

ISL DEDUCTIBLE COMPARISON



Effective: July 1, 2018

Single: 251
Family: 288
Total: 539

Specific Deductible:	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$125,000	\$125,000
	NNL 49% Rate Cap	NNL 49% Rate Cap			NNL 50% Rate Cap	NNL 49% Rate Cap	NNL 50% Rate Cap
	Current	Renewal	Proposed 1	Proposed 2	Proposed 3	Proposed 4	Proposed 5
Admin and Managed Care:	\$442,116	\$442,116	\$442,116	\$442,116	\$442,116	\$442,116	\$442,116
Administrator:	CORESOURCE	CORESOURCE	CORESOURCE	CORESOURCE	CORESOURCE	CORESOURCE	CORESOURCE
Managed Care Network:	PCC/PHCS	PCC/PHCS	PCC/PHCS	PCC/PHCS	PCC/PHCS	PCC/PHCS	PCC/PHCS
Stop Loss Carrier:	US Fire	US Fire	BCS Insurance	Liberty Insurance	HCC Life Ins	US Fire	HCC Life Ins
Specific Deductible:	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$125,000	\$125,000
Laser Deductible:	\$475,000	\$0	TBD	TBD	TBD	\$0	TBD
Aggregating Specific:	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
Contract Type:	72/12	84/12	24/12	24/12	24/12	84/12	24/12
Specific Rate - Single:	\$45.55	\$48.54	\$71.62	\$93.01	\$62.97	\$38.94	\$48.93
Specific Rate - Family:	\$118.18	\$127.37	\$210.53	\$242.30	\$168.53	\$104.51	\$140.19
Aggregate Premium:	\$3.84	\$3.74	\$3.60	\$3.33	\$4.86	\$4.47	\$4.93
Annual Premium (incl Agg Spec):	\$670,463.80	\$710,584	\$1,066,596	\$1,239,073	\$903,540	\$607,386	\$763,761.04
Total % Change from Current:		6.0%	59.1%	84.8%	34.8%	-9.4%	13.9%
Total \$ Change from Current:		\$40,120	\$396,132	\$568,610	\$233,076	-\$63,078	\$93,297
TOTAL ANNUAL FIXED EXPENSE:	\$1,112,580	\$1,152,700	\$1,508,712	\$1,681,190	\$1,345,656	\$1,049,502	\$1,205,877
Total % Change from Current:		3.6%	35.6%	51.1%	20.9%	-5.7%	8.4%
Total \$ Change from Current:		\$40,120	\$396,132	\$568,610	\$233,076	-\$63,078	\$93,297

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	NNL 49% Rate Cap	NNL 49% Rate Cap			NNL 50% Rate Cap	NNL 49% Rate Cap	NNL 50% Rate Cap
	<u>Current</u>	<u>Renewal</u>	<u>Proposed 1</u>	<u>Proposed 2</u>	<u>Proposed 3</u>	<u>Proposed 4</u>	<u>Proposed 5</u>
Admin and Managed Care:	\$442,116	\$442,116	\$442,116	\$442,116	\$442,116	\$442,116	\$442,116
Administrator:	CORESOURCE	CORESOURCE	CORESOURCE	CORESOURCE	CORESOURCE	CORESOURCE	CORESOURCE
Managed Care Network:	PCC/PHCS	PCC/PHCS	PCC/PHCS	PCC/PHCS	PCC/PHCS	PCC/PHCS	PCC/PHCS
Stop Loss Carrier:	US Fire	US Fire	BCS Insurance	Liberty Insurance	HCC Life Ins	US Fire	HCC Life Ins
AGGREGATE FACTORS:							
Contract Type:	24/12	72/12	24/12	24/12	24/12	72/12	24/12
Single:	\$715.60	\$692.66	\$657.84	\$713.14	\$798.04	\$703.80	\$817.02
Family:	\$1,717.44	\$1,956.59	\$2,011.61	\$1,999.99	\$1,986.84	\$1,988.09	\$2,016.78
Annual Attachment Point:	\$8,090,860	\$8,848,267	\$8,933,538	\$9,059,943	\$9,270,216	\$8,990,685	\$9,430,856
Total % Change from Current:		9.4%	10.4%	12.0%	14.6%	11.1%	16.6%
Total \$ Change from Current:		\$757,407	\$842,678	\$969,083	\$1,179,356	\$899,825	\$1,339,996
Expected Paid Claims:	\$6,472,688	\$7,078,614	\$7,146,831	\$7,247,954	\$7,416,172	\$7,192,548	\$7,544,685
Total % Change from Current:		9.4%	10.4%	12.0%	14.6%	11.1%	16.6%
Total \$ Change from Current:		\$605,926	\$674,143	\$775,267	\$943,485	\$719,860	\$1,071,997
TOTAL PLAN EXPENSE (incl Laser)							
Annual Maximum Plan Cost:	\$9,678,440	\$10,000,967	\$10,442,250	\$10,741,133	\$10,615,872	\$10,040,187	\$10,636,733
Total % Change from Current:		3.3%	7.9%	11.0%	9.7%	3.7%	9.9%
Total \$ Change from Current:		\$322,527	\$763,811	\$1,062,693	\$937,432	\$361,747	\$958,293
Annual Expected Plan Costs:	\$8,060,268	\$8,231,313	\$8,655,543	\$8,929,144	\$8,761,829	\$8,242,050	\$8,750,562
Total % Change from Current:		2.1%	7.4%	10.8%	8.7%	2.3%	8.6%
Total \$ Change from Current:		\$171,045	\$595,275	\$868,876	\$701,561	\$181,782	\$690,294