SJVIA 2026 YTD

Self-Funded Health Plan Financial Review

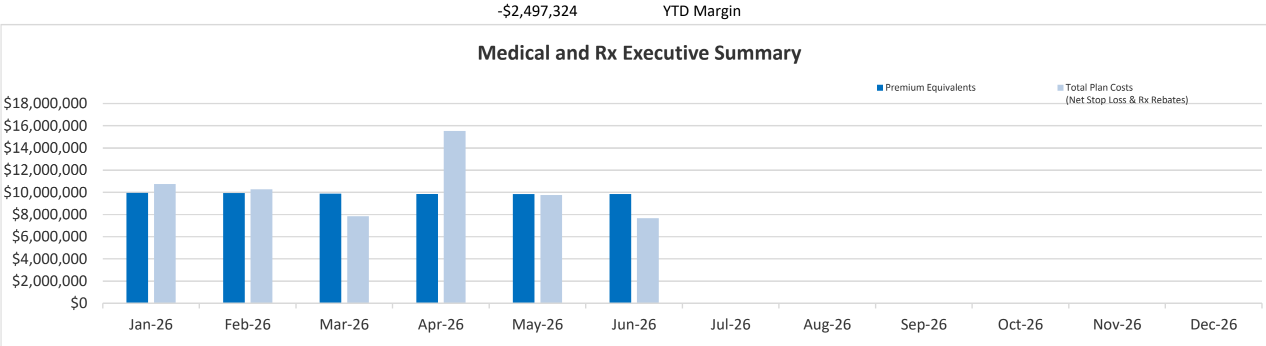
Paid Report Period:	January 1, 2026	to	June 30, 2026
Policy Period:	January 1, 2026	to	December 31, 2026

Medical & Rx Executive Summary

Month	Enrolled Employees	Premium Equivalents	Total Plan Costs (Net Stop Loss & Rx Rebates)	Funded Loss Ratio
1/1/2026	8280	$9,960,699	$10,734,732	107.8%
2/1/2026	8255	$9,932,559	$10,270,687	103.4%
3/1/2026	8201	$9,879,729	$7,832,220	79.3%
4/1/2026	8176	$9,858,800	$15,530,810	157.5%
5/1/2026	8150	$9,817,554	$9,770,726	99.5%
6/1/2026	8178	$9,843,731	$7,651,220	77.7%
7/1/2026				
8/1/2026				
9/1/2026				
10/1/2026				
11/1/2026				
12/1/2026				
Total	49,240	$59,293,073	$61,790,397	
PEPY		$14,450	$15,059	104.2%
Average	8,207	$9,882,179	$10,298,399	
			-$2,497,324	YTD Margin

Medical & Rx Claims By Plan - (Net Stop Loss & Rx Rebates)

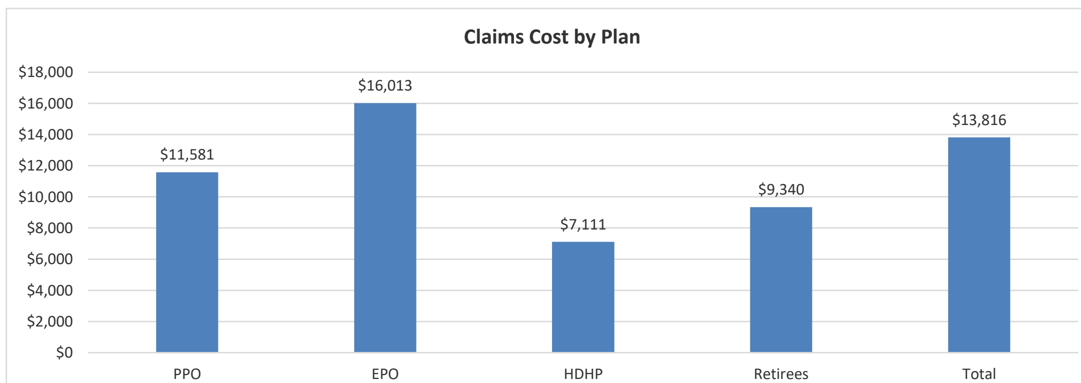
Month	PPO	EPO	HDHP	Retirees	Total
1/1/2026	$3,250,657	$5,706,346	$892,906	$27,638	$9,877,548
2/1/2026	$4,124,715	$5,137,278	$95,258	$58,820	$9,416,071
3/1/2026	$3,618,394	$3,384,504	$13,748	-$33,448	$6,983,198
4/1/2026	$4,976,974	$9,358,959	$288,334	$60,154	$14,684,420
5/1/2026	$681,166	$7,762,664	$346,773	$136,419	$8,927,023
6/1/2026	$2,089,212	$4,966,141	-$387,221	$136,486	$6,804,618
7/1/2026					
8/1/2026					
9/1/2026					
10/1/2026					
11/1/2026					
12/1/2026					
Total	$18,741,117	$36,315,893	$1,249,798	$386,069	$56,692,877
PEPY	$11,581	$16,013	$7,111	$9,340	$13,816
Average	$3,123,520	$6,052,649	$208,300	$64,345	$9,448,813



Plan Year	Premium Equivalent Surplus
2024	$3,422,530
2025	-$1,754,495
2026 PYTD	-$2,497,324
Total	-$829,289

Large Claims Over $475k

Plan	Diagnosis	Year to Date
PPO 750	Livebrn Infnt Accrd Place Brth&Type	$2,429,709
PPO 750	Malignant Neoplasm Of Larynx	$507,437
8A24	Encounter For Other Aftercare	$1,253,240
EPO 500	Myeloid Leukemia	$1,032,211
EPO 500	Hydrocephalus	$807,198
EPO 0	Acute Kidney Failure	$736,858
HDPPO 3300	Alcoholic Liver Disease	$697,401
EPO 0	Lymphoid Leukemia	$655,756
EPO 500	Uns Severe Protein-Calorie Mlnutrit	$562,517
	Oth Dist Cerbrl Status Newborn	$490,375



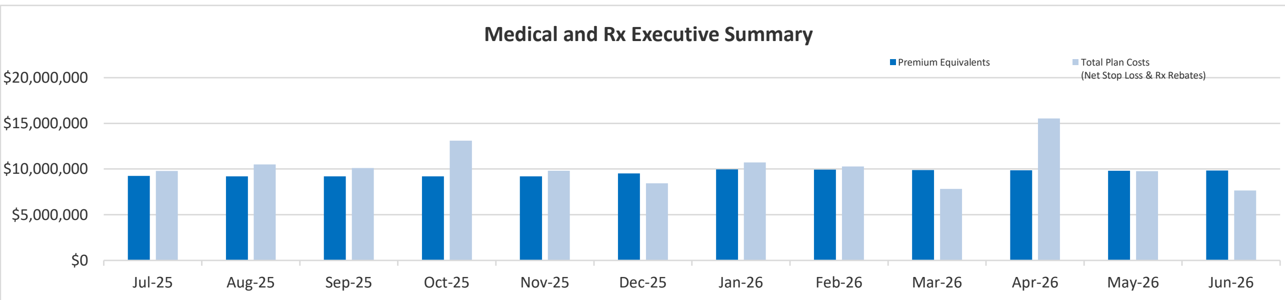
SJVIA **25/26 Fiscal Year**

Self-Funded Health Plan Financial Review

Paid Report Period:	July 1, 2025	to	June 30, 2026
FIscal Period:	July 1, 2025	to	June 30, 2026

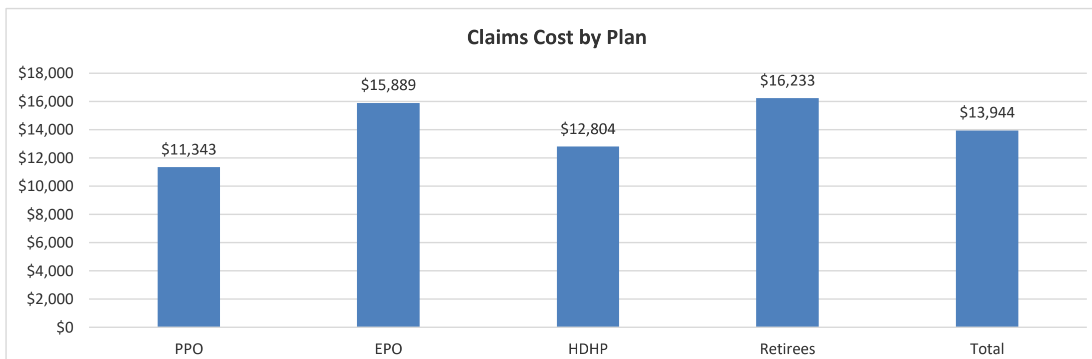
Medical & Rx Executive Summary				
Month	Enrolled Employees	Premium Equivalents	Total Plan Costs (Net Stop Loss & Rx Rebates)	Funded Loss Ratio
7/1/2025	8098	$9,239,138	$9,793,257	106.0%
8/1/2025	8064	$9,210,205	$10,509,260	114.1%
9/1/2025	8065	$9,208,772	$10,104,311	109.7%
10/1/2025	8052	$9,205,661	$13,108,390	142.4%
11/1/2025	8044	$9,207,404	$9,822,874	106.7%
12/1/2025	8198	$9,532,785	$8,441,538	88.6%
1/1/2026	8280	$9,960,699	$10,734,732	107.8%
2/1/2026	8255	$9,932,559	$10,270,687	103.4%
3/1/2026	8201	$9,879,729	$7,832,220	79.3%
4/1/2026	8176	$9,858,800	$15,530,810	157.5%
5/1/2026	8150	$9,817,554	$9,770,726	99.5%
6/1/2026	8178	$9,843,731	$7,651,220	77.7%
Total	97,761	$114,897,038	$123,570,026	
PEPY		$14,103	$15,168	107.5%
Average	8,147	$9,574,753	$10,297,502	
			-$8,672,988	YTD Margin

Medical & Rx Claims By Plan - (Net Stop Loss & Rx Rebates)				
PPO	EPO	HDHP	Retirees	Total
$2,877,437	$5,082,815	$713,559	$307,622	$8,981,433
$2,970,836	$5,468,534	$1,102,226	$158,991	$9,700,588
$2,617,004	$6,367,246	$226,625	$84,635	$9,295,509
$3,843,910	$7,434,583	$927,896	$94,129	$12,300,519
$3,175,036	$5,396,745	$367,537	$76,115	$9,015,433
$2,488,246	$4,821,575	$201,969	$101,790	$7,613,581
3250657.18	$5,706,346	$892,906	2763801.0%	$9,877,548
4124714.57	$5,137,278	$95,258	5882047.0%	$9,416,071
3618393.74	$3,384,504	$13,748	-3344799.0%	$6,983,198
4976973.94	$9,358,959	$288,334	6015354.0%	$14,684,420
681166.03	$7,762,664	$346,773	13641915.0%	$8,927,023
$2,089,212	$4,966,141	-$387,221	$136,486	$6,804,618
$36,713,587	$70,887,390	$4,789,611	$1,209,351	$113,599,939
$11,343	$15,889	$12,804	$16,233	$13,944
$3,059,466	$5,907,282	$399,134	$100,779	$9,466,662



