USI Insurance Services
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July 17, 2026

RE: SJVIA Board Meeting: Consultant's Report
Plan Year 2026 Preliminary Renewal

Introduction

USI is pleased to serve as the new broker for the 2027 plan year. The USI team has prepared the SJVIA Plan Year 2027 preliminary renewal in accordance with SJVIA Board direction and standard insurance industry underwriting guidelines. Anthem Blue Cross medical, Carelon pharmacy, and Delta Dental PPO dental coverages are self-funded, while Kaiser medical, Delta Dental DHMO, and VSP vision coverages are fully insured.

The self-funded preliminary renewal was developed using the following underwriting principles:

- The self-funded medical plans are underwritten on the most recent 12 months of plan experience available from June 1, 2025, through May 31, 2026
  - An evaluation of the most recent 24 months of claims experience indicates a slightly lower projected increase for the County of Fresno and a slight increase for the County of Tulare, based on the prior period of June 1, 2024, through May 1, 2025.
  - The 24-month methodology is a standard industry practice for self-funded plans, balancing recent experience with longer-term results to produce more reliable rate setting.

- All self-funded coverage is underwritten by first reviewing the total covered population, with each plan considered 100% credible, then developing rates using a weighted-average, actuarial value (AV)–based approach rather than applying a uniform percentage increase across all plans.
  - The full population is evaluated to understand overall demographic and utilization patterns, then plan-specific actuarial value assumptions are applied to reflect the relative richness and cost of each benefit offering.
  - The AV-weighted methodology preserves the relative value between plans by aligning richer plans with higher expected costs and leaner plans with lower expected costs, rather than maintaining only a flat percentage differential.
  - This approach reduces adverse selection risk by maintaining appropriate cost separation between plans, limiting incentives for employees to shift disproportionately into richer options based solely on uniform increases.
  - The methodology produces more accurate pricing differentials that reflect underlying cost drivers, utilization expectations, and benefit design differences across plans.
  - The structure aligns employee contributions with plan value, supporting equitable cost sharing and reinforcing intended plan selection behavior.

- Fixed cost components continue to be blended for both participating entities to receive overall economies of scale and reduced fixed costs

- The preliminary renewal assumes the continuation of the $475,000 specific stop-loss deductible and a 50% increase in reinsurance cost, consistent with the current coverage rate cap.
  - USI is using a 50% increase assumption to remain conservative and consistent with the current captive rate cap of 50% from ClearPoint.
  - USI will market the stop-loss coverage to secure the most competitive terms and provide SJVIA with options to evaluate retaining the current captive structure versus alternative market offerings.
  - USI will request stop-loss quotes at the current $475,000 specific deductible, as well as two alternative options at $550,000 and $650,000, to provide SJVIA with a range of coverage and pricing scenarios for evaluation.
  - Stop-loss underwriting requires plan experience through June 2026; preliminary indications will be presented at the August Board meeting, with final renewal results available following receipt of August claims data and finalized in December.

- The preliminary renewal includes a change in IBNR reserve developed based on underwriting formulas and the SJVIA's plan experience.
  - The last actuarial certified IBNR reserve is based on Keenan's December 31, 2025, valuation; the valuation was approved at the SJVIA Board meeting on February 27, 2026.
  - The final renewal will update the IBNR reserve with the June 30, 2025, actuarially certified IBNR reserve valuation.

- The preliminary renewals include 2.88% COF / 4.48% COT, margin in the medical underwriting and 3.0% margin in the dental underwriting
  - The current 2025 rates do not include margin for the County of Fresno or the County of Tulare
  - Margin and/or claim stabilization reserves are included to cover adverse claim fluctuation; if unused, margin can be applied to the SJVIA reserves.

The preliminary renewal is presented to the SJVIA Board to provide a preview of the Plan Year 2026 final renewal and provide an opportunity for the Board to give direction to Staff and USI in preparing the final renewal. The final renewal will be based on the plan experience from July 1, 2024, through June 30, 2025, for the self-funded coverage. We will work with USI's underwriting team to ensure renewal projections accurately reflect the instructions, objectives, and goals of the SJVIA.

