

SJVIA - Actuarially Certified IBNR Reserve										
County of Fresno	12/31/2020	12/31/2021	12/31/2022	12/31/2023	12/31/2024	6/30/2025	12/31/2025	6/30/2026	\$ Difference	% Difference
Medical	\$3,325,389	\$3,957,539	\$5,432,953	\$4,997,846	\$4,188,372	\$4,207,983	\$3,747,414	\$5,561,730	\$1,814,316	48.42%
Prescription Drug	\$740,407	\$776,854	\$823,162	\$878,364	\$1,055,751	\$1,172,592	\$658,044	\$52,500	(\$605,544)	-92.02%
Dental	\$132,558	\$139,878	\$146,061	\$149,327	\$161,377	\$183,249	\$164,545	\$153,005	(\$11,540)	-7.01%
Other Liability (Expense)*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$336,854	N/A	N/A
Total	\$4,198,354	\$4,874,271	\$6,402,176	\$6,025,537	\$5,405,500	\$5,563,824	\$4,570,003	\$6,104,089	\$1,534,086	33.57%
County of Tulare	12/31/2020	12/31/2021	12/31/2022	12/31/2023	12/31/2024	6/30/2025	12/31/2025	6/30/2026	\$ Difference	% Difference
Medical	\$1,446,034	\$1,905,848	\$1,925,730	\$2,851,258	\$2,567,250	\$2,686,678	\$2,366,749	\$2,610,906	\$244,157	10.32%
Prescription Drug	\$473,222	\$508,607	\$624,831	\$657,090	\$802,013	\$882,350	\$467,154	\$119,611	(\$347,543)	-74.40%
Dental	\$55,685	\$59,576	\$59,273	\$71,765	\$84,293	\$95,918	\$71,677	\$72,879	\$1,202	1.68%
Other Liability (Expense)*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$163,832	N/A	N/A
Total	\$1,974,941	\$2,474,031	\$2,609,834	\$3,580,113	\$3,453,556	\$3,664,946	\$2,905,580	\$2,967,228	\$61,648	2.12%
SJVIA	12/31/2020	12/31/2021	12/31/2022	12/31/2023	12/31/2024	6/30/2025	12/31/2025	6/30/2026	\$ Difference	% Difference
Medical	\$4,771,423	\$5,863,387	\$7,358,683	\$7,849,104	\$6,755,622	\$6,894,661	\$6,114,163	\$8,172,636	\$2,058,473	33.67%
Prescription Drug	\$1,213,629	\$1,285,461	\$1,447,993	\$1,535,454	\$1,857,764	\$2,054,942	\$1,125,198	\$172,111	(\$953,087)	-84.70%
Dental	\$188,243	\$199,454	\$205,334	\$221,092	\$245,670	\$279,167	\$236,222	\$225,884	(\$10,338)	-4.38%
Other Liability (Expense)*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$500,686	N/A	N/A
Total	\$6,173,295	\$7,348,302	\$9,012,010	\$9,605,650	\$8,859,056	\$9,228,770	\$7,475,583	\$9,071,317	\$1,595,734	21.35%
SJVIA - Actuarially Certified IBNR Reserve with 15% Margin										
County of Fresno	12/31/2020	12/31/2021	12/31/2022	12/31/2023	12/31/2024	6/30/2025	12/31/2025	6/30/2026	\$ Difference	% Difference
Medical	\$3,824,200	\$4,551,170	\$6,247,900	\$5,747,520	\$4,816,630	\$4,839,180	\$4,309,530	\$6,395,990	\$2,086,460	48.42%
Prescription Drug	\$851,470	\$893,380	\$946,640	\$1,010,120	\$1,214,110	\$1,348,480	\$756,750	\$60,375	(\$696,375)	-92.02%
Dental	\$152,440	\$160,860	\$167,970	\$171,730	\$185,580	\$210,740	\$189,230	\$175,956	(\$13,274)	-7.01%
Other Liability (Expense)*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$387,382	N/A	N/A
Total	\$4,828,110	\$5,605,410	\$7,362,510	\$6,929,370	\$6,216,320	\$6,398,400	\$5,255,510	\$7,019,703	\$1,764,193	33.57%
County of Tulare	12/31/2020	12/31/2021	12/31/2022	12/31/2023	12/31/2024	6/30/2025	12/31/2025	6/30/2026	\$ Difference	% Difference
Medical	\$1,662,940	\$2,191,730	\$2,214,590	\$3,278,950	\$2,952,340	\$3,089,680	\$2,721,760	\$3,002,542	\$280,782	10.32%
Prescription Drug	\$544,210	\$584,900	\$718,560	\$755,650	\$922,320	\$1,014,700	\$537,230	\$137,553	(\$399,677)	-74.40%
Dental	\$64,040	\$68,510	\$68,160	\$82,530	\$96,940	\$110,310	\$82,430	\$83,811	\$1,381	1.68%
Other Liability (Expense)*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$188,406	N/A	N/A
Total	\$2,271,190	\$2,845,140	\$3,001,310	\$4,117,130	\$3,971,600	\$4,214,690	\$3,341,420	\$3,412,312	\$70,892	2.12%
SJVIA	12/31/2020	12/31/2021	12/31/2022	12/31/2023	12/31/2024	6/30/2025	12/31/2025	6/30/2026	\$ Difference	% Difference
Medical	\$5,487,140	\$6,742,900	\$8,462,490	\$9,026,470	\$7,768,970	\$7,928,860	\$7,031,290	\$9,398,532	\$2,367,242	33.67%
Prescription Drug	\$1,395,680	\$1,478,280	\$1,665,200	\$1,765,770	\$2,136,430	\$2,363,180	\$1,293,980	\$197,928	(\$1,096,052)	-84.70%
Dental	\$216,480	\$229,370	\$236,130	\$254,260	\$282,520	\$321,050	\$271,660	\$259,767	(\$11,893)	-4.38%
Other Liability (Expense)*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$575,788	N/A	N/A
Total	\$7,099,300	\$8,450,550	\$10,363,820	\$11,046,500	\$10,187,920	\$10,613,090	\$8,596,930	\$10,432,015	\$1,835,085	21.35%
SJVIA	12/31/2020	12/31/2021	12/31/2022	12/31/2023	12/31/2024	6/30/2025	12/31/2025	6/30/2026	\$ Difference	% Difference
Total Margin	\$926,005	\$1,102,248	\$1,351,810	\$1,440,850	\$1,328,864	\$1,384,320	\$1,121,347	\$1,360,698	\$239,351	21.34%

* Note : The Other Liability(Expense) represents a liability due to Anthem BCBS (medical and Rx) administrative fee of 6% of the claim amounts to pay the claim run out per the ASO agreement, should the plan terminate their agreement with Anthem.