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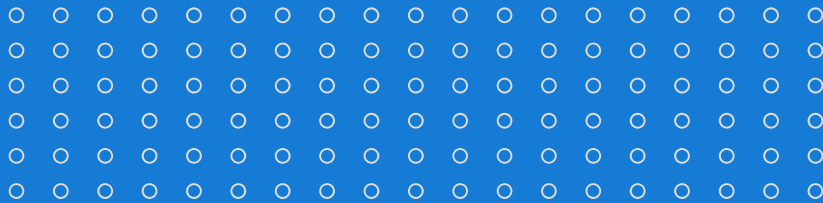
# League City 2022 RFP #22-016 Analysis Review BCBS vs TML Health

Brent Weegar, MBA – Senior Vice President

Julian Fontana – Employee Benefits Specialist

Diana Rodriguez – Account Executive

Caroline Smith – Marketing Specialist



# Third Party Admin Fees, Network Discount, PBM Pricing and Rebate Analysis



# Third Party Administrative Fee Analysis

	Current	Proposed	Proposed
Third Party Administration, Network Access:	BCBS	BCBS	TML Health
PPO Network:	Blue Choice PPO	Blue Choice PPO	Blue Choice PPO
Medical Claims / Eligibility Administration:	\$44.12	\$49.76	\$42.40
Medical Network Access Fee	Included	Included	Included
Utilization Review	Included	Included	Included
Large Case Management	Included	Included	Included
Disease Management	\$4.95	\$4.95	Included
Maternity Management	Included	Included	Included
Nurseline	Included	Included	Included
Telemedicine / Virtual Office Visits - Admin PEPM	\$0.52	\$0.52	\$0.54
Telemedicine / Virtual Office Visits - Consult Fee	\$45.00	\$45.00	\$44.00
Booklets / SPDs	Included	Included	Included
External PBM Interface Fee - PEPM	\$0.42	\$0.42	\$0.42
Medical Rebate Credit	-\$2.13	-\$2.50	\$0.00
Monthly Admin PEPM Total	\$47.88	\$53.15	\$43.36
Expected Participants (Employees)	561	561	561
Monthly Total	\$26,861	\$29,817	\$24,325
Annual Total Admin Fees	<b>\$322,328</b>	<b>\$357,806</b>	<b>\$291,900</b>
\$ change current	n/a	<b>\$35,478</b>	<b>-\$30,429</b>
% change current	n/a	<b>11.0%</b>	<b>-11.9%</b>
	BCBS	BCBS	TML Health
Wellness Credit (annual)		\$50,000 annual	\$50,000 annual
Communications Credit (annual)		\$10,000 annual	\$10,000 annual
Plan Audit Credit (one-time)		\$0	\$0
Rate Guarantee		3 years	3 years
Performance Guarantees Included		Yes	Yes

# Provider Network Discount Analysis

	Proposed	Proposed
MEDICAL NETWORK - GEO ACCESS	BCBS	TML / BCBS
GeoAccess (2 PCPs within 10 miles)	100.00%	100.00%
GeoAccess (2 Specialists within 10 miles)	100.00%	100.00%
GeoAccess (1 Hospital within 10 miles)	98.80%	98.80%
MEDICAL NETWORK DISRUPTION		
Network Name	Blue Choice PPO	Blue Choice PPO
Provider Record Match	97.06%	97.06%
Claims Dollar Match	95.94%	95.94%
NETWORK DISCOUNT GUARANTEE		
Guaranteed Discount	67.00%	67.00%
IN - NETWORK CLAIMS REPRICING ANALYSIS	BCBS	TML / BCBS
Gross Charges	\$24,927,882	\$24,927,882
Repriced Discount \$	\$16,687,799	\$16,687,799
Net Allowed Amt	\$8,240,083	\$8,240,083
Overall Network Discount %	66.9%	66.9%
\$ difference		\$0
% difference		0.00%

