

Broward County Government
Proposed Self Insured Medical Benefit Comparison (Rx not included)
Plan Year 1/1/2011 thru 12/31/2011

Vendor	COVENTRY	Aetna	Aetna	UHC	UHC
Plan	Exhibits 2A - 2E	Exhibits 2A - 2E	Exhibits 2A - 2E	Exhibit 2E	Exhibit 2E
Policy Period Duration (Months)	12	12	12	12	12
Current Months Enrollment	4,931	4,931	4,931	4,931	4,931
Administrative Costs					
Administrative Costs PEPM	\$39.94	\$36.90	\$36.90	\$42.06	\$42.06
Annual Administrative Costs	\$2,363,330	\$2,183,447	\$2,183,447	\$2,488,774	\$2,488,774
Stop Loss (ISL and ASL)					
ISL Contract Basis	12/15	12/12 w/TLO	12/15	12/12 w/TLO	12/12 w/TLO
ISL Deductible	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000
ISL Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
ASL Corridor	125%	125%	125%	125%	125%
ASL Annual Maximum	\$1,000,000	\$1,000,000	\$1,000,000	Unlimited	Unlimited
ISL PEPM	\$52.29	\$61.63	\$73.80	\$51.10	\$51.10
ASL PEPM	\$1.46	\$0.56	\$0.71	\$1.61	\$1.61
Stop Loss PEPM	\$53.75	\$62.19	\$74.51	\$52.71	\$52.71
Annual Stop Loss Costs	\$3,180,495	\$3,679,907	\$4,408,906	\$3,118,956	\$3,118,956
Grand Total Fixed Costs	\$5,543,825	\$5,863,353	\$6,592,353	\$5,607,730	\$5,607,730
Claims					
	<i>Mature</i>	<i>Immature</i>	<i>Mature</i>	<i>Immature</i>	<i>Mature***</i>
Expected Claims PEPM	\$664.62	\$461.74	\$606.06	\$594.53	\$699.17
Annual Expected Claims	\$39,327,131	\$27,321,998	\$35,861,743	\$35,179,529	\$41,371,126
Attachment Point PEPM	\$830.78	\$577.17	\$757.57	\$743.16	\$873.96
Annual Claims Maximum	\$49,158,914	\$34,152,497	\$44,827,178	\$43,974,411	\$51,713,908
Grand Total Expected Costs	\$44,870,956	\$33,185,351	\$42,454,095	\$40,787,260	\$46,978,857
Grand Total Maximum Costs	\$54,702,739	\$40,015,851	\$51,419,531	\$49,582,142	\$57,321,638

*Note: All quotes exclude Rx claims from Stop Loss coverage.

** Aetna did not originally provide a mature 12/15 contract but later applied their maturation factor and that is what is illustrated as mature.

*** UHC did not provide a mature 12/15 contract so a maturation factor of 1.176 was used.