

**CITY OF MCKINNEY**  
**STOP LOSS BEST AND FINAL ANALYSIS**

	2012 / 2013 Current	Original	Best and Final	Option 1
TPA:	GPA	Cigna	Cigna	Cigna
STOP LOSS CARRIER:	Berkely	Westport	Westport	Westport
PBM	MAXOR	Cigna	Cigna	Cigna
PPO:	PHCS	Cigna OAP	Cigna OAP	Cigna OAP
SPECIFIC STOP LOSS DEDUCTIBLE:	\$125,000	\$125,000	\$125,000	\$150,000
SPECIFIC STOP LOSS LIFETIME MAXIMUM:	Unlimited	Unlimited	Unlimited	Unlimited
SPECIFIC STOP LOSS ANNUAL MAXIMUM	\$1,875,000	Unlimited	Unlimited	Unlimited
SPECIFIC CONTRACT :	24/12 (M, Rx)	24/12 (M, Rx)	24/12 (M, Rx)	24/12 (M, Rx)
SPECIFIC PREMIUM: Employee	\$80.22	\$62.41	\$63.24	\$45.65
Dependents	\$0.00	\$0.00	\$0.00	\$0.00
MONTHLY TOTAL	\$61,850	\$48,118	\$48,758	\$35,196
ANNUAL TOTAL	\$742,195	\$577,417	\$585,096	\$422,354
<b>PERCENTAGE Δ FROM CURRENT</b>	n/a	<b>-22.2%</b>	<b>-21.2%</b>	<b>-43.1%</b>
<b>DOLLAR CHANGE FROM CURRENT</b>	n/a	<b>-\$164,778</b>	<b>-\$157,099</b>	<b>-\$319,842</b>

MEDICAL CALCULATIONS BASED ON:

EMPLOYEE ENROLLMENT            771  
DEPENDENT ENROLLMENT        509  
TOTAL ENROLLMENT                771

	2012 / 2013 Current	Original	Best and Final	Option 1
Stop Loss Carrier	Berkely	Westport	Westport	Westport
Stop Loss Best and Final	n/a	Original - Not Firm and Final	Firm and Final	Firm and Final
ISL Run-In Limitation	n/a	\$62,500 per Participant	\$62,500 per Participant	\$75,000 per Participant
Lasers	None	Pending	None	None
Notes / Caveats		SA Benefits Stop Loss	SA Benefits Stop Loss	SA Benefits Stop Loss

City of McKinney  
Historical Large Claims / Savings Exhibit

2010	Claims	ISL - 125k	ISL - 150k	Additional Liability	Premium Savings	Net Savings
Claimant 1	\$484,378	\$359,378	\$334,378			
Claimant 2	\$316,672	\$191,672	\$166,672			
Claimant 3	\$166,324	\$41,324	\$16,324			
Total Reimbursements		\$592,374	\$517,374	-\$75,000	\$162,743	\$87,743

2011	Claims	ISL - 125k	ISL - 150k	Additional Liability	Premium Savings	Net Savings
Claimant 1	\$154,355	\$29,355	\$4,355			
Claimant 2	\$148,079	\$23,079	n/a			
Claimant 3	\$145,465	\$20,465	n/a			
Claimant 4	\$140,693	\$15,693	n/a			
Claimant 5	\$126,960	\$1,960	n/a			
Total Reimbursements		\$90,552	\$4,355	-\$86,197	\$162,743	\$76,546

2012	Claims	ISL - 125k	ISL - 150k	Additional Liability	Premium Savings	Net Savings
Claimant 1	\$268,490	\$143,490	\$118,490			
Claimant 2	\$224,903	\$99,903	\$74,903			
Claimant 3	\$207,454	\$82,454	\$57,454			
Claimant 4	\$192,566	\$67,566	\$42,566			
Claimant 5	\$192,338	\$67,338	\$42,338			
Claimant 6	\$147,316	\$22,316	n/a			
Claimant 7	\$136,305	\$11,305	n/a			
Claimant 8	\$129,392	\$4,392	n/a			
Total Reimbursements		\$498,764	\$335,751	-\$163,013	\$162,743	-\$270

2013 - 10 Months	Claims	ISL - 125k	ISL - 150k	Additional Liability	Premium Savings	Net Savings
Claimant 1	\$151,425	\$26,425	\$1,425			
Claimant 2	\$131,802	\$6,802	n/a			
Claimant 3	\$130,882	\$5,882	n/a			
Total Reimbursements		\$39,109	\$1,425	-\$37,684	\$162,743	\$125,059