healthgram

# Confirmation of Sold Rates

Hall County, Georgia

1/1/2027

| Administration | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **Healthgram** | **Enrollment** | **Current** | **Option 1** | **Option 2** | **Option 3** | **Option 4** | **Option 5** | **Option 6** |
| Medical, Rx Claims Administration | 1,426 | $24.00 | $24.00 | $24.00 | $24.00 | $24.00 | $24.00 | $24.00 |
| Utilization Management | 1,426 | $2.75 | $2.75 | $2.75 | $2.75 | $2.75 | $2.75 | $2.75 |
| Healthgram Connect | 1,426 | $7.00 | $7.00 | $7.00 | $7.00 | $7.00 | $7.00 | $7.00 |
| Healthgram Trax | 1,426 | $2.50 | $2.50 | $2.50 | $2.50 | $2.50 | $2.50 | $2.50 |
| PBM Interface | 1,426 | $1.85 | $1.85 | $1.85 | $1.85 | $1.85 | $1.85 | $1.85 |
| **Other** | | | | | | | | |
| Health Partners Network Access Fee | 1,426 | $2.50 | N/A | N/A | N/A | N/A | N/A | N/A |
| Cigna OAP Network Access Fee | 1,426 | N/A | $18.00 | $18.00 | $18.00 | $18.00 | $18.00 | $18.00 |
| Teladoc - $59 consult fee | 1,426 | $1.45 | $1.45 | $1.45 | $1.45 | $1.45 | $1.45 | $1.45 |
| Veracity Admin Fee | 1,426 | $12.00 | $12.00 | $12.00 | $12.00 | $12.00 | $12.00 | $12.00 |
| **Stop Loss** | | **HM** | **HM** | **HM** | **HM** | **HM** | **HM** | **HM** |
| **Specific Contract** | | | | | | | | |
| Deductible | | $300,000 | $300,000 | $300,000 | $325,000 | $325,000 | $350,000 | $350,000 |
| Contract Type | | 36/12 | 48/12 | 48/12 | 48/12 | 48/12 | 48/12 | 48/12 |
| Covered Benefits | | Med/Rx | Med/Rx | Med/Rx | Med/Rx | Med/Rx | Med/Rx | Med/Rx |
| Additional Laser Liability | | $0 | $0 | $325,000 | $0 | $300,000 | $0 | $275,000 |
| Premium: Single | 691 | $65.08 | $104.45 | $104.45 | $94.20 | $94.20 | $88.98 | $88.98 |
| Family | 735 | $197.28 | $315.32 | $315.32 | $290.02 | $290.02 | $278.18 | $278.18 |
| No-New-Laser at Renewal/ Rate Cap | | Yes; 60% | Not Included | Yes; 60% | Not Included | Yes; 60% | Not Included | Yes; 60% |
| Retiree Coverage | | Included | Included | Included | Included | Included | Included | Included |
| Stop Loss Commission | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| **Expected Annual Exposure** | | | | | | | | |
| Healthgram Administration | | $651,967 | $651,967 | $651,967 | $651,967 | $651,967 | $651,967 | $651,967 |
| Other Administration | | $272,936 | $538,172 | $538,172 | $538,172 | $538,172 | $538,172 | $538,172 |
| Stop Loss Premiums | | $2,279,653 | $3,647,222 | $3,647,222 | $3,339,083 | $3,339,083 | $3,191,370 | $3,191,370 |
| Additional Liability | | $0 | $0 | $325,000 | $0 | $300,000 | $0 | $275,000 |
| **Total Expected Annual Cost** | | **$3,204,557** | **$4,837,361** | **$5,162,361** | **$4,529,222** | **$4,829,222** | **$4,381,509** | **$4,656,509** |

Signature

Date

*Confidential Information of Healthgram, Inc.*

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# Confirmation of Sold Rates

