



Risk & Insurance | Employee Benefits | Retirement & Private Wealth

RFP 25-023 Stop Loss Reinsurance BAFO Responses



Presented by:

Julian Fontana, Senior Account Executive
Devin Jenkins– Marketing Assistant

Agenda

- 1 Overview & RFP Responses
- 2 Stop Loss History
- 3 Summary of Final Proposals
- 4 Recommendation

Overview & RFP Response Listing



Overview & RFP Response Listing

League City has retained HUB International to provide consulting for its health and welfare benefits plans. The purpose of this presentation is to provide the results of the Stop Loss Reinsurance RFP for 10/1/2025.

Medical Plan Stop Loss Reinsurance RFP

In conjunction with Purchasing and Human Resources, HUB conducted an RFP for Stop Loss Reinsurance for the City's medical and pharmacy plan. The RFP was publicly advertised and distributed to all available markets.

The current Stop Loss Reinsurance policy is with Sun Life. Sun Life's initial proposal was a +50% premium increase (revised BAFO +23.21%) and +15% aggregate attachment factor for the current \$150,000 specific stop loss deductible (including continuation of the 2 current lasers at \$250k each). Competitive proposals were received from Stealth Partners Group with Optum and Berkshire Hathaway at +16.88% and +20.17% in premium increase, respectively. The proposal from Optum included No (0) lasers while the Berkshire Hathaway's proposal included one (1) laser at \$250k.

Through the best and final offers process proposals from Optum and Berkshire Hathaway were received at +10.16% (\$178,726) and +14.41% (\$253,627) in premium increase, respectively. The aggregate attachment factors increase with Optum is +3.7% (\$422,907) and Berkshire Hathaway +5.3% (\$604,928). The proposal from Optum included No (0) lasers while the Berkshire Hathaway's proposal included one (1) laser at \$250k.

The most competitive combined fixed cost (premium) and claims liability offer is with Optum with an increase of +4.56% (\$601,633) for the current \$150,000 specific claim deductible. Alternatives of \$175,000 and \$200,000 specific deductible were requested and reviewed but are not recommended at this time.

