

# Stop Loss Renewal

County of Hidalgo

January 1, 2018 through December 31, 2018

Aetna Life Insurance Company

Customer Number - 285608

- This exhibit outlines your FIRM renewal rates effective January 1, 2018.
- In an environment where healthcare costs are increasing, maintaining the same deductible shifts more of the claim cost to the stop loss provider.
- To help reduce the effect of leveraging, it is recommended that a plan sponsor consider increasing their Stop Loss deductible to keep pace with medical trend.
- Quote assumes two claimants lasered at \$450,000 each, separate structure suffix/account required for each employee.
- Please refer to the Stop Loss policy for detailed Stop Loss information.

<u>Stop Loss Coverage Specifications</u>	<u>1/1/2017</u>	<u>1/1/2018</u>	<u>Option 1</u>	<u>Option 2</u>
Policy Period Length (months):	12	12	12	12
Number of Employees Covered Under Stop Loss:	3,809	3,809	3,809	3,809
Number of Single Covered Under Stop Loss:	2,410	2,410	2,410	2,410
Number of Family Covered Under Stop Loss:	1,399	1,399	1,399	1,399
Aetna Choice POS II:	3,809	3,809	3,809	3,809
Producer Compensation:	0%	0%	0%	0%
Terminal Liability Option:	TLO-3	TLO-3	TLO-3	TLO-3
Claims Paid Basis for Medical Coverages:	Issued	Issued	Issued	Issued
Claims Paid Basis for APM Rx coverage is on an issued basis				

<u>Individual Stop Loss Coverage Specifications</u>				
Individual Stop Loss Level:	\$250,000	\$250,000	\$275,000	\$300,000
Contract Type:	12/12	Paid	Paid	Paid
Coinsurance %:	100%	100%	100%	100%
M/N Claims Apply to ISL (Aetna Administered only):	Yes	Yes	Yes	Yes
Rx Claims Applied to ISL (Aetna Administered only):	Yes	Yes	Yes	Yes
Individual Specific Stop Loss Limits (Laser):	No	Laser	Laser	Laser
Individual Lifetime Stop Loss Payment Amount:	Unlimited	Unlimited	Unlimited	Unlimited
Reimbursement Method:	Immediate	Immediate	Immediate	Immediate

<u>Financial Information</u>				
Stop Loss Premium:	\$1,298,564	\$1,675,198	\$1,550,872	\$1,414,206
<b>Premium (PEPM) Composite Rate:</b>	<b>\$28.41</b>	<b>\$36.65</b>	<b>\$33.93</b>	<b>\$30.94</b>
Percentage Increase:		29.0%	19.4%	8.9%

If Terminal Liability Option is elected at termination

Additional 2 months premium due

Composite Rate:	\$32.20	\$36.65	\$33.93	\$30.94
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