

**BERRIEN RESA
SELF-FUNDED OPTIONS EFFECTIVE 7/1/2023**

CURRENT ENROLLMENT: SINGLE 76 FAMILY 152 TOTAL 228	CURRENT PRIORITY HEALTH/ ASR	OPTION 1 PRIORITY HEALTH/ ASR	OPTION 2 PRIORITY HEALTH/ ASR	OPTION 3 PRIORITY HEALTH/ ASR	OPTION 4 PRIORITY HEALTH/ ASR
SPECIFIC STOP LOSS COVERAGE					
Specific Deductible	\$110,000	\$110,000	\$120,000	\$130,000	\$140,000
Aggregating Specific Deductible	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Single Premium	\$111.39	\$136.59	\$126.79	\$117.33	\$109.63
Family Premium	\$280.18	\$343.56	\$318.91	\$295.13	\$275.74
Benefits Covered	MED/RX	MED/RX	MED/RX	MED/RX	MED/RX
Accumulator Type	INDIVIDUAL	INDIVIDUAL	INDIVIDUAL	INDIVIDUAL	INDIVIDUAL
Specific Contract Basis	PAID	PAID	PAID	PAID	PAID
ANNUAL SPECIFIC STOP LOSS PREMIUM	\$612,636	\$751,224	\$697,324	\$645,322	\$602,932
AGGREGATE STOP LOSS COVERAGE					
Single Aggregate Factor	\$898.50	\$959.56	\$970.00	\$980.07	\$988.28
Family Aggregate Factor	\$2,260.09	\$2,413.68	\$2,439.95	\$2,465.27	\$2,485.93
Annual Expected Claims	\$3,953,469	\$4,222,137	\$4,268,087	\$4,312,381	\$4,348,518
Annual Aggregate Attachment Point	\$4,941,836	\$5,277,671	\$5,335,109	\$5,390,476	\$5,435,648
Aggregate Premium Rate	\$11.36	\$12.16	\$12.29	\$12.42	\$12.52
Benefits Covered	MED/RX	MED/RX	MED/RX	MED/RX	MED/RX
Aggregate Contract Basis	PAID	PAID	PAID	PAID	PAID
ANNUAL AGGREGATE STOP LOSS PREMIUM	\$31,081	\$33,270	\$33,625	\$33,981	\$34,255
ADMINISTRATION FEES					
Medical Administration Fee	\$58.22	\$59.32	\$59.32	\$59.32	\$59.32
Dental Administration Fee	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
Vision Administration Fee	\$1.50	\$1.65	\$1.65	\$1.65	\$1.65
Provider Network Access Fee	Included	Included	Included	Included	Included
Case Management/Certification Fee	Included	Included	Included	Included	Included
Prescription Drug Administration Fee	Included	Included	Included	Included	Included
COBRA Administration Fee	Included	Included	Included	Included	Included
Flexible Spending Fee	\$6.45	\$6.45	\$6.45	\$6.45	\$6.45
ANNUAL ADMINISTRATION FEES	\$189,249	\$192,669	\$192,669	\$192,669	\$192,669
EST. ANNUAL FIXED COSTS	\$882,966	\$1,027,162	\$973,619	\$921,972	\$879,856
% Change from Current		16.3%	10.3%	4.4%	-0.4%
EST. ANNUAL EXPECTED COSTS	\$4,836,435	\$5,249,299	\$5,241,706	\$5,234,353	\$5,228,374
% Change from Current		8.5%	8.4%	8.2%	8.1%
EST. ANNUAL MAXIMUM COSTS	\$5,824,802	\$6,304,833	\$6,308,728	\$6,312,449	\$6,315,504
% Change from Current		8.2%	8.3%	8.4%	8.4%

Note:

- The above fixed, expected, and maximum costs include the liability for the aggregating specific shown above.
- The above administration fees do not include the \$495.00 annual re-enrollment fee for the flexible spending account.