# PBM Pricing and Rebate Analysis



PHARMACY BENEFIT MANAGER	RxBenefits / ESI	RxBenefits / ESI	BCBS / Prime Rx	TML Health / Navitus
Formulary Rebates (Minimum) Brand				
Per Retail (30 day)	\$195.00	\$227.00	\$119.00	\$137.00
Per Retail (90)	\$456.00	\$505.00	\$356.00	\$307.00
Per Mail	\$555.00	\$580.00	\$386.00	\$489.00
Specialty	\$1,700.00	\$2,320.00	\$1,485.00	\$927.00
Employer Rebate Share	100%	100%	100%	100%
Combined Projected Total Plan Cost				
Gross Ingredient Cost	\$3,386,999	\$3,386,999	\$3,386,999	\$3,386,999
Projected Discounted Ingredient Cost	\$1,619,017	\$1,589,883	\$1,572,671	\$1,585,529
Projected Admin Fees	\$7,008	\$7,008	\$0	\$29,822
Projected Dispensing Fees	\$4,188	\$3,602	\$5,426	\$5,285
Projected Annual Rebate Offset	-\$410,459	-\$497,096	-\$329,060	-\$347,728
Total Net Cost: (Cost Less Rebates)	\$1,219,754	\$1,103,397	\$1,249,037	\$1,272,908
\$ Change		-\$116,357	\$29,283	\$53,154
% Change		-9.5%	2.4%	4.4%

# Combined Proposal Response Analysis



	Current	Proposed	Proposed
Proposed Cost	BCBS / RxBenefits	BCBS / RxBenefits	TML Health / RxBenefits
In-Network Claims Repricing*	\$8,240,083	\$8,240,083	\$8,240,083
Pharmacy Claims Repricing*	\$1,630,213	\$1,600,493	\$1,600,493
Less Pharmacy Rebates (Estimated)	-\$410,459	-\$497,096	-\$497,096
Annual Medical Administration Fees	\$322,328	\$357,806	\$291,900
Total Cost	\$9,782,165	\$9,701,286	\$9,635,380
\$ Change from current	n/a	-\$80,879	-\$146,786
% Change from Current	n/a	-0.83%	-1.50%
Proposed Cost With Run Out Fees and Credits	BCBS / RxBenefits	BCBS / RxBenefits	TML Health / RxBenefits
In-Network Claims Repricing*	\$8,240,083	\$8,240,083	\$8,240,083
Pharmacy Claims Repricing*	\$1,630,213	\$1,600,493	\$1,600,493
Less Rebates (Estimated)	-\$410,459	-\$497,096	-\$497,096
Annual Administration Fees	\$322,328	\$357,806	\$291,900
Administration and Implementation Credits	\$0	-\$60,000	-\$60,000
Run Out Processing Fees	\$0	\$0	\$24,370
Total Cost	\$9,782,165	\$9,641,286	\$9,599,750
\$ Change from Current	n/a	-\$140,879	-\$182,416
% Change from Current	n/a	-1.44%	-1.86%

# Thank you.



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# League City 2022 RFP #22-016 Analysis Review

