

City of Fort Lauderdale
Final Cigna Specific Reinsurance Premium Analysis
January 1, 2022 Effective Date

Specific Reinsurance Policy	Cigna Current	Cigna Final Option 1	Cigna Final Option 2	Cigna Final Option 3
Specific Stop Loss Level	\$350,000	\$350,000	\$375,000	\$400,000
Maximum Reimbursement	Unlimited	Unlimited	Unlimited	Unlimited
Including Rx	Yes	Yes	Yes	Yes
Contract Type	Incurred in 12	Incurred in 12	Incurred in 12	Incurred in 12
Specific Reinsurance Premium	Cigna Current	Cigna Final Option 1	Renewal Option 2	Renewal Option 3
Per Subscriber	\$57.20	\$62.92	\$57.20	\$52.23
Unit Premium Impact Over Current		10%	0%	-9%

Quote expiration date: 12/1/21
annually

Cigna has also agreed to provide a one time credit in the January 2022 ASO Fees of \$68,000. This years's credit reduces the effective increase from 10% to 4.6%
The contract type has been enhanced by Cigna to an incurred contract and covers eligible claims regardless of date paid.
Prepared by The Rhodes Insurance Group
10/6/2021