Plan Year	Premium Equivalent Surplus
2024/2025	$2,821,815
2025/2026 YTD	-$8,672,988
Total	-$5,851,173

Large Claims Over $475k		
Plan	Diagnosis	Year to Date
PPO 750	Livebrn Infnt Accrd Place Brth&Type	$2,506,126
PPO 750	Aortic Aneurysm And Dissection	$2,481,953
EPO 0	Alcoholic Liver Disease	$1,871,013
EPO 0	Acute Kidney Failure	$1,366,530
EPO 0	Encounter For Other Aftercare	$1,289,850
EPO 500	Myeloid Leukemia	$1,068,485
HDPPO	Lymphoid Leukemia	$871,316
EPO 0	Livebrn Infnt Accrd Place Brth&Type	$863,659
EPO 500	Hydrocephalus	$820,127
PPO 750	Hepatic Failure Nec	$795,355
PPO 750	Encounter For Other Aftercare	$730,662
EPO 0	Pain Not Elsewhere Classified	$604,053
EPO 0	Uns Severe Protein-Calorie Mlnutrit	$588,537
PPO 750	Malignant Neoplasm Of Larynx	$547,462
EPO 500	Oth Dist Cerbrl Status Newborn	$493,959
EPO 500	Other Venous Embolism & Thrombosis	$490,817



SJVIA

Self-Funded Health Plan Financial Review

Plan Performance

2026

						Premium Equivalents		Fixed Costs		Claims				Premium Equivalents vs. Actual		
Month	EE	ES	EC	EF	Enrolled Employees	Premium Equivalents	Cumulative Premium Equivalent	ASO Fees	Stop Loss Premium	Gross Medical Claims	Rx Claims with Rebates	Amounts Over Specific Deductible	Total Medical & Rx (Net Stop Loss)	Total Plan Costs	Cumulative Plan Costs	Funded Loss Ratio
1/1/2026	5327	665	1552	736	8280	$9,960,699	$9,960,699	$483,260	$373,925	$6,755,666	$3,121,882	$0	$9,877,548	$10,734,732	$10,734,732	107.8%
2/1/2026	5303	661	1559	732	8255	$9,932,559	$19,893,258	$481,820	$372,796	$6,396,068	$3,020,003	$0	$9,416,071	$10,270,687	$21,005,420	103.4%
3/1/2026	5261	655	1548	737	8201	$9,879,729	$29,772,987	$478,665	$370,357	$7,451,433	$13,228	-$481,462	$6,983,198	$7,832,220	$28,837,640	79.3%
4/1/2026	5236	656	1542	742	8176	$9,858,800	$39,631,787	$477,162	$369,228	$12,365,115	$3,651,171	-$1,331,865	$14,684,420	$15,530,810	$44,368,450	157.5%
5/1/2026	5227	654	1532	737	8150	$9,817,554	$49,449,342	$475,650	$368,054	$10,039,830	$3,503,918	-$4,616,725	$8,927,023	$9,770,726	$54,139,176	99.5%
6/1/2026	5250	646	1543	739	8178	$9,843,731	$59,293,073	$477,284	$369,318	$8,772,913	$1,612,001	-$3,580,297	$6,804,618	$7,651,220	$61,790,397	77.7%
7/1/2026																
8/1/2026																
9/1/2026																
10/1/2026																
11/1/2026																
12/1/2026																

Total	31,604	3,937	9,276	4,423	49,240	$59,293,073	--	$2,873,841	$2,223,678	$51,781,025	$14,922,202	-$10,010,349	$56,692,877	$61,790,397	--	104.2%
PEPY						$14,450		$700	$542	$12,619	$3,637	--	$13,816	$15,059	--	--
Average	5,267	656	1,546	737	8,207	$9,882,179	--	$478,973	$370,613	$8,630,171	$2,487,034	-$1,668,392	$9,448,813	$10,298,399	--	

2025

						Premium Equivalents		Fixed Costs		Claims				Premium Equivalents vs. Actual		
Month	EE	ES	EC	EF	Enrolled Employees	Premium Equivalents	Cumulative Premium Equivalent	ASO Fees	Stop Loss Premium	Gross Medical Claims	Rx Claims with Rebates	Amounts Over Specific Deductible	Total Medical & Rx (Net Stop Loss)	Total Plan Costs	Cumulative Plan Costs	Funded Loss Ratio
1/1/2025	5457	620	1394	631	8102	$9,220,549	$9,220,549	$505,888	$304,516	$4,719,616	$2,788,010	$0	$7,507,627	$8,318,030	$8,318,030	90.2%
2/1/2025	5467	627	1398	630	8122	$9,240,669	$18,461,217	$507,131	$305,374	$5,652,743	$2,544,201	-$823,177	$7,373,767	$8,186,272	$16,504,301	88.6%
3/1/2025	5438	628	1403	632	8101	$9,226,565	$27,687,782	$505,824	$305,042	$6,654,561	$1,103,266	-$585,137	$7,172,689	$7,983,555	$24,487,857	86.5%
4/1/2025	5422	636	1417	632	8107	$9,246,586	$36,934,369	$506,196	$305,884	$5,314,777	$3,156,906	-$268,190	$8,203,493	$9,015,573	$33,503,430	97.5%
5/1/2025	5406	634	1431	630	8101	$9,242,594	$46,176,963	$505,812	$306,027	$5,666,817	$3,217,510	-$2,362	$8,881,965	$9,693,803	$43,197,233	104.9%
6/1/2025	5403	623	1434	632	8092	$9,232,001	$55,408,963	$505,255	$305,594	$5,744,746	$1,234,966	$0	$6,979,712	$7,790,561	$50,987,795	84.4%
7/1/2025	5394	622	1451	631	8098	$9,239,138	$64,648,102	$505,603	$306,221	$5,985,506	$3,188,205	-$192,277	$8,981,433	$9,793,257	$60,781,051	106.0%
8/1/2025	5363	624	1444	633	8064	$9,210,205	$73,858,306	$503,480	$305,192	$6,767,164	$3,376,654	-$443,230	$9,700,588	$10,509,260	$71,290,312	114.1%
9/1/2025	5363	619	1450	633	8065	$9,208,772	$83,067,079	$503,551	$305,251	$7,540,584	$1,794,560	-$39,635	$9,295,509	$10,104,311	$81,394,623	109.7%
10/1/2025	5343	613	1458	638	8052	$9,205,661	$92,272,740	$502,763	$305,108	$8,706,498	$3,594,021	$0	$12,300,519	$13,108,390	$94,503,012	142.4%
11/1/2025	5326	612	1461	645	8044	$9,207,404	$101,480,144	$502,277	$305,165	$5,966,324	$3,325,297	-$276,188	$9,015,433	$9,822,874	$104,325,886	106.7%
12/1/2025	5267	665	1530	736	8198	$9,532,785	$111,012,929	$511,998	$315,960	$6,155,155	$1,458,426	$0	$7,613,581	$8,441,538	$112,767,424	88.6%

Total	64,649	7,523	17,271	7,703	97,146	$111,012,929	--	$6,065,777	$3,675,334	$74,874,489	$30,782,021	-$2,630,196	$103,026,314	$112,767,424	--	101.6%
PEPY						$13,713		$749	$896	$18,247	$7,502	--	$25,108	$27,482	--	--
Average	5,387	627	1,439	642	8,096	$9,251,077	--	$505,481	$306,278	$6,239,541	$2,565,168	-$219,183	$8,585,526	$9,397,285	--	

2024

						Premium Equivalents		Fixed Costs		Claims				Premium Equivalents vs. Actual		
Month	EE	ES	EC	EF	Enrolled Employees	Premium Equivalents	Cumulative Premium Equivalent	ASO Fees	Stop Loss Premium	Gross Medical Claims	Rx Claims with Rebates	Amounts Over Specific Deductible	Total Medical & Rx (Net Stop Loss)	Total Plan Costs	Cumulative Plan Costs	Funded Loss Ratio
1/1/2024	5275	538	1180	508	7501	$8,080,446	$8,080,446	$464,912	$207,391	$5,685,989	$2,460,621	-$5,436	$8,141,174	$8,813,477	$8,813,477	109.1%
2/1/2024	5277	542	1169	513	7501	$8,077,750	$16,158,195	$464,912	$207,348	$4,231,836	$2,133,318	$0	$6,365,154	$7,037,414	$15,850,891	87.1%
3/1/2024	5291	543	1183	516	7533	$8,110,434	$24,268,630	$466,895	$208,416	$5,008,227	$713,720	$0	$5,721,947	$6,397,258	$22,248,149	78.9%
4/1/2024	5288	544	1180	533	7545	$8,139,923	$32,408,553	$467,639	$208,993	$4,639,764	$2,483,889	$0	$7,123,654	$7,800,286	$30,048,434	95.8%
5/1/2024	5329	549	1193	534	7605	$8,202,812	$40,611,365	$471,358	$210,677	$4,378,985	$2,679,803	$0	$7,058,788	$7,740,823	$37,789,257	94.4%
6/1/2024	5368	553	1210	540	7671	$8,278,506	$48,889,871	$475,449	$212,661	$4,520,832	$869,788	$0	$5,390,620	$6,078,730	$43,867,987	73.4%
7/1/2024	5406	556	1213	548	7723	$8,329,248	$57,219,119	$478,672	$214,068	$5,574,507	$2,616,517	$0	$8,191,024	$8,883,764	$52,751,751	106.7%
8/1/2024	5421	556	1211	551	7739	$8,345,883	$65,565,002	$479,663	$214,430	$6,869,959	$2,834,200	$0	$9,704,159	$10,398,252	$63,150,003	124.6%
9/1/2024	5442	554	1225	556	7777	$8,390,015	$73,955,017	$482,018	$215,604	$4,782,156	$1,049,518	$0	$5,831,674	$6,529,297	$69,679,299	77.8%
10/1/2024	5455	551	1240	552	7798	$8,406,808	$82,361,825	$483,320	$216,222	$5,197,597	$2,810,721	-$277,438	$7,730,880	$8,430,422	$78,109,721	100.3%
11/1/2024	5441	557	1236	551	7785	$8,394,973	$90,756,798	$482,514	$215,967	$7,203,746	$2,503,226	-$53,408	$9,653,564	$10,352,045	$88,461,766	123.3%
12/1/2024	5419	612	1376	622	8029	$8,821,573	$99,578,371	$497,637	$226,868	$5,926,852	$1,042,717	$0	$6,969,569	$7,694,074	$96,155,840	87.2%
Total	64,412	6,655	14,616	6,524	92,207	$99,578,371	--	$5,714,990	$2,558,646	$64,020,450	$24,198,037	-$336,283	$87,882,205	$96,155,840	--	96.6%
PEPY						$12,959		$744	$624	$15,602	$5,897	--	$21,417	$23,434	--	--
Average	5,368	555	1,218	544	7,684	$8,298,198	--	$476,249	$213,220	$5,335,038	$2,016,503	-$28,024	$7,323,517	$8,012,987	--	

