SERVICES	Effective Date:		
Enrollment			
Employee	10		
Employee/Spouse	7		
Employee/Child(ren)	7		
Family	, 11		
Composite:	35		
Composite.	Current	Option #5	Option #6
MGU	HCC Life	Summit Re	Summit Re
Reinsurance Carrier	HCC Life	Companion	Companion
Specific Includes	Medical & Prescription	Medical & Prescription	Medical & Prescription
Specific Deductible Level	\$35,000	\$35,000	\$35,000
Specific Aggregating Corridor	\$20,000	\$20,000	\$20,000
Specific Stop Loss Contract Basis	12/15	12/15	12/16
Employee	\$140.91	\$123.17	\$123.17
Employee/Spouse	\$280.69	\$245.38	\$245.38
Employee/Child(ren)	\$248.42	\$245.38	\$245.56
Family	\$421.60	\$368.56	\$368.56
Annual Specific Premium	\$117.005.64	\$102.284.52	\$102,284.52
No Laser at Renewal Option Included	N	φ102,204.32 Ν	N
aser Information	N	N	
63760002	\$0	\$60.000	\$0
Individual #2	\$0 \$0	\$00,000 \$0	\$0 \$0
Individual #2	\$0 \$0	\$0 \$0	\$0
		÷ -	
Aggregate Includes	Medical & Prescription	Medical & Prescription	Medical & Prescription
Aggregate Stop Loss Contract Basis	12/12	12/12	12/13
Aggregate Rate Per Employee	\$23.47	\$16.06	\$16.06
Aggregate Accomodation Fee	\$0.00	\$1.37	\$1.37
Aggregate Accomodation Fee Annual Aggregate Premium	\$0.00 \$9,857.40	\$1.37 \$7,320.60	\$1.37 \$7,320.60
Aggregate Accomodation Fee	\$0.00	\$1.37	\$1.37
Aggregate Accomodation Fee Annual Aggregate Premium Aggregate Run In Limit	\$0.00 \$9,857.40 \$0.00	\$1.37 \$7,320.60 \$0.00	\$1.37 \$7,320.60 \$0.00
Aggregate Accomodation Fee Annual Aggregate Premium Aggregate Run In Limit	\$0.00 \$9,857.40 \$0.00 \$28.62	\$1.37 \$7,320.60 \$0.00 \$29.62	\$1.37 \$7,320.60 \$0.00 \$29.62
Aggregate Accomodation Fee Annual Aggregate Premium Aggregate Run In Limit IPA Administration Fee Total Annual Administration	\$0.00 \$9,857.40 \$0.00 \$28.62 \$12,020.40	\$1.37 \$7,320.60 \$0.00 \$29.62 \$12,440.40	\$1.37 \$7,320.60 \$0.00 \$29.62 \$12,440.40
Aggregate Accomodation Fee Annual Aggregate Premium Aggregate Run In Limit IPA Administration Fee Total Annual Administration Fotal Annual Fixed Cost (a)	\$0.00 \$9,857.40 \$0.00 \$28.62	\$1.37 \$7,320.60 \$0.00 \$29.62 \$12,440.40 \$122,045.52	\$1.37 \$7,320.60 \$0.00 \$29.62 \$12,440.40 \$122,045.52
Aggregate Accomodation Fee Annual Aggregate Premium Aggregate Run In Limit IPA Administration Fee Total Annual Administration Fotal Annual Fixed Cost (a) Administrative Fee Percentage Change	\$0.00 \$9,857.40 \$0.00 \$28.62 \$12,020.40	\$1.37 \$7,320.60 \$0.00 \$29.62 \$12,440.40	\$1.37 \$7,320.60 \$0.00 \$29.62 \$12,440.40 \$122,045.52 3.
Aggregate Accomodation Fee Annual Aggregate Premium Aggregate Run In Limit IPA Administration Fee Total Annual Administration Fotal Annual Fixed Cost (a) Administrative Fee Percentage Change Fotal Annual Fixed Cost Percentage Change	\$0.00 \$9,857.40 \$0.00 \$28.62 \$12,020.40	\$1.37 \$7,320.60 \$0.00 \$29.62 \$12,440.40 \$122,045.52 3.5%	\$1.37 \$7,320.60 \$0.00 \$29.62 \$12,440.40 \$122,045.52 3.
Aggregate Accomodation Fee Annual Aggregate Premium Aggregate Run In Limit IPA Administration Fee Total Annual Administration Fotal Annual Fixed Cost (a) Administrative Fee Percentage Change Fotal Annual Fixed Cost Percentage Change Aggregate Factors	\$0.00 \$9,857.40 \$0.00 \$28.62 \$12,020.40 \$138,883.44	\$1.37 \$7,320.60 \$0.00 \$29.62 \$12,440.40 \$122,045.52 3.5% -12.1%	\$1.37 \$7,320.60 \$0.00 \$ 29.62 \$12,440.40 \$122,045.52 3. -12.
