City of Mesquite Medicare Supplement Renewal Analysis Effective: 1/1/2026

Bay Bridge Current Bay Bridge Renewal Bay Bridge Proposed Hartford w/ ESI - Supplement Hartford w/ ESI - Supplement **United American** High Plan (H36) Low Plan (H86) High Plan (H36) Low Plan (H86) High Plan (Opt.1) Low Plan (Opt. 2) Plan Provision: In-Net Non-Net In-Net Non-Net In-Net Non-Net In-Net Non-Net In-Net Non-Net In-Net Non-Net \$500 Network Deductible \$0 N/A N/A \$0 N/A \$500 N/A \$0 N/A \$500 N/A \$0 N/A \$0 N/A \$0 \$0 N/A \$0 Combined In- & Non-net N/A N/A N/A \$0 Member Coinsurance N/A Out-of-Pocket Max (incl. ded.) \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 Combined OOP Max \$0 \$0 \$0 \$0 (incl. ded.) Preventive \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 PCP/Specialist OV \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 Urgent Care \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 Emergency Care \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 Ambulance \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 Hospital, Inpatient \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 (up to 150th day) \$0 \$0 \$0 Hospital, Outpatient \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 Skilled Nursing (max 100 days/pd) \$0 \$0 Home Health \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 Outpatient Rehab \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 Chiropractic \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 DME/Prosthetic Devices \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 Complex Imaging \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 Podiatry \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 RX Deductible \$0 \$0 \$0 Retail Mail (90) Tier 1 Preferred Generic \$8 \$5 \$8 \$5 \$8 \$5 \$8 \$5 \$8 \$5 \$8 \$5 Tier 2 Non-Preferred Generic \$15 \$10 \$10 \$15 \$15 \$10 \$10 \$15 \$10 \$15 \$10 \$15 Tier 3 Preferred Brand \$25 \$56 \$25 \$56 \$25 \$56 \$25 \$56 \$25 \$56 \$25 \$56 Tier 4 Non-Preferred Brand \$60 \$165 \$60 \$165 \$60 \$60 \$165 \$60 \$165 \$60 \$165 \$165 Tier 5 Specialty \$200 \$600 \$200 \$600 \$200 \$600 \$200 \$600 \$200 \$600 \$200 \$600 \$8.000 \$8.000 \$8.000 \$8.000 \$8.000 \$8.000 \$0 \$0 \$0 \$0 \$0 \$0 Generic All others \$0 \$0 \$0 \$0 \$0 \$0 90-Day Retail \$0 \$0 \$0 \$0 \$0 \$0 Medical \$272.80 \$212.14 \$351.91 \$273.66 \$278.00 \$234.00 PDP \$190.48 \$190.48 \$201.10 \$201.10 \$201.10 \$201.10 Total \$463.28 \$402.62 \$553.01 \$474.76 \$479.10 \$435.10 Rate Guarantee 1 Year - Until 12/31/2024 1 Year - Until 12/31/2026 1 Year - Until 12/31/2026 \$102,384.88 \$17,715.28 \$122,215.21 \$20,889.44 \$105,881.10 Monthly Total \$19,144.40 Annual Total \$1,228,618.56 \$212,583.36 \$1,466,582.52 \$250,673.28 \$1,270,573.20 \$229,732.80 \$1,441,201.92 Combined Total Annual \$1,717,255.80 \$1,500,306.00 \$ Difference Over Current \$276.053.88 \$59,104,08 % Difference Over Current 19.15%

Notes: Based off of 221 enrolled in high and 44 in low.

Foreign Travel \$250 , 20% & amts. over the \$50K lifetime max

Disclaimer:

The rates and benefits shown in this proposal are for an illustrative comparison only. Please refer to the carrier's certificate of coverage or policy for a complete description of benefits, exclusions, and limitations. In the event of a discrepancy, the carrier's contract will always govern. Rates shown are not final until final underwriting is approved by the carrier.