Brent Weegar, MBA – Senior Vice President

Julian Fontana – Employee Benefits Specialist

Diana Rodriguez – Account Executive

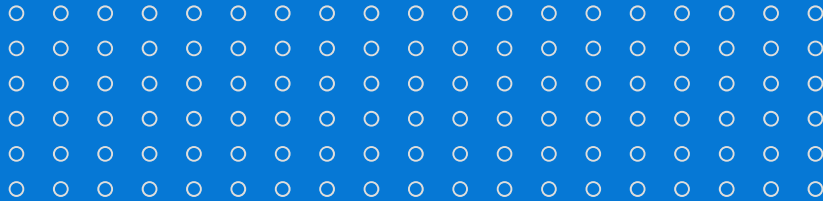
Caroline Smith – Marketing Specialist



# Agenda

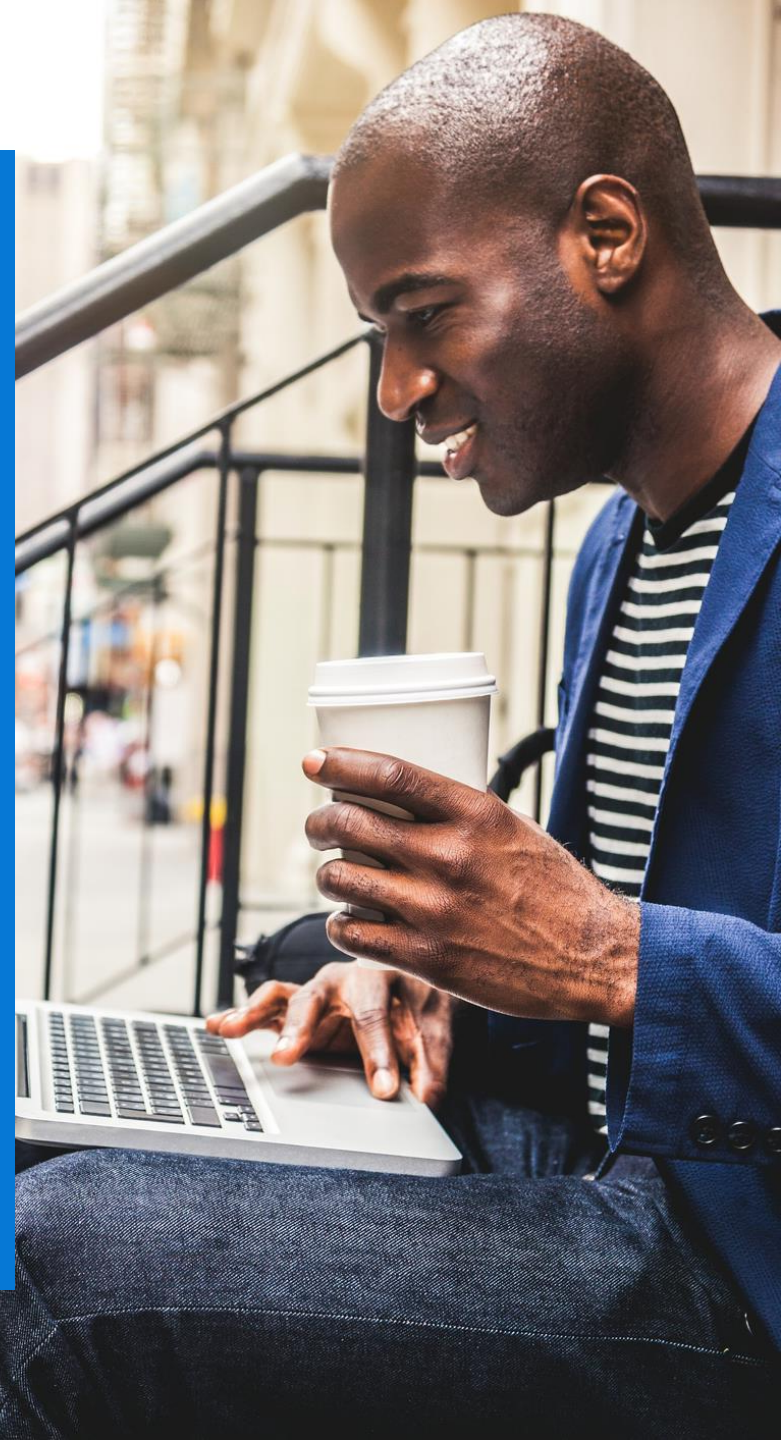
- 1 | RFP Overview
- 2 | Vendor Response List
- 3 | TPA Services, Provider Network Discount and PBM Pricing & Rebate Analysis
- 4 | Group Life AD&D and Long Term Disability Analysis
- 5 | 2022-2023 Benefit Recommendations

# 1



## RFP Overview

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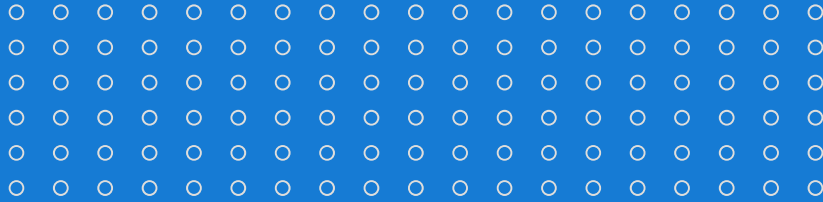
This presentation summarizes the initial results of an RFP conducted by HUB International on behalf of the City of League City to assess vendors to administer the following benefits effective October 1, 2022:

- Medical Third Party Administrative Services & Provider Network Access, Prescription Benefit Management (PBM) (Embedded or Stand Alone)
- Group Life AD&D, Voluntary Life, Long Term Disability and Voluntary Short Term Disability

The RFP was conducted with the following objectives in mind:

- Aligns with the City of League City's objectives and is supported by management and Council;
- Demonstrated superior member service and claims processing;
- Ability to proactively meet the City of League City's service needs;
- Willingness, experience and capability to effectively administer the programs;
- Support during the implementation process;
- Options to manage costs.

