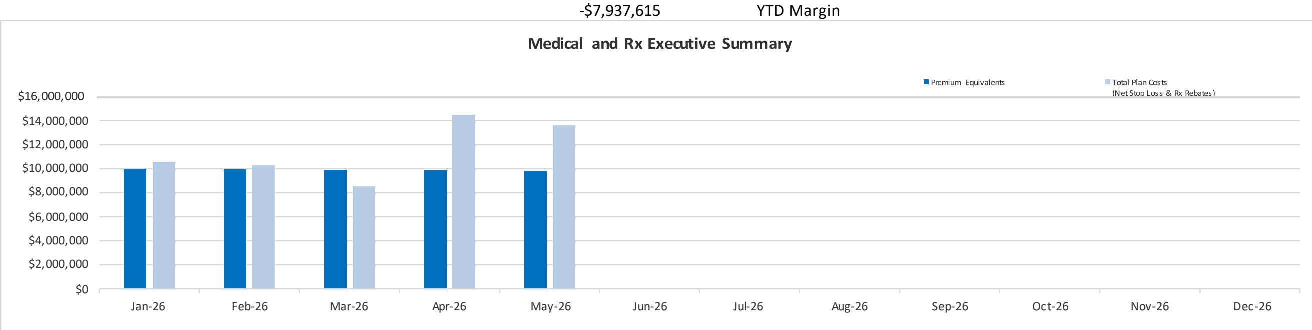
SJVIA **Calendar Year**

Self-Funded Health Plan Financial Review

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

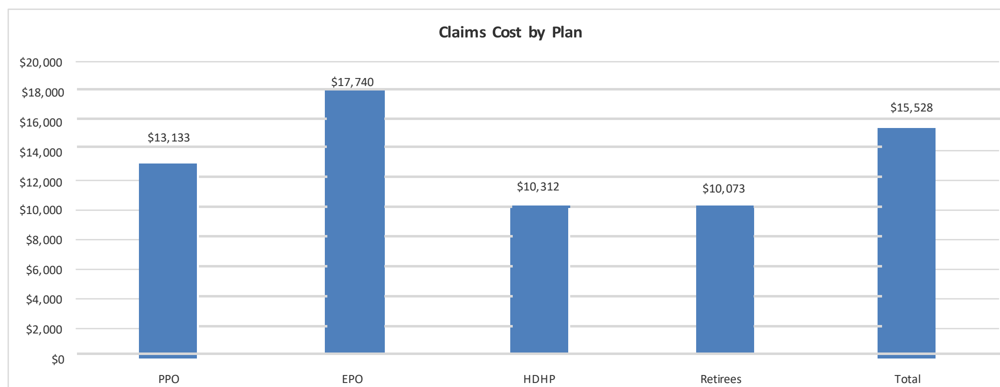
Medical & Rx Executive Summary				
Month	Enrolled Employees	Premium Equivalents	Total Plan Costs (Net Stop Loss & Rx Rebates)	Funded Loss Ratio
1/1/2026	8280	$9,960,699	$10,554,041	106.0%
2/1/2026	8255	$9,932,559	$10,270,687	103.4%
3/1/2026	8201	$9,879,729	$8,533,819	86.4%
4/1/2026	8176	$9,858,800	$14,454,921	146.6%
5/1/2026	8148	$9,814,288	$13,570,222	138.3%
6/1/2026				
7/1/2026				
8/1/2026				
9/1/2026				
10/1/2026				
11/1/2026				
12/1/2026				
Total	41,060	$49,446,076	$57,383,691	
PEPY		$14,451	$16,771	116.1%
Average	8,212	$9,889,215	$11,476,738	
			-$7,937,615	YTD Margin

