

Bakers Union and FELRA Health and Welfare Fund
Stop Loss Price Check

	<u>HM Insurance Group</u>		<u>AIG Benefit Solutions</u>		<u>Ullico</u>	
	<u>Option 1</u>	<u>Option 2</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 1</u>	<u>Option 2</u>
Contract Type	12/15	12/15	12/15	12/15	12/15	12/15
Annual Deductible per Individual	\$ 300,000	\$ 350,000	\$ 300,000	\$ 350,000	\$ 300,000	\$ 350,000
Maximum Lifetime Reimbursement	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Aggregating Specific Deductible	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000
<u>Proposed Fees</u>						
Composite	\$ 28.40	\$ 35.17	\$ 26.60	\$ 33.57	\$ 25.53	\$ 32.47
Coverage Period	1/1/18 - 12/31/18		1/1/18- 12/31/18		1/1/18 - 12/31/18	

All options include medical and prescription utilization.

Key

Contract Type - Incurred and paid time periods offered. For example 12/15, Incurred in 12 months/ Paid in 15 months

Maximum Lifetime Reimbursement - No reimbursement limit to Plan Sponsor

Aggregating Specific Deductible - The total amount of large claims per individual which exceed the Annual Specific Deductible remain the liability of the Plan Sponsor until the Aggregating Specific Deductible is satisfied by one or more claimants. Once this additional deductible is satisfied, then all further charges on eligible claims that exceed the Annual Specific Deductible will be reimbursed under the stop loss policy.