# 2



## Vendor Response List

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# RFP Vendor Response List (TPA / Provider Network)



TPA SERVICES & PROVIDER NETWORK	RESPONDED / DECLINED / DQ	FINALIST
BCBS (Incumbent)	Responded	Yes
Aetna	Declined	No
Baylor Scott & White	Declined	No
Cigna	Declined	No
Healthsmart	Responded	No
Healthcare Highways	Responded	No
TML Health	Responded	Yes
UMR/UHC	Responded	Yes

# RFP Vendor Response List (PBM Services)



PBM PROVIDER	RESPONDED / DECLINED / DQ	FINALIST
RxBenefits/ESI (Incumbent)	Responded	Yes
Aetna	Declined	No
BCBS / Prime Rx	Responded	No
Baylor Scott & White	Declined	No
Cigna	Declined	No
Magellan RX	Responded	Yes
OptumRx / HAC	Responded	Yes
TML / Navitus	Responded	Yes

# RFP Vendor Response List

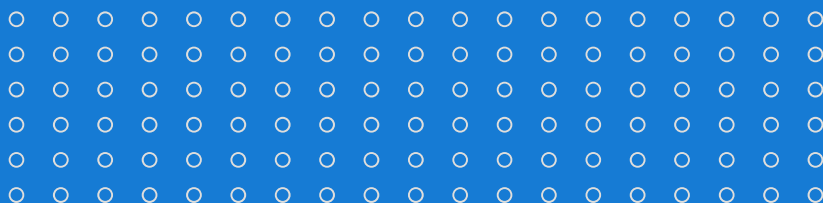
## (Group Life, Vol. Life, LTD, STD)



CARRIER	RESPONDED / DECLINED / DQ	FINALIST
Mutual of Omaha (Incumbent)	Responded	Yes
BCBS/Dearborn	Responded	No
Lincoln Financial	Responded	Yes
Ochs	Responded	No
UHC	Responded	Yes
Hartford, Principal, Reliance Standard, Symetra, The Standard	Declined	No



# 3



## Third Party Admin Fees, Network Discount, PBM Pricing and Rebate Analysis





### 3(a)

## Third Party Administrative Fee Analysis



	Current	Proposed	Proposed	Proposed
Third Party Administration, Network Access:	BCBS	BCBS	TML Health	UMR
PPO Network:	Blue Choice PPO	Blue Choice PPO	Blue Choice PPO	UHC Choice Plus
Medical Claims / Eligibility Administration:	\$44.12	\$49.76	\$42.40	\$50.60
Medical Network Access Fee	Included	Included	Included	Included
Utilization Review	Included	Included	Included	Included
Large Case Management	Included	Included	Included	Included
Disease Management	\$4.95	\$4.95	Included	\$3.30
Maternity Management	Included	Included	Included	\$0.65
Nurseline	Included	Included	Included	\$0.50
Telemedicine / Virtual Office Visits - Admin PEPM	\$0.52	\$0.52	\$0.54	Included
Telemedicine / Virtual Office Visits - Consult Fee	\$45.00	\$45.00	\$44.00	\$50.00
Booklets / SPDs	Included	Included	Included	Included
External PBM Interface Fee - PEPM	\$0.42	\$0.42	\$0.42	\$0.00
Medical Rebate Credit	-\$2.13	-\$2.50	\$0.00	\$0.00
Monthly Admin PEPM Total	\$47.88	\$53.15	\$43.36	\$55.05
Expected Participants (Employees)	561	561	561	561
Monthly Total	\$26,861	\$29,817	\$24,325	\$30,883
Annual Total Admin Fees	\$322,328	\$357,806	\$291,900	\$370,597
\$ change current	n/a	\$35,478	-\$30,429	\$48,268
% change current	n/a	11.0%	-11.9%	16.5%
	BCBS	BCBS	TML Health	UMR
Wellness Credit (annual)		\$50,000 annual	\$50,000 annual	\$50,000 annual
Communications Credit (annual)		\$10,000 annual	\$10,000 annual	\$10,000 annual
Plan Audit Credit (one-time)		\$0	\$0	\$30,000
Rate Guarantee		3 years	3 years	3 years
Performance Guarantees Included		Yes	Yes	Yes

