

County of El Dorado
Stop Loss
\$200,000 Specific with Aggregate Stop Loss
Effective: 8/1/2010

	Current		Proposed	
	Symetra		Sun Life	
Rate Guarantee	1 Year		1 Year	
	with TLO Current	with TLO Option 2	without TLO Option 4	with TLO Option 3
Specific Stop Loss	\$175,000		\$200,000	
Specific Stop Loss Level	125%		125%	
Aggregate Stop Loss				
Aggregate Corridor (Margin)	\$687.06	\$773.48	\$818.32	\$818.32
Aggregate Claims Factors - Single	\$1,848.19	\$2,080.66	\$2,261.80	\$2,261.80
Aggregate Claims Factors - Family	\$17,642,619	\$19,861,751	\$21,465,623	\$21,465,623
Estimated Minimum Aggregate Deductible				
Lifetime Maximum	\$2,000,000		\$2,000,000	
Specific Contract Basis	Paid		23/11	
Covered Expense	Medical & RX		Medical & RX	
Plans Covered	Blue Shield & Caremark		Blue Shield & Caremark	
Specific Premium	Current	Renewal	Proposed	Proposed
Single 464	\$54.98	\$54.98	\$33.92	\$33.92
Family 623	\$127.97	\$127.97	\$79.35	\$79.35
Monthly Premium 1,087	\$105,236	\$105,236	\$65,174	\$65,174
Annual Premium	\$1,262,832	\$1,262,832	\$782,087	\$782,087
Aggregate Premium	Current	Renewal	Proposed	Proposed
Single 464	\$2.14	\$2.33	\$2.08	\$3.08
Family 623	\$2.14	\$2.33	\$2.08	\$3.08
Monthly Premium 1,087	\$2,326	\$2,533	\$2,261	\$3,348
Annual Premium	\$27,914	\$30,393	\$27,132	\$40,176
Expected Deductible Change Risk PEPM *	Current	Renewal	Proposed	Proposed
PEPM 1,087	\$0.00	\$0.00	\$10.33	\$10.33
Monthly Total	\$0	\$0	\$11,227	\$11,227
Annual Total	\$0	\$0	\$134,719	\$134,719
TOTAL PREMIUM ONLY	\$1,290,747	\$1,293,225	\$809,219	\$822,263
\$ Change vs. Current		\$2,478	-\$481,528	-\$468,484
% Change vs. Current		0.2%	-37.3%	-36.3%
TOTAL PREMIUM w/Expected Risk	\$1,290,747	\$1,293,225	\$943,938	\$956,982
\$ Change vs. Current		\$2,478	-\$346,809	-\$333,765
% Change vs. Current		0.2%	-26.9%	-25.9%

* Expected Deductible Change Risk PEPM is projected using historical claims data (2007-2009)

TLO (Terminal Liability Option-run out claims will be paid if the policy is terminated)

Symetra: The cost for covering TLO is included in the premium. No additional premium will be required for covering the 3 months of run-out.

SunLife: The cost for covering TLO is included in the premium. No additional premium will be required for covering the 3 months of run-out.

Note: This summary is for informational purpose only. It does not amend, extend, or alter the current policy in any way. In the event information in this summary differs from the Plan Document, the Plan Document will prevail.