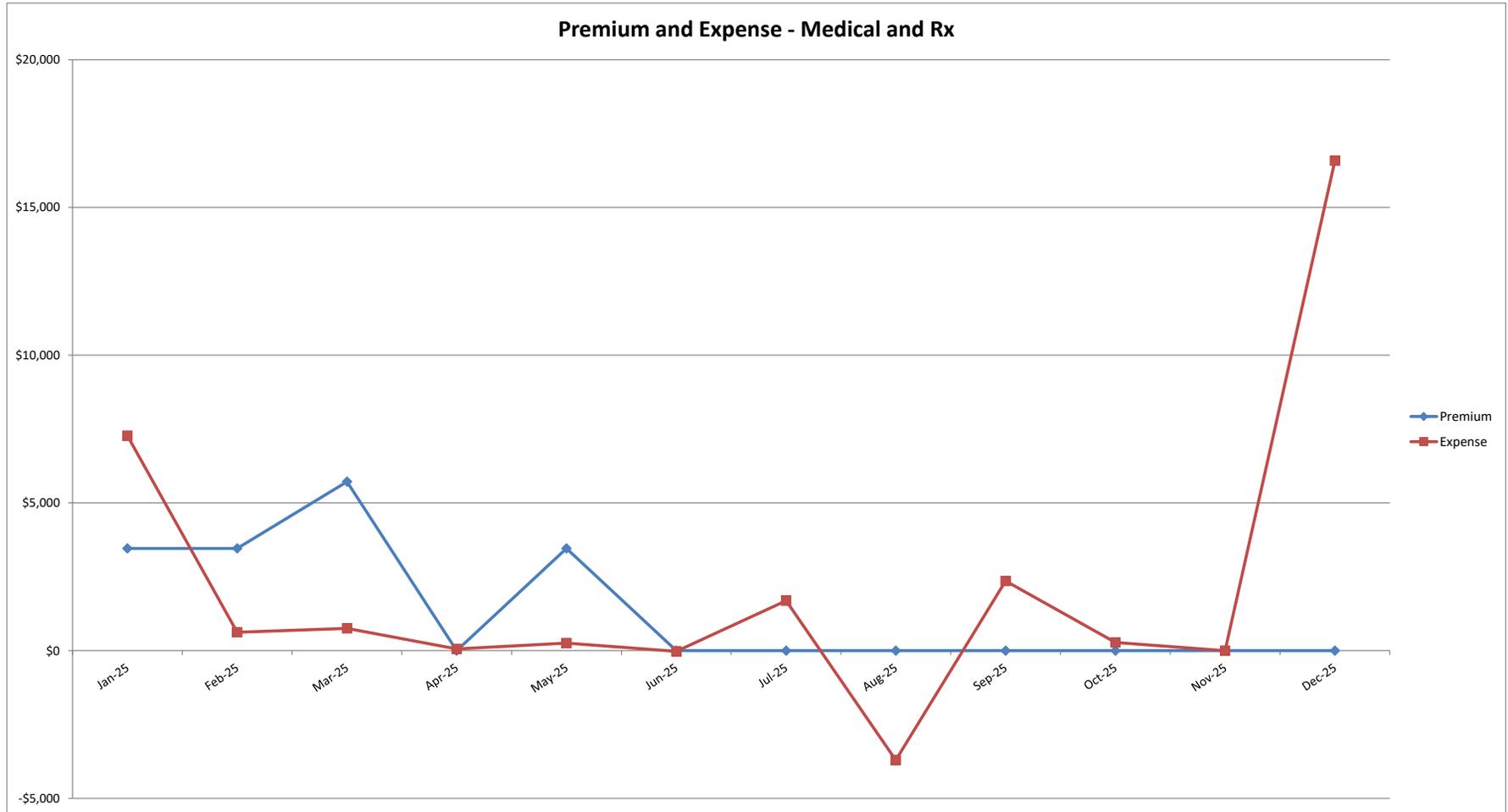


San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 2025
County of Fresno - PPO

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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	\$156,208	\$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%
Oct-25	0	\$0	\$279	\$0	\$0	\$0	\$279	-\$279	\$0.00	0.0%
Nov-25	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	0.0%
Dec-25	0	\$0	\$16,582	\$0	\$0	\$0	\$16,582	-\$16,582	\$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	\$27,106	-\$1,632	\$666	\$0	\$26,140	-\$10,044	3639.111429	162.4%
Current 12 Months	1	\$16,095	\$27,106	-\$1,632	\$666	\$0	\$26,140	-\$10,044	\$3,639.11	162.4%

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 December 2025
County of Fresno - PPO**



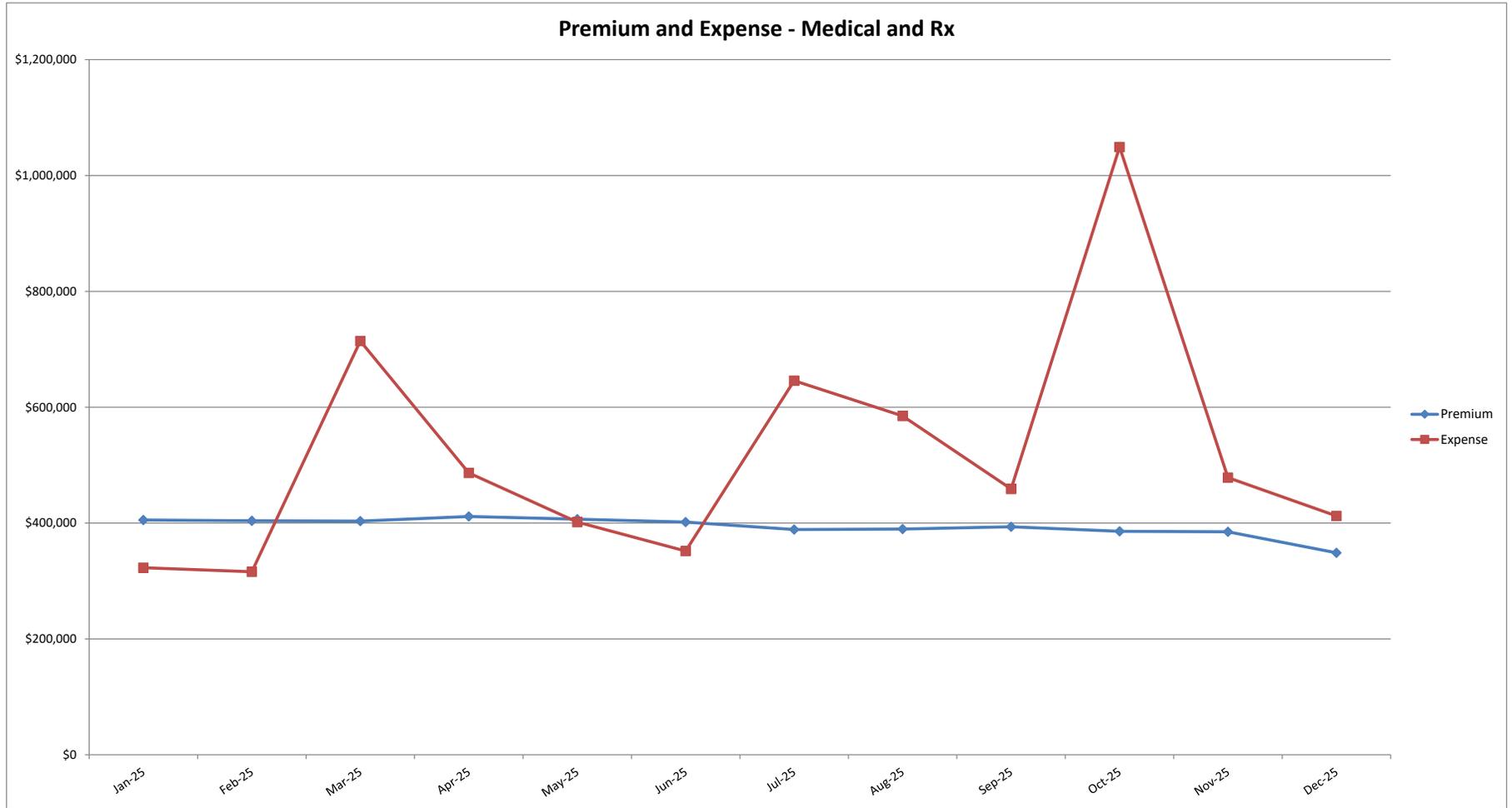


San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 2025
County of Fresno - HDHP

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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%
Oct-25	433	\$385,648	\$834,974	\$178,421	\$41,200	-\$5,530	\$1,049,065	-\$663,417	\$2,327.63	272.0%
Nov-25	433	\$384,915	\$287,925	\$138,897	\$41,200	\$10,484	\$478,506	-\$93,591	\$1,009.95	124.3%
Dec-25	367	\$348,620	\$227,114	\$150,199	\$34,920	\$0	\$412,233	-\$63,613	\$1,028.10	118.2%
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	444	\$4,722,674	\$4,401,535	\$1,334,335	\$506,483	-\$20,569	\$6,221,784	-\$1,499,110	\$1,073.70	131.7%
Current 12 Months	444	\$4,722,674	\$4,401,535	\$1,334,335	\$506,483	-\$20,569	\$6,221,784	-\$1,499,110	\$1,073.70	131.7%

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 December 2025
County of Fresno - HDHP**



