

Stoploss Comparison							
Plan Year		Current	Renewal	Proposal 1	Proposal 2	Proposal 3	Proposal 4
Plan Start Date: January 01, 2021 Plan End Date: December 31, 2021		SunLife	SunLife	SunLife	Symetra	SunLife	Symetra
SPECIFIC STOP LOSS		Lasers(0)	Lasers(0)	Lasers(0)	Lasers(2)	Lasers(0)	Lasers(2)
Deductible per Individual		\$60,000	\$60,000	\$75,000	\$75,000	\$100,000	\$100,000
Contract Basis		36/12	PAID	PAID	24/12	PAID	24/12
Max. Reimbursement per Contract Period		Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Max. Reimbursement per Lifetime		Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Rate per Unit per Month		Enrollees					
Single	112	\$78.96	\$118.39	\$102.40	\$59.72	\$78.96	\$45.70
Family	204	\$195.66	\$293.35	\$253.72	\$165.62	\$195.66	\$130.96
Composite	316	\$154.30	\$231.34	\$200.09	\$128.09	\$154.30	\$100.74
Monthly Premium		\$48,758	\$73,103	\$63,228	\$40,475	\$48,758	\$31,834
Annualized Premium		\$585,098	\$877,237	\$758,732	\$485,701	\$585,098	\$382,011
Aggregating Specific Deductible		\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
AGGREGATE STOP LOSS		Current	Renewal	Proposal 1	Proposal 2	Proposal 3	Proposal 4
Covered Benefits		Med/Rx	Med/Rx	Med/Rx	Med/Rx	Med/Rx	Med/Rx
Annual Maximum Reimbursement		\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Risk Corridor		125%	125%	125%	125%	125%	125%
Contract Basis		36/12	PAID	PAID	24/12	PAID	24/12
Rate per Unit per Month		Enrollees					
Single	112	\$4.81	\$5.05	\$5.05	\$5.39	\$5.05	\$6.19
Family	204	\$4.81	\$5.05	\$5.05	\$5.39	\$5.05	\$6.19
Composite	316	\$4.81	\$5.05	\$5.05	\$5.39	\$5.05	\$6.19
Monthly Premium		\$1,520	\$1,596	\$1,596	\$1,703	\$1,596	\$1,956
Annualized Premium		\$18,240	\$19,150	\$19,150	\$20,439	\$19,150	\$23,472
Aggregate Claims Factors							
Single	112	\$529.74	\$628.03	\$672.96	\$636.60	\$736.25	\$653.28
Family	204	\$1,432.93	\$1,758.48	\$1,802.41	\$1,603.81	\$1,866.70	\$1,645.85
Composite	316	\$1,112.81	\$1,357.81	\$1,402.10	\$1,466.00	\$1,466.03	\$1,294.05
Monthly Aggregate Claims		\$351,649	\$429,069	\$443,063	\$398,476	\$463,267	\$408,921
Expected Annual Claims Liability		\$3,375,826.56	\$4,119,065	\$4,253,406	\$3,825,374	\$4,447,361	\$3,925,639
Annualized Maximum Claims Liability		\$4,219,783	\$5,148,831	\$5,316,758	\$4,781,717	\$5,559,202	\$4,907,049
ANNUALIZED TOTALS		Current	Renewal	Proposal 1	Proposal 2	Proposal 3	Proposal 4
Specific Stop Loss Premium		\$585,098	\$877,237	\$758,732	\$485,701	\$585,098	\$382,011
Aggregate Stop Loss Premium		\$18,240	\$19,150	\$19,150	\$20,439	\$19,150	\$23,472
TOTAL PREMIUM		\$603,337	\$896,387	\$777,882	\$506,140	\$604,248	\$405,483
% Change from Current		N/A	48.6%	28.9%	-16.1%	0.2%	-32.8%
Additional Laser Liability		\$0	\$0	\$0	\$650,000	\$0	\$650,000
Additional Claims Liability (Higher Spec. Ded.)		\$0	\$0	\$123,444	\$123,444	\$180,870	\$180,870
Annualized Maximum Claims Liability		\$4,219,783	\$5,148,831	\$5,316,758	\$4,781,717	\$5,559,202	\$4,907,049
Aggregating Specific Deductible		\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Total at Risk		\$4,269,783	\$5,198,831	\$5,490,202	\$5,605,161	\$5,790,072	\$5,787,919
% Change from Current		N/A	21.8%	28.6%	31.3%	35.6%	35.6%
Annotations:				*laser @ \$400K contingent		*laser @ \$400K contingent	