County of Tulare - 2026
Performance by Plan

USI

PPO 0

Month	EE's	Mbrs	Premium Equivalents	ASO & Stop Loss	Medical Claims (Net Stop Loss)	Rx Claims with Rebates	Total Cost	Gross PEPM	Funded Loss Ratio
1/1/2026	99	115	$146,102	$10,131	$65,578	$50,641	$126,350	$1,276	86%
2/1/2026	97	113	$143,536	$9,926	$89,363	$53,613	$152,903	$1,576	107%
3/1/2026	97	113	$143,536	$9,926	$186,764	-$35,890	$160,800	$1,658	112%
4/1/2026	98	115	$145,877	$10,028	$163,784	$42,386	$216,198	$2,206	148%
5/1/2026	98	115	$145,877	$10,028	$186,388	$56,364	$252,780	$2,579	173%
6/1/2026	98	115	$145,877	$10,028	$105,984	$39,319	$155,332	$1,585	106%
7/1/2026									
8/1/2026									
9/1/2026									
10/1/2026									
11/1/2026									
12/1/2026									
Total	587	686	$870,804	$60,068	$797,861	$206,435	$1,064,363	$1,813	122%
PEPY			$17,802	$1,228	$16,311	$4,220	$21,759	$21,759	
Average	98	114	$145,134	$10,011	$132,977	$34,406	$177,394		

PPO 500

Month	EE's	Mbrs	Premium Equivalents	ASO & Stop Loss	Medical Claims (Net Stop Loss)	Rx Claims with Rebates	Total Cost	Gross PEPM	Funded Loss Ratio
1/1/2026	223	223	$253,583	$22,820	$94,463	$128,011	$245,294	$1,100	97%
2/1/2026	223	223	$253,583	$22,820	$228,757	$73,251	$324,827	$1,457	128%
3/1/2026	221	221	$249,879	$22,615	$142,717	$18,867	$184,199	$833	74%
4/1/2026	220	220	$248,108	$22,513	$215,619	$118,140	$356,271	$1,619	144%
5/1/2026	217	217	$245,210	$22,206	$92,730	$195,174	$310,110	$1,429	126%
6/1/2026	215	215	$243,278	$22,001	$132,181	$104,835	$259,016	$1,205	106%
7/1/2026									
8/1/2026									
9/1/2026									
10/1/2026									
11/1/2026									
12/1/2026									
Total	1,319	1,319	$1,493,641	$134,973	$906,466	$638,277	$1,679,717	$1,273	112%
PEPY			$13,589	$1,228	$8,247	$5,807	$15,282	$15,282	
Average	220	220	$248,940	$22,496	$151,078	$106,380	$279,953		

PPO 750

Month	EE's	Mbrs	Premium Equivalents	ASO & Stop Loss	Medical Claims (Net Stop Loss)	Rx Claims with Rebates	Total Cost	Gross PEPM	Funded Loss Ratio
1/1/2026	2,938	4,361	$3,040,646	$300,646	$1,794,765	$1,117,199	$3,212,609	$1,093	106%
2/1/2026	2,921	4,343	$3,024,295	$298,906	$2,559,037	$1,120,693	$3,978,636	$1,362	132%
3/1/2026	2,905	4,323	$3,013,380	$297,269	$3,225,622	$80,314	$3,603,205	$1,240	120%
4/1/2026	2,918	4,349	$3,031,905	$298,599	$3,097,401	$1,339,645	$4,735,645	$1,623	156%
5/1/2026	2,909	4,341	$3,022,856	$297,678	-$883,982	$1,034,492	$448,188	$154	15%
6/1/2026	2,923	4,350	$3,032,777	$299,111	$1,343,027	$363,866	$2,006,004	$686	66%
7/1/2026									
8/1/2026									
9/1/2026									
10/1/2026									
11/1/2026									
12/1/2026									
Total	17,514	26,067	$18,165,859	$1,792,208	$11,135,870	$5,056,209	$17,984,286	$1,027	99%
PEPY			$12,447	$1,228	$7,630	$3,464	$12,322	$12,322	
Average	2,919	4,345	$3,027,643	$298,701	$1,855,978	$842,701	$2,997,381		

HDHP

Month	EE's	Mbrs	Premium Equivalents	ASO & Stop Loss	Medical Claims (Net Stop Loss)	Rx Claims with Rebates	Total Cost	Gross PEPM	Funded Loss Ratio
1/1/2026	51	80	$47,381	$5,219	$3,414	$1,557	$10,191	$200	22%
2/1/2026	50	79	$46,695	$5,117	$401	$12,955	$18,473	$369	40%
3/1/2026	48	77	$45,323	$4,912	$1,771	-$2,973	$3,710	$77	8%
4/1/2026	47	82	$46,041	$4,810	$6,883	$13,791	$25,483	$542	55%
5/1/2026	46	81	$45,355	$4,707	$11,526	$10,904	$27,137	$590	60%
6/1/2026	45	78	$44,097	$4,605	$1,707	-$4,253	$2,059	$46	5%
7/1/2026									
8/1/2026									
9/1/2026									
10/1/2026									
11/1/2026									
12/1/2026									
Total	287	477	$274,894	$29,369	$25,703	$31,981	$87,052	$303	32%
PEPY			$11,494	$1,228	$1,075	$1,337	$3,640	$3,640	
Average	48	80	$45,816	$4,895	$4,284	$5,330	$14,509		

EPO

Month	EE's	Mbrs	Premium Equivalents	ASO & Stop Loss	Medical Claims (Net Stop Loss)	Rx Claims with Rebates	Total Cost	Gross PEPM	Funded Loss Ratio
1/1/2026	23	42	$24,942	$2,354	$2,106	$2,432	$6,892	$300	28%
2/1/2026	23	42	$24,942	$2,354	$2,613	$4,550	$9,517	$414	38%
3/1/2026	23	42	$24,942	$2,354	$4,182	$465	$7,001	$304	28%
4/1/2026	23	42	$24,942	$2,354	$5,178	$4,490	$12,021	$523	48%
5/1/2026	23	42	$24,942	$2,354	$2,782	$3,259	$8,395	$365	34%
6/1/2026	23	42	$24,942	$2,354	$1,772	$2,756	$6,881	$299	28%
7/1/2026									
8/1/2026									
9/1/2026									
10/1/2026									
11/1/2026									
12/1/2026									
Total	138	252	$149,652	$14,122	$18,633	$17,952	$50,707	$367	34%
PEPY			$13,013	$1,228	$1,620	$1,561	$4,409	$4,409	
Average	23	42	$24,942	$2,354	$3,106	$2,992	$8,451		

Combined

Month	EE's	Mbrs	Premium Equivalents	ASO & Stop Loss	Medical Claims (Net Stop Loss)	Rx Claims with Rebates	Total Cost	Gross PEPM	Funded Loss Ratio
1/1/2026	3,334	4,821	$3,512,654	$341,168	$1,960,328	$1,299,840	$3,601,336	$1,080	103%
2/1/2026	3,314	4,800	$3,493,051	$339,122	$2,880,172	$1,265,062	$4,484,356	$1,353	128%
3/1/2026	3,294	4,776	$3,477,060	$337,075	$3,561,056	$60,783	$3,958,914	$1,202	114%
4/1/2026	3,306	4,808	$3,496,873	$338,303	$3,488,864	$1,518,451	$5,345,619	$1,617	153%
5/1/2026	3,293	4,796	$3,484,240	$336,973	-$590,557	$1,300,193	$1,046,609	$318	30%
6/1/2026	3,304	4,800	$3,490,971	$338,098	$1,584,670	$506,524	$2,429,292	$735	70%
7/1/2026									
8/1/2026									
9/1/2026									
10/1/2026									
11/1/2026									
12/1/2026									
Total	19,845	28,801	$20,954,849	$2,030,739	$12,884,533	$5,950,854	$20,866,126	$1,051	100%
PEPY			$12,671	$1,228	$7,791	$3,598	$12,617	$12,617	
Average	3,308	4,800	$3,492,475	$338,456	$2,147,422	$991,809	$3,477,688		

County of Tulare - 2025

Performance by Plan

PPO 0

Month	EE's	Mbrs	Premium Equivalents	ASO & Stop Loss	Medical Claims (Net Stop Loss)	Rx Claims with Rebates	Total Cost	Gross PEPM	Funded Loss Ratio
1/1/2025	107	127	$135,879	$9,962	$127,792	$55,292	$193,046	$1,804	142%
2/1/2025	105	125	$133,700	$9,785	$79,114	$83,585	$172,484	$1,643	129%
3/1/2025	104	124	$132,611	$9,696	$104,173	$28,674	$142,543	$1,371	107%
4/1/2025	106	126	$134,789	$9,873	$70,132	$63,099	$143,104	$1,350	106%
5/1/2025	106	126	$134,789	$9,873	$177,620	$81,172	$268,665	$2,535	199%
6/1/2025	106	126	$134,789	$9,873	$352,438	$50,924	$413,235	$3,898	307%
7/1/2025	104	124	$132,611	$9,696	$190,808	$68,723	$269,227	$2,589	203%
8/1/2025	104	124	$132,611	$9,696	$117,537	$89,188	$216,420	$2,081	163%
9/1/2025	102	121	$130,432	$9,518	$66,224	$38,281	$114,023	$1,118	87%
10/1/2025	102	121	$130,432	$9,518	$131,084	$60,458	$201,060	$1,971	154%
11/1/2025	101	120	$129,342	$9,429	$110,565	$78,220	$198,214	$1,963	153%
12/1/2025	103	122	$131,521	$9,607	$127,095	$2,326	$139,028	$1,350	106%
Total	1,250	1,486	$1,593,506	$116,526	$1,654,582	$699,942	$2,471,051	$1,977	155%
PEPY			$15,298	$1,119	$15,884	$6,719	$23,722	$23,722	
Average	104	124	$132,792	$9,711	$137,882	$58,329	$205,921		

