

# MARKETING OVERVIEW

## SLEBC

Effective Date: 01/01/2025

CURRENT ENROLLMENT								
Medical - Employee		102						
Medical - Family		305						
<b>Total Medical Lives</b>		<b>407</b>						
CONTRACT TERMS		2024 CURRENT	FIRM INITIAL RENEWAL	FIRM REVISED RENEWAL	PENDING OPTION 2	PENDING OPTION 3	PENDING OPTION 4	PENDING OPTION 5
Stop Loss Carrier		GRANULAR	GRANULAR	GRANULAR	GERBER LIFE	LIBERTY MUTUAL	COMPANION	SYMETRA
MGU		DIRECT	DIRECT	DIRECT	ECU	DIRECT	PACE	DIRECT
Third Party Administrator		MERITAIN	MERITAIN	MERITAIN	MERITAIN	MERITAIN	MERITAIN	MERITAIN
Specific Deductible		\$135,000	\$135,000	\$135,000	\$135,000	\$135,000	\$135,000	\$135,000
Contract Type (Specific)		PAID	PAID	PAID	24 / 12	24 / 12	24 / 12	24 / 12
Contract Type (Aggregate)		PAID	PAID	PAID	24 / 12	24 / 12	24 / 12	24 / 12
Included in Specific		Medical, RX	Medical, RX	Medical, RX	Medical, RX	Medical, RX	Medical, RX	Medical, RX
Included in Aggregate		Medical, RX	Medical, RX	Medical, RX	Medical, RX	Medical, RX	Medical, RX	Medical, RX
Run In Limit on Aggregate		\$0	\$0	\$0	\$0	\$1,718,800	\$1,854,541	\$0
No New Laser at Renewal Option		Y	Y	Y	Y	N	Y	Y
Includes Plan Document Mirroring		Y	Y	N	N	N	N	N
Rate Cap Percentage at Renewal		40%	40%	40%	45%	0%	50%	50%
FIXED COSTS								
Administrative Fees		\$473,260	\$481,221	\$481,221	\$481,221	\$481,221	\$481,221	\$481,221
Individual Stop Loss Premiums		\$1,107,497	\$1,211,677	\$1,164,445	\$1,101,265	\$1,272,862	\$1,993,192	\$1,610,203
Aggregate Stop Loss Premiums		\$27,448	\$29,157	\$28,864	\$26,813	\$37,704	\$30,232	\$54,847
Other Stop Loss Fees		\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>A</b>	<b>Total Annual Fixed Costs</b>	<b>\$1,608,205</b>	<b>\$1,722,055</b>	<b>\$1,674,530</b>	<b>\$1,609,299</b>	<b>\$1,791,787</b>	<b>\$2,504,644</b>	<b>\$2,146,271</b>
	<i>Total Percentage Change</i>		7.1%	4.1%	0.1%	11.4%	55.7%	33.5%
EXPECTED COST								
Annual Expected Claims		\$8,703,387	\$9,438,271	\$9,338,729	\$8,826,110	\$9,057,394	\$9,721,540	\$8,686,014
<b>B</b>	<b>Total Expected Cost</b>	<b>\$10,311,592</b>	<b>\$11,160,326</b>	<b>\$11,013,258</b>	<b>\$10,435,409</b>	<b>\$10,849,180</b>	<b>\$12,226,185</b>	<b>\$10,832,285</b>
	<i>Total Percentage Change</i>		8.2%	6.8%	1.2%	5.2%	18.6%	5.0%
MAXIMUM COST								
Annual Maximum Claims		\$10,879,234	\$11,797,838	\$11,673,411	\$11,032,638	\$11,321,742	\$12,151,926	\$10,857,518
<b>C</b>	<b>Total Maximum Cost</b>	<b>\$12,487,439</b>	<b>\$13,519,894</b>	<b>\$13,347,940</b>	<b>\$12,641,937</b>	<b>\$13,113,529</b>	<b>\$14,656,570</b>	<b>\$13,003,789</b>
	<i>Total Percentage Change</i>		8.3%	6.9%	1.2%	5.0%	17.4%	4.1%
Total Laser/Aggregating Spec Risk		\$140,000	\$140,000	\$140,000	\$0	\$0	\$0	\$0
<b>D</b>	<b>Total Maximum Cost w/Laser Agg Spec Risk</b>	<b>\$12,627,439</b>	<b>\$13,659,894</b>	<b>\$13,487,940</b>	<b>\$12,641,937</b>	<b>\$13,113,529</b>	<b>\$14,656,570</b>	<b>\$13,003,789</b>
	<i>Total Percentage Change</i>		8.2%	6.8%	0.1%	3.8%	16.1%	3.0%

