

motivhealth[®]
INSURANCE COMPANY

ASO Proposal


City of Douglas

July 1, 2026



Lower Claims Cost.
Better Experience.
Sustainable Benefits.

 10421 S Jordan Gateway Ste. 300
South Jordan, UT 84095

 (844) 234-4472

 [MotivHealth.com](https://www.MotivHealth.com)

WELCOME

ENGAGE

EDUCATE

REWARD

MotivHealth is relentlessly focused on helping members get the right care at the right price while providing the support they need to navigate the complex healthcare system.

Navigating the healthcare system is confusing, frustrating, and expensive. MotivHealth specializes in making it simple, understandable, and affordable. We do this by engaging, educating, and rewarding our members. This results in less money out of members' pockets and lower claims costs for employers.



AVERAGE ANNUAL RENEWAL

<4%



CLAIM OPTIMIZATION SAVINGS

\$105/_{member/year}



PRESCRIPTION DRUG SAVINGS

\$840/_{member/year}



PAYMENT INTEGRITY SAVINGS

\$95/_{member/year}

motivhealth

Important Reminders

1. Can integrate with any stop-loss carrier.
2. Cost containment programs are billed at a percent of savings.
3. Dedicated account management team.
4. Employer Portal includes engagement reporting and claims reporting.
5. Performance guarantees, fees at risk

Additional Services

MotivHealth can offer a stand-alone PBM service alongside our Rx-savings programs (MotivRx).

Integrated Point Solutions that include MSK, maternity, and prescription drug services.

Flexibility to integrate with other point solutions.

Integrated HSA administration services at no cost.

Plan Designs

		MotivHealth Self Funded Options		
		BCBS of AZ Network Trad 2000	BCBS of AZ Network HSA 2000	BCBS of AZ Network Trad 500
	Deductible (Single/Family)	\$2000 /\$6000	\$2000 /\$6000	\$500 /\$1500
	Deductible Embedded/Non-Embedded	Embedded	Embedded	Embedded
	Coinsurance (Paid by Member)	0% AD	20% AD	0% AD
	OOP Max (Single/Family)	\$6000 /\$12000	\$6000 /\$12000	\$6000 /\$12000
	OOPM Embedded/Non-Embedded	Embedded	Embedded	Embedded
Facility	Inpatient	0% AD	20% AD	0% AD
	Outpatient	0% AD	20% AD	0% AD
	ER	\$100	20% AD	\$100
Professional	PCP	\$15	20% AD	\$15
	Specialist	\$30	20% AD	\$30
	Behavioral Health Visits	\$15	20% AD	\$15
	Rehab/PT/OT	\$30	20% AD	\$30
Imaging/Diagnostics/ Other Outpatient	Radiology- CT/PET Scan/MRI	0% AD	20% AD	0% AD
	Minor Lab & X-Ray Services	Included in office copay	20% AD	Included in office copay
Rx	Generic - Retail	\$15	20% AD	\$15
	Preferred Brand - Retail	\$30	20% AD	\$30
	Non-Preferred Brand - Retail	\$50	20% AD	\$50
	Specialty Drugs	20% AD	20% AD	20% AD
Other Services	Urgent Care	\$50	20% AD	\$50
	Ambulance	0% AD	20% AD	0% AD
Out of Network	Deductible	\$10000 /\$20000	\$10000 /\$20000	\$10000 /\$20000
	Coinsurance	50% AD	50% AD	50% AD
	OOP Max	\$22000 /\$44000	\$22000 /\$44000	\$22000 /\$44000

