SJVIA Vision Experience

Tulare

Plan Type Benefit Summary				Vision Tulare 2026			
Month	Total Ees	Total Premium	Total Claims	Admin	Total Expense	Surplus/Deficit	Total Expense Loss Ratio
Jan-26	3,230	$19,891	$21,525	$2,586	$24,111	($4,220)	121%
Feb-26	3,207	$19,746	$25,615	$2,567	$28,182	($8,436)	143%
Mar-26	3,186	$19,657	$20,900	$2,556	$23,456	($3,799)	119%
Apr-26	3,196	$19,752	$19,856	$2,568	$22,424	($2,672)	114%
May-26	3,182	$19,663	$19,813	$2,559	$22,373	($2,710)	114%
Jun-26	3,193	$19,707	$20,230	$2,562	$22,792	($3,084)	116%
Jul-26							
Aug-26							
Sep-26							
Oct-26							
Nov-26							
Dec-26							
Total	**19,194**	**$118,416**	**$127,938**		**$143,336**	**($24,920)**	**121%**

Plan Type Benefit Summary				Vision Tulare 2025			
Month	Total Ees	Total Premium	Total Claims	Admin	Total Expense	Surplus/Deficit	Total Expense Loss Ratio
Jan-25	3,180	$19,474	$15,538	$2,337	$17,875	$1,600	92%
Feb-25	3,190	$19,535	$21,294	$2,344	$23,638	($4,103)	121%
Mar-25	3,184	$19,503	$18,354	$2,340	$20,695	($1,192)	106%
Apr-25	3,189	$19,563	$18,103	$2,348	$20,451	($888)	105%
May-25	3,191	$19,553	$18,805	$2,346	$21,151	($1,598)	108%
Jun-25	3,185	$19,523	$16,434	$2,343	$18,777	$747	96%
Jul-25	3,198	$19,617	$15,405	$2,354	$17,759	$1,858	91%
Aug-25	3,186	$19,552	$16,295	$2,346	$18,641	$911	95%
Sep-25	3,183	$19,527	$18,797	$2,343	$21,140	($1,613)	108%
Oct-25	3,163	$19,417	$15,488	$2,330	$17,818	$1,598	92%
Nov-25	3,152	$19,382	$15,225	$2,326	$17,551	$1,831	91%
Dec-25	3,161	$19,455	$16,460	$2,335	$18,795	$661	97%
Total	**38,162**	**$234,100**	**$206,198**	**$28,092**	**$234,290**	**($190)**	**100%**

Plan Type Benefit Summary				Vision Tulare 2024			
Month	Total Ees	Total Premium	Total Claims	Admin	Total Expense	Surplus/Deficit	Total Expense Loss Ratio
Jan-24	3,075	$18,730	$18,086	$2,248	$20,333	($1,604)	109%
Feb-24	3,082	$18,747	$19,220	$2,250	$21,470	($2,723)	115%
Mar-24	3,101	$18,888	$23,299	$2,267	$25,566	($6,678)	135%
Apr-24	3,095	$18,871	$20,587	$2,264	$22,851	($3,981)	121%
May-24	3,090	$18,849	$14,761	$2,262	$17,023	$1,825	90%
Jun-24	3,078	$18,796	$15,229	$2,255	$17,485	$1,311	93%
Jul-24	3,094	$18,911	$16,870	$2,269	$19,139	($228)	101%
Aug-24	3,115	$19,028	$18,212	$2,283	$20,495	($1,468)	108%
Sep-24	3,108	$18,989	$16,047	$2,279	$18,325	$663	97%
Oct-24	3,105	$18,958	$14,961	$2,275	$17,236	$1,722	91%
Nov-24	3,103	$18,986	$15,697	$2,278	$17,975	$1,011	95%
Dec-24	3,124	$19,127	$14,657	$2,295	$16,952	$2,176	89%
Total	**37,170**	**$226,877**	**$207,625**	**$27,225**	**$234,850**	**($7,973)**	**104%**

