

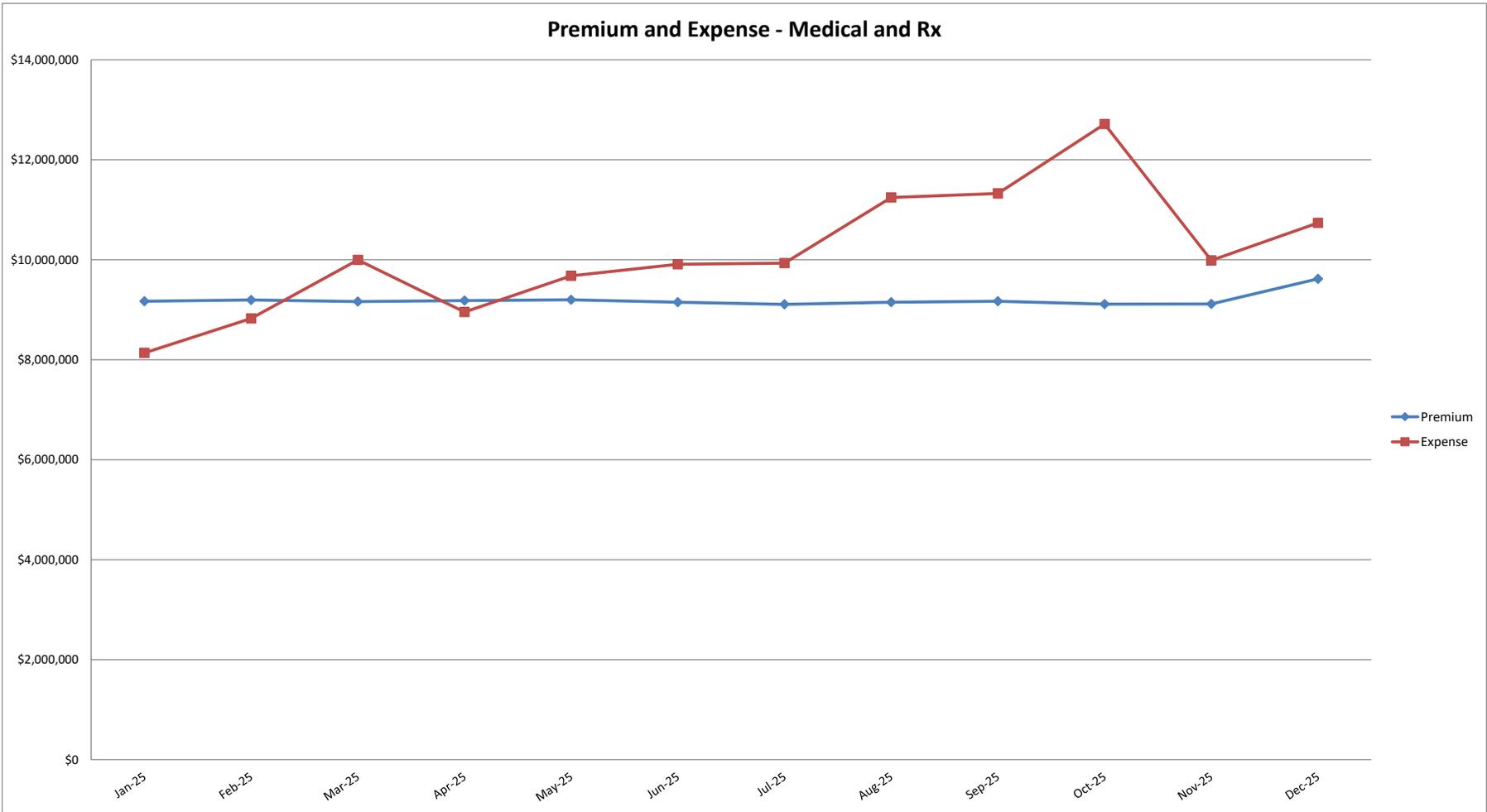


San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 2025
All Counties Combined - All Medical

