

JANUARY 1, 2026

CONFIRMATION OF SOLD RATES

		HM Current	HM Option 1	HM Option 2	HM Option 3	HM Option 4
Administration						
Healthgram						
Medical, Rx Claims Administration	1,391	\$24.00	\$24.00	\$24.00	\$24.00	\$24.00
Utilization Management	1,391	\$2.75	\$2.75	\$2.75	\$2.75	\$2.75
Healthgram Connect	1,391	\$7.00	\$7.00	\$7.00	\$7.00	\$7.00
Healthgram Trax	1,391	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50
PBM Interface Fee	1,391	\$1.85	\$1.85	\$1.85	\$1.85	\$1.85
Other						
Health Partners Network Access Fee	1,391	\$2.50	\$2.50	\$2.50	\$2.50	\$2.50
Veracity Admin Fee	1,391	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00
Teladoc	1,391	\$1.15	\$1.45	\$1.45	\$1.45	\$1.45
Stop Loss						
Specific Contract						
Deductible		\$280,000	\$280,000	\$300,000	\$325,000	\$350,000
Contract Type		24/12	36/12	36/12	36/12	36/12
Covered Benefits		Med/Rx	Med/Rx	Med/Rx	Med/Rx	Med/Rx
Premium: Single	631	\$43.91	\$70.15	\$65.08	\$57.92	\$54.20
Family	760	\$131.03	\$209.76	\$197.28	\$179.09	\$170.21
Change from Current			60.0%	50.0%	35.6%	28.5%
No-New-Laser at Renewal/ Rate Cap		Yes; 60%	Yes; 60%	Yes; 60%	Yes; 60%	Yes; 60%
Retiree Coverage		Included	Included	Included	Included	Included
Stop Loss Commission		0.00%	0.00%	0.00%	0.00%	0.00%
Expected Annual Exposure						
Healthgram Administration		\$635,965	\$635,965	\$635,965	\$635,965	\$635,965
Other Administration		\$261,230	\$266,237	\$266,237	\$266,237	\$266,237
Stop Loss Premiums		\$1,527,480	\$2,444,187	\$2,291,979	\$2,071,871	\$1,962,718
Total Expected Annual Cost		\$2,424,675	\$3,346,390	\$3,194,182	\$2,974,074	\$2,864,920

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Notes and Contingencies:

- If a non-preferred vendor is selected, prior written approval from Healthgram is required. Such selection may be subject to additional fees and/or separate agreements.
- ProCare Rx is the assumed PBM.
- No percentage of savings or per claim fees for standard out-of-network claim processing. Open Negotiation/IDR eligible out-of-network claims are subject to 25% of negotiated savings (\$250 minimum and \$2,500 maximum) per claim. IDR disputes are also subject to Entity Fee.
- No claim audit or edit fees.
- If applicable, stop loss specific advance and aggregate accommodation are subject to Healthgram's funding requirements.
- Healthgram may receive contingent compensation (override ranging from 0-5%) as a result of stop loss carrier volume and/or performance. This compensation, if received, does not impact premium rates in current nor future policy periods.
- A portion of certain non-Healthgram vendor fees are retained by Healthgram for ongoing data services and vendor coordination.
- HCBB state taxes may apply if you are headquartered in AZ, NM, NJ, NY, OH, SC, TX, WA, WV.
- Subrogation provided for 25% of recovery.
- Case Management and Maternity Management will increase to a rate of \$175.00 per hour.
- Condition Management will increase to a rate of \$75.00 per hour.
- NY Pool Annual fee = \$500.00
- Required Notices Annual fee = \$500.00

SIGNATURE: _____

DATE: _____