

SJVA Dental Experience

Combined



Plan Type Benefit Summary		Dental Combined 2026					
Month	Total Ees	Total Premium	Total Claims	Admin	Total Expense	Surplus/Deficit	Total Expense Loss Ratio
Jan-26	8,441	\$496,789	\$411,223	\$37,140	\$448,363	\$48,426	90%
Feb-26	8,411	\$495,251	\$466,111	\$37,008	\$503,119	(\$7,868)	102%
Mar-26	8,377	\$493,839	\$486,663	\$36,859	\$523,521	(\$29,683)	106%
Apr-26	8,357	\$492,896	\$547,981	\$36,771	\$584,751	(\$91,856)	119%
May-26	8,312	\$490,078	\$442,295	\$36,446	\$478,741	\$11,337	98%
Jun-26							
Jul-26							
Aug-26							
Sep-26							
Oct-26							
Nov-26							
Dec-26							
Total	41,898	\$2,468,853	\$2,354,272	\$184,224	\$2,538,496	(\$69,644)	103%

Plan Type Benefit Summary		Dental Combined 2025					
Month	Total Ees	Total Premium	Total Claims	Admin	Total Expense	Surplus/Deficit	Total Expense Loss Ratio
Jan-25	8,344	\$483,239	\$408,850	\$36,714	\$445,563	\$37,676	92%
Feb-25	8,343	\$483,297	\$385,497	\$36,709	\$422,206	\$61,092	87%
Mar-25	8,331	\$482,803	\$431,797	\$36,656	\$468,453	\$14,350	97%
Apr-25	8,336	\$483,821	\$401,854	\$36,678	\$438,533	\$45,288	91%
May-25	8,329	\$483,356	\$504,987	\$36,648	\$541,635	(\$58,279)	112%
Jun-25	8,310	\$482,176	\$376,792	\$36,564	\$413,356	\$68,820	86%
Jul-25	8,312	\$482,440	\$470,198	\$36,573	\$506,771	(\$24,331)	105%
Aug-25	8,263	\$479,710	\$386,937	\$36,357	\$423,294	\$56,416	88%
Sep-25	8,260	\$479,726	\$360,269	\$36,344	\$396,613	\$83,113	83%
Oct-25	8,232	\$478,563	\$455,360	\$36,221	\$491,581	(\$13,018)	103%
Nov-25	8,212	\$477,734	\$358,373	\$36,133	\$394,506	\$83,228	83%
Dec-25	8,375	\$493,231	\$388,981	\$36,850	\$425,831	\$67,400	86%
Total	99,647	\$5,790,097	\$4,929,895	\$438,447	\$5,368,342	\$421,755	93%

Plan Type Benefit Summary		Dental Combined 2024					
Month	Total Ees	Total Premium	Total Claims	Admin	Total Expense	Surplus/Deficit	Total Expense Loss Ratio
Jan-24	7,936	\$452,092	\$294,721	\$34,918	\$329,639	\$122,453	73%
Feb-24	7,937	\$452,311	\$441,363	\$34,923	\$476,286	(\$23,975)	105%
Mar-24	7,945	\$452,922	\$386,822	\$34,958	\$421,780	\$31,142	93%
Apr-24	7,958	\$454,497	\$363,852	\$35,015	\$398,868	\$55,630	88%
May-24	7,967	\$455,492	\$466,839	\$35,055	\$501,894	(\$46,402)	110%
Jun-24	8,021	\$459,263	\$384,765	\$35,292	\$420,058	\$39,206	91%
Jul-24	8,080	\$462,437	\$342,637	\$35,552	\$378,189	\$84,247	82%
Aug-24	8,095	\$463,568	\$483,537	\$35,618	\$519,155	(\$55,587)	112%
Sep-24	8,107	\$464,479	\$348,077	\$35,671	\$383,747	\$80,732	83%
Oct-24	8,112	\$464,488	\$416,319	\$35,693	\$452,012	\$12,476	97%
Nov-24	8,117	\$464,997	\$347,348	\$35,715	\$383,062	\$81,934	82%
Dec-24	8,338	\$482,589	\$359,048	\$36,687	\$395,735	\$86,854	82%
Total	96,613	\$5,529,135	\$4,635,327	\$425,097	\$5,060,424	\$468,711	92%

