

Your Employer Stop Loss Partner

Proposal

City of Gainesville

RSC Insurance Brokerage, Inc.

Effective: **01/01/2025**

Jeffrey Gilcreast

jeffrey.gilcreast@partnerre.com,

Vi Le

vi.le@partnerre.com,

partnerre.com/risk-solutions/health

Cornerstones of our ESL Value Proposition

“Our team offers a unique customer experience, combining personalized ‘small town’ warmth with ‘big city’ capabilities and expertise.”

Ease of doing business

- We believe true partnerships are built on trust and straight-forward communication
- We provide direct access to the breadth and depth of our expertise

Smooth customer journey

- We ensure a seamless onboarding process by providing active guidance and support
- We deliver on our promises, offering an efficient claim handling process

Ongoing education & insights

- Our **PULSE** + Plus® team offers complementary services customized to each employer group to achieve the best clinical and financial outcomes

Financial Quote

SPECIFIC STOP LOSS COVERAGE

Plan Description		Option 1
Annual Specific Deductible per Individual		\$ 375,000
Plan Benefits Included		Medical, Rx Card
Coverage Period		24/12
Aggregating Specific Deductible		\$ 100,000
Specific Lifetime Maximum		Unlimited
Specific Annual Maximum		Unlimited
Quoted Rate(s) Per Month	Enrollment	
Employee	1,233	\$ 24.11
Employee plus Spouse	216	\$ 53.04
Employee plus Child(ren)	119	\$ 43.40
Family	357	\$ 72.33
Composite	1,925	\$ 37.49
Estimated Annual Premium		\$ 866,048
Commission %		0.00 %

PROPOSAL QUALIFICATIONS AND CONTINGENCIES

1. This Indication is tentative and cannot be bound. It is subject to the receipt, review and acceptance of the following Information by the Company, which is critical to coverage structure and premium rating. Additional underwriting adjustments, including changes in terms and higher specific deductibles on certain individuals, may be required.
2. The following reports are required to firm rates and terms:
 - 50% Claim Report;
 - Trigger Diagnosis Report;
 - Large Case Management Reports;
 - Pended Claims;
 - Transplant waiting list;

These reports should be current through 9/30/2024

Prognosis on the two 2024 high-cost claimants

Much higher count is noted on the coversheet; however, it appears the count includes EEs who are not on the plan. confirmed that 1925 should be accurate to the projected enrollment using monthly enrollment and the 1.1.24 policy document.

Please provide 2021 enrollment.

3. Provide monthly enrollment data to the effective date.
4. For inclusion of prescription drug (Rx) coverage under the Specific and/or Aggregate coverage(s) when there is a separate PBM, PartnerRe requires written documentation for underwriting purposes that all Rx experience reports have been received. Otherwise, Rx will not be a covered expense under the Stop Loss Policy. PartnerRe is not responsible for aggregating medical and Rx claims data during quotation or Policy coverage periods.
5. All claim reporting submitted from the selected Administrator should be provided to PartnerRe in a sortable Microsoft Excel format throughout the Policy and Proof of Loss Periods. Failure to do so could result in a delay of claim reimbursements.
6. Actively at Work is waived with receipt and acceptance of the PartnerRe Claim Disclosure Statement.
7. This indication assumes that the Agent/Broker is operating under the appropriate license in which the risk is domiciled. The Agent/Broker license and appointment with PartnerRe will be required prior to binding coverage.
8. The statements herein may vary from the final Policy wording. The final Policy wording along with the Excess Loss Insurance Application and Claims Disclosure Statement shall govern over any inconsistency with the wording herein.
9. This indication is subject to the verification and approval of the Policyholder by PartnerRe through the economic and trade sanction watch lists enforced by the Office of Foreign Assets and Control (OFAC).
10. TPA: Florida Blue Network: Florida Blue
- 11.

Current copies of the Plan Document, all Amendments and Restatements of the Plan Document and proposed changes are required to be submitted and approved by PartnerRe prior to binding coverage.

12. Indication based on Retirees over 65 are Medicare Primary.
13. This Indication is tentative and cannot be bound. It is subject to receipt, review and acceptance of the following information by the Company which is critical to coverage structure and premium rating. Additional underwriting adjustments, including changes in terms and higher specific deductibles on certain individuals may be required.

OPTIONS SUMMARY

PROPOSAL ACCEPTANCE PROCEDURES

Please check next to the selected proposal option:

Option	Specific Deductible	Specific Contract	Client's Liability	Total Specific Premium	Option	Aggregate Contract	Total Aggregate Premium	Attachment Point
<input type="checkbox"/> 1	\$ 375,000	24/12	\$ 100,000	\$ 866,048	<input type="checkbox"/> 1		\$ 0	\$ 0

About Us

PartnerRe

Key Facts and Figures

- Founded in 1993, headquartered in Bermuda
- Privately owned by Covéa since July 2022
- When engaging with our partners we live by our values:
 - Integrity
 - Performance
 - Straightforward Communication
 - Collaboration
 - Respect & Care

Financial Strength Ratings

A+ **A+** **A1**
 A.M. Best S&P Moody's

Total Capital

\$7.5bn

Gross Premium Written in 2021

\$8.2bn

As at September 30, 2022

PartnerRe US Health

We are a financially strong leader with a focus on exceptional partner relationships.

- Direct writer of Employer Stop Loss business for 25+ years
- Broad and deep industry experience across all U.S. Health market segments, including HMO Reinsurance, Medical Excess Reinsurance, and Provider Excess

Gross Written Premiums

\$350+ Million

Clients

350+

Experience of ESL Underwriters (average)

20+ Years

As of December 31, 2021

partnerre.com