Executive Summary

USI is pleased to present the preliminary renewal for Plan Year 2027. Overall, the SJVIA renewal reflects a 29.2% increase, with the County of Fresno at 29.1% and the County of Tulare at 29.3%. The table below outlines the proposed 2027 preliminary rate adjustments based on carrier-requested renewals and standard underwriting practices.

Preliminary Renewal										
	2026			2027						
Coverage	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	Comments
Self-Funded Medical/RX										The renewal projection includes: A 50% increase for reinsurance Margin is included - 2.88% COF / 4.48% COT $3.77 PEPM for SJVIA
EPO	$ 72,119,741	$ 299,305	$ 72,419,046	$ 99,513,366	**38.0%**	$ 403,616	**34.9%**	$ 99,916,983	**38.0%**	
PPO/HDPPO	$ 4,336,591	$41,692,225	$ 46,028,817	$ 5,944,176	**37.1%**	$54,687,774	**31.2%**	$ 60,631,950	**31.7%**	
Total	$ 76,456,332	$41,991,530	$ 118,447,862	$ 105,457,542	**37.9%**	$55,091,390	**31.2%**	$ 160,548,933	**35.5%**	
Kaiser										
HMO	$ 24,856,072	$ 1,166,825	$ 26,022,897	$ 27,258,317	**9.7%**	$ 1,279,725	**9.7%**	$ 28,538,043	**9.7%**	
HDHMO	$ 2,697,076	$ 974,191	$ 3,671,267	$ 2,956,491	**9.6%**	$ 1,068,465	**9.7%**	$ 4,024,955	**9.6%**	
Senior Advantage	$ -	$ 51,956	$ 51,956	$ -		$ 62,347	**20.0%**	$ 62,347	**20.0%**	
Total	$ 27,553,148	$ 2,192,972	$ 29,746,120	$ 30,214,808	**9.7%**	$ 2,410,537	**9.9%**	$ 32,625,345	**9.7%**	
Delta Dental										Self-Insured Dental PPO rates inlcude 3% margin. DHMO is currently in a rate guarantee
PPO/HDPPO	$ 4,038,864	$ 1,842,067	$ 5,880,931	$ 4,223,140	**4.6%**	$ 2,121,432	**15.2%**	$ 6,344,572	**7.9%**	
DHMO	$ 662,964	$ 100,173	$ 763,136	$ 662,964	**0.0%**	$ 100,173	**0.0%**	$ 763,136	**0.0%**	
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	$ 109,431,915	$46,350,423	$ 155,782,338	$ 141,279,061	**29.1%**	$59,947,212	**29.3%**	$ 201,226,273	**29.2%**	

