

## Comparison of HEALTH INSURANCE Proposals

finalized 10/26/2012

Group Name: City of Rochelle

Effective Date: 11/1/2012

Employee = 29

Family = 76

	2011-12 Broker: Query Ins TPA: Cypress StopLoss Carrier: AIG Network: ECOH / HFN	2012-13 Proposed Broker: Query/MB&P TPA: Cypress StopLoss Carrier: Fidelity Security Life Network: ECOH / HFN	2012-13 Proposed Broker: C&B TPA: Cypress StopLoss Carrier: AIG Network: ECOH / HFN	2012-13 Proposed Broker: Rochelle Insurance TPA: UMR StopLoss Carrier: UnitedHealthcare - BP Network: UHC Options
Specific Deductible	<u>Current</u> \$60,000.00	* <u>Option 5</u> \$60k/\$50k Agg Spec	** <u>Option 2</u> \$60k/\$50k Agg Spec	*** <u>Additional Option</u> \$75,000.00
TOTAL FIXED COSTS	\$301,033.08	-2.6% \$276,958.96	12.6% \$338,946.24	-15.1% \$275,534.96
Attachment Point (ie Max Claims Cost)	\$1,855,525.68	-0.5% \$1,846,644.24	6.9% \$1,984,038.60	12.2% \$2,081,046.24
<b>Max Liability (ie Max Plan Cost)</b>	<b><u>\$2,156,558.76</u></b>	<b>-1.5% <u>\$2,123,603.20</u></b>	<b>7.7% <u>\$2,322,984.84</u></b>	<b>8.3% <u>\$2,356,581.20</u></b>
<b>UW Expected</b> **	<b>\$1,785,453.62</b>	<b>\$1,754,274.35</b>	<b>\$1,926,177.12</b>	<b>\$1,940,371.95</b>

\* Rates are final

\*\* Rates are final

\*\*\* Full disclosure not complete at end of 10-26-2012

\*\*\* Includes Estimated Transplant Policy cost at \$20k  
Cypress Transplant Policy quote is \$20, 115.60