

Stop Loss & Total Cost Summary

Proposed Effective Date: 01/01/2026

STOP LOSS

Firm until 10/17/2025

Illustrative

		Current	Renewal	Option 1
Stop Loss Market / Carrier		One80 Intermediaries		
TPA / Claims Administrator		UHC		
PPO Network		UHC Choice Plus		
Rx Benefit Manager		CVS		
		One80 Intermediaries		
		Centivo		
		Centivo		
		CVS		
		TMHCC		
		Centivo		
		Centivo		
		CVS		
Specific		Current	Renewal	Option 1
Benefits Included		Medical, Rx Card	Medical, Rx Card	Medical, Rx Card
Deductible		\$300,000	\$300,000	\$300,000
Contract Basis		Other - 36/12	Other - 48/12	24/12
Run-In/Out Limit		None	None	None
Maximum Coverage Limit		Unlimited	Unlimited	Unlimited
Terminal Liability Provision		Not Included	Not Included	Not Included
No New Laser provision included		Yes	Yes	Yes
Renewal Rate Cap included		Yes, 45.00%	Yes, 45.00%	Yes, 45.00%
Plan Mirroring Coordination		Included	Included	Included
Simultaneous (Advance) Reimbursement		Included	Included	Included
Experience Rated Refund Provision included		No	No	No
Stop Loss Premiums (Fixed)		Current	Renewal	Option 1
Specific Rates				
Employee (Single)	478	\$ 44.74	\$ 63.73	\$ 44.30
Family	576	\$ 105.78	\$ 154.32	\$ 167.04
Annual Specific Premium		\$ 987,780.00	\$ 1,432,215.12	\$ 1,408,685.28
Agent Commission Included		0.00%	0.00%	0.00%
Total Annual Specific & Aggregate Prem	\$	\$ 987,780.00	\$ 1,432,215.12	\$ 1,408,685.28
% Increase			44.99%	42.61%
% Renewal				-1.64%
Lasered Individuals / Excess Liability		Current	Renewal	Option 1
Laser 1	\$	\$ 375,000.00	\$ 375,000.00	TBD
Cost Summary at Maximum*				
Specific and Aggregate Premiums	\$	\$ 987,780	\$ 1,432,215	\$ 1,408,685
Annual Administrative Costs				
Additional Liability	\$	\$ 75,000	\$ 75,000	-
Maximum Claim Liability				
Combined at Maximum	\$	\$ 1,062,780	\$ 1,507,215	\$ 1,408,685

NOTES:

* Headcount based on renewal marketing census provided - Fluctuations in actual enrollment will have a direct impact on annualized projections.

* Cost Summary illustrations above are NOT inclusive of non-stop loss premium plan administration expenses – additional liability associated with lasers or offsets/rx rebates when apply.

* Brown & Brown exhibits represent a summary of marketing results. Carefully review carrier proposals for required disclosures, qualifications, contingencies and plan document assumptions.

Market Response as of 10/10/2025

