

**Stop Loss Proposal & Cost Comparison
Camdenton R-III School District
2015 Renewal**

ENROLLMENT

392 SINGLE
237 FAMILY
629 TOTAL

4/9/2015

RATES INCLUDE 0% COMMISSIONS

| CARRIER: | REVISION | | | REVISION | |
|---------------------------------|----------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| | UNIMERICA CURRENT | UNIMERICA RENEWAL #1 | UNIMERICA RENEWAL #1 | UNIMERICA RENEWAL #2 | UNIMERICA RENEWAL #2 |
| SPECIFIC CONTRACT | 48/12 | 60/12 | 60/12 | 60/12 | 60/12 |
| SPECIFIC DEDUCTIBLE | \$95,000* | \$95,000** | \$95,000** | \$100,000** | \$100,000** |
| SINGLE SPECIFIC | \$60.49 | \$63.62 | \$63.62 | \$60.49 | \$60.49 |
| FAMILY SPECIFIC | \$136.21 | \$142.75 | \$142.75 | \$136.21 | \$135.71 |
| AGGREGATE | \$6.38 | \$6.38 | \$6.38 | \$6.38 | \$6.38 |
| SINGLE ADMINISTRATION | \$12.50 | \$13.50 | \$13.50 | \$13.50 | \$13.50 |
| FAMILY ADMINISTRATION | \$12.50 | \$13.50 | \$13.50 | \$13.50 | \$13.50 |
| PRECERTIFICATION FEE | \$1.00 | \$1.00 | \$1.00 | \$1.00 | \$1.00 |
| COBRA/HIPAA ADMINISTRATION | \$1.00 | \$1.00 | \$1.00 | \$1.00 | \$1.00 |
| PPO ACCESS FEE | \$7.00 | \$7.00 | \$7.00 | \$7.00 | \$7.00 |
| BROKER FEE | \$2.00 | \$2.00 | \$2.00 | \$2.00 | \$2.00 |
| AGGREGATE CONTRACT | 48/12 | 60/12 | 60/12 | 60/12 | 60/12 |
| SINGLE MAXIMUM FACTOR | \$507.09 | \$507.09 | \$501.61 | \$512.16 | \$506.68 |
| FAMILY MAXIMUM FACTOR | \$1,031.24 | \$1,031.24 | \$1,020.10 | \$1,041.55 | \$1,030.42 |
| MONTHLY FIXED COST | \$74,788.37 | \$78,194.31 | \$78,194.31 | \$75,417.37 | \$75,298.87 |
| ANNUAL FIXED COST | \$897,460.44 | \$938,331.72 | \$938,331.72 | \$905,008.44 | \$903,586.44 |
| MONTHLY MAXIMUM CLAIM LIABILITY | \$443,183.16 | \$443,183.16 | \$438,394.82 | \$447,614.07 | \$442,828.10 |
| ANNUAL MAXIMUM CLAIM LIABILITY | \$5,318,197.92 | \$5,318,197.92 | \$5,260,737.84 | \$5,371,368.84 | \$5,313,937.20 |
| TOTAL MONTHLY EXPOSURE | \$517,971.53 | \$521,377.47 | \$516,589.13 | \$523,031.44 | \$518,126.97 |
| TOTAL ANNUAL EXPOSURE | \$6,215,658.36 | \$6,256,529.64 | \$6,199,069.56 | \$6,276,377.28 | \$6,217,523.64 |
| RUN-IN LIMITATION | | N/A | N/A | N/A | N/A |

*CLAIMANT #5 SUBJECT TO \$165,000 SPECIFIC DEDUCTIBLE & CLAIMANT SUBJECT TO \$200,000 SPECIFIC DEDUCTIBLE.

**CLAIMANT #5 SUBJECT TO \$165,000 SPECIFIC DEDUCTIBLE.