



CITY OF NORTH LAS VEGAS A NEVADA MUN Effective: 01/01/2021

Stop Loss Terms	Current	Renewal	Option 1	Option 3
Market	Zurich North America	Zurich North America	Zurich North America	Voya
Network	Choice Plus	Choice Plus	Choice Plus	Choice Plus
Commission	0.00%	0.00%	0.00%	0.00%
Specific				
Deductible	250,000	250,000	250,000	250,000
Aggregating Specific				
Maximum Coverage Limit	Unlimited	Unlimited	Unlimited	Unlimited
Contract	24/12	Paid	Paid	24/12
Coverages	Med, Rx	Med, Rx	Med, Rx	Med, Rx
Aggregate				
Annual Maximum	1,000,000	1,000,000	1,000,000	1,000,000
Deductible Corridor	125%	125%	125%	125%
Contract	N/A	Paid	Paid	N/A
Coverages		Med, Rx	Med, Rx	
Disclosure	90 days	90 days	90 days	75 days
Final Claim Data	through 10 months	through 10 months	through 10 months	through 9 months

Stop Loss Premium (Fixed)				
Specific	Single	159	\$49.08	\$171.23
	Family	308	\$146.01	\$560.60
Annual Specific Premium			\$633,297.60	\$2,398,684.44
Aggregate	Composite	467	\$0.00	\$10.87
Annual Aggregate Premium			\$0.00	\$60,915.48
Total Annual Premium			\$633,297.60	\$2,459,599.92
Stop Loss Premium % Change			288.38%	22.63%

Annual Fixed Cost				
			\$633,297.60	\$2,459,599.92
			\$776,594.52	\$702,927.12

Aggregate Claim Liability				
Med, Rx	Single	159	\$0.00	\$950.49
	Family	308	\$0.00	\$2,907.30
Maximum Claim Liability			\$0.00	\$12,558,915.72
% Change			0.00%	0.00%
Expected Claim Liability			\$0.00	\$10,047,132.58
Expected Plan Cost			\$633,297.60	\$12,506,732.50

Summary				
Specific and Aggregate Premium			\$633,297.60	\$2,459,599.92
Additional Liability			\$0.00	\$0.00
Expected Claim Liability			\$0.00	\$10,047,132.58
Total Annual Expected Claim and Fixed Costs			\$633,297.60	\$12,506,732.50
Maximum Plan Cost			\$633,297.60	\$15,018,515.64
% Change			2271.48%	2005.73%

Qualifications

Due to the relationship UMR has with many of these carriers/mgu's, a signed disclosure statement may not be required on existing UMR medical customers.

In addition, some of the carriers/mgu's have agreed to extend the disclosure period in an effort to finalize existing UMR medical customers at an earlier date.

If a stop loss proposal is accepted other than from a preferred UMR Stop Loss Carrier (list available from your UHC AE/SAE or UMR Sales Director), a non-preferred vendor surcharge fee will apply as outlined in the UMR Administrative Proposal.

No carrier with a competing network or affiliated with an entity with a competing network may write Stop Loss coverage (individual or aggregate) on

Zurich North America

Current Lasers: XXXX - Is not covered.

Note: The Renewal Proposal is without lasers.

Note: The Option 1 Proposal, is with lasers.

Retirees coverage is included. Quotes assume retiree's over age 65 are Medicare Primary.

Option 1 Lasers: C02099880-00 - \$975,000, C02100413-02 - \$300,000 & C07900370-00 - \$325,000.

UnitedHealthcare BP/ Pricing and provision in the contract were not Competitive

Separate Specific Deductible(s):
C0209988000 \$950,000.

Voya

Retirees pre and post age 65 are covered; \$900,00.00 conditional laser;

Neither UMR nor the Stop Loss Carriers will be bound by any typographical errors and/or omissions contained herein. Please refer to actual proposal for rates, enrollment counts, contingencies and other conditions.