



Group Name: Brazoria County

Stop Loss Effective Date: October 1, 2025

Census:			Recommendation	
Composite	1478			
	Current	Renewal	Option 1	Option 3
Stop Loss Proposal Offering				
General Agent	SA Benefits	SA Benefit Services	SA Benefit Services	SA Benefit Services
Stop Loss Carrier/Paper:	PartnerRe	PartnerRe	PartnerRe	PartnerRe
A.M. Best Rating:	A+	A+	A+	A+
Specific Coverage Terms				
Contract Terms:	24/12	36/12	36/12	36/12
Specific Deductible per Individual:	\$ 250,000	\$ 250,000	\$ 350,000	\$ 250,000
No New Lasers at Renewal Option:	Yes	Yes	Yes	Yes
Rate Cap Option:	50%	50%	50%	50%
Maximum Lifetime Reimbursement	Unlimited	Unlimited	Unlimited	Unlimited
Aggregate Coverage Terms				
Contract Terms:	24/12	24/12	24/12	24/12
Aggregate Maximum:	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Aggregate Corridor:	120%	120%	120%	120%
Aggregate Accomodation:	No	No	No	No
Run In Limitation	N/A	\$ 3,846,118	\$ 3,952,113	\$ 3,888,219
Stop Loss Premium				
Specific Rate: Composite PEPM	\$ 90.55	\$ 136.17	\$ 84.30	\$ 114.58
Aggregate Rate: Composite PEPM	\$ 2.43	\$ 2.40	\$ 3.16	\$ 2.43
Fixed Cost Monthly	\$ 137,424	\$ 204,806	\$ 129,266	\$ 172,941
Stop Loss Premium Annually	\$ 1,649,093	\$ 2,457,678	\$ 1,551,191	\$ 2,075,289
% Stop Loss Premium Compared to Current		49.03%	-5.94%	25.84%
Potential Additional Risk				
Laser: Claimant#7405	\$ 400,000	\$ 400,000	\$ 400,000	\$ 400,000
Laser: Claimant#7478	\$ -	\$ -	\$ -	\$ 900,000
Potential- Addtl Risk (laser amount minus spec ded)	\$ 150,000	\$ 150,000	\$ 50,000	\$ 800,000
Stop Loss Premium and Potential Additional Risk				
Fixed Cost and Potential Addtl Risk Comparison	\$ 1,799,093	\$ 2,607,678	\$ 1,601,191	\$ 2,875,289
% Maximum Cost Compared to Current		44.94%	-11.00%	59.82%
Aggregate Factors (Not Premium)				
Aggregate Factors: Composite	\$ 1,535.98	\$ 1,734.83	\$ 1,782.64	\$ 1,753.82
Aggregate Monthly Attachment Point:	\$ 2,270,178	\$ 2,564,079	\$ 2,634,742	\$ 2,592,146
Aggregate Annualized Attachment Point:	\$ 27,242,141	\$ 30,768,945	\$ 31,616,903	\$ 31,105,752
% Attachment Compared to Current		12.95%	16.06%	14.18%



Group Name: Brazoria County

Stop Loss Effective Date: October 1, 2025

Census:					
Composite	1478				
	Current	Option 4	Option 5	Option 6	Option 7
Stop Loss Proposal Offering					
General Agent	SA Benefits	SA Benefit Services	SA Benefit Services	SA Benefit Services	SA Benefit Services
Stop Loss Carrier/Paper:	PartnerRe	PartnerRe	PartnerRe	PartnerRe	PartnerRe
A.M. Best Rating:	A+	A+	A+	A+	A+
Specific Coverage Terms					
Contract Terms:	24/12	36/12	36/12	36/12	36/12
Specific Deductible per Individual:	\$ 250,000	\$ 275,000	\$ 275,000	\$ 300,000	\$ 300,000
No New Lasers at Renewal Option:	Yes	Yes	Yes	Yes	Yes
Rate Cap Option:	50%	50%	50%	50%	50%
Maximum Lifetime Reimbursement	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Aggregate Coverage Terms					
Contract Terms:	24/12	24/12	24/12	24/12	24/12
Aggregate Maximum:	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Aggregate Corridor:	120%	120%	120%	120%	120%
Aggregate Accomodation:	No	No	No	No	No
Run In Limitation	N/A	\$ 3,878,863	\$ 3,924,977	\$ 3,904,514	\$ 3,954,507
Stop Loss Premium					
Specific Rate: Composite PEPM	\$ 90.55	\$ 118.87	\$ 99.77	\$ 105.10	\$ 86.12
Aggregate Rate: Composite PEPM	\$ 2.43	\$ 2.55	\$ 2.58	\$ 2.69	\$ 2.73
Fixed Cost Monthly	\$ 137,424	\$ 179,459	\$ 151,273	\$ 159,314	\$ 131,320
Stop Loss Premium Annually	\$ 1,649,093	\$ 2,153,505	\$ 1,815,280	\$ 1,911,763	\$ 1,575,844
% Stop Loss Premium Compared to Current		30.59%	10.08%	15.93%	-4.44%
Potential Additional Risk					
Laser: Claimant#7405	\$ 400,000	\$ 400,000	\$ 400,000	\$ 400,000	\$ 400,000
Laser: Claimant#7478	\$ -	\$ -	\$ 900,000	\$ -	\$ 900,000
Potential- Addtl Risk (laser amount minus spec ded)	\$ 150,000	\$ 125,000	\$ 750,000	\$ 100,000	\$ 700,000
Stop Loss Premium and Potential Additional Risk					
Fixed Cost and Potential Addtl Risk Comparison	\$ 1,799,093	\$ 2,278,505	\$ 2,565,280	\$ 2,011,763	\$ 2,275,844
% Maximum Cost Compared to Current		26.65%	42.59%	11.82%	26.50%
Aggregate Factors (Not Premium)					
Aggregate Factors: Composite	\$ 1,535.98	\$ 1,749.80	\$ 1,770.40	\$ 1,761.17	\$ 1,783.72
Aggregate Monthly Attachment Point:	\$ 2,270,178	\$ 2,586,204	\$ 2,616,651	\$ 2,603,009	\$ 2,636,338
Aggregate Annualized Attachment Point:	\$ 27,242,141	\$ 31,034,453	\$ 31,399,814	\$ 31,236,111	\$ 31,636,058
% Attachment Compared to Current		13.92%	15.26%	14.66%	16.13%