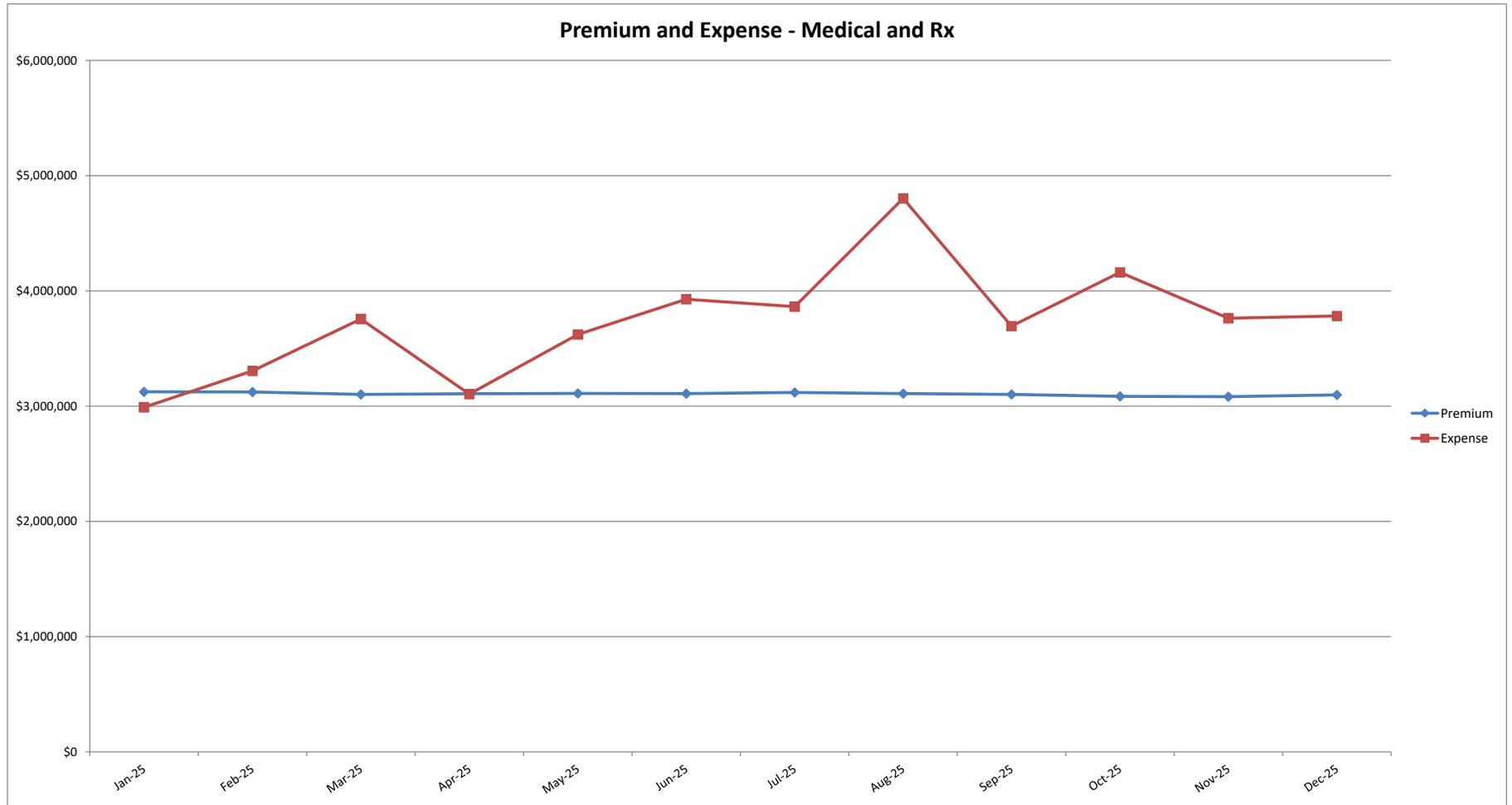


**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 2025
County of Tulare - All Medical**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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%
Oct-25	3,287	\$3,084,772	\$2,410,913	\$1,444,049	\$310,720	-\$3,974	\$4,161,709	-\$1,076,936	\$1,172	134.9%
Nov-25	3,280	\$3,082,219	\$2,127,700	\$1,352,327	\$310,058	-\$27,753	\$3,762,333	-\$680,114	\$1,053	122.1%
Dec-25	3,291	\$3,097,129	\$1,947,187	\$1,567,695	\$311,098	-\$43,967	\$3,782,013	-\$684,884	\$1,055	122.1%
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	3,306	\$37,266,519	\$26,076,181	\$16,194,660	\$3,749,627	-\$1,247,534	\$44,772,934	-\$7,506,415	\$1,034.22	120.1%
Current 12 Months	3,306	\$37,266,519	\$26,076,181	\$16,194,660	\$3,749,627	-\$1,247,534	\$44,772,934	-\$7,506,415	\$1,034.22	120.1%

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 December 2025
County of Tulare - All Medical**



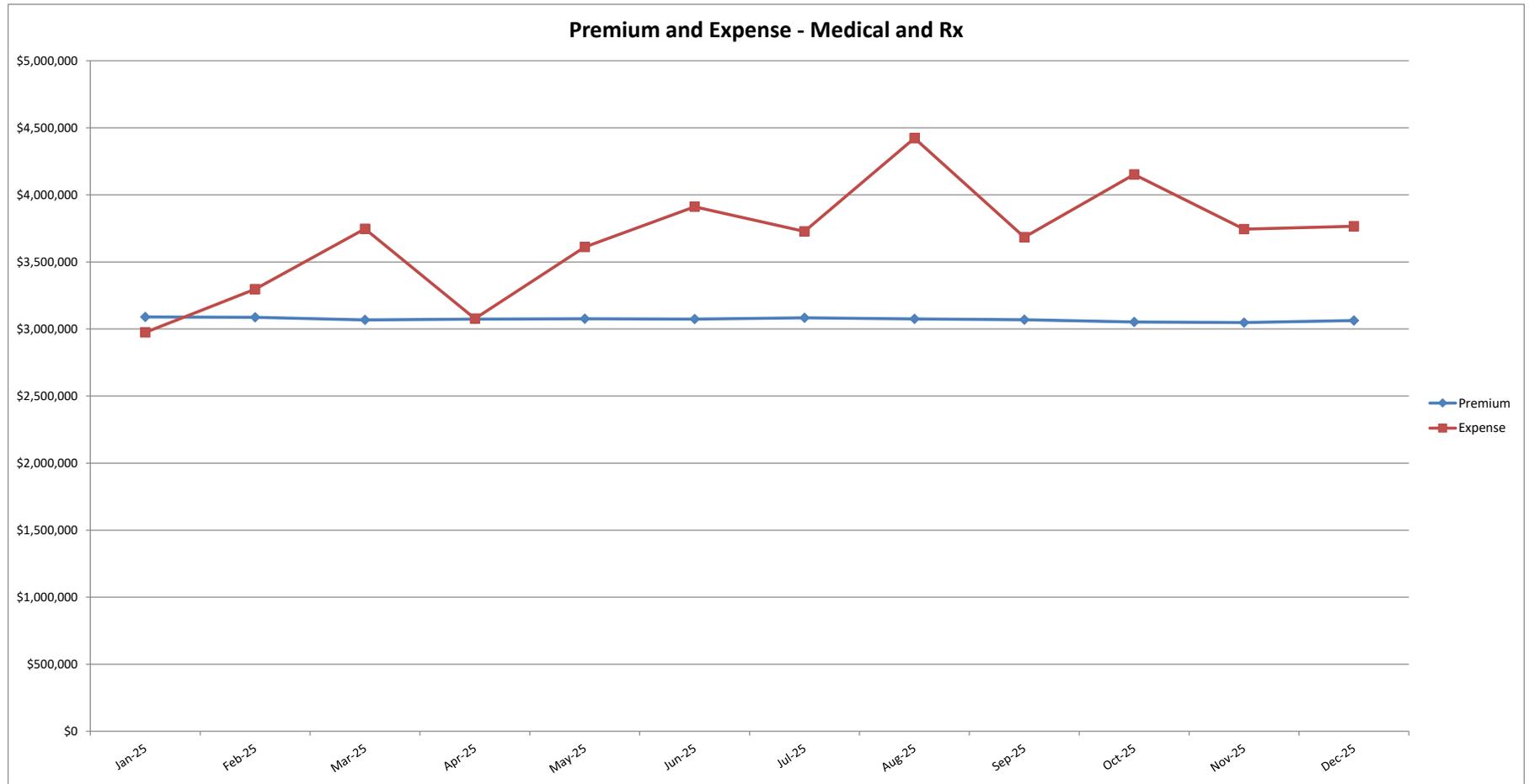


San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 2025
County of Tulare - PPO

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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%
Jul-25	3,280	\$3,083,121	\$2,087,152	\$1,335,995	\$310,058	-\$5,372	\$3,727,833	-\$644,712	\$1,042.00	120.9%
Aug-25	3,268	\$3,074,885	\$2,717,011	\$1,398,481	\$308,924	-\$1,882	\$4,422,534	-\$1,347,649	\$1,258.75	143.8%
Sep-25	3,266	\$3,068,254	\$1,848,736	\$1,526,532	\$308,735	\$0	\$3,684,003	-\$615,749	\$1,033.46	120.1%
Oct-25	3,250	\$3,052,464	\$2,408,074	\$1,438,396	\$307,223	-\$1,594	\$4,152,099	-\$1,099,635	\$1,183.04	136.0%
Nov-25	3,242	\$3,047,733	\$2,115,726	\$1,347,472	\$306,466	-\$25,938	\$3,743,726	-\$695,993	\$1,060.23	122.8%
Dec-25	3,253	\$3,062,643	\$1,939,428	\$1,562,159	\$307,506	-\$42,950	\$3,766,143	-\$703,500	\$1,075.86	123.0%
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	3,267	\$36,854,892	\$25,166,105	\$16,156,406	\$3,705,765	-\$916,138	\$44,112,139	-\$7,257,247	\$1,030.72	119.7%
Current 12 Months	3,267	\$36,854,892	\$25,166,105	\$16,156,406	\$3,705,765	-\$916,138	\$44,112,139	-\$7,257,247	\$1,030.72	119.7%

