



Guilford County

Stop Loss Markets Contacted

Market	Response	AM Best Rating
Beacon Risk/Companion	Quoted - Renewal	A
Anthem	Declined - Uncompetitive	A
Symetra	Quoted; would not finalize	A
Berkshire Hathaway	Quoted; would not finalize	A
Berkeley	Quoted; would not finalize	A
HCC/Tokio Marine	Declined - Uncompetitive	A
HM	Declined - Uncompetitive	A
Munich RE	Declined - Uncompetitive	A
Optum	Declined - Uncompetitive	A
Reliance Standard	Declined - Uncompetitive	A
Sunlife	Declined - Uncompetitive	A
Swiss RE	Declined - Uncompetitive	A
PartnerRE	Declined - Uncompetitive	A
QBE	Declined - Uncompetitive	A
Unum	Declined - Uncompetitive	A
ING/Voya	Declined - Uncompetitive	A
UHC	Quoted	A

Guilford County

2019 Stop Loss Market Analysis Renewal with UHC Options

	Enrollment	Beacon / Companion Current	Beacon / Companion Renewal	UHC	UHC	UHC
Specific StopLoss		\$375,000	\$375,000	\$375,000	\$400,000	\$425,000
Lifetime Maximum		Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Annual Maximum		Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Contract Basis		24/12	24/12	Paid/12	Paid/12	Paid/12
Benefits Included:		Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx
Rates						
Single:	1220	\$11.40	\$14.66			
Family:	1542	\$28.22	\$44.26			
Composite/Total:	2762	\$20.79	\$31.19	\$25.00	\$21.85	\$20.50
Monthly Total:		\$57,423	\$86,134	\$69,050	\$60,350	\$56,621
Annual Specifi Stop Loss Premiums:		\$689,079	\$1,033,609	\$828,600	\$724,196	\$679,452
Annual Stoploss Premium Increase Over Current:			\$344,531	\$139,521	\$35,118	-\$9,627
Annual Stoploss Premium % Increase Over Current:			50.0%	20.2%	5.1%	-1.4%
StopLoss Interface Fee if applicable*				-\$33,144	-\$33,144	-\$33,144
Annual Specif Stop Loss Premiums + UHC Admin Fee \$1.00 reduction			\$1,033,609	\$795,456	\$691,052	\$646,308
Annual Stoploss Premium + UHC Fee reduction / % Increase Over Current:			50%	15%	0%	-6%
Laser Liability		\$125,000	\$275,000	\$25,000	\$25,000	\$0
Total Annual Premium, Interface fee & "Potential" Laser Liability:		\$814,079	\$1,308,609	\$820,456	\$716,052	\$646,308
Total Annual Premium & <i>Laser Liability</i> (% of increase):			89.9%	19.1%	3.9%	-6.2%

Lasers;	500k	650k	400k	425k	None
Specific Run in Limit/Cap	None	None	None	None	None
Renewal Rate Cap	50%	50%	50%	50%	50%
No New Laser Renewal	Included	Included	Included	Included	Included

*Current UHC Medical Administration fee includes \$1.00 for stop loss carve-out. If place coverage with UHC, administration fee reduced by \$1.00 PEPm.

Firm thru 11/1/2018

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