



Renewal / Marketing Analysis
Prepared for

CITY OF SPARKS

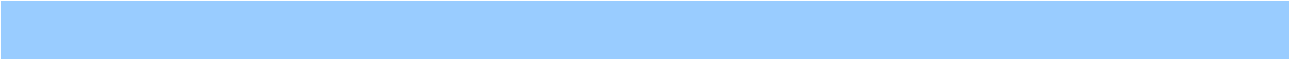
Presented By

L/P Insurance Services, Inc.
Employee Benefits Division

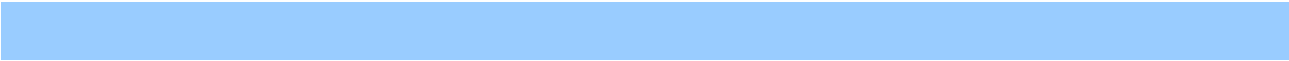
Effective: July 1, 2017

CITY OF SPARKS

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CITY OF SPARKS

Response to Bid

| <u>CARRIERS CONTACTED</u> | <u>INTERMEDIARY</u> | <u>BID RESPONSE</u> | <u>% Compared to Current</u> |
|---------------------------|---------------------|---------------------------------------|------------------------------|
| EXCESS LOSS | | | |
| Companion Life | IISI | Incumbent - Current/Renewal Presented | 9% |
| Optum | | Quote Presented | 25% |
| Berkley A&H | | Declined to Quote - Not Competitive | - |
| Prodigy Stop Loss | | Declined to Quote - Not Competitive | - |
| AIG | | Declined to Quote - Not Competitive | - |
| Bershire Hathaway | | Declined to Quote - Not Competitive | - |
| Symetra | | Declined to Quote - Not Competitive | - |
| Voya | | Declined to Quote - Not Competitive | - |
| Sun Life | One Source | Declined to Quote - Not Competitive | - |
| HM Life | One Source | Declined to Quote - Not Competitive | - |
| HCC Life | One Source | Declined to Quote - Not Competitive | - |
| Lloyds of London | One Source | Declined to Quote - Not Competitive | - |
| US Fire | One Source | Declined to Quote - Not Competitive | - |
| Greenwich | One Source | Declined to Quote - Not Competitive | - |

CITY OF SPARKS
Excess Loss - \$275K Specific Deductible
Effective: July 1, 2017

| CARRIER INTERMEDIARY | Current | Renewal | Option 1 |
|--------------------------------------|--------------------------------|--------------------------------|---------------------|
| | Companion Life IISI | Companion Life IISI | Optum |
| EXPOSURES: | | | |
| Single | 194 | 194 | 194 |
| Family | 460 | 460 | 460 |
| SPECIFIC STOP LOSS: | | | |
| Stop Loss Level | \$275,000 | \$275,000 | \$275,000 |
| Contract Basis | 24/12 | 24/12 | 24/12 |
| Benefits Covered | Medical/Rx | Medical/Rx | Medical/Rx |
| Annual Limit of Liability | Unlimited | Unlimited | Unlimited |
| Lifetime Limit of Liability | Unlimited | Unlimited | Unlimited |
| Reimbursement Percent | 100% | 100% | 100% |
| Specific Advancement | Included | Included | Included |
| Actively at Worked Waived | Waived w/disclosure | Waived w/disclosure | Waived w/disclosure |
| Retirees | Included | Included | Included |
| SPECIFIC STOP LOSS RATES: | | | |
| Single | \$24.04 | \$26.24 | \$29.23 |
| Family | \$59.21 | \$64.52 | \$74.29 |
| ESTIMATED ANNUAL COSTS | | | |
| Single | \$55,965 | \$61,087 | \$68,047 |
| Family | \$326,839 | \$356,150 | \$410,081 |
| SPECIFIC STOP LOSS | \$382,804 | \$417,237 | \$478,128 |
| % over/(under) current | | 8.99% | 24.90% |
| \$ over/(under) current | | \$34,433 | \$95,324 |
| Contingencies | | | |
| Lasers | None | None | None |
| Rate Lock | - | Pending Data for 1 claimant | Pending April Data |
| Signed Disclosure Statement Required | - | No | Yes |

