

CaIPERS SELF-FUNDED HEALTH PLANS

Incurred Loss Ratio ¹ - Attachment 1				
	CY 2010	CY 2011	Jan - Jun 2011	Jan - Jun 2012
Care Basic	111%	121%	130%	99%
Choice Basic	109%	113%	103%	104%
Select Basic	74%	73%	67%	66%
Care Supplemental	110%	114%	111%	96%
Choice Supplemental	109%	116%	110%	96%
Select Supplemental	132%	124%	119%	100%
All Plans	108%	112%	105%	99%

Gain/Loss by Plan (\$000) - Attachment 2				
Plan	CY 2010	CY 2011	Jan - Jun 2011	Jan - Jun 2012
Care Basic	(\$16,486)	(\$25,847)	(\$16,696)	\$740
Choice Basic	(\$90,019)	(\$142,473)	(\$17,753)	(\$20,693)
Select Basic	\$12,050	\$21,230	\$13,070	\$18,299
Care Supplemental	(\$25,430)	(\$33,325)	(\$14,211)	\$4,726
Choice Supplemental	(\$15,756)	(\$31,402)	(\$10,074)	\$4,365
Select Supplemental	\$0	(\$392)	(\$156)	\$2
All Plans	(\$136,042)	(\$212,209)	(\$45,820)	\$7,439

¹Incurred loss ratios illustrate each plan's operating margin. A 100% ratio is equal to break-even. Values above 100% indicate a premium loss.

Trends Per Member Per Month (On Rolling 12 Month Basis) - Attachments 4a & 4b				
MEDICAL				
	CY 2010	CY 2011	July 2010 - June 2011	July 2011 - June 2012
Care Basic	16.5%	2.7%	7.5%	5.0%
Choice Basic	5.6%	9.0%	10.4%	5.1%
Select Basic	7.5%	-4.6%	-5.3%	3.5%
Care Supplemental	4.6%	2.5%	3.3%	0.0%
Choice Supplemental	5.3%	4.4%	6.7%	1.1%
Select Supplemental	25.3%	-7.4%	10.1%	-13.9%
PHARMACY				
	CY 2010	CY 2011	July 2010 - June 2011	July 2011 - June 2012
Care Basic	13.3%	5.3%	9.9%	0.0%
Choice Basic	8.3%	3.1%	4.6%	-1.9%
Select Basic	9.2%	1.2%	0.9%	-5.4%
Care Supplemental	7.8%	3.7%	4.0%	-5.5%
Choice Supplemental	6.7%	4.9%	4.5%	-4.0%
Select Supplemental	5.3%	-7.7%	6.3%	-17.7%

Notes:

1. Prior periods are updated for each report as actual claims runoff is realized.
2. Pharmacy trends exclude rebates.
3. Rolling 12 month trends illustrate the movement that has occurred during the preceeding 12 months.

**CalPERS SELF-FUNDED HEALTH PLANS
CLAIMS COST PER-MEMBER PER-MONTH - ATTACHMENT 3**

Medical Claims per Member per Month						
	Care Basic	Choice Basic	Select Basic	Care Supp	Choice Supp	Select Supp
1st Quarter 2011	\$588.74	\$326.82	\$157.38	\$196.35	\$156.22	\$154.63
2nd Quarter 2011	\$650.54	\$356.37	\$190.01	\$160.72	\$125.79	\$161.36
3rd Quarter 2011	\$703.19	\$354.98	\$200.85	\$153.57	\$119.26	\$137.68
4th Quarter 2011	\$656.51	\$388.41	\$210.25	\$147.38	\$116.48	\$132.44
1st Quarter 2012	\$614.14	\$345.67	\$164.63	\$189.26	\$153.60	\$153.30
2nd Quarter 2012	\$697.09	\$363.29	\$192.40	\$164.31	\$131.82	\$121.74
Pharmacy Claims per Member per Month						
	Care Basic	Choice Basic	Select Basic	Care Supp	Choice Supp	Select Supp
1st Quarter 2011	\$184.72	\$96.24	\$49.32	\$264.63	\$243.43	\$277.82
2nd Quarter 2011	\$181.15	\$96.82	\$50.77	\$269.66	\$247.82	\$277.44
3rd Quarter 2011	\$186.44	\$98.27	\$52.95	\$272.22	\$252.54	\$257.49
4th Quarter 2011	\$189.96	\$100.58	\$52.78	\$276.51	\$253.84	\$238.78
1st Quarter 2012	\$160.84	\$84.56	\$42.13	\$217.39	\$205.49	\$213.95
2nd Quarter 2012	\$183.57	\$93.09	\$44.99	\$234.59	\$220.68	\$243.59
Total Claims per Member per Month						
	Care Basic	Choice Basic	Select Basic	Care Supp	Choice Supp	Select Supp
1st Quarter 2011	\$773.46	\$423.06	\$206.69	\$460.98	\$399.65	\$432.44
2nd Quarter 2011	\$831.69	\$453.19	\$240.78	\$430.37	\$373.61	\$438.81
3rd Quarter 2011	\$889.62	\$453.25	\$253.80	\$425.78	\$371.80	\$395.18
4th Quarter 2011	\$846.47	\$488.99	\$263.03	\$423.89	\$370.32	\$371.22
1st Quarter 2012	\$774.98	\$430.22	\$206.76	\$406.65	\$359.09	\$367.25
2nd Quarter 2012	\$880.66	\$456.37	\$237.39	\$398.90	\$352.50	\$365.33

Notes:

1. Prior quarters are updated for each report as actual claims runoff is realized.
2. Pharmacy costs exclude rebates.

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Assets and Reserves By Plan (\$000) - Attachment 5

