



City of Coppell - Effective: 10/01/2018 - FIRM Proposal

Stop Loss Terms		Current	Option 1	Option 2
Stop Loss MGU - If no MGU it's a direct writer				
Stop Loss Carrier		Liberty Insurance	TRU/Liberty	TRU/Liberty
Administrator/TPA		UMR	UMR	UMR
Medical Network		UHC	UHC	UHC
Months in Contract		12	12	12
Specific				
Deductible		\$125,000	\$125,000	\$150,000
Aggregating Specific Deductible		\$50,000	\$50,000	\$50,000
Maximum Coverage Limit		Unlimited	Unlimited	Unlimited
Contract		24/12	24/12	24/12
Coverages		Med, Rx	Med, Rx	Med, Rx
Aggregate				
Annual Maximum		\$1,000,000	\$1,000,000	\$1,000,000
Deductible Corridor		125%	125%	125%
Contract		24/12	24/12	24/12
Coverages		Med, Rx	Med, Rx	Med, Rx
Disclosure Final Claim			FIRM	FIRM
Data Need Thru				
Stop Loss Premium (Fixed)				
Specific	184	\$36.18	\$36.90	\$31.53
	Family	\$103.32	\$110.59	\$94.93
	Composite	\$68.62	\$72.50	\$62.16
Annual Specific Premium		\$293,137.92	\$309,732.96	\$265,553.76
Aggregate	356	\$5.94	\$5.18	\$5.98
Annual Aggregate Premium		\$25,375.68	\$22,128.96	\$25,546.56
Total Annual Premium		\$318,513.60	\$331,861.92	\$291,100.32
% Increase			4.19%	-8.61%
Annual Fixed Cost		\$318,514	\$331,862	\$291,100
Aggregate Claim Liability				
Med, Rx	184	\$680.05	\$617.59	\$626.01
	Family	\$1,921.15	\$1,840.40	\$1,865.51
	Composite	\$1,279.68	\$1,208.39	\$1,224.87
Maximum Claim Liability		\$5,466,804	\$5,162,224	\$5,232,643
% Increase			-5.57%	-4.28%
Corridor Percentage		125	125	125
Expected Claim Liability		\$4,373,443	\$4,129,779	\$4,186,114
Run In Limitation		\$0	\$0	\$0
Expected Plan Cost		\$4,691,957	\$4,461,641	\$4,477,214
Summary				
Specific and Aggregate Premium		\$318,513.60	\$331,861.92	\$291,100.32
Expected Claim Liability		\$4,373,443	\$4,129,779	\$4,186,114
Total Annual Expected Claim and Fixed Costs		\$4,691,956.80	\$4,461,641.38	\$4,477,214.50
Maximum Plan Cost		\$5,785,318	\$5,494,086	\$5,523,743
% Increase			-5.03%	-4.52%

Additional Options Included, if any.

Current Lasers:	Lasers:	Lasers:
\$350K and 12/12	\$200K	\$200K
	\$200K	\$200K
	\$500K OR \$1,000,000	\$500K OR \$1,000,000
	contingent upon requirement of CAR-T therapy	contingent upon requirement of CAR-T therapy

Qualifications

- SA Benefit Services, LLC files stop loss claims monthly, liaison between group/advisor and stop loss carrier, monitors monthly reports, and provides monthly reporting to carrier. All services are included in the quoted rates.
- Quote assumes Active, COBRA, and Retirees are covered.
- Rates and Factors are FIRM. **Signatures required by 9/27/18 to remain firm.**
- Please review carrier contingencies included with the proposal for contingencies details.
- SA Benefit Services, LLC may receive additional compensation from the carriers.

"Questions Contact:
 SA Benefit Services, LLC
 Stephanie Chtata, MHA, MBA
 President
 Direct Phone: (210) 996-2191
 5616 Lonestar Pkwy, Suite 102
 San Antonio, TX 78253"



Liberty Insurance Underwriters, Inc.