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

County of Fresno	2026	2027	$ Difference	% Difference
EPO	$ 72,119,741	$ 99,513,366	$ 27,393,625	37.98%
PPO/HDHP	$ 4,336,591	$ 5,944,176	$ 1,607,585	37.07%
Total Anthem	$ 76,456,332	$ 105,457,542	$ 29,001,210	37.93%
Kaiser - HMO	$ 24,856,072	$ 27,258,317	$ 2,402,246	9.66%
Kaiser - HDHMO	$ 2,697,076	$ 2,956,491	$ 259,414	9.62%
Kaiser-KPSA	$ -	$ -	$ -	0.00%
Total Kaiser	$ 27,553,148	$ 30,214,808	$ 2,661,660	9.66%
Total Medical	**$ 104,009,480**	**$ 135,672,350**	**$ 31,662,870**	**30.44%**
Delta Dental PPO	$ 4,038,864	$ 4,223,140	$ 184,276	4.56%
Delta Dental DHMO	$ 662,964	$ 662,964	$ -	0.00%
Total Dental	**$ 4,701,827**	**$ 4,886,103**	**$ 184,276**	**3.92%**
Vision	**$ 720,608**	**$ 720,608**	$ -	**0.00%**
Grand Total	**$ 109,431,915**	**$ 141,279,061**	**$ 31,847,146**	**29.10%**
County of Tulare	**2026**	**2027**	**$ Difference**	**% Difference**
EPO	$ 299,305	$ 403,616	$ 104,312	34.85%
PPO/HDHP	$ 41,692,225	$ 54,687,774	$ 12,995,548	31.17%
Total Anthem	$ 41,991,530	$ 55,091,390	$ 13,099,860	31.20%
Kaiser - HMO	$ 1,166,825	$ 1,279,725	$ 112,900	9.68%
Kaiser - HDHMO	$ 974,191	$ 1,068,465	$ 94,273	9.68%
Kaiser-KPSA	$ 51,956	$ 62,347	$ 10,391	20.00%
Total Kaiser	$ 2,192,972	$ 2,410,537	$ 217,565	9.92%
Total Medical	**$ 44,184,502**	**$ 57,501,927**	**$ 13,317,425**	**30.14%**
Delta Dental PPO	$ 1,842,067	$ 2,121,432	$ 279,365	15.17%
Delta Dental DHMO	$ 100,173	$ 100,173	$ -	0.00%
Total Dental	**$ 1,942,240**	**$ 2,221,604**	**$ 279,365**	**14.38%**
Vision	**$ 223,681**	**$ 223,681**	**$ -**	**0.00%**
Grand Total	**$ 46,350,423**	**$ 59,947,212**	**$ 13,596,789**	**29.33%**
SJVIA	**2026**	**2027**	**$ Difference**	**% Difference**
EPO	$ 72,419,046	$ 99,916,982	$ 27,497,937	37.97%
PPO/HDHP	$ 46,028,817	$ 60,631,950	$ 14,603,133	31.73%
Total Anthem	$ 118,447,862	$ 160,548,932	$ 42,101,070	35.54%
Kaiser - HMO	$ 26,022,897	$ 28,538,043	$ 2,515,146	9.67%
Kaiser - HDHMO	$ 3,671,267	$ 4,024,955	$ 353,688	9.63%
Kaiser-KPSA	$ 51,956	$ 62,347	$ 10,391	20.00%
Total Kaiser	$ 29,746,120	$ 32,625,345	$ 2,879,225	9.68%
Total Medical	**$ 148,193,982**	**$ 193,174,277**	**$ 44,980,295**	**30.35%**
Delta Dental PPO	$ 5,880,931	$ 6,344,572	$ 463,641	7.88%
Delta Dental DHMO	$ 763,136	$ 763,136	$ -	0.00%
Total Dental	**$ 6,644,067**	**$ 7,107,708**	**$ 463,641**	**6.98%**
Vision	**$ 944,288**	**$ 944,288**	**$ -**	**0.00%**
Grand Total	**$ 155,782,338**	**$ 201,226,273**	**$ 45,443,935**	**29.17%**

Preliminary Renewal Analysis

The self-funded increase for both the County of Tulare and the County of Fresno is primarily driven by elevated claims experience emerging in calendar year 2025 and continuing through the first five months of 2026. While the first half of 2025 reflected more favorable claim trends across most plans, experience shifted significantly beginning July 1, 2025, through May 1, 2026. During this period, all plans have experienced increased claims cost and greater volatility, resulting in a material impact to the projected renewal.

The final renewal, which will be presented in August, will incorporate updated claims data through June 1, 2026, providing a more complete and current view of emerging trends and ensuring the projection reflects the most accurate experience available.

In addition, we are modeling a range of plan alternatives to identify opportunities to further reduce overall renewal impact and improve long-term cost stability. These alternative scenarios are designed to optimize plan design, leverage cost containment strategies, and deliver a lower overall renewal position for consideration.

We are also reviewing additional strategies to further reduce pharmacy (RX) spend, including evaluating a MAC pricing model and targeted specialty drug management strategies, such as GLP 1 strategies, as these areas present meaningful opportunities to mitigate trend and improve cost efficiency. In parallel, we are reviewing the County's stop loss program to identify the most cost-effective structure and coverage approach, balancing premium, deductible levels, and overall risk protection.

