



August 21, 2026

RE: SJVIA Board Meeting: Consultant's Report Plan Year 2027 Renewal

USI is pleased to present the final renewal for Plan Year 2027 based on claims and enrollment experience through June 30, 2026. Following a review of updated claims experience and the implementation of plan design and cost containment strategies selected by the Counties, the final renewal reflects an overall increase of approximately \$25.91 million (16.55%), including \$19.02 million (17.23%) for the County of Fresno and \$6.90 million (14.91%) for the County of Tulare.

Prior to the implementation of these strategies, the renewal projection reflected an increase of approximately \$41.8 million (26.7%), driven primarily by increased medical utilization, specialty pharmacy costs, and GLP-1 utilization.

The initial renewal increase was primarily driven by elevated medical and pharmacy claims experience that emerged during calendar year 2025 and continued through the first six months of 2026. Increased utilization, higher-cost specialty medications, and ongoing GLP-1 utilization significantly impacted projected claim costs for both Counties.

Final Renewal Analysis

USI partnered with SJVIA staff to evaluate cost containment initiatives, plan design modifications, and pharmacy management strategies designed to reduce the projected renewal while maintaining access to quality healthcare coverage. The changes for each County are listed below.

County of Fresno Plan Changes:

The County of Fresno selected the following changes for the 2027 plan year:

- Removal of Anti-Obesity Medication (AOM/GLP-1) coverage from Anthem medical plans.
- Elimination of the Yosemite EPO \$0 plan.
- Modification of the Sierra and Pismo plans, including the addition of deductibles, adjustment of copays, and increased specialty pharmacy cost sharing.



County of Tulare Plan Changes:

The County of Tulare selected the following changes for the 2027 plan year:

- Removal of Anti-Obesity Medication (AOM/GLP-1) coverage from the medical plans.
- Elimination of the PPO \$0 plan.
- Replacement of the EPO \$1,250 plan with a PPO \$1,200 plan.

Alternative GLP-1 Access Strategy

Although both Counties elected to remove AOM coverage from the self-funded medical plans, they continue to evaluate the 98point6/Transcarent Weight Management Program as an alternative pathway for eligible employees to access GLP-1 medications at a lower cost. The estimated program cost of approximately \$1.9 million has been incorporated into the renewal through the included margin assumptions of 2.7% for Fresno County and 1.7% for Tulare County. This approach provides continued access while significantly reducing the financial impact to the health plan.

Kaiser Renewal Update

The renewal currently incorporates Kaiser medical rates based on Kaiser's initial renewal proposal. USI, SJVIA staff, and Kaiser continue to evaluate plan design modifications to better align the Kaiser offerings with the Counties' selected Anthem plans while maintaining AOM coverage within the Kaiser program. These modifications are expected to generate additional savings. Staff requests authorization to finalize Kaiser rates and execute any related agreements, subject to review by SJVIA legal counsel.

Additional Cost Containment Opportunities

USI and SJVIA staff also evaluated additional strategies that may further improve long-term plan performance and reduce future renewal pressure, including:

- **Anthem Total Health Complete (THC):** An integrated advocacy and navigation platform designed to improve member engagement and care coordination.
- **Specialty Pharmacy Price-Per-Pill Program:** A pharmacy cost containment strategy that will generate a minimum of \$1.6 million in annual savings across the SJVIA program.

These strategies will continue to be evaluated with SJVIA staff for potential implementation in the 2028 plan year.



Executive Summary

USI is pleased to present the final renewal for Plan Year 2027, incorporating claims experience through June 30, 2026, updated carrier projections, and the plan design changes selected by the Counties. The final renewal reflects an overall increase of approximately \$25.91 million (16.55%) across the SJVIA Medical, Dental, and Vision programs, including an increase of approximately \$19.02 million (17.23%) for the County of Fresno and \$6.9M (14.91%) million for the County of Tulare. The table below outlines the proposed 2027 rate adjustments and funding requirements resulting from the final renewal analysis and approved cost containment strategies.

