

Administrative Services

Proposal For : Titus County
Plan Effective Date : 1/1/2013

All fees shown as per employee per month (PEPM) unless otherwise noted

All fees assume we provide at a minimum: medical administration, stop loss coordination, utilization and case management and UnitedHealthcare® Network.

Administration and access fees	Subscribers	First Year Fee	Second Year Fee	Third Year Fee
Medical claims - excludes run-in	135	\$35.25	\$35.25	\$36.76
Client advisor commission		Net	Net	Net
Stop loss interface - preferred	135	Included with medical administration	Included with medical administration	Included with medical administration
UnitedHealthcare Choice Plus network- access fee	135	Included with medical administration	Included with medical administration	Included with medical administration
Cost reduction and savings program - large bill review/fee negotiation and secondary/travel network - percent of savings	135	30%	30%	30%
COBRA administration	135	\$1.05	\$1.05	\$1.10
HIPAA certificates of creditable coverage	135	\$0.25	\$0.25	\$0.26
Utilization management (UM)	135	\$1.75	\$1.75	\$1.84
Case management (CM)	135	\$1.75	\$1.75	\$1.84
Thomson Reuters Advantage Suite reporting – three licenses included	135	\$0.40	\$0.40	\$0.42
Subtotal (excl Rx Fee Credit)	135	\$40.45	\$40.45	\$42.22
Non-incentivized pharmacy credit	135	(\$6.00)	(\$6.00)	(\$6.00)
Incentivized pharmacy credit	135	(\$9.00)	(\$9.00)	(\$9.00)
External Pharmacy Benefit Manager (PBM) Interface	135	\$1.30	\$1.30	\$1.37
Stop loss interface - If a non-preferred carrier is selected, this surcharge fee will also apply	135	\$2.50	\$2.50	\$2.63
Maternity management (MM)	135	\$0.65	\$0.65	\$0.68
Disease management (DM)	135	\$3.90	\$3.90	\$4.10
NurseLine (NL)	135	\$0.50	\$0.50	\$0.53
Dental claims - excludes run-in	135	\$3.65	\$3.65	\$3.83
Flexible spending - health care account (HCA) - per employee per account per month	27	\$4.95	\$4.95	\$5.20
Flexible spending - dependent care account (DCA) - per employee per account per month	5	\$3.95	\$3.95	\$4.15
UMR vision - benefit included with the medical plan document	135	\$0.75	\$0.75	\$0.79
UMR vision - benefit independent of the medical plan document	135	\$1.50	\$1.50	\$1.58
OptumHealth Vision - self funded	135	\$1.50	\$1.50	\$1.58

Renewal options for Policy 226596 Titus County

► On this page, select the rate and renewal option that best fits your current needs

Current and renewal rate summary

Tier	Employees
Single	83
Family	42
Total	125

Specific Stop Loss policy details and renewal options

Plan thresholds	Current	Renewal	Renewal option 1	Renewal option 2
Individual Specific deductible	\$50,000	\$50,000	\$60,000	\$70,000
Aggregating Specific deductible	\$60,000	\$60,000	\$60,000	\$60,000
Annual maximum	Unlimited	Unlimited	Unlimited	Unlimited
Lifetime maximum	Unlimited	Unlimited	Unlimited	Unlimited

Specific rates	Current	Renewal	Renewal option 1	Renewal option 2
Contract basis	24/12	PAID	PAID	PAID
Benefits covered	Medical and Rx	Medical and Rx	Medical and Rx	Medical and Rx
Single	108.44	\$120.15	\$104.53	\$90.11
Family	255.20	\$282.76	\$246.00	\$212.07
Total monthly premium	\$19,718.92	\$21,848.56	\$19,008.25	\$16,386.42
Renewal rate action as a % increase to current monthly premium		10.8%	-3.6%	-16.9%

Aggregate Stop Loss policy details and renewal options

Aggregate rates	Current	Renewal	Renewal option 1	Renewal option 2
Aggregate Benefit Maximum	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Per employee per month rate	\$8.70	\$9.67	\$9.57	\$9.57
Total monthly premium	\$1,087.50	\$1,196.25	\$1,196.25	\$1,196.25
Renewal rate action as a % increase to current monthly premium		10.0%	10.0%	10.0%

Aggregate thresholds and rates

Aggregate thresholds and rates	Current	Renewal	Renewal option 1	Renewal option 2
Contract basis	24/12	PAID	PAID	PAID
Benefits covered	Medical and RX	Medical and RX	Medical and RX	Medical and RX
Corridor	125%	125%	125%	125%
Composite Aggregate deductible factor	820.55	786.49	813.23	839.98
Medical	621.85	594.28	621.02	647.77
Rx Drug	198.70	192.21	192.21	192.21
Minimum Attachment Point	92,311.88	88,480.13	91,488.38	94,497.75
Estimated monthly renewal liability	102,568.75	98,311.25	101,653.75	104,997.50
Renewal rate action as a % increase to current monthly aggregate deductible factors		-4.2%	-0.9%	2.4%

Total estimated annual plan costs

Total costs	Current	Renewal	Renewal option 1	Renewal option 2
Total annual premium	\$249,677.04	\$276,537.76	\$242,454.00	\$210,992.07
Annual Aggregate Attachment Point	1,230,825.00	1,179,735.00	1,219,845.00	1,259,970.00
Total estimated self-funded plan costs	\$1,480,502.04	\$1,456,272.76	\$1,462,299.00	\$1,470,962.07
Renewal rate action as a % increase to total estimated annual plan cost.		-1.6%	-1.2%	-0.6%

Select renewal option			
Initial selected renewal option			