Cost Containment Strategy

In parallel with the renewal development, we are actively evaluating a targeted set of cost containment solutions designed to mitigate trend and improve overall plan performance for the 2026–2027 plan year. These strategies include:

- **Anthem THC (Advocacy Engine)**
  A centralized "front door" solution that provides concierge navigation, proactive outreach, and care coordination across all benefits and vendors. Anthem's projected savings impact is a 3.62:1 return (2024 basis), with an estimated annual cost of approximately $1,046,937.
- **Carelon Rx Weight Management**
  USI has requested an updated overview and pricing from Carelon to evaluate the addition of their weight loss coaching program, which is designed to support employees' weight management journey and help reduce overall GLP-1 spend.

- **Hinge Health (MSK Early Intervention)**
  A digital musculoskeletal program focused on early identification and treatment of back, joint, and muscle conditions, reducing unnecessary surgeries and downstream costs. Projected gross savings are $1,441,212 with $501,564 in fees, resulting in net savings of $939,648 and a 1.5:1 ROI guarantee.
- **Carrum Health (High-Cost Procedure Management)**
  A Centers of Excellence model delivering clinically validated, high-quality surgical care with bundled pricing. The projected net savings over three years (modest voluntary scenario) are approximately $3.3 million.
- **RazorMetrics (Pharmacy Cost Optimization)**
  A physician-led pharmacy solution that works directly with prescribers to identify clinically appropriate, lower-cost alternatives without requiring member disruption or changes to the PBM. Expected to drive approximately a 5% reduction in pharmacy spend with a 2:1 guaranteed ROI.

These initiatives, combined with updated claims data and the modeling of plan alternatives, will provide a comprehensive, data-driven approach to the final renewal recommendation, and support a more strategic path to managing overall program costs.

Fresno County

Self Funded Medical Plan Projection

Experience Period:	06/01/2025 to 05/31/2026
Rating Period:	01/01/2027 to 12/31/2027

Current Period Member Months:	109,570
Projected Annual Members	112,475
Recent Month Participants:	4,883
Average Contract Size:	1.92
Enrollment Lag In Months	2

	Medical	Pharmacy	Total	PEPM
Current Adjusted Paid Claims	$60,575,402	$24,362,882	$84,938,285	
Claims over ISL	-$4,388,473	$0	-$4,388,473	
Add Laser Claims	$0	$0	$0	
Adjusted Paid Claims Net of Large Claims	$56,186,930	$24,362,882	$80,549,812	
Lagged Members	108,533	109,570	0	
PMPM Costs	$517.69	$222.35	$740.04	
Trend Calculations				
Midpoint of Experience Period	11/1/2025	11/1/2025		
Midpoint of Rating Period	7/1/2027	7/1/2027		
Months of Trend	21	20		
Annual Trend	11.50%	11.00%		
Trend Factor	1.2092	1.1894		
Projected Paid PMPM Costs	$626.01	$264.46	$890.46	
Incurred Claims Adjustment	1.01	1.00		
Projected Incurred Costs	$632.27	$264.46	$896.72	
Total Projected Incurred Costs	$632.27	$218.01	$850.28	
Adjustments				
Plan Change	1.00	1.00		
Demographic	1.00	1.00		
Network	1.00	1.00		
Adjusted Projected Incurred Costs	$632.27	$218.01	$850.28	
Credibility			100%	
Manual Claims Costs			$0.00	
Blended Claims Costs			$850.28	
Projected Annual Employees			58,596	
Projected Annual Claims Costs			$95,634,880	$1,632.11
Fees				
ASO Fees			$3,129,612	$53.41
ISL Premium			$3,751,316	$64.02
PBM Fee			$131,841	$2.25
Other Fees Captive Fee			$20,509	$0.35
Total Fees			$7,033,278	$120.03
ACA Fees			$34,402	$0.59
Other Fees			$0.00	$0.00
Total Fees after ACA			$7,067,680	$120.62
Projected Premium Equivalent Required			$102,702,559	$1,752.72
Current Premium Equivalent			$76,456,332	$1,304.80
% Change			34.3%	34.3%
Risk Margin to Achieve the 70th Percentile			2.88%	2.88%
Projected Premium Equivalent with Risk Margin			**$105,456,766**	**$1,799.73**
Current Premium Equivalent			**$76,456,332**	**$1,304.80**
% Change			**37.9%**	**37.9%**

