

2024 Stop Loss Comparison

Option 1	VOYA	Keep specific deductible at \$150K.
		Keep aggregate deductible at \$175k
Percent Increase:		21.29%
Premium Increase:		\$156,547.44
Increase in claim \$		\$0
Total \$ increase		\$156,547.44

Option 3	BCBST	Keep specific deductible at \$150K.
		Keep aggregate deductible at \$175k
Percent Increase:		12.65%
Premium Increase:		\$92,973.60
Increase in claim \$		\$0
Total \$ increase		\$92,973.60 #

Option 2	VOYA	Increase specific deductible to \$175K.
		Keep aggregate deductible at \$175k.
Percent Increase:		1.86%
Premium Increase:		\$13,652.88
Increase in claim \$		\$100,000.00 *
Total \$ increase		\$113,652.88

Option 4	BCBST	Increase specific deductible to \$175K.
		Keep aggregate deductible at \$175k.
Percent Increase:		2.29%
Premium Increase:		\$16,835.86
Increase in claim \$		\$100,000.00 *
Total \$ increase		\$116,835.86 #

* based on the number of claims from 2019 thru 2023 exceeding \$150k.

does not include gene therapy coverage.