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**



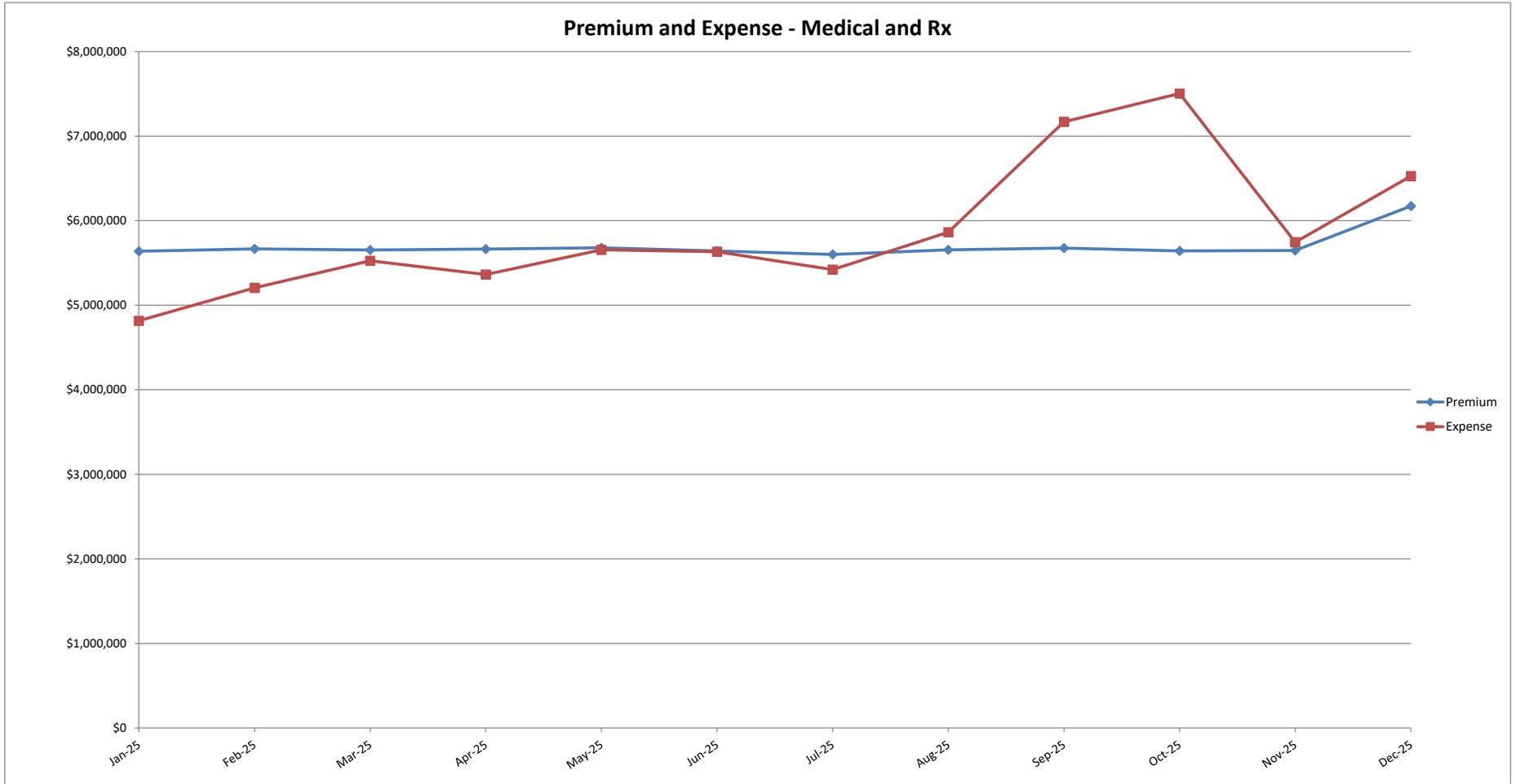


San Joaquin Valley Insurance Authority (SJVIA)
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All Counties Combined - EPO

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

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All Counties Combined - EPO**





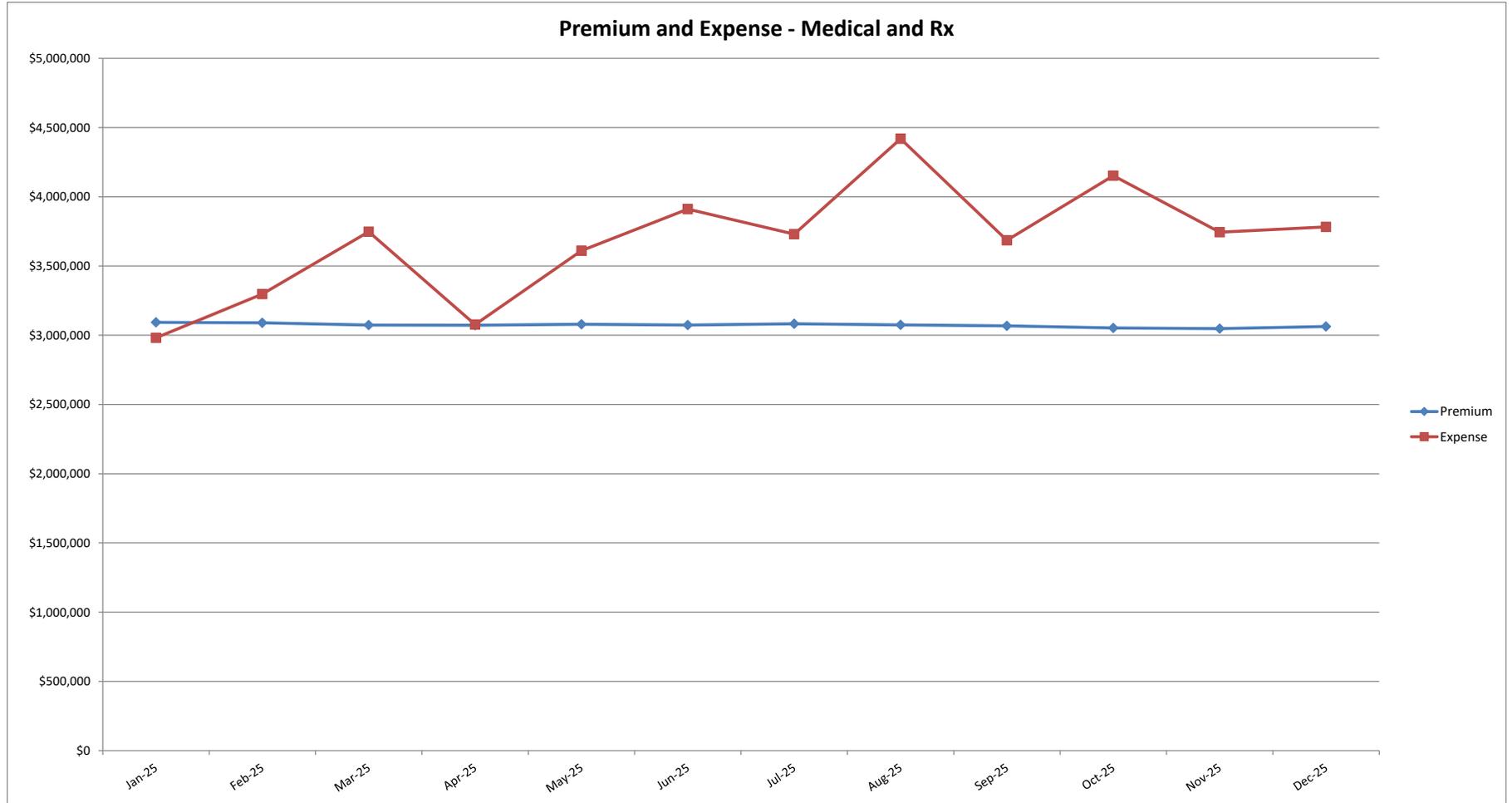
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			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-24	3,309	\$2,911,777	\$1,885,600	\$1,106,193	\$255,822	\$0	\$3,247,615	-\$335,838	\$904.14	111.5%
Feb-24	3,279	\$2,924,031	\$1,444,099	\$918,106	\$253,500	\$0	\$2,615,705	\$308,327	\$720.40	89.5%
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