Stop Loss Proposal

Presented By: TRU Services, a Liberty Mutual Company

Group **Coppell, City of**

Proposal No **2**

PROPOSAL QUALIFICATIONS AND CONTINGENCIES

- This proposal is subject to standard policy provisions, limitations, and exclusions, as well as the terms and contingencies outlined in this proposal.
- The actively-at-work for employee and non-confinement for dependent provision has been Waived.
- This proposal includes the Advanced Specific Funding feature.
- The PPO network is considered to be UHC / Choice Plus. If this is not the case, an adjustment to the quoted rates and factors may be necessary.
- Any additional groups that are added regardless of group size, must be reviewed and approved before they can be accepted under the Stop Loss. Either a Disclosure Statement on the group or Proof of Good Health Questionnaire on each individual must be completed and submitted for review prior to the effective date of coverage of the addition.
- This proposal is based on an aggregating specific deductible option. Each claimant must satisfy the group's specific deductible. Then the employer must retain an additional risk corridor, equal to the aggregating specific deductible, prior to any specific reimbursements are paid.
- This proposal assumes duplication of the current level of benefits, maintaining the current percentage of employees covered under each Plan if applicable, and that the underlying Plan includes pre-certification/pre-authorization requirement. If you have amended or restated your Plan Document, we require formal executed amendments for any plan changes enacted, including such changes as a result of Health Care Reform. Please outline the changes anticipated so that we can determine if there is any pricing impact.
- This offer includes a Plan mirroring endorsement. In order for Plan mirroring to take effect, we require a copy of the current Plan within 30 days of the effective date. In addition, we reserve the right to withdraw Plan mirroring for any amendments or edits to the Plan that affect our risk, for claims paid at the discretion of the Plan or which are paid using any document that was not provided to us for review, underwriting and approval in advance of a claim being paid. This endorsement does not constitute a guarantee that Plan benefits paid will be reimbursable under the Stop Loss Policy.
- If your policy is administered by an ASO, the Policyholder fully understands and acknowledges that the Policyholder will be responsible for obtaining and submitting information and documentation we deem necessary for determination of risk under the Stop Loss Policy, issuance of the Stop Loss Policy, and adjudication of claim reimbursement under the Stop Loss Policy. It is expressly understood that TRU Services, regardless of any understanding or Agreement with the Administrator concerning release of information, makes no assurances that necessary information will be made available. Additionally, the Policyholder's responsibilities are independent of any other agreement between TRU Services and the Administrator. We shall have no duty to provide coverage or reimburse claims due to the Policyholder's failure to provide information necessary to determine risk, issue the Stop Loss Policy or adjudicate claim reimbursements under the Stop Loss Policy.
- Final enrollment census as of 10/1/2018 must be submitted. If the final enrollment or dependent content varies by more than 10% from the proposed enrollment, or a division is added/terminated, we reserve the right to re-underwrite and may require additional information for underwriting purposes.



Liberty Insurance Underwriters, Inc.

Stop Loss Proposal

Presented By: TRU Services, a Liberty Mutual Company

Group **Coppell, City of**

Proposal No **2**

- The Plan Document of Record is considered to be: ity of Coppell Health Benefit Summary Plan Description 7670-00-410042 effective 10/1/2017 (received by TRU Services via e-mail on 10/10/2017 and approved effective 10/1/2017) to coincide with Employee Policies & Procedures Handbook effective 10/15/2014 (recv'd on 10/30/17 and approved eff. 10/1/2016). If this is not the case, please submit all updated Plan Document(s), Amendments and/or updated Leave Policies for review and approval.
- Should this individual require CAR-T therapy applicable to the terms of the policy period, he will have a higher specific deductible of \$1,000,000 retroative to 10/1/2018.
- This firm offer expires on 9/27/2018.

City of Coppell Laser Risk

\$200,000 laser. Claimant diagnosed with MS. UMR Slam shows \$89k paid with one large charge of \$47k relating to MS. Since we were not provided with any additional data we're assuming the claimant is on a high cost drug regimen (Acthar). If drug detail can be provided we will be happy to re-evaluate this laser.

\$200,000 laser. Claimant diagnosed with chronic inflammatory demyelinating polyneuritis. Per the reporting received, appears to be receiving IVIG treatment paid at \$16,000 per month. Our laser is to cover this known cost.

\$500,000 laser. Claimant currently has a \$350,000 laser. Claimant diagnosed with multiple myeloma. Current chemo regimen is running around \$25,000-40,000 per month, laser is to cover this known costs. Additionally, claimant has been enrolled in the UNUM CAR-T antibody clinical trial. CAR-T is to start in early September. CAR-T therapy is projected per our predictive modeling pricing system to run around an additional \$500,000.