



Your personalized carrier proposal

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Quick Facts



Who we are

Since 2009, Stealth Partner Group has helped brokers and their clients navigate the uncharted waters of self-funding. With focused expertise and a complete, unbiased commitment to providing quality, turnkey stop-loss solutions, Stealth has made self-funding a more viable option that drives value for employer groups of all sizes.



Atlanta, GA / Austin, TX / Bluffton, IN / Charleston, SC / Chicago, IL / Dallas, TX / Detroit, MI Houston, TX / Newport, RI / Newton, IA / Pepperell, MA / Philadelphia, PA / Portland, OR San Francisco, CA / Scottsdale, AZ / Tampa, FL / Trumbull, CT / Worcester, MA



About Amwins

Stealth is backed by Amwins, the nation's largest wholesale broker, and is an integral part of our Group Benefits division, which offers a portfolio of self-funded and fully insured capabilities that help clients manage costs and take care of their people.

Amwins by the Numbers

#1

\$33B+

1,700+

7,300+

13

150+

Largest overall wholesale broker in the U.S.

Annual premium placements

Carrier/MGA relationships

Employees worldwide

Countries that have an Amwins office

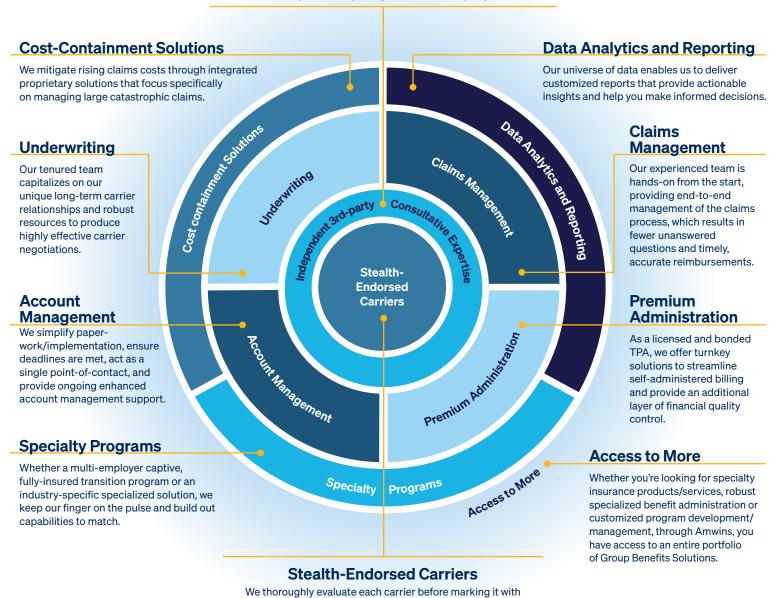
Locations around the world



With Stealth, you can expect so much more than just a quote.

Independent 3rd-Party Consultative Expertise

As career stop-loss professionals, you can trust our expertise, and as independent experts, you can trust our perspective.



Thoroughly comprehensive, highly specialized, fully integrated.

our seal of approval and only work with the industry's top markets.

Simply put...the most effective turn-key stop-loss solution available in the marketplace today.



AMWINS

Gene Therapy Solutions (GTS-15)

Mitigating the cost of gene and cell therapy treatment through an innovative reimbursement program.



Current Landscape & Employer Risk

In recent years, we have witnessed scientific breakthroughs that have stretched far beyond the current standard of care to modify, add, or remove human cells and genes. These developments have created life-changing and life-saving outcomes for certain immunocompromised and genetic disorders and are remarkable not only for their scientific wonder and achievement, but the cost associated with each.



Employer Risk

We will continue to see new gene therapy and cellular treatments emerge addressing additional genetic disorders. With therapies ranging from \$338,000 to \$4,250,000, employer plans and carriers take on major risks associated with the cost of these treatments.