Medical & Rx Claims By Plan - (Net Stop Loss & Rx Rebates)				
PPO	EPO	HDHP	Retirees	Total
$3,250,657	$5,706,346	$712,215	$27,638	$9,696,857
$4,124,715	$5,137,278	$95,258	$58,820	$9,416,071
$3,231,568	$4,323,441	$71,658	$58,130	$7,684,797
$3,890,693	$9,369,351	$288,334	$60,154	$13,608,531
$3,212,768	$9,025,298	$346,708	$141,949	$12,726,724
$17,710,400	$33,561,714	$1,514,174	$346,691	$53,132,979
$13,133	$17,740	$10,312	$10,073	$15,528
$3,542,080	$6,712,343	$302,835	$69,338	$10,626,596



Plan Year	Premium Equivalent
2024	$3,422,530
2025	-$1,752,092
2026 PYTD	-$7,937,615
Total	-$6,267,176

Large Claims Over $475k		
Plan	Diagnosis	Paid 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 **2025/2026 Fiscal Year**

Self-Funded Health Plan Financial Review

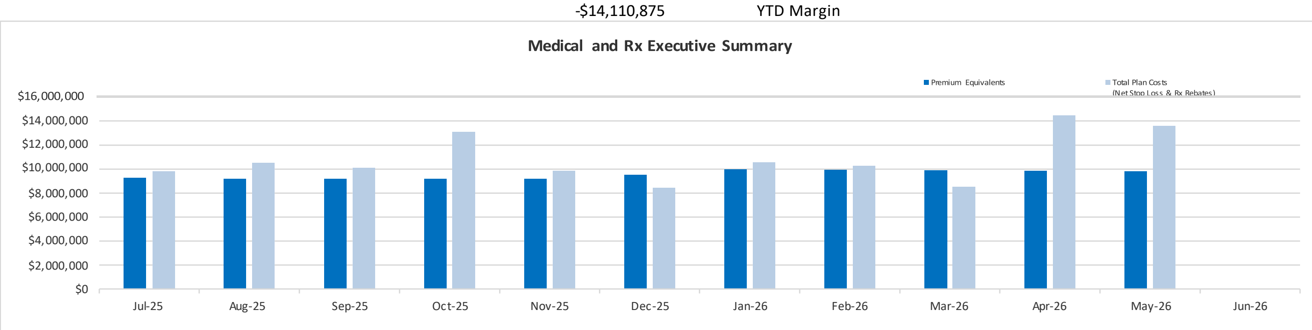
Paid Report Period:	July 1, 2025	to	May 31, 2026
FIscal Period:	July 1, 2025	to	June 30, 2026

Medical & Rx Executive Summary

Month	Enrolled Employees	Premium Equivalents	Total Plan Costs (Net Stop Loss & Rx Rebates)	Funded Loss Ratio
7/1/2025	8099	$9,240,460	$9,793,376	106.0%
8/1/2025	8065	$9,211,526	$10,509,380	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	$10,554,041	106.0%
2/1/2026	8255	$9,932,559	$10,270,687	103.4%
3/1/2026	8201	$9,879,729	$8,533,819	86.4%
4/1/2026	8176	$9,858,800	$14,454,921	146.6%
5/1/2026	8148	$9,814,288	$13,570,222	138.3%
6/1/2026				
Total	89,583	105,052,684	119,163,560	
PEPY		$14,072	$15,962	113.4%
Average	8,144	9,550,244	10,833,051	
			-$14,110,875	YTD Margin

