

City of Kingsport Stop Loss Renewal 2024

| Coverage | Average Number of Members | Current | Renewal* | Voya | Voya | Sun Life | Sun Life | Sun Life |
|-------------------------|---------------------------|--|--|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|
| | | Voya \$175,000/125% Agg/Spec \$175,000 | Voya \$175,000/125% Agg/Spec \$175,000 | \$185,000/125% Agg/Spec \$175,000 | \$200,000/125% Agg/Spec \$175,000 | \$175,000/125% Agg/Spec \$175,000 | \$185,000/125% Agg/Spec \$175,000 | \$200,000/125% Agg/Spec \$175,000 |
| Specific Stop Loss Rate | | \$84.09 | \$125.84 | \$117.25 | \$104.68 | \$118.93 | \$114.72 | \$102.89 |
| Aggregate Stop Loss | 696 | \$3.33 | \$3.46 | \$3.60 | \$3.81 | \$3.17 | \$3.21 | \$3.26 |
| Gene Therapy | | | \$4.75 | \$4.75 | \$4.75 | \$4.75 | \$4.75 | \$4.75 |
| Total Monthly Premium | | \$60,844.32 | \$93,298.80 | \$87,417.60 | \$78,815.04 | \$88,287.60 | \$85,385.28 | \$77,186.40 |
| Total Annual Premium | | \$730,131.84 | \$1,119,585.60 | \$1,049,011.20 | \$945,780.48 | \$1,059,451.20 | \$1,024,623.36 | \$926,236.80 |
| Difference | | | \$389,453.76 | \$318,879.36 | \$215,648.64 | \$329,319.36 | \$294,491.52 | \$196,104.96 |
| Percent Chagne | | | 53.34% | 43.67% | 29.54% | 45.10% | 40.33% | 26.86% |
| ASL Attachment Rate | | \$1,481.66 | \$1,523.29 | \$1,530.99 | \$1,541.48 | \$1,545.23 | \$1,554.28 | \$1,571.59 |
| ASL Attachment Point | | \$12,374,824.32 | \$12,722,518.08 | \$12,786,828.48 | \$12,874,440.96 | \$12,905,760.96 | \$12,981,346.56 | \$13,125,919.68 |

*Includes Gene Therapy

| Lasers | Lasers | Lasers |
|---------|---------|---------|
| \$650k | \$650k | \$650k |
| -\$425k | -\$425k | -\$425k |