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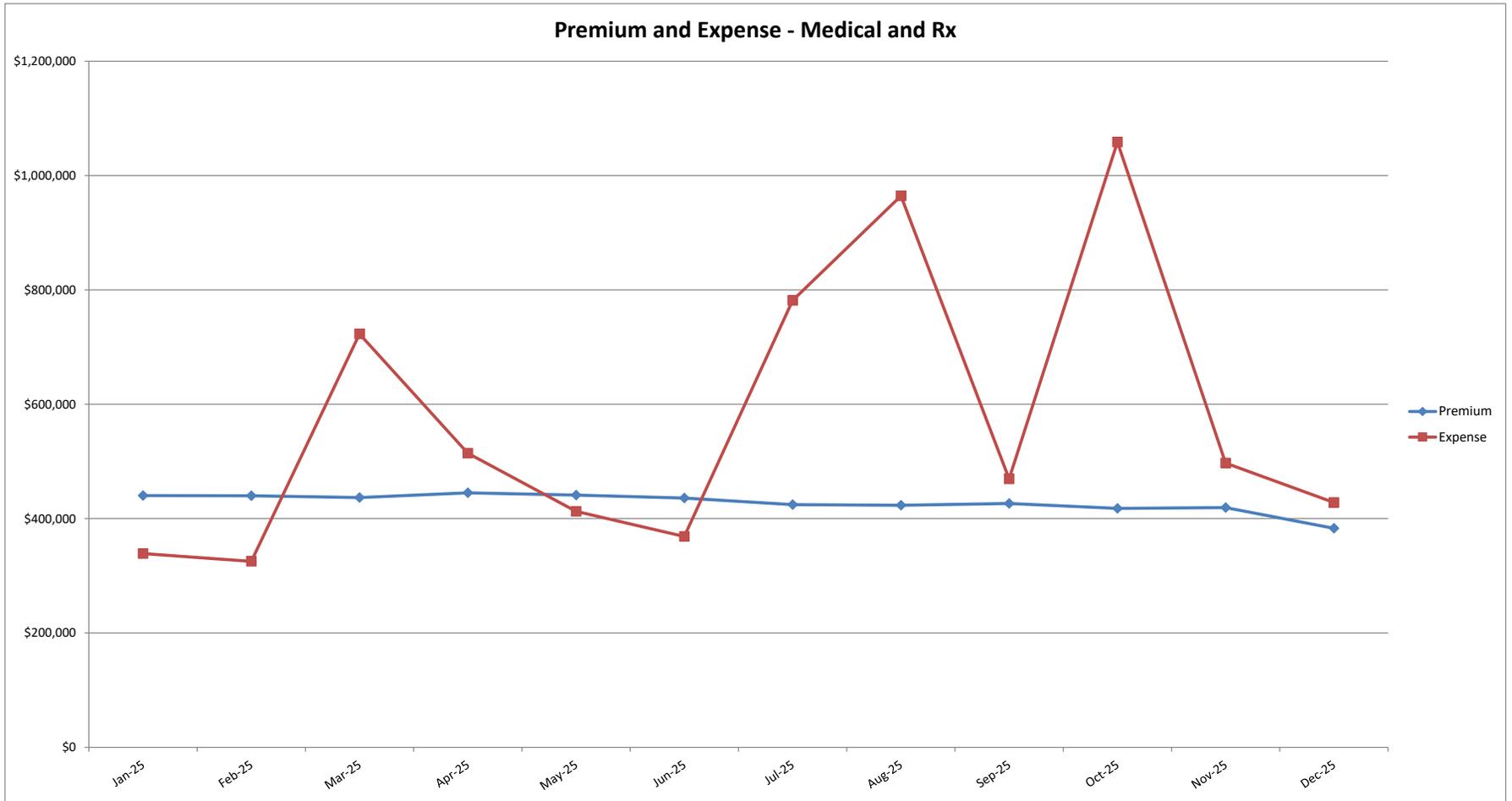


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All Counties Combined - HDHP**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
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**





