



Madison County Board of Supervisors Effective: 10/01/2021

Stop Loss Terms			Current	Renewal	Option 1
Market			UnitedHealthcare BP	UnitedHealthcare BP	Swiss Re
Network			Choice Plus	Choice Plus	Choice Plus
Commission			0.00%	0.00%	0.00%
Specific					
Deductible			100,000	100,000	100,000
Aggregating Specific			90,000	90,000	90,000
Maximum Coverage Limit			Unlimited	Unlimited	Unlimited
Contract			24/12	24/12	24/12
Coverages			Med, Rx	Med, Rx	Med, Rx
Disclosure			90 days	90 days	90 - 120 days
Final Claim Data			through 9 months	through 9 months	90 - 120 days
Stop Loss Premium (Fixed)					
Specific	Single	253	\$35.47	\$36.24	\$123.66
	Family	151	\$88.68	\$90.59	\$296.39
Annual Specific Premium			\$268,375.08	\$274,173.72	\$912,490.44
Total Annual Premium			\$268,375.08	\$274,173.72	\$912,490.44
Stop Loss Premium % Change				2.16%	240.01%
Annual Fixed Cost			\$268,375.08	\$274,173.72	\$912,490.44
Expected Plan Cost			\$268,375.08	\$274,173.72	\$912,490.44
Summary					
Specific and Aggregate Premium			\$268,375.08	\$274,173.72	\$912,490.44
Additional Liability			\$90,000.00	\$90,000.00	\$90,000.00
Expected Claim Liability					
Total Annual Expected Claim and Fixed Costs			\$358,375.08	\$364,173.72	\$1,002,490.44
Maximum Plan Cost			\$358,375.08	\$364,173.72	\$1,002,490.44
% Change				1.62%	179.73%

Qualifications

Due to the relationship UMR has with many of these carriers/mgu's, a signed disclosure statement may not be required on existing UMR medical customers.

In addition, some of the carriers/mgu's have agreed to extend the disclosure period in an effort to finalize existing UMR medical customers at an earlier date.

Please consult with your SAE or Sales Director for more details.

If a stop loss proposal is accepted other than from a preferred UMR Stop Loss Carrier (list available from your UHC AE/SAE or UMR Sales Director), a non-preferred vendor surcharge fee will apply as outlined in the UMR Administrative Proposal.

No carrier with a competing network or affiliated with an entity with a competing network may write Stop Loss coverage (individual or aggregate) on top of a UnitedHealthcare network.

UnitedHealthcare BP

Both Current & Renewal include Common Accident Provision, Accelerated Reimbursement and Specific Accommodation Reimbursement included at no cost.

Swiss Re

Retirees are covered, Organ transplant coverage is included

Neither UMR nor the Stop Loss Carriers will be bound by any typographical errors and/or omissions contained herein. Please refer to actual proposal for rates, enrollment counts, contingencies and other conditions.

UnitedHealthcare - BP Proposal

Proposed Schedule - Excess Loss Coverage
 United HealthCare Insurance Company
 (Illustrative Until Firm Offer)

Group Name:	<u>Madison County Board of Supervisors</u>	Effective Date of Proposal:	<u>10/1/2021</u>
Proposal Prepared Date:	<u>7/29/2021</u>	Expiration Date of Proposal:	<u>10/1/2021</u>
Sales Rep:	<u>Kayla Foreman</u>	Administrator of the Plan:	<u>UMR</u>
Underwriter:	<u>Jana Jensen</u>	Network of Plan:	<u>UnitedHealthcare Choice Plus</u>

A. SPECIFIC (INDIVIDUAL) EXCESS LOSS COVERAGE:

Specific Deductible per covered person : \$100,000

Lifetime Amount per covered person: UNLIMITED

Contract Basis: 24/12

Monthly Premium Rates:	<u># Units</u>	
Single	<u>253</u>	<u>\$36.24</u>
Family	<u>150</u>	<u>\$90.59</u>
Composite	<u>403</u>	<u>\$56.47</u>
Annual		<u>\$273,089</u>

