

Stop Loss Comparison @ \$125K – Renewal Options

Specific Stop Loss		Current	Renewal	Option 1
Carrier		Symetra	Symetra	HM Insurance
Carrier Rating		A	A	A
TPA		BCBS of AL	BCBS of AL	BCBS of AL
PPO Network		BCBS of AL	BCBS of AL	BCBS of AL
UR Vendor		BCBS of AL	BCBS of AL	BCBS of AL
PBM		CVS Caremark	CVS Caremark	CVS Caremark
Stop Loss Commission %:		10.00%	10.00%	10.00%
Specific Contract		Paid (68/12)	Paid (72/12)	24/12
Specific Deductible		\$125,000	\$125,000	\$125,000
Aggregating Specific Deductible		\$0	\$0	\$0
NNL RC Included		Yes	Yes	Yes
RC %		50%	50%	50%
Benefits Included		Med/Rx	Med/Rx	Med/Rx
Specific Policy Year Maximum		Unlimited	Unlimited	Unlimited
Specific Lifetime Max		Unlimited	Unlimited	Unlimited
Specific TLO		No	No	No
Specific Advance		Yes	Yes	Yes
Experience Refund		No	Yes	No
Retirees Covered		Pre-65	Pre-65	Pre-65
Plan Mirroring		Yes	Yes	Yes
Lives				
Single Premium	162	\$80.65	\$111.62	\$161.36
Family Premium	248	\$232.17	\$325.88	\$449.16
Composite	410	\$172.30	\$241.22	\$335.44
Monthly Specific Premium		\$70,643.46	\$98,900.68	\$137,532.00
Annual Specific Premium		\$847,721.52	\$1,186,808.16	\$1,650,384.00
% Difference			40.00%	94.68%
Firm Through			Firm till 7/3	Illustrative
Lasers				
Anthony Clark		\$475,000	\$0	\$0
Laser Liability (Lasers - Spec Deductible)		\$350,000	\$0	\$0
Aggregate Stop Loss				
Aggregate Contract		Paid (56/12)	Paid (68/12)	24/12
Agg Benefits Included		Med/Rx	Med/Rx	Med/Rx
Aggregate Corridor		125%	125%	125%
Aggregate TLO		No	No	No
Agg Accommodation		No	No	No
Aggregate Policy Year Maximum		\$1,000,000	\$1,000,000	\$1,000,000
Total Lives	410			
Composite Agg		\$10.86	\$11.96	\$11.85
TLO Agg Rate		\$0.00	\$0.00	\$0.00
Agg Accom		\$0.00	\$0.00	\$0.00
Total Agg Rate		\$10.86	\$11.96	\$11.85
Monthly Aggregate Premium		\$4,452.60	\$4,903.60	\$4,858.50
Annual Aggregate Premium		\$53,431.20	\$58,843.20	\$58,302.00
% Difference			10.13%	9.12%
Aggregate Attachment				
Single Attachment	162	\$988.05	\$1,055.89	\$1,087.06
Family Attachment	248	\$2,453.08	\$2,621.48	\$2,608.95
Composite	410	\$1,874.21	\$2,002.88	\$2,007.62
Monthly Claims Liability		\$768,427.94	\$821,181.22	\$823,123.32
Annual Claims Liability		\$9,221,135.28	\$9,854,174.64	\$9,877,479.84
% Difference			6.87%	7.12%
Aggregate Run-In Limit		\$0.00	\$0.00	\$0.00
Total Reinsurance Expense				
Annual Fixed Premium		\$901,152.72	\$1,245,651.36	\$1,708,686.00
% Difference			38.23%	89.61%
Maximum Cost Liability w/ Laser(s)		\$10,472,288.00	\$11,099,826.00	\$11,586,165.84
% Difference			5.99%	10.64%
Maximum Cost Liability w/o Laser(s)		\$10,122,288.00	\$11,099,826.00	\$11,586,165.84
% Difference			9.66%	14.46%

* Additional Laser Liability = Total laser Liability – Specific deductible x total number of lasered claimants
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