

City of San Luis

Effective: July 1, 2020

Based on Total Counts of: Employee 144		Current	Renewal	Option 1	Option 2	Option 3	Option 4	Option 5	Declines
Carrier:	Employee + Spouse 13	Symetra Financial	IAT Re/Sirius Am	USB/Am. Nat'l	UME/Gerber	Magellan	Partners/US Fire	TPAC	
Contract Type:	Employee +Ch 50	PAID	24/12	24/12	24/12	24/12	24/12	HCC	
Spec/Pool Level	Family 49	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	Sun Life	
Commission:	Total 256	0%	0%	0%	0%	0%	0%	XS Re/Sirius	
Stop-loss Premium									
Premium	Employee	\$88.26	\$88.26	\$97.43	\$98.14	\$99.94	\$103.26	\$91.87	iISI
	Employee + Spouse	\$266.19	\$266.18	\$213.37	\$328.43	\$199.07	\$206.62	\$314.62	RGI
	Employee +Child(ren)	\$266.19	\$266.18	\$185.12	\$328.43	\$176.19	\$175.80	\$314.62	
	Family	\$266.19	\$266.18	\$303.99	\$328.43	\$299.01	\$279.17	\$314.62	
		3.51	\$3.51	\$3.26	\$3.19	\$3.97	\$5.00	\$2.66	
Aggregate Premium		\$521,055	\$521,042	\$501,478	\$620,796	\$550,537	\$540,314	\$589,772	
Funding/Aggregate Factors (Maximum Claims Liability)									
Funding Factors	Employee	\$322.74	\$322.74	\$408.50	\$273.00	\$303.64	\$290.15	\$299.08	
	Employee + Spouse	\$802.02	\$802.02	\$888.05	\$913.01	\$604.85	\$705.98	\$991.37	
	Employee +Child(ren)	\$802.02	\$802.02	\$770.45	\$913.01	\$535.31	\$682.00	\$991.37	
	Family	\$802.02	\$802.02	\$1,265.16	\$913.01	\$908.48	\$997.83	\$991.37	
Annual Maximum Claims Liability:		\$1,635,610	\$1,635,610	\$2,050,608	\$1,698,829	\$1,635,628	\$1,547,436	\$1,849,212	
Administrative Costs									
Medical Claims Administrative Fee		\$24.50	\$24.50	\$24.50	\$24.50	\$24.50	\$24.50	\$24.50	
EBSO Healthier You (Disease Mgmt)		in above	in above	in above	in above	in above	in above	in above	
EBSO Review Pre-cert/UR Fees		in above	in above	in above	in above	in above	in above	in above	
BCBS AZ Fees (US Only - 205 EEs)	\$17.50 \$17.50	\$14.01	\$14.01	\$14.01	\$14.01	\$14.01	\$14.01	\$14.01	
Starmed Fees (All EEs)		\$4.25	\$4.25	\$4.25	\$4.25	\$4.25	\$4.25	\$4.25	
Healthiest You Telemedicine Fees (All EEs)		\$8.00	\$8.00	\$8.00	\$8.00	\$8.00	\$8.00	\$8.00	
EAP Fees (All EEs)		\$6.30	\$6.30	\$6.30	\$6.30	\$6.30	\$6.30	\$6.30	
Broker Fee		\$35.00	\$35.00	\$35.00	\$35.00	\$35.00	\$35.00	\$35.00	
Total Per EE per Month Admin Fee		\$77.76	\$92.06	\$92.06	\$92.06	\$92.06	\$92.06	\$92.06	
Annualized Cost:		\$238,890	\$282,820	\$282,820	\$282,820	\$282,820	\$282,820	\$282,820	
Maximum Costs (Admin, Stop Loss, Funding/Aggregate)									
Employee		\$492.27	\$506.57	\$597.99	\$466.39	\$499.61	\$490.47	\$485.67	
Employee + Spouse		\$1,149.48	\$1,163.77	\$1,193.48	\$1,336.69	\$899.95	\$1,009.66	\$1,400.71	
Employee +Child(ren)		\$1,149.48	\$1,163.77	\$1,047.63	\$1,336.69	\$807.53	\$854.86	\$1,400.71	
Family		\$1,149.48	\$1,163.77	\$1,661.21	\$1,336.69	\$1,303.52	\$1,374.06	\$1,400.71	
Annual Maximum Costs:		\$2,395,555	\$2,439,471	\$2,834,905	\$2,602,445	\$2,468,985	\$2,370,570	\$2,721,803	
Total Annualized Cost Summary									
Administrative Costs		\$238,890	\$282,820	\$282,820	\$282,820	\$282,820	\$282,820	\$282,820	
Stop-loss Premiums		\$521,055	\$521,042	\$501,478	\$620,796	\$550,537	\$540,314	\$589,772	
% Change From Current Plan:		0.0%	0.0%	-3.8%	19.1%	5.7%	3.7%	13.2%	
Total Fixed Costs		\$759,945	\$803,862	\$784,297	\$903,615	\$833,357	\$823,133	\$872,592	
Funding/Agg Factors (Max Claims Liability)		\$1,635,610	\$1,635,610	\$2,050,608	\$1,698,829	\$1,635,628	\$1,547,436	\$1,849,212	
% Change From Current Plan:		0.0%	0.0%	25.4%	3.9%	0.0%	-5.4%	13.1%	
Total Maximum Costs:		\$2,395,555	\$2,439,471	\$2,834,905	\$2,602,445	\$2,468,985	\$2,370,570	\$2,721,803	
% Change From Current Plan:		1.8%	1.8%	25.4%	3.9%	0.0%	-5.4%	13.1%	
\$ Change From Current Plan:		\$43,916	\$439,350	\$206,890	\$73,430	\$-24,985	\$326,248		
Other Administrative Costs									
Dental Claims Administrative PEPM Fee		\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	
Annualized Cost:		\$9,216	\$9,216	\$9,216	\$9,216	\$9,216	\$9,216	\$9,216	
ACA Reporting PEPM Fee		\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	
Annualized Cost:		\$9,216	\$9,216	\$9,216	\$9,216	\$9,216	\$9,216	\$9,216	

This is a summary only and is not a binding contract or a guarantee of rates. Not included is the Case Management fees, increase from \$107 per hr to \$111 per hr.