Hall County, Georgia

1/1/2027

| Administration | | | | | | |
|---|---|---|---|---|---|---|
| **Healthgram** | **Enrollment** | **Current** | **Option 7** | **Option 8** | **Option 9** | **Option 10** |
| Medical, Rx Claims Administration | 1,426 | $24.00 | $24.00 | $24.00 | $24.00 | $24.00 |
| Utilization Management | 1,426 | $2.75 | $2.75 | $2.75 | $2.75 | $2.75 |
| Healthgram Connect | 1,426 | $7.00 | $7.00 | $7.00 | $7.00 | $7.00 |
| Healthgram Trax | 1,426 | $2.50 | $2.50 | $2.50 | $2.50 | $2.50 |
| PBM Interface | 1,426 | $1.85 | $1.85 | $1.85 | $1.85 | $1.85 |
| **Other** | | | | | | |
| Health Partners Network Access Fee | 1,426 | $2.50 | N/A | N/A | N/A | N/A |
| Cigna OAP Network Access Fee | 1,426 | N/A | $18.00 | $18.00 | $18.00 | $18.00 |
| Teladoc - $59 consult fee | 1,426 | $1.45 | $1.45 | $1.45 | $1.45 | $1.45 |
| Veracity Admin Fee | 1,426 | $12.00 | $12.00 | $12.00 | $12.00 | $12.00 |
| **Stop Loss** | | **HM** | **HM** | **HM** | **HM** | **HM** |
| **Specific Contract** | | | | | | |
| Deductible | | $300,000 | $375,000 | $375,000 | $400,000 | $400,000 |
| Contract Type | | 36/12 | 48/12 | 48/12 | 48/12 | 48/12 |
| Covered Benefits | | Med/Rx | Med/Rx | Med/Rx | Med/Rx | Med/Rx |
| Additional Laser Liability | | $0 | $0 | $250,000 | $0 | $225,000 |
| Premium: Single | 691 | $65.08 | $79.84 | $79.84 | $73.94 | $73.94 |
| Family | 735 | $197.28 | $254.13 | $254.13 | $239.70 | $239.70 |
| No-New-Laser at Renewal/ Rate Cap | | Yes; 60% | Not Included | Yes; 60% | Not Included | 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 | | $651,967 | $651,967 | $651,967 | $651,967 | $651,967 |
| Other Administration | | $272,936 | $538,172 | $538,172 | $538,172 | $538,172 |
| Stop Loss Premiums | | $2,279,653 | $2,903,460 | $2,903,460 | $2,727,264 | $2,727,264 |
| Additional Liability | | $0 | $0 | $250,000 | $0 | $225,000 |
| **Total Expected Annual Cost** | | **$3,204,557** | **$4,093,599** | **$4,343,599** | **$3,917,404** | **$4,142,404** |

Signature

Date

*Confidential Information of Healthgram, Inc.*

**Administration Assumptions**

- Plan Options: 2 | PBM: ProCare / Veracity | Bank Account(s): 1

**Notes and Provisions**

- If a non-standard vendor is selected, prior written approval from Healthgram is required. Such selection may be subject to additional fees and/or separate agreements.
- Stop loss specific advance and aggregate accommodation are subject to Healthgram's funding requirements.
- Billing will be limited to a single remittance for monthly administrative and premium invoices.
- Consolidated billing for external vendors limited to stop loss, PBM, and broker commission.
- A portion of certain service fees may be retained by Healthgram for ongoing data and service integrations.
- Network Access Fee is a representative approximation of actual access fees. January 2027 Cigna NAF "holiday".
- Bluebook state taxes may apply based on the customer's corporate location. Applicable state taxes will be added to Healthgram Connect.
- 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.
- Lasered options assume the following laser: T. Ellis ($625k)
- **FIRM THROUGH 11/16**

**Conditional Services**

- Clinical Case Management and Maternity Management = $175 per hour
- Condition Management = $75 per hour
- No percentage of savings fees for standard out-of-network claim processing. Open Negotiation/IDR eligible claims are subject to 25% of negotiated savings ($250 minimum and $2500 maximum) per claim. IDR disputes are also subject to Entity Fee.
- Subrogation 25% of recovery
- Data Services = $950 per vendor annually (external medical claims and/or eligibility data feeds) Vendors: Marathon

**Optional Compliance Services**

- Required Notices = $500 annually
- NY State Surcharge = $500 annually