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COMBINED

GROUP: City of Mesquite
EFFECTIVE DATE: January 1, 2019

		Current	Renewal	Option 1
SPECIFIC STOP LOSS		Berkley	Berkley	0
CARRIER:		A+	A+	#N/A
Carrier Rating:		BCBS TX	BCBS TX	BCBS TX
TPA:		BCBS TX	BCBS TX	BCBS TX
PPO Network:		BCBS TX	BCBS TX	BCBS TX
UR Vendor:		BCBS TX	BCBS TX	BCBS TX
PBM:		Med + Rx	Med + Rx	Med + Rx
Specific Benefits Included:		Unlimited	Unlimited	Unlimited
Plan Lifetime Maximum:		Unlimited	Unlimited	Unlimited
Specific Lifetime Maximum Reimbursement:				
Individual Specific Deductible:		\$ 300,000	\$ 300,000	\$ 300,000
Specific Contract:		PAID(48/12)	PAID(60/12)	24/12
1122	EE Only	\$ 27.75	\$ 30.25	\$ 33.27
1122	Composite	\$ 27.75	\$ 30.25	\$ 33.27
Monthly Specific Premium		\$ 31,135.50	\$ 33,940.50	\$ 37,328.94
Annual Specific Premium		\$ 373,626.00	\$ 407,286.00	\$ 447,947.28
% Difference			9.01%	19.89%
Disclosure Status			FIRM Through 11/1	Pending Large Claim Review
Lasers				
No New Lasers at Renewal				
AGGREGATE STOP LOSS		N/A	12/12	DID NOT QUOTE
Aggregate Contract:		0	Med + Rx	
Aggregate Benefits Included:		125%	125%	
Aggregate Corridor:				
Annual Max Reimbursement:		\$ 1,000,000	\$ 1,000,000	\$ -
1122	Composite	\$ -	\$ 1.52	\$ -
Monthly Aggregate Premium		\$ -	\$ 1,705.44	\$ -
Annual Aggregate Premium		\$ -	\$ 20,465.28	\$ -
Aggregate Attachment				
1122	EE Only	\$ -	\$ 893.43	\$ -
1122	Composite	\$ -	\$ 893.43	\$ -
Monthly Claims Liability		\$ -	\$ 1,002,428.46	\$ -
Annual Claims Liability		\$ -	\$ 12,029,141.52	\$ -
Aggregate Run-In Limit				
Expected Annual Claims Liability				
TOTAL REINSURANCE EXPENSE				
Annual Fixed Premium		\$ 373,626.00	\$ 427,751.28	\$ 447,947.28
% Difference			14.49%	19.89%
Maximum Cost Liability		\$ 373,626.00	\$ 12,456,892.80	\$ 447,947.28
% Difference			3234.05%	19.89%
Commissions:		0.0%		

Notes: