



Guilford County, NC
 Medical Plan
 Self-Funded Rates & Factors
 January 1, 2021 Renewal Date

Stop Loss Outline		Current	Renewal	Option 1	Option 2	Option 3	Option 4
TPA / Network Name		UHC	UHC	UHC	UHC	UHC	UHC
Stop Loss Carrier		UHC-BP	UHC-BP	Sun Life	Sun Life	Sun Life	Sun Life
Specific Stop Loss (SSL)		\$425,000	\$425,000	\$425,000	\$450,000	\$425,000	\$450,000
Contract Basis		Paid	Paid	24/12	24/12	24/12	24/12
Coverages Included		Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx
Laser Liability		None	None	\$1,450,000	\$1,375,000	\$1,450,000	\$1,375,000
Annual Reimbursement Max		Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Advanced Specific Funding		Included	Included	Included	Included	Included	Included
Laser Waiver at Renewal Included?		Included	Included	Two Members	Two Members	Two Members	Two Members
Rate Cap at Renewal (Amount)		50%	50%	50%	50%	40%	40%
Run-in Limit		None	None	None	None	None	None
Firm			Yes	Yes	Yes	Yes	Yes
Fixed Costs							
Administration	Subscribers	2,757	\$30.28	\$31.19	\$32.19	\$32.19	\$32.19
Annual Total			\$1,001,784	\$1,031,890	\$1,064,974	\$1,064,974	\$1,064,974
Percentage Change				3.0%	6.3%	6.3%	6.3%
Specific SL Premium	Subscribers	2,757	\$30.75	\$46.13	\$42.34	\$38.36	\$43.85
Annual Total			\$1,017,333	\$1,526,165	\$1,400,777	\$1,269,102	\$1,450,733
Percentage Change				50.0%	37.7%	24.7%	42.6%
Annual Total Fixed Costs			\$2,019,117	\$2,558,055	\$2,465,751	\$2,334,076	\$2,515,707
Percentage Change				26.7%	22.1%	15.6%	24.6%
Annual Total Fixed Costs & Laser			\$2,019,117	\$2,558,055	\$3,915,751	\$3,709,076	\$3,965,707
Percentage Change				26.7%	93.9%	83.7%	96.4%

Notes:

1. Non-UHC stop loss will cost \$1.00 in additional PEPM fees.
2. Sun Life included three lasers of \$1,000,000 ; \$750,000 ; and \$975,000. The added liability for these members is included in the pricing.
3. Sun Life reserves right to laser two additional members at renewal. These two are not included in the lasers above.