Tulare County

Self Funded Medical Plan Projection

Experience Period:	06/01/2025 to 05/31/2026
Rating Period:	01/01/2027 to 12/31/2027

Current Period Member Months:	57,519
Projected Annual Members	58,506
Recent Month Participants:	3,309
Average Contract Size:	1.47
Enrollment Lag In Months	2

	Medical	Pharmacy	Total	PEPM
Current Adjusted Paid Claims	$29,234,714	$16,849,750	$46,084,464	
Claims over ISL	-$4,188,334	$0	-$4,188,334	
Add Laser Claims	$0	$0	$0	
Adjusted Paid Claims Net of Large Claims	$25,046,380	$16,849,750	$41,896,130	
Lagged Members	57,292	57,519	0	
PMPM Costs	$437.17	$292.94	$730.11	
Trend Calculations				
Midpoint of Experience Period	11/1/2025	11/1/2025		
Midpoint of Rating Period	7/1/2027	7/1/2027		
Months of Trend	21	20		
Annual Trend	8.80%	16.00%		
Trend Factor	1.1586	1.2797		
Projected Paid PMPM Costs	$506.50	$374.89	$881.39	
Incurred Claims Adjustment	1.01	1.00		
Projected Incurred Costs	$511.56	$374.89	$886.45	
Total Projected Incurred Costs	$511.56	$312.82	$824.38	
Adjustments				
Plan Change	1.00	1.00		
Demographic	1.00	1.00		
Network	1.00	1.00		
Adjusted Projected Incurred Costs	$511.56	$312.82	$824.38	
Credibility			100%	
Manual Claims Costs			$0.00	
Blended Claims Costs			$824.38	
Projected Annual Employees			39,708	
Projected Annual Claims Costs			$48,231,300	$1,214.65
Fees				
ASO Fees			$2,041,388	$51.41
ISL Premium			$2,542,106	$64.02
PBM Fee			$89,343	$2.25
Other Fees — Captive Fee			$13,898	$0.35
Total Fees			$4,672,837	$117.68
ACA Fees			$17,893	$0.45
Other Fees			$0.00	$0.00
Total Fees after ACA			$4,690,730	$118.13
Projected Premium Equivalent Required			$52,922,030	$1,332.78
Current Premium Equivalent			$41,991,530	$1,057.51
% Change			26.0%	26.0%
Risk Margin to Achieve the 70th Percentile			4.48%	4.48%
Projected Premium Equivalent with Risk Margin			**$55,098,356**	**$1,387.59**
Current Premium Equivalent			**$41,991,530**	**$1,057.51**
% Change			**31.2%**	**31.2%**

Fresno County

Self Funded Dental Plan Projection

Experience Period:	06/01/2025 to 05/31/2026
Rating Period:	01/01/2026 to 12/31/2027

Current Period Member Months:	120,230
Projected Annual Members	122,196
Recent Month Participants:	5,307
Average Contract Size:	1.92
Enrollment Lag In Months	2

	Dental	Total	PEPM
Current Adjusted Paid Claims	$3,468,247	$3,468,247	
Lagged Members	119,494	0	
PMPM Costs	$29.02	$29.02	
Trend Calculations			
Midpoint of Experience Period	11/1/2025		
Midpoint of Rating Period	12/1/2026		
Months of Trend	14		
Annual Trend	5.00%		
Trend Factor	1.0585		
Projected Paid PMPM Costs	$30.72	$30.72	
Incurred Claims Adjustment	1.01		
Projected Incurred Costs	$31.03	$31.03	
Total Projected Incurred Costs	$31.03	$31.03	
Adjustments			
Plan Change	1.00		
Demographic	1.00		
Network	1.00		
Adjusted Projected Incurred Costs	$31.03	$31.03	
Credibility		100%	
Manual Claims Costs		$0.00	
Blended Claims Costs		$31.03	
Projected Annual Employees		63,684	
Projected Annual Claims Costs		$3,791,607	$59.54
Fees			
ASO Fees		$280,210	$4.40
Broker Fees		$0	$0.00
Other Fees		$0	$0.00
Total Fees		$280,210	$4.40
Total Fees after ACA		$317,785	$4.99
Projected Premium Equivalent Required		$4,109,392	$64.53
Current Premium Equivalent		$4,038,864	$63.42
% Change		1.7%	1.7%
Risk Margin to Achieve the 70th Percentile		3.00%	3.00%
Projected Premium Equivalent with Risk Margin		**$4,223,140**	**$66.31**
Current Premium Equivalent		**$4,038,864**	**$63.42**
% Change		**4.6%**	**4.6%**

