

City of Port St. Lucie
ASO and Stop Loss Renewal Evaluation
Effective Date: October 1, 2025

	Current	Negotiated Renewal	Negotiated Renewal	Negotiated Renewal
Medical ASO	Florida Blue	Florida Blue	Florida Blue	Florida Blue
Administrative Services Only				
Medical Network	Florida Blue - BlueChoice	Florida Blue - BlueChoice	Florida Blue - BlueChoice	Florida Blue - BlueChoice
Rate Guarantee	Expires 9/30/2025	Expires 9/30/2026	Expires 9/30/2026	Expires 9/30/2026
ASO Rate PEPM	\$56.10	\$57.90	\$57.90	\$57.90
Stop Loss Interface Fee	\$0.00	N/A	N/A	N/A
ASO Annual Premium 1,320	\$888,624	\$917,136	\$917,136	\$917,136
\$ Increase/Decrease	N/A	\$28,512	\$28,512	\$28,512
% Increase/Decrease	N/A	3.2%	3.2%	3.2%

Stop Loss Insurance	Florida Blue/ISU	Florida Blue/ISU	Florida Blue/ISU	Florida Blue/ISU
Specific Stop Loss				
ISL (Individual Specific Limit)	\$500,000	\$500,000	\$525,000	\$550,000
Aggregating Specific Deductible	\$0	\$0	\$0	\$0
Run In Cap (Per Participant)	N/A	None	None	None
Laser	None	\$600,000	\$600,000	\$600,000
Benefits Covered	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx
Contract Basis	24/12	36/12	36/12	36/12
Annual Maximum Reimbursement	Unlimited	Unlimited	Unlimited	Unlimited
Composite Specific Stop Loss PEPM	\$92.98	\$92.98	\$87.41	\$81.88
Specific Loss Annual Premium 1,320	\$1,472,803	\$1,472,803	\$1,384,574	\$1,296,979
Aggregate Stop Loss				
Claims Corridor	125%	125%	125%	125%
Run in Cap	N/A	None	None	None
Benefits Covered	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx
Contract Basis	24/12	36/12	36/12	36/12
Annual Maximum Reimbursement	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Aggregate PEPM	\$4.15	\$2.99	\$3.03	\$3.07
Aggregate Loss Annual Premium 1,320	\$65,736	\$47,362	\$47,995	\$48,629
Firm Stop Loss Rates?	N/A	Yes	Yes	Yes
TOTAL Stop Loss Annual Premium	\$1,538,539	\$1,520,165	\$1,432,570	\$1,345,608
\$ Increase/Decrease	N/A	-\$18,374	-\$105,970	-\$192,931
% Increase/Decrease	N/A	-1.2%	-6.9%	-12.5%