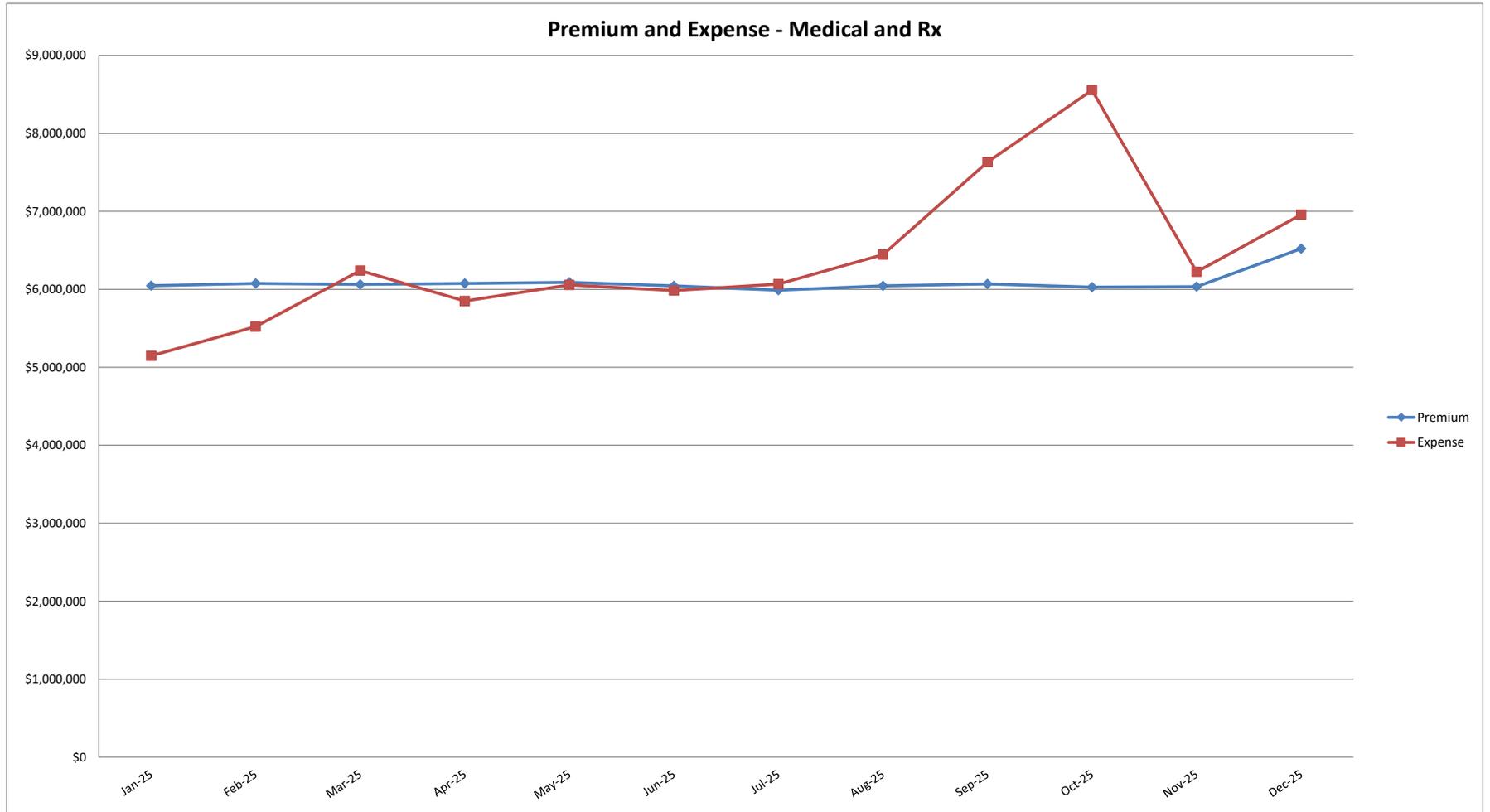
San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 2025
County of Fresno - All Medical

