

Stop-loss Cost Summary

OKHEEI

2022 Plan Year

	BCBS Current	BCBS Renewal	BCBS Option 1	Incr(+)/Decr (-)
Contract Terms				
Basis	Paid	Paid	Paid	
Individual Ded Limit	\$275,000	\$275,000	\$300,000	
Individual Lifetime Payment	Unlimited	Unlimited	Unlimited	
Aggregating Specific	N/A	N/A	N/A	
Aggregate Limit	125%	125%	125%	
Benefits Applied	Med/Rx	Med/Rx	Med/Rx	
Est. Current EE Count	3,546	3,546	3,546	
Stop-Loss Rates				
ISL Rate	\$45.77	\$52.68	\$45.93	
Aggregate Rate	\$1.04	\$1.04	\$1.04	
Total Annual Stop-loss Premium	\$1,991,859	\$2,285,893	\$1,998,667	-\$287,226
Expected Claims Liability				
Expected Claim Factor	\$597.11	\$643.03	\$649.44	\$6.41
Expected Claims Annualized	\$25,408,310	\$27,362,298	\$27,634,971	\$272,673
Max Claim Liability (Aggregate)				
Aggregate Claim Factor	\$746.39	\$803.79	\$811.80	
Max Claims Liability Annualized	\$31,760,387	\$34,202,872	\$34,543,714	