Expected Impact

Expected # of cases: 1 in every 150,000 members

Expected total cost for those cases: \$36M

The sense of urgency for a solution is now greater than ever. While many agree that access to these therapies is essential, employers must navigate the expense barrier to make that possible.

Our Solution

How it Works

Amwins Gene Therapy Solutions (GTS) offers reimbursement to group health plans and their coordinating stop-loss carrier for qualified claims. Qualifying reimbursements extend from the first dollar of group health plan expense up to specified limits for each covered therapy.

Our program distributes the reimbursement according to the stop-loss deductible. Following the adjudication of a qualified claim, our program reimburses the group health plan dollar one of their expenses up to their specific deductible and the balance of the reimbursement is distributed to the associated stop-loss carrier.

The program is transferrable if a group health plan elects underlying plan changes to their network, PBM, TPA or other partners. The group health plan does not run the risk of losing the program.



Our Solution

We offer two options to meet budgetary considerations for all of our clients. We offer **GTS-5** which provides reimbursement for five therapies and **GTS-15** which provides reimbursement for fifteen therapies.

	Program Covered Option Pharmaceuticals		Treated Diseases	Maximum Payable Per Covered Person Per Benefit Period	Cost of Program			
		Luxturna	Leber Congenital Amaurosis (LCA)	\$913,750				
		Zolgensma	Spinal Muscular Atrophy (SMA) Types 1 & 2 (Children ages 2 and	\$2,322,044	\$1.99			
	GTS-5	Spinraza*	under)	Ψ Ζ, 0 ΖΖ, 0 Τ Τ	Per employee per month			
	O	Zynteglo	Beta Thalassemia	\$2,800,000	(PEPM)			
		Skysona	Cerebral Adrenoleukodystrophy (CALD)	\$3,000,000				
		Roctavian	Hemophilia A	\$2,900,000				
	Hemgenix		Hemophilia B	\$3,500,000				
10		Beqvez	Петпортина в	ф0,000,000				
GTS-15		Elevidys	Duchenne Muscular Dystrophy (DMD)	\$3,200,000	\$4.75			
			Sickle Cell					
		Casgevy	Transfusion Dependent Beta Thalassemia	\$2,200,000	Per employee per month (PEPM)			
	Lyfgenia		Sickle Cell	\$3,100,000				
		Lenmeldy	Metachromatic Leukodystrphy (MLD)	\$4,250,000				
		Abecma**	Multiple Myoleme	\$498,408				
		Carvykti**	Multiple Myeloma	\$522,055				
		Rethymic**	Congenital Athymia	\$2,729,500				

^{*}Maintenance drug; Cost in year 1 is ~ \$750K and \$~375K in subsequent years

^{**}Cell Therapies

2023 Case Study: Zolgensma

Gene Therapy Reimbursement Information



\$2.2M Maximum Benefit



\$800K Employer



\$1.4M Stop Loss Carrier Reimbursement

Employer Type: Municipality

Lives: 5,000 Renewal Date: 1/1

Specific Deductible: \$800,000

Prior plan year: Stop loss BUCA bundled

Current plan year: Stop loss unbundled, BUCA moved to ASO

Allowed Charges: \$2,254,810 Specific Deductible: \$800,000 Stop Loss Paid: \$1,454,810 Employer Renewal: 0% increase

Lasers Issued: 0



The Amwins Advantage - Simple, comprehensive protection for your client



Meaningful Protection - First-dollar protection is given to the plan sponsor



Portability - changes in the underlying plan does not affect coverage terms



Industry Experts - Our experts monitor the landscape of FDA approvals and make purposeful additions to our program that bring value and positive results to clients



Simplified Billing - Administrative burden is reduced by including the program fee in the stop-loss bill

Reach out to your Stealth Sales Representative to learn more and discuss our programs, including GTS!

For all renewing clients, we have upgraded your coverage to GTS-15 in your recent renewal proposal.