PPO 500

Month	EE's	Mbrs	Premium Equivalents	ASO & Stop Loss	Medical Claims (Net Stop Loss)	Rx Claims with Rebates	Total Cost	Gross PEPM	Funded Loss Ratio
1/1/2025	288	366	$279,149	$27,110	$198,715	$167,667	$393,492	$1,366	141%
2/1/2025	286	365	$277,508	$26,932	$264,984	$107,552	$399,468	$1,397	144%
3/1/2025	285	365	$277,371	$26,874	$323,769	$90,250	$440,893	$1,547	159%
4/1/2025	284	366	$278,055	$26,847	$145,863	$149,686	$322,397	$1,135	116%
5/1/2025	283	365	$277,234	$26,758	$253,098	$124,831	$404,688	$1,430	146%
6/1/2025	283	364	$276,413	$26,728	$247,780	$44,291	$318,799	$1,126	115%
7/1/2025	281	362	$274,773	$26,550	$266,460	$129,044	$422,055	$1,502	154%
8/1/2025	279	360	$273,132	$26,372	$214,417	$128,795	$369,585	$1,325	135%
9/1/2025	275	355	$269,030	$25,987	$212,433	$52,580	$290,999	$1,058	108%
10/1/2025	272	352	$266,569	$25,720	$219,561	$158,116	$403,398	$1,483	151%
11/1/2025	269	349	$264,108	$25,454	$214,096	$140,117	$379,667	$1,411	144%
12/1/2025	268	348	$263,287	$25,365	$146,698	$70,433	$242,497	$905	92%
Total	3,353	4,317	$3,276,629	$316,698	$2,707,875	$1,363,363	$4,387,936	$1,309	134%
PEPY			$11,727	$1,133	$9,691	$4,879	$15,704	$15,704	
Average	279	360	$273,052	$26,391	$225,656	$113,614	$365,661		

PPO 750

Month	EE's	Mbrs	Premium Equivalents	ASO & Stop Loss	Medical Claims (Net Stop Loss)	Rx Claims with Rebates	Total Cost	Gross PEPM	Funded Loss Ratio
1/1/2025	2,849	4,176	$2,627,458	$274,902	$1,251,762	$959,734	$2,486,397	$873	95%
2/1/2025	2,864	4,196	$2,641,901	$276,357	$1,394,170	$899,623	$2,570,149	$897	97%
3/1/2025	2,856	4,189	$2,635,381	$275,646	$2,095,641	$383,063	$2,754,351	$964	105%
4/1/2025	2,860	4,201	$2,641,868	$276,186	$1,410,566	$1,078,680	$2,765,431	$967	105%
5/1/2025	2,862	4,207	$2,639,576	$276,364	$1,518,998	$1,148,029	$2,943,391	$1,028	112%
6/1/2025	2,856	4,209	$2,636,288	$275,831	$1,600,425	$402,909	$2,279,164	$798	86%
7/1/2025	2,875	4,236	$2,653,257	$277,641	$1,082,482	$1,138,227	$2,498,350	$869	94%
8/1/2025	2,864	4,220	$2,645,240	$276,603	$1,244,107	$1,180,498	$2,701,208	$943	102%
9/1/2025	2,866	4,222	$2,643,530	$276,688	$1,565,490	$679,562	$2,521,741	$880	95%
10/1/2025	2,853	4,201	$2,630,956	$275,349	$2,054,590	$1,219,822	$3,549,761	$1,244	135%
11/1/2025	2,847	4,200	$2,629,910	$274,940	$1,502,903	$1,129,135	$2,906,978	$1,021	111%
12/1/2025	2,856	4,220	$2,641,147	$275,892	$1,657,875	$467,133	$2,400,900	$841	91%
Total	34,308	50,477	$31,666,511	$3,312,399	$18,379,010	$10,686,413	$32,377,821	$944	102%
PEPY			$11,076	$1,159	$6,428	$3,738	$11,325	$11,325	
Average	2,859	4,206	$2,638,876	$276,033	$1,531,584	$890,534	$2,698,152		

HDHP

Month	EE's	Mbrs	Premium Equivalents	ASO & Stop Loss	Medical Claims (Net Stop Loss)	Rx Claims with Rebates	Total Cost	Gross PEPM	Funded Loss Ratio
1/1/2025	38	55	$33,820	$3,620	$11,867	$231	$15,718	$414	46%
2/1/2025	38	55	$33,820	$3,620	$4,785	$749	$9,155	$241	27%
3/1/2025	37	54	$33,137	$3,531	$3,672	$101	$7,305	$197	22%
4/1/2025	36	49	$31,056	$3,412	$23,027	$1,340	$27,780	$772	89%
5/1/2025	37	50	$31,739	$3,501	$4,631	$2,578	$10,710	$289	34%
6/1/2025	37	50	$31,739	$3,501	$8,880	$2,308	$14,688	$397	46%
7/1/2025	38	54	$32,991	$3,620	$128,332	$3,772	$135,724	$3,572	411%
8/1/2025	37	53	$32,308	$3,531	$697,719	$3,758	$705,009	$19,054	2182%
9/1/2025	37	53	$32,308	$3,531	$4,589	$1,727	$9,848	$266	30%
10/1/2025	36	52	$31,626	$3,443	$2,839	$5,653	$11,935	$332	38%
11/1/2025	36	52	$31,626	$3,443	$11,974	$4,856	$20,272	$563	64%
12/1/2025	36	52	$31,626	$3,443	$7,759	$3,115	$14,317	$398	45%
Total	443	629	$387,795	$42,196	$910,076	$30,188	$982,459	$2,218	253%
PEPY			$10,505	$1,143	$24,652	$818	$26,613	$26,613	
Average	37	52	$32,316	$3,516	$75,840	$2,516	$81,872		

Combined

Month	EE's	Mbrs	Premium Equivalents	ASO & Stop Loss	Medical Claims (Net Stop Loss)	Rx Claims with Rebates	Total Cost	Gross PEPM	Funded Loss Ratio
1/1/2025	3,282	4,724	$3,076,306	$315,594	$1,590,136	$1,182,923	$3,088,653	$941	100%
2/1/2025	3,293	4,741	$3,086,929	$316,694	$1,743,054	$1,091,509	$3,151,256	$957	102%
3/1/2025	3,282	4,732	$3,078,499	$315,748	$2,527,256	$502,088	$3,345,091	$1,019	109%
4/1/2025	3,286	4,742	$3,085,769	$316,318	$1,649,589	$1,292,805	$3,258,712	$992	106%
5/1/2025	3,288	4,748	$3,083,339	$316,496	$1,954,348	$1,356,610	$3,627,453	$1,103	118%
6/1/2025	3,282	4,749	$3,079,230	$315,932	$2,209,521	$500,432	$3,025,886	$922	98%
7/1/2025	3,298	4,776	$3,093,631	$317,507	$1,668,082	$1,339,767	$3,325,356	$1,008	107%
8/1/2025	3,284	4,757	$3,083,291	$316,202	$2,273,780	$1,402,239	$3,992,222	$1,216	129%
9/1/2025	3,280	4,751	$3,075,300	$315,724	$1,848,736	$772,151	$2,936,611	$895	95%
10/1/2025	3,263	4,726	$3,059,582	$314,030	$2,408,074	$1,444,049	$4,166,154	$1,277	136%
11/1/2025	3,253	4,721	$3,054,986	$313,265	$1,839,538	$1,352,327	$3,505,131	$1,078	115%
12/1/2025	3,263	4,742	$3,067,581	$314,307	$1,939,428	$543,007	$2,796,742	$857	91%
Total	39,354	56,909	$36,924,442	$3,787,818	$23,651,542	$12,779,906	$40,219,267	$1,022	109%
PEPY			$11,259	$1,155	$7,212	$3,897	$12,264	$12,264	
Average	3,280	4,742	$3,077,037	$315,652	$1,970,962	$1,064,992	$3,351,606		

County of Tulare - 2024
Performance by Plan

PPO 0

Month	EE's	Mbrs	Premium Equivalents	ASO & Stop Loss	Medical Claims (Net Stop Loss)	Rx Claims with Rebates	Total Cost	Gross PEPM	Funded Loss Ratio
1/1/2024	116	135	$135,135	$9,959	$98,732	$75,258	$183,949	$1,585.76	136%
2/1/2024	115	134	$134,117	$9,875	$60,689	$58,707	$129,272	$1,124.10	96%
3/1/2024	115	134	$134,117	$9,875	$63,210	$8,356	$81,441	$708.18	61%
4/1/2024	116	134	$135,313	$9,959	$146,187	$69,919	$226,065	$1,948.83	167%
5/1/2024	115	133	$134,295	$9,875	$48,356	$105,195	$163,426	$1,421.10	122%
6/1/2024	114	133	$134,116	$9,814	$58,023	$14,479	$82,316	$722.07	61%
7/1/2024	115	133	$134,295	$9,875	$38,808	$67,190	$115,873	$1,007.59	86%
8/1/2024	113	131	$132,258	$9,709	$166,218	$59,837	$235,764	$2,086.40	178%
9/1/2024	114	132	$133,276	$9,792	$64,571	$14,436	$88,799	$778.94	67%
10/1/2024	113	131	$132,258	$9,709	$286,344	$74,621	$370,674	$3,280.30	280%
11/1/2024	111	129	$130,222	$9,542	$273,035	$67,041	$349,617	$3,149.71	268%
12/1/2024	110	128	$129,204	$9,459	$113,034	$13,241	$135,734	$1,233.95	105%
Total	1,367	1,587	$1,598,607	$117,443	$1,417,207	$628,279	$2,162,929	$1,582.25	135%
PEPY			$14,033	$1,031	$12,441	$5,515	$18,987	$18,987	
Average	114	132	$133,217	$9,787	$118,101	$52,357	$180,244		

PPO 500

Month	EE's	Mbrs	Premium Equivalents	ASO & Stop Loss	Medical Claims (Net Stop Loss)	Rx Claims with Rebates	Total Cost	Gross PEPM	Funded Loss Ratio
1/1/2024	311	382	$276,733	$26,902	$200,519	$160,837	$388,259	$1,248.42	140%
2/1/2024	307	376	$272,261	$26,527	$136,142	$154,861	$317,530	$1,034.30	117%
3/1/2024	308	381	$274,680	$26,631	$151,656	$24,590	$202,877	$658.69	74%
4/1/2024	309	384	$276,853	$26,757	$66,656	$155,340	$248,753	$805.03	90%
5/1/2024	309	386	$277,491	$26,779	$129,784	$150,756	$307,318	$994.56	111%
6/1/2024	308	388	$277,363	$26,717	$94,112	$74,659	$195,488	$634.70	70%
7/1/2024	312	391	$280,430	$27,050	$122,772	$164,434	$314,257	$1,007.23	112%
8/1/2024	316	393	$282,482	$27,383	$367,823	$181,254	$576,460	$1,824.24	204%
9/1/2024	312	388	$278,777	$27,029	$169,559	$32,794	$229,381	$735.20	82%
10/1/2024	311	387	$277,881	$26,945	$132,170	$167,498	$326,614	$1,050.21	118%
11/1/2024	311	388	$278,648	$26,967	$288,172	$136,873	$452,012	$1,453.41	162%
12/1/2024	311	392	$281,069	$27,010	$306,033	$34,317	$367,359	$1,181.22	131%
Total	3,725	4,636	$3,334,668	$322,698	$2,165,399	$1,438,213	$3,926,309	$1,054.04	118%
PEPY			$10,743	$1,040	$6,976	$4,633	$12,649	$12,649	
Average	310	386	$277,889	$26,891	$180,450	$119,851	$327,192		

