

CalPERS SELF-FUNDED HEALTH PLANS

Incurred Loss Ratio <sup>1</sup> - Attachment 1				
	CY 2011	CY 2012	Jan - Jun 2012	Jan - Jun 2013
Care Basic	121%	106%	100%	103%
Choice Basic	113%	111%	106%	96%
Select Basic	73%	72%	68%	83%
Care Supplemental	114%	97%	101%	123%
Choice Supplemental	116%	98%	99%	126%
Select Supplemental	124%	101%	99%	122%
All Plans	112%	105%	102%	101%

Gain/Loss by Plan (\$000) - Attachment 2				
Plan	CY 2011	CY 2012	Jan - Jun 2012	Jan - Jun 2013
Care Basic	(\$25,847)	(\$7,239)	\$14	(\$1,789)
Choice Basic	(\$142,473)	(\$127,075)	(\$32,743)	\$26,316
Select Basic	\$21,230	\$31,674	\$17,521	\$16,892
Care Supplemental	(\$33,325)	\$7,575	(\$933)	(\$25,573)
Choice Supplemental	(\$31,402)	\$5,596	\$1,688	(\$27,488)
Select Supplemental	(\$392)	(\$36)	\$12	(\$429)
All Plans	(\$212,209)	(\$89,505)	(\$14,441)	(\$12,071)

<sup>1</sup>Incurred 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 2011	CY 2012	July 2011 - June 2012	July 2012 - June 2013
Care Basic	2.6%	6.0%	4.8%	8.9%
Choice Basic	8.9%	3.9%	5.2%	3.4%
Select Basic	-4.3%	-1.1%	2.6%	10.4%
Care Supplemental	2.9%	-1.7%	-0.1%	0.2%
Choice Supplemental	4.5%	0.1%	0.2%	0.2%
Select Supplemental	-7.3%	-16.3%	-15.7%	-2.1%
PHARMACY				
	CY 2011	CY 2012	July 2011 - June 2012	July 2012 - June 2013
Care Basic	5.3%	-5.0%	-0.1%	3.1%
Choice Basic	3.1%	-8.2%	-2.0%	0.7%
Select Basic	1.2%	-14.0%	-5.5%	-0.1%
Care Supplemental	3.7%	-16.6%	-5.6%	-6.0%
Choice Supplemental	4.9%	-14.2%	-4.2%	-2.7%
Select Supplemental	-7.7%	-14.1%	-17.7%	-6.5%

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.