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**





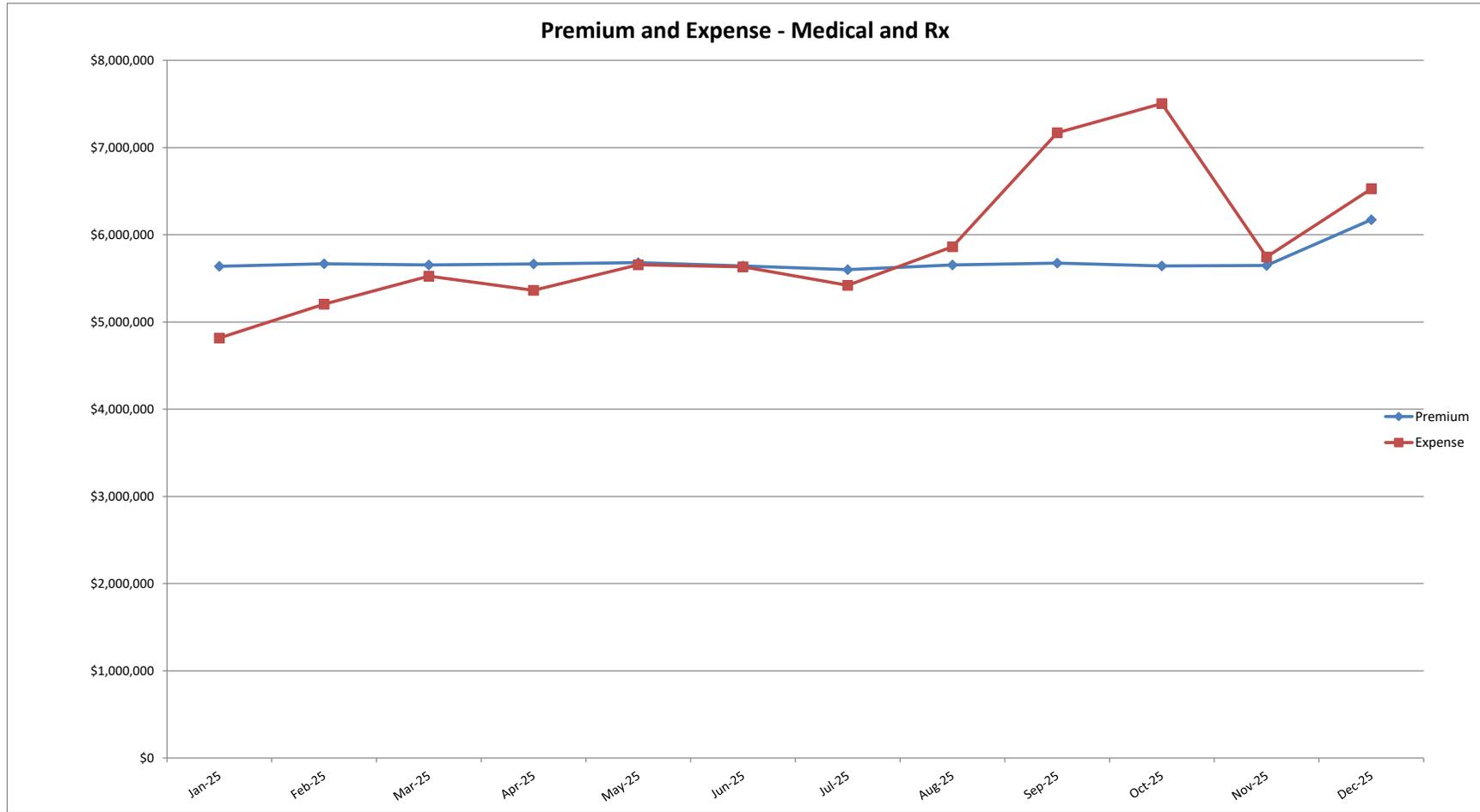
**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 2025
County of Fresno - EPO**

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**





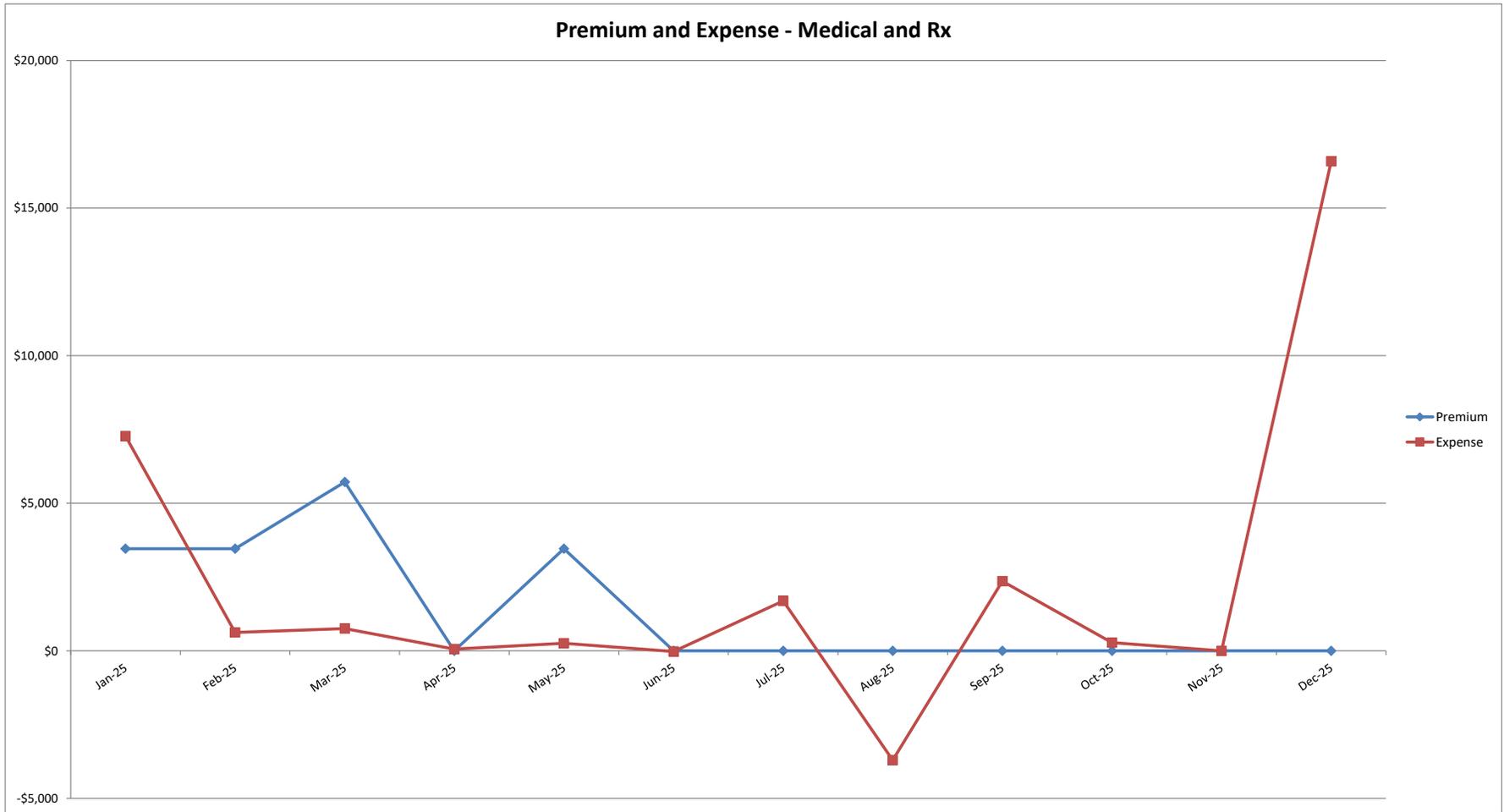
**San Joaquin Valley Insurance Authority (SJVIA)
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County of Fresno - PPO**