SJVIA Vision Experience

Fresno

Plan Type Benefit Summary Month	Total Ees	Total Premium	Total Claims	Vision Fresno 2026 Admin	Total Expense	Surplus/Deficit	Total Expense Loss Ratio
Jan-26	5,304	$59,067	$41,571	$7,679	$49,250	$9,817	83%
Feb-26	5,271	$58,738	$49,801	$7,636	$57,437	$1,301	98%
Mar-26	5,267	$58,700	$54,443	$7,633	$62,076	($3,375)	106%
Apr-26	5,245	$58,466	$48,163	$7,601	$55,764	$2,702	95%
May-26	4,938	$54,987	$39,917	$7,593	$47,510	$7,477	86%
Jun-26	5,213	$58,153	$39,410	$7,553	$46,964	$11,190	81%
Jul-26							
Aug-26							
Sep-26							
Oct-26							
Nov-26							
Dec-26							
Total	**31,238**	**348,112**	**273,305**	**45,695**	**$319,000**	**$29,112**	**92%**

Plan Type Benefit Summary Month	Total Ees	Total Premium	Total Claims	Vision Fresno 2025 Admin	Total Expense	Surplus/Deficit	Total Expense Loss Ratio
Jan-25	5,181	$55,640	$42,020	$6,677	$48,696	$6,944	76%
Feb-25	5,221	$56,291	$46,855	$6,755	$53,610	$2,681	95%
Mar-25	5,193	$55,976	$38,449	$6,717	$45,166	$10,810	81%
Apr-25	5,186	$55,993	$44,929	$6,719	$51,648	$4,346	92%
May-25	5,192	$56,131	$32,673	$6,736	$39,409	$16,722	70%
Jun-25	5,173	$55,988	$38,160	$6,719	$44,878	$11,110	80%
Jul-25	5,177	$56,025	$30,357	$6,723	$37,080	$18,945	66%
Aug-25	5,151	$55,781	$38,966	$6,694	$45,660	$10,121	82%
Sep-25	5,154	$55,946	$39,870	$6,714	$46,584	$9,362	83%
Oct-25	5,151	$55,879	$36,913	$6,705	$43,618	$12,261	78%
Nov-25	5,151	$55,971	$37,141	$6,717	$43,858	$12,114	78%
Dec-25	5,301	$59,055	$34,193	$7,087	$41,279	$17,776	70%
Total	**62,231**	**674,676**	**460,524**	**80,961**	**$541,485**	**$133,190**	**74%**

Plan Type Benefit Summary Month	Total Ees	Total Premium	Total Claims	Vision Fresno 2024 Admin	Total Expense	Surplus/Deficit	Total Expense Loss Ratio
Jan-24	4,832	$50,372	$33,839	$6,045	$39,884	$10,488	79%
Feb-24	4,831	$50,467	$35,857	$6,056	$41,913	$8,554	83%
Mar-24	4,854	$50,718	$32,883	$6,086	$38,969	$11,749	77%
Apr-24	4,866	$50,892	$38,983	$6,107	$45,090	$5,802	89%
May-24	4,766	$49,992	$28,858	$5,999	$34,857	$15,135	70%
Jun-24	4,836	$50,656	$41,270	$6,079	$47,349	$3,308	93%
Jul-24	4,869	$50,992	$29,114	$6,119	$35,233	$15,759	69%
Aug-24	4,880	$51,184	$41,654	$6,142	$47,796	$3,388	93%
Sep-24	4,882	$51,207	$39,623	$6,145	$45,768	$5,439	89%
Oct-24	4,950	$51,764	$35,003	$6,212	$41,215	$10,549	80%
Nov-24	4,942	$51,744	$32,357	$6,209	$38,566	$13,178	75%
Dec-24	5,151	$55,343	$28,520	$6,641	$35,161	$20,181	64%
Total	**58,659**	**615,331**	**417,961**	**73,840**	**$491,801**	**$123,530**	**80%**

