

GROUP: City of Las Vegas
EFFECTIVE DATE: January 1, 2010

Stop-Loss Specific Premium	Current	Renewal	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
CARRIER:	SunLife	SunLife	Symetra	Chartis	HCC	Optum / UHC	ING	AUL
Carrier Rating:	A++	A++	A	A	A+	A	A+	A
TPA:	Cigna	Cigna	Cigna	Cigna	Cigna	Cigna	Cigna	Cigna
PPO Network:	Cigna	Cigna	Cigna	Cigna	Cigna	Cigna	Cigna	Cigna
UR Vendor:	Cigna	Cigna	Cigna	Cigna	Cigna	Cigna	Cigna	Cigna
Benefits Included:	Medical/Rx	Medical/Rx	Medical/Rx	Medical/Rx	Medical/Rx	Medical/Rx	Medical/Rx	Medical/Rx
Specific Deductible:	\$ 250,000	\$ 250,000	\$ 250,000	\$ 250,000	\$ 250,000	\$ 250,000	\$ 250,000	\$ 250,000
Specific Contract:	12/15	12/15	12/15	12/15	12/15	12/15	12/15	12/15
753 Single Premium	\$ 27.26	\$ 28.70	\$ 42.58	\$ 26.10	\$ 54.52	\$ 51.79	\$ 43.62	\$ 36.80
699 Family Premium	\$ 27.26	\$ 28.70	\$ 42.58	\$ 26.10	\$ 54.52	\$ 51.79	\$ 43.62	\$ 36.80
1452 Composite	\$ 27.26	\$ 28.70	\$ 42.58	\$ 26.10	\$ 54.52	\$ 51.79	\$ 43.62	\$ 36.80
Monthly Specific Premium	\$ 39,581.52	\$ 41,672.40	\$ 61,826.16	\$ 37,897.20	\$ 79,163.04	\$ 75,204.89	\$ 63,330.43	\$ 53,435.05
Annual Specific Premium	\$ 474,978.24	\$ 500,068.80	\$ 741,913.92	\$ 454,766.40	\$ 949,956.48	\$ 902,458.66	\$ 759,965.18	\$ 641,220.62
% Difference		5.28%	56.20%	-4.26%	100.00%	90.00%	60.00%	35.00%
Lasers:		Firm Offer	Pending Large Claim Review	Firm Offer	Pending Large Claim Review	Pending Large Claim Review	Pending Large Claim Review	Pending Large Claim Review
Annual Fixed Premium	\$ 474,978.24	\$ 500,068.80	\$ 741,913.92	\$ 454,766.40	\$ 949,956.48	\$ 902,458.66	\$ 759,965.18	\$ 641,220.62
% Difference		5.28%	56.20%	-4.26%	100.00%	90.00%	60.00%	35.00%
Maximum Cost Liability	\$ 474,978.24	\$ 500,068.80	\$ 741,913.92	\$ 454,766.40	\$ 949,956.48	\$ 902,458.66	\$ 759,965.18	\$ 641,220.62
% Difference		5.28%	56.20%	-4.26%	100.00%	90.00%	60.00%	35.00%

Please note that contingencies do apply only with a formal proposal in stHealth Benefit Solution's quote format. These numbers are "ILLUSTRATIVE" only.