MONTH-YEAR	ENROLLED	FUNDING / PREMIUM	CLAIMS EXPENSE					SURPLUS / (DEFICIT)	AVERAGE CLAIM COST PEPM	TOTAL EXPENSE LOSS RATIO
			MEDICAL	RX	FIXED	POOLED CLAIMS	TOTAL EXPENSE			
Jan-24	113	\$152,626	\$4,062	\$36,880	\$8,643	\$0	\$49,586	\$103,041	\$362.32	32.5%
Feb-24	115	\$158,480	\$15,033	\$33,746	\$8,796	\$0	\$57,576	\$100,904	\$424.17	36.3%
Mar-24	111	\$171,542	\$48,682	\$41,294	\$8,490	\$0	\$98,466	\$73,076	\$810.59	57.4%
Apr-24	113	\$156,084	\$81,043	\$55,617	\$8,643	\$0	\$145,303	\$10,782	\$1,209.37	93.1%
May-24	114	\$157,282	\$93,286	\$61,419	\$8,720	\$0	\$163,425	-\$6,143	\$1,357.07	103.9%
Jun-24	115	\$156,208	\$61,526	\$57,623	\$8,796	\$0	\$127,946	\$28,262	\$1,036.08	81.9%
Jul-24	114	\$156,208	\$66,743	\$69,662	\$8,720	\$0	\$145,125	\$11,083	\$1,196.54	92.9%
Aug-24	114	\$158,469	\$46,203	\$67,930	\$8,720	\$0	\$122,853	\$35,615	\$1,001.17	77.5%
Sep-24	115	\$159,667	\$39,939	\$50,934	\$8,796	\$0	\$99,670	\$59,997	\$790.20	62.4%
Oct-24	114	\$158,469	\$79,552	\$58,148	\$8,720	\$0	\$146,420	\$12,049	\$1,207.90	92.4%
Nov-24	112	\$157,382	\$84,848	\$50,552	\$8,567	\$0	\$143,967	\$13,415	\$1,208.93	91.5%
Dec-24	113	\$157,382	\$28,407	\$46,895	\$8,643	\$0	\$83,945	\$73,437	\$666.39	53.3%
Jan-25	1	\$3,459	\$8,867	(\$1,688)	\$95	\$0	\$7,275	-\$3,816	\$7,179.38	210.3%
Feb-25	1	\$3,459	\$527	\$0	\$95	\$0	\$622	\$2,837	\$527.30	18.0%
Mar-25	4	\$5,718	\$371	\$0	\$381	\$0	\$752	\$4,967	\$92.81	13.1%
Apr-25	0	\$0	\$0	\$55	\$0	\$0	\$55	-\$55	\$0.00	0.0%
May-25	1	\$3,459	\$162	\$0	\$95	\$0	\$257	\$3,202	\$162.00	7.4%
Jun-25	0	\$0	-\$26	\$0	\$0	\$0	-\$26	\$26	\$0.00	0.0%
Jul-25	0	\$0	\$1,692	\$0	\$0	\$0	\$1,692	-\$1,692	\$0.00	0.0%
Aug-25	0	\$0	-\$3,706	\$0	\$0	\$0	-\$3,706	\$3,706	\$0.00	0.0%
Sep-25	0	\$0	\$2,357	\$0	\$0	\$0	\$2,357	-\$2,357	\$0.00	0.0%
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**



