



		CURRENT	PROPOSED	PROPOSED	RENEWAL OFFER
		2021-2022	2022-2023	2022-2023	BCBS
TPA, NETWORK:		BCBS	Stealth Partners	TML/BCBS	BCBS
STOP LOSS CARRIER:		BCBS	Voya	Granular	BCBS
PPO:		BCBS	BCBS	BCBS	BCBS
SPECIFIC STOP LOSS DEDUCTIBLE:		\$125,000	\$125,000	\$125,000	\$125,000
SPECIFIC STOP LOSS LIFETIME MAXIMUM:		Unlimited	Unlimited	Unlimited	Unlimited
SPECIFIC CONTRACT :		24/12 (M, Rx)	24/12 (M, Rx)	24/12 (M, Rx)	24/12 (M, Rx)
AGGREGATE CONTRACT CORRIDOR:		125%	125%	125%	.
AGGREGATE CONTRACT MAXIMUM:		Unlimited	\$2,000,000	\$2,000,000	Unlimited
AGGREGATE CONTRACT:		24/12 (M, Rx)	24/12 (M, Rx)	24/12 (M, Rx)	24/12 (M, Rx)
<b>SPECIFIC PREMIUM: (Composite)</b>					
		\$180.37	\$224.87	\$230.46	\$208.72
MONTHLY TOTAL		\$100,646	\$125,477	\$128,597	\$116,466
ANNUAL TOTAL		\$1,207,758	\$1,505,730	\$1,543,160	\$1,397,589
<b>AGGREGATE PREMIUM: (Composite)</b>					
		\$5.57	\$5.61	\$3.23	\$6.10
MONTHLY TOTAL		\$3,108	\$3,130	\$1,802	\$3,404
ANNUAL TOTAL		\$37,297	\$37,565	\$21,628	\$40,846
<b>TOTAL STOP LOSS PREMIUM:</b>					
COMBINED MONTHLY TOTAL		\$103,755	\$128,608	\$130,399	\$119,870
COMBINED ANNUAL TOTAL		\$1,245,054	\$1,543,294	\$1,564,788	\$1,438,435
DOLLAR CHANGE FROM CURRENT		NA	\$298,240	\$319,734	\$193,380
PERCENTAGE CHANGE FROM CURRENT		NA	23.95%	25.68%	15.53%
<b>AGGREGATE STOP LOSS FACTORS:</b>					
		\$1,208.91	\$1,571.08	\$1,565.39	\$1,467.40
Monthly Aggregate Accumulation		\$674,572	\$876,663	\$873,488	\$818,809
Annual Aggregate Accumulation		\$8,094,861	\$10,519,952	\$10,481,851	\$9,825,710
Projected Claims - Carrier		\$6,475,889	\$8,415,961	\$8,385,481	\$7,860,568
DOLLAR CHANGE FROM CURRENT		NA	\$1,940,072	\$1,909,592	\$1,384,679
PERCENTAGE CHANGE FROM CURRENT		NA	29.96%	29.49%	21.38%
PROJECTED ADDED COST OF LASERS		\$0	\$525,000	\$625,000	\$0
ASSUMED ENROLLMENT:	558				
NOTES:			Claimant #1 \$650,000 deductible, Claimant #2 covered on 15/12 basis (limited run-in).	Claimant #1 \$750,000 deductible, Claimant #2 covered on 12/12 basis (no run-in). No Laser	illustrative
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The proposal offer from Stealth Partners / Voya includes an individual laser of \$650,000 on claimant #1 and a 15/12 contract (limited run-in) on claimant #2