



Guilford County, NC
Market Review List
Self Funded Stop Loss Detail
January 1, 2020 Renewal Date

Carrier	A.M. Best Rating	Coverage Requested	Status	USI Preferred	Notes
UHC	A	Medical/Stop Loss	Incumbent	N/A	Presented
Beacon Risk	A+	Stop Loss	Declined	Yes	Not able to compete with current.
Berkshire Hathaway	A+	Stop Loss	Declined	Yes	Not able to compete with current.
HM Insurance	A	Stop Loss	Declined	Yes	Not able to compete with current.
Optum	A	Stop Loss	Declined	Yes	Not able to compete with current.
Sun Life	A+	Stop Loss	Declined	Yes	Not able to compete with current.
Swiss	A+	Stop Loss	Declined	Yes	Not able to compete with current.
Symetra	A	Stop Loss	Declined	Yes	Not able to compete with current.
Voya	A	Stop Loss	Declined	Yes	Not able to compete with current.
Zurich	A+	Stop Loss	Declined	Yes	Not able to compete with current.

Any carrier with an A.M. Best financial rating lower than A- does not meet the minimum financial requirements for USI's Errors & Omissions insurance. In the absence of a rating by A.M. Best, or in the case of an NR designation, a Standard & Poor Company rating lower than A will apply. A liability waiver must be signed by the client if insurance coverage is placed with a carrier that does not meet the required financial rating.



Guilford County, NC
Medical Plan
Self Funded Stop Loss Detail
January 1, 2020 Renewal Date

Stop Loss Outline	Current	Renewal	Option 1	Option 2
Third Party Administrator	UHC	UHC	UHC	UHC
Network Name	UHC	UHC	UHC	UHC
Stop Loss Carrier	UHC	UHC	UHC	UHC
Pharmacy Benefit Manager (PBM)				
Specific Stop Loss (SSL)	\$425,000	\$425,000	\$450,000	\$500,000
Laser Liability	\$0	\$0	\$0	\$0
Aggregating Specific	None	None	None	None
Contract Basis	Paid	Paid	Paid	Paid
Coverages Included	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx
Annual Reimbursement Max	Unlimited	Unlimited	Unlimited	Unlimited
Advanced Specific Funding	Included	Included	Included	Included
Laser Waiver at Renewal Included?	Included	Included	Included	Included
Rate Cap at Renewal (Amount)	50%	50%	50%	50%
Run-in Limit	None	None	None	None
Aggregate Stop Loss (ASL)	125%	125%	125%	125%
Contract Basis	Paid	Paid	Paid	Paid
Coverages Included	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx
Annual Reimbursement Max	\$1 Million	\$1 Million	\$1 Million	\$1 Million
Monthly Accommodation	Not Included	Not Included	Not Included	Not Included
Minimum Attachment	90%	90%	90%	90%
Run-in Limit	None	None	None	None
Rates Firm With	Firm	Firm	Firm	Firm
Mirrors Plan Document?	Yes	Yes	Yes	Yes
Total Cost				
Administration	\$970,171	\$970,171	\$970,171	\$970,171
Stop Loss Premium	\$656,820	\$985,230	\$895,198	\$762,232
Annual Total Fixed Costs	\$1,626,991	\$1,955,401	\$1,865,369	\$1,732,403
Change from Current		\$328,410	\$238,378	\$105,412
Percentage Change		20.2%	14.7%	6.5%
Stop Loss Only Percentage Change		50.0%	36.3%	16.0%



Guilford County, NC
Medical Plan
Self Funded Rates & Factors
January 1, 2020 Renewal Date

Stop Loss Outline

	Current	Renewal	Option 1	Option 2
TPA / Network Name	UHC / UHC	UHC / UHC	UHC / UHC	UHC / UHC
Stop Loss Carrier	UHC	UHC	UHC	UHC
Specific Stop Loss (SSL)	\$425,000	\$425,000	\$450,000	\$500,000

Fixed Costs

Administration	Subscribers	2670	\$30.28	\$30.28	\$30.28	\$30.28
Annual Total			\$970,171	\$970,171	\$970,171	\$970,171
Percentage Change				0.0%	0.0%	0.0%
Specific SL Premium	Subscribers	2670	\$20.50	\$30.75	\$27.94	\$23.79
Annual Total			\$656,820	\$985,230	\$895,198	\$762,232
Percentage Change				50.0%	36.3%	16.0%
Annual Total Fixed Costs			\$1,626,991	\$1,955,401	\$1,865,369	\$1,732,403
Percentage Change				20.2%	14.7%	6.5%