Executive Summary - With Plan Changes, Addition of Transcarent and Removal of AOMs

Renewal - Removal of AOMs & Plan Changes										
Coverage	2026			2027						Comments
	Fresno County Annual Cost	Tulare County Annual Cost	SJVIA Annual Cost	Fresno County Annual Cost	Fresno % of Increase	Tulare County Annual Cost	Tulare % of Increase	SJVIA Annual Cost	SJVIA % of Increase	
Self-Funded Medical/RX										The renewal projection includes: A 50% increase for reinsurance Margin is included - 2.7% COF / 1.7% COT \$3.77 PEPM for SJVIA
EPO	\$ 71,908,949	\$ 299,305	\$ 72,208,254	\$ 86,791,631	20.7%	\$ -	-100.0%	\$ 86,791,632	20.2%	
PPO/HDPPPO	\$ 4,324,168	\$ 41,592,349	\$ 45,916,517	\$ 5,630,290	30.2%	\$ 48,321,386	16.2%	\$ 53,951,675	17.5%	
Total	\$ 76,233,117	\$ 41,891,654	\$ 118,124,771	\$ 92,421,921	21.2%	\$ 48,321,386	15.3%	\$ 140,743,307	19.1%	
Kaiser										
HMO	\$ 24,856,072	\$ 1,166,825	\$ 26,022,897	\$ 27,273,817	9.7%	\$ 1,280,498	9.7%	\$ 28,554,315	9.7%	
HDHMO	\$ 2,697,076	\$ 974,191	\$ 3,671,267	\$ 2,958,667	9.7%	\$ 1,069,211	9.8%	\$ 4,027,878	9.7%	
Senior Advantage	\$ 1,142,955	\$ 43,963	\$ 1,186,918	\$ 1,144,319		\$ 44,077	0.3%	\$ 1,188,396	0.1%	
Total	\$ 28,696,103	\$ 2,184,979	\$ 30,881,082	\$ 31,376,804	9.3%	\$ 2,393,786	9.6%	\$ 33,770,590	9.4%	
Delta Dental										Self-Insured Dental PPO rates include 3% margin. DHMO is currently in a rate
PPO/HDPPPO	\$ 4,028,881	\$ 1,846,426	\$ 5,875,307	\$ 4,191,828	4.0%	\$ 2,107,385	14.1%	\$ 6,299,213	7.2%	
DHMO	\$ 662,964	\$ 100,173	\$ 763,136	\$ 646,836	-2.4%	\$ 97,627	-2.5%	\$ 744,462	-2.4%	
VSP	\$ 720,608	\$ 223,681	\$ 944,288	\$ 720,608	0.0%	\$ 223,681	0.0%	\$ 944,288	0.0%	Vision rates are currently in a rate guarantee
County and SJVIA Total	\$ 110,341,672	\$ 46,246,912	\$ 156,588,584	\$ 129,357,996	17.2%	\$ 53,143,864	14.9%	\$ 182,501,861	16.5%	

Rates and projected costs include the application of approximately \$1.562 million in Gallagher settlement proceeds by Fresno County, resulting in an estimated 2% reduction to the County's renewal increase. Use of these funds is subject to Board approval.



The following chart illustrates the projected cost for 2026 and 2027.

Costs for 2026 and 2027 Renewal - With Plan Changes, Addition of Transcarent and Removal of AOMs

