

City of Racine

1-1-2022 Stop Loss Marketing Comparison Summary

CARRIER:		
SPECIFIC STOP LOSS	American Fidelity Current	American Fidelity Renewal
Carrier Rating:	A+	A+
TPA:	UHC	UHC
PPO Network:	UHC Choice Plus	UHC Choice Plus
UR Vendor:	UHC	UHC
PBM:	CVS Caremark	CVS Caremark
Specific Benefits Included:	Med + Rx	Med + Rx
Plan Lifetime Maximum:	Unlimited	Unlimited
Specific Lifetime Maximum Reimbursement:	Unlimited	Unlimited
Individual Specific Deductible:	\$275,000	\$275,000
TOTAL REINSURANCE EXPENSE		
Annual Fixed Premium	\$765,331.68	\$853,922.40
% Difference		11.58%
Maximum Cost Liability	\$765,331.68	\$853,922.40
% Difference		11.58%
SPECIFIC STOP LOSS	Current	Renewal
Specific Contract:	24/12	24/12
458	\$30.02	\$34.97
599	\$83.52	\$92.06
1057	\$60.34	\$67.32
Monthly Specific Premium	\$63,777.64	\$71,160.20
Annual Specific Premium	\$765,331.68	\$853,922.40
% Difference		11.58%
Disclosure Status		Firm Through 10-7-21
Lasers	#1 - \$450K #2 - \$350K	#1 - \$450K #2 - \$350K