SJVIA Vision Experience

Combined

Plan Type Benefit Summary				Vision Combined 2026			
Month	Total Ees	Total Premium	Total Claims	Admin	Total Expense	Surplus/Deficit	Total Expense Loss Ratio
Jan-26	8,534	$78,958	$63,096	$10,265	$73,361	$5,598	93%
Feb-26	8,478	$78,484	$75,416	$10,203	$85,619	($7,134)	109%
Mar-26	8,453	$78,358	$75,342	$10,189	$85,532	($7,174)	109%
Apr-26	8,441	$78,218	$68,018	$10,169	$78,188	$31	100%
May-26	8,120	$74,649	$59,730	$10,152	$69,882	$4,767	94%
Jun-26	8,406	$77,861	$59,640	$10,115	$69,755	$8,105	90%
Jul-26							
Aug-26							
Sep-26							
Oct-26							
Nov-26							
Dec-26							
Total	**50,432**	**466,529**	**401,242**	**45,695**	**$462,336**	**$4,193**	**99.1%**

Plan Type Benefit Summary				Vision Combined 2025			
Month	Total Ees	Total Premium	Total Claims	Admin	Total Expense	Surplus/Deficit	Total Expense Loss Ratio
Jan-25	8,361	$75,115	$57,557	$9,014	$66,571	$8,543	89%
Feb-25	8,411	$75,825	$68,149	$9,099	$77,248	($1,422)	102%
Mar-25	8,377	$75,479	$56,803	$9,057	$65,861	$9,618	87%
Apr-25	8,375	$75,557	$63,032	$9,067	$72,099	$3,458	95%
May-25	8,383	$75,684	$51,478	$9,082	$60,560	$15,124	80%
Jun-25	8,358	$75,512	$54,594	$9,061	$63,655	$11,857	84%
Jul-25	8,375	$75,641	$45,762	$9,077	$54,839	$20,803	72%
Aug-25	8,337	$75,333	$55,261	$9,040	$64,301	$11,031	85%
Sep-25	8,337	$75,473	$58,667	$9,057	$67,724	$7,749	90%
Oct-25	8,314	$75,295	$52,401	$9,035	$61,437	$13,859	82%
Nov-25	8,303	$75,353	$52,366	$9,042	$61,409	$13,944	81%
Dec-25	8,462	$78,510	$50,653	$9,421	$60,074	$18,436	77%
Total	**100,393**	**908,776**	**666,722**	**109,053**	**$775,775**	**$133,000**	**85%**

Plan Type Benefit Summary				Vision Combined 2024			
Month	Total Ees	Total Premium	Total Claims	Admin	Total Expense	Surplus/Deficit	Total Expense Loss Ratio
Jan-24	7,907	$69,102	$51,925	$8,292	$60,217	$8,885	87%
Feb-24	7,913	$69,214	$55,077	$8,306	$63,383	$5,831	92%
Mar-24	7,955	$69,606	$56,182	$8,353	$64,535	$5,071	93%
Apr-24	7,961	$69,763	$59,570	$8,372	$67,941	$1,821	97%
May-24	7,856	$68,841	$43,619	$8,261	$51,880	$16,960	75%
Jun-24	7,914	$69,452	$56,499	$8,334	$64,833	$4,619	93%
Jul-24	7,963	$69,902	$45,984	$8,388	$54,372	$15,530	78%
Aug-24	7,995	$70,211	$59,866	$8,425	$68,291	$1,920	97%
Sep-24	7,990	$70,196	$55,670	$8,423	$64,093	$6,103	91%
Oct-24	8,055	$70,722	$49,964	$8,487	$58,451	$12,271	83%
Nov-24	8,045	$70,730	$48,054	$8,488	$56,541	$14,189	80%
Dec-24	8,275	$74,470	$43,177	$8,936	$52,113	$22,357	70%
Total	**95,829**	**842,208**	**625,586**	**101,065**	**$726,651**	**$115,557**	**86%**