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	Unlimited		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	$97.83	$97.43	$98.14	$99.94	$100.03	$91.87	iiSi
	Employee + Spouse	$266.19	$286.10	$213.37	$328.43	$199.07	$228.75	$314.62	RGI
	Employee +Child(ren)	$266.19	$286.10	$185.12	$328.43	$176.19	$228.75	$314.62	
	Family	$266.19	$286.10	$303.99	$328.43	$299.01	$228.75	$314.62	
Aggregate Premium		3.51	$3.51	$3.26	$3.19	$3.97	$6.88	$2.66	
Annualized Cost:		**$521,055**	**$564,352**	**$501,478**	**$620,796**	**$550,537**	**$540,314**	**$589,772**	
Funding/Aggregate Factors (Maximum Claims Liability)									
Funding Factors	Employee	$322.74	$279.49	$408.50	$273.00	$303.64	$311.36	$299.08	
	Employee + Spouse	$802.02	$789.48	$888.05	$913.01	$604.85	$751.05	$991.37	
	Employee +Child(ren)	$802.02	$789.48	$770.45	$913.01	$535.31	$751.05	$991.37	
	Family	$802.02	$789.48	$1,265.16	$913.01	$908.48	$751.05	$991.37	
Annual Maximum Claims Liability:		**$1,635,610**	**$1,544,020**	**$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	
Siarmed 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	
EAP Fees (All EEs)			$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	$473.61	$601.25	$466.39	$499.61	$490.47	$485.67	
	Employee + Spouse	$1,149.48	$1,183.14	$1,196.74	$1,336.69	$899.95	$1,009.66	$1,400.71	
	Employee +Child(ren)	$1,149.48	$1,183.14	$1,050.89	$1,336.69	$807.53	$854.86	$1,400.71	
	Family	$1,149.48	$1,183.14	$1,664.47	$1,336.69	$1,303.52	$1,374.06	$1,400.71	
Annual Maximum Costs:		**$2,395,555**	**$2,408,550**	**$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	$581,710	$501,478	$620,796	$550,537	$540,314	$589,772	
% Change From Current Plan:			11.6%	-3.8%	19.1%	5.7%	3.7%	13.2%	
Total Fixed Costs		**$759,945**	**$864,530**	**$784,297**	**$903,615**	**$833,357**	**$823,133**	**$872,592**	
Funding/Agg Factors (Max Claims Liability)		$1,635,610	$1,544,020	$2,050,608	$1,698,829	$1,635,628	$1,547,436	$1,849,212	
% Change From Current Plan:			-5.6%	25.4%	3.9%	0.0%	-5.4%	13.1%	
Total Maximum Costs:		**$2,395,555**	**$2,408,550**	**$2,834,905**	**$2,602,445**	**$2,468,985**	**$2,370,570**	**$2,721,803**	
% Change From Current Plan:			0.5%	25.4%	3.9%	0.0%	-5.4%	13.1%	
$ Change From Current Plan:			$12,995	$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**	