



Risk & Insurance | Employee Benefits | Retirement & Private Wealth



# 2026 Stop Loss RFP Analysis

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# Table of Contents

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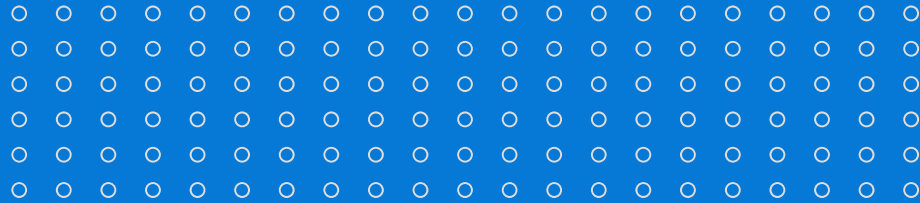


I. RFP Overview & Responses

II. Stop Loss RFP Results

Appendices - Stop Loss Performance

# 1



## RFP Overview & Responses

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# RFP Overview

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This presentation summarizes the initial results of an RFP conducted by HUB International on behalf of the City of Burleson to assess vendors to administer the following benefits effective January 1, 2026:

- Stop Loss

The RFP was conducted with the following objectives in mind:

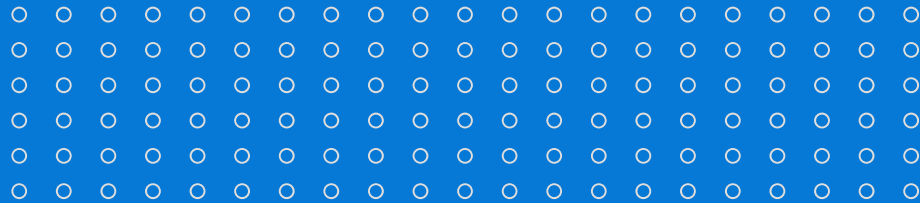
- Aligns with the City's objectives and is supported by management and Council;
- Demonstrated superior member service and claims processing;
- Ability to proactively meet the City's service needs;
- Willingness, experience, and capability to effectively administer the programs;
- Ability for bundling various coverage options for savings;
- Support during the implementation process.

# RFP Vendor Response List (Stop Loss)

STOP LOSS CARRIER	RESPONDED / DECLINED
Stealth (Stop Loss Wholesaler) / Berkshire	Incumbent / Responded
SA Benefits (Stop Loss Wholesaler)	Responded

- 1. Stealth received 4 Stop Loss quotes :
  - Berkshire Hathaway, HCC, ISU, QBE
- 2. SA Benefits received 1 Stop Loss quote :
  - Liberty

# 2



## Stop Loss RFP Results

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\*NO UHC administration or PCORI cost included - Stop Loss Only