Aggregate Accomodation Fee Annual Aggregate Premium Aggregate Run In Limit IPA Administration Fee Total Annual Administration Total Annual Fixed Cost (a) Administrative Fee Percentage Change Total Annual Fixed Cost Percentage Change Aggregate Factors Employee	\$0.00 \$9,857.40 \$0.00 \$28.62 \$12,020.40 \$138,883.44 \$394.12	\$1.37 \$7,320.60 \$0.00 \$29.62 \$12,440.40 \$122,045.52 3.5% -12.1% \$357.69	\$1.37 \$7,320.60 \$0.00 \$29.62 \$12,440.40 \$122,045.52 3. -12. \$357.69
Aggregate Accomodation Fee Annual Aggregate Premium Aggregate Run In Limit IPA Administration Fee Total Annual Administration Total Annual Fixed Cost (a) Administrative Fee Percentage Change Total Annual Fixed Cost Percentage Change Aggregate Factors Employee Employee Employee	\$0.00 \$9,857.40 \$0.00 \$28.62 \$12,020.40 \$138,883.44 \$394.12 \$785.12	\$1.37 \$7,320.60 \$0.00 \$29.62 \$12,440.40 \$122,045.52 3.5% -12.1% \$357.69 \$712.39	\$1.37 \$7,320.60 \$0.00 \$29.62 \$12,440.40 \$122,045.52 3. -12. \$357.69 \$712.39
Aggregate Accomodation Fee Annual Aggregate Premium Aggregate Run In Limit IPA Administration Fee Total Annual Administration Fotal Annual Fixed Cost (a) Administrative Fee Percentage Change Fotal Annual Fixed Cost Percentage Change Fotal Annual Fixed Cost Percentage Change Fotal Annual Fixed Cost Percentage Change Employee Employee Employee/Spouse Employee/Child(ren)	\$0.00 \$9,857.40 \$0.00 \$28.62 \$12,020.40 \$138,883.44 \$394.12 \$785.12 \$694.86	\$1.37 \$7,320.60 \$0.00 \$29.62 \$12,440.40 \$122,045.52 3.5% -12.1% \$357.69 \$712.39 \$630.61	\$1.37 \$7,320.60 \$0.00 \$29.62 \$12,440.40 \$122,045.52 3. -12. \$357.69 \$712.39 \$630.61
Aggregate Accomodation Fee Annual Aggregate Premium Aggregate Run In Limit IPA Administration Fee Total Annual Administration Fotal Annual Fixed Cost (a) Administrative Fee Percentage Change Fotal Annual Fixed Cost Percentage Change Aggregate Factors Employee Employee/Spouse Employee/Child(ren) Family	\$0.00 \$9,857.40 \$0.00 \$28.62 \$12,020.40 \$138,883.44 \$138,883.44 \$394.12 \$785.12 \$694.86 \$1,179.26	\$1.37 \$7,320.60 \$0.00 \$29.62 \$12,440.40 \$122,045.52 3.5% -12.1% \$357.69 \$712.39 \$630.61 \$1,070.22	\$1.37 \$7,320.60 \$0.00 \$29.62 \$12,440.40 \$122,045.52 3. -12. \$357.69 \$712.39 \$630.61 \$1,070.22
Aggregate Accomodation Fee Annual Aggregate Premium Aggregate Run In Limit TPA Administration Fee Total Annual Administration Total Annual Fixed Cost (a) Administrative Fee Percentage Change Total Annual Fixed Cost Percentage Change Total Annual Fixed Cost Percentage Change Aggregate Factors Employee Employee Employee/Spouse Employee/Child(ren) Family Annual Maximum Claims/Attachment Point (b)	\$0.00 \$9,857.40 \$0.00 \$28.62 \$12,020.40 \$138,883.44 \$394.12 \$785.12 \$694.86 \$1,179.26 \$327,275.04	\$1.37 \$7,320.60 \$0.00 \$29.62 \$12,440.40 \$122,045.52 3.5% -12.1% \$357.69 \$712.39 \$630.61 \$1,070.22 \$297,003.84	\$1.37 \$7,320.60 \$0.00 \$29.62 \$12,440.40 \$122,045.52 3. -12. \$357.69 \$712.39 \$630.61 \$1,070.22 \$297,003.84
Aggregate Accomodation Fee Annual Aggregate Premium Aggregate Run In Limit PA Administration Fee Total Annual Administration Total Annual Administration Total Annual Fixed Cost (a) Administrative Fee Percentage Change Total Annual Fixed Cost Percentage Change Aggregate Factors Employee Employee Employee Employee/Child(ren) Family Annual Maximum Claims/Attachment Point (b)	\$0.00 \$9,857.40 \$0.00 \$28.62 \$12,020.40 \$138,883.44 \$138,883.44 \$394.12 \$785.12 \$694.86 \$1,179.26	\$1.37 \$7,320.60 \$0.00 \$29.62 \$12,440.40 \$122,045.52 3.5% -12.1% \$357.69 \$712.39 \$630.61 \$1,070.22	\$1.37 \$7,320.60 \$0.00 \$29.62 \$12,440.40 \$122,045.52 3. -12. \$357.69 \$712.39 \$630.61 \$1,070.22