PPO 750

Month	EE's	Mbrs	Premium Equivalents	ASO & Stop Loss	Medical Claims (Net Stop Loss)	Rx Claims with Rebates	Total Cost	Gross PEPM	Funded Loss Ratio
1/1/2024	2,701	3,949	$2,320,281	$239,242	$1,571,489	$833,218	$2,643,949	$978.88	114%
2/1/2024	2,714	3,962	$2,328,969	$240,367	$1,230,176	$670,791	$2,141,334	$789.00	92%
3/1/2024	2,727	3,989	$2,342,361	$241,600	$1,273,091	$219,193	$1,733,884	$635.82	74%
4/1/2024	2,725	3,989	$2,343,242	$241,433	$1,240,216	$848,789	$2,330,438	$855.21	99%
5/1/2024	2,724	3,986	$2,340,969	$241,329	$1,662,369	$897,857	$2,801,555	$1,028.47	120%
6/1/2024	2,717	3,978	$2,337,921	$240,724	$1,316,225	$240,477	$1,797,426	$661.55	77%
7/1/2024	2,742	4,011	$2,361,633	$243,020	$1,443,049	$945,842	$2,631,912	$959.85	111%
8/1/2024	2,746	4,019	$2,367,084	$243,396	$1,865,712	$1,038,528	$3,147,637	$1,146.26	133%
9/1/2024	2,741	4,008	$2,362,789	$242,980	$1,793,407	$408,877	$2,445,264	$892.11	103%
10/1/2024	2,741	4,003	$2,361,972	$242,980	$1,467,353	$987,902	$2,698,235	$984.40	114%
11/1/2024	2,745	4,026	$2,370,980	$243,506	$2,329,355	$897,969	$3,470,830	$1,264.42	146%
12/1/2024	2,767	4,053	$2,388,808	$245,360	$1,825,432	$374,720	$2,445,512	$883.81	102%
Total	32,790	47,973	$28,227,010	$2,905,939	$19,017,875	$8,364,162	$30,287,975	$923.70	107%
PEPY			$10,330	$1,063	$6,960	$3,061	$11,084	$11,084	
Average	2,733	3,998	$2,352,251	$242,162	$1,584,823	$697,013	$2,523,998		

HDHP

Month	EE's	Mbrs	Premium Equivalents	ASO & Stop Loss	Medical Claims (Net Stop Loss)	Rx Claims with Rebates	Total Cost	Gross PEPM	Funded Loss Ratio
1/1/2024	43	61	$36,105	$3,773	$6,307	$2,497	$12,577	$292.49	35%
2/1/2024	44	62	$36,743	$3,857	$2,059	$1,842	$7,757	$176.31	21%
3/1/2024	44	66	$38,049	$3,878	$11,304	$1,652	$16,833	$382.58	44%
4/1/2024	43	65	$37,411	$3,795	$3,017	$607	$7,419	$172.53	20%
5/1/2024	43	64	$36,879	$3,773	$10,216	$1,590	$15,580	$362.32	42%
6/1/2024	42	63	$36,240	$3,690	$18,180	$2,531	$24,401	$580.99	67%
7/1/2024	41	62	$35,602	$3,607	$14,413	$316	$18,336	$447.23	52%
8/1/2024	42	63	$36,240	$3,690	$2,906	$882	$7,478	$178.04	21%
9/1/2024	44	66	$38,049	$3,878	$5,399	$1,048	$10,325	$234.66	27%
10/1/2024	44	62	$36,743	$3,857	$19,951	$1,750	$25,557	$580.84	70%
11/1/2024	42	61	$35,466	$3,690	$21,935	$329	$25,955	$617.97	73%
12/1/2024	41	60	$34,828	$3,607	$23,528	$524	$27,659	$674.61	79%
Total	513	755	$438,356	$45,094	$139,214	$15,569	$199,878	$389.63	46%
PEPY			$10,254	$1,055	$3,256	$364	$4,676	$4,676	
Average	43	63	$36,530	$3,758	$11,601	$1,297	$16,656		

Combined

Month	EE's	Mbrs	Premium Equivalents	ASO & Stop Loss	Medical Claims (Net Stop Loss)	Rx Claims with Rebates	Total Cost	Gross PEPM	Funded Loss Ratio
1/1/2024	3,171	4,527	$2,768,254	$279,876	$1,877,047	$1,071,810	$3,228,733	$1,018.21	117%
2/1/2024	3,180	4,534	$2,772,090	$280,626	$1,429,066	$886,202	$2,595,893	$816.32	94%
3/1/2024	3,194	4,570	$2,789,207	$281,985	$1,499,261	$253,791	$2,035,036	$637.14	73%
4/1/2024	3,193	4,572	$2,792,819	$281,944	$1,456,076	$1,074,654	$2,812,674	$880.89	101%
5/1/2024	3,191	4,569	$2,789,633	$281,756	$1,850,725	$1,155,398	$3,287,879	$1,030.36	118%
6/1/2024	3,181	4,562	$2,785,641	$280,945	$1,486,540	$332,147	$2,099,632	$660.05	75%
7/1/2024	3,210	4,597	$2,811,960	$283,553	$1,619,042	$1,177,782	$3,080,377	$959.62	110%
8/1/2024	3,217	4,606	$2,818,064	$284,178	$2,402,659	$1,280,501	$3,967,338	$1,233.24	141%
9/1/2024	3,211	4,594	$2,812,891	$283,679	$2,032,936	$457,155	$2,773,769	$863.83	99%
10/1/2024	3,209	4,583	$2,808,854	$283,491	$1,905,819	$1,231,771	$3,421,080	$1,066.09	122%
11/1/2024	3,209	4,604	$2,815,317	$283,706	$2,912,497	$1,102,211	$4,298,414	$1,339.49	153%
12/1/2024	3,229	4,633	$2,833,909	$285,435	$2,268,027	$422,802	$2,976,264	$921.73	105%
Total	38,395	54,951	$33,598,639	$3,391,174	$22,739,694	$10,446,223	$36,577,091	$952.65	109%
PEPY			$10,501	$1,060	$7,107	$3,265	$11,432	$11,432	
Average	3,200	4,579	$2,799,887	$282,598	$1,894,975	$870,519	$3,048,091		

County of Fresno - 2026

Performance by Plan

EPO 0

Month	EE's	Mbrs	Premium Equivalents	ASO & Stop Loss	Medical Claims (Net Stop Loss)	Rx Claims with Rebates	Total Cost	Gross PEPM	Funded Loss Ratio
1/1/2026	2,058	3,928	$2,987,601	$214,711	$2,481,844	$1,147,893	$3,844,448	$1,868	129%
2/1/2026	2,046	3,905	$2,969,534	$213,459	$1,822,728	$1,079,511	$3,115,698	$1,523	105%
3/1/2026	2,024	3,874	$2,940,435	$211,164	$2,508,499	-$42,940	$2,676,723	$1,322	91%
4/1/2026	1,999	3,845	$2,910,572	$208,556	$3,929,456	$1,280,915	$5,418,928	$2,711	186%
5/1/2026	1,981	3,793	$2,876,882	$206,678	$2,675,105	$1,389,040	$4,270,823	$2,156	148%
6/1/2026	1,983	3,800	$2,880,939	$206,886	$2,303,436	$167,332	$2,677,654	$1,350	93%
7/1/2026									
8/1/2026									
9/1/2026									
10/1/2026									
11/1/2026									
12/1/2026									
Total	12,091	23,145	$17,565,963	$1,261,454	$15,721,069	$5,021,752	$22,004,274	$1,820	125%
PEPY			$17,434	$1,252	$15,603	$4,984	$21,839	$21,839	
Average	2,015	3,858	$2,927,661	$210,242	$2,620,178	$836,959	$3,667,379		

EPO 500

Month	EE's	Mbrs	Premium Equivalents	ASO & Stop Loss	Medical Claims (Net Stop Loss)	Rx Claims with Rebates	Total Cost	Gross PEPM	Funded Loss Ratio
1/1/2026	1,604	1,604	$1,918,509	$167,345	$872,725	$364,476	$1,404,547	$876	73%
2/1/2026	1,617	1,617	$1,931,078	$168,702	$956,434	$369,047	$1,494,183	$924	77%
3/1/2026	1,627	1,627	$1,946,245	$169,745	$297,005	$13,842	$480,592	$295	25%
4/1/2026	1,621	1,621	$1,939,968	$169,119	$2,345,459	$387,542	$2,902,119	$1,790	150%
5/1/2026	1,625	1,625	$1,943,981	$169,536	$2,017,728	$397,709	$2,584,973	$1,591	133%
6/1/2026	1,638	1,638	$1,956,222	$170,893	$1,030,268	$530,527	$1,731,687	$1,057	89%
7/1/2026									
8/1/2026									
9/1/2026									
10/1/2026									
11/1/2026									
12/1/2026									
Total	9,732	9,732	$11,636,003	$1,015,340	$7,519,620	$2,063,142	$10,598,101	$1,089	91%
PEPY			$14,348	$1,252	$9,272	$2,544	$13,068	$13,068	
Average	1,622	1,622	$1,939,334	$169,223	$1,253,270	$343,857	$1,766,350		

EPO 1000

Month	EE's	Mbrs	Premium Equivalents	ASO & Stop Loss	Medical Claims (Net Stop Loss)	Rx Claims with Rebates	Total Cost	Gross PEPM	Funded Loss Ratio
1/1/2026	892	1,949	$1,174,731	$93,062	$586,322	$248,548	$927,932	$1,040	79%
2/1/2026	888	1,949	$1,172,305	$92,645	$673,701	$228,694	$995,039	$1,121	85%
3/1/2026	873	1,920	$1,156,486	$91,080	$586,610	$16,841	$694,531	$796	60%
4/1/2026	866	1,911	$1,150,005	$90,350	$1,058,130	$347,789	$1,496,269	$1,728	130%
5/1/2026	867	1,919	$1,152,234	$90,454	$998,187	$278,855	$1,367,495	$1,577	119%
6/1/2026	868	1,929	$1,155,251	$90,558	$668,245	$261,806	$1,020,609	$1,176	88%
7/1/2026									
8/1/2026									
9/1/2026									
10/1/2026									
11/1/2026									
12/1/2026									
Total	5,254	11,577	$6,961,011	$548,150	$4,571,195	$1,382,531	$6,501,875	$1,238	93%
PEPY			$15,899	$1,252	$10,440	$3,158	$14,850	$14,850	
Average	876	1,930	$1,160,169	$91,358	$761,866	$230,422	$1,083,646		

