

**BENEFIT AND COST ANALYSIS  
FOR**

Based on: **77** *EMPLOYEE ONLY*  
**8** *EMPLOYEE/SPOUSE*  
**3** *EMPLOYEE/CHILDREN*  
**18** *FAMILY*

**Carrier:** Companion Life Companion Life

**Specific Stop-Loss:** *Alternate #1 (500 Ded Plan)* *Alternate #2 (500 Ded Plan)*

Specific Deductible	\$50,000	\$50,000
Contract Basis	12/15	12/15
Coverages Included	Medical/RX	Medical/RX
Specific Advance	Yes	Yes

**Aggregate Stop-Loss:**

Contract Basis	12/12	12/12
Coverages Included	Medical/RX	Medical/RX

**Fixed Costs:**

Specific Premium (Employee Only)	\$91.91	\$99.31
Specific Premium (Employee/Spouse)	\$181.49	\$197.83
Specific Premium (Employee/Children)	\$160.63	\$175.08
Specific Premium (Family)	\$272.60	\$297.14
Aggregate Premium (Composite)	\$5.54	\$5.54
Administration Fee (Composite) (Includes Cobra/HIPAA)	\$15.00	\$15.00
Utilization Review Fee (Composite)	\$2.25	\$2.25
PPO Access Fee (Composite)	\$3.25	\$3.25
Fixed Costs (Employee Only)	\$117.95	\$125.35
Fixed Costs (Employee/Spouse)	\$207.53	\$223.87
Fixed Costs (Employee Children)	\$186.67	\$201.12
Fixed Costs (Family)	\$298.64	\$323.18

Monthly Fixed Costs	\$16,677.92	\$17,863.51
<b>Annual Fixed Costs</b>	<b>\$200,135.04</b>	<b>\$214,362.12</b>

**Variable Cost (Suggested Claims Funding):**

Aggregate Funding Factor (Employee Only)	\$224.29	\$224.29
Aggregate Funding Factor (Employee/Spouse)	\$446.79	\$446.79
Aggregate Funding Factor (Employee/Children)	\$395.43	\$395.43
Aggregate Funding Factor (Family)	\$671.08	\$671.08

Monthly Claims Funding	\$34,110.38	\$34,110.38
<b>Annual Claims Funding</b>	<b>\$409,324.56</b>	<b>\$409,324.56</b>

**Total Annual Costs:**

Fixed Costs	\$200,135.04	\$214,362.12
Claims Funding	\$409,324.56	\$409,324.56
<b>Total Annual Fixed Costs and Suggested Funding</b>	<b>\$609,459.60</b>	<b>\$623,686.68</b>

**Maximum Budgeted Rates:**

<b>Employee Only Coverage</b>	\$342.24	\$349.64
<b>Employee/Spouse Coverage</b>	\$654.32	\$670.66
<b>Employee/Children Coverage</b>	\$582.10	\$596.55
<b>Family coverage</b>	\$969.72	\$994.26

Alternate #2 - Companion Life guarantees they will not place a higher specific deductible (laser) on any individual upon renewal. Furthermore, Companion Life guarantees they will not increase specific rates more than 39% (worst case scenario).

One-Time Set-up Fee (Includes Plan Document Preparation) \$1,500  
 Plan Document Printing At Cost