

DENTON ISD
STOP LOSS COMPARISON

	ING*	ING**	ING***	
Rating	A+	A+	A+	
Specific	\$175,000	\$200,000	\$225,000	
Contract	15 / 12	15 / 12	15 / 12	
Rate				
Composite (2,351)	\$22.75	\$19.00	\$16.05	
Employee ()				
Dependent ()				
Active at Work	yes with disclosures	yes with disclosures	yes with disclosures	
Annual Premium - 1 year	\$641,823	\$536,028	\$452,803	
Aggregate Premium	125% \$1.60	125% \$1.60	125% \$2.75	
Annual	\$45,139	\$45,139	\$77,583	
Monthly Att. Point - EE	566.25	566.25	566.25	
Monthly Att. Point - Annualized	\$1,331,254	\$1,331,254	\$1,331,254	
Annual	\$15,975,045	\$15,975,045	\$15,975,045	
Total Aggregate & Specific	\$686,962	\$581,167	\$530,386	

* This proposal includes a laser of \$75,000

** This proposal includes a laser of \$50,000

*** This proposal includes a laser of \$25,000

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	UHC	UHC	UHC	
Rating	A	A	A	
Specific	\$175,000	\$200,000	\$225,000	
Contract	15 / 12	15 / 12	15 / 12	
Rate				
Composite (2,351)	\$29.10	\$25.33	\$21.41	
Employee ()				
Dependent ()				
Active at Work	yes with disclosures	yes with disclosures	yes with disclosures	
Annual Premium - 1 year	\$820,969	\$714,610	\$604,019	
Aggregate	125%	125%	125%	
Premium	\$1.73	\$1.74	\$1.75	
Annual	\$48,807	\$49,089	\$49,371	
Monthly Att. Point - EE	540.29	543.08	545.86	
Monthly Att. Point - Annualized	\$1,270,222	\$1,276,781	\$1,283,317	
Annual	\$15,242,661	\$15,321,373	\$15,399,802	
Total				
Aggregate & Specific	\$869,776	\$763,699	\$653,390	

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	Arbor Benefit Group* Fidelity Security Life	Arbor Benefit Group** Fidelity Security Life	Arbor Benefit Group** Fidelity Security Life	
Rating	A -	A -	A -	
Specific	\$175,000	\$200,000	\$225,000	
Contract	15 / 12	15 / 12	15 / 12	
Rate				
Composite (2,351)	\$20.97	\$17.41	\$14.49	
Employee ()				
Dependent ()				
Active at Work	yes with disclosures	yes with disclosures	yes with disclosures	
Annual Premium - 1 year	\$591,606	\$491,171	\$408,792	
Aggregate				
Premium	125%	125%	125%	
Annual	\$1.87	\$2.05	\$2.20	
Monthly Att. Point - EE	\$52,756	\$57,835	\$62,066	
Monthly Att. Point - Annualized	\$559.69	568.06	936.78	
Annual	\$1,315,831	\$1,335,509	\$2,202,370	
Annual	\$15,789,974	\$16,026,109	\$26,428,437	
Total Aggregate & Specific	\$644,362	\$549,006	\$470,858	

* This proposal includes a laser of \$75,000 and an Aggregating Specific Deductible of \$100,000

** This proposal includes a laser of \$50,000 and an Aggregating Specific Deductible of \$100,000

*** This proposal includes a laser of \$25,000 and an Aggregating Specific Deductible of \$100,000