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 December 2025
County of Tulare - PPO**





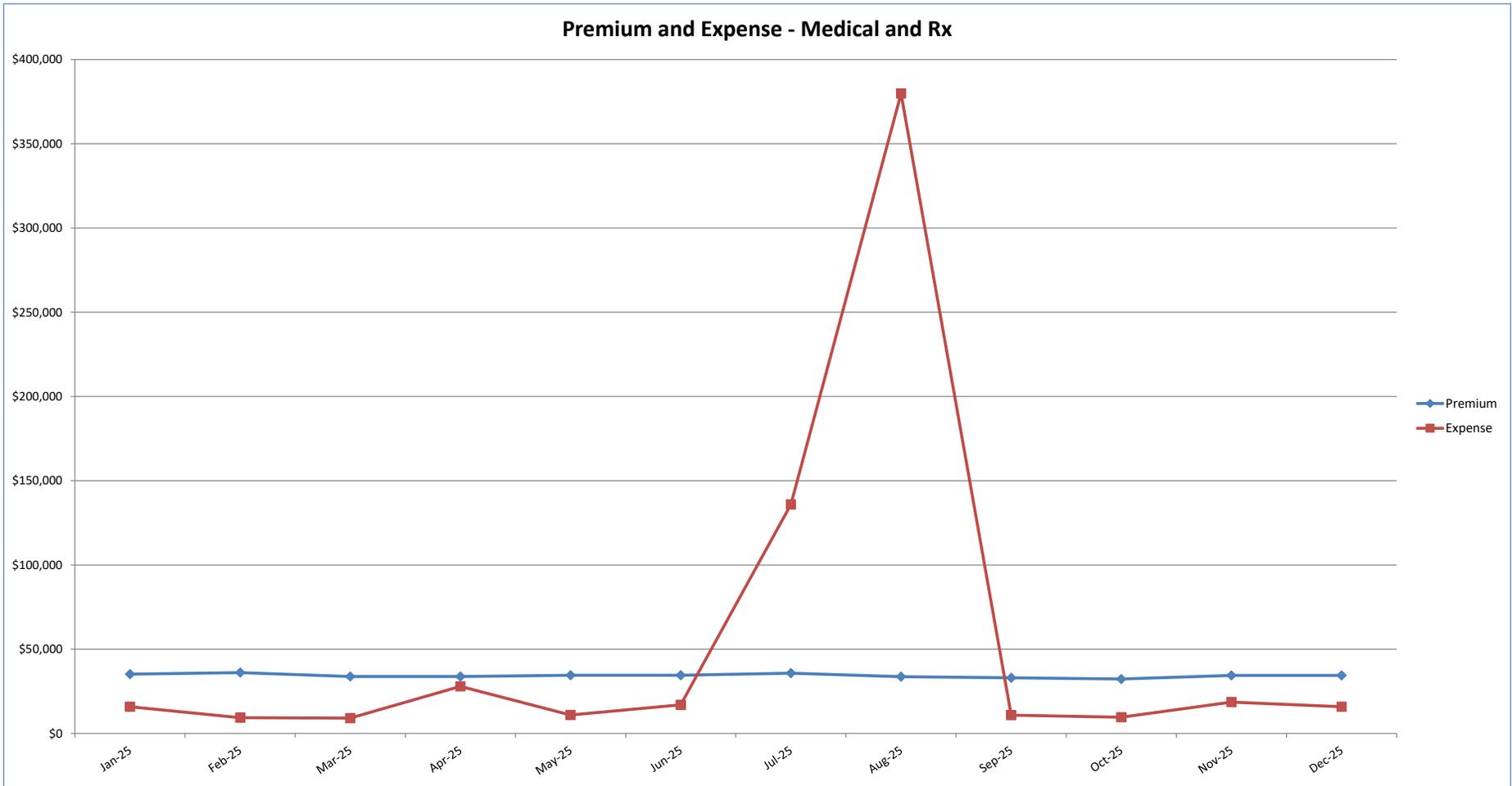
San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 2025
County of Tulare - HDHP

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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%
Oct-25	37	\$32,308	\$2,839	\$5,653	\$3,498	-\$2,380	\$9,610	\$22,698	\$165.20	29.7%
Nov-25	38	\$34,486	\$11,974	\$4,856	\$3,592	-\$1,814	\$18,608	\$15,878	\$0.00	54.0%
Dec-25	38	\$34,486	\$7,759	\$5,536	\$3,592	-\$1,017	\$15,870	\$18,616	\$323.10	46.0%
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	\$411,627	\$910,076	\$38,254	\$43,862	-\$331,396	\$660,795	-\$249,169	\$1,329.60	160.5%
Current 12 Months	39	\$411,627	\$910,076	\$38,254	\$43,862	-\$331,396	\$660,795	-\$249,169	\$1,329.60	160.5%

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 December 2025
County of Tulare - HDHP





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

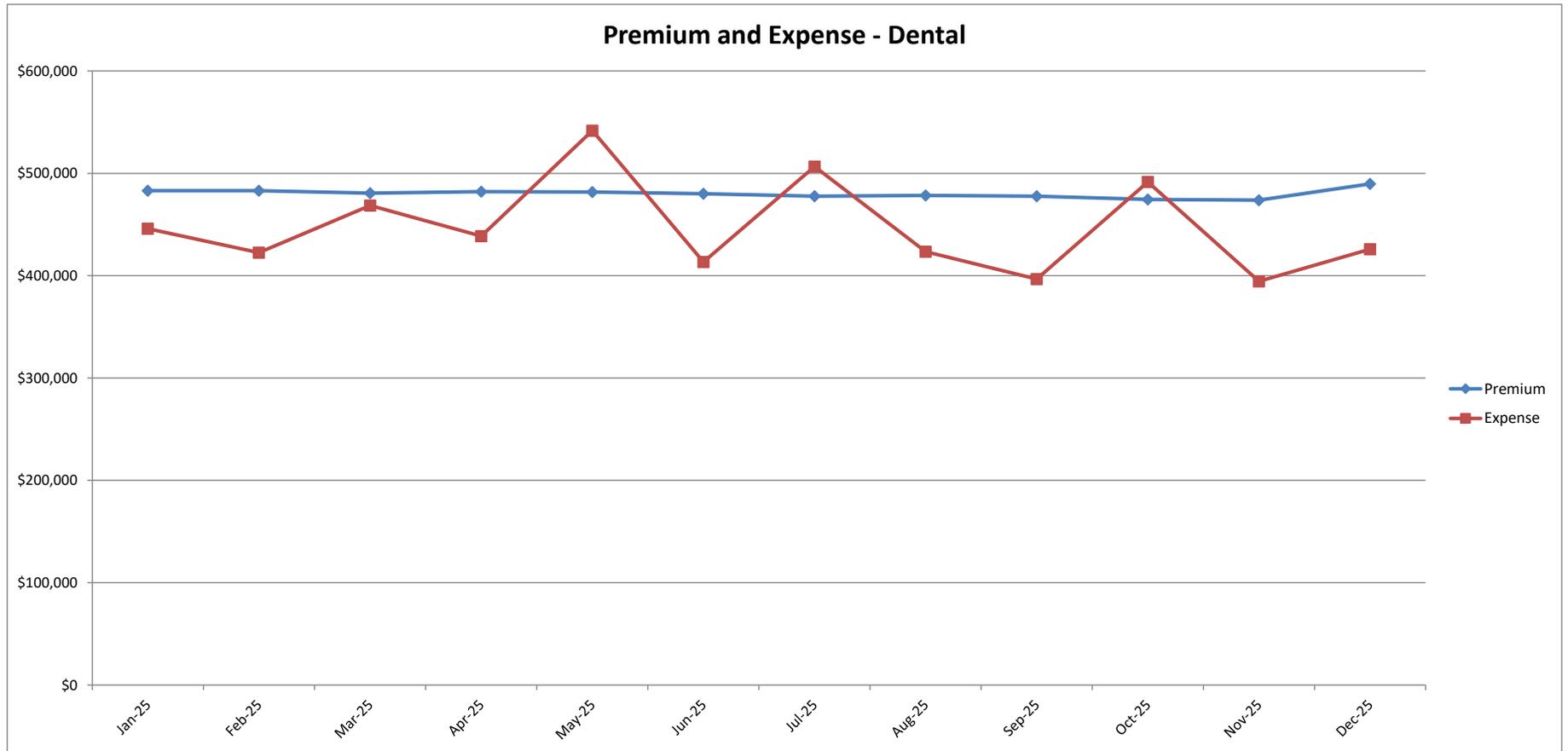
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-24	7,980	\$454,861	\$294,721	\$35,112	\$329,833	\$125,029	72.51%
Feb-24	7,984	\$454,898	\$441,363	\$35,130	\$476,493	-\$21,595	104.75%
Mar-24	7,960	\$499,820	\$386,822	\$35,024	\$421,846	\$77,975	84.40%
Apr-24	7,976	\$455,568	\$363,852	\$35,094	\$398,947	\$56,621	87.57%
May-24	7,998	\$457,534	\$466,839	\$35,191	\$502,030	-\$44,497	109.73%
Jun-24	8,044	\$460,869	\$384,765	\$35,394	\$420,159	\$40,710	91.17%
Jul-24	8,094	\$463,495	\$342,637	\$35,614	\$378,251	\$85,244	81.61%
Aug-24	8,112	\$464,731	\$483,537	\$35,693	\$519,229	-\$54,498	111.73%
Sep-24	8,123	\$465,324	\$348,077	\$35,741	\$383,818	\$81,506	82.48%
Oct-24	8,137	\$465,907	\$416,319	\$35,803	\$452,122	\$13,785	97.04%
Nov-24	8,136	\$466,218	\$347,348	\$35,798	\$383,146	\$83,072	82.18%
Dec-24	8,145	\$466,838	\$359,048	\$35,838	\$394,886	\$71,952	84.59%
Jan-25	8,408	\$483,071	\$408,850	\$36,995	\$445,845	\$37,226	92.29%
Feb-25	8,396	\$482,958	\$385,497	\$36,942	\$422,439	\$60,519	87.47%
Mar-25	8,363	\$480,673	\$431,797	\$36,797	\$468,594	\$12,078	97.49%
Apr-25	8,367	\$482,173	\$401,854	\$36,815	\$438,669	\$43,504	90.98%
May-25	8,360	\$481,811	\$504,987	\$36,784	\$541,771	-\$59,960	112.44%
Jun-25	8,334	\$479,968	\$376,792	\$36,670	\$413,462	\$66,507	86.14%
Jul-25	8,293	\$477,596	\$470,198	\$36,489	\$506,687	-\$29,091	106.09%
Aug-25	8,302	\$478,458	\$386,937	\$36,529	\$423,466	\$54,992	88.51%
Sep-25	8,281	\$477,575	\$360,269	\$36,436	\$396,705	\$80,870	83.07%
Oct-25	8,225	\$474,451	\$455,360	\$36,190	\$491,550	-\$17,099	103.60%
Nov-25	8,210	\$473,775	\$358,373	\$36,124	\$394,497	\$79,278	83.27%
Dec-25	8,372	\$489,666	\$388,981	\$36,837	\$425,818	\$63,848	86.96%
2022	7,276	\$4,781,517	\$3,782,588	\$337,901	\$4,120,490	\$661,028	86.18%
2023	7,582	\$4,979,025	\$4,002,716	\$352,127	\$4,354,844	\$624,181	87.46%
2024	8,057	\$5,576,063	\$4,635,327	\$425,432	\$5,060,759	\$515,304	90.76%
2025 YTD	8,326	\$5,762,176	\$4,929,895	\$439,608	\$5,369,503	\$392,673	93.19%
Current 12 Months	8,326	\$5,762,176	\$4,929,895	\$439,608	\$5,369,503	\$392,673	93.19%

