

Cigna HealthCare

Individual Stop Loss Renewal

Client

Hall County Board of Commissioners

Effective Date

01/01/2022

Account Number

3335240

Opportunity Number

OP-5082708

Sales Representative

Lauren Darr

Quote Date

08/10/2021

Quote Expiration Date

10/8/2021

Individual Coverage Options

Proposal ID

Renewal

156287

Contingent or Firm

Firm

Individual Pooling Point

\$250,000

\$250,000

Annual ISL Maximum

Unlimited

Unlimited

Covered Benefits

Medical/Rx

Contract Basis

Paid

Paid in 12

Policy Period Months

12

Terminal Liability Months

-

Covered Employees

1302

Individual Premium (PEPM)

\$74.87

\$81.98

ISL Policy Year Premium

\$1,280,855.52

Renewal Increase

9.5%

Commission (% or \$ PEPM)

-

Interface Fee, if applicable

\$3.00

Laser Applies?

No

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Cigna Healthcare

Terms and Conditions	Client	Hall County Board of Commissioners
	Effective Date	1/1/2022
	Account Number	3335240
	Opportunity Number	OP-5082708
	Sales Representative	Lauren Darr
	Quote Expiration Date	10/8/2021

- Contains a firm Stop Loss quote with an expiration date of 10/08/2021. Coverage elected prior to the expiration date requires no additional large claim reporting.
- Cigna may revise or withdraw the ISL and/or ASL proposal(s) if there are changes in the benefit plan, or the addition or termination of a subsidiary, operation or class of employees, not otherwise accounted for during the Stop Loss underwriting process.
- The stop loss quote assumes proposed plan of benefits and networks and is based on Cigna providing the administration of those underlying benefits.
- In the event of material changes in the benefit plan or changes in legislation or regulation, Cigna may withdraw this proposal or revise the premium rates and/or coverage provisions with the revision(s) to become effective on the date such changes are effective.
- The ISL Maximum represents the maximum payable under the stop loss policy.
- Cigna may revise or withdraw this ISL proposal if the estimated number of Covered Persons for Stop Loss coverage, in total or in any covered plan differs more than 10% from the original estimated enrollment.
- The covered employees, shown on the financial page, are based on the following distribution of employees in each plan:
HDHP LCP = 155 Emps;
HDHP OAP = 166 Emps;
LCP Plan = 297 Emps;
OAP Plan = 684 Emps;
- Rates assume the Policy Period Months identified on the ISL proposal page.
- Scenarios that do not include run in coverage reflect a discount assuming an immature contract and will have this discount fully removed from the rates in the subsequent year when the case is renewed on a paid (mature) basis. Renewal rates can also be expected to increase for stop loss leveraged trend each year.
- If an employer carves out stop loss coverage, an additional data reporting interface fee will be charged to the employer and may vary depending on the frequency of reporting requested. Reporting information and support services are provided only after confidentiality agreements have been executed by the employer and stop loss insurer. The information provided by Cigna is based on paid-claim data only. Information is not provided for any incurred-but-not-paid claims or projected claims. In addition, information related to precertification, case management, course of treatment or prognosis will not be provided. Carving stop loss coverage out to a third party insurer is only available in our Over 500 business segment.
- Retirees over age 65 are not included in the Individual Stop Loss coverage.
- The renewal rate for the current stop loss pooling point, as identified on the ISL proposal page, is included. Medical trend is highly leveraged on stop loss and as such it is recommended that the pooling point is increased each year to keep the same proportional relationship between the underlying medical claims and the stop loss pooling point. Alternative pooling points and rates have been provided in this quote, other levels are available upon request.
- Unless otherwise indicated, this proposal contains a stop loss rate that will be adjusted by a savings amount of \$0.75 PEPM if both the incentive-based Cigna Healthy Pregnancy, Healthy Babies program and Cigna Comprehensive Oncology program are elected in conjunction with Cigna Stop Loss.
- The quote assumes inclusion of Embarc Benefit ProtectionSM as a feature of the underlying medical plan. If this program is not adopted, Cigna reserves the right to revise or withdraw this stop loss proposal(s).

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X _____ Cigna Representative	_____ Date
X _____ Chairman, Hall County Board of Commissioners	_____ Date