Separate Specific Deductible(s): Janice Leay \$415,000 Ira Thorn \$390,000; if on Cobra Margaret Anderson \$700,000, Contingent for heart transplant

Additional Aggregating Specific Deductible: \$90,000

Run-in limit per person: N/A

Covered Benefits under Specific:

Medical Yes	RX Yes
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- Step-Down Deductible - with pre-qualified service at an OptumHealth Transplant Centers of Excellence Network Facility a 15% step down may apply/see page 2.
- Common Accident Provision included at no cost. (Not available in Wisconsin due to state regulation.)
- Specific Accommodation Reimbursement (12 months) is included at no cost.
- UHC-BP Pays as UMR Pays - Enhanced Accelerated Reimbursement see page 2.
- Independent Review Organization Coverage for Claim Appeals see page 2.
- Optional Stop Loss Experience Refund Endorsement is not included and is available for an additional fee (not available with Aggregating Specific)
- Rate Lock-in see page 2.

B. AGGREGATE EXCESS LOSS COVERAGE: N/A

If Madison County Board of Supervisors elects OptumRx through a UMR contract and have for the proposed policy year adopted at least the following cost management programs for all benefit plans through OptumRx; Prior Authorization, Quantity Limits and Specialty Drug, UHC-BP will provide a discount of 2% to the current aggregate factors. At a minimum all three of these programs must be elected. If these programs were in place through OptumRx during the previous policy period the discount does not apply – they must be newly adopted for the proposed policy period.

C. COMMISSIONS: 0%

D. PROPOSAL QUALIFICATIONS are shown on page 2.

UnitedHealthcare - BP Proposal

Proposal Qualifications

Group Name: Madison County Board of Supervisors

This proposal will not be considered firm until all additional requirements, disclosure requirements, and other qualifications have been received and approved by UHC-BP. This proposal is based on the data submitted, plus other information furnished relevant to underwriting the risk, including statistics with reference to premiums paid and claims incurred with the present carrier. UHC-BP will not be bound by any typographical errors contained herein. Subject to the qualifications below, the proposal is valid for the stated effective date provided a signed application (if applicable) is received, and deposit premium on new groups arrives before the expiration date on page 1.

Additional Data Requirements:

- Updated Claims & Lives through 6/30/2021
- Updated Large Claim Management Information and individual claim runs. Subject to Medical Underwriting review. Lasers may apply.

Other Qualifications

Step-Down Deductible Requirement

This quote assumes acceptance of the OptumHealth Care Solution network, access includes the Centers of Excellence Networks. With a pre-qualified service at an OptumHealth Transplant Center of Excellence Network Facility, the covered person's specific deductible will be reduced by 15% during the policy period the benefit is paid by the Plan. Not applicable to lasered individuals.

UHC-BP Pays as UMR Pays - Enhanced Accelerated Reimbursement.

Accelerated Reimbursement is a process in which the stop loss carrier will expedite the eligible claim reimbursement to a group when an individual exceeds the Individual Specific Deductible and Aggregating Specific Deductible, if applicable. Claim requests are paid prior to any audits. In the case of any overpayment steps will be taken to recover.

Independent Review Organization - Claim Appeals

- Claim appeals approved by an Independent Review Organization (IRO) as provided in the Patient Protection and Affordable Care Act (PPACA) will be reimbursed according to the terms and conditions of the Excess Loss Policy.

Lock-in

- A rate lock-in will be considered upon receipt of complete monthly paid claims, enrollment, large claim reports, and disclosure statement (see Disclosure Qualifications). Please provide claim data through 06/30/21 by 07/21/21 for lock-in consideration. After review of this data, a final/firm proposal will be released with an expiration date of 45 business days.

Proposal Qualifications

- Retirees Covered under Individual Stop Loss Only - Pre 65
- Retirees Excluded under Individual Stop Loss and Aggregate Stop Loss - Post 65
- Underwriting reserves the right to change the terms and/or the conditions of coverage when the participation varies by more than 10% and/or whenever plan or network changes occur.
- 75% minimum participation is required unless specifically approved by underwriting.
- Plan needs to include Utilization Management, Complex Condition CARE, precertification and transplant network - Without these products the specific rates may increase.
- Stop-loss coverage is for non-occupational injuries and illnesses.
- Government surcharges, pool charges, covered lives assessments, and PPO access fees are not covered by the Excess Loss Policy.

