

Cigna Healthcare

Terms and Conditions	Client	City of Fort Lauderdale
	Effective Date	1/1/2019
	Account Number	3335139
	Opportunity Number	OP-2029355
	Sales Representative	Michelle Alperstein
	Quote Expiration Date	11/21/2018

- Contains a firm Stop Loss quote with an expiration date of 11/21/2018. Coverage elected prior to the expiration date requires no additional large claim reporting.
- Cigna may revise or withdraw the ISL and/or ASL proposal(s) if there are changes in the benefit plan, or the addition or termination of a subsidiary, operation or class of employees, not otherwise accounted for during the Stop Loss underwriting process.
- The stop loss quote assumes proposed plan of benefits and networks and is based on Cigna providing the administration of those underlying benefits.
- The stop loss quote excludes all fund amounts for Cigna Choice Fund products (HRA/HSA) from projected claims and premium, as those amounts are strictly the liability of City of Fort Lauderdale.
- In the event of material changes in the benefit plan or changes in legislation or regulation, Cigna may withdraw this proposal or revise the premium rates and/or coverage provisions with the revision(s) to become effective on the date such changes are effective.
- The ISL Maximum represents the maximum payable under the stop loss policy.
- Cigna may revise or withdraw this ISL proposal if the estimated number of Covered Persons for Stop Loss coverage, in total or in any covered plan differs more than 10% from the original estimated enrollment.
- The covered employees, shown on the financial page, are based on the following distribution of employees in each plan:
Split OAP 1 (Split) = 656 Emps;
Split OAP 2 (Split) = 221 Emps;
Split HRA (Split) = 878 Emps;
Split HDHP Retirees (Split) = 6 Emps;
- Rates assume the Policy Period Months identified on the ISL proposal page.
- Scenarios that do not include run in coverage reflect a discount assuming an immature contract and will have this discount fully removed from the rates in the subsequent year when the case is renewed on a paid (mature) basis. Renewal rates can also be expected to increase for stop loss leveraged trend each year.
- The Individual Stop Loss Incurred contract covers claims incurred under the proposed contract basis regardless of the paid date.
- If an employer carves out stop loss coverage, an additional data reporting interface fee will be charged to the employer and may vary depending on the frequency of reporting requested. Reporting information and support services are provided only after confidentiality agreements have been executed by the employer and stop loss insurer. The information provided by Cigna is based on paid-claim data only. Information is not provided for any incurred-but-not-paid claims or projected claims. In addition, information related to precertification, case management, course of treatment or prognosis will not be provided. Carving stop loss coverage out to a third party insurer is only available in our Over 500 business segment.
- Retirees over age 65 are included in the Individual Stop Loss coverage
- The renewal rate for the current stop loss pooling point, as identified on the ISL proposal page, is included. Medical trend is highly leveraged on stop loss and as such it is recommended that the pooling point is increased each year to keep the same proportional relationship between the underlying medical claims and the stop loss pooling point. Alternative pooling points and rates have been provided in this quote, other levels are available upon request.
- Unless otherwise indicated, this proposal contains a stop loss rate that will be adjusted by a savings amount of \$0.75 PEPM if both the incentive-based Cigna Healthy Pregnancy, Healthy Babies program and Cigna Comprehensive Oncology program are elected in conjunction with Cigna Stop Loss.

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Cigna HealthCare

Individual Stop Loss Renewal

Client	City of Fort Lauderdale
Effective Date	1/1/2019
Account Number	3335139
Opportunity Number	OP-2029355
Sales Representative	Michelle Alperstein
Quote Date	8/7/2018
Quote Expiration Date	11/21/2018

Individual Coverage Options	Current	ISL Option 1	ISL Option 2	ISL Option 3
Proposal ID		53881	53882	53883
Contingent or Firm		Firm	Firm	Firm
Individual Pooling Point	\$275,000	\$275,000	\$300,000	\$325,000
Annual ISL Maximum	Unlimited	Unlimited	Unlimited	Unlimited
Covered Benefits		Medical/Rx	Medical/Rx	Medical/Rx
Contract Basis	12/36	Incurred in 12	Incurred in 12	Incurred in 12
Policy Period Months		12	12	12
Terminal Liability Months		-	-	-
Covered Employees		1761	1761	1761
Individual Premium (PEPM)	\$49.16	\$58.01	\$54.89	\$49.31
ISL Policy Year Premium		\$1,225,899.55	\$1,159,909.33	\$1,042,078.80
Renewal Increase		18.01%	11.65%	0.31%
Commission (% or \$ PEPM)		-	-	-
Interface Fee, if applicable		\$0.50	\$0.50	\$0.50
Laser Applies?		No	No	No

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