# 3(b) Provider Network Discount Analysis



	Proposed	Proposed	Proposed
MEDICAL NETWORK - GEO ACCESS	BCBS	TML / BCBS	UMR / UHC
GeoAccess (2 PCPs within 10 miles)	100.00%	100.00%	100.00%
GeoAccess (2 Specialists within 10 miles)	100.00%	100.00%	100.00%
GeoAccess (1 Hospital within 10 miles)	98.80%	100.00%	91.80%
MEDICAL NETWORK DISRUPTION			
Network Name	Blue Choice PPO	Blue Choice PPO	Choic Plus PPO
Provider Record Match	97.06%	97.06%	99.01%
Claims Dollar Match	95.94%	95.94%	95.10%
NETWORK DISCOUNT GUARANTEE			
Guaranteed Discount	67.00%	67.00%	65.00%
IN - NETWORK CLAIMS REPRICING ANALYSIS	BCBS	TML / BCBS	UMR / UHC
Gross Charges	\$24,927,882	\$24,927,882	\$24,927,882
Repriced Discount \$	\$16,687,799	\$16,687,799	\$16,229,832
Net Allowed Amt	\$8,240,083	\$8,240,083	\$8,698,050
Overall Network Discount %	66.9%	66.9%	65.1%
\$ difference		\$0	\$457,967
% difference		0.00%	8.89%

# 3(c) PBM Pricing and Rebate Analysis



	Current	Proposed	Proposed	Proposed	Proposed	Proposed
PHARMACY BENEFIT MANAGER	RxBenefits / ESI	RxBenefits / ESI	BCBS / Prime Rx	TML Health / Navitus	OptumRx / HAC	Magellan RX
Start Up Costs	n/a	n/a	n/a	n/a	n/a	n/a
Implementation Credit	\$0.00	\$0.00	\$0	\$0.00	\$5.00 PMPY	\$10.00 PEPY
Administration Fee	\$0.65	\$0.65	\$0.00	\$2.18 PM	\$0.00	\$0.00
Integration Fees	Included	Included	Included	Included	Included	Included
Dispensing Fee						
Retail	\$0.40	\$0.35	\$0.75	\$0.79	\$0.60	\$0.90
Mail Order	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Average Wholesale Drug Pricing						
Generic Retail (30)	AWP -84.50%	AWP -85.15%	AWP -82%	AWP -85%	AWP -83.5%	AWP -86%
Generic Retail (90)	AWP -84.50%	AWP -85.15%	AWP -84.75%	AWP -88%	AWP -84%	AWP -87%
Generic Mail	AWP -87%	AWP -88%	AWP -85.5%	AWP -88%	AWP -86.8%	AWP -87.5%
Brand Retail (30)	AWP -19.50%	AWP -19.85%	AWP -19%	AWP -18.35%	AWP -19.40%	AWP -19.75%
Brand Retail (90)	AWP -22%	AWP -22.75%	AWP -22%	AWP -21.85%	AWP -21%	AWP -22%
Brand Mail	AWP -25%	AWP -25%	AWP -25%	AWP -24%	AWP -26.5%	AWP -25%
Specialty	AWP -21%	AWP -22.25%	AWP -19.25%	AWP -20%	AWP -20.50%	AWP -20%
Claims Cost						
Electronic	Included	Included	Included	Included	Included	Included
Paper	\$3.00 Per Claim	\$3.00 Per Claim	Included	Included	\$1.50 Per Claim	\$1.50 Per Claim
Drug Utilization Review (DUR)	Included	Included	Included	Included	Included	Included
Prior Authorizations	Included	Included	Included	Included	\$25 per review	\$15 per review