County of Fresno	2026	2027	\$ Difference	% Difference
EPO	\$ 71,908,949	\$ 86,791,631	\$ 14,882,682	20.70%
PPO/HDHP	\$ 4,324,168	\$ 5,630,290	\$ 1,306,122	30.21%
Total Anthem	\$ 76,233,117	\$ 92,421,921	\$ 16,188,804	21.24%
Kaiser - HMO	\$ 24,856,072	\$ 27,273,817	\$ 2,417,746	9.73%
Kaiser - HDHMO	\$ 2,697,076	\$ 2,958,667	\$ 261,591	9.70%
Kaiser-KPSA	\$ 1,142,955	\$ 1,144,319	\$ 1,364	0.12%
Total Kaiser	\$ 28,696,103	\$ 31,376,804	\$ 2,680,701	9.34%
Total Medical	\$ 104,929,220	\$ 123,798,725	\$ 18,869,505	17.98%
Delta Dental PPO	\$ 4,028,881	\$ 4,191,828	\$ 162,947	4.04%
Delta Dental DHMO	\$ 662,964	\$ 646,836	\$ (16,128)	-2.43%
Total Dental	\$ 4,691,844	\$ 4,838,664	\$ 146,820	3.13%
Vision	\$ 720,608	\$ 720,608	\$ -	0.00%
Grand Total	\$ 110,341,672	\$ 129,357,996	\$ 19,016,324	17.23%
County of Tulare	2026	2027	\$ Difference	% Difference
EPO	\$ 299,305	\$ -	\$ (299,305)	-100.00%
PPO/HDHP	\$ 41,592,349	\$ 48,321,386	\$ 6,729,036	16.18%
Total Anthem	\$ 41,891,654	\$ 48,321,386	\$ 6,429,731	15.35%
Kaiser - HMO	\$ 1,166,825	\$ 1,280,498	\$ 113,673	9.74%
Kaiser - HDHMO	\$ 974,191	\$ 1,069,211	\$ 95,020	9.75%
Kaiser-KPSA	\$ 43,963	\$ 44,077	\$ 115	0.26%
Total Kaiser	\$ 2,184,979	\$ 2,393,786	\$ 208,807	9.56%
Total Medical	\$ 44,076,633	\$ 50,715,172	\$ 6,638,538	15.06%
Delta Dental PPO	\$ 1,846,426	\$ 2,107,385	\$ 260,959	14.13%
Delta Dental DHMO	\$ 100,173	\$ 97,627	\$ (2,546)	-2.54%
Total Dental	\$ 1,946,598	\$ 2,205,012	\$ 258,413	13.28%
Vision	\$ 223,681	\$ 223,681	\$ -	0.00%
Grand Total	\$ 46,246,912	\$ 53,143,864	\$ 6,896,952	14.91%
SJIA	2026	2027	\$ Difference	% Difference
EPO	\$ 72,208,254	\$ 86,791,631	\$ 14,583,377	20.20%
PPO/HDHP	\$ 45,916,517	\$ 53,951,675	\$ 8,035,158	17.50%
Total Anthem	\$ 118,124,771	\$ 140,743,307	\$ 22,618,535	19.15%
Kaiser - HMO	\$ 26,022,897	\$ 28,554,315	\$ 2,531,418	9.73%
Kaiser - HDHMO	\$ 3,671,267	\$ 4,027,878	\$ 356,611	9.71%
Kaiser-KPSA	\$ 1,186,918	\$ 1,188,396	\$ 1,479	0.12%
Total Kaiser	\$ 30,881,082	\$ 33,770,590	\$ 2,889,508	9.36%
Total Medical	\$ 149,005,853	\$ 174,513,896	\$ 25,508,043	17.12%
Delta Dental PPO	\$ 5,875,307	\$ 6,299,213	\$ 423,907	7.22%
Delta Dental DHMO	\$ 763,136	\$ 744,462	\$ (18,674)	-2.45%
Total Dental	\$ 6,638,443	\$ 7,043,676	\$ 405,233	6.10%
Vision	\$ 944,288	\$ 944,288	\$ -	0.00%
Grand Total	\$ 156,588,584	\$ 182,501,860	\$ 25,913,276	16.55%

Rates and projected costs include the application of approximately \$1.562 million in Gallagher settlement proceeds by Fresno County, resulting in an estimated 2% reduction to the County's renewal increase. Use of these funds is subject to Board approval.



Fresno County - Removal of AOMs, Addition of Transcarent & Utilize \$1.562M of Gallagher Settlement to Offset Renewal

Self Funded Medical Plan Projection

Experience Period:	07/01/2025 to 06/30/2026
Rating Period:	01/01/2027 to 12/31/2027
Current Period Member Months:	110,109
Projected Annual Members	112,332
Recent Month Participants:	4,874
Average Contract Size:	1.92
ISL Deductible	\$475,000

