

	Current	Renewal - As Is	Alternative #1
Medical ASO	Florida Blue	Florida Blue	Florida Blue
Administrative Services Only			
Medical Network	Florida Blue - BlueChoice	Florida Blue - BlueChoice	Florida Blue - BlueChoice
Rate Guarantee	Expires 9/30/2025	Expires 9/30/2025	Expires 9/30/2025
ASO Rate PEPM	\$56.10	\$56.10	\$56.10
Stop Loss Interface Fee	-	-	-
ASO Annual Premium	1,221 \$821,977	\$821,977	\$821,977
\$ Increase/Decrease	N/A	N/A	N/A
% Increase/Decrease	N/A	N/A	N/A

	Current	Renewal - As Is	Alternative #1
Stop Loss Insurance	Symetra	Symetra	Symetra
Specific Stop Loss			
ISL (Individual Specific Limit)	\$275,000	\$275,000	\$500,000
Aggregating Specific Deductible	\$168,000	\$168,000	\$0
Run In Cap (Per Participant)	N/A	N/A	N/A
Laser(s)	None	None	None
Benefits Covered	Medical & Rx	Medical & Rx	Medical & Rx
Contract Basis	Paid	Paid	Paid
Annual Maximum Reimbursement	Unlimited	Unlimited	Unlimited
Composite Specific Stop Loss PEPM	\$145.85	\$185.17	\$91.55
Specific Loss Annual Premium	1,221 \$2,136,994	\$2,713,111	\$1,341,391
Aggregate Stop Loss			
Claims Corridor	125%	125%	125%
Run in Cap	N/A	N/A	N/A
Benefits Covered	Medical & Rx	Medical & Rx	Medical & Rx
Contract Basis	Paid	Paid	Paid
Annual Maximum Reimbursement	\$1,000,000	\$1,000,000	\$1,000,000
Aggregate PEPM	\$2.35	\$5.14	\$5.53
Aggregate Loss Annual Premium	1,221 \$34,432	\$75,311	\$81,026
Firm Stop Loss Rates?	N/A	Yes	Yes
TOTAL Stop Loss Annual Premium	\$2,171,426	\$2,788,422	\$1,422,416
\$ Increase/Decrease	N/A	\$616,996	-\$749,010
% Increase/Decrease	N/A	28.4%	-34.5%

TOTAL FIXED COSTS (ASO & STOP LOSS)	\$2,993,404	\$3,610,399	\$2,244,393
\$ Increase/Decrease	N/A	\$616,996	-\$749,010
% Increase/Decrease	N/A	20.6%	-25.0%

	Current	Renewal - As Is	Alternative #1
Claims Costs	Florida Blue	Symetra	Symetra
Expected Claims Cost	100%	100%	100%
Annual Expected Claims Costs	\$19,069,519	\$21,377,737	\$22,609,560
Expected Claims & Fixed Costs	1,221 \$22,062,923	\$24,988,136	\$24,853,953
\$ Increase/Decrease	N/A	\$2,925,213	\$2,791,030
% Increase/Decrease	N/A	13.3%	12.7%
Maximum Claims Cost	125%	125%	125%
Composite PEPM	1,221 \$1,626.87	\$1,823.79	\$1,928.88
Annual Maximum Claims Cost	\$23,836,899	\$26,722,171	\$28,261,950
Maximum Claims & Fixed Costs	1,221 \$26,830,303	\$30,332,570	\$30,506,343
\$ Increase/Decrease	N/A	\$3,502,268	\$3,676,040
% Increase/Decrease	N/A	13.1%	13.7%