

Stop Loss Proposal for City of Reno

Individual Excess Risk Insurance

| Plan Description | | Option 1 |
|-------------------------------|-------------------|--------------|
| Plan Effective Date | | July 1, 2023 |
| Coverages | | Medical, Rx |
| Individual Deductible | | \$ 400,000 |
| Policy Year Maximum | | Unlimited |
| Lifetime Maximum | | Unlimited |
| Coverage Period | | 24/12 |
| Benefit Percentage | | 100% |
| Rates Include Commissions of: | | None |
| Endorsements | | |
| Renewal Rate Cap | | 50.00 % |
| Individual Advanced Funding | | Included |
| Plan Mirroring Coordination | | Included |
| Coverage Description | Enrollment | |
| Single | 1,069 | \$ 33.50 |
| Family | 1,229 | \$ 78.68 |
| Cost | | |
| Estimated Monthly Costs | | \$ 132,509 |
| Estimated Annual Costs | | \$ 1,590,111 |