**CITY OF BURLESON  
PARTIAL SELF FUNDED RFP ANALYSIS - 125K ISL**

	1	2	3	4
	Current	Renewal	Proposed	Proposed
TPA:	UHC	UHC	UHC	UHC
	Stealth / Berkshire Hathaway	Stealth / Berkshire Hathaway	SA Benefits / Liberty	Stealth / ISU
STOP LOSS CARRIER:				
PBM	Optum	Optum	Optum	Optum
PPO:	Choice +	Choice +	Choice +	Choice +
SPECIFIC STOP LOSS DEDUCTIBLE:	\$125,000	\$125,000	\$125,000	\$125,000
SPECIFIC STOP LOSS LIFETIME MAXIMUM:	Unlimited	Unlimited	Unlimited	Unlimited
SPECIFIC STOP LOSS ANNUAL MAXIMUM	Unlimited	Unlimited	Unlimited	Unlimited
SPECIFIC CONTRACT :	PAID (M, Rx)	PAID (M, Rx)	24/12 (M, Rx)	24 /12 (M, Rx)
AGGREGATE CONTRACT CORRIDOR:	120%	120%	120%	120%
AGGREGATE CONTRACT MAXIMUM:	\$2,000,000	\$2,000,000	\$2,000,000	\$1,000,000
AGGREGATE CONTRACT:	PAID (M, Rx)	PAID (M, Rx)	24/12 (M, Rx)	24 /12 (M, Rx)
SPECIFIC PREMIUM: Employee	\$182.42	\$209.89	\$199.27	\$209.88
MONTHLY TOTAL	\$68,043	\$78,289	\$74,328	\$78,285
ANNUAL TOTAL	\$816,512	\$939,468	\$891,933	\$939,423
AGGREGATE PREMIUM (Per Employee):	\$7.09	\$8.11	\$13.53	\$5.67
MONTHLY TOTAL	\$2,645	\$3,025	\$5,047	\$2,115
ANNUAL TOTAL	\$31,735	\$36,300	\$60,560	\$25,379
<b>AGGREGATE STOP LOSS FACTOR:</b>				
Employee	\$1,352.39	\$1,480.23	\$1,494.85	\$1,610.08
Additional for Family				
Monthly Aggregate Accumulation	\$504,441	\$552,126	\$557,579	\$600,560
Annual Aggregate Accumulation	\$6,053,298	\$6,625,509	\$6,690,949	\$7,206,718
Projected Claims - Carrier	\$5,044,415	\$5,521,258	\$5,575,791	\$6,005,598
	Current	Renewal	Proposed	Proposed
FIXED MONTHLY TOTAL	\$70,687	\$81,314	\$79,374	\$80,400
FIXED ANNUAL TOTAL	\$848,247	\$975,768	\$952,493	\$964,802
PERCENTAGE Δ FROM CURRENT	n/a	15.0%	12.3%	13.7%
DOLLAR CHANGE FROM CURRENT	n/a	\$127,521	\$104,246	\$116,555
MAXIMUM MONTHLY FUNDING	\$575,129	\$633,440	\$636,953	\$680,960
MAXIMUM ANNUAL FUNDING	\$6,901,544	\$7,601,277	\$7,643,441	\$8,216,585
PERCENTAGE Δ FROM CURRENT	n/a	10.1%	10.7%	19.1%
DOLLAR CHANGE FROM CURRENT	n/a	\$699,733	\$741,897	\$1,315,040
EXPECTED MONTHLY MONTHLY FUNDING	\$491,055	\$541,419	\$544,024	\$583,671
EXPECTED ANNUAL FUNDING	\$5,892,661	\$6,497,026	\$6,528,283	\$7,004,057
PERCENTAGE Δ FROM CURRENT	n/a	10.3%	10.8%	18.9%
DOLLAR CHANGE FROM CURRENT	n/a	\$604,364	\$635,622	\$1,111,396

MEDICAL CALCULATIONS BASED ON:

EMPLOYEE MEDICAL ENROLLMENT

DENTAL ENROLLMENT

373

410

**CITY OF BURLESON  
PARTIAL SELF FUNDED RFP ANALYSIS - 125K ISL**

	Current	Renewal	Proposed	Proposed
TPA:	UHC	UHC	UHC	UHC
Stop Loss Best and Final	n/a	<b>Firm (Until 11/7)</b>	<b>Firm (Until 11/4)</b>	<b>Firm (Until 11/15)</b>
Lasers	None	None	<b>Claimant 1 - \$160K, Claimant 2 - \$750K, Claimant 3 - \$200K (\$735K total liability)</b>	None
Administration Guarantees	1 Year Guarantee (Medical + Dental)	1 Year Guarantee (Medical + Dental)	1 Year Guarantee (Medical + Dental)	1 Year Guarantee (Medical + Dental)
Allowances / Credits	\$45,000 Wellness \$15,000 Communication	\$45,000 Wellness \$15,000 Communication	\$45,000 Wellness \$15,000 Communication	\$45,000 Wellness \$15,000 Communication
Notes / Caveats	No new lasers at renewal and 50% renewal rate cap	No new lasers at renewal and 50% rate cap	No new lasers at renewal and 50% rate cap	No new lasers at renewal and 50% rate cap