Tulare County

Self Funded Dental Plan Projection

Experience Period:	06/01/2025 to 05/31/2026
Rating Period:	01/01/2027 to 12/31/2027

Current Period Member Months:	52,242
Projected Annual Members	53,076
Recent Month Participants:	3,005
Average Contract Size:	1.47
Enrollment Lag In Months	2

	Dental	Total	PEPM
Current Adjusted Paid Claims	$1,682,935	$1,682,935	
Lagged Members	51,983	0	
PMPM Costs	$32.37	$32.37	
Trend Calculations			
Midpoint of Experience Period	11/1/2025		
Midpoint of Rating Period	7/1/2027		
Months of Trend	21		
Annual Trend	5.00%		
Trend Factor	1.0889		
Projected Paid PMPM Costs	$35.25	$35.25	
Incurred Claims Adjustment	1.01		
Projected Incurred Costs	$35.60	$35.60	
Total Projected Incurred Costs	$35.60	$35.60	
Adjustments			
Plan Change	1.00		
Demographic	1.00		
Network	1.00		
Adjusted Projected Incurred Costs	$35.60	$35.60	
Credibility		100%	
Manual Claims Costs		$0.00	
Blended Claims Costs		$35.60	
Projected Annual Employees		36,060	
Projected Annual Claims Costs		$1,889,754	$52.41
Fees			
ASO Fees		$158,664	$4.40
Broker Fees		$0	$0.00
Other Fees		$0	$0.00
Total Fees		$158,664	$4.40
Total Fees after ACA		$174,985	$4.85
Projected Premium Equivalent Required		$2,064,739	$57.26
Current Premium Equivalent		$1,842,067	$51.08
% Change		12.1%	12.1%
Risk Margin to Achieve the 70th Percentile		3.00%	3.00%
Projected Premium Equivalent with Risk Margin		**$2,121,432**	**$58.83**
Current Premium Equivalent		**$1,842,067**	**$51.08**
% Change		**15.2%**	**15.2%**

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Self-funded SJVIA Preliminary Rates

County of Fresno 2026 Rates	Monthly Rates				Bi-Weekly Rates			
	EE	ES	EC	FA	EE	ES	EC	FA
Anthem EPO 0 (excludes VSP Vision)	$1,077.40	$1,954.25	$1,711.55	$2,574.21	$497.26	$901.96	$789.95	$1,188.10
Anthem EPO 500 (excludes VSP Vision)	$906.97	$1,642.79	$1,438.56	$3,783.19	$418.60	$758.21	$663.95	$1,746.09
Anthem EPO 1000 (excludes VSP Vision)	$854.30	$1,547.43	$1,355.05	$2,037.23	$394.29	$714.20	$625.41	$940.26
Anthem HDPPO	$653.08	$1,383.36	$1,240.23	$1,889.95	$301.42	$638.47	$572.41	$872.28
Anthem HDPPO 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
Anthem EPO 0 (excludes VSP Vision)	$1,182.89	$2,720.65	$2,188.35	$3,903.54	$545.95	$1,255.68	$1,010.01	$1,801.63
Anthem EPO 500 (excludes VSP Vision)	$1,146.42	$2,636.77	$2,120.88	$3,783.19	$529.12	$1,216.97	$978.87	$1,746.09
Anthem EPO 1000 (excludes VSP Vision)	$1,130.62	$2,600.42	$2,091.64	$3,731.03	$521.82	$1,200.19	$965.37	$1,722.01
Anthem HDPPO	$914.22	$2,102.70	$1,691.30	$3,016.92	$421.95	$970.48	$780.60	$1,392.43
Anthem HDPPO Retiree	$902.06	$2,074.74	$1,668.81	$2,976.80	$416.34	$957.57	$770.22	$1,373.91

