

City of Kingsport
Stop Loss Renewal 2026

Coverage	Average Number of Members	Current Voya \$200,000/125% Agg/Spec \$175,000	Renewal Voya \$200,000/125% Agg/Spec \$260,000	Voya \$225,000/125% Agg/Spec \$260,000	Voya \$250,000/125% Agg/Spec \$260,000	Blue Re \$200,000/125% Agg/Spec \$175,000	Blue Re \$225,000/125% Agg/Spec \$175,000	Blue Re \$250,000/125% Agg/Spec \$175,000	Sun Life \$200,000/125% Agg/Spec \$175,000
Specific Stop Loss Rate	726	\$104.68	\$157.02	\$147.87	\$140.36	\$94.68	\$84.09	\$75.69	\$130.57
Aggregate Stop Loss		\$3.81	\$4.15	\$4.47	\$4.79	\$4.86	\$4.86	\$4.86	\$3.19
Gene Therapy									
Total Monthly Premium		\$78,763.74	\$117,009.42	\$110,598.84	\$105,378.90	\$72,266.04	\$64,577.70	\$58,479.30	\$97,109.76
Total Annual Premium		\$945,164.88	\$1,404,113.04	\$1,327,186.08	\$1,264,546.80	\$867,192.48	\$774,932.40	\$701,751.60	\$1,165,317.12
Difference			\$458,948.16	\$382,021.20	\$319,381.92	-\$77,972.40	-\$170,232.48	-\$243,413.28	\$220,152.24
Percent Chagne			48.56%	40.42%	33.79%	-8.25%	-18.01%	-25.75%	23.29%
ASL Attachment Rate		\$1,481.66	\$1,523.29	\$1,523.29	\$1,530.99	\$1,545.23	\$1,554.28	\$1,554.28	\$1,571.59
ASL Attachment Point		\$12,908,221.92	\$13,270,902.48	\$13,270,902.48	\$13,337,984.88	\$13,462,043.76	\$13,540,887.36	\$13,540,887.36	\$13,691,692.08
		Lasers	Lasers	Lasers	Lasers	Lasers	Lasers	Lasers	Lasers
*Includes Gene Therapy		None	None	None	None	Person 1 - \$715k	Person 1 - \$715k	Person 1 - \$715k	Person 1 - \$600k
						Person 2 - \$740k	Person 2 - \$740k	Person 2 - \$740k	Person 2 - \$500k
		50% Rate Cap	50% Rate Cap	50% Rate Cap	50% Rate Cap	Person 3 - \$695k	Person 3 - \$695k	Person 3 - \$695k	Person 3 - \$350k
						\$2,150,000	\$2,150,000	\$2,150,000	\$1,450,000