Stop Loss - Specific PROPOSAL FOR:

# City of Mesquite

EFFECTIVE DATE:

**01/01/2026**

stealth PARTNER GROUP
An Amwins Company

## PRESENTED BY:


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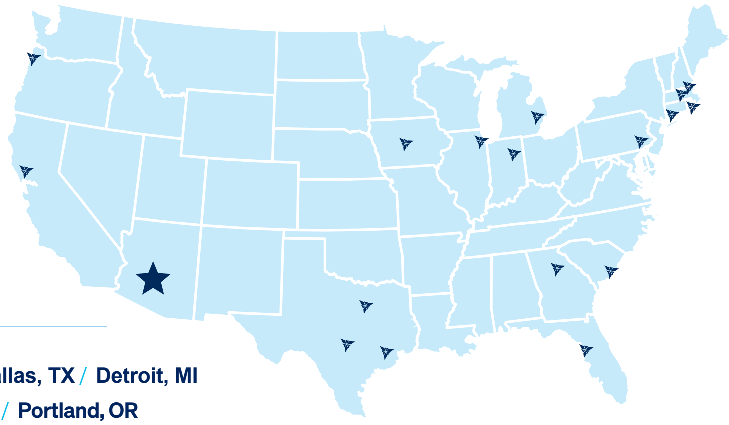
Stealth PARTNER GROUP

An Amwins Company

# 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**

## Stealth by the numbers

**$1.5B** in Premium Placements

**2,300+** Employer groups

**1.6M** Insureds

**43** Carriers/ markets

**#1** Stop-loss wholesale broker

## 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** Largest overall wholesale broker in the U.S.

**$33B+** Annual premium placements

**1,700+** Carrier/MGA relationships

**7,300+** Employees worldwide

**13** Countries that have an Amwins office

**150+** Locations around the world

**stealthpartnergroup.com**

stealth™
PARTNER GROUP
An Amwins Company

# 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.

### Cost-Containment Solutions

We mitigate rising claims costs through integrated proprietary solutions that focus specifically on managing large catastrophic claims.

### Data Analytics and Reporting

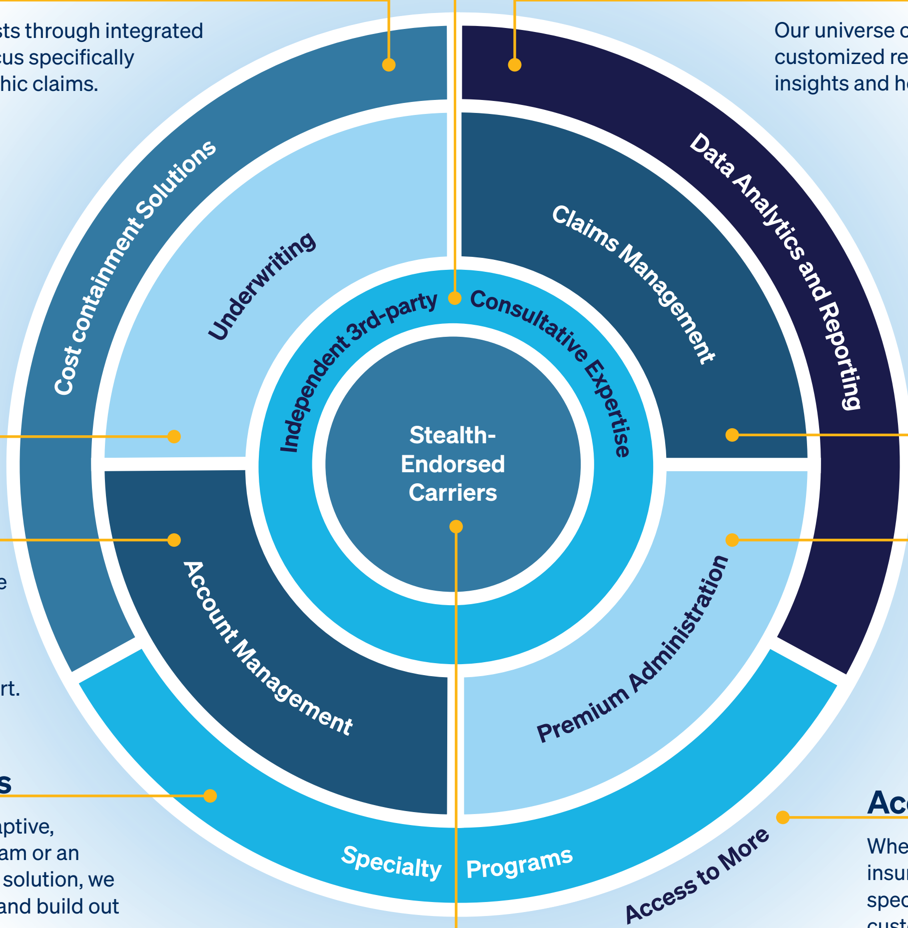
Our universe of data enables us to deliver customized reports that provide actionable insights and help you make informed decisions.

