

CURRENT ENROLLMENT:		CURRENT PH/ASR PH STOP-LOSS EXPRESS SCRIPTS	RENEWAL PH/ASR PH STOP-LOSS EXPRESS SCRIPTS	OPTION 1 PH/ASR PH STOP-LOSS EXPRESS SCRIPTS	OPTION 2 BCBSM/ASR BCBSM STOP-LOSS OPTUM
Single:	65				
Family:	176				
TOTAL:	241				
SPECIFIC STOP LOSS COVERAGE					
Benefits Covered		MED/RX	MED/RX	MED/RX	MED/RX
Accumulator Type		INDIVIDUAL	INDIVIDUAL	INDIVIDUAL	FAMILY
Specific Contract Basis		PAID	PAID	PAID	24/12
Specific Deductible		\$110,000	\$110,000	\$110,000	\$110,000
Aggregating Specific Deductible		\$50,000	\$50,000	\$50,000	\$50,000
Lasered Individual #1		\$0	\$0	\$500,000	\$0
Employee Premium		\$194.32	\$245.32	\$226.76	\$468.36
Family Premium		\$488.79	\$617.08	\$570.39	\$468.36
ANNUAL SPECIFIC STOP LOSS PREMIUM		\$1,183,894	\$1,494,623	\$1,381,536	\$1,354,497
AGGREGATE STOP LOSS COVERAGE					
Benefits Covered		MED/RX	MED/RX	MED/RX	MED/RX
Aggregate Contract Basis		PAID	PAID	PAID	12/12
Aggregate Premium Rate		\$13.92	\$14.15	\$14.89	\$16.75
ANNUAL AGG. STOP LOSS PREMIUM		\$40,257	\$40,922	\$43,062	\$48,441
Run-In Limit		\$0	\$0	\$0	\$0
Employee Aggregate Factor		\$1,108.27	\$1,087.67	\$1,087.67	\$1,958.83
Family Aggregate Factor		\$2,787.73	\$2,735.90	\$2,735.90	\$1,958.83
ANNUAL AGGREGATE EXPECTED CLAIMS		\$5,401,709	\$5,301,283	\$5,301,283	\$4,531,957
ANNUAL AGGREGATE ATTACHMENT POINT		\$6,752,136	\$6,626,603	\$6,626,603	\$5,664,946
ADMINISTRATION FEES					
Medical Administration Fee		\$62.31	\$64.48	\$64.48	\$79.03
Provider Network Access Fee		Included	Included	Included	Included
Case Management/Certification Fee		Included	Included	Included	Included
Prescription Drug Administration Fee		Included	Included	Included	\$5.13
COBRA Administration Fee		\$0.45	\$0.45	\$0.45	\$0.79
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
Agent Fee		\$14.52	\$14.52	\$14.52	\$0.00
ANNUAL ADMINISTRATION FEES		\$255,595	\$261,871	\$261,871	\$277,777
TOTAL COST RECAP					
EST. FIXED RUN-OUT COSTS		\$0	\$0	\$0	\$45,050
EST. CLAIM RUN-OUT COSTS		\$0	\$0	\$0	\$679,794
RENEWAL/IMPLEMENTATION CREDIT		\$0	(\$40,000)	(\$40,000)	(\$10,000)
EST. ANNUAL FIXED COSTS		\$1,479,746	\$1,757,415	\$1,646,469	\$1,715,765
% Change from Current			18.8%	11.3%	15.9%
EST. ANNUAL EXPECTED COSTS		\$6,931,455	\$7,108,698	\$7,387,752	\$6,977,515
% Change from Current			2.6%	6.6%	0.7%
EST. ANNUAL MAXIMUM COSTS		\$8,281,882	\$8,434,018	\$8,713,072	\$8,110,504
Max Costs % Change from Current			1.8%	5.2%	-2.1%
Note:					

• The above costs include the liability for the aggregating specific deductible and laser as shown above.