CITY OF SPARKS
Excess Loss - \$295K Specific Deductible
Effective: July 1, 2017

| CARRIER INTERMEDIARY | Current |
|--------------------------------------|--------------------------------|
| | Companion Life IISI |
| EXPOSURES: | |
| Single | 194 |
| Family | 460 |
| SPECIFIC STOP LOSS: | |
| Stop Loss Level | \$275,000 |
| Contract Basis | 24/12 |
| Benefits Covered | Medical/Rx |
| Annual Limit of Liability | Unlimited |
| Lifetime Limit of Liability | Unlimited |
| Reimbursement Percent | 100% |
| Specific Advancement | Included |
| Actively at Worked Waived Retirees | Waived w/disclosure |
| Retirees | Included |
| SPECIFIC STOP LOSS RATES: | |
| Single | \$24.04 |
| Family | \$59.21 |
| ESTIMATED ANNUAL COSTS | |
| Single | \$55,965 |
| Family | \$326,839 |
| SPECIFIC STOP LOSS | \$382,804 |
| % over/(under) current | |
| \$ over/(under) current | |
| Contingencies | |
| Lasers | None |
| Rate Lock | - |
| Signed Disclosure Statement Required | - |

| Option 2 | Option 3 |
|--------------------------------|---------------------|
| Companion Life IISI | Optum |
| | |
| 194 | 194 |
| 460 | 460 |
| \$295,000 | \$295,000 |
| 24/12 | 24/12 |
| Medical/Rx | Medical/Rx |
| Unlimited | Unlimited |
| Unlimited | Unlimited |
| 100% | 100% |
| Included | Included |
| Waived w/disclosure | Waived w/disclosure |
| Included | Included |
| \$24.81 | \$37.31 |
| \$61.01 | \$69.41 |
| | |
| \$57,758 | \$86,858 |
| \$336,775 | \$383,143 |
| \$394,533 | \$470,001 |
| 3.06% | 22.78% |
| \$11,729 | \$87,197 |
| | |
| None | None |
| Pending Data for 1 claimant | Pending April Data |
| No | Yes |

Blue = Increased Benefit / Red = Decreased Benefit

CITY OF SPARKS
Excess Loss - \$300K Specific Deductible
Effective: July 1, 2017

| CARRIER INTERMEDIARY | Current |
|--------------------------------------|--------------------------------|
| | Companion Life IISI |
| EXPOSURES: | |
| Single | 194 |
| Family | 460 |
| SPECIFIC STOP LOSS: | |
| Stop Loss Level | \$275,000 |
| Contract Basis | 24/12 |
| Benefits Covered | Medical/Rx |
| Annual Limit of Liability | Unlimited |
| Lifetime Limit of Liability | Unlimited |
| Reimbursement Percent | 100% |
| Specific Advancement | Included |
| Actively at Worked Waived | Waived w/disclosure |
| Retirees | Included |
| SPECIFIC STOP LOSS RATES: | |
| Single | \$24.04 |
| Family | \$59.21 |
| ESTIMATED ANNUAL COSTS | |
| Single | \$55,965 |
| Family | \$326,839 |
| SPECIFIC STOP LOSS | \$382,804 |
| % over/(under) current | |
| \$ over/(under) current | |
| Contingencies | |
| Lasers | None |
| Rate Lock | - |
| Signed Disclosure Statement Required | - |

| Option 4 | Option 5 |
|--------------------------------|---------------------|
| Companion Life IISI | Optum |
| | |
| 194 | 194 |
| 460 | 460 |
| \$300,000 | \$300,000 |
| 24/12 | 24/12 |
| Medical/Rx | Medical/Rx |
| Unlimited | Unlimited |
| Unlimited | Unlimited |
| 100% | 100% |
| Included | Included |
| Waived w/disclosure | Waived w/disclosure |
| Included | Included |
| \$23.99 | \$26.04 |
| \$58.98 | \$66.17 |
| | |
| \$55,849 | \$60,621 |
| \$325,570 | \$365,258 |
| \$381,418 | \$425,880 |
| -0.36% | 11.25% |
| -\$1,386 | \$43,075 |
| | |
| None | None |
| Pending Data for 1 claimant | Pending April Data |
| No | Yes |

Blue = Increased Benefit / Red = Decreased Benefit