

SJVIA Vision Experience
Combined



Plan Type Benefit Summary		Vision Combined 2026						Total Expense Loss
Month	Total Ees	Total Premium	Total Claims	Admin	Total Expense	Surplus/Deficit	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	8,456	\$78,378	\$75,342	\$10,189	\$85,532	(\$7,153)	109%	
Apr-26	8,443	\$78,225	\$68,018	\$10,169	\$78,188	\$37	100%	
May-26	8,424	\$78,095	\$59,730	\$10,152	\$69,882	\$8,213	89%	
Jun-26								
Jul-26								
Aug-26								
Sep-26								
Oct-26								
Nov-26								
Dec-26								
Total	42,335	392,141	341,602	38,142	\$392,581	(\$440)	100.1%	

Plan Type Benefit Summary		Vision Combined 2025						Total Expense Loss
Month	Total Ees	Total Premium	Total Claims	Admin	Total Expense	Surplus/Deficit	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						Total Expense Loss
Month	Total Ees	Total Premium	Total Claims	Admin	Total Expense	Surplus/Deficit	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%	

SJVIA Vision Experience

Fresno



Plan Type Benefit Summary				Vision Fresno 2026			
Month	Total Ees	Total Premium	Total Claims	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	5,269	\$58,716	\$54,443	\$7,633	\$62,076	(\$3,360)	106%
Apr-26	5,246	\$58,467	\$48,163	\$7,601	\$55,764	\$2,704	95%
May-26	5,237	\$58,408	\$39,917	\$7,593	\$47,510	\$10,898	81%
Jun-26							
Jul-26							
Aug-26							
Sep-26							
Oct-26							
Nov-26							
Dec-26							
Total	26,327	293,397	233,894	38,142	\$272,036	\$21,361	93%

Plan Type Benefit Summary				Vision Fresno 2025			
Month	Total Ees	Total Premium	Total Claims	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				Vision Fresno 2024			
Month	Total Ees	Total Premium	Total Claims	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%

SJVA 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	3,187	\$19,662	\$20,900	\$2,556	\$23,456	(\$3,794)	119%
Apr-26	3,197	\$19,757	\$19,856	\$2,568	\$22,424	(\$2,667)	113%
May-26	3,187	\$19,687	\$19,813	\$2,559	\$22,373	(\$2,686)	114%
Jun-26							
Jul-26							
Aug-26							
Sep-26							
Oct-26							
Nov-26							
Dec-26							
Total	16,008	\$98,744	\$107,708		\$120,545	(\$21,801)	122%

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%