## WILLIAMSON COUNTY STOP LOSS COMPARISON

	United Healthcare *	United Healthcare *	United Healthcare *	United Healthcare *
Rating	A	A	A	A
Specific	\$225,000	\$250,000	\$300,000	\$350,000
Contract	12/12	12/12	12/12	12/12
Rate				
Composite ( 1389 )	\$41.35	\$35.86	\$27.33	\$21.70
Employee ( 584 )				
Family ( 805 )				
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited
Annual Premium - 1 year	\$689,222	\$597,714	\$455,536	\$361,696
	120%	120%	120%	120%
Aggregate				
Premium	\$9.28	\$9.33	\$9.42	\$9.51
Annual	\$154,679	\$155,512	\$157,013	\$158,513
Monthly Att. Point - EE	\$1,066.77 / \$1,481,744	\$1,011.80 / \$1,405,390	\$1,021.87 / \$1,419,377	\$1,031.94 / \$1,433,365
Monthly Att. Point - FAM				
Annual	\$17,780,922	\$16,864,682	\$17,032,529	\$17,200,376
Total				
Aggregate & Specific	\$843,901	\$753,227	\$612,549	\$520,208

<sup>\*</sup> Proposal includes one (1) laser in the amount of \$500,000

## WILLIAMSON COUNTY STOP LOSS COMPARISON

	ING **	ING **	ING **	ING **
Rating	A	A	А	А
Specific	\$225,000	\$250,000	\$300,000	\$325,000
Contract	15/12	15/12	15/12	15/12
Rate				
Composite ( 1389 )				
Employee ( 584 )	\$18.39	\$17.38	\$12.84	\$10.71
Family ( 805 )	\$46.62	\$43.58	\$31.28	\$25.37
Lifetime Maximum				
Annual Premium - 1 year	\$579,226	\$542,782	\$392,148	\$320,130
	120%	120%	120%	120%
Aggregate				
Premium	\$5.25	\$5.25	\$5.25	\$5.25
Annual	\$87,507	\$87,507	\$87,507	\$87,507
Monthly Att. Point - EE	\$1,003.44 / \$1,393,778	\$1,008.95 / \$1,401,432	\$1,024.46 / \$1,422,975	\$1,028.14 / \$1,428,086
Monthly Att. Point - FAM				
Annual	\$16,725,338	\$16,817,179	\$17,075,699	\$17,137,038
Total				
Aggregate & Specific	\$666,733	\$630,289	\$479,655	\$407,637

<sup>\*\*</sup> In order to utilize this carrier UHC's Adminsitrative Fee would increase \$1.00 pepm or approximately \$16,668 annually.

## WILLIAMSON COUNTY STOP LOSS COMPARISON

	Fidelity Security	Fidelity Security	Fidelity Security	Fidelity Security
	Life Ins Co **			
Rating	A -	A -	A -	A -
Specific	\$225,000	\$250,000	\$300,000	\$350,000
Contract	15/12	15/12	15/12	15/12
Rate				
Composite ( 1389 )	\$34.69	\$30.66	\$24.95	\$20.55
Employee ( 584 )				
Family ( 805 )				
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited
Annual Premium - 1 year	\$578,213	\$511,041	\$415,867	\$342,527
	120%	120%	120%	120%
Aggregate				
Premium	\$4.82	\$5.02	\$5.02	\$5.02
Annual	\$80,340	\$83,673	\$83,673	\$83,673
Monthly Att. Point - EE				
Monthly Att. Point - FAM	\$979.73 / \$1,360,845	\$981.79 / \$1,363,706	\$984.72 / \$1,367,776	\$986.98 / \$1,370,915
Annual	\$16,330,140	\$16,364,476	\$16,413,313	\$16,450,982
Total Aggregate & Specific	\$658,553	\$594,714	\$499,540	\$426,201

<sup>\*\*</sup> In order to utilize this carrier UHC's Adminsitrative Fee would increase \$1.00 pepm or approximately \$16,668 annually.