Aggregate Accomodation Fee Annual Aggregate Premium Aggregate Run In Limit IPA Administration Fee Total Annual Administration Fotal Annual Fixed Cost (a) Administrative Fee Percentage Change Fotal Annual Fixed Cost Percentage Change Fotal Annual Fixed Cost Percentage Change Fotal Annual Fixed Cost Percentage Change Employee Employee Employee/Spouse Employee/Child(ren) Family Annual Maximum Claims/Attachment Point (b) Annual Expected Claims (c)	\$0.00 \$9,857.40 \$0.00 \$28.62 \$12,020.40 \$138,883.44 \$394.12 \$785.12 \$694.86 \$1,179.26 \$327,275.04 \$261,820.03	\$1.37 \$7,320.60 \$0.00 \$29.62 \$12,440.40 \$122,045.52 3.5% -12.1% \$357.69 \$712.39 \$630.61 \$1,070.22 \$297,003.84 \$237,603.07	\$1.37 \$7,320.60 \$0.00 \$29.62 \$12,440.40 \$122,045.52 3. -12. \$357.69 \$712.39 \$630.61 \$1,070.22 \$297,003.84 \$237,603.07
Aggregate Accomodation Fee Annual Aggregate Premium Aggregate Run In Limit IPA Administration Fee Total Annual Administration Fotal Annual Fixed Cost (a) Administrative Fee Percentage Change Fotal Annual Fixed Cost Percentage Change Fotal Annual Fixed Cost Percentage Change Aggregate Factors Employee Employee/Spouse Employee/Child(ren) Family Annual Maximum Claims/Attachment Point (b) Annual Expected Claims (c)	\$0.00 \$9,857.40 \$0.00 \$28.62 \$12,020.40 \$138,883.44 \$394.12 \$785.12 \$694.86 \$1,179.26 \$327,275.04 \$261,820.03 \$466,158.48	\$1.37 \$7,320.60 \$0.00 \$29.62 \$12,440.40 \$122,045.52 3.5% -12.1% \$357.69 \$712.39 \$630.61 \$1,070.22 \$297,003.84 \$237,603.07 \$419,049.36	\$1.37 \$7,320.60 \$0.00 \$29.62 \$12,440.40 \$122,045.52 3. -12. \$357.69 \$712.39 \$630.61 \$1,070.22 \$297,003.84 \$237,603.07 \$419,049.36
Aggregate Accomodation Fee Annual Aggregate Premium Aggregate Run In Limit IPA Administration Fee Total Annual Administration Fotal Annual Fixed Cost (a) Administrative Fee Percentage Change Fotal Annual Fixed Cost Percentage Change Fotal Annual Fixed Cost Percentage Change Fotal Annual Fixed Cost Percentage Change Aggregate Factors Employee Employee/Spouse Employee/Child(ren) Family Annual Maximum Claims/Attachment Point (b) Annual Expected Claims (c) Fotal Annual Exposure (a+b)	\$0.00 \$9,857.40 \$0.00 \$28.62 \$12,020.40 \$138,883.44 \$394.12 \$785.12 \$694.86 \$1,179.26 \$327,275.04 \$261,820.03	\$1.37 \$7,320.60 \$0.00 \$29.62 \$12,440.40 \$122,045.52 3.5% -12.1% \$357.69 \$712.39 \$630.61 \$1,070.22 \$297,003.84 \$237,603.07 \$419,049.36 \$359,648.59	\$1.37 \$7,320.60 \$0.00 \$29.62 \$12,440.40 \$122,045.52 3. -12. \$357.69 \$712.39 \$630.61 \$1,070.22 \$297,003.84 \$237,603.07 \$419,049.36 \$359,648.59
Aggregate Accomodation Fee Annual Aggregate Premium Aggregate Run In Limit TPA Administration Fee Total Annual Administration Total Annual Fixed Cost (a) Administrative Fee Percentage Change Total Annual Fixed Cost Percentage Change Adgregate Factors Employee Employee Employee/Spouse Employee/Child(ren)	\$0.00 \$9,857.40 \$0.00 \$28.62 \$12,020.40 \$138,883.44 \$394.12 \$785.12 \$694.86 \$1,179.26 \$327,275.04 \$261,820.03 \$466,158.48	\$1.37 \$7,320.60 \$0.00 \$29.62 \$12,440.40 \$122,045.52 3.5% -12.1% \$357.69 \$712.39 \$630.61 \$1,070.22 \$297,003.84 \$237,603.07 \$419,049.36	\$1.37 \$7,320.60 \$0.00 \$29.62 \$12,440.40 \$122,045.52 3. -12. \$357.69 \$712.39 \$630.61 \$1,070.22 \$297,003.84 \$237,603.07 \$419,049.36

Includes 12% commission. (10% Broker and 2% SIHO) Updated large claims and age

Includes a Contractual Minim