

City of Smyrna  
Medical & Rx Renewal 2023

Employee Only	##			
Employee + 1	50			
Employee & Child(ren)	7			
Employee & Family	78			
Total Enrollment	##			
TPA	Current	Renewal	Pareto Captive	
Networks	1/1/2022	1/1/2023	1/1/2023	
Pharmacy Benefit Manager	Anthem	Anthem	Allied	
Stop Loss Carrier	Anthem	Anthem	Aetna / ASA	
Stop Loss Coverages	ProCareRx	ProCareRx	ProCareRx	
Specific Deductible	Companion	Companion	HCC	
Aggregating Specific Deductible	Medical & Rx	Medical & Rx	Medical & Rx	
Corridor	\$225,000	\$225,000	\$225,000	
Stop Loss Contract Basis	None	None	None	
Aggregate Maximum Annual Reimbursement	125%	125%	125%	
Stop Loss Features	24/12	24/12	24/12	
Lasers	\$1,000,000	\$1,000,000	\$1,000,000	
Laser 1			No new lasers @ renewal 30% rate cap @ renewal	
Laser 2	\$950,000 *contingent	n/a	\$275,000	
Laser 3	\$385,000	n/a	n/a	
Laser 4	\$450,000	\$400,000	\$400,000	
Contingent* Terms	n/a	\$325,000* contingent	\$325,000* contingent	
Total Lasered Amount (With Contingents)	Laser 1: Only if Infusions are ≥\$200,000	Laser 4: Only if 2 or more hospital visits in 2023	Only if 2 or more hospital visits in 2023	
Additional Responsibility after Spec	\$1,785,000	\$725,000	\$1,000,000	
Terminal Liability	\$1,110,000	\$275,000	\$325,000	
Monthly Aggregate Accommodation	Not Elected	Not Elected		
Specific Advanced Funding	Not Elected	Not Elected		
Captive Contribution (Initial)	Yes	Yes	Yes	
Fixed Costs - Administration			10% of Stop Loss Premium	
Medical Admin& PPO Fees	Anthem	Anthem	Allied	
Medical TPA Administration Fee				
PPO Access Fee	\$ 46.22	\$ 48.55	\$ 32.00	
UM/Precert	n/a	n/a	\$ 16.75	
Pharmacy Admin Fees	n/a	n/a	\$ 2.00	
Rx Consulting Fee (Veracity)				
Rx Carve Out Fee	\$ 12.00	\$ 12.00	\$ 12.00	
Stop Loss Admin Fees	\$ 6.00	\$ 6.00	\$ 2.00	
External Stop Loss Reporting				
Additional Admin Fees	\$ 3.00	\$ 3.50	\$ 2.00	
Government Compliance Fee				
Telemedicine	n/a	n/a	\$ 1.50	
Broker Consulting Fee	n/a	n/a	\$ 3.50	
ASO Standard Foundational/ Annual Admin Fee	\$ 20.50	\$ 20.50	\$ 20.50	
Annual Wellness Credit	\$ 6.00	\$ 1.25	\$ 3,250.00	
Annual Technology Credit	\$ 15,000.00	\$ 15,000.00	not available	
Admin PEPM	\$ 11,000.00	\$ 11,000.00	not available	
Total Admin Monthly				
Total Admin Annual	\$ 93.72	\$ 91.80	\$ 92.25	
Admin Annual Change in Premium	\$ 32,616	\$ 31,946	\$ 32,103	
Admin Premium Change %	\$ 365,391	\$ 357,357	\$ 388,486	
		\$ (8,035)	\$ 23,095	
		-2.20%	6.32%	

Fixed Costs - Stop Loss Premium	Current	Renewal		Pareto Captive	
Specific Premium					
Employee Only	\$ 84.78	\$ 90.32		\$ 76.22	
Employee & Spouse	\$ 161.57	\$ 175.87		\$ 268.06	
Employee & Child(ren)	\$ 143.85	\$ 156.13		\$ 268.06	
Employee & Family	\$ 238.99	\$ 262.12		\$ 268.06	
Broker Commission	0.00%	0.00%		0.00%	
Aggregate Premium					
Employee	\$ 7.25	\$ 7.50		\$ 6.34	
Total Stop Loss Premium Monthly	\$48,308	\$ 52,318		\$ 54,629	
Total Stop Loss Premium Annual	\$579,694	\$ 627,817		\$ 655,551	
Stop Loss Premium Change %		8.30%		22.51%	
Claims Liability					
Expected Claims Costs					
Employee Only	\$ 801.59	\$ 918.90		\$ 947.15	
Employee & Spouse	\$ 1,596.78	\$ 1,830.44		\$ 2,210.86	
Employee & Child(ren)	\$ 1,413.22	\$ 1,620.02		\$ 2,210.86	
Employee & Family	\$ 2,398.38	\$ 2,749.34		\$ 2,210.86	
Total Expected Claims Costs Monthly	\$ 447,544.76	\$ 513,035.85		\$ 500,210.02	
Total Expected Claims Costs Annual	\$ 5,370,537	\$ 6,156,430		\$ 6,002,520	
Maximum Aggregate Claims Liability					
Employee Only	\$ 1,001.99	\$ 1,148.62		\$ 1,183.94	
Employee & Spouse	\$ 1,995.98	\$ 2,288.05		\$ 2,763.58	
Employee & Child(ren)	\$ 1,766.52	\$ 2,025.03		\$ 2,763.58	
Employee & Family	\$ 2,997.98	\$ 3,436.68		\$ 2,763.58	
Total Maximum Claims Liability Monthly	\$ 559,431	\$ 641,295		\$ 625,263	
Total Maximum Claims Liability Annual	\$ 6,713,171	\$ 7,695,538		\$ 7,503,150	
Maximum Claims Change %		14.63%		11.77%	
Total Fixed and Variable Costs					
Total Costs		Difference From Current		Difference From Current	
Medical Administration	\$365,391.42	\$357,356.80	(\$8,034.62)	\$388,486.00	\$23,094.58
Stop Loss Premium	\$579,693.72	\$627,817.32	\$48,123.60	\$655,551.36	\$75,857.64
Maximum Claims	\$6,713,171.40	\$7,695,537.72	\$982,366.32	\$7,503,150.24	\$789,978.84
Expected Claims	\$5,370,537.12	\$6,156,430.18	\$785,893.06	\$6,002,520.19	\$631,983.07
Total Exposure Outside Aggregate (Lasers In Excess of Spec	\$1,110,000.00	\$275,000.00	(\$835,000.00)	\$325,000.00	(\$785,000.00)
Captive Collateral	n/a	\$0.00		\$65,555.14	
Expected Total	\$ 7,425,622	\$ 7,416,604		\$ 7,437,113	
Maximum Total	\$ 8,768,257	\$ 8,955,712	\$ 187,455	\$ 8,937,743	\$ 169,486.19
Expected PEPY	\$ 21,338	\$ 21,312		\$ 21,371	
Maximum PEPY	\$ 25,196	\$ 25,735	\$ 539	\$ 25,683	\$ 487
Actual YTD PEPY	\$ 14,108				
Expected PEPM	\$1,778	\$ 1,776		\$ 1,781	
Maximum PEPM	\$ 2,100	\$ 2,145	\$ 45	\$ 2,140	\$ 41
Expected Difference from Current			-0.12%		0.15%
Maximum Difference from Current			2.14%		1.93%