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

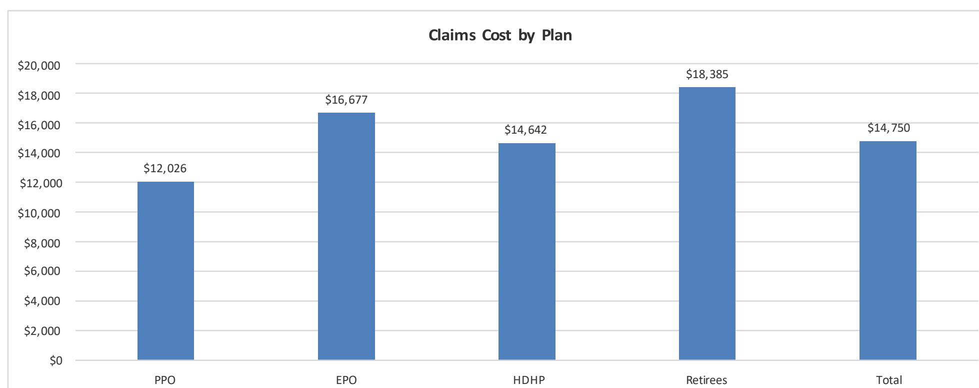
PPO	EPO	HDHP	Retirees	Total
$2,877,437	$5,082,815	$713,559	$307,622	$8,981,433
$2,970,836	$5,468,534	$1,102,226	$158,991	$9,700,588
$2,616,851	$6,367,246	$226,625	$115,484	$9,326,206
$3,843,910	$7,434,583	$927,896	$94,129	$12,300,519
$3,175,036	$5,396,745	$367,537	$76,115	$9,015,433
$2,488,039	$4,821,575	$201,969	$143,499	$7,655,083
$3,250,657	$5,706,346	$712,215	$27,638	$9,696,857
$4,124,715	$5,137,278	$95,258	$58,820	$9,416,071
$3,231,568	$4,323,441	$71,658	$58,130	$7,684,797
$3,890,693	$9,369,351	$288,334	$60,154	$13,608,531
$3,212,768	$9,025,298	$346,708	$141,949	$12,726,724
$35,682,511	$68,133,211	$5,053,987	$1,242,531	$110,112,239
$12,026	$16,677	$14,642	$18,385	$14,750
$3,243,865	$6,193,928	$459,453	$112,957	$10,010,204



Plan Year	Premium Equivalent
2024/2025	$2,821,815
2025/2026 YTD	-$14,110,875
Total	-$11,289,061

Large Claims Over $475k

Plan	Diagnosis	Paid Year to Date
02P6	Livebrn Infnt Accrd Place Brth&Type	$2,474,199
9TB5	Acute Kidney Failure	$1,518,297
8A24	Encounter For Other Aftercare	$1,364,292
9TB5	Alcoholic Liver Disease	$1,099,215
9TB7	Myeloid Leukemia	$1,055,970
9TB6	Lymphoid Leukemia	$878,286
9TB5	Livebrn Infnt Accrd Place Brth&Type	$870,180
9TB7	Hydrocephalus	$814,366
02P6	Hepatic Failure Nec	$793,895
02P6	Encounter For Other Aftercare	$739,767
8LWC	Pain Not Elsewhere Classified	$609,902
9TB5	Uns Severe Protein-Calorie Mlnutrit	$588,472
02P6	Malignant Neoplasm Of Larynx	$535,650
9TB7	Oth Dist Cerbrl Status Newborn	$490,375



SJVIA Combined

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	$473,368	$383,817	$6,755,666	$3,121,882	-$180,691	$9,696,857	$10,554,041	$10,554,041	106.0%
2/1/2026	5303	661	1559	732	8255	$9,932,559	$19,893,258	$471,938	$382,678	$6,396,068	$3,020,003	$0	$9,416,071	$10,270,687	$20,824,729	103.4%
3/1/2026	5261	655	1548	737	8201	$9,879,729	$29,772,987	$468,851	$380,171	$7,451,433	$1,293,518	-$1,060,154	$7,684,797	$8,533,819	$29,358,548	86.4%
4/1/2026	5236	656	1542	742	8176	$9,858,800	$39,631,787	$467,422	$378,968	$12,365,115	$3,651,171	-$2,407,755	$13,608,531	$14,454,921	$43,813,468	146.6%
5/1/2026	5226	654	1532	736	8148	$9,814,288	$49,446,076	$465,821	$377,678	$10,039,830	$3,494,459	-$807,565	$12,726,724	$13,570,222	$57,383,691	138.3%
6/1/2026																
7/1/2026																
8/1/2026																
9/1/2026																
10/1/2026																
11/1/2026																
12/1/2026																
Total	26,353	3,291	7,733	3,683	41,060	$49,446,076	–	$2,347,400	$1,903,312	$43,008,111	$14,581,033	-$4,456,165	$53,132,979	$57,383,691	–	116.1%
PEPY						$14,451		$686	$556	$12,569	$4,261	–	$15,528	$16,771	–	–
Average	5,271	658	1,547	737	8,212	$9,889,215	–	$469,480	$380,662	$8,601,622	$2,916,207	-$891,233	$10,626,596	$11,476,738	–	