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 December 2025
County of Fresno and County of Tulare**





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

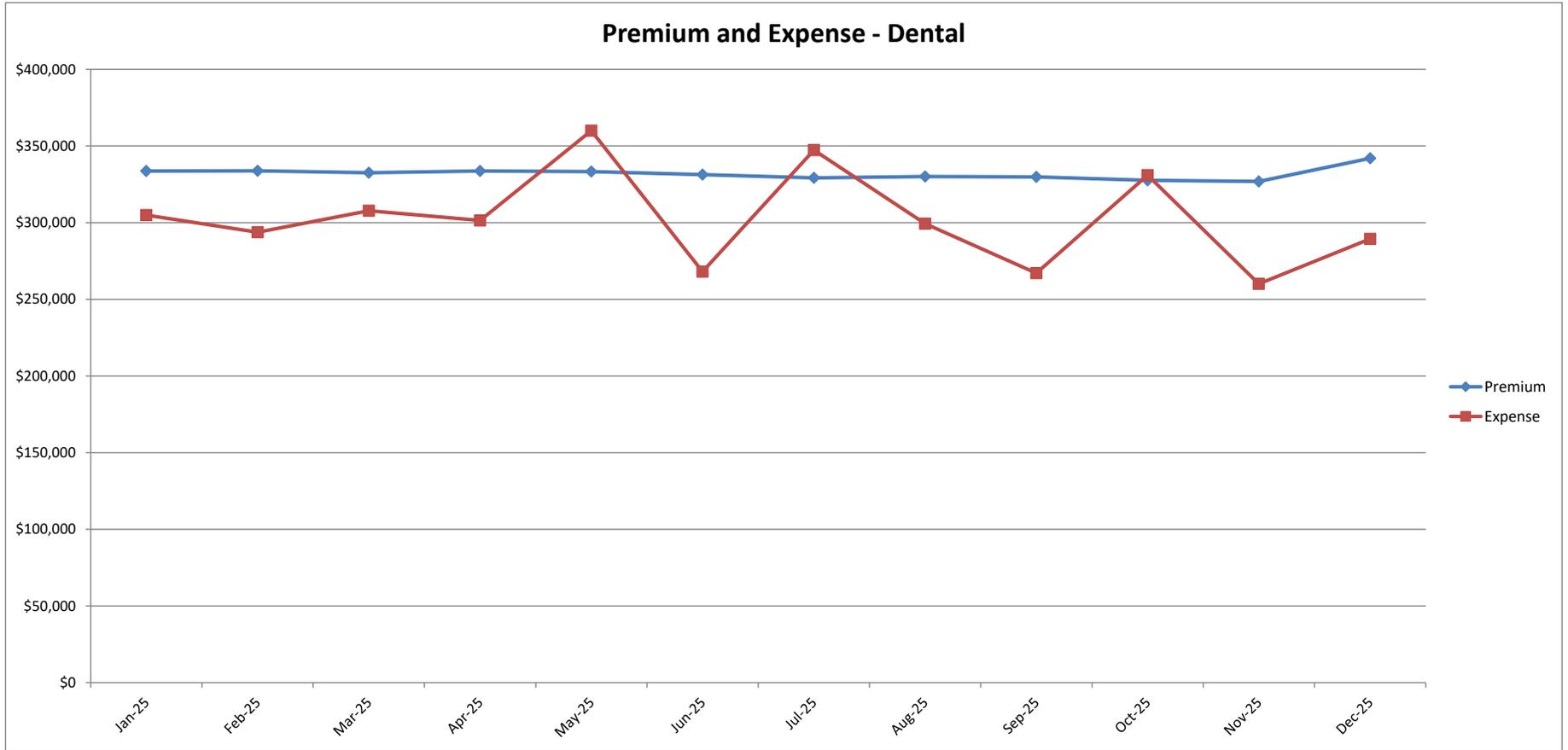
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-24	5,095	\$309,716	\$193,048	\$22,418	\$215,466	\$94,250	69.57%
Feb-24	5,091	\$309,496	\$278,882	\$22,400	\$301,283	\$8,214	97.35%
Mar-24	5,062	\$353,918	\$245,645	\$22,273	\$267,918	\$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%
Jul-25	5,295	\$329,164	\$324,041	\$23,298	\$347,339	-\$18,175	105.52%
Aug-25	5,307	\$330,102	\$276,023	\$23,351	\$299,374	\$30,729	90.69%
Sep-25	5,296	\$329,884	\$243,738	\$23,302	\$267,040	\$62,843	80.95%
Oct-25	5,258	\$327,568	\$307,833	\$23,135	\$330,968	-\$3,400	101.04%
Nov-25	5,248	\$326,887	\$237,025	\$23,091	\$260,116	\$66,771	79.57%
Dec-25	5,398	\$341,956	\$265,706	\$23,751	\$289,458	\$52,498	84.65%
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	5,332	\$3,983,886	\$3,348,752	\$281,552	\$3,630,303	\$353,582	91.12%
Current 12 Months	5,332	\$3,983,886	\$3,348,752	\$281,552	\$3,630,303	\$353,582	91.12%

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 December 2025
County of Fresno**