		MotivHealth Self-Funded Options			
		BCBS of AZ Network Trad 2000			
		Current 75k Spec 24/12 Contract	Renewal 75k Spec 24/12 Contract	Renewal 85k Spec 24/12 Contract	Renewal 100k Spec 24/12 Contract
General Administration PEPM		\$10.95	\$10.95	\$10.95	\$10.95
Case Management PEPM		\$8.00	\$8.00	\$8.00	\$8.00
Network Access Fees PEPM		\$22.00	\$22.00	\$22.00	\$22.00
Commission PEPM		\$12.50	\$12.50	\$12.50	\$12.50
Telehealth (First Stop) PEPM		\$3.00	\$5.00	\$5.00	\$5.00
HSA Administration Fee (MHSA)		\$0.00	\$0.00	\$0.00	\$0.00
Total Expected Claims PEPM		\$450.20	\$533.72	\$541.40	\$568.62
Specific Charge PEPM		\$119.87	\$215.42	\$201.88	\$194.46
Aggregate Charge PEPM		\$14.85	\$9.47	\$12.03	\$12.21
Aggregate Attachment Point PEPM (120%)		\$540.24	\$640.47	\$649.68	\$682.35
Programs	SmartPay*	MotivHealth will keep 30% of any savings generated.			
	Rx Savings Programs*	MotivHealth will keep 20% of any savings generated.			
	Devices for Walking Program	Costs will be passed through to the group			
	Other Incentives	Costs will be passed through to the group			

*Costs associated with this program will be passed on to the group

		Monthly Totals		
		Renewal 75k Spec 24/12 Contract	Renewal 85k Spec 24/12 Contract	Renewal 100k Spec 24/12 Contract
General Administration		\$1,554.90	\$1,554.90	\$1,554.90
Case Management		\$1,136.00	\$1,136.00	\$1,136.00
Network Access Fees		\$3,124.00	\$3,124.00	\$3,124.00
Commission		\$1,775.00	\$1,775.00	\$1,775.00
Telehealth (FirstStop)		\$710.00	\$710.00	\$710.00
HSA Administration Fee		\$0.00	\$0.00	\$0.00
Total Expected Claims		\$75,788.49	\$76,878.43	\$80,744.50
Specific Charge		\$30,589.11	\$28,667.02	\$27,613.16
Aggregate Charge		\$1,345.44	\$1,708.50	\$1,734.13
Aggregate Attachment Point (120%)		\$90,946.19	\$92,254.12	\$96,893.40
Subscribers		142		

		MotivHealth Self-Funded Options			
		BCBS of AZ Network HSA 2000			
		Current 75k Spec 24/12 Contract	Renewal 75k Spec 24/12 Contract	Renewal 85k Spec 24/12 Contract	Renewal 100k Spec 24/12 Contract
General Administration PEPM		\$10.95	\$10.95	\$10.95	\$10.95
Case Management PEPM		\$8.00	\$8.00	\$8.00	\$8.00
Network Access Fees PEPM		\$22.00	\$22.00	\$22.00	\$22.00
Commission PEPM		\$12.50	\$12.50	\$12.50	\$12.50
Telehealth (First Stop) PEPM		\$3.00	\$5.00	\$5.00	\$5.00
HSA Administration Fee (MHSA)		\$0.00	\$0.00	\$0.00	\$0.00
Total Expected Claims PEPM		\$378.36	\$465.14	\$471.83	\$495.55
Specific Charge PEPM		\$85.09	\$175.15	\$164.14	\$158.11
Aggregate Charge PEPM		\$12.48	\$7.81	\$9.92	\$10.07
Aggregate Attachment Point PEPM (120%)		\$454.03	\$558.17	\$566.19	\$594.67
Programs	SmartPay*	MotivHealth will keep 30% of any savings generated.			
	Rx Savings Programs*	MotivHealth will keep 20% of any savings generated.			
	Devices for Walking Program	Costs will be passed through to the group			
	Other Incentives	Costs will be passed through to the group			