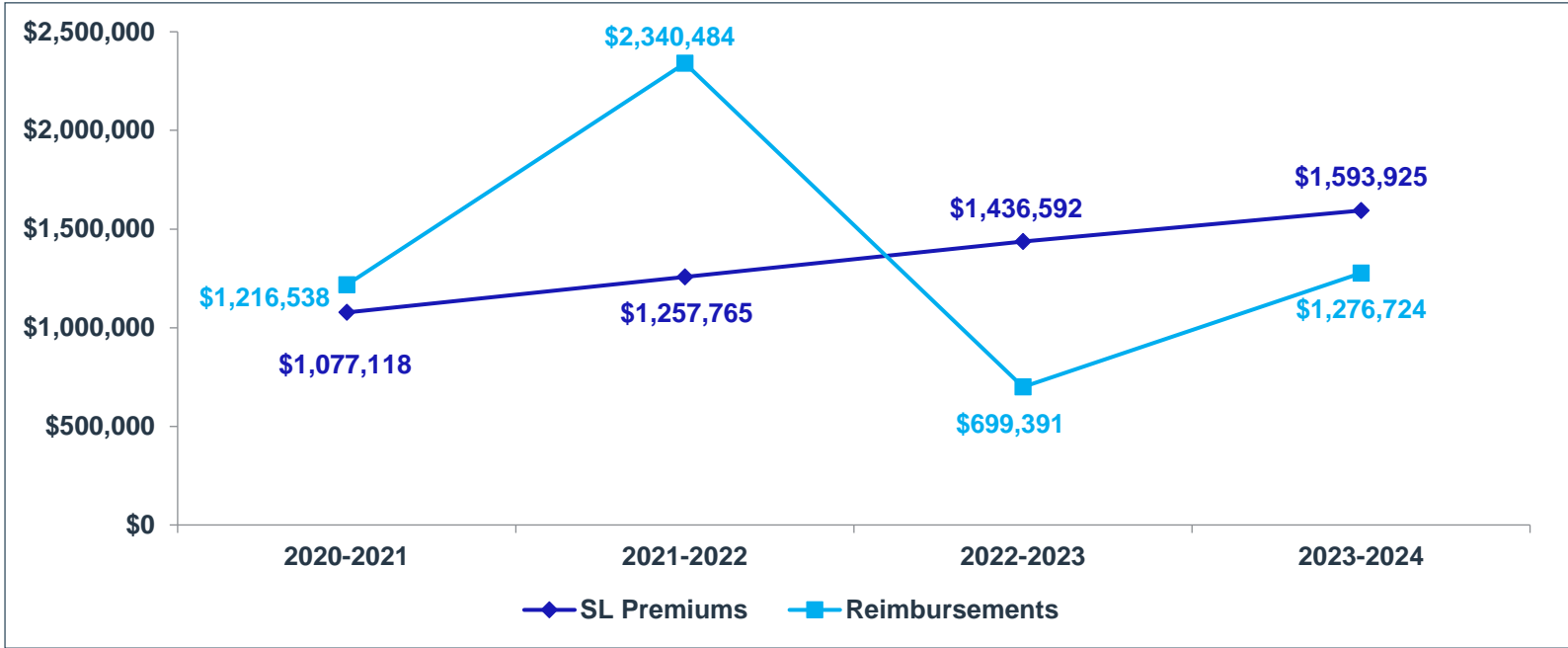
RFP Response Listing

Carrier	Response	Comments
Stealth Partner Group (Amwins)		
Amwins Accident & Health Underwriters	Declined	Underwriting guidelines – unapproved TPA
Berkley Accident and Health	Quoted	Not able to firm 120 days in advance
Berkshire Hathaway Specialty Insurance Company	Quoted	Firm and Final
HCC Life Insurance Company	Quoted	Uncompetitive Rates
International Specialty Underwriters (ISU)	Quoted	Not able to firm 120 days in advance
IOA Re	Declined	Unstable carrier history
Optum	Quoted	Firm and Final
QBE North America	Declined	Uncompetitive Rates
Skyward Specialty Insurance Group	Declined	Underwriting guidelines – unapproved TPA
SL Management Partners, LLC	Declined	Uncompetitive Rates
Sun Life	Quoted	Firm and Final
Symetra	Quoted	Firm and Final
Voya Financial	Quoted	Firm and Final
Wellpoint Stop Loss	Quoted	Firm and Final
SA Benefits	Declined	Unstable carrier history

Stop Loss History



Stop Loss Premium vs Claims History



Plan Year	SL Premiums	Reimbursements	Loss Ratio	5 Yr Avg
2020-2021	\$1,077,118	\$1,216,538	113%	94%
2021-2022	\$1,257,765	\$2,340,484	186%	
2022-2023	\$1,436,592	\$699,391	49%	
2023-2024	\$1,593,925	\$1,276,724	80%	
2024-2025 current YTD	\$1,176,721	\$509,927	43%	

Current Large Claimants 2024-2025