# 3(c) PBM Pricing and Rebate Analysis



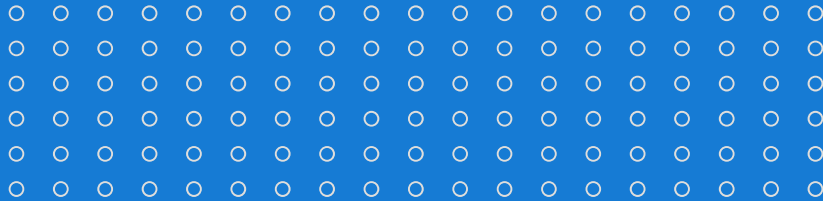
PHARMACY BENEFIT MANAGER	RxBenefits / ESI	RxBenefits / ESI	BCBS / Prime Rx	TML Health / Navitus	OptumRx / HAC	Magellan RX
Formulary Rebates (Minimum) Brand						
Per Retail (30 day)	\$195.00	\$227.00	\$119.00	\$137.00	\$250.00	\$206.72
Per Retail (90)	\$456.00	\$505.00	\$356.00	\$307.00	\$725.00	\$567.95
Per Mail	\$555.00	\$580.00	\$386.00	\$489.00	\$725.00	\$670.49
Specialty	\$1,700.00	\$2,320.00	\$1,485.00	\$927.00	\$2,700.00	\$1,765.61
Employer Rebate Share	100%	100%	100%	100%	100%	100%
Combined Projected Total Plan Cost						
Gross Ingredient Cost	\$3,386,999	\$3,386,999	\$3,386,999	\$3,386,999	\$3,383,243	\$3,385,689
Projected Discounted Ingredient Cost	\$1,619,017	\$1,589,883	\$1,572,671	\$1,585,529	\$1,796,618	\$1,576,669
Projected Admin Fees	\$7,008	\$7,008	\$0	\$29,822	\$0	\$0
Projected Dispensing Fees	\$4,188	\$3,602	\$5,426	\$5,285	\$4,236	\$6,725
Projected Annual Rebate Offset	-\$410,459	-\$497,096	-\$329,060	-\$347,728	-\$558,250	-\$415,968
Total Net Cost: (Cost Less Rebates)	\$1,219,754	\$1,103,397	\$1,249,037	\$1,272,908	\$1,242,604	\$1,167,426
\$ Change		-\$116,357	\$29,283	\$53,154	\$22,850	-\$52,328
% Change		-9.5%	2.4%	4.4%	1.9%	-4.3%

# 3(d) Combined Proposal Response Analysis



Proposed Cost	Current BCBS / RxBenefits	Proposed BCBS / RxBenefits	Proposed BCBS / Prime Rx	Proposed TML Health / Navitus	Proposed UMR / Optum
In-Network Claims Repricing*	\$8,240,083	\$8,240,083	\$8,240,083	\$8,240,083	\$8,698,050
Pharmacy Claims Repricing*	\$1,630,213	\$1,600,493	\$1,578,097	\$1,620,636	\$1,796,618
Less Pharmacy Rebates (Estimated)	-\$410,459	-\$497,096	-\$329,060	-\$347,728	-\$558,250
Annual Medical Administration Fees	\$322,328	\$357,806	\$357,806	\$291,900	\$370,597
Total Cost	\$9,782,165	\$9,701,286	\$9,846,926	\$9,804,891	\$10,307,015
\$ Change from current	n/a	-\$80,879	\$64,761	\$22,726	\$524,849
% Change from Current	n/a	-0.83%	0.66%	0.23%	5.37%
Proposed Cost With Run Out Fees and Credits	BCBS / RxBenefits	BCBS / RxBenefits	BCBS / Prime Rx	TML Health / Navitus	UMR / Optum
In-Network Claims Repricing*	\$8,240,083	\$8,240,083	\$8,240,083	\$8,240,083	\$8,698,050
Pharmacy Claims Repricing*	\$1,630,213	\$1,600,493	\$1,578,097	\$1,620,636	\$1,796,618
Less Rebates (Estimated)	-\$410,459	-\$497,096	-\$329,060	-\$347,728	-\$558,250
Annual Administration Fees	\$322,328	\$357,806	\$357,806	\$291,900	\$370,597
Administration and Implementation Credits	\$0	-\$60,000	\$60,000	-\$60,000	-\$90,000
Run Out Processing Fees	\$0	\$0	\$0	\$24,370	\$24,370
Total Cost	\$9,782,165	\$9,641,286	\$9,906,926	\$9,769,261	\$10,241,385
\$ Change from Current	n/a	-\$140,879	\$124,761	-\$12,904	\$459,219
% Change from Current	n/a	-1.44%	1.28%	-0.13%	4.69%