*Costs associated with this program will be passed on to the group

	Monthly Totals		
	Renewal 75k Spec 24/12 Contract	Renewal 85k Spec 24/12 Contract	Renewal 100k Spec 24/12 Contract
General Administration	\$208.05	\$208.05	\$208.05
Case Management	\$152.00	\$152.00	\$152.00
Network Access Fees	\$418.00	\$418.00	\$418.00
Commission	\$237.50	\$237.50	\$237.50
Telehealth (FirstStop)	\$95.00	\$95.00	\$95.00
HSA Administration Fee	\$0.00	\$0.00	\$0.00
Total Expected Claims	\$8,837.62	\$8,964.72	\$9,415.54
Specific Charge	\$3,327.79	\$3,118.68	\$3,004.03
Aggregate Charge	\$148.48	\$188.54	\$191.37
Aggregate Attachment Point (120%)	\$10,605.14	\$10,757.66	\$11,298.64
Subscribers	19		

		MotivHealth Self-Funded Options			
		BCBS of AZ Network Trad 500			
		Current 75k Spec 24/12 Contract	Renewal 75k Spec 24/12 Contract	Renewal 85k Spec 24/12 Contract	Renewal 100k Spec 24/12 Contract
General Administration PEPM		\$10.95	\$10.95	\$10.95	\$10.95
Case Management PEPM		\$8.00	\$8.00	\$8.00	\$8.00
Network Access Fees PEPM		\$22.00	\$22.00	\$22.00	\$22.00
Commission PEPM		\$12.50	\$12.50	\$12.50	\$12.50
Telehealth (First Stop) PEPM		\$3.00	\$5.00	\$5.00	\$5.00
HSA Administration Fee (MHSA)		\$0.00	\$0.00	\$0.00	\$0.00
Total Expected Claims PEPM		\$572.91	\$596.93	\$605.51	\$635.96
Specific Charge PEPM		\$195.92	\$238.00	\$223.04	\$214.84
Aggregate Charge PEPM		\$18.56	\$10.60	\$13.46	\$13.66
Aggregate Attachment Point PEPM (120%)		\$687.49	\$716.32	\$726.62	\$763.16
Programs	SmartPay*	MotivHealth will keep 30% of any savings generated.			
	Rx Savings Programs*	MotivHealth will keep 20% of any savings generated.			
	Devices for Walking Program	Costs will be passed through to the group			
	Other Incentives	Costs will be passed through to the group			

*Costs associated with this program will be passed on to the group

	Monthly Totals		
	Renewal 75k Spec 24/12 Contract	Renewal 85k Spec 24/12 Contract	Renewal 100k Spec 24/12 Contract
General Administration	\$262.80	\$262.80	\$262.80
Case Management	\$192.00	\$192.00	\$192.00
Network Access Fees	\$528.00	\$528.00	\$528.00
Commission	\$300.00	\$300.00	\$300.00
Telehealth (FirstStop)	\$120.00	\$120.00	\$120.00
HSA Administration Fee	\$0.00	\$0.00	\$0.00
Total Expected Claims	\$14,326.31	\$14,532.34	\$15,263.14
Specific Charge	\$5,711.96	\$5,353.04	\$5,156.25
Aggregate Charge	\$254.33	\$322.96	\$327.80
Aggregate Attachment Point (120%)	\$17,191.57	\$17,438.81	\$18,315.77
Subscribers	24		

Included Services and Applicable Fees

Administrative Services

Customer Support:

English and Spanish assistance from 8 AM to 8 PM (MST)
7 days per week

Benefit Assistance

Provider Search & Guidance:

MotivHealth member portal allows members to search for in-network providers based on quality and cost.

Claims Processing

Referral & Eligibility Verification

Pricing Transparency:

Valuable tools to ensure members can compare costs among providers and prescriptions.

Member Outreach:

Member onboarding and customized email campaigns meant to drive awareness and engagement.

\$10.95 PEPM

Summary Plan Documents/Policy/SPD

MotivHSA:

No fixed costs and integrated with the MotivHealth member portal.