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

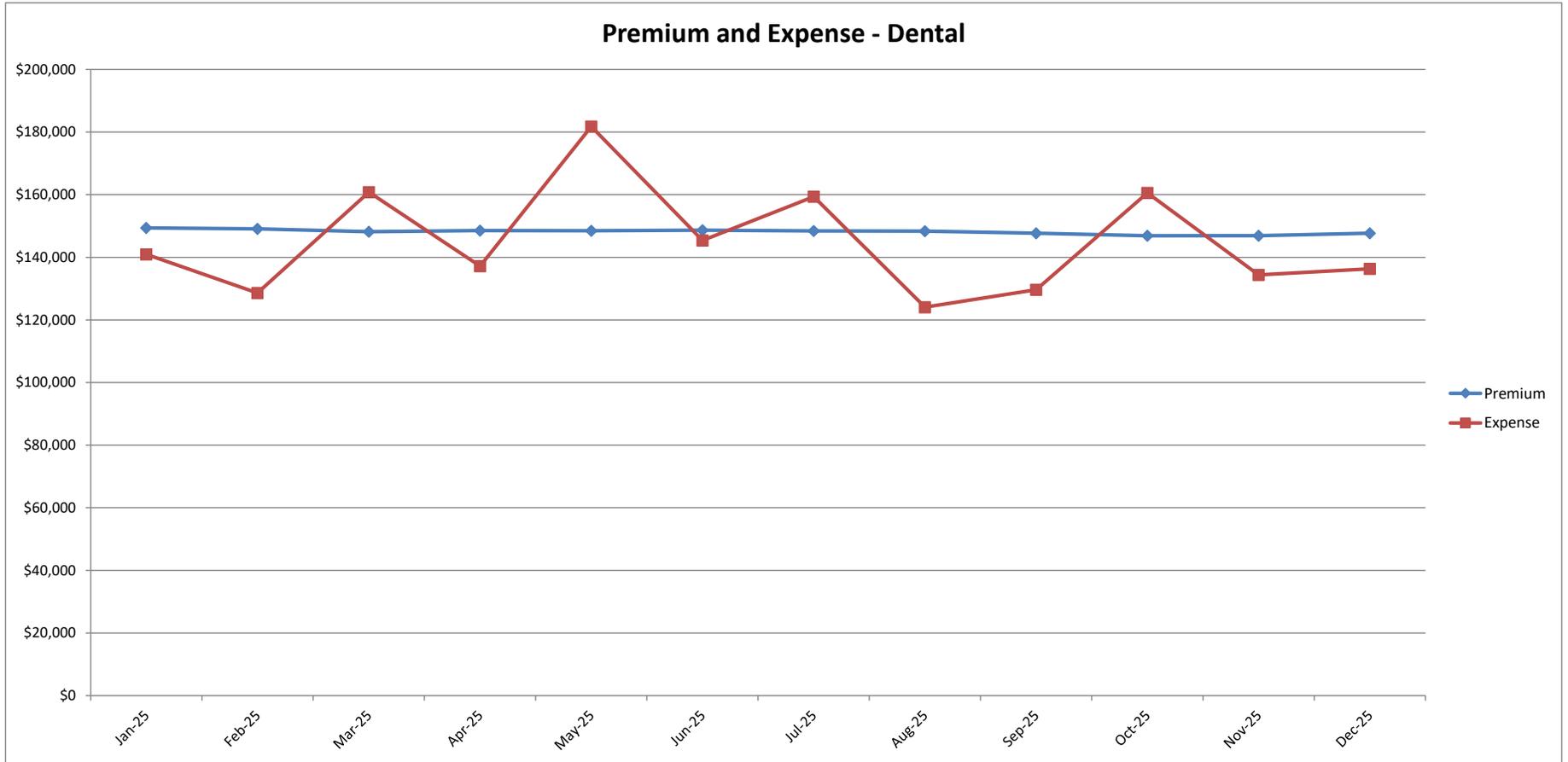
MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	DELTA ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-24	2,885	\$145,145	\$101,672	\$12,694	\$114,366	\$30,779	78.79%
Feb-24	2,893	\$145,402	\$162,481	\$12,729	\$175,210	-\$29,809	120.50%
Mar-24	2,898	\$145,902	\$141,177	\$12,751	\$153,928	-\$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%
Jul-25	2,998	\$148,433	\$146,157	\$13,191	\$159,348	-\$10,916	107.35%
Aug-25	2,995	\$148,356	\$110,914	\$13,178	\$124,092	\$24,264	83.64%
Sep-25	2,985	\$147,691	\$116,531	\$13,134	\$129,665	\$18,026	87.79%
Oct-25	2,967	\$146,883	\$147,527	\$13,055	\$160,582	-\$13,699	109.33%
Nov-25	2,962	\$146,888	\$121,348	\$13,033	\$134,381	\$12,507	91.49%
Dec-25	2,974	\$147,710	\$123,275	\$13,086	\$136,360	\$11,350	92.32%
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	2,994	\$1,778,291	\$1,581,143	\$158,057	\$1,739,200	\$39,090	97.80%
Current 12 Months	2,994	\$1,778,291	\$1,581,143	\$158,057	\$1,739,200	\$39,090	97.80%

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 December 2025
County of Tulare**





**San Joaquin Valley Insurance Authority (SJVIA)
VSP Premium and Claims Report as of December 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
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%
Jul-25	8,381	\$75,669	\$45,762	\$9,837	\$55,599	\$20,070	73.48%
Aug-25	8,345	\$75,358	\$55,261	\$9,797	\$65,058	\$10,300	86.33%
Sep-25	8,337	\$75,330	\$58,667	\$9,793	\$68,460	\$6,870	90.88%
Oct-25	8,315	\$75,294	\$52,401	\$9,788	\$62,189	\$13,105	82.59%
Nov-25	8,304	\$75,283	\$52,366	\$9,787	\$62,153	\$13,130	82.56%
Dec-25	8,477	\$77,396	\$50,653	\$10,062	\$60,714	\$16,682	78.45%
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	8,377	\$907,833	\$666,722	\$118,018	\$784,741	\$123,092	86.44%
Current 12 Months	8,377	\$907,833	\$666,722	\$118,018	\$784,741	\$123,092	86.44%

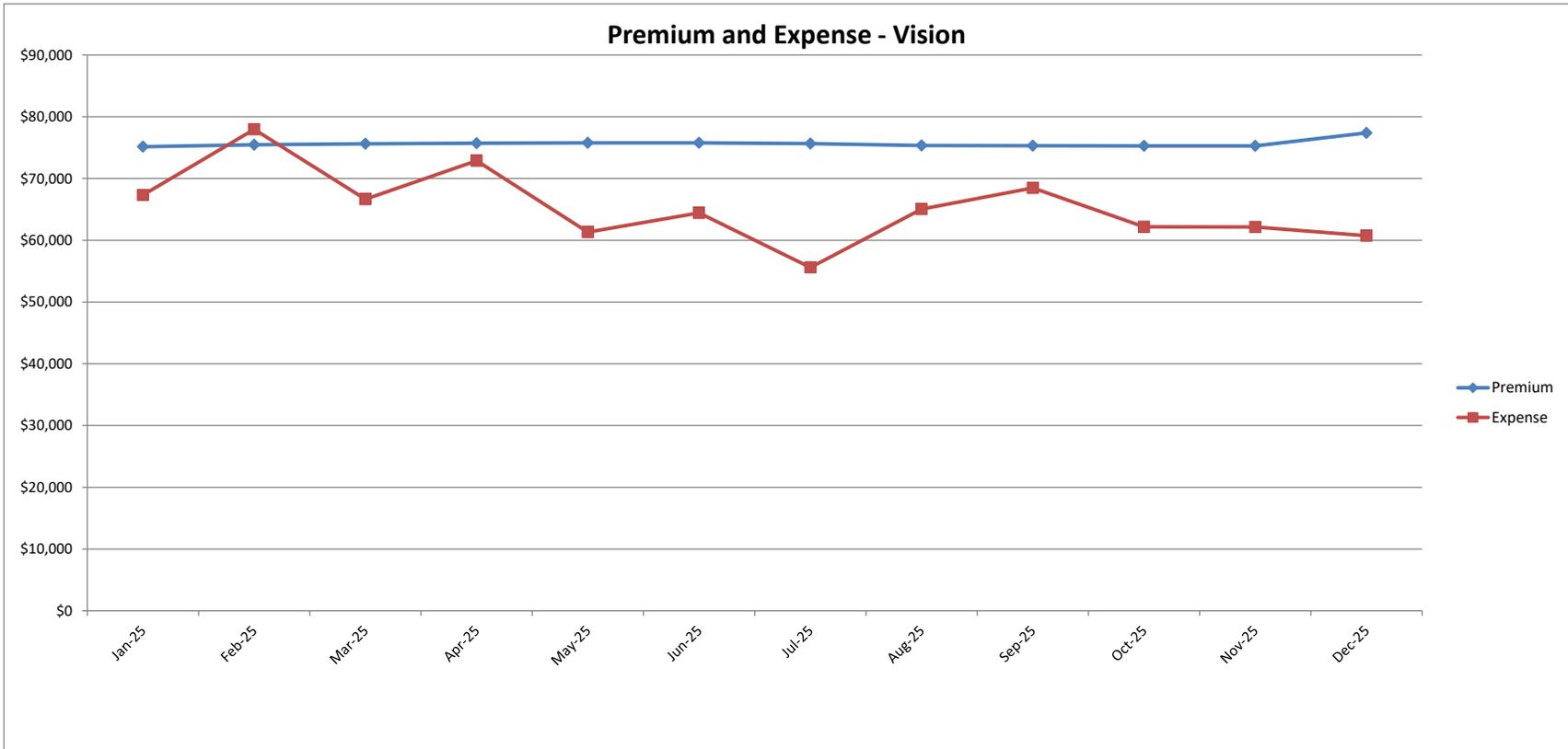
Data Source: VSP SJVIA Utilization Reports

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 December 2025 County of Fresno and County of Tulare





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

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
Jan-24	4,705	\$49,063	\$33,839	\$6,378	\$40,217	\$8,846	81.97%
Feb-24	4,704	\$49,147	\$35,857	\$6,389	\$42,246	\$6,900	85.96%
Mar-24	4,719	\$49,328	\$32,883	\$6,413	\$39,295	\$10,032	79.66%
Apr-24	4,727	\$49,441	\$38,983	\$6,427	\$45,410	\$4,031	91.85%
May-24	4,724	\$49,466	\$28,858	\$6,431	\$35,289	\$14,177	71.34%
Jun-24	4,799	\$50,254	\$41,270	\$6,533	\$47,803	\$2,451	95.12%
Jul-24	4,869	\$50,992	\$29,114	\$6,629	\$35,743	\$15,249	70.10%
Aug-24	4,880	\$51,184	\$41,654	\$6,654	\$48,308	\$2,876	94.38%
Sep-24	4,897	\$51,374	\$39,623	\$6,679	\$46,302	\$5,073	90.13%
Oct-24	4,950	\$51,764	\$35,003	\$6,729	\$41,732	\$10,031	80.62%
Nov-24	4,945	\$51,780	\$32,357	\$6,731	\$39,088	\$12,692	75.49%
Dec-24	5,176	\$55,582	\$28,520	\$7,226	\$35,746	\$19,837	64.31%
Jan-25	5,184	\$55,670	\$42,020	\$7,237	\$49,257	\$6,413	88.48%
Feb-25	5,189	\$55,832	\$46,855	\$7,258	\$54,113	\$1,719	96.92%
Mar-25	5,192	\$55,924	\$38,449	\$7,270	\$45,719	\$10,205	81.75%
Apr-25	5,195	\$56,070	\$44,929	\$7,289	\$52,218	\$3,852	93.13%
May-25	5,194	\$56,087	\$32,673	\$7,291	\$39,965	\$16,122	71.26%
Jun-25	5,180	\$56,050	\$38,160	\$7,287	\$45,446	\$10,604	81.08%
Jul-25	5,176	\$56,017	\$30,357	\$7,282	\$37,639	\$18,378	67.19%
Aug-25	5,150	\$55,761	\$38,966	\$7,249	\$46,215	\$9,546	82.88%
Sep-25	5,143	\$55,724	\$39,870	\$7,244	\$47,114	\$8,610	84.55%
Oct-25	5,151	\$55,873	\$36,913	\$7,263	\$44,176	\$11,697	79.07%
Nov-25	5,146	\$55,871	\$37,141	\$7,263	\$44,404	\$11,467	79.48%
Dec-25	5,314	\$57,941	\$34,193	\$7,532	\$41,725	\$16,216	72.01%
2022	4,271	\$533,217	\$368,166	\$69,318	\$437,485	\$95,733	82.05%
2023	4,432	\$549,561	\$381,453	\$71,443	\$452,896	\$96,664	82.41%
2024	4,841	\$609,374	\$417,961	\$79,219	\$497,180	\$112,195	81.59%
2025 YTD	5,185	\$672,820	\$460,524	\$87,467	\$547,991	\$124,829	81.45%
Current 12 Months	5,185	\$672,820	\$460,524	\$87,467	\$547,991	\$124,829	81.45%