HDHP

Month	EE's	Mbrs	Premium Equivalents	ASO & Stop Loss	Medical Claims (Net Stop Loss)	Rx Claims with Rebates	Total Cost	Gross PEPM	Funded Loss Ratio
1/1/2026	312	495	$280,231	$32,551	$838,796	$49,139	$920,485	$2,950	328%
2/1/2026	308	487	$276,382	$32,134	$35,675	$46,227	$114,035	$370	41%
3/1/2026	301	474	$268,588	$31,403	$21,660	-$6,710	$46,353	$154	17%
4/1/2026	300	473	$267,935	$31,299	$190,680	$76,979	$298,959	$997	112%
5/1/2026	299	469	$266,045	$31,195	$240,998	$83,346	$355,539	$1,189	134%
6/1/2026	302	472	$268,004	$31,508	-$485,013	$100,338	-$353,167	-$1,169	-132%
7/1/2026									
8/1/2026									
9/1/2026									
10/1/2026									
11/1/2026									
12/1/2026									
Total	1,822	2,870	$1,627,184	$190,089	$842,796	$349,319	$1,382,204	$759	85%
PEPY			$10,717	$1,252	$5,551	$2,301	$9,103	$9,103	
Average	304	478	$271,197	$31,682	$140,466	$58,220	$230,367		

Retiree

Month	EE's	Mbrs	Premium Equivalents	ASO & Stop Loss	Medical Claims (Net Stop Loss)	Rx Claims with Rebates	Total Cost	Gross PEPM	Funded Loss Ratio
1/1/2026	80	106	$86,974	$8,346	$15,652	$11,986	$35,984	$450	41%
2/1/2026	82	110	$90,211	$8,555	$27,359	$31,462	$67,376	$822	75%
3/1/2026	82	111	$90,915	$8,555	-$4,861	-$28,587	-$24,893	-$304	-27%
4/1/2026	84	114	$93,448	$8,764	$20,659	$39,494	$68,917	$820	74%
5/1/2026	85	120	$94,172	$8,868	$81,644	$54,775	$145,287	$1,709	154%
6/1/2026	83	119	$92,343	$8,659	$91,011	$45,475	$145,145	$1,749	157%
7/1/2026				$104					
8/1/2026									
9/1/2026									
10/1/2026									
11/1/2026									
12/1/2026									
Total	496	680	$548,062	$51,852	$231,464	$154,605	$437,817	$883	80%
PEPY			$13,260	$1,254	$5,600	$3,740	$10,592	$10,592	
Average	83	113	$91,344	$7,407	$38,577	$25,768	$72,969		

Combined

Month	EE's	Mbrs	Premium Equivalents	ASO & Stop Loss	Medical Claims (Net Stop Loss)	Rx Claims with Rebates	Total Cost	Gross PEPM	Funded Loss Ratio
1/1/2026	4,946	8,082	$6,448,046	$516,016	$4,795,338	$1,822,042	$7,133,397	$1,442	111%
2/1/2026	4,941	8,068	$6,439,508	$515,495	$3,515,896	$1,754,940	$5,786,331	$1,171	90%
3/1/2026	4,907	8,006	$6,402,669	$511,947	$3,408,914	-$47,556	$3,873,306	$789	60%
4/1/2026	4,870	7,964	$6,361,927	$508,087	$7,544,385	$2,132,719	$10,185,192	$2,091	160%
5/1/2026	4,857	7,926	$6,333,314	$506,731	$6,013,662	$2,203,724	$8,724,117	$1,796	138%
6/1/2026	4,874	7,958	$6,352,760	$508,504	$3,607,947	$1,105,477	$5,221,929	$1,071	82%
7/1/2026									
8/1/2026									
9/1/2026									
10/1/2026									
11/1/2026									
12/1/2026									
Total	29,395	48,004	$38,338,223	$3,066,780	$28,886,143	$8,971,348	$40,924,271	$1,392	107%
PEPY			$15,651	$1,252	$11,792	$3,662	$16,707	$16,707	
Average	4,899	8,001	$6,389,704	$511,130	$4,814,357	$1,495,225	$6,820,712		

County of Fresno - 2025

Performance by Plan

EPO 0

Month	EE's	Mbrs	Premium Equivalents	ASO & Stop Loss	Medical Claims (Net Stop Loss)	Rx Claims with Rebates	Total Cost	Gross PEPM	Funded Loss Ratio
1/1/2025	2,206	4,112	$3,075,281	$228,099	$2,064,384	$1,114,564	$3,407,047	$1,544	111%
2/1/2025	2,199	4,096	$3,066,743	$227,463	$1,737,363	$965,239	$2,930,065	$1,332	96%
3/1/2025	2,180	4,066	$3,042,435	$225,554	$1,819,128	$477,020	$2,521,701	$1,157	83%
4/1/2025	2,170	4,053	$3,035,107	$224,707	$2,118,231	$1,212,081	$3,555,019	$1,638	117%
5/1/2025	2,164	4,046	$3,026,909	$224,163	$2,229,102	$1,231,082	$3,684,347	$1,703	122%
6/1/2025	2,161	4,037	$3,020,987	$223,829	$2,187,085	$472,446	$2,883,360	$1,334	95%
7/1/2025	2,150	4,024	$3,007,774	$222,799	$2,105,135	$1,228,362	$3,556,296	$1,654	118%
8/1/2025	2,138	4,004	$2,992,753	$221,617	$2,212,373	$1,295,102	$3,729,092	$1,744	125%
9/1/2025	2,131	3,993	$2,985,565	$221,013	$3,823,635	$668,938	$4,713,586	$2,212	158%
10/1/2025	2,126	3,986	$2,977,654	$220,497	$3,986,512	$1,385,031	$5,592,040	$2,630	188%
11/1/2025	2,117	3,965	$2,965,158	$219,557	$2,290,722	$1,250,189	$3,760,468	$1,776	127%
12/1/2025	2,071	3,947	$2,921,933	$215,627	$2,442,671	$568,914	$3,227,212	$1,558	110%
Total	25,813	48,329	$36,118,299	$2,674,924	$29,016,340	$11,868,967	$43,560,232	$1,688	121%
PEPY			$16,791	$1,244	$13,489	$5,518	$20,250	$20,250	
Average	2,151	4,027	$3,009,858	$222,910	$2,418,028	$989,081	$3,630,019		

EPO 500

Month	EE's	Mbrs	Premium Equivalents	ASO & Stop Loss	Medical Claims (Net Stop Loss)	Rx Claims with Rebates	Total Cost	Gross PEPM	Funded Loss Ratio
1/1/2025	1,078	1,993	$1,271,384	$111,010	$351,413	$272,395	$734,819	$682	58%
2/1/2025	1,093	2,019	$1,288,780	$112,526	$411,334	$221,789	$745,649	$682	58%
3/1/2025	1,116	2,043	$1,312,321	$114,830	$607,964	$49,163	$771,956	$692	59%
4/1/2025	1,134	2,077	$1,332,899	$116,710	$652,509	$304,330	$1,073,549	$947	81%
5/1/2025	1,146	2,102	$1,348,760	$118,046	$691,317	$304,744	$1,114,106	$972	83%
6/1/2025	1,156	2,110	$1,356,971	$118,892	$644,699	$139,469	$903,061	$781	67%
7/1/2025	1,173	2,142	$1,375,374	$120,620	$683,422	$290,447	$1,094,489	$933	80%
8/1/2025	1,184	2,177	$1,392,501	$121,865	$621,629	$326,666	$1,070,160	$904	77%
9/1/2025	1,204	2,207	$1,412,562	$123,804	$677,087	$143,446	$944,337	$784	67%
10/1/2025	1,227	2,258	$1,443,569	$126,354	$818,006	$364,096	$1,308,456	$1,066	91%
11/1/2025	1,234	2,273	$1,452,033	$127,081	$697,067	$314,307	$1,138,456	$923	78%
12/1/2025	1,600	3,007	$1,915,752	$165,757	$990,323	$186,496	$1,342,576	$839	70%
Total	14,345	26,408	$16,902,905	$1,477,495	$7,846,770	$2,917,349	$12,241,613	$853	72%
PEPY			$14,140	$1,236	$6,564	$2,440	$10,240	$10,240	
Average	1,195	2,201	$1,408,575	$123,125	$653,898	$243,112	$1,020,134		

EPO 1000

Month	EE's	Mbrs	Premium Equivalents	ASO & Stop Loss	Medical Claims (Net Stop Loss)	Rx Claims with Rebates	Total Cost	Gross PEPM	Funded Loss Ratio
1/1/2025	1,073	2,029	$1,271,579	$110,926	$488,697	$157,439	$757,062	$706	60%
2/1/2025	1,074	2,033	$1,273,435	$111,078	$715,245	$216,020	$1,042,343	$971	82%
3/1/2025	1,059	2,035	$1,263,955	$109,747	$518,336	$61,311	$689,394	$651	55%
4/1/2025	1,055	2,027	$1,262,127	$109,476	$294,275	$237,648	$641,399	$608	51%
5/1/2025	1,046	2,018	$1,255,313	$108,659	$530,293	$226,390	$865,341	$827	69%
6/1/2025	1,041	2,010	$1,250,838	$108,174	$516,735	$74,862	$699,771	$672	56%
7/1/2025	1,034	2,004	$1,246,371	$107,662	$553,282	$222,167	$883,111	$854	71%
8/1/2025	1,020	1,984	$1,231,726	$106,268	$775,287	$237,478	$1,119,033	$1,097	91%
9/1/2025	1,015	1,975	$1,229,215	$105,845	$909,485	$144,654	$1,159,983	$1,143	94%
10/1/2025	1,001	1,969	$1,218,916	$104,573	$658,513	$222,424	$985,511	$985	81%
11/1/2025	1,004	1,993	$1,229,077	$105,061	$574,884	$269,576	$949,521	$946	77%
12/1/2025	893	1,950	$1,175,585	$95,630	$539,037	$94,134	$728,801	$816	62%
Total	12,315	24,027	$14,908,138	$1,283,098	$7,074,068	$2,164,104	$10,521,270	$854	71%
PEPY			$14,527	$1,250	$6,893	$2,109	$10,252	$10,252	
Average	1,026	2,002	$1,242,345	$106,925	$589,506	$180,342	$876,773		