Member ID Cards:

Physical and virtual ID cards at no cost

TPA Reporting

1094/1095 Reporting

5500 Reporting

Network Access Fee

BCBS AZ Network

\$22.00 PEPM

Case Management Services

Case Management

Utilization Review

Pre/Post Discharge Planning

Medical Appeals Coordination

Diabetic Management

Dialysis Management

Transplant Management

Oncology Management

\$8.00 PEPM

Risk Management & Payment Integrity

Comprehensive proactive claims review process including claims editing, negotiations with providers and fraud, waste and abuse reviews to identify and achieve additional savings by reducing costs and removing unnecessary, ineligible claims and lowered pricing.

30% of Savings Generated

Cost Containment Services

SmartPay:

Incentivizes members to optimize on the cost and quality of planned medical procedures

30% of Savings Generated

Rx Assistance:

Lowers or eliminates out-of-pocket costs associated with high-cost name brand or specialty medications, including diabetic insulin

20% of Savings Generated

Subrogation

Identify and submit claims to other third-party insurance.

30% of Savings Generated

High-Cost Claim Review

Extensive bill, code audits, and clinical reviews on claims and services over \$25k, including engaging outside experts if beneficial, to ensure correct billing and clinical practices.

30% of Savings Generated

Out-of-Network Negotiation

Negotiate all out-of-network claims at acceptable pricing

30% of Savings Generated

Member Engagement Services

Steps Incentive Program:

Members and covered spouses earn \$1 for every day they walk 8,000 or more steps, up to 20 days per month. Incentives earned are deposited into the members' MotivHealth HSA.

MotivU:

Online education platform that incentivizes members to become more informed healthcare consumers. Graduates receive \$50 into their MotivHealth HSA.

Engagement Costs are Passed on to Employer

Telemedicine Services

First Stop Virtual Care

\$5.00 PEPM

Integrated Point Solutions

Doula Program

Doulas have demonstrated a 33% reduction in C-sections and a 5-day reduction in NICU.

\$2,200 per Doula

RecoveryOne

Virtual Physical Therapy (PT) and provider assistance related to MSK issues resulting in a reduction in primary care visits, in-person PT visits, and surgeries.

\$525 per Engaged Member

Amendment to Third Party Administration Contract

1. Term

This Agreement shall commence on 7/1/2026 and shall remain effective for a period of twelve (12) months, and shall remain in effect for subsequent twelve (12) month renewal periods unless notice is provided by either party at least ninety (90) days prior to the next twelve (12) month renewal period, or unless otherwise terminated as provided herein. If Plan Sponsor fails to provide at least ninety days' notice, it will be obligated to pay fees for the equivalent of ninety days and all run-out fees for a period of twelve months from the Notice of termination. All written notices required by this Agreement shall be sent to MotivHealth:

MotivHealth Insurance Company
P.O. Box 7009718
Sandy, UT 84070

2. Pricing

Administration Services	\$10.95 PEPM	_____ Initials
Network Access Fee		
BCBS AZ Network	\$22.00 PEPM	_____ Initials
Case Management Services	\$8.00 PEPM	_____ Initials
Payment Integrity	30% Savings	_____ Initials
Cost Containment Services		
• Rx Assistance	20% Savings	_____ Initials
• Other services	30% Savings	_____ Initials
Member Engagement Services	Pass Through	_____ Initials
MotivU	Pass Through	_____ Initials
Virtual Care	\$5.00 PEPM	_____ Initials
Integrated Point Solutions		
Doula Program	\$2,200 per Enrolled	_____ Initials
RecoveryOne	\$525 per Enrolled	_____ Initials

3. Except as expressly provided herein, the terms and conditions of the Agreement shall remain in full force and effect. In the event of a conflict between this AMENDMENT and the Agreement, the terms of this AMENDMENT shall prevail.

Fee Acceptance

In witness whereof the undersigned accept the administrative services renewal and Amendment to Third-Party Administration Contact stated above. I also elect to have MotivHealth perform the services initialed above as of the effective date.

City of Douglas

Name:

Title:

Signature:

Date:

If this group has Prescription Drug coverage under the Specific and/or Aggregate, when there is a separate Prescription Drug Manager, we require written documentation that we are in receipt of all prescription drug experience reports to finalize coverage. Otherwise, Prescription Drugs will not be a covered expense under our Stop Loss Insurance Contract.