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 December 2025
County of Fresno





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

MONTH-YEAR	ENROLLED	FUNDING/ PREMIUM	PAID CLAIMS	VSP ADMIN	TOTAL EXPENSE	SURPLUS / (DEFICIT)	TOTAL EXPENSE LOSS RATIO
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%
Jul-25	3,205	\$19,652	\$15,405	\$2,555	\$17,960	\$1,692	91.39%
Aug-25	3,195	\$19,597	\$16,295	\$2,548	\$18,843	\$754	96.15%
Sep-25	3,194	\$19,606	\$18,797	\$2,549	\$21,345	-\$1,740	108.87%
Oct-25	3,164	\$19,422	\$15,488	\$2,525	\$18,013	\$1,409	92.75%
Nov-25	3,158	\$19,412	\$15,225	\$2,524	\$17,749	\$1,663	91.43%
Dec-25	3,163	\$19,456	\$16,460	\$2,529	\$18,989	\$466	97.60%
2022	2,866	\$206,304	\$190,067	\$26,820	\$216,887	-\$10,583	105.13%
2023	2,963	\$215,240	\$204,534	\$27,981	\$232,515	-\$17,275	108.03%
2024	3,103	\$227,190	\$207,625	\$29,535	\$237,160	-\$9,969	104.39%
2025 YTD	3,193	\$235,013	\$206,198	\$30,552	\$236,750	-\$1,736	100.74%
Current 12 Months	3,193	\$235,013	\$206,198	\$30,552	\$236,750	-\$1,736	100.74%

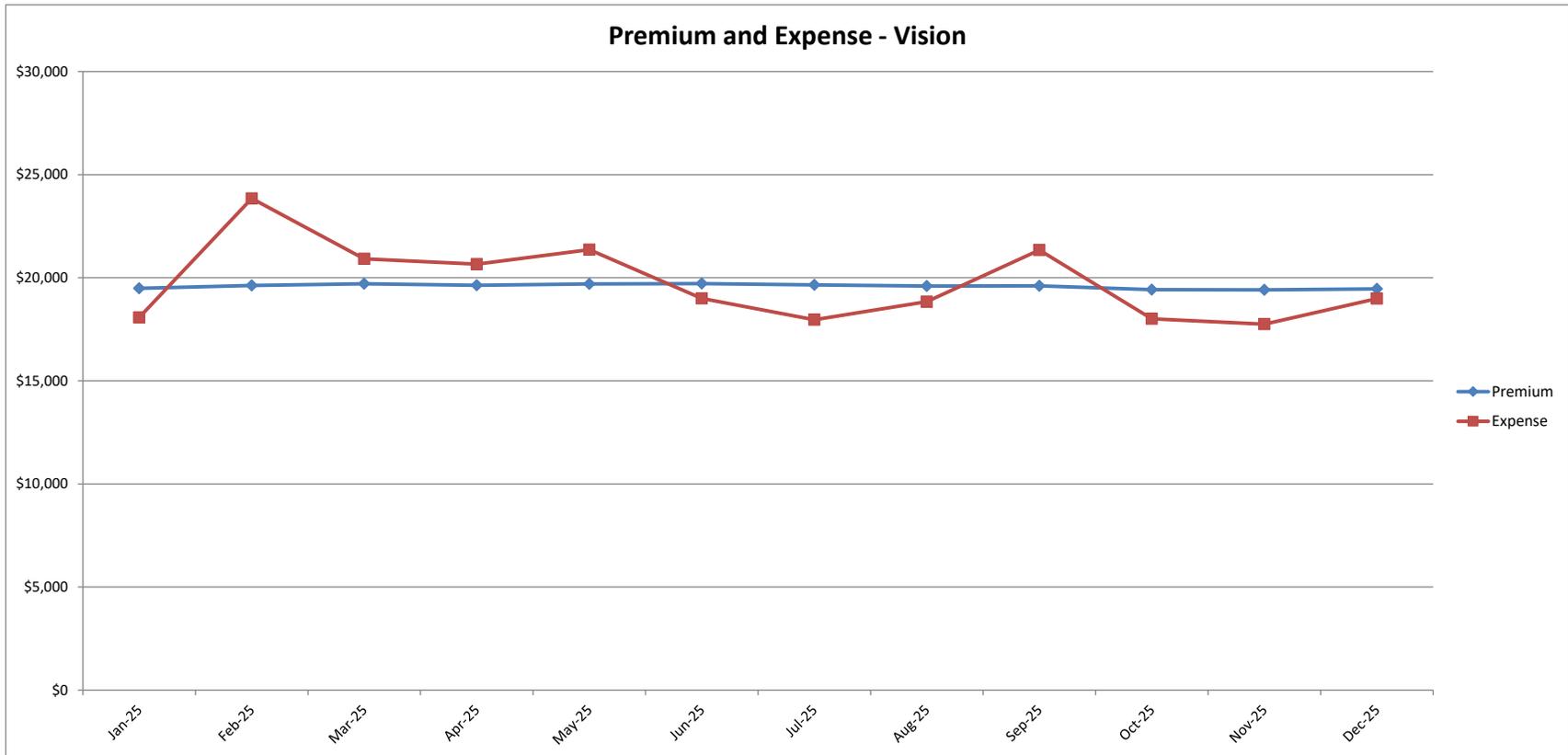
Data Source: VSP SJVIA Utilization Reports

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 December 2025
County of Tulare





BOARD OF DIRECTORS

GARRY BREDEFELD

LUIS CHAVEZ

NATHAN MAGSIG

BUDDY MENDES

LARRY MICARI

AMY SHUKLIAN

PETE VANDER POEL

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

AGENDA DATE: February 27, 2026

ITEM NUMBER: Item 11

SUBJECT: Receive Consultant's SJVIA Actuarially Certified Incurred But Not Reported (IBNR) Report as of December 31, 2025, and Recommendation to Maintain the Current IBNR Reserve Levels for a Fully Funded IBNR Reserve Status (A)

REQUEST(S): That the Board receive the consultant's SJVIA actuarially certified IBNR report as of December 31, 2025, and approve recommendation to maintain the current IBNR reserve levels for a fully funded status of \$10,613,090.

DESCRIPTION:

The Incurred But Not Reported (IBNR) Reserve represents the estimated 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. This reserve is calculated separately for each participating entity—the County of Fresno and the County of Tulare—based on actuarial modeling.

As of the December 31, 2025 valuation date, the total IBNR Reserve liability for medical, prescription drug, and dental claims is \$8,596,930. This reflects a decrease of approximately \$2,000,000 from the actuarially certified IBNR Reserve of \$10,613,090 as of June 30, 2025. The primary drivers of this change include the adoption of a new actuarial methodology and platform, as well as continued recognition of a consistently fast-paying claims environment. While payment speeds have not materially accelerated compared to recent years, both Anthem and EmpiRx continue to pay claims more rapidly than many other carriers, and these patterns are incorporated into the updated model.

Given these factors, it would be prudent to maintain the current IBNR Reserve level certified as of June 30, 2025, and revisit potential adjustments

AGENDA: San Joaquin Valley Insurance Authority

DATE: February 27, 2026

at the next actuarial review on June 30, 2026, when additional claims experience, especially under Carelon, will help determine whether a reserve decrease is justified.

FISCAL IMPACT/FINANCING:

None. Recommend maintaining the current IBNR Reserve level.

ADMINISTRATIVE SIGN-OFF:



Hollis Magill
SJVIA Manager



Lupe Garza
SJVIA Assistant Manager

SJVIA - Actuarially Certified IBNR Reserve

County of Fresno	12/31/20	12/31/21	12/31/22	12/31/23	12/31/24	06/30/25	12/31/25	\$ Difference	% Difference
Medical	\$ 3,325,389	\$ 3,957,539	\$ 5,432,953	\$ 4,997,846	\$ 4,188,372	\$ 4,207,983	\$ 3,747,414	\$ (460,569)	-10.9%
Prescription Drug	\$ 740,407	\$ 776,854	\$ 823,162	\$ 878,364	\$ 1,055,751	\$ 1,172,592	\$ 658,044	\$ (514,548)	-43.9%
Dental	\$ 132,558	\$ 139,878	\$ 146,061	\$ 149,327	\$ 161,377	\$ 183,249	\$ 164,545	\$ (18,704)	-10.2%
Total	\$ 4,198,354	\$ 4,874,271	\$ 6,402,176	\$ 6,025,537	\$ 5,405,500	\$ 5,563,824	\$ 4,570,003	\$ (993,821)	-17.9%
County of Tulare	12/31/20	12/31/21	12/31/22	12/31/23	12/31/24	06/30/25	12/31/25	\$ Difference	% Difference
Medical	\$ 1,446,034	\$ 1,905,848	\$ 1,925,730	\$ 2,851,258	\$ 2,567,250	\$ 2,686,678	\$ 2,366,749	\$ (319,929)	-11.9%
Prescription Drug	\$ 473,222	\$ 508,607	\$ 624,831	\$ 657,090	\$ 802,013	\$ 882,350	\$ 467,154	\$ (415,196)	-47.1%
Dental	\$ 55,685	\$ 59,576	\$ 59,273	\$ 71,765	\$ 84,293	\$ 95,918	\$ 71,677	\$ (24,241)	-25.3%
Total	\$ 1,974,941	\$ 2,474,031	\$ 2,609,834	\$ 3,580,113	\$ 3,453,556	\$ 3,664,946	\$ 2,905,580	\$ (759,366)	-20.7%
SJVIA	12/31/20	12/31/21	12/31/22	12/31/23	12/31/24	06/30/25	12/31/25	\$ Difference	% Difference
Medical	\$ 4,771,423	\$ 5,863,387	\$ 7,358,683	\$ 7,849,104	\$ 6,755,622	\$ 6,894,661	\$ 6,114,163	\$ (780,498)	-11.3%
Prescription Drug	\$ 1,213,629	\$ 1,285,461	\$ 1,447,993	\$ 1,535,454	\$ 1,857,764	\$ 2,054,942	\$ 1,125,198	\$ (929,744)	-45.2%
Dental	\$ 188,243	\$ 199,454	\$ 205,334	\$ 221,092	\$ 245,670	\$ 279,167	\$ 236,222	\$ (42,945)	-15.4%
Total	\$ 6,173,295	\$ 7,348,302	\$ 9,012,010	\$ 9,605,650	\$ 8,859,056	\$ 9,228,770	\$ 7,475,583	\$ (1,753,187)	-19.0%

SJVIA - Actuarially Certified IBNR Reserve with 15% Margin

County of Fresno	12/31/20	12/31/21	12/31/22	12/31/23	12/31/24	06/30/25	12/31/25	\$ Difference	% Difference
Medical	\$ 3,824,200	\$ 4,551,170	\$ 6,247,900	\$ 5,747,520	\$ 4,816,630	\$ 4,839,180	\$ 4,309,530	\$ (529,650)	-10.9%
Prescription Drug	\$ 851,470	\$ 893,380	\$ 946,640	\$ 1,010,120	\$ 1,214,110	\$ 1,348,480	\$ 756,750	\$ (591,730)	-43.9%
Dental	\$ 152,440	\$ 160,860	\$ 167,970	\$ 171,730	\$ 185,580	\$ 210,740	\$ 189,230	\$ (21,510)	-10.2%
Total	\$ 4,828,110	\$ 5,605,410	\$ 7,362,510	\$ 6,929,370	\$ 6,216,320	\$ 6,398,400	\$ 5,255,510	\$ (1,142,890)	-17.9%
County of Tulare	12/31/20	12/31/21	12/31/22	12/31/23	12/31/24	06/30/25	12/31/25	\$ Difference	% Difference
Medical	\$ 1,662,940	\$ 2,191,730	\$ 2,214,590	\$ 3,278,950	\$ 2,952,340	\$ 3,089,680	\$ 2,721,760	\$ (367,920)	-11.9%
Prescription Drug	\$ 544,210	\$ 584,900	\$ 718,560	\$ 755,650	\$ 922,320	\$ 1,014,700	\$ 537,230	\$ (477,470)	-47.1%
Dental	\$ 64,040	\$ 68,510	\$ 68,160	\$ 82,530	\$ 96,940	\$ 110,310	\$ 82,430	\$ (27,880)	-25.3%
Total	\$ 2,271,190	\$ 2,845,140	\$ 3,001,310	\$ 4,117,130	\$ 3,971,600	\$ 4,214,690	\$ 3,341,420	\$ (873,270)	-20.7%
SJVIA	12/31/20	12/31/21	12/31/22	12/31/23	12/31/24	06/30/25	12/31/25	\$ Difference	% Difference
Medical	\$ 5,487,140	\$ 6,742,900	\$ 8,462,490	\$ 9,026,470	\$ 7,768,970	\$ 7,928,860	\$ 7,031,290	\$ (897,570)	-11.3%
Prescription Drug	\$ 1,395,680	\$ 1,478,280	\$ 1,665,200	\$ 1,765,770	\$ 2,136,430	\$ 2,363,180	\$ 1,293,980	\$ (1,069,200)	-45.2%
Dental	\$ 216,480	\$ 229,370	\$ 236,130	\$ 254,260	\$ 282,520	\$ 321,050	\$ 271,660	\$ (49,390)	-15.4%
Total	\$ 7,099,300	\$ 8,450,550	\$ 10,363,820	\$ 11,046,500	\$ 10,187,920	\$ 10,613,090	\$ 8,596,930	\$ (2,016,160)	-19.0%
SJVIA	12/31/20	12/31/21	12/31/22	12/31/23	12/31/24	06/30/25	12/31/25	\$ Difference	% Difference
Total Margin	\$ 926,005	\$ 1,102,248	\$ 1,351,810	\$ 1,440,850	\$ 1,328,864	\$ 1,384,320	\$ 1,121,347	\$ (262,973)	-19.0%



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February 6, 2026

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

**SJVIA – COUNTY OF FRESNO
INCURRED BUT NOT REPORTED (IBNR) RESERVES AS OF DECEMBER 31, 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 December 31, 2025.

CLAIMS EXPERIENCE – January 1, 2025 to December 31, 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	\$49,673,287	4810	\$860.59
Prescription Drug	\$22,812,179	4810	\$395.22
Dental	\$3,348,752	5332	\$52.34
Total	\$75,834,218	N/A	\$1,308.15

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) are calculated using the Chain-Ladder actuarial method. This method estimates IBNR based on historical claims development patterns, assuming that past trends in claim emergence will continue into the future. The approach relies on completion factors derived from actual claim lag data, which reflect the proportion of claims typically reported and paid over time. The IBNR reserve is calculated by applying these completion factors to the reported claims, projecting the ultimate incurred claims, and subtracting the claims already reported to determine the outstanding reserve.

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

Coverage	Number of Employees in December 2025	Reserves on 12/31/2025
Medical	4924	\$3,747,414
Prescription Drug	4924	\$658,044
Dental	5398	\$164,545
Total	N/A	\$4,570,003

ESTIMATED IBNR RESERVES AS OF DECEMBER 31, 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 12/31/2025	Adjustment Factor	IBNR on 12/31/2025
Medical	\$3,747,414	1.15	\$4,309,530
Prescription Drug	\$658,044	1.15	\$756,750
Dental	\$164,545	1.15	\$189,230
Total	\$4,570,003	1.15	\$5,255,510

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 Chain-Ladder 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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February 6, 2026

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

**SJVIA – COUNTY OF TULARE
INCURRED BUT NOT REPORTED (IBNR) RESERVES AS OF DECEMBER 31, 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 December 31, 2025.

CLAIMS EXPERIENCE – January 1, 2025 to December 31, 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	\$26,076,181	3306	\$657.29
Prescription Drug	\$16,194,660	3306	\$408.21
Dental	\$1,581,143	2994	\$44.01
Total	\$43,851,984	N/A	\$1,109.51

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) are calculated using the Chain-Ladder actuarial method. This method estimates IBNR based on historical claims development patterns, assuming that past trends in claim emergence will continue into the future. The approach relies on completion factors derived from actual claim lag data, which reflect the proportion of claims typically reported and paid over time. The IBNR reserve is calculated by applying these completion factors to the reported claims, projecting the ultimate incurred claims, and subtracting the claims already reported to determine the outstanding reserve.

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

Coverage	Number of Employees in December 2025	Reserves on 12/31/2025
Medical	3291	\$2,366,749
Prescription Drug	3291	\$467,154
Dental	2974	\$71,677
Total	N/A	\$2,905,580

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 12/31/2025	Adjustment Factor	IBNR on 12/31/2025
Medical	\$2,366,749	1.15	\$2,721,760
Prescription Drug	\$467,154	1.15	\$537,230
Dental	\$71,677	1.15	\$82,430
Total	\$2,905,580	1.15	\$3,341,420

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 Chain-Ladder 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
LUIS CHAVEZ
NATHAN MAGSIG
BUDDY MENDES
LARRY MICARI
AMY SHUKLIAN
PETE VANDER POEL

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

AGENDA DATE: February 27, 2026

ITEM NUMBER: Item 12

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 2025. The Consultant's report is a summary of this information and also provides an update on rebates and the Patient Saver Plus Program (formerly known as VCAP, aka bWell).

FISCAL IMPACT/FINANCING:

Informational only, no financial impact.