Stealth Partner Group 5910 N Central Expressway Suite 500 Dallas, TX 75206



Dan Harlow Phone: 214.453.1943 Email: dan.harlow@amwins.com

> Approached: 17 Quoted: 10

Declined: 6 Pending: 1

An Amwins Company

Prepared For: City of Mesquite Effective Date: 1/1/2026

STEALTH MARKETING SUMMARY

Carrier	Rating	Response	Comments
Berkley Accident and Health	A+	Declined	Uncompetitive Rates
Berkshire Hathaway Specialty Insurance Company	A++	Quoted	
Crum & Forster	Α	Pending	
Evolution Risk Partners	A+	Quoted	
HCC Life Insurance Company	A++	Quoted	
International Specialty Underwriters, Inc.	A+	Quoted	
IOA Re	A+	Quoted	
Optum	A+	Declined	Uncompetitive Rates
PartnerRe	A+	Quoted	
QBE North America	Α	Quoted	
Skyward Specialty Insurance Group	A+	Declined	Underwriting Guidelines - Unapproved TPA
SL Management Partners, LLC	A+	Quoted	
Sun Life	A+	Declined	Uncompetitive Rates
Swiss Re	A+	Declined	Uncompetitive Rates
Symetra	Α	Quoted	
Voya Financial, Inc.	Α	Quoted	
Wellpoint Stop Loss	Α	Declined	Uncompetitive Rates

Dan Harlow, Regional President (214) 908-5297 dan.harlow@amwins.com

GROUP:

City of Mesquite 1/1/2026

EFFECTIVE DATE:



