

Exhibit A: 2018 Stop Loss Options and Costs

| Vendor Name | ISL Deductible Level | ISL Per Employee Per Month | Aggregate Per Employee Per Month | 3rd Party Stop Loss Reporting Fees | Total Stop Loss Prem. & Fees | Est. Headc'nt | Est. Monthly Cost | Est Annual Cost | Add'l Claims Liability (due to Lasers) | One-Time 2018 Credit | Total Est. Annual Cost | % Increase over 2017 (Current) Contract |
|------------------------|----------------------|----------------------------|----------------------------------|------------------------------------|------------------------------|---------------|-------------------|-----------------|--|----------------------|------------------------|---|
| Current (Arbor - 2017) | \$150,000 | \$85.00 | \$3.32 | \$0.00 | \$88.32 | 962 | \$84,964 | \$1,019,566 | \$0 | \$0 | \$1,019,566 | N/A |
| Arbor | \$175,000 | \$86.83 | \$4.54 | \$1.25 | \$92.62 | 962 | \$89,100 | \$1,069,205 | \$325,000 | \$0 | \$1,394,205 | 36.7% |
| Berkshire Hathaway | \$175,000 | \$80.01 | \$3.04 | \$1.25 | \$84.30 | 962 | \$81,097 | \$973,159 | \$275,000 | \$0 | \$1,248,159 | 22.4% |
| Cigna | \$175,000 | \$98.41 | \$4.89 | \$0.00 | \$103.30 | 962 | \$99,375 | \$1,192,495 | \$0 | (\$100,000) | \$1,092,495 | 7.2% |
| Partners Re | \$175,000 | \$96.12 | \$1.49 | \$1.25 | \$98.86 | 962 | \$95,103 | \$1,141,240 | \$200,000 | \$0 | \$1,341,240 | 31.6% |

Other Important Considerations:

Current (Arbor - 2017) offers a 15/12 contract (i.e., incurred in 15 mos period and paid in 12 months period); has no lasered claimants
 Arbor - will offer a 24/12 contract; has 1 lasered claimant set at \$500,000 deductible
 Berkshire Hathaway will offer a 24/12 contract term; has 2 lasered claimants set at \$375,000 and \$250,000
 Cigna - will offer a 24/12 contract; has no lasered claimant
 Partner Re - will offer a 24/12 contract; has 1 lasered claimant whose claims will be set at 12/12 contract.
 All the 4 vendors quoted a 125% Aggregate (ASL) Corridor

Based on this analysis, Holmes Murphy recommends that the City of McKinney select Cigna as their 2018 Stop Loss vendor