Claimant	Total Paid	Over / Under ISL	Primary Diagnosis	Plan
1	\$486,325	\$336,325	Z5111 - Encounter for Antineoplastic Immunotherapy	Mid Plan
2	\$214,215	\$64,215	K50 - Crohn's disease [regional enteritis]	HSA Plan
3	\$210,295	(\$39,705)	C22 - Hepatobiliary Tract Cancer	Mid Plan
4	\$210,100	\$60,100	RX-OFEV 8 fills @ \$13k per fill	Mid Plan
5	\$192,196	\$42,196	M96 - Postprocedural musculoskeletal disorders, not elsewhere classified	Mid Plan
6	\$155,102	\$5,102	F84 - Pervasive developmental disorders	Mid Plan
7	\$151,989	\$1,989	C642 - Malignant neoplasm of left kidney	Buy Up Plan
8	\$131,907	(\$18,093)	C20 - Malignant neoplasm of rectum	HSA Plan
9	\$124,583	(\$25,417)	C34 - Lung Cancer	Mid Plan
10	\$117,385	(\$32,615)	N18 - Chronic renal failure	HSA Plan
11	\$106,457	(\$43,543)	Z38 - Liveborn infants according to place of birth	Mid Plan
12	\$102,457	(\$47,543)	I48 - Atrial fibrillation and flutter	Mid Plan
13	\$96,039	(\$53,961)	O26 - Maternal care for other conditions predominantly related to pregnancy	Mid Plan
14	\$91,955	(\$58,045)	RX-Stelara 4 fills @ \$3k2 per fill	Mid Plan
15	\$80,296	(\$69,704)	R10 - Abdominal and pelvic pain	Mid Plan
16	\$79,267	(\$70,733)	C50 - Malignant neoplasm of breast	Mid Plan
TOTAL	\$2,550,569	39.2% of paid medical & rx claims		