Plan Assumptions

- Assumes continuation of the current plan design, unless otherwise noted, using the network indicated on page 1.

Disclosure Qualifications

- All claimants reported in the request for proposal as being "deceased", "terminated", "waived", and "not covered" are excluded from stop-loss coverage. If UHC-BP later learns of any material inaccuracy in such information, or failure or refusal to disclose any such information, including all claims or possible claims which you would know about, we may reject a claim to which such information applies, reject the application change the terms, conditions, premiums or void coverage.
- UHC-BP will require updated diagnosis and prognosis including anticipated treatment and estimated costs for any claim exceeding 50% of the specific level as well as details on any individual on a transplant waiting list.
- Pending claim report.
- Known confinements that have not yet generated a bill.
- Subrogated or denied claims.
- Quote is contingent on receipt/review of precertifications for more than three days during the past 6 months.



Swiss Re
Corporate Solutions

Madison County Board of Supervisors

Effective Date: 10/01/2021

New Business Proposal

Presented by: UMR, Inc.
Administrator: UMR, Inc.

The Accident & Health Group of Swiss Re Corporate Solutions has been providing in-depth product knowledge and solutions to customers since 1975. Our long history and continuity in this market gives both our policyholders and their trusted advisors confidence in knowing they are backed by experts who adapt to market trends and provide market-leading capacity. Our Employer Stop Loss portfolio includes medical stop loss, group stop loss captives, and an organ transplant solution program. We are a direct writer for self-insured employer groups in all 50 states and coverage is underwritten by Westport Insurance Corporation, rated “A+ (Superior)” by A.M. Best Company.

Our Products

Specific excess stop loss	Specific stop loss limits the employer’s cost for eligible medical expenses for each covered individual.	Organ Transplant Solution (OTS)	<p>OTS allows our clients to carve transplant risk out of their medical stop loss coverage through a pooled transplant stop loss policy.</p> <p>OTS is offered on a standalone basis with a 12-month pre-existing condition limitation or underwritten in conjunction with our medical stop loss policy with no pre-existing limitation. We also allow the employer to choose their specific deductible (up to \$50,000) and whether their coverage will include out-of-network coverage. When transplant candidates are identified, OTS provides access to quality care while minimizing the financial impact to the employer health plan.</p>
Aggregate excess stop loss	Aggregate stop loss limits the employer’s overall annual cost for a self-funded plan. This coverage addresses the accumulation of expenses of all covered individuals on the plan.		
Employer group captives	Our captive program allows smaller employers (50-400 covered employees) a way to collectively reinsure their self-funded employee benefit plan and gain control over costs. Collaborating with the industry’s leading captive managers and TPAs, we are able to provide all the advantages of a traditional self-funded program with less volatility.		

Stop Loss Features

- Aggregating specific deductible (ASD)
- Early Lock-in
- Expedited reimbursement (for ASO administered policies)
- Experience refund feature
- Gapless renewal run-out
- Minimum essential coverage (MEC)
- Monthly aggregate accommodation
- No new laser (NNL)
- Referenced based pricing
- Specific advanced funding
- Terminal liability option (TLO)

Our Claims Commitment

<p>Accessible Responsive No Surprises</p> 	<p>5 business days payment time</p> 	
<p>Prompt attention to all notifications and claims</p>		<p>Regular updates and constant communication with you</p>

More than 95% of claim reimbursements received and processed in under 5 business days.

Madison County Board of Supervisors

Effective Dates: 10/01/2021 – 09/30/2022

Presented By: UMR, Inc.

