

CITY OF SPARKS
Excess Loss - \$275K Specific Deductible
Effective: July 1, 2018

CARRIER INTERMEDIARY	Current		Renewal	Option 1
	Companion Life IISI		Companion Life IISI	Gerber Life One Source
EXPOSURES:				
Single	195	195	195	195
Family	461	461	461	461
SPECIFIC STOP LOSS:				
Stop Loss Level	\$275,000	\$275,000	\$275,000	\$275,000
Contract Basis	24/12	24/12	24/12	24/12
Benefits Covered	Medical/Rx	Medical/Rx	Medical/Rx	Medical/Rx
Annual Limit of Liability	Unlimited	Unlimited	Unlimited	Unlimited
Lifetime Limit of Liability	Unlimited	Unlimited	Unlimited	Unlimited
Reimbursement Percent	100%	100%	100%	100%
Specific Advancement	Included	Included	Included	Included
Actively at Work Waived	Waived w/disclosure	Waived w/disclosure	Waived w/disclosure	Waived w/disclosure
Retirees	Included	Included	Included	Included
SPECIFIC STOP LOSS RATES:				
Single	\$26.24	\$27.50	\$27.50	\$27.40
Family	\$64.52	\$71.36	\$71.36	\$69.56
ESTIMATED ANNUAL COSTS				
Single	\$61,402	\$64,350	\$64,350	\$64,116
Family	\$356,925	\$394,764	\$394,764	\$384,806
SPECIFIC STOP LOSS	\$418,326	\$459,114	\$459,114	\$448,922
% over/(under) current		9.75%	9.75%	7.31%
\$ over/(under) current		\$40,787	\$40,787	\$30,596
Contingencies				
Lasers				
Claimant # 1	None			None
Rate Lock	-			
Signed Disclosure Statement Required	-			
			\$375,000/\$2,000,000 if transplant	

Blue = Increased Benefit / Red = Decreased Benefit