*Claimant #3 has a laser for \$250,000

Summary of Final Proposal Responses



Stop Loss Renewal and Proposals \$150,000

	Current	Renewal	Proposed	Proposed	Proposed	Proposed	Proposed
	2024-2025	2025-2026	2025-2026	2025-2026	2025-2026	2025-2026	2025-2026
TPA:	TXHBP / BCBS	TXHBP / BCBS	TXHBP / BCBS	TXHBP / BCBS	TXHBP / BCBS	TXHBP / BCBS	TXHBP / BCBS
MGU:	NA	Stealth Partners	Stealth Partners	Stealth Partners	Stealth Partners	Stealth Partners	Stealth Partners
STOP LOSS CARRIER:	Sun Life	Sun Life	Optum	Berkshire Hathaway	Voya	Wellpoint	Symetra
PPO:	BCBS	BCBSTX	BCBSTX	BCBSTX	BCBSTX	BCBSTX	BCBSTX
PHARMACY:	ESI	ESI	ESI	ESI	ESI	ESI	ESI
SPECIFIC STOP LOSS DEDUCTIBLE:	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000
SPECIFIC STOP LOSS LIFETIME MAXIMUM:	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
SPECIFIC STOP LOSS ANNUAL MAXIMUM	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
SPECIFIC CONTRACT :	24/12 (M, Rx)	24/12 (M, Rx)	24/12 (M, Rx)	24/12 (M, Rx)	24/12 (M, Rx)	24/12 (M, Rx)	24/12 (M, Rx)
AGGREGATE CONTRACT CORRIDOR:	125%	125%	125%	125%	125%	125%	125%
AGGREGATE CONTRACT MAXIMUM:	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$2,000,000	\$2,000,000	\$5,000,000
AGGREGATE CONTRACT:	24/12 (M, Rx)	36/12 (M, Rx)	24/12 (M, Rx)	24/12 (M, Rx)	24/12 (M, Rx)	24/12 (M, Rx)	36/12 (M, Rx)
	Sun Life	Sun Life	Optum	Berkshire Hathaway	Voya	Wellpoint	Symetra
SPECIFIC PREMIUM: (Composite)	\$232.96	\$287.04	\$255.25	\$266.78	\$251.44	\$251.60	\$286.17
MONTHLY TOTAL	\$143,969	\$177,390.72	\$157,744.50	\$164,870.04	\$155,389.92	\$155,488.80	\$176,853.06
ANNUAL TOTAL	\$1,727,631	\$2,128,689	\$1,892,934	\$1,978,440	\$1,864,679	\$1,865,866	\$2,122,237
AGGREGATE PREMIUM: (Composite)	\$4.33	\$4.33	\$6.14	\$4.71	\$4.93	\$4.33	\$6.07
MONTHLY TOTAL	\$2,676	\$2,676	\$3,795	\$2,911	\$3,047	\$2,676	\$3,751
ANNUAL TOTAL	\$32,111	\$32,111	\$45,534	\$34,929	\$36,561	\$32,111	\$45,015
TOTAL STOP LOSS PREMIUM:							
COMBINED MONTHLY TOTAL	\$146,645	\$180,067	\$161,539	\$167,781	\$158,437	\$158,165	\$180,604
COMBINED ANNUAL TOTAL	\$1,759,743	\$2,160,800	\$1,938,468	\$2,013,370	\$1,901,240	\$1,897,977	\$2,167,252
DOLLAR CHANGE FROM CURRENT	NA	\$401,057	\$178,726	\$253,627	\$141,497	\$138,234	\$407,509
PERCENTAGE CHANGE FROM CURRENT	NA	22.79%	10.16%	14.41%	8.04%	7.86%	23.16%
	Sun Life	Sun Life	Optum	Berkshire Hathaway	Voya	Wellpoint	Symetra
AGGREGATE STOP LOSS FACTORS:	\$1,513.29	\$1,740.50	\$1,597.28	\$1,608.34	\$1,652.99	\$1,664.62	\$1,898.57
Monthly Aggregate Accumulation	\$935,210	\$1,075,629	\$987,119	\$993,954	\$1,021,548	\$1,028,735	\$1,173,316
Annual Aggregate Accumulation	\$11,422,522	\$13,107,548	\$11,845,428	\$12,027,449	\$12,618,574	\$13,934,822	\$14,229,795
Projected Claims - Carrier	\$9,338,017	\$10,686,038	\$9,476,343	\$9,721,960	\$10,454,859	\$12,737,858	\$11,533,836
DOLLAR CHANGE FROM CURRENT	NA	\$1,685,026	\$422,907	\$604,928	\$1,196,052	\$2,512,300	\$2,807,274
PERCENTAGE CHANGE FROM CURRENT	NA	14.75%	3.70%	5.30%	10.47%	21.99%	24.58%
PROJECTED ADDED COST OF LASERS	\$200,000	\$200,000	\$0	\$100,000	\$360,000	\$1,590,000	\$150,000
ASSUMED ENROLLMENT:	618	618	618	618	618	618	618