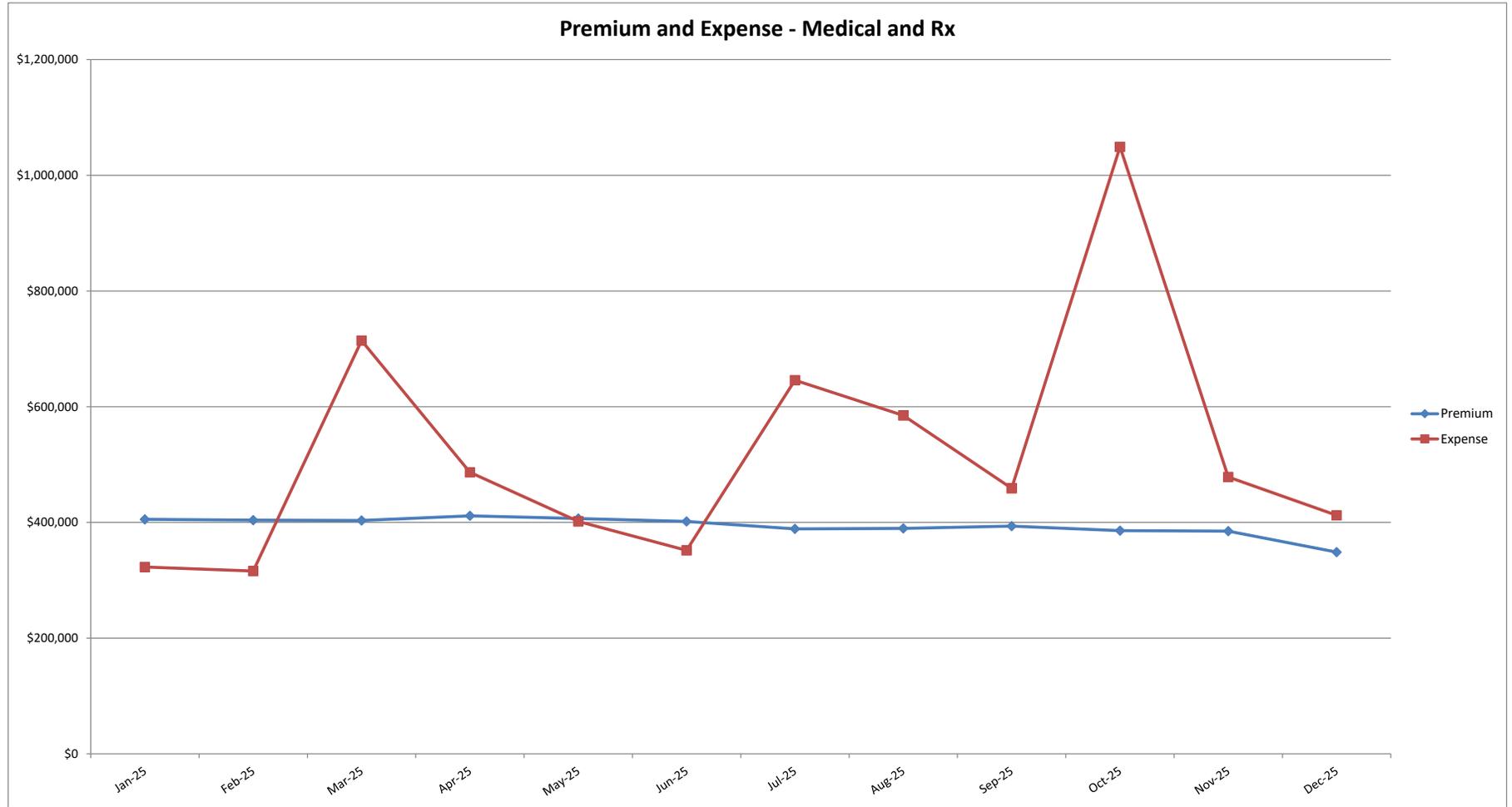


**San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 2025
County of Fresno - HDHP**

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**



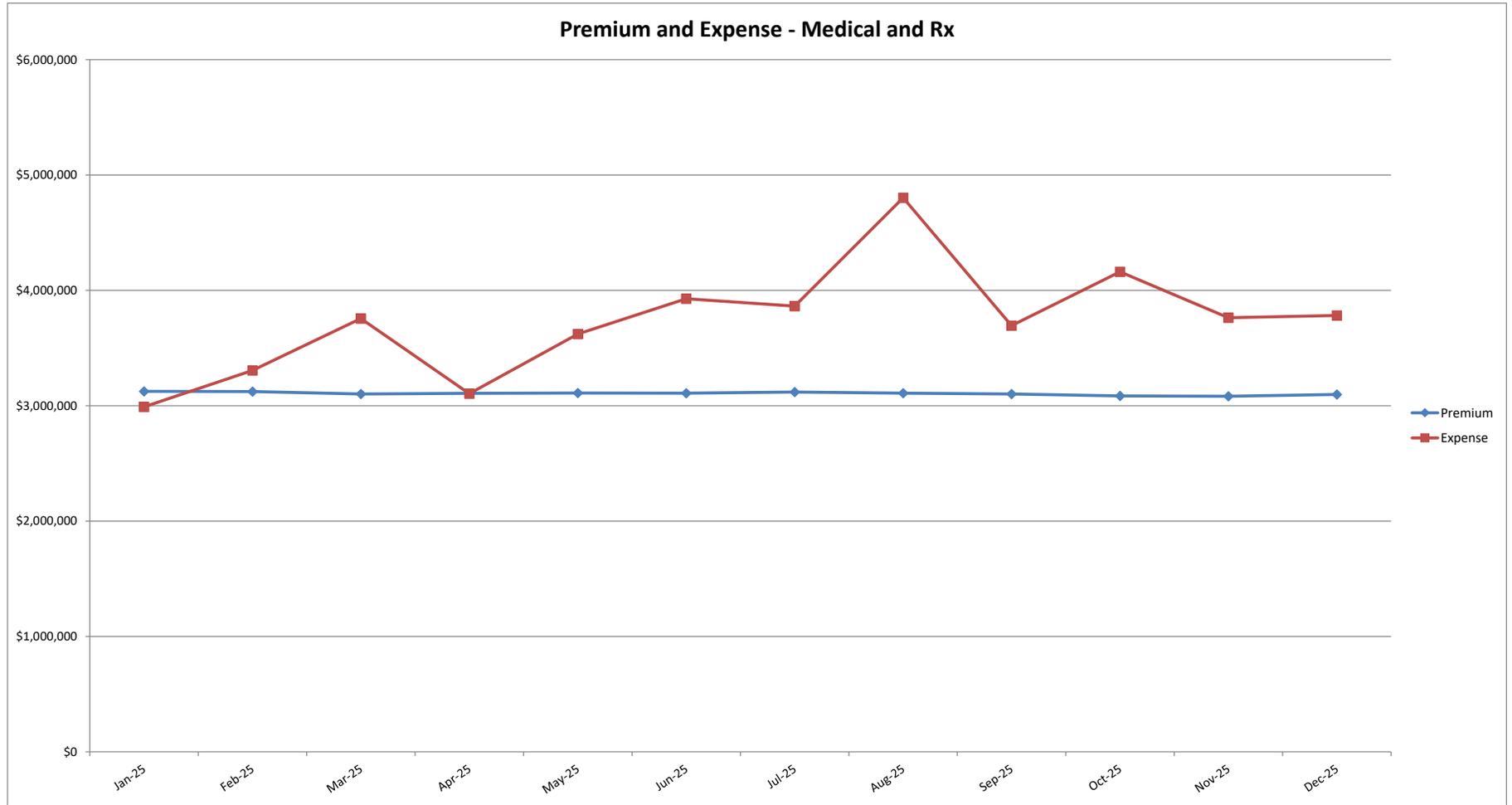


San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 2025
