

# *Firm Stop Loss Proposal*



**Presented By**

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## City of Coppell

Effective: 10/01/2019

Stop Loss Terms			Current	Renewal	Option 1
<b>Market</b>			TRU Services, LLC	TRU Services, LLC	TRU Services, LLC
<b>Network</b>			United Healthcare	United Healthcare	United Healthcare
Months in Contract			12	12	12
<b>Specific</b>					
Deductible			\$125,000	\$125,000	\$150,000
Family Deductible			No	No	No
Separate Individual Deductible			\$200,000		
			\$200,000		
			\$500,000		
Aggregating Specific			\$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
Run-In / Run-Out Limit			-	-	-
Terminal Liability Provision			No	No	No
IRO Extended Liability			No	No	No
Renewal Rate Cap (No New Laser)			No	No	No
Gap Less Renewal			No	No	No
Plan Mirroring Coordination			No	No	No
Advance Funding			Yes	Yes	Yes
<b>Aggregate</b>					
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
Run-In / Run-Out Limit			-	-	-
Disclosure			-	-	-
Final Claim Data			-	-	-
<b>Stop Loss Premium (Fixed)</b>					
Specific	Single	176	\$ 36.90	\$ 42.08	\$ 34.22
	Family	190	\$ 110.59	\$ 132.95	\$ 109.44
Aggregate	Composite	366	\$ 5.18	\$ 5.42	\$ 6.38
<b>Total Annual Premium</b>			\$ 352,828.56	\$ 415,803.60	\$ 349,816.80
<b>% Increase</b>			-	17.85	(0.85)
<b>% Renewal</b>			-	-	(15.87)
<b>Annual Fixed Cost</b>			\$ 352,828.56	\$ 415,803.60	\$ 349,816.80
<b>Aggregate Claim Liability</b>					
Med, Rx	Single	176	\$ 617.59	\$ 592.84	\$ 612.56
	Family	190	\$ 1,840.40	\$ 1,779.83	\$ 1,839.05
<b>Maximum Claim Liability</b>			\$ 5,500,462.08	\$ 5,310,090.48	\$ 5,486,760.72
<b>% Increase</b>			-	(3.46)	(0.25)
<b>% Renewal</b>			-	-	3.33
<b>Expected Claim Liability</b>			\$ 4,400,369.66	\$ 4,248,072.38	\$ 4,389,408.58
<b>Expected Plan Cost</b>			\$ 4,753,198.22	\$ 4,663,875.98	\$ 4,739,225.38
<b>Maximum Plan Cost</b>			\$ 6,428,290.64	\$ 5,775,894.08	\$ 5,886,577.52
<b>% Increase</b>			-	(10.15)	(8.43)
<b>% Renewal</b>			-	-	1.92

### Qualifications

1. TRU Services, LLC

## City of Coppel

Effective: 10/01/2019

This proposal assumes that a fully insured transplant carve out is in place.

Proposal expires on 9/15/2019 at which time an acceptance of this proposal is due. No disclosure statement is required due to this is a renewal case. If updated reporting becomes available before hand the carrier reserves the right to review and rate if necessary

S. Hovland; if pended claims are not paid during the current 10/1/2018 policy period then this individual will have a 12/12 contract for the upcoming 10/1/2019 contract period.

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**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. This proposal is subject to proof of broker licensing at the time of bind. If these are not satisfied, the collected premium will be returned and the case will be considered never bound.
- The PPO network is considered to be UnitedHealthcare. 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.

◦ Although we are able to utilize unique identifiers during the new business quoting process, in the event coverage is bound, we will require a report including the names and dates of birth for all claimants reported. If this information is not provided within 20 days of the effective date of coverage, actively at work will not be waived because we will not consider disclosure complete.

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.

- Liberty International Underwriters is a marketing name for the broker distributed specialty lines insurance products of Liberty Mutual Group.
- 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.
- This proposal assumes that a fully insured transplant carve out has been purchased by (or is in place for) this group. Therefore, charges for transplants of any kind are not eligible for reimbursement under this policy.
- The actively-at-work for employee and non-confinement for dependent provision has been Waived.
- S. Hovland: If pended claims are not paid during the current 10/1/2018 policy period then this individual will have a 12/12 contract for the upcoming 10/1/2019 contract period.
- This firm offer expires on 8/29/2019.

Offer has been extended till 9/15/19. However, if updated reporting becomes available before hand the carrier reserves the right to review and rate if necessary.

08/15/2019 3:41 pm

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