

Census:								
Composite		1478				ecommendation		
		Current		Renewal		Option 1		Option 3
Stop Loss Proposal Offering								
General Agent	,	SA Benefits		SA Benefit		Benefit Services		SA Benefit
				Services				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
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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			Ψ.	12.95%	_	16.06%	_	14.18%



Stop Loss Proposal Offering   SA Benefit   SA Benefit   SA Benefit   SA Benefit   Services   Serv	Stop Loss Effective Date: October 1, 2023			ī							
Current   Option 4   Option 5   Option 6   Option 7	Census:										
SABenefit   SABenefit   SABenefit   SABenefit   SABenefit   SABenefit   Services   Ser	Composite										
SA Benefit   SA Benefit   SA Benefit   Services   Ser			Current		Option 4		Option 5		Option 6		Option 7
Services	Stop Loss Proposal Offering										
PartnerRe	General Agent	;	SA Benefits	SA Benefit		SA Benefit		SA Benefit			SA Benefit
A.M. Best Rating:  A.H. Best Rating:  Specific Coverage Terms:  Contract Terms:  24/12 36/12 36/12 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					Services		Services		Services		Services
Specific Coverage Terms	Stop Loss Carrier/Paper:		PartnerRe		PartnerRe		PartnerRe		PartnerRe		PartnerRe
24/12   36/1	A.M. Best Rating:		A+		A+		A+		A+		A+
Specific Deductible per Individual:   \$ 250,000   \$ 275,000   \$ 300,000   \$	Specific Coverage Terms										
No New Lasers at Renewal Option:   Yes   Yes   Yes   Yes   Yes   Yes   Yes   Some	Contract Terms:		24/12		36/12		36/12		36/12		36/12
Solution	Specific Deductible per Individual:	\$	250,000	\$	275,000	\$	275,000	\$	300,000	\$	300,000
Maximum Lifetime Reimbursement         Unlimited         24/12 <th< td=""><td>No New Lasers at Renewal Option:</td><td></td><td>Yes</td><td></td><td>Yes</td><td></td><td>Yes</td><td></td><td>Yes</td><td></td><td>Yes</td></th<>	No New Lasers at Renewal Option:		Yes		Yes		Yes		Yes		Yes
Aggregate Coverage Terms	Rate Cap Option:		50%		50%		50%		50%		50%
24/12	Maximum Lifetime Reimbursement		Unlimited		Unlimited		Unlimited		Unlimited		Unlimited
Aggregate Maximum:  \$ 1,000,000 \$ 1,000,00	Aggregate Coverage Terms										
Aggregate Corridor:  120% 120% 120% 120% 120% 120% 120% 120	Contract Terms:		24/12		24/12		24/12		24/12		24/12
No	Aggregate Maximum:	\$	1,000,000	\$	1,000,000	\$	1,000,000	\$	1,000,000	\$	1,000,000
Run In Limitation	Aggregate Corridor:		120%		120%		120%		120%		120%
Stop Loss Premium   Specific Rate: Composite PEPM   \$ 90.55   \$ 118.87   \$ 99.77   \$ 105.10   \$ 86.12	Aggregate Accomodation:		No		No		No		No		No
Specific Rate: Composite PEPM	Run In Limitation		N/A	\$	3,878,863	\$	3,924,977	\$	3,904,514	\$	3,954,507
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%         -4.449           Potential Additional Risk           Laser: Claimant#7478         \$ -         \$ 900,000         \$ 400,000         \$ 400,000         \$ 750,000         \$ 700,000           Stop Loss Premium and Potential Additional Risk         Tisced Cost and Potential Risk         Tisced Cost and Potential Risk         Tisced Cost and Potential Additional Risk         Tisced Cost and Potential Risk         Tisced Cost and Poten	Stop Loss Premium										
Fixed Cost Monthly	Specific Rate: Composite PEPM	\$	90.55	\$	118.87	\$	99.77	\$	105.10	\$	86.12
Stop Loss Premium Annually	Aggregate Rate: Composite PEPM	\$	2.43	\$	2.55	\$	2.58	\$	2.69	\$	2.73
Stop Loss Premium Compared to Current   30.59%   10.08%   15.93%   -4.44%	Fixed Cost Monthly	\$	137,424	\$	179,459	\$	151,273	\$	159,314	\$	131,320
Potential Additional Risk	Stop Loss Premium Annually	\$	1,649,093	\$	2,153,505	\$	1,815,280	\$	1,911,763	\$	1,575,844
Stop Loss Premium and Potential Additional Risk	% Stop Loss Premium Compared to Current				30.59%		10.08%		15.93%		-4.44%
Stop Loss Premium and Potential Additional Risk	Potential Additional Risk										
Stop Loss Premium and Potential Additional Risk	Laser: Claimant#7405	\$	400,000	\$	400,000	\$	400,000	\$	400,000	\$	400,000
Stop Loss Premium and Potential Additional Risk         \$ 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)         * 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         \$ 31,339,814         \$ 31,236,111         \$ 31,636,058	Laser: Claimant#7478	\$	-	\$	-	\$	900,000	\$	-	\$	900,000
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	Potential- Addtl Risk (laser amount minus spec ded)	\$	150,000	\$	125,000	\$	750,000	\$	100,000	\$	700,000
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											
Maximum Cost Compared to Current       26.65%       42.59%       11.82%       26.50%         Aggregate Factors (Not Premium)       ***       ***       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       ***       31,236,111       ***       31,636,058	Stop Loss Premium and Potential Additional Risk										
Aggregate Factors (Not Premium)       \$ 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	Fixed Cost and Potential Addtl Risk Comparison	\$	1,799,093	\$	2,278,505	\$	2,565,280	\$	2,011,763	\$	2,275,844
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	% Maximum Cost Compared to Current				26.65%		42.59%		11.82%		26.50%
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	Aggregate Factors (Not Premium)										
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		\$	1.535.98	\$	1,749,80	\$	1,770,40	\$	1.761.17	\$	1.783.72
Aggregate Annualized Attachment Point: \$ 27,242,141 \$ 31,034,453 \$ 31,399,814 \$ 31,236,111 \$ 31,636,058		_	-	_	,	_					
				<u> </u>				<u> </u>		_	31,636,058
	% Attachment Compared to Current				13.92%		15.26%	Ė	14.66%	•	16.13%



Stop Loss Lifective Date: October 1, 2020			T			
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#7405	\$	400,000	\$	900,000		
	\$	150,000	\$	•		
Potential- Addtl Risk (laser amount minus spec ded)	Ψ.	150,000	Ą	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	╅	,,	Ť	17.66%		
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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	1	,,- ·=	_	9.50%	_	11.53%	Ť	13.32%	