County of Tulare - All Medical

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**



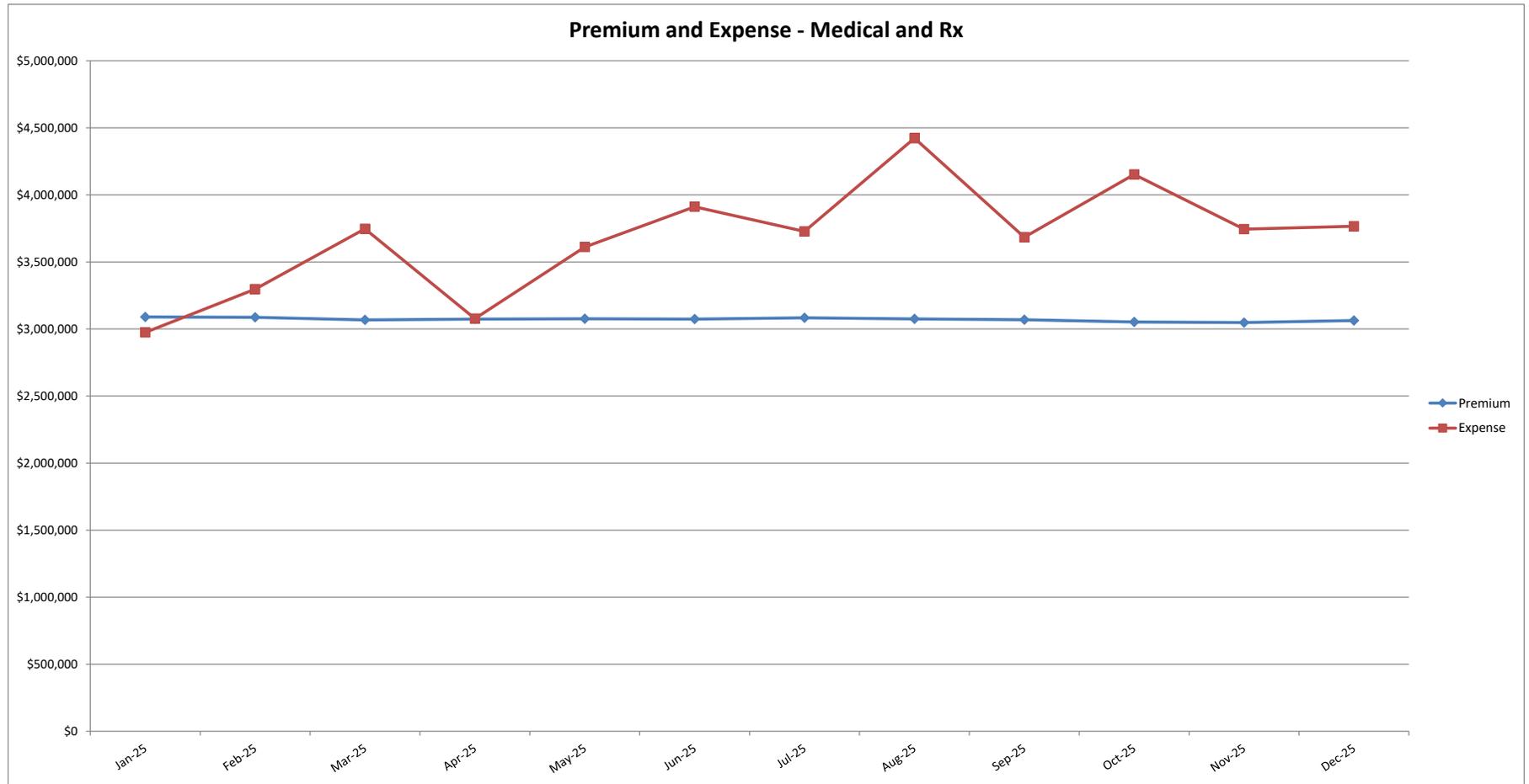


San Joaquin Valley Insurance Authority (SJVIA)
Anthem Blue Cross Premium and Claims Report as of December 2025
County of Tulare - PPO

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