SJVA Dental Experience

Fresno



Plan Type Benefit Summary				Dental Fresno 2026			Total Expense
Month	Total Ees	Total Premium	Total Claims	Admin	Total Expense	Surplus/Deficit	Loss Ratio
Jan-26	5,395	\$341,867	\$276,331	\$23,738	\$300,069	\$41,797	88%
Feb-26	5,382	\$341,120	\$316,600	\$23,681	\$340,281	\$840	100%
Mar-26	5,371	\$340,618	\$314,615	\$23,632	\$338,247	\$2,370	99%
Apr-26	5,338	\$338,535	\$372,876	\$23,487	\$396,364	(\$57,828)	117%
May-26	5,307	\$336,572	\$288,812	\$23,272	\$312,084	\$24,488	93%
Jun-26							
Jul-26							
Aug-26							
Sep-26							
Oct-26							
Nov-26							
Dec-26							
Total	26,793	\$1,698,712	\$1,569,235	\$117,810	\$1,687,045	\$11,667	99%

Plan Type Benefit Summary				Dental Fresno 2025			Total Expense
Month	Total Ees	Total Premium	Total Claims	Admin	Total Expense	Surplus/Deficit	Loss Ratio
Jan-25	5,374	\$332,930	\$281,180	\$23,646	\$304,826	\$28,104	92%
Feb-25	5,363	\$332,584	\$270,121	\$23,597	\$293,718	\$38,866	88%
Mar-25	5,355	\$332,250	\$284,151	\$23,562	\$307,713	\$24,537	93%
Apr-25	5,356	\$332,844	\$277,871	\$23,566	\$301,438	\$31,406	91%
May-25	5,346	\$332,354	\$336,416	\$23,522	\$359,938	(\$27,584)	108%
Jun-25	5,332	\$331,351	\$244,646	\$23,461	\$268,107	\$63,244	81%
Jul-25	5,323	\$331,008	\$324,041	\$23,421	\$347,462	(\$16,454)	105%
Aug-25	5,288	\$328,822	\$276,023	\$23,267	\$299,290	\$29,531	91%
Sep-25	5,283	\$328,979	\$243,738	\$23,245	\$266,983	\$61,996	81%
Oct-25	5,272	\$328,484	\$307,833	\$23,197	\$331,030	(\$2,546)	101%
Nov-25	5,256	\$327,661	\$237,025	\$23,126	\$260,151	\$67,510	79%
Dec-25	5,412	\$342,731	\$265,706	\$23,813	\$289,519	\$53,212	84%
Total	63,960	\$3,981,999	\$3,348,752	\$281,424	\$3,630,176	\$351,823	91%

Plan Type Benefit Summary				Dental Fresno 2024			Total Expense
Month	Total Ees	Total Premium	Total Claims	Admin	Total Expense	Surplus/Deficit	Loss Ratio
Jan-24	5,070	\$308,063	\$193,048	\$22,308	\$215,356	\$92,707	70%
Feb-24	5,066	\$308,147	\$278,882	\$22,290	\$301,173	\$6,974	98%
Mar-24	5,064	\$308,016	\$245,645	\$22,282	\$267,926	\$40,090	87%
Apr-24	5,076	\$309,358	\$236,683	\$22,334	\$259,018	\$50,340	84%
May-24	5,087	\$310,433	\$305,964	\$22,383	\$328,346	(\$17,913)	106%
Jun-24	5,147	\$314,303	\$251,584	\$22,647	\$274,231	\$40,072	87%
Jul-24	5,176	\$315,848	\$242,393	\$22,774	\$265,167	\$50,681	84%
Aug-24	5,177	\$316,290	\$331,922	\$22,779	\$354,701	(\$38,410)	112%
Sep-24	5,194	\$317,403	\$224,450	\$22,854	\$247,303	\$70,099	78%
Oct-24	5,202	\$317,697	\$273,425	\$22,889	\$296,314	\$21,384	93%
Nov-24	5,201	\$317,545	\$227,538	\$22,884	\$250,423	\$67,122	79%
Dec-24	5,383	\$333,168	\$236,208	\$23,685	\$259,893	\$73,274	78%
Total	61,843	\$3,776,271	\$3,047,742	\$272,109	\$3,319,851	\$456,420	88%

