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GROUP: City of Mesquite
EFFECTIVE DATE: January 1, 2023

SPECIFIC STOP LOSS	Current	Option 1	Option 2	Option 3	Option 4
CARRIER:	HM	Voya	Voya	Voya	Voya
Carrier Rating:	A	A	A	A	A
TPA:	BCBSTX	BCBSTX	BCBSTX	BCBSTX	BCBSTX
PPO Network:	BCBSTX	BCBSTX	BCBSTX	BCBSTX	BCBSTX
UR Vendor:	BCBSTX	BCBSTX	BCBSTX	BCBSTX	BCBSTX
PBM:	Prime	Prime	Prime	Prime	Prime
Specific Benefits Included:	Med + Rx	Med + Rx	Med + Rx	Med + Rx	Med + Rx
Plan Lifetime Maximum:	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Specific Lifetime Maximum Reimbursement:	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Individual Specific Deductible:	\$ 400,000	\$ 400,000	\$ 325,000	\$ 350,000	\$ 375,000
Specific Contract:	PAID(36/12)	24/12	24/12	24/12	24/12
1087 EE Only \$	67.54	64.02	91.46	81.69	74.61
1087 Composite \$	67.54	64.02	91.46	81.69	74.61
Monthly Specific Premium	\$ 73,415.98	\$ 69,589.74	\$ 99,417.02	\$ 88,797.03	\$ 81,101.07
Annual Specific Premium	\$ 880,991.76	\$ 835,076.88	\$ 1,193,004.24	\$ 1,065,564.36	\$ 973,212.84
% Difference		-5.21%	35.42%	20.95%	10.47%
Disclosure Status		FIRM Through 10/14	FIRM Through 10/14	FIRM Through 10/14	FIRM Through 10/14
No New Lasers at Renewal		Included w/ 50% Rate Cap	Included w/ 50% Rate Cap	Included w/ 50% Rate Cap	Included w/ 50% Rate Cap
TOTAL REINSURANCE EXPENSE					
Annual Fixed Premium	\$ 880,991.76	\$ 835,076.88	\$ 1,193,004.24	\$ 1,065,564.36	\$ 973,212.84
% Difference		-5.21%	35.42%	20.95%	10.47%
Maximum Cost Liability	\$ 880,991.76	\$ 835,076.88	\$ 1,193,004.24	\$ 1,065,564.36	\$ 973,212.84
% Difference		-5.21%	35.42%	20.95%	10.47%

Commissions: 0.0%

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.