

Sample Client

Specific Stop Loss Renewal: 09/01/2022

Premium Cost

	Current	Original Renewal	Negotiated Renewal	Option 1	Option 2
Stop Loss Carrier	CARRIER NAME	CARRIER NAME	CARRIER NAME	CARRIER NAME	CARRIER NAME
Specific Deductible Amount	\$150,000	\$150,000	\$150,000	\$160,000	\$170,000
Specific Deductible Includes	Medical + Rx	Medical + Rx	Medical + Rx	Medical + Rx	Medical + Rx
Preferred Contract?*	Yes	Yes	Yes	Yes	Yes
TPA-Preferred Carrier?	Yes	Yes	Yes	Yes	Yes
Includes Lasers	No	No	No	No	No
Contract Term (Incurred/ Paid)	Paid	Paid	Paid	Paid	Paid
Single Rate	\$107.82	\$124.18	\$112.74	\$101.89	\$95.10
# Enrolled	122	122	122	122	122
Single Rate Monthly Cost	\$13,154	\$15,150	\$13,754	\$12,431	\$11,602
Family Rate	\$312.15	\$356.35	\$323.53	\$303.31	\$286.13
# Enrolled	68	68	68	68	68
Family Rate Monthly Cost	\$21,226	\$24,232	\$22,000	\$20,625	\$19,457
Monthly Total Cost	\$34,380	\$39,382	\$35,754	\$33,056	\$31,059
Annual Total Cost (Estimated)	\$412,563	\$472,581	\$429,052	\$396,668	\$372,708
<i>Increase from Current</i>	-	15%	4%	-4%	-10%
Offer is Firm?	Yes	Yes	Yes	Yes	Yes

*Carrier's 'Preferred Contract' guarantees the following at your next stop loss plan year renewal: 1) No new lasers, and 2) a rate increase cap of 50%.