Individual Stop Loss Insurance
Renewal
Health Plan 2027

Individual Stop Loss	**Plan Year 2026** ***Expiring***	***Loss Projection***	**Option #1** ***AETNA***	**Option #2** ***AETNA***	**Option #3** ***AETNA***
Retention	$1,000,000	$1,000,000	$1,000,000	$1,250,000	$1,500,000
Contract Basis	Paid	Paid	Paid	Paid	Paid
Reimbursement	Immediate	Immediate	Immediate	Immediate	Immediate
Estimated Lives	8,324	8,324	8,324	8,324	8,324
PEPM	$21.66	$26.51	$29.20	$20.97	$15.28
Estimated Premium	**$2,163,574**	**$2,648,031**	**$2,916,730**	**$2,094,651**	**$1,526,289**
Change from Expiring		$484,457	$753,156	-$68,923	-$637,285
% Change		22.39%	34.80%	3.20%	29.50%
Losses Excess SIR					
Plan Year 2026			$1,262,223	$1,262,223	$1,262,223
Plan Year 2025			$1,490,442	$1,490,442	$1,490,442
			$1,127,411	$1,127,411	$1,127,411
Plan Year 2024			$2,667,997	$2,667,997	$2,667,997
			$1,388,507	$1,388,507	$1,388,507
Plan Year 2023			$1,972,076	$1,972,076	$1,972,076
			1,807,001	1,807,001	1,807,001