	Medical	Pharmacy	Total	PEPM
Current Adjusted Paid Claims	\$62,517,452	\$24,741,632	\$87,259,084	
Claims over ISL	-\$5,439,049	\$0	-\$5,439,049	
Add Laser Claims	\$0	\$0	\$0	
Adjusted Paid Claims Net of Large Claims	\$57,078,404	\$24,741,632	\$81,820,035	
Lagged Members	109,083	110,109	0	
PMPM Costs	\$523.26	\$224.70	\$747.96	
Trend Calculations				
Midpoint of Experience Period	12/1/2025	12/1/2025		
Midpoint of Rating Period	7/1/2027	7/1/2027		
Months of Trend	20	19		
Annual Trend	11.50%	11.00%		
Trend Factor	1.1985	1.1792		
Projected Paid PMPM Costs	\$627.10	\$264.97	\$892.07	
Incurred Claims Adjustment	1.01	1.00		
Projected Incurred Costs	\$633.37	\$264.97	\$898.34	
Eliminate GLP-1 for Weight Loss		-\$44.87		
Rx Rebates Adjusted for GLP-1s (\$46.45- \$17.79)		-\$35.67		
Total Projected Incurred Costs	\$633.37	\$184.44	\$817.81	
Adjustments				
Gallagher Award	0.983	0.983		
Demographic	1.00	1.00		
Network	1.00	1.00		
Adjusted Projected Incurred Costs	\$622.60	\$181.30	\$803.90	
Credibility			100%	
Manual Claims Costs			\$0.00	
Blended Claims Costs PMPM			\$803.90	
Projected Annual Employees			58,488	
Projected Annual Claims Costs			\$90,304,024	\$1,543.98
Fees				
ASO Fees			\$3,123,844	\$53.41
ISL Premium			\$3,744,402	\$64.02
PBM Fee			\$131,598	\$2.25
Broker Fees			\$200,000	\$3.42
Other Fees			\$20,471	\$0.35
Captive Fee				
Total Fees			\$7,220,315	\$123.45
ACA Fees			\$34,542	\$0.59
Other Fees			\$0.00	\$0.00
Total Fees after ACA			\$7,254,857	\$124.04
Projected Premium Equivalent Required			\$97,558,881	\$1,668.02
Current Premium Equivalent			\$76,233,117	\$1,303.40
% Change			28.0%	28.0%
Risk Margin to Achieve the 65th Percentile			2.7%	2.7%
Projected Premium Equivalent with Risk Margin			\$100,011,302	\$1,709.95
Current Premium Equivalent			\$76,233,117	\$1,303.40
% Change			31.2%	31.2%

Note: Rates and projected costs include the application of approximately \$1.562 million in Gallagher settlement proceeds by Fresno County, resulting in an estimated 2% reduction to the County's renewal increase. Use of these funds is subject to Board approval



Tulare County - Removal of AOMs, and Addition of Transcarent

Self Funded Medical Plan Projection

Experience Period: 07/01/2025 to 06/30/2026
Rating Period: 01/01/2027 to 12/31/2027

Projected Annual Members 58,284
Recent Month Participants: 3,304
Average Contract Size: 1.47
ISL Deductible \$475,000
Enrollment Lag In Months 2

	Medical	Pharmacy	Total	PEPM
Current Adjusted Paid Claims	\$30,384,802	\$16,872,560	\$47,257,362	
Claims over ISL	-\$5,522,630	\$0	-\$5,522,630	
Add Laser Claims	\$0	\$0	\$0	
Adjusted Paid Claims Net of Large Claims	\$24,862,172	\$16,872,560	\$41,734,731	
Lagged Members	57,416	57,627	0	
PMPM Costs	\$433.02	\$292.79	\$725.81	
Trend Calculations				
Midpoint of Experience Period	12/1/2025	12/1/2025		
Midpoint of Rating Period	7/1/2027	7/1/2027		
Months of Trend	20	19		
Annual Trend	8.80%	12.50%		
Trend Factor	1.1506	1.2045		
Projected Paid PMPM Costs	\$498.22	\$352.67	\$850.89	
Incurred Claims Adjustment	1.01	1.00		
Projected Incurred Costs	\$503.20	\$352.67	\$855.87	
Eliminate GLP-1 for Weight Loss		-\$72.92		
Rx Rebates Adjusted for GLP-1s (\$62.07- \$28.87)		-\$41.77	-\$41.77	
Total Projected Incurred Costs	\$503.20	\$237.98	\$741.18	
Adjustments				
Plan Change	0.99	0.99		
Demographic	1.00	1.00		
Network	1.00	1.00		
Adjusted Projected Incurred Costs	\$497.37	\$235.22	\$732.58	
Credibility			100%	
Manual Claims Costs			\$0.00	
Blended Claims Costs			\$732.58	
Projected Annual Employees			39,648	
Projected Annual Claims Costs			\$42,697,825	\$1,076.92
Fees				
ASO Fees			\$2,038,304	\$51.41
ISL Premium			\$2,538,265	\$64.02
PBM Fee			\$89,208	\$2.25
Broker Fees			\$200,000	\$5.04
Other Fees Captive Fee			\$13,877	\$0.35
Total Fees			\$4,879,653	\$123.07
ACA Fees			\$17,922	\$0.45
Other Fees			\$0.00	\$0.00
Total Fees after ACA			\$4,897,576	\$123.53
Projected Premium Equivalent Required			\$47,595,401	\$1,200.45
Current Premium Equivalent			\$41,891,654	\$1,056.59
% Change			13.6%	13.6%
Risk Margin to Achieve the 70th Percentile			1.70%	1.70%
Projected Premium Equivalent with Risk Margin			\$48,321,264	\$1,218.76
Current Premium Equivalent			\$41,891,654	\$1,056.59
% Change			15.3%	15.3%