SJVA Dental Experience

Tulare



Plan Type Benefit Summary				Dental Tulare 2026			
Month	Total Ees	Total Premium	Total Claims	Admin	Total Expense	Surplus/Deficit	Total Expense Loss Ratio
Jan-26	3,046	\$154,923	\$134,891	\$13,402	\$148,294	\$6,629	96%
Feb-26	3,029	\$154,131	\$149,511	\$13,328	\$162,839	(\$8,708)	106%
Mar-26	3,006	\$153,221	\$172,048	\$13,226	\$185,274	(\$32,053)	121%
Apr-26	3,019	\$154,361	\$175,104	\$13,284	\$188,388	(\$34,027)	122%
May-26	3,005	\$153,506	\$153,483	\$13,174	\$166,657	(\$13,151)	109%
Jun-26							
Jul-26							
Aug-26							
Sep-26							
Oct-26							
Nov-26							
Dec-26							
Total	15,105	\$770,141	\$785,037	\$66,414	\$851,451	(\$81,310)	111%

Plan Type Benefit Summary				Dental Tulare 2025			
Month	Total Ees	Total Premium	Total Claims	Admin	Total Expense	Surplus/Deficit	Total Expense Loss Ratio
Jan-25	2,970	\$150,309	\$127,669	\$13,068	\$140,737	\$9,571	94%
Feb-25	2,980	\$150,714	\$115,376	\$13,112	\$128,488	\$22,226	85%
Mar-25	2,976	\$150,553	\$147,646	\$13,094	\$160,740	(\$10,187)	107%
Apr-25	2,980	\$150,977	\$123,983	\$13,112	\$137,095	\$13,882	91%
May-25	2,983	\$151,001	\$168,571	\$13,125	\$181,697	(\$30,695)	120%
Jun-25	2,978	\$150,825	\$132,146	\$13,103	\$145,249	\$5,576	96%
Jul-25	2,989	\$151,433	\$146,157	\$13,152	\$159,309	(\$7,876)	105%
Aug-25	2,975	\$150,888	\$110,914	\$13,090	\$124,004	\$26,885	82%
Sep-25	2,977	\$150,746	\$116,531	\$13,099	\$129,629	\$21,117	86%
Oct-25	2,960	\$150,079	\$147,527	\$13,024	\$160,551	(\$10,472)	107%
Nov-25	2,956	\$150,073	\$121,348	\$13,006	\$134,355	\$15,718	90%
Dec-25	2,963	\$150,501	\$123,275	\$13,037	\$136,312	\$14,189	91%
Total	35,687	\$1,808,098	\$1,581,143	\$157,023	\$1,738,166	\$69,932	96%

Plan Type Benefit Summary				Dental Tulare 2024			
Month	Total Ees	Total Premium	Total Claims	Admin	Total Expense	Surplus/Deficit	Total Expense Loss Ratio
Jan-24	2,866	\$144,029	\$101,672	\$12,610	\$114,283	\$29,746	79%
Feb-24	2,871	\$144,165	\$162,481	\$12,632	\$175,114	(\$30,949)	121%
Mar-24	2,881	\$144,906	\$141,177	\$12,676	\$153,853	(\$8,948)	106%
Apr-24	2,882	\$145,139	\$127,169	\$12,681	\$139,850	\$5,289	96%
May-24	2,880	\$145,059	\$160,876	\$12,672	\$173,548	(\$28,488)	120%
Jun-24	2,874	\$144,960	\$133,181	\$12,646	\$145,827	(\$867)	101%
Jul-24	2,904	\$146,588	\$100,245	\$12,778	\$113,022	\$33,566	77%
Aug-24	2,918	\$147,278	\$151,615	\$12,839	\$164,454	(\$17,176)	112%
Sep-24	2,913	\$147,077	\$123,627	\$12,817	\$136,444	\$10,633	93%
Oct-24	2,910	\$146,790	\$142,894	\$12,804	\$155,698	(\$8,908)	106%
Nov-24	2,916	\$147,452	\$119,809	\$12,830	\$132,640	\$14,812	90%
Dec-24	2,955	\$149,421	\$122,839	\$13,002	\$135,841	\$13,580	91%
Total	34,770	\$1,752,864	\$1,587,585	\$152,988	\$1,740,573	\$12,290	99%