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 EPO $1,250	$935.86	$1,870.39	$1,716.21	$3,241.10
Anthem PPO $0	$1,171.70	$2,694.91	$2,167.64	$3,866.61
Anthem PPO $500	$1,078.17	$2,479.78	$1,994.61	$3,557.95
Anthem PPO $750	$1,052.89	$2,421.64	$1,947.84	$3,474.53
Anthem PPO $2,500	$912.59	$2,098.95	$1,688.28	$3,011.53

Kaiser SJVIA Preliminary Rates

County of Fresno		2026					2027				
Bi-Weekly HMO Rates		Bi-Weekly Rates					Bi-Weekly Rates				
	Lives	Kaiser Rate	Margin	SJVIA Admin	Vision	SJVIA Rate	Kaiser Rate	Margin	SJVIA Admin	Vision	SJVIA Rate
EE	802	$ 567.91	$ -	$ 6.58	$ -	$ 574.49	$ 623.29	$ -	$ 6.58	$ -	$ 629.87
ES	67	$ 1,019.19	$ -	$ 6.58	$ -	$ 1,025.77	$ 1,118.57	$ -	$ 6.58	$ -	$ 1,125.15
EC	338	$ 898.50	$ -	$ 6.58	$ -	$ 905.08	$ 986.12	$ -	$ 6.58	$ -	$ 992.70
FA	89	$ 1,348.68	$ -	$ 6.58	$ -	$ 1,355.26	$ 1,480.20	$ -	$ 6.58	$ -	$ 1,486.78
Annual Amount	1296	$ 24,634,352	$ -	$ 221,720	$ -	$ 24,856,072	$ 27,036,597	$ -	$ 221,720	$ -	$ 27,258,317
$ Difference											$ 2,402,246
% Difference											**9.66%**
County of Fresno		2026					2027				
Bi-Weekly DHMO Rates		Bi-Weekly Rates					Bi-Weekly Rates				
	Lives	Kaiser Rate	Margin	SJVIA Admin	Vision	SJVIA Rate	Kaiser Rate	Margin	SJVIA Admin	Vision	SJVIA Rate
EE	105	$ 409.13	$ -	$ 6.58	$ -	$ 415.71	$ 448.94	$ -	$ 6.58	$ -	$ 455.52
ES	15	$ 734.23	$ -	$ 6.58	$ -	$ 740.81	$ 805.68	$ -	$ 6.58	$ -	$ 812.26
EC	36	$ 647.29	$ -	$ 6.58	$ -	$ 653.87	$ 710.28	$ -	$ 6.58	$ -	$ 716.86
FA	26	$ 971.60	$ -	$ 6.58	$ -	$ 978.18	$ 1,066.14	$ -	$ 6.58	$ -	$ 1,072.72
Annual Amount	182	$ 2,665,940	$ -	$ 31,137	$ -	$ 2,697,076	$ 2,925,354	$ -	$ 31,137	$ -	$ 2,956,491
$ Difference											$ 259,414
% Difference											**9.62%**

