



**2024 Administrative & Stop Loss Comparison
Browning Public Schools**

	Administrator Carrier	Current EBMS/JPT	Renewal EBMS/JPT	Option 1 EBMS/JPT AccuRisk - Nationwide	Option 3 BCBS of MT	Non Competitive Carrier Quotes
	MONTHLY FEES (PEPM)					
	Administration Fees					Berkley
158	Medical (includes commission)	\$33.25	\$34.25	\$34.25	\$54.43	SunLife
	Cobra Administration	\$1.00	\$1.00	\$1.00	\$0.85	HCCVoya
	CAA Fee	\$1.75	\$1.75	\$1.75	\$0.00	Unum
	Additional Fees					
	Stop Loss Coordination Fee	\$0.00			\$0.00	
	Well Being Management	\$5.59	\$5.87	\$5.87	\$4.95	
	Provider Network Access	\$5.65	\$5.88	\$5.88	\$0.00	
	Network:	First Choice	First Choice	First Choice	BCBS PPO	
	Elap OON (w/legal Defense)	25% of Savings	25% of Savings	25% of Savings		
	Telemedicine	\$1.90	\$1.90	\$1.90	\$0.52	
	Prescription Drug Rebate Credit					
	Medical Rebate Credit					
	Monthly Administration Costs	\$7,764.12	\$8,002.70	\$8,002.70	\$9,598.50	
	Annual Administration Costs	\$93,169.44	\$96,032.40	\$96,032.40	\$115,182.00	
	Prescription Drug Rebate Credit - annually	(\$36,318.75)	(\$36,318.75)		(\$178,810.00)	
	Medical Rebate Credit- annually				(\$4,710.00)	
	Annual Admin Total After Rebates	\$56,850.69	\$59,713.65		(\$68,338.00)	
	Total Annual Administration Costs	\$56,850.69	\$59,713.65	\$96,032.40	(\$68,338.00)	
	Specific Stop Loss Deductible	\$95,000.00	\$95,000.00	\$95,000.00	\$95,000.00	
	Contract Type	24/12	24/12	24/12	24/12	
158	Composite	\$541.13	\$568.19	\$572.76	\$594.35	
	Monthly Specific Premium	\$85,498.54	\$89,774.02	\$90,496.08	\$93,907.30	
	Annual Specific Premium	\$1,025,982.48	\$1,077,288.24	\$1,085,952.96	\$1,126,887.60	
158	Annual Aggregate Premium	\$9,498.96	\$9,498.96	\$22,789.92	\$26,562.96	
A.	Total Annual Stop Loss Costs	\$1,035,481.44	\$1,086,787.20	\$1,108,742.88	\$1,153,450.56	
	Total Annual Fixed Costs	\$1,092,332.13	\$1,146,500.85	\$1,204,775.28	\$1,085,112.56	
	Total Fix Cost Change	Current	5%	10%	-1%	
	Aggregate Factors (Includes)					
	Contract Type	24/12	24/12	24/12	24/12	
158	Composite	\$1,356.34	\$1,519.10	\$1,600.74	\$1,489.34	
B.	Est. Aggregate Attachment Point (125%)	\$2,571,620.64	\$2,880,213.60	\$3,035,003.04	\$2,823,788.64	
C.	Expected Claims (100%)	\$2,057,296.51	\$2,304,170.88	\$2,428,002.43	\$2,259,030.91	
	Total Annualized Maximum Costs (A+B)	\$3,663,952.77	\$4,026,714.45	\$4,239,778.32	\$3,908,901.20	
	Total Annualized Expected Costs (A+C)	\$3,149,628.64	\$3,450,671.73	\$3,632,777.71	\$3,344,143.47	
	Change in Maximum Cost	Current	9.9%	15.7%	6.7%	
	Change in Expected Cost	Current	9.6%	15.3%	6.2%	

Cobra- \$225 set-up/renewal annually
\$3.00 per notice

Note: Rates are rounded to the third decimal place and all other figures to the second decimal place. This accounts for any small discrepancy in cost calculations. Actual rates and contract provisions will be determined by the specific carrier after completion of underwriting.