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	$496,248	$314,156	$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	$497,473	$315,032	$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	$496,186	$314,680	$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	$496,554	$315,526	$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	$496,186	$315,653	$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	$495,635	$315,214	$5,744,746	$1,234,966	$0	$6,979,712	$7,790,561	$50,987,795	84.4%
7/1/2025	5394	622	1452	631	8099	$9,240,460	$64,649,423	$496,064	$315,879	$5,985,506	$3,188,205	-$192,277	$8,981,433	$9,793,376	$60,781,171	106.0%
8/1/2025	5363	624	1445	633	8065	$9,211,526	$73,860,949	$493,981	$314,811	$6,767,164	$3,376,654	-$443,230	$9,700,588	$10,509,380	$71,290,551	114.1%
9/1/2025	5363	619	1450	633	8065	$9,208,772	$83,069,722	$493,981	$314,821	$7,540,584	$1,794,560	-$39,635	$9,295,509	$10,104,311	$81,394,862	109.7%
10/1/2025	5343	613	1458	638	8052	$9,205,661	$92,275,383	$493,185	$314,686	$8,706,498	$3,594,021	$0	$12,300,519	$13,108,390	$94,503,251	142.4%
11/1/2025	5326	612	1461	645	8044	$9,207,404	$101,482,787	$492,695	$314,747	$5,966,324	$3,325,297	-$276,188	$9,015,433	$9,822,874	$104,326,125	106.7%
12/1/2025	5267	665	1530	736	8198	$9,532,785	$111,015,572	$502,128	$325,830	$6,155,155	$1,458,426	$0	$7,613,581	$8,441,538	$112,767,663	88.6%
Total	64,649	7,523	17,273	7,703	97,148	$111,015,572	–	$5,950,315	$3,791,034	$74,874,489	$30,782,021	-$2,630,196	$103,026,314	$112,767,663	–	101.6%
PEPY						$13,713		$735	$1,108	$21,882	$8,996	–	$30,110	$32,957	–	–
Average	5,387	627	1,439	642	8,096	$9,251,298	–	$495,860	$315,920	$6,239,541	$2,565,168	-$219,183	$8,585,526	$9,397,305	–	

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	$748	$18,710	$7,072	–	$25,684	$28,102	–	–
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

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	-$871,525	-$674,835	-$6,957	-470%
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									
7/1/2026									
8/1/2026									
9/1/2026									
10/1/2026									
11/1/2026									
12/1/2026									
Total	489	571	$724,927	$50,039	$691,877	-$668,520	$73,396	$150	10%
PEPY			$17,790	$1,228	$16,979	-$16,405	$1,801	$1,801	
Average	98	114	$144,985	$10,008	$138,375	-$133,704	$14,679		

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	$103,547	$268,879	$1,217	108%
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	$194,325	$309,261	$1,425	126%
6/1/2026									
7/1/2026									
8/1/2026									
9/1/2026									
10/1/2026									
11/1/2026									
12/1/2026									
Total	1,104	1,104	$1,250,363	$112,972	$774,286	$617,273	$1,504,531	$1,363	120%
PEPY			$13,591	$1,228	$8,416	$6,709	$16,354	$16,354	
Average	221	221	$250,073	$22,594	$154,857	$123,455	$300,906		