### Underwriting

Our tenured team capitalizes on our unique long-term carrier relationships and robust resources to produce highly effective carrier negotiations.

### Claims Management

Our experienced team is hands-on from the start, providing end-to-end management of the claims process, which results in fewer unanswered questions and timely, accurate reimbursements.




### Account Management

We simplify paper-work/implementation, ensure deadlines are met, act as a single point-of-contact, and provide ongoing enhanced account management support.

### Premium Administration

As a licensed and bonded TPA, we offer turnkey solutions to streamline self-administered billing and provide an additional layer of financial quality control.

### Specialty Programs

Whether a multi-employer captive, fully-insured transition program or an industry-specific specialized solution, we keep our finger on the pulse and build out capabilities to match.

### Access to More

Whether you're looking for specialty insurance products/services, robust specialized benefit administration or customized program development/management, through Amwins, you have access to an entire portfolio of Group Benefits Solutions.

### Stealth-Endorsed Carriers

We thoroughly evaluate each carrier before marking it with our seal of approval and only work with the industry's top markets.

## Thoroughly comprehensive, highly specialized, fully integrated.

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

Follow Amwins on social    stealthpartnergroup.com

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

**$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

### Zolgensma Reimbursement Timeline

1. Covered infant born on **4/27/2023**. Diagnosis confirmed on **5/6/2023**. Treatment was administered on **5/16/2023**.
2. Facility files the claim on **6/9/2023**.
3. ASO BUCA funds the claim on **6/20/2023**.
4. Stop loss claim begins on **6/22/2023**. Stop loss claim filed **7/17/2023**.
5. Stop loss claim reimbursed **8/15/2023**.
6. Gene therapy claim submitted on **8/24/2023**. Gene therapy claim approved on **9/20/2023.**
7. Gene therapy funds released on **9/22/2023.**

## 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
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Dallas, TX 75206

Dan Harlow
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An Amwins Company

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

| | |
|---|---|
| Approached: | 17 |
| Quoted: | 10 |
| Declined: | 6 |
| Pending: | 1 |

## STEALTH MARKETING SUMMARY

| **Carrier** | **Rating** | **Response** | **Comments** |
|---|---|---|---|
| Berkley Accident and Health | A+ | Declined | Uncompetitive Rates |
| Berkshire Hathaway Specialty Insurance Company | A++ | **Quoted** | |
| Crum & Forster | A | ***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 | A | **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 | A | **Quoted** | |
| Voya Financial, Inc. | A | **Quoted** | |
| Wellpoint Stop Loss | A | Declined | Uncompetitive Rates |

**Dan Harlow, Regional President**
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dan.harlow@amwins.com

***GROUP:*** *City of Mesquite*
***EFFECTIVE DATE:*** *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 | A | A+ | A+ | A++ | A+ | A++ | A+ | A | A+ | A |
| *TPA:* | 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 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 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 | $ 400,000 | $ 400,000 | $ 400,000 | $ 400,000 | $ 400,000 | $ 400,000 | $ 400,000 | $ 400,000 | $ 400,000 | $ 400,000 |
| *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 | $ 69.11 | $ 56.59 | $ 59.52 | $ 64.14 | $ 64.64 | $ 65.22 | $ 66.12 | $ 79.84 | $ 81.92 | $ 85.20 |
| *Annual Specific Premium* | $ 968,448.00 | $ 1,045,772.52 | $ 856,319.88 | $ 900,656.64 | $ 970,566.48 | $ 978,132.48 | $ 986,909.04 | $ 1,000,527.84 | $ 1,208,138.88 | $ 1,239,613.44 | $ 1,289,246.40 |
| *% 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 | $ 4.75 | $ 4.75 | $ 4.75 | $ 4.75 | $ 4.75 | $ 4.75 | $ 4.75 | $ 4.75 | $ 4.75 |
| Annual Gene Therapy Premium | $ - | $ 71,877.00 | $ 71,877.00 | $ 71,877.00 | $ 71,877.00 | $ 71,877.00 | $ 71,877.00 | $ 71,877.00 | $ 71,877.00 | $ 71,877.00 | $ 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:* | $ 968,448.00 | $ 1,117,649.52 | $ 928,196.88 | $ 972,533.64 | $ 1,042,443.48 | $ 1,050,009.48 | $ 1,058,786.04 | $ 1,072,404.84 | $ 1,280,015.88 | $ 1,311,490.44 | $ 1,361,123.40 |
| *% Difference:* | | 15.41% | -4.16% | 0.42% | 7.64% | 8.42% | 9.33% | 10.73% | 32.17% | 35.42% | 40.55% |
| **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 |
| *Notes* | | | | Rates include $3 decrement with the assumption the group elects GTS-18 | | | | | | | |
| *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 reimburse 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.