SPECIFIC STOP LOSS		Current	Renewal 1	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	Option 7	Option 8	Option 9
CARRIER:		Voya Financial, Inc.	Voya Financial, Inc.	IOA Re	Evolution Risk Partners	Berkshire Hathaway Specialty Insurance Company	PartnerRe	HCC Life Insurance Company	International Specialty Underwriters, Inc.	Symetra	SL Management Partners, LLC	QBE North America
					Pan-American Life Insurance		Partner Reinsurance		Companion Life Insurance		ProSelect Insurance	
Policy:				Everest Re Group	Company		Company Ltd		Company		Company	
Carrier Rating:		Α	Α	A+	A+	A++	A+	A++	A+	Α	A+	Α
TPA:		Blue Cross Blue Shield of	Blue Cross Blue Shield of Texas	Blue Cross Blue Shield of Texas	Blue Cross Blue Shield of Texas	Blue Cross Blue Shield of Texas	Blue Cross Blue Shield of Texas	Blue Cross Blue Shield of	Blue Cross Blue Shield of Texas	Blue Cross Blue Shield of Texas	Blue Cross Blue Shield of Texas	Blue Cross Blue Shield of
PPO Network:		Texas BCBS	BCBS	BCBS	BCBS	BCBS	BCBS	Texas BCBS	BCBS	BCBS	BCBS	Texas BCBS
UR Vendor:		BCBS	BCBS	BCBS	BCBS	BCBS	BCBS	BCBS	BCBS	BCBS	BCBS	BCBS
PBM:		Prime Therapeutics	Prime Therapeutics	Prime Therapeutics	Prime Therapeutics	Prime Therapeutics	Prime Therapeutics	Prime Therapeutics	Prime Therapeutics	Prime Therapeutics	Prime Therapeutics	Prime Therapeutics
Specific Benefits Included:		Med + Rx	Med + Rx	Med + Rx	Med + Rx	Med + Rx	Med + Rx	Med + Rx	Med + Rx	Med + Rx	Med + Rx	Med + Rx
Plan Lifetime Maximum:		Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Specific Lifetime Maximum Reimbursement:		Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Individual Specific Deductible: Specific Contract:		\$ 400,000 48/12	\$ 400,000 60/12	\$ 400,000 24/12	\$ 400,000 24/12	\$ 400,000 24/12	\$ 400,000 24/12	\$ 400,000 24/12	\$ 400,000 24/12	\$ 400,000 36/12	\$ 400,000 24/12	\$ 400,000 24/12
1261	Composite	\$ 64.00	\$ 69.11	\$ 56.59								
Annual Specific Premium		\$ 968,448,00		\$ 856,319,88								
% Difference		•,	7.98%	-11.58%	-7.00%	0.22%	1.00%	1.91%	3.31%	24.75%	28.00%	33.13%
Amwins Gene Therapy Program												
1261	Composite			\$ 4.75								
Annual Gene Therapy Premium		\$ -		\$ 71,877.00								
Disclosure Status			Pending Large Claims Review	Pending Large Claims Review	Pending Large Claims Review	Pending Large Claims Review	Pending Large Claims Review	Pending Large Claims Review	Pending Large Claims Review	Pending Large Claims Review	Pending Large Claims Review	Pending Large Claims Review
Lasers and Restrictions	_	None	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD
No New Laser		Included + 50% Rate Cap	Included + 50% Rate Cap		Included + 49% Rate Cap	Included + 50% Rate Cap	Included + 50% Rate Cap	Included + 50% Rate Cap	Included + 50% Rate Cap	Included + 50% Rate Cap	Included + 50% Rate Cap	Included + 50% Rate Cap
Experience Refund	_			Yes								
Amwins Gene Therapy Program	=		GTS-18 - \$4.75 PEPM As Illustrated Above	GTS-18 - \$4.75 PEPM As Illustrated Above	GTS-18 - \$4.75 PEPM As Illustrated Above	GTS-18 - \$4.75 PEPM As Illustrated Above	GTS-18 - \$4.75 PEPM As Illustrated Above	GTS-18 - \$4.75 PEPM As Illustrated Above	GTS-18 - \$4.75 PEPM As Illustrated Above	GTS-18 - \$4.75 PEPM As Illustrated Above	GTS-18 - \$4.75 PEPM As Illustrated Above	GTS-18 - \$4.75 PEPM As Illustrated Above
TOTAL REINSURANCE EXPENSE												
STOP LOSS + GTS												
Annual Fixed Premium: % Difference:		\$ 968,448.00	\$ 1,117,649.52 15.41%	\$ 928,196.88 -4.16%	\$ 972,533.64 0.42%	\$ 1,042,443.48 7.64%	\$ 1,050,009.48 8.42%	\$ 1,058,786.04 9,33%	\$ 1,072,404.84 10.73%	\$ 1,280,015.88 32.17%	\$ 1,311,490.44 35,42%	\$ 1,361,123.40 40.55%
% Difference:	=		13.41%	-4.10%	0.4276	7.0476	0.4276	9.33%	10.73%	32.1776	33.42%	40.33%
PRODUCTS AND PROVISIONS												
Retirees Covered		Pre 65	Pre 65	Pre 65	Pre 65	Pre 65	Pre 65	Pre 65	Pre 65	Pre 65	Pre 65	Pre 65
Plan Mirroring		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
					Rates include \$3 decrement							
					with the assumption the group elects GTS-18							
Notes												
Commissions		0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Stealth Partner Group may receive fees or compensation as a result of placing and servicing this business or insurance policy. Compensation may include underwriting and management fees, consulting fees, override commission, or other various forms of remuneration.

While cost containment programs may provide savings and benefit to the group, Stealth Partner Group, LLC, makes no representations or warranties regarding the effectiveness of such programs. Stealth Partner Group, LLC, further makes no representations or warranties on whether the selected stop-loss carrier will accept or eimburse such a program, unless the stop-loss carrier agrees to or validates the program. Finally, Stealth Partner Group, LLC, can only assist the group with cost containment programs to which it is aware, and expressly disclaims any liability for cost containment programs that it is not aware of it is not aware of it is not aware of it.

