

Renewal Status: Final if accepted by 06/27/2025

SPECIFIC STOP LOSS COVERAGE

Plan Description		Current	Option 1	Option 2
Coverages		Medical, Rx	Medical, Rx	Medical, Rx
Contract Type		56/12	68/12	68/12
Annual Specific Deductible per Individual		\$125,000	\$125,000	\$150,000
Except for				
		\$ 475,000	\$ 475,000	\$ 475,000
Transplant Exclusion		No	No	No
No New Laser Option		Included	Included	Included
Maximum Lifetime Reimbursement		Unlimited	Unlimited	Unlimited
Maximum Policy Period Reimbursement		Unlimited	Unlimited	Unlimited
Reimbursement Percentage		100%	100%	100%
Quoted Rate(s) Per Month		Enrollment		
Single	151	\$67.80	\$80.65	\$66.28
Family	245	\$193.11	\$232.17	\$197.95
Estimated Annual Premium		\$690,597	\$828,718	\$702,072
Quoted Rate(s) include Commission of		10.00%	10.00%	10.00%

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AGGREGATE STOP LOSS COVERAGE

Plan Description		Current	Option 1	Option 2
Coverages		Medical, Rx	Medical, Rx	Medical, Rx
Contract Type		44/12	56/12	56/12
Aggregate Corridor		125%	125%	125%
Loss Limit per Individual		\$125,000	\$125,000	\$150,000
Maximum Annual Reimbursement		\$1,000,000	\$1,000,000	\$1,000,000
Reimbursement Percentage		100%	100%	100%
Estimated Annual Aggregate Deductible		\$9,002,402	\$9,002,402	\$9,994,378
Minimum Aggregate Deductible		\$9,002,402	\$9,002,402	\$9,994,378
Monthly Aggregate Claim Factors		Enrollment		
Medical, Rx Card				
Single	151	\$988.05	\$988.05	\$1,105.45
Family	245	\$2,453.08	\$2,453.08	\$2,718.13
Quoted Rate(s) per Month		Enrollment		
Total Composite	396	\$9.87	\$10.86	\$12.05
Estimated Annual Premium		\$46,902	\$51,607	\$57,262
Quoted Rate(s) include Commission of		10.00%	10.00%	10.00%

OVERALL COST SUMMARY

Plan Description		Current	Option 1	Option 2
Estimated Total Annual Fixed Cost		\$737,499	\$880,325	\$759,334
Aggregate Variable		\$9,002,402	\$9,002,402	\$9,994,378
Estimated Maximum Annual Liability		\$9,739,901	\$9,882,727	\$10,753,712

OTHER OPTIONS

Rate cap option: Renewal rates are capped at a maximum increase of 50% assuming no material changes to the group plan have taken place (i.e. plan changes, changes in specific deductible, commission level or administrator). If there are material changes, first the specific rates will be produced using the rate cap, then material changes will be accounted for in order to arrive at the renewal rate level. The cap applies to both the rates and aggregating specific deductible (if applicable).