

Clay County District Schools

Stop Loss Analysis Recommendation
Effective 10/1/22

	Recommendation				
	BP (Under United Healthcare)	Sun Life	QBE	Symetra	
	\$300,000	\$300,000	\$300,000	\$300,000	
Specific Deductible	\$300,000	\$300,000	\$300,000	\$300,000	
Contract Type	12/12 w/ TLO	12/12 w. TLO	12/12 w. TLO	12/12 w. TLO	
Expenses Included	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx	
Agg. Composite Factor	\$1,116.02	\$902.89	\$849.57	\$771.02	
Agg Benefit Maximum	\$1,000,000	\$2,000,000 Included, 50% Rate	\$1,000,000	\$1,000,000 Included, 50% Rate	
Lasers	None	Cap	None	Cap	
Premium Summary					
Monthly Rate - Specific					
	EE Only	\$59.07	\$30.36	\$34.58	\$44.67
	EE + SP	\$59.07	\$78.17	\$73.27	\$85.59
	EE + CH	\$59.07	\$67.49	\$65.24	\$76.14
	Family	\$59.07	\$113.76	\$108.33	\$126.84
	Composite	\$55.07	\$42.31	\$47.89	\$55.74
Monthly Specific Premium	\$154,692	\$118,849	\$134,523	\$156,574	
UHC Stop Loss Carve Out Fee (\$3.50 PEPM) Annual¹	N/A	\$117,978	\$117,978	\$117,978	
Monthly Rate Aggregate	\$3.60	\$1.79	\$1.83	\$1.25	
Monthly Agg. Premium	\$10,112	\$5,028	\$5,140	\$3,511	
Total Monthly Premium	\$164,804	\$123,877	\$139,663	\$160,085	
Total Annual Premium	\$1,977,648.36	\$1,604,501	\$1,793,940	\$2,038,997	

¹United Healthcare charges \$3.50 PEPM for outside stop loss service

Commissions: \$3.41 PEPM Built In

Census Assumptions (Enrollment as of June 2022)

EE Only	2239
EE + SP	200
EE + CH	148
Family	222
Total	2809

Prepared by

