



Arbor Benefit Group

Large Claim Review Analysis

Group Name – City of McKinney

City, State – McKinney, TX

Plan Year – 1.1.2017 – 12.31.2017

Original Eff. Date – 1.1.2015

Specific Deductible – \$150,000

Current Contract type – 15/12

Proposed Contract type – 15/12

Current Group Aggregating Specific Deductible – N/A

Proposed Group Aggregating Specific Deductible – N/A

Current Annual Maximum – Unlimited

Current Annual stop-loss Maximum – Unlimited

Proposed Annual Maximum – Unlimited

Proposed Annual stop-loss Maximum – Unlimited

Benefit Year and Stop Loss Policy year coincide – Yes

Date of Large Claim Review – **12.7.2016 KC**

Large Claim Reviewer – KC

Medical Risk Analyst – NM

TPA – Allegiance Benefit Plan Management, Inc.

The reports noted below were included in the large claim review for proposal number – 52397

Large Claims as of – **11.30.2016**

UR Pre-certs for the period of (Star Point UR Reports provided by Allegiance) – **11.18.2016**

Trigger or Catastrophic Diagnoses as of – **12.5.2016**

Current Year Lasers – None

Data Mining Vendor – No

Data Feed: Yes

Specialty Oncology Program – No

Dialysis Limiting Language effective – No

Fully Insured Transplant Carve-out in force – No

Domestic Reimbursement – No

PPO Network – CIGNA

PBM reporting included in large claim reporting – No

PBM reporting provided as of (PBM Reports provided by Maxor Plus) – **10.31.2016**

Plan Document Effective date – 1.1.2016

List of EE's not actively at work as of –

Lock-in date offered / actual lock in date –

Pended Claims as of and for the period of – **11.8.2016**

Denied Claims as of and for the period of – Not Provided

Case Management activity prior 12 months – **Yes**

Case Management Reports for – Karen Adkins, Makayla Bates, Connie Brown, Brandon Champion, Matthew Clark, Tammara Cook, James Crow, Gracie Diaz, George Doan, Joshua

Jackson, Ayden Palmer, Rachel Pierce, Valerie Ray, Adaline Snyder, Noah Snyder, Rebecca Snyder, Kim Tucker, Ursula Watson,
Claim Detail/Payment History provided for –
Attending Physician Statements provided for –
Disclosure as of –

All plan participants reported in the reports noted above unless noted below, are accepted at the specific case deductible contingent upon updated reports through the date of disclosure lock in **11.18.2016**. If there is no change to the information provided to date of disclosure lock in **11.18.2016** all claimants unless noted below will be accepted at the specific case deductible. Plan participants not previously reported as of the date of this offer with trigger diagnoses as defined in the Fidelity Security Life Insurance Company Disclosure Statement or inpatient confinements prior to Disclosure lock-in acceptance by the employer will be subject to further underwriting review.

Plan Participants who are; not actively at work, or in the case of dependents not actively at life or have incurred trigger diagnoses that have not been reported on or prior to the date of Disclosure Acceptance by the Employer will be subject to further underwriting review. This proposal assumes that all attending physician statements, large case management reports, pre-certifications of hospital confinements or known hospital confinements, large case management updates, paid claims in excess of \$20,000 or that have the potential to exceed \$20,000, claims received but unpaid, claims processed but unfunded, denied claims in excess of \$20,000, employees not actively at work any notice to the employer of a potential large claim will be provided to Fidelity Security Life Insurance Company as of the disclosure lock-in date noted above and must be accepted by Fidelity Security Life Insurance Company. If the reports through the proposed effective date reflect any material change to the information previously provided through the date of Disclosure lock-in that would have changed Fidelity Security Life Insurance Company's underwriting determination, the disclosure will be subject to further underwriting review.

Any Group Aggregating Specific deductible option that is offered in lieu of individual lasers will apply to the entire group.

This proposal offer expires **1.13.2017** unless confirmation of acceptance of this offer is received via the employer's signature below. A completed, signed Employer Disclosure statement must be provided as well. These two (2) documents must be received by Arbor Benefit Group, L. P. within five (5) calendar days of the employer's signature.

Failure to accept this proposal in writing via the employer signature below by **1.13.2017** will re-open the disclosure review period to further underwriting review of updated claim information, noted above, through the date the employer signs the disclosure statement **and** provides the updated reports or the policy effective date whichever is later. The signed form must be received by Arbor Benefit Group, L.P. within five (5) calendar days of the employer's signature.

The undersigned accepts the Fidelity Security Life Insurance Company offer noted above.

Employer Signature

Date of Signature