

# Stop Loss Contract for 2024/25 Plan Year

## Renewal Options

	Current	Renewal	Option 1	Option 2	Option 3	Option 4
Attachment Point per Covered Member	<b>425,000</b>	<b>425,000</b>	<b>450,000</b>	<b>475,000</b>	<b>500,000</b>	<b>525,000</b>
Premium per Covered Member	35.11	42.02	39.51	36.75	34.17	31.79
Premium Change \$		6.91	4.40	1.64	-0.94	-3.32
Premium Change %		19.68%	12.53%	4.67%	-2.68%	-9.46%
Rx Claims Covered	Yes	Yes	Yes	Yes	Yes	Yes
Aggregate Attachment Point %	125	125	125	125	125	125
Aggregate Premium	0.55	0.56	0.56	0.56	0.56	0.56
Aggregate Premium Change \$		0.01	0.01	0.01	0.01	0.01
Aggregate Premium Change %		1.82%	1.82%	1.82%	1.82%	1.82%
Total Stop Loss PMPM	<b>35.66</b>	<b>42.58</b>	<b>40.07</b>	<b>37.31</b>	<b>34.73</b>	<b>32.35</b>
Total Stop Loss PMPM Change \$		6.92	4.41	1.65	-0.93	-3.31
Total Stop Loss PMPM Change %		19.41%	12.37%	4.63%	-2.61%	-9.28%
Projected Lives	3,355	3,355	3,355	3,355	3,355	3,355
Estimated Monthly Premium	119,639.30	142,855.90	134,434.85	125,175.05	116,519.15	108,534.25
Estimated Annual Premium	1,435,671.60	1,714,270.80	1,613,218.20	1,502,100.60	1,398,229.80	1,302,411.00
Estimated Annual Premium Change \$		278,599.20	177,546.60	66,429.00	-37,441.80	-133,260.60
Estimated Annual Premium Change %		<b>19.41%</b>	<b>12.37%</b>	<b>4.63%</b>	<b>-2.61%</b>	<b>-9.28%</b>
Net Premium Change Over Renewal \$			101,052.60	212,170.20	316,041.00	411,859.80
Net Premium Change Over Renewal %			<b>94.11%</b>	<b>87.62%</b>	<b>81.56%</b>	<b>75.97%</b>

## Other Carriers

Changing to a carrier other than BlueCross will result in a Third-Party Stop Loss Carrier Fee of **\$0.50** PMPM or an estimated **\$21,000** per year.

## Stop Loss History

Plan Year	Carrier	Spec.	Rx	Agg.	Rate	Change (\$)	Change (%)	Cost	Payout	Net (\$)	Net (%)
2022/23	BlueCross	425k	Yes	Yes - 125%	35.66	3.14	9.66%	1,359,000	824,000	-535,000	-39.4%
2021/22	BlueCross	425k	Yes	Yes - 125%	32.52	2.92	9.86%	1,501,000	40,000	-1,461,000	-97.3%
2020/21	BlueCross	425k	Yes	Yes - 125%	29.60	3.42	13.06%	1,357,000	911,000	-446,000	-32.9%
2019/20	BlueCross	425k	Yes	Yes - 125%	26.18	4.78	22.34%	1,110,000	96,000	-1,014,000	-91.4%
2018/19	BlueCross	425k	Yes	Yes - 125%	21.40	4.57	27.15%	1,120,000	16,000	-1,104,000	-98.6%
2017/18	BlueCross	425k	No	No	16.83	4.80	39.90%	1,028,000	404,000	-624,000	-60.7%
2016/17	BlueCross	375K	No	No	12.03	2.31	23.77%	823,000	0	-823,000	-100.0%
2015/16	BlueCross	350K	No	No	9.72	-2.41	-19.87%	590,000	405,000	-185,000	-31.4%
2014/15	BlueCross	275k	No	No	12.13	0.60	5.20%	540,000	30,000	-510,000	-94.4%
2013/14	BlueCross	250k	No	No	11.53	-5.32	-31.57%	457,000	353,000	-104,000	-22.8%
2012/13	BlueCross	175k	No	No	16.85	2.09	14.16%	560,000	1,062,000	502,000	89.6%
2011/12	BlueCross	175k	No	No	14.76			776,000	580,000	-196,000	-25.3%
								<b>11,221,000</b>	<b>4,721,000</b>	<b>-6,500,000</b>	