

# Stop-loss Marketing Detail

Carrier	Current Cigna	Renewal Cigna	Option 1 Anthem Life	Option 2 Optum	Option 3 TM HCC	Option 4 Voya	Option 5 QBE	Option 6 ISU	Option 7 Sun Life	Option 8 HM	Option 9 Berkley	Option 10 Symetra
Coverage Included	Med, RX	Med, RX	Med, RX	Med, RX	Med, RX	Med, RX	Med, RX	Med, RX	Med, RX	Med, RX	Med, RX	Med, RX
Contract Basis	96/12	Paid	24/12	24/12	24/12	24/12	24/12	24/12	24/12	24/12	24/12	24/12
Enrollment*	1,025	1,025	1,025	1,025	1,025	1,025	1,025	1,025	1,025	1,025	1,025	1,025
Specific Deductible	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000
Aggregating Specific Deductible	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000
Aggregate Corridor	No Agg	No Agg	No Agg	No Agg	No Agg	No Agg	No Agg	No Agg	No Agg	No Agg	No Agg	No Agg
Total Fixed Cost*	\$1,175,634	\$1,263,948	\$1,024,713	\$1,079,202	\$1,142,547	\$1,212,534	\$1,285,965	\$1,323,111	\$1,448,079	\$1,501,461	\$1,527,414	\$1,678,581
Fixed Cost Change %		8%	-13%	-8%	-3%	3%	9%	13%	23%	28%	30%	43%
Total Laser Liability	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Max Liability	\$1,325,634	\$1,413,948	\$1,174,713	\$1,229,202	\$1,292,547	\$1,362,534	\$1,435,965	\$1,473,111	\$1,598,079	\$1,651,461	\$1,677,414	\$1,828,581
Max Liability Change %		7%	-11%	-7%	-2%	3%	8%	11%	21%	25%	27%	38%
2nd Year Renewal Protection (No New Lasers/Rate Cap)												
Renewal Protection Included		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Rate Cap Maximum %		45%	50%	50%	50%	50%	50%	49%	39%	50%	55%	50%

\*Enrollment is from the 3<sup>rd</sup> party market quotes

\*Includes specific premium only

Anthem has the most competitive renewal option at the current plan design

Multi-year rate protection is included with all options

- 2<sup>nd</sup> year rate cap
- No new laser provision