



Plan Sponsor: City of Coppell
Effective: 10/01/2023

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Stop Loss Terms	Current	Renewal - Option 1	Option 2	Option 3
MGU (If MGU not identified then a direct carrier)				
Stop Loss Carrier	Liberty Insurance	Liberty Insurance	Liberty Insurance	Liberty Insurance
Network	UHC Choice Plus	UHC Choice Plus	UHC Choice Plus	UHC Choice Plus
Months in Contract	12	12	12	12
Specific Terms				
Specific Deductible	\$150,000	\$150,000	\$175,000	\$200,000
Aggregating Specific Deductible	\$50,000	\$50,000	\$50,000	\$50,000
Maximum Coverage Limit	Unlimited	Unlimited	Unlimited	Unlimited
Contract	24/12	24/12	24/12	24/12
Coverages	Med, Rx	Med, Rx	Med, Rx	Med, Rx
Run-In / Run-Out Limit	N/A	N/A	N/A	N/A
Terminal Liability Provision	No	No	No	No
Renewal Rate Cap (No New Laser)	No	No	No	No
Plan Mirroring Coordination approved	Yes	Yes	Yes	Yes
Advance Funding	Yes	Yes	Yes	Yes
Transplants Carved Out	Yes	Yes	Yes	Yes
Aggregate Terms				
Annual Maximum	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Deductible Corridor	125%	125%	125%	125%
Contract	24/12	24/12	24/12	24/12
Coverages	Med, Rx	Med, Rx	Med, Rx	Med, Rx
Aggregate Accomodation Quoted	No	No	No	No
Terminal Liability Provision Quoted	No	No	No	No
Run-In / Run-Out Limit	N/A	N/A	N/A	N/A
Stop Loss Premium (Fixed)				
Specific Employee 175	\$48.20	\$52.95	\$43.84	\$38.32
Specific Family-2 tier 178	\$128.63	\$136.40	\$112.22	\$97.56
Annual Specific Premium	\$375,974	\$402,545	\$331,766	\$288,860
Aggregate Premium 353	\$5.86	\$6.05	\$6.80	\$7.42
Annual Aggregate Premium	\$24,823	\$25,628	\$28,805	\$31,431
Total Annual Premium	\$400,797	\$428,173	\$360,571	\$320,291
% Increase		6.83%	-10.04%	-20.09%
Annual Fixed Cost	\$400,797	\$428,173.20	\$360,570.72	\$320,291.28
Aggregate Claim Liability				
Aggregate Employee 175	\$543.45	\$613.86	\$626.31	\$627.78
Family-2 tier 178	\$1,615.45	\$1,815.42	\$1,852.25	\$1,856.60
Maximum Claim Liability	\$4,591,846	\$5,166,843	\$5,271,657	\$5,284,036
% Increase		12.52%	14.80%	15.07%
Fixed Cost and Maximum Claim Liability	\$4,992,643	\$5,595,016	\$5,632,228	\$5,604,327
% Increase		12.07%	12.81%	12.25%
Laser Contingencies				
	N/A	N/A	N/A	N/A
	N/A	N/A	N/A	N/A
	N/A	15/12 Contract	15/12 Contract	15/12 Contract
	N/A	N/A	N/A	N/A
	N/A	N/A	N/A	N/A
	N/A	\$400K Laser: Subject to Treatment for Melanoma	\$400K Laser: Subject to Treatment for Melanoma	\$400K Laser: Subject to Treatment for Melanoma
Quote Status	N/A	FIRM	FIRM	FIRM
Firm Thru	N/A	September 8, 2023	September 8, 2023	September 8, 2023
Service Fee / Broker Commission (included in the rates)				
Service Fee - Paid to SA Benefit Services	5%	5%	5%	5%
Broker Commission - Paid to N/A	0%	0%	0%	0%
Qualifications and Contingencies *Please review actual proposal contingencies regarding each stop loss carrier option.				