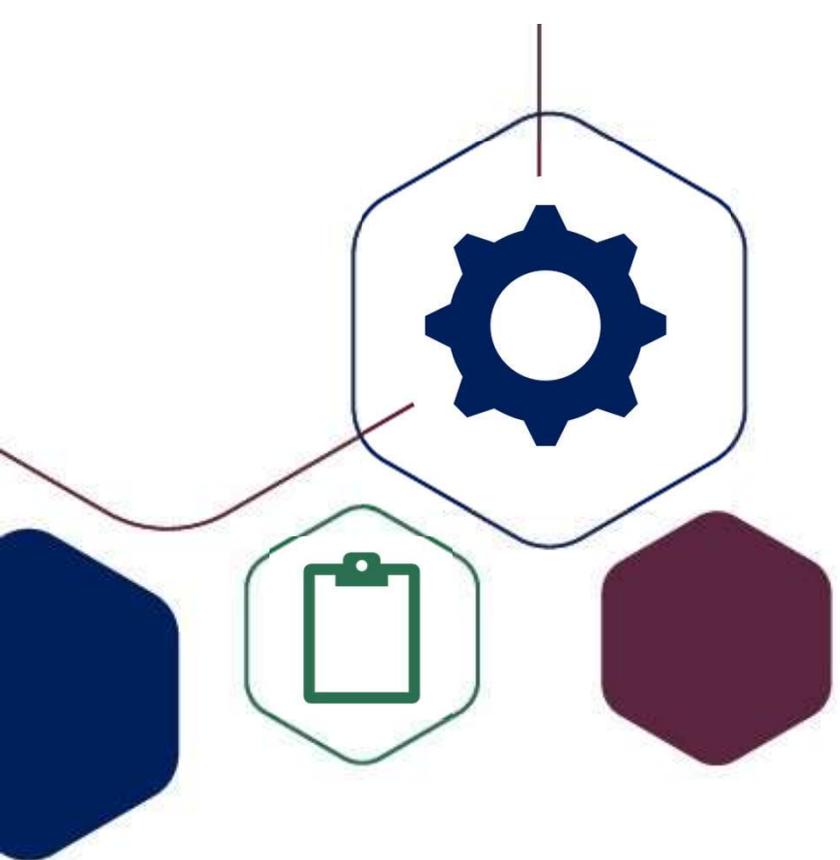
ADMINISTRATIVE SIGN-OFF:



Hollis Magill
SJVIA Manager



Lupe Garza
SJVIA Assistant Manager



Keenan[®]

Keenan Pharmacy Services
San Joaquin Valley Insurance Authority
(SJVIA)
Consultants Report: Q4 2025

SJVIA- EmpiRx Health – Q4 2025 Highlights

- SJVIA’s total plan cost increased by 6% in Q4 2025

	Q3 2025	Q3 2025	QoQ Change
SJVIA	\$10,184,947	\$10,845,833	6%
Tulare	\$4,272,075	\$4,364,072	2%
Fresno	\$5,912,872	\$6,481,761	10%

- Overall Script Count increased with a few channels seeing decreases. This could be attributed to additional fills due to the transition.

Category	SJVIA Q3 2025	SJVIA Q4 2025	QoQ Change	Tulare Q3 2025	Tulare Q4 2025	QoQ Change	Fresno Q3 2025	Fresno Q4 2025	QoQ Change
Retail Brand	5,431	6,096	665	2,315	2,415	100	3,116	3,681	565
Retail Generic	16,277	16,491	214	6,593	6,493	(100)	9,684	9,998	314
Retail 90 Brand	1,048	1,061	13	357	383	26	691	678	(13)
Retail 90 Generic	8,815	9,029	214	3,346	3,505	159	5,469	5,524	55
Mail Brand	139	128	(11)	63	52	(11)	76	76	0
Mail Generic	384	355	(29)	181	162	(19)	203	193	(10)
Specilaty	826	855	29	273	281	8	553	574	21
TOTAL	32,920	34,015	1,095	13,128	13,291	163	19,792	20,724	932

- Specialty claims plan cost decreased in Q4 2025

Category	SJVIA Q3 2025	SJVIA Q4 2025	QoQ Change	Tulare Q3 2025	Tulare Q4 2025	QoQ Change	Fresno Q3 2025	Fresno Q4 2025	QoQ Change
Retail Brand	\$4,533,356	\$4,783,101	\$249,745	\$2,052,269	\$2,069,938	\$17,669	\$2,481,087	\$2,713,163	\$232,076
Retail Generic	\$541,785	\$596,139	\$54,354	\$211,835	\$234,189	\$22,354	\$329,950	\$361,950	\$32,000
Retail 90 Brand	\$1,345,398	\$1,307,833	(\$37,565)	\$445,085	\$443,660	(\$1,425)	\$900,313	\$864,172	(\$36,140)
Retail 90 Generic	\$508,563	\$583,819	\$75,257	\$202,082	\$228,889	\$26,807	\$306,481	\$354,931	\$48,450
Mail Brand	\$236,283	\$229,987	(\$6,296)	\$103,865	\$91,941	(\$11,923)	\$132,419	\$138,046	\$5,627
Mail Generic	\$36,513	\$35,393	(\$1,120)	\$18,864	\$15,121	(\$3,743)	\$17,650	\$20,273	\$2,623
Specilaty	\$2,983,049	\$3,309,561	\$326,512	\$1,238,076	\$1,280,333	\$42,258	\$1,744,973	\$2,029,228	\$284,254



SJVIA- EmpiRx Health – Q3 2025 Highlights

- Enrollment Changes

	Sep-25	Dec-25	QoQ Change
SJVIA	13,578	12,462	(1,116)
Tulare	4,783	4,479	(304)
Fresno	8,795	7,983	(812)

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

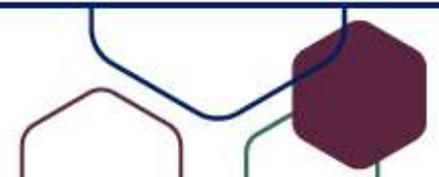
	May 2025 - Sept 2025
SJVIA	\$562,621
Tulare	\$203,629
Fresno	\$358,992

- Rebates

Q1 - 2025	\$1,755,770
Q2 - 2025	\$2,175,410
Q3 - 2025	\$1,825,495
Q4 - 2025	Due by April 10, 2026

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

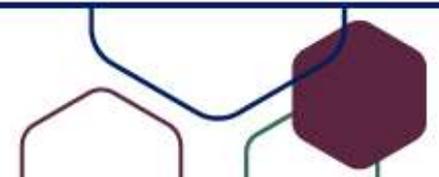
Q1 - 2025	\$1,051,335
Q2 - 2025	\$2,070,405
Q3 - 2025	\$1,955,923
Q4 - 2025	Due by April 10, 2026



Top Clinical Cost Drivers by Drug Q1 – Q4 2025

Top Drugs by Ingredient Cost
Based on Paid Date: 01/01/2025 - 12/31/2025

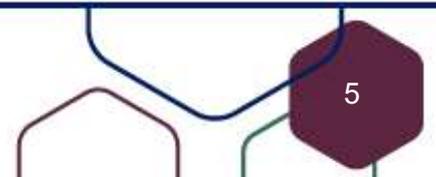
Drug Label Name	Drug Group	Claim Count 2025	Claim Count Q4	Utilizers 2025	Utilizers Q4	Ing Cost 2025	Ing Cost - Q4
WEGOVY	ANTI-OBESITY, ANOREXIANTS	2,936	766	460	40	\$4,170,408	\$1,094,585
ZEPBOUND	ANTI-OBESITY, ANOREXIANTS	3,543	1,326	613	119	\$4,169,722	\$1,572,997
OZEMPIC	ANTIDIABETICS	2,498	511	632	46	\$3,220,798	\$679,503
MOUNJARO	ANTIDIABETICS	2,401	704	352	30	\$3,128,610	\$908,974
DUPIXENT	DERMATOLOGICALS	346	86	42	4	\$1,478,676	\$381,128
JARDIANCE	ANTIDIABETICS	596	162	183	15	\$867,316	\$236,267
TREMFYA	DERMATOLOGICALS	50	13	17	1	\$741,473	\$194,221
RINVOQ	ANALGESICS - ANTI-INFLAMMATORY	79	20	11	0	\$568,015	\$138,252
SKYRIZI PEN	DERMATOLOGICALS	24	6	10	1	\$547,948	\$137,398
HUMIRA	ANALGESICS - ANTI-INFLAMMATORY	70	12	11	0	\$543,703	\$99,236
JYNARQUE	ENDOCRINE - METABOLIC	22	5	2	0	\$491,817	\$110,012
EMPAVELI	HEMATOLOGICAL AGENTS	11	1	1	0	\$444,544	\$39,650
BIKTARVY	ANTIVIRALS	97	22	13	1	\$416,135	\$95,097
ELIQUIS	ANTICOAGULANTS	351	80	91	5	\$410,497	\$98,797
STELARA	DERMATOLOGICALS	14	3	4	0	\$386,548	\$89,739
FARXIGA	ANTIDIABETICS	239	67	89	11	\$358,523	\$97,604
TRULICITY	ANTIDIABETICS	220	59	44	0	\$316,450	\$78,884
RYBELSUS	ANTIDIABETICS	184	37	45	4	\$306,267	\$62,992
KESIMPTA	PSYCHOTHERAPEUTIC - NEUROLOGICAL	30	17	3	1	\$305,088	\$181,146
NURTEC	MIGRAINE PRODUCTS	180	50	44	5	\$304,780	\$87,540
TRELEGY ELLIPTA	ANTIASTHMATIC - BRONCHODILATOR	336	183	93	31	\$283,474	\$149,995
TASIGNA	ANTINEOPLASTICS - ADJUNCTIVE	17	0	2	2	\$267,790	\$267,790



Pharmacy Market Updates

- **Oral GLP-1 Medications**

- The first oral GLP-1 medication specifically for weight loss, the **Wegovy pill (semaglutide)**, became available in the U.S. in early January 2026. It offers a daily, needle-free alternative to injections for chronic weight management.
- Requires Prior Authorization under CarleonEx as do all GLP-1 Medications





BOARD OF DIRECTORS

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NATHAN MAGSIG
BUDDY MENDES
LARRY MICARI
AMY SHUKLIAN
PETE VANDER POEL

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

AGENDA DATE: February 27, 2026

ITEM NUMBER: Item 13

SUBJECT: Receive Request for a SJVIA Strategic Planning Meeting and Appoint Board Members to Participate (A)

REQUEST(S): That the Board receive the draft agenda for a proposed SJVIA strategic planning meeting.

DESCRIPTION:

An SJVIA strategic planning meeting is being proposed to take place this Spring in Selma, California. The Board is asked to provide input on any topics of interest and to designate one Board member from each County to participate.

FISCAL IMPACT/FINANCING:

None.

ADMINISTRATIVE SIGN-OFF:



Hollis Magill
SJVIA Manager



Lupe Garza
SJVIA Assistant Manager