For legal terms and disclosures, please visit www.stealthpartnergroup.com/terms-and-conditions

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***GROUP:*** ***City of Mesquite***
***EFFECTIVE DATE:*** ***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 | A | A+ | A+ | A++ | A+ | A++ | A+ | A | A+ | A |
| *TPA:* | 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 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 Texas |
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| *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 | $ 425,000 | $ 425,000 | $ 425,000 | $ 425,000 | $ 425,000 | $ 425,000 | $ 425,000 | $ 425,000 | $ 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 | $ 66.15 | $ 52.51 | $ 55.35 | $ 59.69 | $ 57.85 | $ 59.58 | $ 62.27 | $ 73.38 | $ 75.99 | $ 79.92 |
| *Annual Specific Premium* | $ 968,448.00 | $ 1,000,981.80 | $ 794,581.32 | $ 837,556.20 | $ 903,229.08 | $ 875,386.20 | $ 901,564.56 | $ 942,269.64 | $ 1,110,386.16 | $ 1,149,880.68 | $ 1,209,349.44 |
| *% 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 | $ 4.75 | $ 4.75 | $ 4.75 | $ 4.75 | $ 4.75 | $ 4.75 | $ 4.75 | $ 4.75 | $ 4.75 |
| Annual Gene Therapy Premium | $ - | $ 71,877.00 | $ 71,877.00 | $ 71,877.00 | $ 71,877.00 | $ 71,877.00 | $ 71,877.00 | $ 71,877.00 | $ 71,877.00 | $ 71,877.00 | $ 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* | | | | | | | | |
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| TOTAL REINSURANCE EXPENSE STOP LOSS + GTS | Current | Renewal 1 | Option 1 | Option 2 | Option 3 | Option 4 | Option 5 | Option 6 | Option 7 | Option 8 | Option 9 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| *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:* | | 10.78% | -10.53% | -6.09% | 0.69% | -2.19% | 0.52% | 4.72% | 22.08% | 26.16% | 32.30% |

| PRODUCTS AND PROVISIONS | Current | Renewal 1 | Option 1 | Option 2 | Option 3 | Option 4 | Option 5 | Option 6 | Option 7 | Option 8 | Option 9 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| *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 |
| *Notes* | | | | Rates include $3 decrement with the assumption the group elects GTS-18 | | | | | | | |
| *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 reimburse 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.

**Dan Harlow, Regional President**
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***GROUP:*** ***City of Mesquite***
***EFFECTIVE DATE:*** ***1/1/2026***

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|---|---|---|---|---|---|---|---|---|---|---|---|
| *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 | A | A+ | A+ | A++ | A+ | A++ | A+ | A | A+ | A |
| *TPA:* | 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 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 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 | $ 450,000 | $ 450,000 | $ 450,000 | $ 450,000 | $ 450,000 | $ 450,000 | $ 450,000 | $ 450,000 | $ 450,000 | $ 450,000 |
| *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 | $ 62.98 | $ 48.68 | $ 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 | $ 736,625.76 | $ 795,791.88 | $ 844,819.56 | $ 789,739.08 | $ 826,812.48 | $ 890,972.16 | $ 1,022,015.28 | $ 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 | $ - | $ 4.75 | $ 4.75 | $ 4.75 | $ 4.75 | $ 4.75 | $ 4.75 | $ 4.75 | $ 4.75 | $ 4.75 | $ 4.75 |
| Annual Gene Therapy Premium | $ - | $ 71,877.00 | $ 71,877.00 | $ 71,877.00 | $ 71,877.00 | $ 71,877.00 | $ 71,877.00 | $ 71,877.00 | $ 71,877.00 | $ 71,877.00 | $ 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:* | $ 968,448.00 | $ 1,024,890.36 | $ 808,502.76 | $ 867,668.88 | $ 916,696.56 | $ 861,616.08 | $ 898,689.48 | $ 962,849.16 | $ 1,093,892.28 | $ 1,143,979.20 | $ 1,210,408.68 |
| *% Difference:* | | 5.83% | -16.52% | -10.41% | -5.34% | -11.03% | -7.20% | -0.58% | 12.95% | 18.13% | 24.98% |
| **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 |
| *Notes* | | | | Rates include $3 decrement with the assumption the group elects GTS-18 | | | | | | | |
| *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 reimburse 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.

For legal terms and disclosures, please visit www.stealthpartnergroup.com/terms-and-conditions

**Dan Harlow, Regional President**
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***GROUP:*** ***City of Mesquite***
***EFFECTIVE DATE:*** ***1/1/2026***

| | | | |
|---|---|---|---|
| **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** |