

City of Port St. Lucie
ASO and Stop Loss RFP Evaluation - Matching Current
Effective Date: October 1, 2024



	Current	Option #1
Medical ASO	Florida Blue	Florida Blue
Administrative Services Only		
Medical Network	Florida Blue - BlueChoice	Florida Blue - BlueChoice
Rate Guarantee	Expires 9/30/2025	Expires 9/30/2025
ASO Rate PEPM	\$56.10	\$56.10
Stop Loss Interface Fee	\$0.00	N/A
ASO Annual Premium	\$874,487	\$874,487
\$ Increase/Decrease	N/A	N/A
% Increase/Decrease	N/A	N/A

	Symetra	Florida Blue/ISU
Stop Loss Insurance		
Specific Stop Loss		
ISL (Individual Specific Limit)	\$500,000	\$500,000
Aggregating Specific Deductible	\$0	\$0
Run In Cap (Per Participant)	N/A	None
Laser(s)	None	None
Benefits Covered	Medical & Rx	Medical & Rx
Contract Basis	Paid	24/12
Annual Maximum Reimbursement	Unlimited	Unlimited
Composite Specific Stop Loss PEPM	\$91.55	\$92.98
Specific Loss Annual Premium	\$1,427,081	\$1,449,372
Aggregate Stop Loss		
Claims Corridor	125%	125%
Run in Cap	N/A	None
Benefits Covered	Medical & Rx	Medical & Rx
Contract Basis	Paid	24/12
Annual Maximum Reimbursement	\$1,000,000	\$1,000,000
Aggregate PEPM	\$5.53	\$4.15
Aggregate Loss Annual Premium	\$86,202	\$64,690
Firm Stop Loss Rates?	N/A	Yes
TOTAL Stop Loss Annual Premium	\$1,513,283	\$1,514,062
\$ Increase/Decrease	N/A	\$779
% Increase/Decrease	N/A	0.1%

TOTAL FIXED COSTS (ASO & STOP LOSS)	\$2,387,770	\$2,388,549
\$ Increase/Decrease	N/A	\$779
% Increase/Decrease	N/A	0.0%