



October 8, 2021

Guy Hine  
City of Fort Lauderdale  
100 North Andrews Avenue  
Fort Lauderdale, Florida 33301

City of Fort Lauderdale # 3335139

Dear Mr. Hine,

In response to the inquiry about Cigna's Incurred Stop Loss Contract, please be advised that effective May 2016, the "12/36" Incurred Contract offered by Cigna was enhanced to replace the 24 month paid period extension with an infinite paid period extension. This enhancement resulted in the issuance of an "Incurred in 12" stop loss contract starting with the first renewal after May 2016. The Individual Stop Loss, Incurred, contracts issued to City of Fort Lauderdale #3335139 on and after 1/1/17 included a 12 month incurred period and a paid period with infinite terminal liability protection each year. This means any claims paid during the active policy year or subsequent policy years, accumulate to the stop loss limit for the policy year in which the service was rendered. The Individual Stop Loss Coverage section on the Schedule of Insurance, within the Stop Loss contract reflects the coverage period for Covered Expenses.

Sincerely,

A handwritten signature in cursive script, appearing to read "Jennifer Barry".

Jennifer Barry  
Cigna Stop Loss

Jennifer Barry  
October 8, 2021  
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Product Management Senior Advisor