

CARRIER	Current	New Proposal	New Proposal
	National Union Fire	National Union Fire	Companion Life Insurance
EXPOSURES:			
Single	173	173	173
Family	457	457	457
SPECIFIC STOP LOSS:			
Stop Loss Level	\$225,000	\$225,000	\$225,000
Contract Basis	Paid	Paid	Paid
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%
Retirees	Included	Included	Included
SPECIFIC STOP LOSS RATES:			
Single	\$19.22	\$19.65	\$21.00
Family	\$54.94	\$59.54	\$49.91
ESTIMATED ANNUAL COSTS			
Single	\$39,901	\$40,793	\$43,596
Family	\$301,291	\$326,517	\$273,706
SPECIFIC STOP LOSS	\$341,192	\$367,311	\$317,302
% over/(under) current		7.7%	-7.00%
\$\$ over/(under) current		\$26,119	(\$23,890)