



ATS UNDERWRITING
YOUR STOP LOSS SOLUTION • 24/7

**Medical Stop Loss Proposal For
City of Gainesville
Gainesville, FL**

Producer
Gehring Group - Risk Strategies

Underwriter
Rob Wilson



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Issuing Carrier: **BCS Insurance Company**
Underwriter: **Rob Wilson**
Group: **City of Gainesville**
TPA: **Blue Cross Blue Shield of Florida**

Effective: **01/01/2025** Proposal No **12415**
Expiration: **12/31/2025**

SPECIFIC STOP LOSS BENEFIT

		<u>Option 1</u>
Covered Benefits		Medical, Rx Card
Contract Basis		12/24
Annual Specific Deductible per Individual	\$	375,000
Aggregating Specific Deductible	\$	100,000
Maximum Annual Reimbursement		Unlimited
Maximum Lifetime Reimbursement		Unlimited
Quoted Rate Per Month	<u>Enrollment</u>	
Single	1,227 \$	19.76
Family	690 \$	38.56
Estimated Annual Premium	\$	610,223
Quoted Rate(s) includes Commissions of		0.00%

OVERALL COST SUMMARY

		<u>Option 1</u>
Total Annual Fixed Costs	\$	610,223
Variable Costs	\$	0
Maximum Annual Liability	\$	710,223



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Terms and Conditions

Actively at work is waived subject to receipt and acceptance of Carrier approved disclosure statement.

This is preliminary proposal based on the experience contained in your submission and does not suggest an offer to bind coverage. This quote will be firm upon receipt and review of the following documents and acceptance of the risk by the carrier.

This proposal is subject to receipt and evaluation of detailed shock information including the following: individuals at, above, or who have the potential to exceed 50% of the specific deductible, any applicable large case management reports, paid/pending/denied reports, precertification reports, trigger diagnosis, individuals with hospitalizations greater than 14 days, or individuals currently included on a transplant list. Based on the information provided, further underwriting may be required.

The PPO network is considered to be BCBSFL. If this changes, the quoted rates and factors may be modified.

This quote is based on the current benefits and existing enrollment by plan. We reserve the right to adjust the quoted specific rates and aggregate factors if enrollment by plan changes by more than 5% during open enrollment.

If the final enrollment varies by more than 10% from the enrollment shown on this proposal then we reserve the right to change the rate and factors.

Quote assumes minimum participation rate of 75%.

A signed Plan Document must be submitted as well as all recent Amendments.

This proposal includes specific advanced funding.

Retirees are covered under the stop loss policy.

Vendor negotiation fees are limited to 25% of the savings.

The agent is licensed and appointed by Issuing Carrier.

Any claimant who is disclosed as inactive/terminated/deceased as of the effective date will require Medical underwriting should he/she rejoin the plan.

The submitting producer to ATS is considered the sole producer therefore only the terms in place with the submitting producer will apply.

Utilization review, and strong cost management features including a specialty RX program are required for groups that are subject to AI pricing.

If quoted TPA is not incumbent, run-in for prior year incurrals limited to 90 days prior effective date unless updated paid, pending, and LCM report can be provided at time of binding for underwriter's review and approval.

This proposal includes an aggregating specific deductible. No reimbursements will be issued until this amount is satisfied by the policyholder.