Stop Loss Renewal and Proposals \$175,000

	Current	Proposed	Proposed	Proposed	Proposed	Proposed	Proposed
	2024-2025	2025-2026	2025-2026	2025-2026	2025-2026	2025-2026	2025-2026
TPA:	TXHBP / BCBS	TXHBP / BCBS	TXHBP / BCBS	TXHBP / BCBS	TXHBP / BCBS	TXHBP / BCBS	TXHBP / BCBS
MGU:	NA	Stealth Partners	Stealth Partners	Stealth Partners	NA	Stealth Partners	Stealth Partners
STOP LOSS CARRIER:	Sun Life	Optum	Berkshire Hathaway	Voya	Sun Life	Wellpoint	Symetra
PPO:	BCBS	BCBSTX	BCBSTX	BCBSTX	BCBSTX	BCBSTX	BCBSTX
PHARMACY:	ESI	ESI	ESI	ESI	ESI	ESI	ESI
SPECIFIC STOP LOSS DEDUCTIBLE:	\$150,000	\$175,000	\$175,000	\$175,000	\$175,000	\$175,000	\$175,000
SPECIFIC STOP LOSS LIFETIME MAXIMUM:	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
SPECIFIC STOP LOSS ANNUAL MAXIMUM	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
SPECIFIC CONTRACT :	24/12 (M, Rx)	24/12 (M, Rx)	24/12 (M, Rx)	24/12 (M, Rx)	24/12 (M, Rx)	24/12 (M, Rx)	24/12 (M, Rx)
AGGREGATE CONTRACT CORRIDOR:	125%	125%	125%	125%	125%	125%	125%
AGGREGATE CONTRACT MAXIMUM:	\$5,000,000	\$5,000,000	\$5,000,000	\$2,000,000	\$5,000,000	\$2,000,000	\$5,000,000
AGGREGATE CONTRACT:	24/12 (M, Rx)	24/12 (M, Rx)	24/12 (M, Rx)	24/12 (M, Rx)	36/12 (M, Rx)	24/12 (M, Rx)	36/12 (M, Rx)
	Sun Life	Optum	Berkshire Hathaway	Voya	Sun Life	Wellpoint	Symetra
SPECIFIC PREMIUM: (Composite)	\$232.96	\$228.36	\$215.25	\$210.98	\$266.91	\$231.47	\$258.09
MONTHLY TOTAL	\$143,969	\$141,126.48	\$133,024.50	\$130,385.64	\$164,950.38	\$143,048.46	\$159,499.62
ANNUAL TOTAL	\$1,727,631	\$1,693,518	\$1,596,294	\$1,564,628	\$1,979,405	\$1,716,582	\$1,913,995
AGGREGATE PREMIUM: (Composite)	\$4.33	\$6.14	\$5.42	\$5.65	\$4.33	\$4.63	\$6.24
MONTHLY TOTAL	\$2,676	\$3,795	\$3,350	\$3,492	\$2,676	\$2,861	\$3,856
ANNUAL TOTAL	\$32,111	\$45,534	\$40,195	\$41,900	\$32,111	\$34,336	\$46,276
TOTAL STOP LOSS PREMIUM:							
COMBINED MONTHLY TOTAL	\$146,645	\$144,921	\$136,374	\$133,877	\$167,626	\$145,910	\$163,356
COMBINED ANNUAL TOTAL	\$1,759,743	\$1,739,052	\$1,636,489	\$1,606,528	\$2,011,516	\$1,750,918	\$1,960,271
DOLLAR CHANGE FROM CURRENT	NA	-\$20,691	-\$123,254	-\$153,215	\$251,773	-\$8,825	\$200,529
PERCENTAGE CHANGE FROM CURRENT	NA	-1.18%	-7.00%	-8.71%	14.31%	-0.50%	11.40%
	Sun Life	Optum	Berkshire Hathaway	Voya	Sun Life	Wellpoint	Symetra
AGGREGATE STOP LOSS FACTORS:	\$1,513.29	\$1,643.43	\$1,638.43	\$1,685.19	\$1,791.21	\$1,681.27	\$1,940.83
Monthly Aggregate Accumulation	\$935,210	\$1,015,640	\$1,012,550	\$1,041,447	\$1,106,968	\$1,039,025	\$1,199,433
Annual Aggregate Accumulation	\$11,422,522	\$12,187,677	\$12,225,597	\$12,807,369	\$13,433,613	\$13,883,298	\$14,518,195
Projected Claims - Carrier	\$9,338,017	\$9,750,142	\$9,855,478	\$10,555,895	\$10,896,891	\$12,521,639	\$11,739,556
DOLLAR CHANGE FROM CURRENT	NA	\$765,155	\$803,075	\$1,384,847	\$2,011,092	\$2,460,777	\$3,095,674
PERCENTAGE CHANGE FROM CURRENT	NA	6.70%	7.03%	12.12%	17.61%	21.54%	27.10%
PROJECTED ADDED COST OF LASERS	\$200,000	\$0	\$75,000	\$310,000	\$150,000	\$1,415,000	\$125,000
ASSUMED ENROLLMENT:	618	618	618	618	618	618	618

