

City of Fort Lauderdale  
Stop Loss Renewal Evaluation **(NEGOTIATED)**  
Effective Date: January 1, 2023

	CURRENT (2022)	RENEWAL (2023)	RENEWAL ISL OPTION 1 (2023)	RENEWAL ISL OPTION 2 (2023)	RENEWAL ISL OPTION 3 (2023)
	Cigna	Cigna	Cigna	Cigna	3
<b>INDIVIDUAL STOP LOSS (ISL)*</b>					
Individual Stop Loss Level	\$350,000	\$350,000	\$350,000	<b>\$375,000</b>	<b>\$400,000</b>
Benefits Covered	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx
Contract Basis	Incurred	Incurred	Incurred	Incurred	Incurred
Annual ISL Maximum	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Laser Applied	No	<b>No</b>	<b>\$975,000</b>	<b>\$975,000</b>	<b>\$975,000</b>
Composite ISL Rate (PEPM) 1,950	\$62.92	\$87.11	\$67.33	\$61.25	\$56.05
Monthly ISL Premium	\$122,694	\$169,865	\$131,294	\$119,438	\$109,298
Annual ISL Premium	\$1,472,328	\$2,038,374	\$1,575,522	\$1,433,250	\$1,311,570
\$ Increase / (Decrease)	N/A	\$566,046	\$103,194	-\$39,078	-\$160,758
% Increase / (Decrease)	N/A	38.4%	7.0%	-2.7%	-10.9%
ASSUMING ISL PREMIUM + LASER	\$1,472,328	\$2,038,374	\$2,200,522	\$2,033,250	\$1,886,570
\$ Increase / (Decrease)	N/A	\$566,046	\$728,194	\$560,922	\$414,242
% Increase / (Decrease)	N/A	38.4%	49.5%	38.1%	28.1%

\*Aggregate Stop Loss is not included