potential for large laser risk



# STOP LOSS DETAIL

## SLEBC

Effective Date: 01/01/2025

### MEDICAL - CURRENT ENROLLMENT

Medical - Employee  
 Medical - Family  
**Total Medical Lives**

102
305
<b>407</b>

### CONTRACT TERMS

Stop Loss Carrier  
 MGU  
 Third Party Administrator  
 Specific Deductible  
 Contract Type (Specific)  
 Contract Type (Aggregate)  
 Included in Specific  
 Medical, RX  
 Medical, RX  
 Run In Limit on Aggregate  
 No New Laser at Renewal Option  
 Includes Plan Document Mirroring  
 Rate Cap Percentage at Renewal

2024 CURRENT	11/1 DEADLINE					
	FIRM INITIAL RENEWAL	FIRM REVISED RENEWAL	PENDING OPTION 2	PENDING OPTION 3	PENDING OPTION 4	PENDING OPTION 5
GRANULAR DIRECT MERITAIN	GRANULAR DIRECT MERITAIN	GRANULAR DIRECT MERITAIN	GERBER LIFE ECU MERITAIN	LIBERTY MUTUAL DIRECT MERITAIN	COMPANION PACE MERITAIN	SYMETRA DIRECT MERITAIN
\$135,000 PAID PAID Medical, RX Medical, RX \$0 Y Y 40%	\$135,000 PAID PAID Medical, RX Medical, RX \$0 Y Y 40%	\$135,000 PAID PAID Medical, RX Medical, RX \$0 Y Y 40%	\$135,000 24 / 12 24 / 12 Medical, RX Medical, RX \$0 Y N 45%	\$135,000 24 / 12 24 / 12 Medical, RX Medical, RX \$1,718,800 N N 0%	\$135,000 24 / 12 24 / 12 Medical, RX Medical, RX \$1,854,541 Y N 50%	\$135,000 24 / 12 24 / 12 Medical, RX Medical, RX \$0 Y N 50%

