



West Orange - 2019 Stop Loss Options

Effective Date	January 1, 2019				
Number of Lives	<u>Single</u> 215 <u>EE+Spouse</u> 165	<u>Family</u> 175 <u>EE+Child(ren)</u> 37	<u>Total Lives</u> 592		
	<u>Current</u>	<u>Renewal</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>
Specific					
Carrier:	Sun Life	Sun Life	Partners MGU	Vista	Voya
TPA	UMR	UMR	UMR	UMR	UMR
Deductible	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000
Specific Coverages	Medical Only	Medical Only	Medical Only	Medical Only	Medical Only
Basis	24/12	Paid	24/12	24/12	24/12
Employee Rate	\$42.53	\$60.82	\$46.09	\$48.91	\$60.30
EE+Spouse Rate	\$85.89	\$122.83	\$91.80	\$95.54	\$100.68
EE+Child(ren) Rate	\$73.62	\$105.28	\$81.25	\$84.78	\$80.54
Family Rate	\$126.79	\$181.32	\$137.89	\$142.56	\$159.15
* Administration Fees	\$70.70	\$70.70	\$70.70	\$70.70	\$70.70
Monthly Premium	\$90,082	\$110,824	\$94,048	\$96,219	\$102,262
Annual Premium	\$1,080,989	\$1,329,888	\$1,128,573	\$1,154,628	\$1,227,148
* Includes PPO, UR, IDA Admin. Fees					
Aggregate					
Basis	24/12	Paid	24/12	24/12	24/12
Aggregate Coverages	Medical Only	Medical Only	Medical Only	Medical Only	Medical Only
Attachment Corridor	125%	125%	125%	125%	125%
Employee Attachment Factor	\$1,317.49	\$1,616.20	\$1,703.89	\$1,667.51	\$1,607.45
EE+Spouse Rate	\$1,317.49	\$1,616.20	\$1,703.89	\$1,667.51	\$1,607.45
EE+Child(ren) Rate	\$1,317.49	\$1,616.20	\$1,703.89	\$1,667.51	\$1,607.45
Family Attachment Factor	\$1,317.49	\$1,616.20	\$1,703.89	\$1,667.51	\$1,607.45
Composite Attachment Factor					
Total Annual Aggregate Deductible	\$9,359,449	\$11,481,485	\$12,104,435	\$11,845,991	\$11,419,325
Aggregate Premium PEPM	\$3.87	\$4.06	\$4.15	\$3.93	\$4.31
Monthly Aggregate Premium	\$2,291	\$2,404	\$2,457	\$2,327	\$2,552
Annual Aggregate Premium	\$27,492	\$28,842	\$29,482	\$27,919	\$30,618
Total Annual Fixed	\$1,108,481	\$1,358,730	\$1,158,055	\$1,182,547	\$1,257,766
Total Annual Aggregate Deductible	\$9,359,449	\$11,481,485	\$12,104,435	\$11,845,991	\$11,419,325
Total Annual Cost	\$10,467,930	\$12,840,215	\$13,262,489	\$13,028,538	\$12,677,091
Total Annual Fixed	\$1,108,481	\$1,358,730	\$1,158,055	\$1,182,547	\$1,257,766
Total Estimated Paid Claims	\$8,850,000	\$9,381,000	\$9,381,000	\$9,381,000	\$9,381,000
UMR Run-out Administration					
UMR Run-out Claims					
Laser - Cllaimant #1		N/A	\$450,000.00	Pending updates	Pending updates
Laser - Cllaimant #2		N/A	\$350,000.00	Pending updates	Pending updates
Laser - Cllaimant #3		N/A	\$450,000.00	Pending updates	Pending updates
Total Estimated Plan Cost	\$9,958,481	\$10,739,730	\$11,189,055	\$10,563,547	\$10,638,766
Expected Cost		107.85%	112.36%	106.08%	106.83%
Max Cost		122.66%	126.70%	124.46%	121.10%