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	$2,384,945	$1,285,120	$3,967,334	$1,366	132%
4/1/2026	2,918	4,349	$3,031,905	$298,599	$2,011,119	$1,339,645	$3,649,363	$1,251	120%
5/1/2026	2,907	4,337	$3,019,590	$297,473	$1,657,078	$1,025,883	$2,980,434	$1,025	99%
6/1/2026									
7/1/2026									
8/1/2026									
9/1/2026									
10/1/2026									
11/1/2026									
12/1/2026									
Total	14,589	21,713	$15,129,816	$1,492,892	$10,406,945	$5,888,540	$17,788,377	$1,219	118%
PEPY			$12,445	$1,228	$8,560	$4,844	$14,632	$14,632	
Average	2,918	4,343	$3,025,963	$298,578	$2,081,389	$1,177,708	$3,557,675		

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	$2,846	$9,530	$199	21%
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									
7/1/2026									
8/1/2026									
9/1/2026									
10/1/2026									
11/1/2026									
12/1/2026									
Total	242	399	$230,796	$24,764	$23,996	$42,053	$90,813	$375	39%
PEPY			$11,444	$1,228	$1,190	$2,085	$4,503	$4,503	
Average	48	80	$46,159	$4,953	$4,799	$8,411	$18,163		

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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	$5,506	$12,042	$524	48%
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									
7/1/2026									
8/1/2026									
9/1/2026									
10/1/2026									
11/1/2026									
12/1/2026									
Total	115	210	$124,710	$11,768	$16,861	$20,238	$48,867	$425	39%
PEPY			$13,013	$1,228	$1,759	$2,112	$5,099	$5,099	
Average	23	42	$24,942	$2,354	$3,372	$4,048	$9,773		

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	$2,720,379	$525,495	$3,582,950	$1,088	103%
4/1/2026	3,306	4,808	$3,496,873	$338,303	$2,402,583	$1,518,451	$4,259,337	$1,288	122%
5/1/2026	3,291	4,792	$3,480,975	$336,768	$1,950,503	$1,290,735	$3,578,006	$1,087	103%
6/1/2026									
7/1/2026									
8/1/2026									
9/1/2026									
10/1/2026									
11/1/2026									
12/1/2026									
Total	16,539	23,997	$17,460,612	$1,692,436	$11,913,965	$5,899,584	$19,505,985	$1,179	112%
PEPY			$12,669	$1,228	$8,644	$4,280	$14,153	$14,153	
Average	3,308	4,799	$3,492,122	$338,487	$2,382,793	$1,179,917	$3,901,197		

County of Tulare - 2025
Performance by Plan

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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	2,876	4,240	$2,654,578	$277,761	$1,082,482	$1,138,227	$2,498,469	$869	94%
8/1/2025	2,865	4,224	$2,646,561	$276,722	$1,244,107	$1,180,498	$2,701,328	$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	34,310	50,485	$31,669,154	$3,312,638	$18,379,010	$10,686,413	$32,378,060	$944	102%
PEPY			$11,076	$1,159	$6,428	$3,738	$11,324	$11,324	
Average	2,859	4,207	$2,639,096	$276,053	$1,531,584	$890,534	$2,698,172		

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	3,299	4,780	$3,094,953	$317,627	$1,668,082	$1,339,767	$3,325,475	$1,008	107%
8/1/2025	3,285	4,761	$3,084,612	$316,322	$2,273,780	$1,402,239	$3,992,341	$1,215	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	39,356	56,917	$36,927,085	$3,788,057	$23,651,542	$12,779,906	$40,219,506	$1,022	109%
PEPY			$11,259	$1,155	$7,212	$3,897	$12,263	$12,263	
Average	3,280	4,743	$3,077,257	$315,671	$1,970,962	$1,064,992	$3,351,625		

County of Tulare - 2024
Performance by Plan

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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	$2,438,322	-$40,017	$2,609,470	$1,289	89%
4/1/2026	1,999	3,845	$2,910,572	$208,556	$3,761,270	$1,280,915	$5,250,741	$2,627	180%
5/1/2026	1,981	3,793	$2,876,882	$206,678	$4,489,640	$1,389,040	$6,085,357	$3,072	212%
6/1/2026									
7/1/2026									
8/1/2026									
9/1/2026									
10/1/2026									
11/1/2026									
12/1/2026									
Total	10,108	19,345	$14,685,024	$1,054,568	$14,993,803	$4,857,343	$20,905,714	$2,068	142%
PEPY			$17,434	$1,252	$17,800	$5,767	$24,819	$24,819	
Average	2,022	3,869	$2,937,005	$210,914	$2,998,761	$971,469	$4,181,143		