Self-funded SJVIA Renewal Rates - Plan Changes, Removal of AOMs, Add Transcarent, and Gallagher Settlement Offset w/ 2.7% Margin

County of Fresno 2026 Rates	Monthly Rates				Bi-Weekly Rates			
	EE	ES	EC	FA	EE	ES	EC	FA
Anthem EPO 0	\$1,077.40	\$1,954.25	\$1,711.55	\$2,574.21	\$497.26	\$901.96	\$789.95	\$1,188.10
Anthem EPO 500	\$906.97	\$1,642.79	\$1,438.56	\$2,162.78	\$418.60	\$758.21	\$663.95	\$998.21
Anthem EPO 1000	\$854.30	\$1,547.43	\$1,355.05	\$2,037.23	\$394.29	\$714.20	\$625.41	\$940.26
Anthem HDPPPO	\$653.08	\$1,383.36	\$1,240.23	\$1,889.95	\$301.42	\$638.47	\$572.41	\$872.28
Anthem HDPPPO Retiree	\$914.24	\$1,618.51	\$1,428.18	\$2,130.68	\$421.96	\$747.00	\$659.16	\$983.39
County of Fresno 2027 Rates	Monthly Rates				Bi-Weekly Rates			
	EE	ES	EC	FA	EE	ES	EC	FA
New Anthem EPO 500	\$1,060.48	\$2,439.11	\$1,961.89	\$3,499.59	\$489.45	\$1,125.74	\$905.49	\$1,615.20
New Anthem EPO 1000	\$976.15	\$2,245.15	\$1,805.88	\$3,221.30	\$450.53	\$1,036.22	\$833.48	\$1,486.75
Anthem HDPPPO	\$868.72	\$1,998.05	\$1,607.13	\$2,866.77	\$400.95	\$922.18	\$741.75	\$1,323.12
Anthem HDPPPO Retiree	\$857.17	\$1,971.48	\$1,585.76	\$2,828.65	\$395.61	\$909.91	\$731.89	\$1,305.53

Rates and projected costs include the application of approximately **\$1.562 million** in Gallagher settlement proceeds by Fresno County, resulting in an estimated **2% reduction** to the County's renewal increase. Use of these funds is subject to Board approval.

Self-funded SJVIA Renewal Rates - Plan Changes, and Removal of AOMs, and Add Transcarent w/ 1.7% Margin

County of Tulare 2026 Rates	Monthly Rates			
	EE	ES	EC	FA
Anthem EPO \$1,250	\$747.33	\$1,493.60	\$1,370.48	\$2,276.87
Anthem PPO \$0	\$1,283.00	\$2,564.62	\$2,341.11	\$3,888.20
Anthem PPO \$500	\$966.13	\$1,933.17	\$1,770.58	\$3,049.11
Anthem PPO \$750	\$807.05	\$1,612.96	\$1,480.00	\$2,458.82
Anthem PPO \$2,500	\$686.04	\$1,371.00	\$1,257.98	\$2,090.01
County of Tulare 2027 Rates	Monthly Rates			
	EE	ES	EC	FA
Anthem PPO \$500	\$1,138.42	\$2,277.92	\$2,086.33	\$3,592.86
Anthem PPO \$750	\$930.00	\$1,900.60	\$1,743.93	\$2,897.31
New Anthem PPO \$1200	\$908.09	\$1,814.88	\$1,665.28	\$2,766.64
Anthem PPO \$2,500	\$808.38	\$1,615.49	\$1,482.32	\$2,462.73