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Dan Harlow, Regional President (214) 908-5297 dan.harlow@amwins.com

GROUP: EFFECTIVE DATE: City of Mesquite 1/1/2026



SPECIFIC STOP LOSS		Current	Renewal 1	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	Option 7	Option 8	Option 9
CARRIER:		Voya Financial, Inc.	Voya Financial, Inc.	IOA Re	Evolution Risk Partners	Berkshire Hathaway Specialty Insurance Company	PartnerRe	HCC Life Insurance Company	International Specialty Underwriters, Inc.	Symetra	SL Management Partners, LLC	QBE North America
Policy:				Everest Re Group	Pan-American Life Insurance Company		Partner Reinsurance Company Ltd		Companion Life Insurance Company		ProSelect Insurance Company	
Carrier Rating:		A	Α	A+	A+	A++	A+	A++	A+	A	A+	A
ourner raung.		Blue Cross Blue Shield of	Blue Cross Blue Shield of	Blue Cross Blue Shield of	Blue Cross Blue Shield of	Blue Cross Blue Shield of	Blue Cross Blue Shield of	Blue Cross Blue Shield of	Blue Cross Blue Shield of	Blue Cross Blue Shield of	Blue Cross Blue Shield of	Blue Cross Blue Shield of
TPA:		Texas	Texas	Texas	Texas	Texas	Texas	Texas	Texas	Texas	Texas	Texas
PPO Network:		BCBS	BCBS	BCBS	BCBS	BCBS	BCBS	BCBS	BCBS	BCBS	BCBS	BCBS
UR Vendor:		BCBS	BCBS	BCBS	BCBS	BCBS	BCBS	BCBS	BCBS	BCBS	BCBS	BCBS
PBM:		Prime Therapeutics	Prime Therapeutics	Prime Therapeutics	Prime Therapeutics	Prime Therapeutics	Prime Therapeutics	Prime Therapeutics	Prime Therapeutics	Prime Therapeutics	Prime Therapeutics	Prime Therapeutics
Specific Benefits Included:		Med + Rx	Med + Rx	Med + Rx	Med + Rx	Med + Rx	Med + Rx	Med + Rx	Med + Rx	Med + Rx	Med + Rx	Med + Rx
Plan Lifetime Maximum:		Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Specific Lifetime Maximum Reimbursement:		Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Individual Specific Deductible:		\$ 400,000		\$ 425,000								
Specific Contract:		48/12	60/12	24/12	24/12	24/12	24/12	24/12	24/12	36/12	24/12	24/12
1261	Composite_	\$ 64.00		\$ 52.51								
Annual Specific Premium		\$ 968,448.00		\$ 794,581.32								
% Difference			3.36%	-17.95%	-13.52%	-6.73%	-9.61%	-6.91%	-2.70%	14.66%	18.73%	24.88%
Amwins Gene Therapy Program		_										
1261	Composite_	\$ -	**	\$ 4.75								
Annual Gene Therapy Premium		\$ -		\$ 71,877.00								
Disclosure Status			Pending Large Claims	Pending Large Claims	Pending Large Claims	Pending Large Claims	Pending Large Claims	Pending Large Claims	Pending Large Claims	Pending Large Claims	Pending Large Claims	Pending Large Claims
Lasers and Restrictions	-	None	Review TBD	Review TBD	Review TBD	Review TBD	Review TBD	Review TBD	Review TBD	Review TBD	Review TBD	Review TBD
No New Laser	_	Included + 50% Rate Cap	Included + 50% Rate Cap	755	Included + 49% Rate Cap	Included + 50% Rate Cap	Included + 50% Rate Cap	Included + 50% Rate Cap	Included + 50% Rate Cap	Included + 50% Rate Cap	Included + 50% Rate Cap	Included + 50% Rate Cap
Experience Refund	_			Yes								
Experience relate	_			763								
Amwins Gene Therapy Program			GTS-18 - \$4.75 PEPM As Illustrated Above	GTS-18 - \$4.75 PEPM As Illustrated Above	GTS-18 - \$4.75 PEPM As Illustrated Above	GTS-18 - \$4.75 PEPM As Illustrated Above	GTS-18 - \$4.75 PEPM As Illustrated Above	GTS-18 - \$4.75 PEPM As Illustrated Above	GTS-18 - \$4.75 PEPM As Illustrated Above	GTS-18 - \$4.75 PEPM As Illustrated Above	GTS-18 - \$4.75 PEPM As Illustrated Above	GTS-18 - \$4.75 PEPM As Illustrated Above
TOTAL REINSURANCE EXPENSE STOP LOSS + GTS												
Annual Fixed Premium:		\$ 968,448.00	\$ 1,072,858.80	\$ 866,458.32	\$ 909,433.20	\$ 975,106.08	\$ 947,263.20	\$ 973,441,56	\$ 1,014,146.64	\$ 1,182,263.16	\$ 1,221,757.68	\$ 1,281,226.44
% Difference:	=	300,440.00	10.78%	-10.53%	-6.09%	0.69%	-2.19%	0.52%	4.72%	22.08%	26.16%	32.30%
PRODUCTS AND PROVISIONS			_									
Retirees Covered	Г	Pre 65	Pre 65	Pre 65	Pre 65	Pre 65	Pre 65	Pre 65	Pre 65	Pre 65	Pre 65	Pre 65
Plan Mirroring		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Trun minoring												
Notes Commissions		0%	0%	0%	Rates include \$3 decrement with the assumption the group elects GTS-18 0%	0%	0%	0%	0%	0%	0%	0%

