Stop Loss Renewal

Companion Life Insurance	Current	Renewal
Stop Loss Level	\$225,000	\$275,000
Benefits Covered	Medical/Rx	Medical/Rx
Annual Limit of Liability	Unlimited	Unlimited
Lifetime Limit of Liability	Unlimited	Unlimited
Reimbursement Percent	100%	100%
Retirees	Included	Included
Annual Premium	\$354,284	\$383,627
% over/(under) current		8.28%
\$\$ over/(under) current		\$29,343