# 4



## Group Life AD&D and Long Term Disability

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# Group Life AD&D Benefits



<b>BASIC LIFE BENEFITS</b>	<b>Mutual of Omaha</b>	<b>Mutual of Omaha</b>	<b>BCBS/Deaborn</b>	<b>Lincoln</b>	<b>Ochs</b>	<b>UHC</b>
	<b>Current</b>	<b>Proposed</b>	<b>Proposed</b>	<b>Proposed</b>	<b>Proposed</b>	<b>Proposed</b>
Class Description	All Active Full Time Employees working 30 hours or more	All Active Full Time Employees working 30 hours or more	All Active Full Time Employees working 30 hours or more	All Active Full Time Employees working 30 hours or more	All Active Full Time Employees working 30 hours or more	All Active Full Time Employees working 30 hours or more
Definition of Earnings	Basic Earnings	Basic Earnings	Basic Earnings	Base Salary and Commissions	Basic Earnings	Basic Earnings
Basic Life Schedule	2 X Earnings to \$100,000 max	2 X Earnings to \$100,000 max	2 X Earnings to \$100,000 max	2 X Earnings to \$100,000 max	2 X Earnings to \$100,000 max	2 X earnings to \$100,000
Maximum Benefit	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
Guarantee Issue Amount	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
Age Reduction Schedule	65% @ 65, 50% @ 70	65% @ 65, 50% @ 70	65% @ 65, 50% @ 70	65% @ 65, 50% @ 70	65% @ 65, 50% @ 70	65% @ 65, 50% at 70
Dependent Spouse Basic Life	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Dependent Child(ren) Basic Life	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
<b>BASIC AD&amp;D BENEFITS</b>	<b>Mutual of Omaha</b>	<b>Mutual of Omaha</b>	<b>BCBS/Deaborn</b>	<b>Lincoln</b>	<b>Ochs</b>	<b>UHC</b>
Class Description	All Active Full Time Employees working 30 hours or more	All Active Full Time Employees working 30 hours or more	All Active Full Time Employees working 30 hours or more	All Active Full Time Employees working 30 hours or more	All Active Full Time Employees working 30 hours or more	All Active Full Time Employees working 30 hours or more
Definition of Earnings	Basic Earnings	Basic Earnings	Basic Earnings	Basic Earnings	Basic Earnings	Basic Earnings
Basic AD&D Schedule	2 X Earnings to \$100,000 max	2 X Earnings to \$100,000 max	2 X Earnings to \$100,000 max	2 X Earnings to \$100,000 max	2 X Earnings to \$100,000 max	2 X earnings to \$100,000
Maximum Benefit	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
Age Reduction Schedule	65% @ 65, 50% @ 70	65% @ 65, 50% @ 70	65% @ 65, 50% @ 70	65% @ 65, 50% @ 70	65% @ 65, 50% @ 70	65% @ 65, 50% at 70
Education	5% up to \$5,000	5% up to \$5,000	5% up to \$5,000	5% up to \$5,000	5% up to \$5,000	5% up to \$5,000
Seatbelt	10% up to \$10,000	10% up to \$10,000	10% up to \$25,000	10% up to \$10,000	20% or \$20,000	10% up to \$10,000
Air Bag	10% up to \$10,000	10% up to \$10,000	10% up to \$25,000	10% up to \$10,000	10% up to \$10,000	10% up to \$10,000
Common Carrier	100% up to \$1,000,000	100% up to \$1,000,000	100% to \$100,000	200%	10% up to \$10,000	100% to \$100,000
Bereavement Counseling	Included	Included	Included	Included	Included	Included

# Group Life AD&D Cost



BASIC LIFE BENEFITS	Mutual of Omaha	Mutual of Omaha	BCBS/Deaborn	Lincoln	Ochs	UHC
FINANCIALS	Current	Proposed	Proposed	Proposed	Proposed	Proposed
Volume	\$51,475,200	\$51,475,200	\$51,475,200	\$51,475,200	\$51,475,200	\$51,475,200
EE Rate (per \$1,000) - Life	0.050	0.050	0.050	0.063	0.080	0.050
EE Rate (per \$1,000) - AD&D	0.020	0.020	0.020	0.020	0.020	0.020
Monthly Premium	\$3,603	\$3,603	\$3,603	\$4,272	\$5,148	\$3,603
Annual Premium	\$43,239	\$43,239	\$43,239	\$51,269	\$61,770	\$43,239
\$ Change from Current	n/a	\$0	\$0	\$8,030	\$18,531	\$0.00
% Change from Current	n/a	0.00%	0.00%	18.57%	42.86%	0%
	Mutual of Omaha	Mutual of Omaha	BCBS/Deaborn	Lincoln	Ochs	UHC
Number of Employees	577	577	577	577	577	577
Employer Contribution	100%	100%	100%	100%	100%	100%
Participation Requirement	100%	100%	100%	100%	100%	100%
Actively at Work	n/a	Yes	Yes	Yes	Yes	Yes
Effective Date	10/1/2019	3 years	10/1/2022	10/1/2022	10/1/2022	10/1/2022
Rate Guarantee	n/a	2 years	3 years	3 years	5 years	3 years
AM Best Rating	A+	A+	A	A+	A+	A+