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Dan Harlow, Regional President (214) 908-5297 dan.harlow@amwins.com

City of Mesquite 1/1/2026

GROUP: EFFECTIVE DATE:



SPECIFIC STOP LOSS		Current	Renewal 1	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	Option 7	Option 8	Option 9
		Voya Financial, Inc.	Voya Financial, Inc.	IOA Re	Evolution Risk Partners	Berkshire Hathaway Specialty Insurance Company	PartnerRe	HCC Life Insurance Company	International Specialty Underwriters, Inc.	Symetra	SL Management Partners, LLC	QBE North America
CARRIER:					Pan-American Life Insurance		Partner Reinsurance		Companion Life Insurance		ProSelect Insurance	
Policy:				Everest Re Group	Company	'	Company Ltd		Companion Life insurance		Company	
Carrier Rating:		A	A	A+	A+	A++	A+	A++	A+	A	A+	A
		Blue Cross Blue Shield of	Blue Cross Blue Shield of	Blue Cross Blue Shield of		Blue Cross Blue Shield of	Blue Cross Blue Shield of	Blue Cross Blue Shield of	Blue Cross Blue Shield of	Blue Cross Blue Shield of	Blue Cross Blue Shield of	Blue Cross Blue Shield of
TPA:		Texas	Texas	Texas	Texas	Texas	Texas	Texas	Texas	Texas	Texas	Texas
PPO Network:		BCBS BCBS	BCBS	BCBS BCBS	BCBS	BCBS BCBS	BCBS BCBS	BCBS	BCBS	BCBS BCBS	BCBS	BCBS BCBS
UR Vendor: PBM:			BCBS		BCBS			BCBS	BCBS		BCBS	
PBM: Specific Benefits Included:		Prime Therapeutics Med + Rx	Prime Therapeutics Med + Rx	Prime Therapeutics Med + Rx	Prime Therapeutics Med + Rx	Prime Therapeutics Med + Rx	Prime Therapeutics Med + Rx	Prime Therapeutics Med + Rx	Prime Therapeutics Med + Rx	Prime Therapeutics Med + Rx	Prime Therapeutics Med + Rx	Prime Therapeutics Med + Rx
Plan Lifetime Maximum:		Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Specific Lifetime Maximum Reimbursement:		Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Individual Specific Deductible:	9	\$ 400.000		\$ 450,00								
Specific Contract:		48/12	60/12	24/12	24/12	24/12	24/12	24/12	24/12	36/12	24/12	24/12
1261	Composite 5	\$ 64.00	\$ 62.98		8 \$ 52.59	\$ 55.83	\$ 52.19	\$ 54.64	\$ 58.88	\$ 67.54	\$ 70.85	\$ 75.24
Annual Specific Premium	\$	\$ 968,448.00	\$ 953,013.36	\$ 736,625.7	76 \$ 795,791.88	\$ 844,819.56	\$ 789,739.08	826,812.48	\$ 890,972.16		\$ 1,072,102.20	\$ 1,138,531.68
% Difference			-1.59%	-23.94%	-17.83%	-12.77%	-18.45%	-14.63%	-8.00%	5.53%	10.70%	17.56%
Amwins Gene Therapy Program		_										
