

DENTON ISD
STOP LOSS COMPARISON

| | ING Option 1 & 2 | ING Option 1 & 2 | ING Option 3 | ING Option 3 |
|---|---------------------------------|---------------------------------|-------------------------|-------------------------|
| Rating | A+ | A+ | A+ | A+ |
| Specific | \$175,000 | \$200,000 | \$175,000 | \$200,000 |
| Contract | 15/12 | 15/12 | 15/12 | 15/12 |
| Rate Composite (2444) Employee () Dependent () Active at Work | \$27.20 | \$23.10 | \$32.83 | \$28.21 |
| Annual Premium - 1 year | \$797,722 | \$677,477 | \$962,838 | \$827,343 |
| Aggregate Premium | 125% | 125% | 125% | 125% |
| Annual | \$1.60 | \$1.60 | \$1.60 | \$1.60 |
| Monthly Att. Point Factor EE | \$46,925 | \$46,925 | \$46,925 | \$46,925 |
| Monthly Att. Point | \$554.25 | \$559.00 | \$554.25 | \$559.00 |
| Annual | \$1,354,587 | \$1,366,196 | \$1,354,587 | \$1,366,196 |
| | \$16,255,044 | \$16,394,352 | \$16,255,044 | \$16,394,352 |
| Total Aggregate & Specific | \$844,647 | \$724,402 | \$1,009,763 | \$874,268 |

Option 1 includes a Laser corridor of \$400,000

Option 2 includes an Aggregating Specific Deductible of \$165,000 at the \$175,000 specific deductible and
an Aggregating Specific Deductible of \$150,000 at the \$200,000 specific deductible

Option 3 has no Laser corridor or Aggregating Specific Deductible.

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STOP LOSS COMPARISON

| | UHC | UHC | UHC | |
|---------------------------------|--------------|--------------|--------------|--|
| Rating | A | A | A | |
| Specific | \$175,000 | \$200,000 | \$225,000 | |
| Contract | 15/12 | 15/12 | 15/12 | |
| Rate | | | | |
| Composite (2,444) | \$39.39 | \$34.42 | \$29.23 | |
| Employee () | | | | |
| Dependent () | | | | |
| Active at Work | | | | |
| Annual Premium - 1 year | \$1,155,230 | \$1,009,470 | \$857,257 | |
| Aggregate | | | | |
| Premium | 125% | 125% | 125% | |
| Annual | \$1.89 | \$1.90 | \$1.91 | |
| Monthly Att. Point Factor EE | \$55,430 | \$55,723 | \$56,016 | |
| Monthly Att. Point | \$590.29 | \$593.98 | \$596.93 | |
| Annual | \$1,442,547 | \$1,451,687 | \$1,458,897 | |
| Annual | \$17,310,564 | \$17,420,245 | \$17,506,763 | |
| Total | | | | |
| Aggregate & Specific | \$1,210,660 | \$1,065,193 | \$913,273 | |

DENTON ISD
STOP LOSS COMPARISON

| | Standard Life & Accident Insurance Company Arbor Benefits Group | Standard Life & Accident Insurance Company Arbor Benefits Group | | |
|--|--|--|--|--|
| Rating | A | A | | |
| Specific | \$175,000 | \$200,000 | | |
| Contract | 15/12 | 15/12 | | |
| Rate Composite (2,444) Employee () Dependent () | \$32.80 | \$28.19 | | |
| Active at Work | | | | |
| Annual Premium - 1 year | \$961,958 | \$826,756 | | |
| Aggregate Premium | \$1.58 | \$1.58 | | |
| Annual | \$46,338 | \$46,338 | | |
| Monthly Att. Point Factor EE | \$579.19 | \$588.13 | | |
| Monthly Att. Point | \$1,415,540 | \$1,437,390 | | |
| Annual | \$16,986,484 | \$17,248,680 | | |
| Total Aggregate & Specific | \$1,008,296 | \$873,094 | | |