



Cigna HealthCare

Individual Stop Loss Renewal	Client City of Olathe, Kansas
	Effective Date 01/01/2025

Account Number 3336279
 Opportunity Number OP-5454359
 Sales Representative Carol Buckner Ayers
 Quote Date 09/04/2024
 Quote Expiration Date 11/7/2024

<u>Individual Coverage Options</u>	<u>Current</u>	<u>ISL Option 1</u>	<u>ISL Option 2</u>	<u>ISL Option 3</u>
Proposal ID		51616	51617	58679
Illustrative or Firm		Firm	Firm	Firm
Individual Pooling Point	\$200,000	\$200,000	\$225,000	\$250,000
Aggregating Specific Deductible		\$150,000	\$150,000	\$150,000
Annual ISL Maximum	Unlimited	Unlimited	Unlimited	Unlimited
Renewal Predictability Option		Renewal Advantage	Renewal Advantage	Renewal Advantage
Renewal Advantage Rate Cap %		45%	45%	45%
Dividend Eligible		Yes	Yes	Yes
Covered Benefits		Medical/Rx	Medical/Rx	Medical/Rx
Contract Basis	Paid in 12	Paid in 12	Paid in 12	Paid in 12
Policy Period Months		12	12	12
Terminal Liability Months		-	-	-
Covered Employees		1068	1068	1068
Individual Premium (PEPM)	\$122.17	\$141.87	\$126.76	\$112.17
ISL Policy Year Premium		\$1,818,229.02	\$1,624,513.23	\$1,437,563.37
Renewal Increase		16.13%	3.75%	-8.19%
Commission (% or \$ PEPM)		-	-	-
Interface Fee, if applicable		\$3.00	\$3.00	\$3.00
Laser Applies?		No	No	No
Check Selected Option		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Initial Acceptance				

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. Product availability may vary by location and plan type and is subject to change.



Cigna Healthcare

Terms and Conditions	Client	City of Olathe, Kansas
	Effective Date	1/1/2025
	Account Number	3336279
	Opportunity Number	OP-5454359
	Sales Representative	Carol Buckner Ayers
	Quote Expiration Date	10/14/2024

- Contains a firm Stop Loss quote with an expiration date of 10/14/2024. Coverage elected prior to the expiration date requires no additional large claim reporting.
- Cigna may revise or withdraw the ISL and/or ASL proposal(s) if there are changes in the benefit plan, or the addition or termination of a subsidiary, operation or class of employees, not otherwise accounted for during the Stop Loss underwriting process.
- The stop loss quote assumes proposed plan of benefits and networks and is based on Cigna providing the administration of those underlying benefits.
- In the event of material changes in the benefit plan or changes in legislation or regulation, Cigna may withdraw this proposal or revise the premium rates and/or coverage provisions with the revision(s) to become effective on the date such changes are effective.
- The ISL Maximum represents the maximum payable under the stop loss policy.
- Cigna may revise or withdraw this ISL proposal if the estimated number of Covered Persons for Stop Loss coverage, in total or in any covered plan differs more than 10% from the original estimated enrollment.
- The covered employees, shown on the financial page, are based on the following distribution of employees in each plan:
OAP (Split) = 230 Emps;
CIP (Split) = 838 Emps;
- Rates assume the Policy Period Months identified on the ISL proposal page.
- Scenarios that do not include run in coverage reflect a discount assuming an immature contract and will have this discount fully removed from the rates in the subsequent year when the case is renewed on a paid (mature) basis. Renewal rates can also be expected to increase for stop loss leveraged trend each year.
- If an employer carves out stop loss coverage, an additional data reporting interface fee will be charged to the employer and may vary depending on the frequency of reporting requested. Reporting information and support services are provided only after confidentiality agreements have been executed by the employer and stop loss insurer. The information provided by Cigna is based on paid-claim data only. Information is not provided for any incurred-but-not-paid claims or projected claims. In addition, information related to precertification, case management, course of treatment or prognosis will not be provided. Carving stop loss coverage out to a third party insurer is only available in our Over 500 business segment.
- Retirees over age 65 are not included in the Individual Stop Loss coverage.
- The renewal rate for the current stop loss pooling point, as identified on the ISL proposal page, is included. Medical trend is highly leveraged on stop loss and as such it is recommended that the pooling point is increased each year to keep the same proportional relationship between the underlying medical claims and the stop loss pooling point. Alternative pooling points and rates have been provided in this quote, other levels are available upon request.
- This quote includes pricing for the Renewal Advantage feature, guaranteeing no new lasers upon renewal and an Individual Stop Loss renewal rate increase as shown in the ISL Proposal(s) (plus maturation, if applicable).
- This quote includes pricing for an Aggregating Specific Corridor. Claims in excess of the Individual Stop Loss pooling point will not be reimbursed until the Aggregating Specific Corridor has been satisfied.
- Quotes include the Individual Stop Loss Dividend Option with a 1 year Dividend Policy Period, a 65% Dividend Policy Period Loss Ratio Threshold and a 25% Dividend Share. This quote assumes a commissions rate of 0%. Alternate levels of commissions may require a pricing adjustment.
- The quote assumes inclusion of Embarc Benefit ProtectionSM as a feature of the underlying medical plan. If this program is not adopted, Cigna reserves the right to revise or withdraw this stop loss proposal(s).

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