

**City of Fort Lauderdale
Specific Reinsurance Premium Analysis
Effective 1/1/2018**

Specific Reinsurance Policy	Cigna Current	Cigna Renewal Option 1	Partner Re Option 1	Symetra Option 1	Sun Life Option 1
Specific Stop Loss Level	\$275,000	\$275,000	\$275,000	\$275,000	\$275,000
Maximum Reimbursement	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Including Rx	yes	yes	yes	yes	yes
Contract Type	12/36	12/36	24/12	24/12	24/12
Specific Reinsurance Premium	Current	Renewal Option 1	Partner Re Option 1	Symetra Option 1	Sun Life Option 1
Per Subscriber	\$44.69	\$49.16	\$48.68	\$51.98	\$60.29
Total Monthly Premium	\$77,269	\$84,998	\$84,168	\$89,873	\$104,241
Estimated Annual Specific Premium	\$927,228	\$1,019,972	\$1,010,013	\$1,078,481	\$1,250,897
Annual Premium Impact Over Current		\$92,744	\$82,785	\$151,253	\$323,669
Percentage Change		10.0%	8.9%	16.3%	34.9%
Annual Difference Over Renewal			(\$9,959)	\$58,509	\$230,925
Annual interface fee if Cigna is replaced - \$.50 PEPM			\$10,374	\$10,374	\$10,374
Total Enrollment - All plans, all groups, all branches Based on October 2017 Cigna report	1,729				

Prepared by The Rhodes Insurance Group
10/31/2017