Our quote is based on the Employee Benefit Plan information provided in your request for your quote. Please provide your final Plan Document for review and approval within 45 days of the effective date of Stop Loss coverage.

SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS

The Stop Loss Insurance offer is valid for fifteen days following the proposed effective date of coverage, assuming a firm proposal has not been finalized.

A Broker/Agent does not have the authority to bind or modify the terms of this quotation or the policy to be issued without prior approval of The Prudential Insurance Company of America.

Composite rates / factors are for illustrative purposes and cannot be sold unless approved by underwriting.

We recommend that the group maintain in-force coverage until written acceptance of replacement coverage is provided by us.

Network fees are not eligible expenses under Specific and Aggregate coverage unless specifically addressed in the Qualifications sections of this proposal.

Any unfunded claims balance must be disclosed, otherwise such claims will not be considered eligible under the Stop Loss Insurance Contract.

IMPORTANT NOTES

Rates and premiums are based on the employee data submitted and subject to the conditions noted on this page. Final rates and premiums are based on the latest plan and employee/dependent data provided prior to firming. Any inaccurate or incomplete data submitted may require changes during the final underwriting review and risk sign-off.

All information in the RFP, including information, which is subsequently disclosed by the client or Prudential during the proposal process, must be considered confidential information. Information must not be released to parties external to the carrier/administrator (and their agents) without the written consent of Prudential.

This Stop Loss Insurance Proposal relies on information requested and provided during underwriting process to be as reasonably complete, accurate, and up to date as possible. If it should prove otherwise, including after a firm proposal has been signed, we reserve the right to alter the coverage including but not limited to changing the rates, deductibles, and attachment points and/or rescinding the coverage provided that these alterations are reasonable relative to the missing information.

Upon the sale of these proposed rates and factors, Prudential will require the full year of claims for the plan year prior to the effective date be received for review and documentation purposes.

Our quote assumes this group and any covered subsidiaries meets all Trade and Economic Sanction criteria set forth by The Office of Foreign Assets Control.

State Assessments, if applicable, are included in the Stop Loss rates displayed in this proposal.

If final enrollment at effective date does not meet the state mandated minimum lives requirement, the group is not eligible for stop loss coverage.

50% participation is required for all underlying covered benefits

If enrollment changes by 10% from the quote date we will need to update our offer.

If purchased, Terminal Liability Specific and Aggregate must be selected at policy inception and they are invoked only after the duration of the policy period has terminated. Different termination requirements apply for Specific and Aggregate Terminal Liability. For further details regarding Specific and Aggregate Terminal Liability, please refer to their respective riders.

Specific Stop Loss Benefit:

Actively-At-Work Option: A-A-W will be waived.

Alcohol and Substance Abuse Conditions: Per the employer's Plan Document.

Please see the Summary of Plan Limitations and Exclusions, Important Notes and Additional Notes sections that appear either on this page or the last page of this proposal

Group Insurance coverages are issued by the Prudential Insurance Company of America, a Prudential Financial Company, Newark, J.J. @ 2022 Prudential Financial, Inc., and its related entities. Prudential, the Prudential logo, and the Rock symbol are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.

ADDITIONAL NOTES

Advanced Funding for Specific Stop Loss Rider is included.

Plan Document Mirroring Rider is included. This may be offered with receipt, review, and approval of SPD(s) for the proposed effective date. The following exclusion in our Stop Loss Insurance Contract will still apply – expenses for any services received by a Covered Person outside of the United States, except fo services received due to an emergency that are covered by the Employee Benefit Plan.

Coverage applies to all active employees and their dependents, including COBRA participants

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External Producers

This section applies only if your producer is receiving commission and/or supplemental compensation.