Kaiser SJIA Renewal Rates - No Changes

County of Fresno							2026						2027					
Bi-Weekly HMO Rates							Bi-Weekly Rates						Bi-Weekly Rates					
	Lives	Kaiser Rate	Margin	SJIA Admin	Vision	SJIA Rate							Kaiser Rate	Margin	SJIA Admin	Vision	SJIA Rate	
EE	802	\$ 567.91	\$ -	\$ 6.58	\$ -	\$ 574.49	\$	623.29	\$ -	\$ 7.04	\$ -	\$ 630.33						
ES	67	\$ 1,019.19	\$ -	\$ 6.58	\$ -	\$ 1,025.77	\$	1,118.57	\$ -	\$ 7.04	\$ -	\$ 1,125.61						
EC	338	\$ 898.50	\$ -	\$ 6.58	\$ -	\$ 905.08	\$	986.12	\$ -	\$ 7.04	\$ -	\$ 993.16						
FA	89	\$ 1,348.68	\$ -	\$ 6.58	\$ -	\$ 1,355.26	\$	1,480.20	\$ -	\$ 7.04	\$ -	\$ 1,487.24						
Annual Amount	1296	\$ 24,634,352	\$ -	\$ 221,720	\$ -	\$ 24,856,072	\$	27,036,597	\$ -	\$ 237,220	\$ -	\$ 27,273,817						
\$ Difference												\$ 2,417,746						
% Difference												9.73%						
County of Fresno							2026						2027					
Bi-Weekly DHMO Rates							Bi-Weekly Rates						Bi-Weekly Rates					
	Lives	Kaiser Rate	Margin	SJIA Admin	Vision	SJIA Rate							Kaiser Rate	Margin	SJIA Admin	Vision	SJIA Rate	
EE	105	\$ 409.13	\$ -	\$ 6.58	\$ -	\$ 415.71	\$	448.94	\$ -	\$ 7.04	\$ -	\$ 455.98						
ES	15	\$ 734.23	\$ -	\$ 6.58	\$ -	\$ 740.81	\$	805.68	\$ -	\$ 7.04	\$ -	\$ 812.72						
EC	36	\$ 647.29	\$ -	\$ 6.58	\$ -	\$ 653.87	\$	710.28	\$ -	\$ 7.04	\$ -	\$ 717.32						
FA	26	\$ 971.60	\$ -	\$ 6.58	\$ -	\$ 978.18	\$	1,066.14	\$ -	\$ 7.04	\$ -	\$ 1,073.18						
Annual Amount	182	\$ 2,665,940	\$ -	\$ 31,137	\$ -	\$ 2,697,076	\$	2,925,354	\$ -	\$ 33,313	\$ -	\$ 2,958,667						
\$ Difference												\$ 261,591						
% Difference												9.70%						

County of Tulare							2026						2027					
Monthly HMO Rates							Monthly Rates						Monthly Rate					
	Lives	Kaiser Rate	Margin	SJIA Admin	Vision	SJIA Rate							Kaiser Rate	Margin	SJIA Admin	Vision	SJIA Rate	
EE	25	\$ 1,292.77	\$ -	\$ 12.26	\$ -	\$ 1,305.03	\$	1,418.89	\$ -	\$ 13.25	\$ -	\$ 1,432.14						
ES	2	\$ 2,585.54	\$ -	\$ 12.26	\$ -	\$ 2,597.80	\$	2,837.78	\$ -	\$ 13.25	\$ -	\$ 2,851.03						
EC	3	\$ 2,339.92	\$ -	\$ 12.26	\$ -	\$ 2,352.18	\$	2,568.20	\$ -	\$ 13.25	\$ -	\$ 2,581.45						
FA	0	\$ 3,878.31	\$ -	\$ 12.26	\$ -	\$ 3,890.57	\$	4,256.67	\$ -	\$ 13.25	\$ -	\$ 4,269.92						
Annual Amount	30	\$ 1,157,262	\$ -	\$ 9,563	\$ -	\$ 1,166,825	\$	1,270,163	\$ -	\$ 10,335	\$ -	\$ 1,280,498						
\$ Difference												\$ 113,673						
% Difference												9.74%						
County of Tulare							2026						2027					
Monthly DHMO Rates							Monthly Rates						Monthly Rate					
	Lives	Kaiser Rate	Margin	SJIA Admin	Vision	SJIA Rate							Kaiser Rate	Margin	SJIA Admin	Vision	SJIA Rate	
EE	22	\$ 991.54	\$ -	\$ 12.26	\$ -	\$ 1,003.80	\$	1,088.41	\$ -	\$ 13.25	\$ -	\$ 1,101.66						
ES	2	\$ 1,983.08	\$ -	\$ 12.26	\$ -	\$ 1,995.34	\$	2,176.83	\$ -	\$ 13.25	\$ -	\$ 2,190.08						
EC	3	\$ 1,794.69	\$ -	\$ 12.26	\$ -	\$ 1,806.95	\$	1,970.03	\$ -	\$ 13.25	\$ -	\$ 1,983.28						
FA	2	\$ 2,974.62	\$ -	\$ 12.26	\$ -	\$ 2,986.88	\$	3,265.24	\$ -	\$ 13.25	\$ -	\$ 3,278.49						
Annual Amount	29	\$ 964,947	\$ -	\$ 9,244	\$ -	\$ 974,191	\$	1,059,221	\$ -	\$ 9,991	\$ -	\$ 1,069,211						
\$ Difference												\$ 95,020						
% Difference												9.75%						