Stop Loss Renewal and Proposals \$200,000

	Current	Proposed	Proposed	Proposed	Proposed	Proposed	Proposed
	2024-2025	2025-2026	2025-2026	2025-2026	2025-2026	2025-2026	2025-2026
TPA:	TXHBP / BCBS	TXHBP / BCBS	TXHBP / BCBS	TXHBP / BCBS	TXHBP / BCBS	TXHBP / BCBS	TXHBP / BCBS
MGU:	NA	Stealth Partners	Stealth Partners	Stealth Partners	Stealth Partners	NA	Stealth Partners
STOP LOSS CARRIER:	Sun Life	Optum	Berkshire Hathaway	Voya	Wellpoint	Sun Life	Symetra
PPO:	BCBS	BCBSTX	BCBSTX	BCBSTX	BCBSTX	BCBSTX	BCBSTX
PHARMACY:	ESI	ESI	ESI	ESI	ESI	ESI	ESI
SPECIFIC STOP LOSS DEDUCTIBLE:	\$150,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000
SPECIFIC STOP LOSS LIFETIME MAXIMUM:	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
SPECIFIC STOP LOSS ANNUAL MAXIMUM	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
SPECIFIC CONTRACT :	24/12 (M, Rx)	24/12 (M, Rx)	24/12 (M, Rx)	24/12 (M, Rx)	24/12 (M, Rx)	24/12 (M, Rx)	24/12 (M, Rx)
AGGREGATE CONTRACT CORRIDOR:	125%	125%	125%	125%	125%	125%	125%
AGGREGATE CONTRACT MAXIMUM:	\$5,000,000	\$5,000,000	\$5,000,000	\$2,000,000	\$2,000,000	\$5,000,000	\$5,000,000
AGGREGATE CONTRACT:	24/12 (M, Rx)	24/12 (M, Rx)	24/12 (M, Rx)	24/12 (M, Rx)	24/12 (M, Rx)	36/12 (M, Rx)	36/12 (M, Rx)
	Sun Life	Optum	Berkshire Hathaway	Voya	Wellpoint	Sun Life	Symetra
SPECIFIC PREMIUM: (Composite)	\$232.96	\$205.10	\$188.98	\$183.26	\$211.34	\$245.15	\$235.55
MONTHLY TOTAL	\$143,969	\$126,751.80	\$116,789.64	\$113,254.68	\$130,608.12	\$151,502.70	\$145,569.90
ANNUAL TOTAL	\$1,727,631	\$1,521,022	\$1,401,476	\$1,359,056	\$1,567,297	\$1,818,032	\$1,746,839
AGGREGATE PREMIUM: (Composite)	\$4.33	\$6.14	\$6.11	\$6.35	\$4.93	\$4.33	\$6.39
MONTHLY TOTAL	\$2,676	\$3,795	\$3,776	\$3,924	\$3,047	\$2,676	\$3,949
ANNUAL TOTAL	\$32,111	\$45,534	\$45,312	\$47,092	\$36,561	\$32,111	\$47,388
TOTAL STOP LOSS PREMIUM:							
COMBINED MONTHLY TOTAL	\$146,645	\$130,546	\$120,566	\$117,179	\$133,655	\$154,179	\$149,519
COMBINED ANNUAL TOTAL	\$1,759,743	\$1,566,556	\$1,446,787	\$1,406,148	\$1,603,858	\$1,850,144	\$1,794,227
DOLLAR CHANGE FROM CURRENT	NA	-\$193,187	-\$312,955	-\$353,595	-\$155,884	\$90,401	\$34,484
PERCENTAGE CHANGE FROM CURRENT	NA	-10.98%	-17.78%	-20.09%	-8.86%	5.14%	1.96%
	Sun Life	Optum	Berkshire Hathaway	Voya	Wellpoint	Sun Life	Symetra
AGGREGATE STOP LOSS FACTORS:	\$1,513.29	\$1,673.70	\$1,664.11	\$1,714.04	\$1,697.91	\$1,842.26	\$1,977.45
Monthly Aggregate Accumulation	\$935,210	\$1,034,347	\$1,028,420	\$1,059,277	\$1,049,308	\$1,138,517	\$1,222,064
Annual Aggregate Accumulation	\$11,422,522	\$12,412,159	\$12,391,040	\$12,971,321	\$13,831,701	\$13,762,200	\$14,764,769
Projected Claims - Carrier	\$9,338,017	\$9,929,727	\$9,962,832	\$10,637,057	\$12,305,360	\$11,109,760	\$11,911,815
DOLLAR CHANGE FROM CURRENT	NA	\$989,638	\$968,518	\$1,548,799	\$2,409,179	\$2,339,679	\$3,342,248
PERCENTAGE CHANGE FROM CURRENT	NA	8.66%	8.48%	13.56%	21.09%	20.48%	29.26%
PROJECTED ADDED COST OF LASERS	\$200,000	\$0	\$50,000	\$260,000	\$1,240,000	\$100,000	\$100,000
ASSUMED ENROLLMENT:	618	618	618	618	618	618	618

