

**City of Fort Lauderdale**  
**Initial Cigna Specific Reinsurance Premium Analysis**  
**January 1, 2019 Effective Date**

<b>Specific Reinsurance Policy</b>	<b>Cigna Current</b>	<b>Cigna Renewal Option 1 B&amp;F</b>	<b>Cigna Renewal Option 2</b>	<b>Cigna Renewal Option 3</b>
Specific Stop Loss Level	\$275,000	\$275,000	\$300,000	\$325,000
Maximum Reimbursement	Unlimited	Unlimited	Unlimited	Unlimited
Including Rx	yes	yes	yes	yes
Contract Type	12/36	12/36	12/36	12/36
<b>Specific Reinsurance Premium</b>	<b>Current</b>	<b>Renewal Option 1</b>	<b>Renewal Option 2</b>	<b>Renewal Option 3</b>
Per Subscriber	\$49.16	\$58.01	\$54.89	\$49.31
Total Monthly Premium	\$86,767	\$102,388	\$96,881	\$87,032
Estimated Annual Specific Premium	\$1,041,209	\$1,228,652	\$1,162,570	\$1,044,386
Annual Premium Impact Over Current		\$187,443	\$121,361	\$3,177
Percentage Change		18.0%	11.7%	0.3%
<b>Annual Difference Over Renewal</b>			<b>(\$66,082)</b>	<b>(\$184,266)</b>
<b>Annual Difference Over Current</b>			\$121,361	\$3,177
Premium Savings for Increased SL Level			\$66,082	\$184,266
Claims to Savings			2.64	3.69
Total Enrollment - All plans, all groups, all branches Based on September 2018 Cigna Enrollment	1,765			

Total Eligible based off COFL August 2018 census

2049

Participation

86%

Policy includes all retirees covered by the plan

Prepared by The Rhodes Insurance Group

10/26/18