### STOP LOSS FEES

Employee Specific Premium & Fees  
 Family Specific Premium & Fees

**Total ISL Premium (PEPM)**

**A Total Annual Individual Stop Loss Premium**

Total Percentage Change

Aggregate Premium & Fees

**B Total Annual Aggregate Stop Loss Premium**

Total Percentage Change

Specific Advancement Fee

**C Total Annual Stop Loss Fees**

Total Percentage Change

### EXPECTED CLAIMS

Expected Employee Medical Cost  
 Expected Family Medical Cost

**D Total Annual Expected Claims**

Total Percentage Change

### MAXIMUM CLAIMS

Maximum Employee Aggregate Factor  
 Maximum Family Aggregate Factor

**Total Attachment Point (PEPM)**

**E Total Annual Maximum Claims**

Total Percentage Change

Aggregate Corridor

Minimum Attachment Point

**Additional Net Laser Risk:**

Claimant #1  
 Claimant #2  
 Conditional/Other\*

**F Total Maximum Claims w/ Net Laser Risk**

Total Percentage Change

\$108.20	\$118.38	\$113.76	\$93.45	\$100.49	\$153.69	\$127.73
\$266.41	\$291.47	\$280.11	\$269.64	\$314.17	\$493.19	\$397.23
<b>\$226.76</b>	<b>\$248.09</b>	<b>\$238.42</b>	<b>\$225.48</b>	<b>\$260.62</b>	<b>\$408.11</b>	<b>\$329.69</b>
<b>\$1,107,497</b>	<b>\$1,211,677</b>	<b>\$1,164,445</b>	<b>\$1,101,265</b>	<b>\$1,272,862</b>	<b>\$1,993,192</b>	<b>\$1,610,203</b>
	9.4%	5.1%	-0.6%	14.9%	80.0%	45.4%
\$5.62	\$5.97	\$5.91	\$5.49	\$7.72	\$6.19	\$11.23
<b>\$27,448</b>	<b>\$29,157</b>	<b>\$28,864</b>	<b>\$26,813</b>	<b>\$37,704</b>	<b>\$30,232</b>	<b>\$54,847</b>
	6.2%	5.2%	-2.3%	37.4%	10.1%	99.8%
INCLUDED	INCLUDED	INCLUDED	INCLUDED	INCLUDED	INCLUDED	INCLUDED
<b>\$1,134,945</b>	<b>\$1,240,835</b>	<b>\$1,193,309</b>	<b>\$1,128,078</b>	<b>\$1,310,566</b>	<b>\$2,023,424</b>	<b>\$1,665,051</b>
	9.3%	5.1%	-0.6%	15.5%	78.3%	46.7%
\$850.34	\$922.14	\$912.41	\$694.38	\$689.62	\$713.62	\$752.63
\$2,093.60	\$2,270.38	\$2,246.43	\$2,179.29	\$2,244.07	\$2,417.50	\$2,121.53
<b>\$8,703,387</b>	<b>\$9,438,271</b>	<b>\$9,338,729</b>	<b>\$8,826,110</b>	<b>\$9,057,394</b>	<b>\$9,721,540</b>	<b>\$8,686,014</b>
	8.4%	7.3%	1.4%	4.1%	11.7%	-0.2%
\$1,062.92	\$1,152.67	\$1,140.51	\$867.97	\$862.02	\$892.03	\$940.79
\$2,617.00	\$2,837.97	\$2,808.04	\$2,724.11	\$2,805.09	\$3,021.88	\$2,651.91
<b>\$2,227.53</b>	<b>\$2,415.61</b>	<b>\$2,390.13</b>	<b>\$2,258.93</b>	<b>\$2,318.13</b>	<b>\$2,488.11</b>	<b>\$2,223.08</b>
<b>\$10,879,234</b>	<b>\$11,797,838</b>	<b>\$11,673,411</b>	<b>\$11,032,638</b>	<b>\$11,321,742</b>	<b>\$12,151,926</b>	<b>\$10,857,518</b>
	8.4%	7.3%	1.4%	4.1%	11.7%	-0.2%
125%	125%	125%	125%	125%	125%	125%
\$10,228,485	\$10,618,054	\$10,677,581	\$11,223,004	\$11,458,845	\$12,363,607	\$11,056,637
\$140,000.00	\$140,000.00	\$140,000.00	<b>potential for large laser risk</b>			
<b>\$11,019,234</b>	<b>\$11,937,838</b>	<b>\$11,813,411</b>	<b>\$11,032,638</b>	<b>\$11,321,742</b>	<b>\$12,151,926</b>	<b>\$10,857,518</b>
	8.3%	7.2%	0.1%	2.7%	10.3%	-1.5%