1261	Composite_		*		75 \$ 4.75							
Annual Gene Therapy Premium	:	\$ -		\$ 71,877.0								
Disclosure Status			Pending Large Claims Review	Pending Large Claims Review	Pending Large Claims Review	Pending Large Claims Review	Pending Large Claims Review	Pending Large Claims Review	Pending Large Claims Review	Pending Large Claims Review	Pending Large Claims Review	Pending Large Claims Review
Lasers and Restrictions	=	None	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD
No New Laser		Included + 50% Rate Cap	Included + 50% Rate Cap		Included + 49% Rate Cap	Included + 50% Rate Cap	Included + 50% Rate Cap	Included + 50% Rate Cap	Included + 50% Rate Cap	Included + 50% Rate Cap	Included + 50% Rate Cap	Included + 50% Rate Cap
Experience Refund	_			Yes								
Amwins Gene Therapy Program	_		GTS-18 - \$4.75 PEPM As Illustrated Above	GTS-18 - \$4.75 PEPM As Illustrated Above	GTS-18 - \$4.75 PEPM As Illustrated Above	GTS-18 - \$4.75 PEPM As Illustrated Above	GTS-18 - \$4.75 PEPM As Illustrated Above	GTS-18 - \$4.75 PEPM As Illustrated Above	GTS-18 - \$4.75 PEPM As Illustrated Above	GTS-18 - \$4.75 PEPM As Illustrated Above	GTS-18 - \$4.75 PEPM As Illustrated Above	GTS-18 - \$4.75 PEPM As Illustrated Above
TOTAL REINSURANCE EXPENSE												
STOP LOSS + GTS												
Annual Fixed Premium:	\$	\$ 968,448.00		\$ 808,502.7								
% Difference:	_		5.83%	-16.52%	-10.41%	-5.34%	-11.03%	-7.20%	-0.58%	12.95%	18.13%	24.98%
PROPULITA AND PROVISIONIS												
PRODUCTS AND PROVISIONS Retirees Covered		Pre 65	Pre 65	Pre 65	Pre 65	Pre 65	Pre 65	Pre 65	Pre 65	Pre 65	Pre 65	Pre 65
Plan Mirroring		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Tian minoring	_											
Notes Commissions		0%	0%	0%	Rates include \$3 decrement with the assumption the group elects GTS-18 0%	0%	0%	0%	0%	0%	0%	0%

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Dan Harlow, Regional President

(214) 908-5297

dan.harlow@amwins.com

GROUP:

City of Mesquite

EFFECTIVE DATE: 1/1/2026



An Amwins Company

Amwins Gene Therapy Solutions		GTS-18
1261	Composite	\$ 4.75
Monthly Specific Premium		\$ 5,989.75
Annual Specific Premium		\$ 71,877.00

	GTS-18 Covers:	
Zolgensma	Hemgenix	Carvykti
Luxturna	Elevidys	Rethymic
Spinraza	Casgevy	Tecelra
Zynteglo	Lyfgenia	Encelto
Skysona	Lenmeldy	Kebilidi
Roctavian	Abecma	Zevaskyn