HDHP

Month	EE's	Mbrs	Premium Equivalents	ASO & Stop Loss	Medical Claims (Net Stop Loss)	Rx Claims with Rebates	Total Cost	Gross PEPM	Funded Loss Ratio
1/1/2025	395	573	$430,631	$38,262	$123,396	$53,544	$215,203	$545	50%
2/1/2025	395	569	$429,414	$38,231	$155,516	$34,655	$228,402	$578	53%
3/1/2025	397	578	$433,869	$38,536	$569,831	$10,096	$618,463	$1,558	143%
4/1/2025	393	575	$430,212	$38,173	$287,837	$95,321	$421,331	$1,072	98%
5/1/2025	389	577	$428,988	$37,871	$201,984	$75,900	$315,755	$812	74%
6/1/2025	383	571	$423,503	$37,326	$158,707	$37,302	$233,336	$609	55%
7/1/2025	375	564	$416,703	$36,631	$501,178	$80,277	$618,086	$1,648	148%
8/1/2025	370	554	$409,699	$36,115	$313,772	$86,977	$436,865	$1,181	107%
9/1/2025	369	547	$408,271	$35,994	$175,759	$44,550	$256,303	$695	63%
10/1/2025	369	547	$408,080	$35,994	$790,163	$129,241	$955,398	$2,589	234%
11/1/2025	370	548	$408,290	$36,054	$247,742	$102,965	$386,761	$1,045	95%
12/1/2025	307	493	$356,448	$30,396	$149,034	$42,061	$221,491	$721	62%
Total	4,512	6,696	$4,984,109	$439,584	$3,674,919	$792,889	$4,907,392	$1,088	98%
PEPY			$13,256	$1,169	$9,774	$2,109	$13,052	$13,052	
Average	376	558	$415,342	$36,632	$306,243	$66,074	$408,949		

Retiree

Month	EE's	Mbrs	Premium Equivalents	ASO & Stop Loss	Medical Claims (Net Stop Loss)	Rx Claims with Rebates	Total Cost	Gross PEPM	Funded Loss Ratio
1/1/2025	68	86	$95,368	$6,512	$92,722	$8,832	$108,067	$1,589	113%
2/1/2025	68	86	$95,368	$6,512	$66,527	$14,990	$88,029	$1,295	92%
3/1/2025	67	86	$95,486	$6,452	$26,538	$3,515	$36,506	$545	38%
4/1/2025	69	90	$100,472	$6,695	$44,147	$14,665	$65,507	$949	65%
5/1/2025	68	89	$99,284	$6,605	$57,249	$22,784	$86,638	$1,274	87%
6/1/2025	69	90	$100,472	$6,695	$28,024	$10,364	$45,084	$653	45%
7/1/2025	68	89	$99,284	$6,605	$280,438	$27,185	$314,227	$4,621	316%
8/1/2025	68	90	$100,236	$6,605	$130,799	$28,193	$165,596	$2,435	165%
9/1/2025	66	88	$97,860	$6,423	$63,890	$20,744	$91,057	$1,380	93%
10/1/2025	66	88	$97,860	$6,423	$44,950	$49,179	$100,552	$1,524	103%
11/1/2025	66	88	$97,860	$6,423	$40,184	$35,932	$82,538	$1,251	84%
12/1/2025	64	86	$95,485	$6,241	$78,080	$23,711	$108,031	$1,688	113%
Total	807	1,056	$1,175,036	$78,191	$953,547	$260,095	$1,291,832	$1,601	110%
PEPY			$17,473	$1,163	$14,179	$3,868	$19,209	$19,209	
Average	67	88	$97,920	$6,516	$79,462	$21,675	$107,653		

PPO

Month	EE's	Mbrs	Premium Equivalents	ASO & Stop Loss	Medical Claims (Net Stop Loss)	Rx Claims with Rebates	Total Cost	Gross PEPM	Funded Loss Ratio
1/1/2025	-	-	$0	$0	$8,867	-$1,688	$7,179	$0	0%
2/1/2025	-	-	$0	$0	$527	$0	$527	$0	0%
3/1/2025	-	-	$0	$0	$371	$73	$445	$0	0%
4/1/2025	-	-	$0	$0	$0	$55	$55	$0	0%
5/1/2025	-	-	$0	$0	$162	$0	$162	$0	0%
6/1/2025	-	-	$0	$0	-$26	$91	$65	$0	0%
7/1/2025	-	-	$0	$0	$1,692	$0	$1,692	$0	0%
8/1/2025	-	-	$0	$0	-$3,706	$0	-$3,706	$0	0%
9/1/2025	-	-	$0	$0	$2,357	$76	$2,433	$0	0%
10/1/2025	-	-	$0	$0	$279	$0	$279	$0	0%
11/1/2025	-	-	$0	$0	$0	$0	$0	$0	0%
12/1/2025	-	-	$0	$0	$16,582	$103	$16,686	$0	0%
Total	-	-	$0	$0	$27,106	-$1,288	$25,818	$0	0%
PEPY			$0	$0	$0	$0	$0	$0	
Average	-	-	$0	$0	$2,259	-$107	$2,152		

Combined

Month	EE's	Mbrs	Premium Equivalents	ASO & Stop Loss	Medical Claims (Net Stop Loss)	Rx Claims with Rebates	Total Cost	Gross PEPM	Funded Loss Ratio
1/1/2025	4,820	8,793	$6,144,243	$494,809	$3,129,480	$1,605,087	$5,229,376	$1,085	85%
2/1/2025	4,829	8,803	$6,153,740	$495,811	$3,086,512	$1,452,693	$5,035,016	$1,043	82%
3/1/2025	4,819	8,808	$6,148,066	$495,118	$3,542,168	$601,178	$4,638,464	$963	75%
4/1/2025	4,821	8,822	$6,160,818	$495,762	$3,396,998	$1,864,101	$5,756,861	$1,194	93%
5/1/2025	4,813	8,832	$6,159,255	$495,343	$3,710,107	$1,860,900	$6,066,350	$1,260	98%
6/1/2025	4,810	8,818	$6,152,771	$494,917	$3,535,224	$734,535	$4,764,676	$991	77%
7/1/2025	4,800	8,823	$6,145,507	$494,317	$4,125,146	$1,848,438	$6,467,901	$1,347	105%
8/1/2025	4,780	8,809	$6,126,914	$492,470	$4,050,153	$1,974,416	$6,517,039	$1,363	106%
9/1/2025	4,785	8,810	$6,133,473	$493,078	$5,652,213	$1,022,409	$7,167,700	$1,498	117%
10/1/2025	4,789	8,848	$6,146,079	$493,841	$6,298,424	$2,149,971	$8,942,236	$1,867	145%
11/1/2025	4,791	8,867	$6,152,418	$494,176	$3,850,598	$1,972,969	$6,317,743	$1,319	103%
12/1/2025	4,935	9,483	$6,465,204	$513,650	$4,215,727	$915,419	$5,644,796	$1,144	87%
Total	57,792	106,516	$74,088,487	$5,953,292	$48,592,750	$18,002,116	$72,548,158	$1,255	98%
PEPY			$15,384	$1,236	$10,090	$3,738	$15,064	$15,064	
Average	4,816	8,876	$6,174,041	$496,108	$4,049,396	$1,500,176	$6,045,680		

County of Fresno - 2024
Performance by Plan

EPO 0

Month	EE's	Mbrs	Premium Equivalents	ASO & Stop Loss	Medical Claims (Net Stop Loss)	Rx Claims with Rebates	Total Cost	Gross PEPM	Funded Loss Ratio
1/1/2024	2,219	4,125	$3,084,370	$203,918	$2,981,182	$1,032,987	$4,218,087	$1,900.90	137%
2/1/2024	2,207	4,101	$3,069,765	$202,768	$2,268,407	$902,183	$3,373,358	$1,528.48	110%
3/1/2024	2,194	4,070	$3,048,256	$201,557	$2,667,950	$406,954	$3,276,461	$1,493.37	107%
4/1/2024	2,181	4,051	$3,034,848	$200,432	$2,183,416	$990,425	$3,374,273	$1,547.12	111%
5/1/2024	2,176	4,040	$3,026,464	$199,973	$2,189,753	$1,070,765	$3,460,491	$1,590.30	114%
6/1/2024	2,173	4,032	$3,022,103	$199,701	$1,977,644	$392,319	$2,569,664	$1,182.54	85%
7/1/2024	2,168	4,020	$3,012,708	$199,178	$2,870,778	$978,990	$4,048,946	$1,867.59	134%
8/1/2024	2,160	4,009	$3,007,108	$198,555	$2,659,307	$1,072,806	$3,930,668	$1,819.75	131%
9/1/2024	2,157	4,010	$3,003,902	$198,369	$1,869,722	$408,976	$2,477,068	$1,148.39	82%
10/1/2024	2,148	3,979	$2,987,725	$197,556	$1,853,141	$1,040,683	$3,091,379	$1,439.19	103%
11/1/2024	2,139	3,972	$2,980,447	$196,806	$2,411,159	$939,009	$3,546,974	$1,658.24	119%
12/1/2024	2,210	4,115	$3,077,885	$203,383	$1,994,848	$438,667	$2,636,898	$1,193.17	86%
Total	26,132	48,524	$36,355,582	$2,402,196	$27,927,306	$9,674,765	$40,004,268	$1,530.85	110%
PEPY			$16,695	$1,103	$12,824	$4,443	$18,370	$18,370	
Average	2,178	4,044	$3,029,632	$200,183	$2,327,276	$806,230	$3,333,689		

EPO 500

Month	EE's	Mbrs	Premium Equivalents	ASO & Stop Loss	Medical Claims (Net Stop Loss)	Rx Claims with Rebates	Total Cost	Gross PEPM	Funded Loss Ratio
1/1/2024	420	732	$495,804	$38,231	$298,268	$105,636	$442,135	$1,052.70	89%
2/1/2024	420	727	$494,752	$38,210	$180,998	$113,122	$332,330	$791.26	67%
3/1/2024	426	739	$502,513	$38,774	$169,687	$19,650	$228,111	$535.47	45%
4/1/2024	427	740	$502,877	$38,814	$192,896	$78,218	$309,928	$725.83	62%
5/1/2024	427	740	$503,601	$38,814	$196,361	$160,491	$395,666	$926.62	79%
6/1/2024	429	743	$504,883	$38,959	$261,533	$38,516	$339,008	$790.23	67%
7/1/2024	428	739	$503,433	$38,833	$173,173	$104,348	$316,354	$739.15	63%
8/1/2024	434	748	$511,059	$39,354	$497,332	$155,074	$691,760	$1,593.92	135%
9/1/2024	439	755	$516,114	$39,770	$171,734	$27,532	$239,037	$544.50	46%
10/1/2024	460	791	$540,342	$41,690	$67,722	$166,256	$275,668	$599.28	51%
11/1/2024	465	798	$546,360	$42,171	$378,825	$113,879	$534,874	$1,150.27	98%
12/1/2024	1,050	1,939	$1,233,782	$96,265	$322,277	$63,302	$481,843	$458.90	39%
Total	5,825	10,191	$6,855,518	$529,884	$2,910,807	$1,146,023	$4,586,714	$787.42	67%
PEPY			$14,123	$1,092	$5,997	$2,361	$9,449	$9,449	
Average	485	849	$571,293	$44,157	$242,567	$95,502	$382,226		

