

Stop Loss Premiums

Aetna Life Insurance Company	2024 CURRENT	2025 RENEWAL
Specific Deductible	\$425,000	\$475,000
Contract Type	12/36	12/36
Coverage	Medical & RX	Medical & RX
Composite Rate Per Employee Per Month (PEPM)	\$75.87 PEPM	\$68.35 PEPM
Estimated Annual Premium	\$3,180,166.92	\$2,864,958.60
Lasers: These individual participants are underwritten at a higher stop loss deductible based on their prior claims experience and/or know medical conditions.	\$800,000 \$1,000,000	\$725,000
Potntial Additional Liability <i>Above Current Deductible</i>	\$950,000	\$250,000