# Group Long Term Disability Benefits & Cost



LONG TERM DISABILITY BENEFITS	Mutual of Omaha	Mutual of Omaha	BCBS/Dearborn	Lincoln Financial	Ochs	UHC
	Current	Proposed	Proposed	Proposed	Proposed	Proposed
Class Description	All Active Full Time Employees working 30 hours	All Active Full Time Employees working 30 hours	All Active Full Time Employees working 30 hours	All Active Full Time Employees working 30 hours	All Active Full Time Employees working 30 hours	All Active Full Time Employees working 30 hours
Definition of Earnings	Basic Earnings	Basic Earnings	Basic Earnings	Basic Earnings	Basic Earnings	Basic Earnings
Monthly Percentage	60%	60%	60%	60%	60%	60%
Monthly Maximum	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000
Guarantee Issue	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000
Minimum Benefit	\$100 or 10% of benefit	\$100 or 10% of benefit	\$100 or 10% of benefit	\$100 or 10% of benefit	\$100 or 10% of benefit	\$100 or 10% of benefit
Elimination Period	180 Days	180 Days	180 Days	180 Days	180 Days	180 Days
Maximum Benefit Duration	SSNRA	SSNRA	SSNRA	SSNRA	SSNRA	SSNRA
Definition of Own Occ/Any Occ	24 month Own Occ	24 month Own Occ	24 month Own Occ	24 month Own Occ	24 month Own Occ	24 month Own Occ
FINANCIALS	Mutual of Omaha	Mutual of Omaha	BCBS/Dearborn	Lincoln Financial	Ochs	UHC
Covered Monthly Payroll	\$2,851,751	\$2,851,751	\$2,851,751	\$2,851,751	\$2,851,751	\$2,851,751
Rate (per \$100)	\$0.176	\$0.160	\$0.176	\$0.149	\$0.130	\$0.155
Monthly Premium	\$5,019	\$4,563	\$5,019	\$4,249	\$3,707	\$4,420
Annual Premium	\$60,229	\$54,754	\$60,229	\$50,989	\$44,487	\$53,043
\$ Change from Current	n/a	-\$5,475	\$0	-\$9,240	-\$15,742	-\$7,186
% Change from Current	n/a	-9.09%	0.00%	-15.34%	-26.14%	-11.93%
	Mutual of Omaha	Mutual of Omaha	BCBS/Dearborn	Lincoln Financial	Ochs	UHC
Number of Employees	577	577	577	577	577	577
Employer Contribution	100%	100%	100%	100%	100%	100%
Participation Requirement	100%	100%	100%	100%	100%	100%
Actively at Work	Yes	N/A	Yes	Yes	Yes	Yes
Effective Date		10/1/2022	10/1/2022	10/1/2022	10/1/2022	10/1/2022
Rate Guarantee		3 years	2 years	3 years	3 years	3 years
AM Best Rating		A+	A	A+	A-	A-
Maximum Benefit Period		SSNRA	SSNRA	SSNRA	SSNRA	SSNRA

# Combined Proposal Response Analysis



	Mutual of Omaha	Mutual of Omaha	BCBS/Dearborn	Lincoln	Ochs	UHC
Plan of Benefits	Current	Proposed	Proposed	Proposed	Proposed	Proposed
Life and AD&D	\$43,239	\$43,239	\$43,239	\$51,269	\$61,770	\$43,239
Long Term Disability	\$60,229	\$54,754	\$60,229	\$50,989	\$44,487	\$53,043
Total Annual Premium	<b>\$103,468</b>	<b>\$97,993</b>	<b>\$103,468</b>	<b>\$102,259</b>	<b>\$106,258</b>	<b>\$96,282</b>
\$ change	n/a	<b>-\$5,475</b>	<b>\$0</b>	<b>-\$1,210</b>	<b>\$2,789</b>	<b>-\$7,186</b>
% change	n/a	<b>-5.29%</b>	<b>0.00%</b>	<b>-1.17%</b>	<b>2.70%</b>	<b>-6.95%</b>

# Thank you.