EPO 1000

Month	EE's	Mbrs	Premium Equivalents	ASO & Stop Loss	Medical Claims (Net Stop Loss)	Rx Claims with Rebates	Total Cost	Gross PEPM	Funded Loss Ratio
1/1/2024	1,036	1,806	$1,132,629	$93,704	$319,866	$153,301	$566,871	$547.17	50%
2/1/2024	1,044	1,827	$1,144,695	$94,477	$203,963	$143,651	$442,092	$423.46	39%
3/1/2024	1,071	1,881	$1,176,191	$96,961	$434,022	$22,619	$553,603	$516.90	47%
4/1/2024	1,093	1,958	$1,212,955	$99,179	$605,542	$213,672	$918,393	$840.25	76%
5/1/2024	1,156	2,053	$1,281,378	$104,897	$431,489	$158,066	$694,451	$600.74	54%
6/1/2024	1,234	2,180	$1,364,041	$111,949	$616,040	$63,544	$791,533	$641.44	58%
7/1/2024	1,272	2,252	$1,406,298	$115,349	$514,561	$211,566	$841,476	$661.54	60%
8/1/2024	1,285	2,255	$1,412,277	$116,324	$778,220	$152,538	$1,047,083	$814.85	74%
9/1/2024	1,325	2,329	$1,458,427	$119,955	$539,143	$111,052	$770,150	$581.25	53%
10/1/2024	1,339	2,350	$1,474,937	$121,228	$756,091	$184,182	$1,061,500	$792.76	72%
11/1/2024	1,334	2,324	$1,462,534	$120,576	$1,064,200	$205,231	$1,390,007	$1,041.98	95%
12/1/2024	1,068	2,007	$1,259,985	$98,149	$735,741	$55,256	$889,147	$832.53	71%
Total	14,257	25,222	$15,786,346	$1,292,750	$6,998,877	$1,674,678	$9,966,305	$699.05	63%
PEPY			$13,287	$1,088	$5,891	$1,410	$8,389	$8,389	
Average	1,188	2,102	$1,315,529	$107,729	$583,240	$139,556	$830,525		

HDHP

Month	EE's	Mbrs	Premium Equivalents	ASO & Stop Loss	Medical Claims (Net Stop Loss)	Rx Claims with Rebates	Total Cost	Gross PEPM	Funded Loss Ratio
1/1/2024	465	623	$367,640	$40,197	$35,660	$44,278	$120,134	$258.35	33%
2/1/2024	463	624	$367,714	$40,052	$103,753	$38,446	$182,250	$393.63	50%
3/1/2024	464	626	$369,097	$40,156	$126,604	$958	$167,719	$361.46	45%
4/1/2024	462	619	$366,411	$39,968	$93,257	$48,880	$182,106	$394.17	50%
5/1/2024	461	619	$366,488	$39,907	$91,606	$49,310	$180,822	$392.24	49%
6/1/2024	462	627	$368,965	$40,033	$82,029	$14,308	$136,369	$295.17	37%
7/1/2024	460	632	$369,626	$39,909	$275,356	$51,535	$366,800	$797.39	99%
8/1/2024	456	630	$367,521	$39,576	$425,971	$79,117	$544,664	$1,194.44	148%
9/1/2024	458	632	$368,827	$39,743	$96,282	$23,104	$159,129	$347.44	43%
10/1/2024	456	626	$366,284	$39,555	$233,883	$91,107	$364,545	$799.44	100%
11/1/2024	456	626	$366,284	$39,555	$224,723	$76,364	$340,642	$747.02	93%
12/1/2024	394	574	$330,314	$34,500	$465,179	$33,484	$533,162	$1,353.20	161%
Total	5,457	7,458	$4,375,173	$473,149	$2,254,304	$550,890	$3,278,343	$600.76	75%
PEPY			$9,621	$1,040	$4,957	$1,211	$7,209	$7,209	
Average	455	622	$364,598	$39,429	$187,859	$45,908	$273,195		

Retiree

Month	EE's	Mbrs	Premium Equivalents	ASO & Stop Loss	Medical Claims (Net Stop Loss)	Rx Claims with Rebates	Total Cost	Gross PEPM	Funded Loss Ratio
1/1/2024	77	99	$80,197	$6,711	$164,468	$15,730	$186,909	$2,427.40	233%
2/1/2024	75	97	$78,369	$6,545	$30,616	$15,968	$53,128	$708.38	68%
3/1/2024	75	97	$78,369	$6,545	$62,020	$1,427	$69,991	$933.22	89%
4/1/2024	79	101	$82,026	$6,878	$27,535	$22,423	$56,836	$719.44	69%
5/1/2024	79	99	$81,322	$6,857	-$474,236	$24,354	-$443,026	-$5,607.92	-545%
6/1/2024	79	99	$81,322	$6,857	$35,521	$6,574	$48,952	$619.65	60%
7/1/2024	74	93	$76,046	$6,419	$54,853	$22,634	$83,906	$1,133.86	110%
8/1/2024	74	93	$76,046	$6,419	$60,266	$26,234	$92,919	$1,255.67	122%
9/1/2024	74	93	$76,046	$6,419	$32,400	$6,746	$45,565	$615.74	60%
10/1/2024	74	93	$76,046	$6,419	$23,951	$38,574	$68,945	$931.68	91%
11/1/2024	71	90	$72,599	$6,148	$74,085	$15,980	$96,213	$1,355.11	133%
12/1/2024	70	88	$71,685	$6,064	$112,374	$15,887	$134,325	$1,918.94	187%
Total	901	1,142	$930,073	$78,279	$203,853	$212,531	$494,663	$549.02	53%
PEPY			$12,387	$1,043	$2,715	$2,831	$6,588	$6,588	
Average	75	95	$77,506	$6,523	$16,988	$17,711	$41,222		

PPO

Month	EE's	Mbrs	Premium Equivalents	ASO & Stop Loss	Medical Claims (Net Stop Loss)	Rx Claims with Rebates	Total Cost	Gross PEPM	Funded Loss Ratio
1/1/2024	113	142	$151,551	$9,666	$4,062	$36,880	$50,608	$447.86	33%
2/1/2024	112	141	$150,364	$9,583	$15,033	$33,746	$58,362	$521.09	39%
3/1/2024	109	138	$146,801	$9,333	$48,682	$8,322	$66,337	$608.60	45%
4/1/2024	110	139	$147,988	$9,416	$81,043	$55,617	$146,075	$1,327.96	99%
5/1/2024	115	143	$153,927	$9,832	$93,286	$61,419	$164,538	$1,430.77	107%
6/1/2024	113	141	$151,551	$9,666	$61,526	$22,380	$93,572	$828.07	62%
7/1/2024	111	139	$149,176	$9,499	$66,743	$69,662	$145,904	$1,314.45	98%
8/1/2024	113	143	$153,808	$9,687	$46,203	$67,930	$123,821	$1,095.76	81%
9/1/2024	113	143	$153,808	$9,687	$39,939	$14,952	$64,579	$571.50	42%
10/1/2024	112	142	$152,620	$9,604	$79,552	$58,148	$147,304	$1,315.22	97%
11/1/2024	111	141	$151,432	$9,521	$84,848	$50,552	$144,921	$1,305.60	96%
12/1/2024	8	15	$14,014	$709	$28,407	$13,318	$42,434	$5,304.26	303%
Total	1,240	1,567	$1,677,040	$106,204	$649,326	$492,927	$1,248,457	$1,006.82	74%
PEPY			$16,229	$1,028	$6,284	$4,770	$12,082	$12,082	
Average	103	131	$139,753	$8,850	$54,110	$41,077	$104,038		

Combined

Month	EE's	Mbrs	Premium Equivalents	ASO & Stop Loss	Medical Claims (Net Stop Loss)	Rx Claims with Rebates	Total Cost	Gross PEPM	Funded Loss Ratio
1/1/2024	4,330	7,527	$5,312,191	$392,427	$3,803,506	$1,388,811	$5,584,744	$1,289.78	105%
2/1/2024	4,321	7,517	$5,305,659	$391,635	$2,802,771	$1,247,116	$4,441,521	$1,027.89	84%
3/1/2024	4,339	7,551	$5,321,227	$393,326	$3,508,966	$459,930	$4,362,222	$1,005.35	82%
4/1/2024	4,352	7,608	$5,347,105	$394,688	$3,183,688	$1,409,236	$4,987,611	$1,146.05	93%
5/1/2024	4,414	7,694	$5,413,179	$400,279	$2,528,260	$1,524,404	$4,452,943	$1,008.82	82%
6/1/2024	4,490	7,822	$5,492,865	$407,165	$3,034,292	$537,641	$3,979,098	$886.21	72%
7/1/2024	4,513	7,875	$5,517,288	$409,187	$3,955,465	$1,438,735	$5,803,387	$1,285.93	105%
8/1/2024	4,522	7,878	$5,527,819	$409,915	$4,467,300	$1,553,700	$6,430,914	$1,422.14	116%
9/1/2024	4,566	7,962	$5,577,124	$413,943	$2,749,221	$592,363	$3,755,527	$822.50	67%
10/1/2024	4,589	7,981	$5,597,954	$416,051	$3,014,340	$1,578,950	$5,009,342	$1,091.60	89%
11/1/2024	4,576	7,951	$5,579,656	$414,776	$4,237,841	$1,401,015	$6,053,631	$1,322.91	108%
12/1/2024	4,800	8,738	$5,987,665	$439,070	$3,658,825	$619,915	$4,717,810	$982.88	79%
Total	53,812	94,104	$65,979,732	$4,882,462	$40,944,473	$13,751,814	$59,578,749	$1,107.16	90%
PEPY			$14,713	$1,089	$9,131	$3,067	$13,286	$13,286	
Average	4,484	7,842	$5,498,311	$406,872	$3,412,039	$1,145,985	$4,964,896		