	PERSCare		Total
	Basic	Supp	
Assets 12/31/2011	\$58,554	\$69,786	\$128,341
Asset Change	\$6,686	\$23,114	\$29,800
Assets 6/30/2012	\$65,240	\$92,900	\$158,140
Actuarial Reserve 12/31/2011	\$43,571	\$54,492	\$98,062
Actuarial Reserve 6/30/2012	\$38,884	\$56,135	\$95,019
Assets Less Reserves 6/30/2012	\$26,356	\$36,765	\$63,121
	PERS Choice		Total
	Basic	Supp	
Assets 12/31/2011	\$365,749	\$33,770	\$399,519
Asset Change	\$5,530	\$15,048	\$20,578
Assets 6/30/2012	\$371,279	\$48,818	\$420,097
Actuarial Reserve 12/31/2011	\$311,011	\$44,668	\$355,679
Actuarial Reserve 6/30/2012	\$287,867	\$44,997	\$332,864
Assets Less Reserves 6/30/2012	\$83,412	\$3,821	\$87,233
	PERS Select		Total
	Basic	Supp	
Assets 12/31/2011	\$54,405	(\$82)	\$54,322
Asset Change	\$20,446	\$52	\$20,498
Assets 6/30/2012	\$74,851	(\$31)	\$74,820
Actuarial Reserve 12/31/2011	\$16,422	\$493	\$16,914
Actuarial Reserve 6/30/2012	\$17,313	\$435	\$17,748
Assets Less Reserves 6/30/2012	\$57,538	(\$466)	\$57,072
	Total Program		Total
	Basic	Supp	
Assets 12/31/2011	\$478,708	\$103,474	\$582,182
Asset Change	\$32,663	\$38,213	\$70,876
Assets 6/30/2012	\$511,371	\$141,687	\$653,058
Actuarial Reserve 12/31/2011	\$371,003	\$99,653	\$470,656
Actuarial Reserve 6/30/2012	\$344,065	\$101,566	\$445,631
Assets Less Reserves 6/30/2012	\$167,306	\$40,121	\$207,426

CalPERS SELF-FUNDED HEALTH PLANS

Ratio of Assets to the Actuarial Reserve (\$000) - Attachment 6

PERSCare			
	Basic	Supp	Total
Assets 6/30/2012	\$65,240	\$92,900	\$158,140
Actuarial Reserve 6/30/2012	\$38,884	\$56,135	\$95,019
Assets Above Actuarial Reserve	\$26,356	\$36,765	\$63,121
Ratio of Assets to the Actuarial Reserve	168%	165%	166%

PERS Choice			
	Basic	Supp	Total
Assets 6/30/2012	\$371,279	\$48,818	\$420,097
Actuarial Reserve 6/30/2012	\$287,867	\$44,997	\$332,864
Assets Above Actuarial Reserve	\$83,412	\$3,821	\$87,233
Ratio of Assets to the Actuarial Reserve	129%	108%	126%

PERS Select			
	Basic	Supp	Total
Assets 6/30/2012	\$74,851	(\$31)	\$74,820
Actuarial Reserve 6/30/2012	\$17,313	\$435	\$17,748
Assets Above Actuarial Reserve	\$57,538	(\$466)	\$57,072
Ratio of Assets to the Actuarial Reserve	432%	-7%	422%

Total Self-Funded Program			
	Basic	Supp	Total
Assets 6/30/2012	\$511,371	\$141,687	\$653,058
Actuarial Reserve 6/30/2012	\$344,065	\$101,566	\$445,631
Assets Above Actuarial Reserve	\$167,306	\$40,121	\$207,426
Ratio of Assets to the Actuarial Reserve	149%	140%	147%

Notes:

1. The Actuarial Reserve equals the Incurred But Not Reported (IBNR) reserve (without a contingency load) plus the Risk Based Capital Reserve (RBC) set at a 300% level.
2. Ratios above 100% indicate assets in excess of reserves.

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Enrollment Comparison for 2011 and 2012 - Attachment 7

Membership for 2011:

Members	Care Basic	Care Supp	Choice Basic	Choice Supp	Select Basic	Select Supp	Total
Jan-11	14,797	50,229	219,825	45,034	17,304	358	347,547
Feb-11	14,670	50,068	219,613	45,443	17,527	364	347,685
Mar-11	14,612	49,948	219,533	45,772	17,686	365	347,916
Apr-11	14,540	49,802	219,430	46,033	17,842	367	348,014
May-11	14,450	49,730	219,172	46,367	17,904	370	347,993
Jun-11	14,371	49,611	219,461	46,708	18,055	375	348,581
Jul-11	14,254	49,583	219,484	47,118	18,204	377	349,020
Aug-11	14,135	49,474	218,917	47,557	18,388	379	348,850
Sep-11	14,040	49,472	218,407	48,042	18,689	385	349,035
Oct-11	13,986	49,390	218,594	48,297	18,972	390	349,629
Nov-11	13,913	49,269	218,389	48,577	19,234	393	349,775
Dec-11	13,824	49,201	217,765	48,905	19,424	397	349,516

Membership for 2012:

Members	Care Basic	Care Supp	Choice Basic	Choice Supp	Select Basic	Select Supp	Total
Jan-12	12,113	49,802	217,727	49,182	24,582	409	353,815
Feb-12	11,972	49,724	217,565	49,374	24,934	419	353,988
Mar-12	11,863	49,629	217,642	49,599	25,208	431	354,372
Apr-12	11,784	49,573	217,339	50,026	25,418	433	354,573
May-12	11,638	49,572	216,564	50,557	25,563	439	354,333
Jun-12	11,545	49,497	216,186	50,962	25,794	448	354,432
Jul-12							
Aug-12							
Sep-12							
Oct-12							
Nov-12							
Dec-12							