Note: Enrollment figures were pulled from Kaiser renewal report received on June 25th.



Kaiser SJIA Preliminary Rates

County of Fresno 2027 Rates	Kaiser KPSA Rates		
	Enrollment	2026	2027
High Plan			
Subscriber with Medicare	209	\$ 368.90	\$ 369.34
Subscriber with Medicare + Spouse with Medicare	<u>0</u>	<u>\$ 678.90</u>	<u>\$ 678.93</u>
Total	209	\$ 925,201	\$ 926,305
\$ Difference			\$ 1,104
% Difference			0.12%
Low Plan			
	Enrollment	2026	2027
Subscriber with Medicare	62	\$ 292.68	\$ 293.03
Subscriber with Medicare + Spouse with Medicare	<u>0</u>	<u>\$ 602.68</u>	<u>\$ 603.03</u>
Total	62	\$ 217,754	\$ 218,014
\$ Difference			\$ 260
% Difference			0.12%

County of Tulare 2027 Rates	Kaiser KPSA Rates		
	Enrollment	2026	2027
Subscriber with Medicare	11	\$ 333.05	\$ 333.92
Subscriber with Medicare + Spouse with Medicare	<u>0</u>	<u>\$ 643.05</u>	<u>\$ 643.92</u>
Total	11	\$ 43,963	\$ 44,077
\$ Difference			\$ 115
% Difference			0.26%

Note: Enrollment figures were pulled from Kaiser renewal report received on June 25th.



Self-funded SJVIA Dental Renewal Rates w/ 3% Margin

County Of Fresno - Dental PPO	Enrollment	2026	2027
Employee Only	3,001	\$50.29	\$35.74
Employee + Spouse	482	\$80.19	\$82.21
Employee + Child(ren)	1,208	\$69.88	\$95.79
Employee + Family	602	\$102.58	\$144.04
Total	5,293	\$4,028,881	\$4,191,828
\$ Difference			\$162,947
% Difference			4.04%
County Of Tulare - Dental PPO	Enrollment	2026	2027
Employee Only	2,269	\$40.30	\$40.13
Employee + Spouse	211	\$69.87	\$92.31
Employee + Child(ren)	393	\$79.17	\$107.56
Employee + Family	141	\$117.53	\$161.74
Total	3,014	\$1,846,426	\$2,107,385
\$ Difference			\$260,959
% Difference			14.13%

Fully-insured SJVIA DHMO Rates

County Of Fresno - Dental DHMO	Enrollment	2026	2027
Employee Only	1,035	\$28.06	\$27.38
Employee + Spouse	117	\$48.70	\$47.51
Employee + Child(ren)	277	\$49.03	\$47.83
Employee + Family	98	\$70.67	\$68.95
Total	1,527	\$662,964	\$646,836
\$ Difference			-\$16,127.88
% Difference			-2.43%
County Of Tulare - Dental DHMO	Enrollment	2026	2027
Employee Only	184	\$28.06	\$27.38
Employee + Spouse	14	\$48.70	\$47.51
Employee + Child(ren)	35	\$49.30	\$47.83
Employee + Family	11	\$70.67	\$68.95
Total	244	\$100,173	\$97,627
\$ Difference			-\$2,545.80
% Difference			-2.54%

Notes: Enrollment figures for Self-Insured PPO were sourced from Delta's carrier report as of the end of May.
Enrollment figures for DHMO were sourced from Workday's census.