\*Not intended to be a contract



# Stop Loss Contract Periods

## Common Stop Loss Contract Periods

	Year One			Year Two		Year Three		
	January – December			January – December		Jan.	Feb.	Mar.
24/12	Incurred Time Period							
				Paid Time Period				
12/12				Incurred Time Period				
				Paid Time Period				
12/15				Incurred Time Period				
				Paid Time Period				

■ **Incurred** - Date services are rendered

■ **Paid** - Date the payment check for "services rendered" is issued

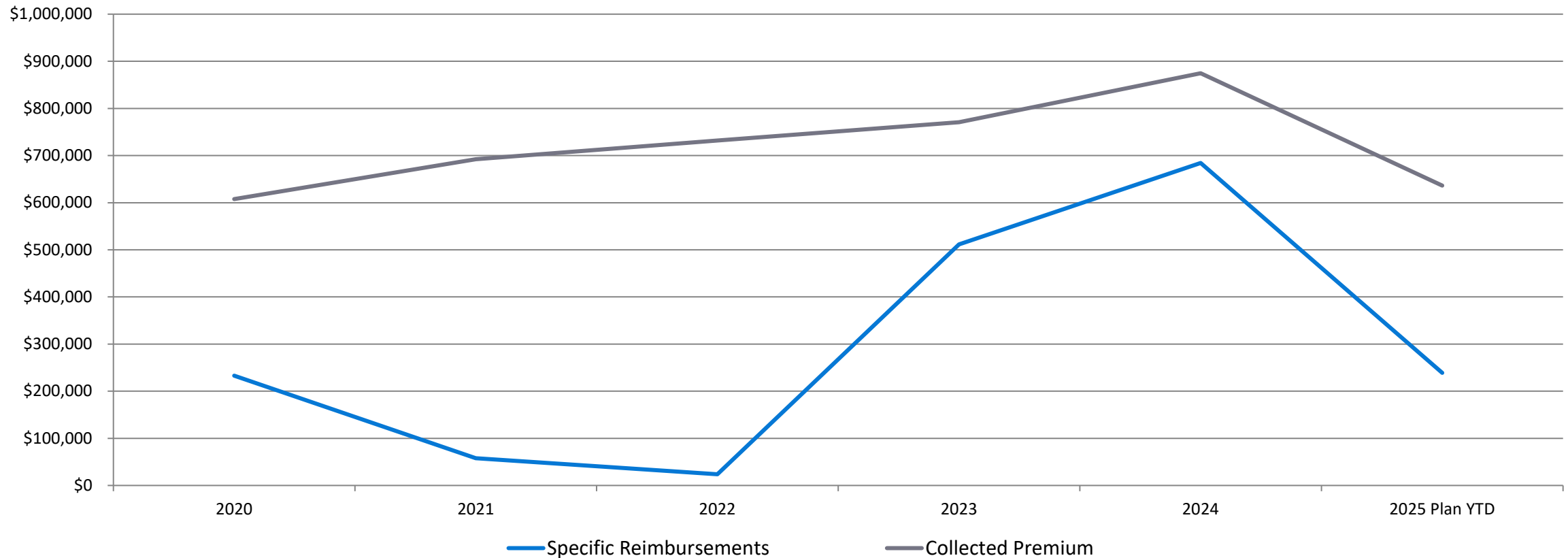
- **24/12:** Employer plan claims are covered by the Stop Loss policy only if they are incurred within 12 months prior to the effective date of the policy and paid during the policy term
- **12/12:** Employer plan claims are covered by the Stop Loss policy only if they are incurred and paid during the policy term; this is a common first-year-only transition contract for larger, fully insured employers and commonly renews into a 24/12 contract to avoid a gap in coverage
- **12/15:** Employer plan claims are covered by the Stop Loss policy only if they are incurred during the policy term and paid within 90 days of the end of the policy term