Proposal Number: 381219

Issuing Carrier: Westport Insurance Corporation

Marketing Representative:
 Brett McLaughlin
 Brett_McLaughlin@swissre.com
 (856) 446-2915

Underwriter:
 Roy Thomas
 Roy_Thomas@swissre.com

SPECIFIC STOP LOSS COVERAGE		Option 1
Coverages		Medical, Rx Card
Specific Deductible per Individual		\$ 100,000
Lifetime Reimbursement		Unlimited
Maximum Policy Period Reimbursement		Unlimited
No New Laser Option		Excluded
Contract Basis		24/12
Specific Rate(s) Per Month	Enrollment	
Single	252	\$ 123.66
Family	151	\$ 296.39
Estimated Policy Period Premium		\$ 911,003
Quoted Rate(s) include Commission of		0.00 %
Aggregating Specific Deductible		\$ 90,000

OVERALL COST SUMMARY		Option 1
Total Fixed Cost (Excluding Terminal Liability Option)		\$ 911,003
Aggregating Specific Deductible		\$ 90,000
Maximum Policy Period Liability		\$ 1,001,003

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PROPOSAL QUALIFICATIONS AND CONTINGENCIES

Quoted terms and conditions are subject to possible revision based upon the receipt and review of the following items:

- This proposal is subject to the plan document containing a Reasonable and Customary provision, if the plan document does not contain such a provision one will be added to the stop loss policy.
- This proposal is based on standard policy provisions, limitations and exclusions contained in the issuing carrier's stop loss policy as well as the qualifications and contingencies specified in supplemental correspondence developed by Swiss Re Corporate Solutions
- The proposed rates and factors are based upon the data supplied in the request for proposal and does not constitute an offer to bind coverage. Any inaccuracy or misrepresentation in the data or any material change in the plan design or census data supplied can necessitate a recalculation of the rates and factors, or cause a claim to be reevaluated, denied or void coverage retroactive to the effective date of the policy.
- Applicant, its agent and/or administrator does not have the authority to bind or modify terms of this stop loss coverage proposal.
- Swiss Re Corporate Solutions and Westport Insurance Corporation ("Westport") or North American Specialty Insurance Company ("North American Specialty") may pay the selling broker or Third Party Administrator compensation for the promotion and sale of the products and services offered in this proposal. In addition to our standard compensation arrangements, we may make additional cash and/or non-cash payments or reimbursements to selling brokers in recognition of their marketing and distribution activities, persistency levels and volume of business. We encourage brokers and their clients to discuss what commissions may be paid in connection with the purchase of products and services from Westport or North American Specialty.
- Coverage ceases upon termination of the administrator, placement of an insured policy or at the end of the policy period. Specific coverage may be elected by itself. Aggregate must be accompanied by Specific coverage.
- This proposal is subject to review and acceptance of the employer's signed plan document (within 60 days of the effective date) confirming that all plan document provisions associated with this proposal have been met. Please review your plan document as reimbursements will be limited to the lesser of the benefit maximum reflected in the plan document or the Maximum Reimbursement amount reflected in this proposal.
- This proposal assumes a minimum of 75% participation of all eligible employees as stated in the plan document. Should the 75% minimum participation or the current eligibility differ in any way, verification will be needed and this offer may be re-evaluated.
- This proposal assumes that Medicare is primary for retirees age 65 and over. If Medicare is not primary, we reserve the right to reevaluate the terms of this proposal.
- Unless otherwise noted within these Qualifications & Contingencies, this proposal is subject to receipt, review and approval of updated claim information to include paid, pending, denied, held and suspended reports. In addition, diagnosis, current and future treatment plan, and prognosis is required for known or expected shock claimants.
- This proposal is subject to information on any individual who previously exhausted the employer benefit plan lifetime maximum who will be reinstated because the lifetime maximum cap has been eliminated. Disclosure of information must include any dependent under age 26 being added who was previously deemed not eligible under the employer benefit plan and whose claims could potentially exceed 50% of the specific deductible.

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- This proposal is subject to information on claims under assessment by an Independent Review Organization (IRO).
- Composite rates are illustrative only unless approved by Underwriting
- **This proposal is based on the following network(s): United Healthcare Choice Plus**
- Retirees are covered
- Organ transplant coverage is included

This proposal expires if applications are not requested before the valid through date.