Group Name: Brazoria County

Stop Loss Effective Date: October 1, 2025

Census:		
Composite	1478	
	Current	Option 8
Stop Loss Proposal Offering		
General Agent	SA Benefits	SA Benefit Services
Stop Loss Carrier/Paper:	PartnerRe	PartnerRe
A.M. Best Rating:	A+	A+
Specific Coverage Terms		
Contract Terms:	24/12	36/12
Specific Deductible per Individual:	\$ 250,000	\$ 350,000
No New Lasers at Renewal Option:	Yes	Yes
Rate Cap Option:	50%	50%
Maximum Lifetime Reimbursement	Unlimited	Unlimited
Aggregate Coverage Terms		
Contract Terms:	24/12	24/12
Aggregate Maximum:	\$ 1,000,000	\$ 1,000,000
Aggregate Corridor:	120%	120%
Aggregate Accomodation:	No	No
Run In Limitation	N/A	\$ 4,006,695
Stop Loss Premium		
Specific Rate: Composite PEPM	\$ 90.55	\$ 67.36
Aggregate Rate: Composite PEPM	\$ 2.43	\$ 3.20
Fixed Cost Monthly	\$ 137,424	\$ 104,288
Stop Loss Premium Annually	\$ 1,649,093	\$ 1,251,452
% Stop Loss Premium Compared to Current		-24.11%
Potential Additional Risk		
Laser: Claimant#7405	\$ 400,000	\$ 400,000
Laser: Claimant#7478	\$ -	\$ 900,000
Potential- Addtl Risk (laser amount minus spec ded)	\$ 150,000	\$ 600,000
Stop Loss Premium and Potential Additional Risk		
Fixed Cost and Potential Addtl Risk Comparison	\$ 1,799,093	\$ 1,851,452
% Maximum Cost Compared to Current		2.91%
Aggregate Factors (Not Premium)		
Aggregate Factors: Composite	\$ 1,535.98	\$ 1,807.26
Aggregate Monthly Attachment Point:	\$ 2,270,178	\$ 2,671,130
Aggregate Annualized Attachment Point:	\$ 27,242,141	\$ 32,053,563
% Attachment Compared to Current		17.66%



Group Name: Brazoria County

Stop Loss Effective Date: October 1, 2025

Census:				
Composite	1478			
	Current	Option 9	Option 10	Option 11
Stop Loss Proposal Offering				
General Agent	SA Benefits	N/A	N/A	N/A
Stop Loss Carrier/Paper:	PartnerRe	Aetna	Aetna	Aetna
A.M. Best Rating:	A+	A+	A+	A+
Specific Coverage Terms				
Contract Terms:	24/12	Paid	Paid	Paid
Specific Deductible per Individual:	\$ 250,000	\$ 250,000	\$ 300,000	\$ 350,000
No New Lasers at Renewal Option:	Yes	Yes	Yes	Yes
Rate Cap Option:	50%	50%	50%	50%
Maximum Lifetime Reimbursement	Unlimited	Unlimited	Unlimited	Unlimited
Aggregate Coverage Terms				
Contract Terms:	24/12	Paid	Paid	Paid
Aggregate Maximum:	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Aggregate Corridor:	120%	120%	120%	120%
Aggregate Accomodation:	No	Yes-Included	Yes-Included	Yes-Included
Run In Limitation	N/A	N/A	N/A	N/A
Stop Loss Premium				
Specific Rate: Composite PEPM	\$ 90.55	\$ 102.47	\$ 86.11	\$ 72.36
Aggregate Rate: Composite PEPM	\$ 2.43	\$ 7.83	\$ 7.97	\$ 8.10
Fixed Cost Monthly	\$ 137,424	\$ 163,023	\$ 139,050	\$ 118,920
Stop Loss Premium Annually	\$ 1,649,093	\$ 1,956,281	\$ 1,668,603	\$ 1,427,039
% Stop Loss Premium Compared to Current		18.63%	1.18%	-13.47%
Potential Additional Risk				
Laser: Claimant#7405	\$ 400,000	\$ -	\$ -	\$ -
Laser: Claimant#7478	\$ -	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Potential- Addtl Risk (laser amount minus spec ded)	\$ 150,000	\$ 750,000	\$ 700,000	\$ 650,000
Stop Loss Premium and Potential Additional Risk				
Fixed Cost and Potential Addtl Risk Comparison	\$ 1,799,093	\$ 2,706,281	\$ 2,368,603	\$ 2,077,039
% Maximum Cost Compared to Current		50.42%	31.66%	15.45%
Aggregate Factors (Not Premium)				
Aggregate Factors: Composite	\$ 1,535.98	\$ 1,681.95	\$ 1,713.03	\$ 1,740.59
Aggregate Monthly Attachment Point:	\$ 2,270,178	\$ 2,485,922	\$ 2,531,858	\$ 2,572,592
Aggregate Annualized Attachment Point:	\$ 27,242,141	\$ 29,831,065	\$ 30,382,300	\$ 30,871,104
% Attachment Compared to Current		9.50%	11.53%	13.32%