County of Tulare		2026					2027				
Monthly HMO Rates		Monthly Rates					Monthly Rate				
	Lives	Kaiser Rate	Margin	SJVIA Admin	Vision	SJVIA Rate	Kaiser Rate	Margin	SJVIA Admin	Vision	SJVIA Rate
EE	25	$ 1,292.77	$ -	$ 12.26	$ -	$ 1,305.03	$ 1,418.89	$ -	$ 12.26	$ -	$ 1,431.15
ES	2	$ 2,585.54	$ -	$ 12.26	$ -	$ 2,597.80	$ 2,837.78	$ -	$ 12.26	$ -	$ 2,850.04
EC	3	$ 2,339.92	$ -	$ 12.26	$ -	$ 2,352.18	$ 2,568.20	$ -	$ 12.26	$ -	$ 2,580.46
FA	0	$ 3,878.31	$ -	$ 12.26	$ -	$ 3,890.57	$ 4,256.67	$ -	$ 12.26	$ -	$ 4,268.93
Annual Amount	30	$ 1,157,262	$ -	$ 9,563	$ -	$ 1,166,825	$ 1,270,163	$ -	$ 9,563	$ -	$ 1,279,725
$ Difference											$ 112,900
% Difference											**9.68%**
County of Tulare		2026					2027				
Monthly DHMO Rates		Monthly Rates					Monthly Rate				
	Lives	Kaiser Rate	Margin	SJVIA Admin	Vision	SJVIA Rate	Kaiser Rate	Margin	SJVIA Admin	Vision	SJVIA Rate
EE	22	$ 991.54	$ -	$ 12.26	$ -	$ 1,003.80	$ 1,088.41	$ -	$ 12.26	$ -	$ 1,100.67
ES	2	$ 1,983.08	$ -	$ 12.26	$ -	$ 1,995.34	$ 2,176.83	$ -	$ 12.26	$ -	$ 2,189.09
EC	3	$ 1,794.69	$ -	$ 12.26	$ -	$ 1,806.95	$ 1,970.03	$ -	$ 12.26	$ -	$ 1,982.29
FA	2	$ 2,974.62	$ -	$ 12.26	$ -	$ 2,986.88	$ 3,265.24	$ -	$ 12.26	$ -	$ 3,277.50
Annual Amount	29	$ 964,947	$ -	$ 9,244	$ -	$ 974,191	$ 1,059,221	$ -	$ 9,244	$ -	$ 1,068,465
$ Difference											$ 94,273
% Difference											**9.68%**

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

Kaiser SJVIA Preliminary Rates

County of Tulare 2027 Rates		Kaiser KPSA Rates	
	Enrollment	2026	2027
Subscriber with Medicare	11	$ 333.05	$ 399.66
Subscriber with Medicare + Spouse with Medicare	1	$ 666.10	$ 799.32
Total	12	$ 51,955.80	$ 62,346.96
$ Difference			$ 10,391.16
% Difference			**20%**

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

Self-funded SJVIA Dental Preliminary Rates

County Of Fresno - Dental PPO	Enrollment	2026	2027
Employee Only	3,009	$50.29	$35.92
Employee + Spouse	483	$80.19	$82.62
Employee + Child(ren)	1,213	$69.88	$96.27
Employee + Family	602	$102.58	$144.77
Total	**5,307**	**$4,038,864**	**$4,223,140**
$ Difference			**$184,276**
% Difference			**4.56%**
County Of Tulare - Dental PPO	**Enrollment**	**2026**	**2027**
Employee Only	2,261	$40.30	$40.49
Employee + Spouse	211	$69.87	$93.12
Employee + Child(ren)	391	$79.17	$108.51
Employee + Family	142	$117.53	$163.16
Total	**3,005**	**$1,842,067**	**$2,121,432**
$ Difference			**$279,365**
% Difference			**15.17%**

Fully-insured SJVIA DHMO Rates

County Of Fresno - Dental DHMO	Enrollment	2026	2027
Employee Only	1,035	$28.06	$28.06
Employee + Spouse	117	$48.70	$48.70
Employee + Child(ren)	277	$49.03	$49.03
Employee + Family	98	$70.67	$70.67
Total	**1,527**	**$662,964**	**$662,964**
$ Difference			**$0.00**
% Difference			**0.00%**
County Of Tulare - Dental DHMO	**Enrollment**	**2026**	**2027**
Employee Only	184	$28.06	$28.06
Employee + Spouse	14	$48.70	$48.70
Employee + Child(ren)	35	$49.30	$49.30
Employee + Family	11	$70.67	$70.67
Total	**244**	**$100,173**	**$100,173**
$ Difference			**$0.00**
% Difference			**0.00%**

Note: 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.

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	609	$20.35	$20.35
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	145	$13.36	$13.36
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	$2.50	$2.50	$2.50	$2.50	$2.50	$2.50
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	$3.77	$3.77	$3.77	$3.77	$3.77	$3.77
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.