

CURRENT ENROLLMENT: Single: 71 Family: 173 TOTAL: 244	CURRENT PH/ASR PH STOP-LOSS EXPRESS SCRIPTS	RENEWAL PH/ASR PH STOP-LOSS EXPRESS SCRIPTS	OPTION 1 PH/ASR ARDELLIS STOP-LOSS EXPRESS SCRIPTS	OPTION 2 BCBSM/ASR BCBSM STOP-LOSS OPTUM
SPECIFIC STOP LOSS COVERAGE				
Benefits Covered	MED/RX INDIVIDUAL	MED/RX INDIVIDUAL	MED/RX INDIVIDUAL	MED/RX FAMILY
Accumulator Type	PAID	PAID	24/12	24/12
Specific Contract Basis				
Specific Deductible	\$110,000	\$110,000	\$110,000	\$110,000
Aggregating Specific Deductible	\$50,000	\$50,000	\$50,000	\$50,000
Employee Premium	\$136.59	\$152.47	\$150.08	\$316.66
Family Premium	\$343.56	\$383.51	\$375.21	\$316.66
ANNUAL SPECIFIC STOP LOSS PREMIUM	\$829,605	\$926,070	\$906,804	\$927,166
AGGREGATE STOP LOSS COVERAGE				
Benefits Covered	MED/RX	MED/RX	MED/RX	MED/RX
Aggregate Contract Basis	PAID	PAID	24/12	12/12
Aggregate Premium Rate	\$12.16	\$13.01	\$10.43	\$15.09
ANNUAL AGG. STOP LOSS PREMIUM	\$35,604	\$38,093	\$30,539	\$44,184
Run-In Limit	\$0	\$0	\$0	\$0
Employee Aggregate Factor	\$959.56	\$1,050.20	\$1,031.34	\$1,849.50
Family Aggregate Factor	\$2,413.68	\$2,641.67	\$2,594.23	\$1,849.50
ANNUAL AGGREGATE EXPECTED CLAIMS	\$4,662,676	\$5,103,102	\$5,011,459	\$4,332,269
ANNUAL AGGREGATE ATTACHMENT POINT	\$5,828,345	\$6,378,877	\$6,264,323	\$5,415,336
ADMINISTRATION FEES				
Medical Administration Fee	\$59.32	\$60.51	\$65.51	\$65.00
Provider Network Access Fee	Included	Included	Included	Included
Case Management/Certification Fee	Included	Included	Included	Included
Prescription Drug Administration Fee	Included	Included	Included	Included
COBRA Administration Fee	Included	Included	Included	\$0.75
Dental Administration Fee	\$3.00	\$3.00	\$3.00	\$3.00
Vision Administration Fee	\$1.65	\$1.65	\$1.65	\$1.65
Flexible Spending Fee	\$6.45	\$6.45	\$6.45	\$6.45
ANNUAL ADMINISTRATION FEES	\$206,190	\$209,674	\$224,314	\$225,017
TOTAL COST RECAP				
EST. FIXED RUN-OUT COSTS	\$0	\$0	\$0	\$50,050
EST. CLAIM RUN-OUT COSTS	\$0	\$0	\$0	\$649,840
IMPLEMENTATION CREDIT	\$0	\$0	\$0	(\$15,000)
EST. ANNUAL FIXED COSTS	\$1,071,399	\$1,173,838	\$1,161,657	\$1,231,416
% Change from Current		9.6%	8.4%	14.9%
EST. ANNUAL EXPECTED COSTS	\$5,734,075	\$6,326,940	\$6,223,116	\$6,263,525
% Change from Current		10.3%	8.5%	9.2%
EST. ANNUAL MAXIMUM COSTS	\$6,899,744	\$7,552,715	\$7,425,980	\$7,346,593
Max Costs % Change from Current		9.5%	7.6%	6.5%

Note:

· The above costs include the liability for the aggregating specific deductible shown above.