← Recommended if the City moves providers

# Thank you.

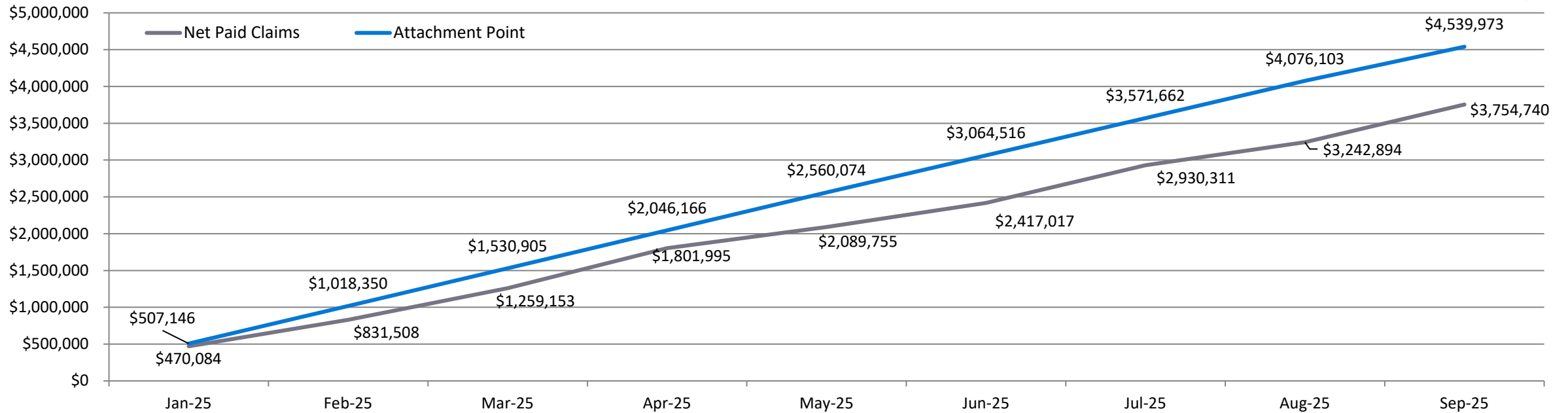
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# Plan Year Individual Stop Loss Analysis



Plan Year	Spec Deductible	Specific Reimbursements	Collected Premium	Loss Ratio	5 Year Loss Ratio
2020	\$125,000	\$233,150	\$607,637	38%	39%
2021	\$125,000	\$58,036	\$691,977	8%	
2022	\$125,000	\$23,770	\$731,711	3%	
2023	\$125,000	\$511,730	\$770,910	66%	
2024	\$125,000	\$684,244	\$874,632	78%	
2025 Plan YTD	\$125,000	\$239,123	\$636,185	38%	

# 2025 Aggregate Stop Loss



	Employees	Net Paid Claims		Attachment Point	
		Month to Date	Year to Date	Month to Date	Year to Date
Jan-25	375	\$470,084	\$470,084	\$507,146	\$507,146
Feb-25	378	\$361,423	\$831,508	\$511,203	\$1,018,350
Mar-25	379	\$427,646	\$1,259,153	\$512,556	\$1,530,905
Apr-25	381	\$542,841	\$1,801,995	\$515,261	\$2,046,166
May-25	380	\$287,760	\$2,089,755	\$513,908	\$2,560,074
Jun-25	373	\$327,263	\$2,417,017	\$504,441	\$3,064,516
Jul-25	375	\$513,293	\$2,930,311	\$507,146	\$3,571,662
Aug-25	373	\$312,583	\$3,242,894	\$504,441	\$4,076,103
Sep-25	343	\$511,847	\$3,754,740	\$463,870	\$4,539,973
Net Totals			<b>\$3,754,740</b>		<b>\$4,539,973</b>
% of Maximum claims					82.7%
% of Expected Claims					99.2%

<sup>1</sup> Stop Loss Reimbursements estimation based on large claimants over \$200,000

<sup>2</sup> Attachment Point represents an estimate based upon the monthly headcount multiplied by the monthly maximum claims factor.