# ADMINISTRATIVE DETAIL

## SLEBC

Effective Date: 01/01/2025

<b>MEDICAL - CURRENT ENROLLMENT</b>		
Medical - Employee	102	
Medical - Family	305	
<b>Total Medical Lives</b>	<b>407</b>	
		<i>FIRM</i>
<b>FIXED ADMINISTRATIVE COST</b>		
Stop Loss Carrier	<b>2024</b>	<b>INITIAL</b>
MGU	<b>CURRENT</b>	<b>RENEWAL</b>
Third Party Administrator	<b>GRANULAR</b>	<b>GRANULAR</b>
<b>Monthly (PEPM) Fees:</b>	<b>DIRECT</b>	<b>DIRECT</b>
	<b>MERITAIN</b>	<b>MERITAIN</b>
Apta Health Program Fee	\$15.61	\$15.61
Apta Health Care Coordination Fee	\$36.26	\$37.89
TPA Medical Administration	\$16.77	\$16.77
Stand Alone Cobra	\$0.80	\$0.80
Network Access Fee	\$13.95	\$13.95
PBM Integration	\$1.92	\$1.92
COBRA Administration	\$1.39	\$1.39
Broker Fees	\$5.47	\$5.47
Telemedicine Fee	\$1.00	\$1.00
Stop Loss Fees	\$1.53	\$1.53
Healthcare Bluebook Fee	\$2.20	\$2.20
	<b>\$473,260</b>	<b>\$481,221</b>
		<b>1.7%</b>
<b>Total Annual Fixed Administrative Cost</b>		
<i>Total Percentage Change</i>		
Novo Connection Analytics Sentinel Suite Fee (per script)	\$2.00	\$2.50
<b>OPTIONAL SERVICE FEES</b>		
Novo Connection Analytics - PGx Testing		
Novo Connection Analytics - Rx Tourism		
Apta Cash		
Edison Health		
Apta Early Steps Maternity		
Apta Health Coaching		
Apta Tobacco Cessation		
GoodRx		

## SLEBC

Effective Date: 01/01/2025

### ASSUMPTIONS OF QUOTATION

**In addition to the Assumptions listed within the ASO Proposal, the following Assumptions have been used to obtain the attached Stop-Loss Proposals. Any deviance in these assumptions could increase or reduce the factors shown.**

Final participation will be a Minimum of 75% of Eligible Employees and their Dependents and COBRA participants do not exceed 10% of covered employee base.

If enrollment changes +/-10% during the contract period, or in the final month of enrollment reported for quoting, a recalculation to the rates and PPO access and integration fees are included. PPO directories are available online.

No coverage included for expenses resulting from procedures which are considered experimental.

All known conditions and large claims have been disclosed by the Employer, Prior Carrier, and Third Party Administrator.

All claims in excess of \$67,500 incurred in the past 12 months have been reviewed for diagnosis and current prognosis. Any individual with the potential to reach this amount has been disclosed.

Quote assumes run-out claims will be administered by the current carrier. If run-in is selected, run-in limits may be placed on coverage based on updated claim experience.

Quotes are subject to approval of Third Party Administrator, PPO Networks and UR Vendor.

We have made every effort to supply you with an accurate and comprehensive proposal, however, we will not be bound by any typographical errors or omissions contained herein.

**Quotes are based on data submitted including census, claims, premium history, large claim information, and other relevant information. Any inaccuracy in the data will require additional calculations. Quotes assume Employer's claims account is fully funded through the end of the policy period and no claims are being held for slow funding reasons. Variations may cause change in quoted amounts.**

**THE ATTACHED QUOTES ARE NOT BINDING NOR DO THEY GUARANTEE COVERAGE**

### CONDITIONS OF QUOTATION

#### General Conditions

All stop-loss rates are based upon the above effective date and the data submitted. Rates are also subject to final

- Receipt and verification of final Census
- Receipt and verification of final Plan Document
- Monthly paid claims, large claims, and enrollments for the 24 month period prior to the effective date
- Review of individual shock loss data including diagnosis, prognosis, and amount of paid claims
- Signed and approved disclosure statement from stop-loss provider

The stop-loss rates require all employees to be actively at work or to be disclosed

**\*We recommend that your definition of full-time employee be updated to include "legally employed."**