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	$629,167	$422,766	$1,221,678	$751	63%
4/1/2026	1,621	1,621	$1,939,968	$169,119	$2,524,037	$387,542	$3,080,698	$1,900	159%
5/1/2026	1,625	1,625	$1,943,981	$169,536	$1,465,828	$397,709	$2,033,073	$1,251	105%
6/1/2026									
7/1/2026									
8/1/2026									
9/1/2026									
10/1/2026									
11/1/2026									
12/1/2026									
Total	8,094	8,094	$9,679,781	$844,447	$6,448,192	$1,941,539	$9,234,178	$1,141	95%
PEPY			$14,351	$1,252	$9,560	$2,878	$13,690	$13,690	
Average	1,619	1,619	$1,935,956	$168,889	$1,289,638	$388,308	$1,846,836		

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	$276,903	$954,593	$1,093	83%
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									
7/1/2026									
8/1/2026									
9/1/2026									
10/1/2026									
11/1/2026									
12/1/2026									
Total	4,386	9,648	$5,805,760	$457,591	$3,902,950	$1,380,787	$5,741,328	$1,309	99%
PEPY			$15,884	$1,252	$10,678	$3,778	$15,708	$15,708	
Average	877	1,930	$1,161,152	$91,518	$780,590	$276,157	$1,148,266		

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	$658,105	$49,139	$739,795	$2,371	264%
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	-$3,863	$70,904	$98,444	$327	37%
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	$240,933	$83,346	$355,474	$1,189	134%
6/1/2026									
7/1/2026									
8/1/2026									
9/1/2026									
10/1/2026									
11/1/2026									
12/1/2026									
Total	1,520	2,398	$1,359,180	$158,582	$1,121,530	$326,595	$1,606,706	$1,057	118%
PEPY			$10,730	$1,252	$8,854	$2,578	$12,685	$12,685	
Average	304	480	$271,836	$31,716	$224,306	$65,319	$321,341		

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	$20,662	$37,467	$66,685	$813	73%
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	$87,174	$54,775	$150,817	$1,774	160%
6/1/2026									
7/1/2026									
8/1/2026									
9/1/2026									
10/1/2026									
11/1/2026									
12/1/2026									
Total	413	561	$455,719	$43,088	$171,506	$175,185	$389,779	$944	86%
PEPY			$13,241	$1,252	$4,983	$5,090	$11,325	$11,325	
Average	83	112	$91,144	$8,618	$34,301	$35,037	$77,956		

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	$4,614,647	$1,822,042	$6,952,706	$1,406	108%
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	$3,670,899	$768,023	$4,950,869	$1,009	77%
4/1/2026	4,870	7,964	$6,361,927	$508,087	$7,554,777	$2,132,719	$10,195,583	$2,094	160%
5/1/2026	4,857	7,926	$6,333,314	$506,731	$7,281,761	$2,203,724	$9,992,216	$2,057	158%
6/1/2026									
7/1/2026									
8/1/2026									
9/1/2026									
10/1/2026									
11/1/2026									
12/1/2026									
Total	24,521	40,046	$31,985,463	$2,558,276	$26,637,981	$8,681,449	$37,877,706	$1,545	118%
PEPY			$15,653	$1,252	$13,036	$4,248	$18,536	$18,536	
Average	4,904	8,009	$6,397,093	$511,655	$5,327,596	$1,736,290	$7,575,541		

-$5,892,243 Margin

$2,049,069 Net 2024+2025+2026

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	$1,403,199	$1,308	110%
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	$11,167,407	$907	75%
PEPY			$14,527	$1,250	$6,893	$2,109	$10,882	$10,882	
Average	1,026	2,002	$1,242,345	$106,925	$589,506	$180,342	$930,617		

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		