Combined Premium and Claims Liability

	Current	Renewal	Proposed	Proposed	Proposed	Proposed	Proposed
	2024-2025	2025-2026	2025-2026	2025-2026	2025-2026	2025-2026	2025-2026
TPA:	TXHBP / BCBS	TXHBP / BCBS	TXHBP / BCBS	TXHBP / BCBS	TXHBP / BCBS	TXHBP / BCBS	TXHBP / BCBS
MGU:	NA	Stealth Partners	Stealth Partners	Stealth Partners	Stealth Partners	Stealth Partners	Stealth Partners
STOP LOSS CARRIER:	Sun Life	Sun Life	Optum	Berkshire Hathaway	Voya	Wellpoint	Symetra
PPO:	BCBS	BCBSTX	BCBSTX	BCBSTX	BCBSTX	BCBSTX	BCBSTX
PHARMACY:	ESI	ESI	ESI	ESI	ESI	ESI	ESI
SPECIFIC STOP LOSS DEDUCTIBLE:	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000
SPECIFIC STOP LOSS LIFETIME MAXIMUM:	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
SPECIFIC STOP LOSS ANNUAL MAXIMUM	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
SPECIFIC CONTRACT :	24/12 (M, Rx)	24/12 (M, Rx)	24/12 (M, Rx)	24/12 (M, Rx)	24/12 (M, Rx)	24/12 (M, Rx)	24/12 (M, Rx)
AGGREGATE CONTRACT CORRIDOR:	125%	125%	125%	125%	125%	125%	125%
AGGREGATE CONTRACT MAXIMUM:	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$2,000,000	\$2,000,000	\$5,000,000
AGGREGATE CONTRACT:	24/12 (M, Rx)	36/12 (M, Rx)	24/12 (M, Rx)	24/12 (M, Rx)	24/12 (M, Rx)	24/12 (M, Rx)	36/12 (M, Rx)
	Sun Life	Sun Life	Optum	Berkshire Hathaway	Voya	Wellpoint	Symetra
TOTAL COST AT MAXIMUM CLAIMS	\$13,182,264	\$15,268,348	\$13,783,897	\$14,040,819	\$14,519,814	\$15,832,799	\$16,397,047
DOLLAR CHANGE FROM CURRENT	NA	\$2,086,084	\$601,633	\$858,555	\$1,337,550	\$2,650,535	\$3,214,783
PERCENTAGE CHANGE FROM CURRENT	NA	15.82%	4.56%	6.51%	10.15%	20.11%	24.39%
NOTES / STATUS: proposals assume 618 FTE participants	Lasers: 1) \$250k 2) \$250k	Firm through 7/27 Lasers: 1) \$250k 2) \$250k Includes 50% renewal rate cap and no new lasers	Firm through 7/23 Includes 50% renewal rate cap and no new lasers	Firm through 7/23 Includes 50% renewal rate cap and no new lasers	Firm through 7/21 Includes 50% renewal rate cap and no new lasers	Firm through 7/15 Includes 50% renewal rate cap and no new lasers	Firm through 7/11 Includes 50% renewal rate cap and no new lasers

Recommendation



Stop Loss Reinsurance Recommendation 10/1/2025

HUB recommends award of the Stop Loss Reinsurance to Optum at the current \$150,000 Specific deductible level including a \$5M Aggregate benefit maximum effective 10/1/2025.

The City is also being offered a Gene Therapy Solution (GTS) program that would mitigate claims related to high-cost specific gene therapy drugs. Information regarding this program is being provided, as an attachment, for consideration. There are (2) two levels of coverage, one encompasses 5 gene therapy drugs (GTS-5) for a cost of \$1.99 PEPM and the other covers 15 drugs (GTS-15) for a cost of \$4.75 PEPM. Optum provides a \$2.00 PEPM premium credit toward the Specific Stop Loss Premium if the GTS-15 is added to the policy. The annual cost estimated for the GTS-15 with the discount applied is approximately \$25,000.

Thank you