External producers are individuals or entities who represent you, the client, in the solicitation, negotiation or effectuation of the sale of insurance as their producer or consultant of record. The specific functions of external producers may vary but can include guidance through the proposal process and coordination of the client's data with one or more carriers. External producers are not Prudential employees and may have brokerage relationships with other insurance carriers. Please contact your producer for further information regarding their role during the proposal process and for information about any possible alternative quotes received from other insurance carriers.

Producers who place business with Prudential may be eligible to receive commissions and supplemental compensation unless you advise us otherwise.

Commissions are payable as a percentage of paid premiums, a fixed dollar amount, or as a dollar amount based on the total number of eligible lives or enrolled lives for as long as the producer is recognized as the Producer of Record on your policy.

Under Prudential's Supplemental Commission Program (SCP), supplemental compensation ranges from 0% to 5% on Stop Loss Insurance and 0% to 7% of group insurance premium on all other eligible products. The actual percentage payable under Prudential's SCP is determined based on the aggregate annual premium due on eligible cases that your producer has in force with Prudential. The cost of supplemental compensation is not charged directly to policies. As a result, your rates are unaffected whether or not your producer receives supplemental compensation. You or your producer can elect to opt out of Prudential's SCP

More information about eligibility criteria and payment calculation under Prudential's SCP is available to clients on Prudential's website at www.prudential.com/scp. Questions regarding producer compensation may be e-mailed to GLDI.Broker.Admin@prudential.com Or, if you would like to speak with someone about producer compensation, contact your Prudential representative or call (888) 598-5671 from 8am to 5pm Eastern time.

Internal Producers

This section only applies if your contract is issued in the State of New York

Internal producers, including without limitation, sales representatives, account executives and other employees providing sales support, are individuals employed by The Prudential Insurance Company of America (Prudential) who are responsible for representing Prudential and our product portfolio during the proposal process. Prudential provides sales compensation to such internal producers when business is placed with our clients. Compensation varies based on the products placed, volume of premium and cases placed with Prudential but generally can be identified as production payments, goal-based payments, profitability, and/or direct or indirect compensation related to high achievement. An internal producer may be entitled to one or all of these types of compensation. Prudential is providing this disclosure on behalf of any and all such internal producers employed by Prudential in connection with the sales activity described herein.

You may obtain information about expected producer compensation, including information about alternative quotes, if any, based in whole or part on the sale and additional information about the specific internal producers involved in this transaction. This additional information regarding internal producer compensation may be requested via e-mail by writing to Sales.Data.and.Compensation@prudential.com, or by calling 973-548-5100.

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Disclosures

Prudential requires the producer to fully disclose to client all commissions and fees payable to the producer by Prudential in connection with the proposed insurance coverage(s) and services. Prudential further requires written client consent at point of sale.

This proposal may be presented only to interested parties pursuant to state licensing and appointment rules. Questions regarding these rules should be directed to the Broker Administration Unit at [888-778-6639]. Violations will result in commissions being withheld in accordance with state regulations.

Prudential Group Insurance will not do business with entities engaged directly in cannabis activities in the United States. In addition, Prudential Group Insurance will not do business with a person or entity that does business or is affiliated with entities engaged directly in cannabis activities in the United States (affiliation may be determined based upon a particular ownership percentage of the equity of such a business, or upon sharing a common parent with such a business).

Prudential does not provide tax or legal advice, Policyholders are encouraged to consult their own counsel.

These materials are for informational or educational purposes. In providing these materials, Prudential (i) is not acting as a fiduciary, as defined by the Department of Labor, to ERISA plans, plan participants or beneficiaries and is not giving advice in a fiduciary capacity and (ii) is not undertaking to provide impartial investment advice as Prudential will receive compensation for its products and services.

This proposal assumes that you comply with the statutes, regulations, Executive Orders and other programs administered by the Office of Foreign Assets Control (OFAC) and FinCEN of the U.S. Department of the Treasury. This offer assumes that all covered employees are US Employees or temporary US expatriates. Any foreign exposure must be approved by Underwriting before coverage will be offered.

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