

City of Fort Lauderdale
Stop Loss Renewal Evaluation
Effective Date: January 1, 2025



	CURRENT (2024)	RENEWAL (2025)	NEGOTIATED RENEWAL (2025)	OPTION 2 (2025)	OPTION 3 (2025)	OPTION 4 (2025)	OPTION 5 (2025)	OPTION 6 (2025)
	Cigna	Cigna	Cigna	Cigna	Cigna	Cigna	Cigna	Cigna
INDIVIDUAL STOP LOSS (ISL)*								
Individual Stop Loss Level	\$400,000	\$400,000	\$400,000	\$425,000	\$450,000	\$500,000	\$750,000	\$1,000,000
Benefits Covered	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx
Contract Basis	12/36	12/36	12/36	12/36	12/36	12/36	12/36	12/36
Annual ISL Maximum	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Laser Applied	No	No	No	No	No	No	No	No
Composite ISL Rate (PEPM) 1,950	\$80.79	\$92.10	\$88.87	\$82.41	\$76.26	\$65.89	\$34.13	\$15.90
Monthly ISL Premium	\$157,541	\$179,595	\$173,297	\$160,700	\$148,707	\$128,486	\$66,554	\$31,005
Annual ISL Premium	\$1,890,486	\$2,155,140	\$2,079,558	\$1,928,394	\$1,784,484	\$1,541,826	\$798,642	\$372,060
\$ Increase / (Decrease)	N/A	\$264,654	\$189,072	\$37,908	-\$106,002	-\$348,660	-\$1,091,844	-\$1,518,426
% Increase / (Decrease)	N/A	14.0%	10.0%	2.0%	-5.6%	-18.4%	-57.8%	-80.3%

*Aggregate Stop Loss is not included