**The 2027 DHMO rates reflect a deduction related to an overstatement in the 2026 DHMO renewal rates. Accordingly, the 2027 rates include the applicable credit adjustment and are not directly comparable to the prior year's approved rates .*



Fully-insured Vision (PEPM)

County Of Fresno - VSP	Enrollment	2026	2027
Employee Only	3,030	\$7.89	\$7.89
Employee + Spouse	481	\$14.18	\$14.18
Employee + Child(ren)	1,218	\$13.90	\$13.90
Employee + Family	<u>609</u>	<u>\$20.35</u>	<u>\$20.35</u>
Total	5,338	\$720,608	\$720,608
\$ Difference			\$0.00
% Difference			0.00%
County Of Tulare - VSP	Enrollment	2026	2027
Employee Only	2,270	\$5.02	\$5.02
Employee + Spouse	213	\$8.47	\$8.47
Employee + Child(ren)	391	\$8.96	\$8.96
Employee + Family	<u>145</u>	<u>\$13.36</u>	<u>\$13.36</u>
Total	3,019	\$223,681	\$223,681
\$ Difference			\$0.00
% Difference			0.00%

Note: Enrollment figures were sourced from VSP's carrier report as of the end of April.



Fixed Cost Schedule												
Total Fixed Costs Built Into Rates	2026						2027					
	EPO		PPO/HDHP		Kaiser		EPO		PPO/HDHP		Kaiser	
	Fresno	Tulare	Fresno	Tulare	Fresno	Tulare	Fresno	Tulare	Fresno	Tulare	Fresno	Tulare
Specific Stop-Loss Premium PEPM	\$42.68	\$42.68	\$42.68	\$42.68	\$0.00	\$0.00	\$64.02	\$64.02	\$64.02	\$64.02	\$0.00	\$0.00
Anthem Network & Admin. Fees	\$39.05	\$39.05	\$39.05	\$39.05	\$0.00	\$0.00	\$39.69	\$39.69	\$39.69	\$39.69	\$0.00	\$0.00
Carelon Admin Fee	\$2.25	\$2.25	\$2.25	\$2.25	\$0.00	\$0.00	\$2.25	\$2.25	\$2.25	\$2.25	\$0.00	\$0.00
Wellness	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50
Claims Mgmt. / Communication	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50
Keenan Consulting Fee	\$2.44	\$2.44	\$2.44	\$2.44	\$2.44	\$2.44	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
KPS Fee	\$1.24	\$1.24	\$1.24	\$1.24	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
USI Consulting Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3.43	\$3.43	\$3.43	\$3.43	\$3.43	\$3.43
SJVIA Fee	\$3.77	\$3.77	\$3.77	\$3.77	\$3.77	\$3.77	\$5.77	\$5.77	\$5.77	\$5.77	\$5.77	\$5.77
MyWorkplace - Benefit Administration	\$3.05	\$3.05	\$3.05	\$3.05	\$3.05	\$3.05	\$3.05	\$3.05	\$3.05	\$3.05	\$3.05	\$3.05
Navia - Benefit Administration	\$2.00	\$0.00	\$2.00	\$0.00	\$2.00	\$0.00	\$2.00	\$0.00	\$2.00	\$0.00	\$2.00	\$0.00
PCORI Fee	\$0.47	\$0.47	\$0.47	\$0.47	\$0.00	\$0.00	\$0.63	\$0.63	\$0.63	\$0.63	\$0.00	\$0.00
98.6 Rider	\$1.90	\$1.90	\$1.90	\$1.90	\$0.00	\$0.00	\$1.90	\$1.90	\$1.90	\$1.90	\$0.00	\$0.00
Total Fixed Costs	\$101.85	\$99.85	\$101.85	\$99.85	\$14.26	\$12.26	\$123.74	\$121.74	\$123.74	\$121.74	\$15.25	\$13.25

Specific Stop Loss (2027) is projected to increase by 50%, reflecting the current rate cap with ClearPoint.

USI consulting fee is calculated based on total medical enrollment.

SJVIA administrative fee assumes no change for the 2027 plan year.