

March 2

Contact

Company

Address

Address

Address

City: 301

311] [Zip: 32

File #

July 26]

Request for Proposal for Morehouse School of Medicine

Director

[S: 127

0]:

Please use

3:29

information below and the enclosures to provide a

**Company:** Morehouse  
**Industry:** Colleges &  
**Headquarters:** Atlanta, GA  
**Effective Date:** July 1, 2010  
**Products:** Medical  
**Commission:** Net

of Medicine  
cities (SIC 82 21)

**Due Date: Wednesday**

**April 21<sup>st</sup>, 2010**

Morehouse

of Medicine

currently offers their employees  
benefited a... They would like to look at alternate carriers  
a... competitor.

option of medical benefits though a United Healthcare self  
stop-loss portion of their policy to see if there is more of

Technical

designs, experience, and current stop loss contract

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will be included for your review.

Although we are not doing a formal disclosure  
The claimant for \$416,283 is a baby that was  
claims occurred after November 2009.

point, we wanted to provide data on the largest claim.  
remature in August 2009 and has only \$2,000 of those

Current

contributions (medical, dental and vision cover

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are as follows:

	Low	High
	\$45.00	\$50.00
+ Spouse	\$180.00	\$200.00
+ Child(ren)	\$140.00	\$150.00
	\$290.00	\$300.00

Please provide

note similar to that of the inforce or as close as

note similar to that of the inforce or as close as

product will allow.

If you have

any questions or need any further information, please

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call me at (212) 603-0322 or Kevin Lynch at (212)

Secretary

Family

Kevin Lynch

Group Financial Services

Group Financial Services

Enclosure

Morehouse School of Medicine  
 May 4, 2010 Group Medical Review - Responses from Carriers

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<u>Carrier</u>	<u>Responses</u>
Blue Cross Blue Shield of Georgia	Q
The Loomis Company (TPA)	Q

Q ~ Quoted and included in this analysis

NC ~ Quoted but not financially comprehensive and not included in this analysis

DTQ ~ Declined to quote

Pending ~ Quote not completed at time of presentation

# Morehouse School of Medicine

## May 4, 2010 Group Medical Review - Stop Loss Comparison

	Inforce	Renewal	Alternatives	
<b>Specific Stop Loss</b>				
Reimbursement Maximum	\$2,000,000 Lifetime	\$2,000,000 Lifetime	\$1,865,000 Lifetime	\$1,865,000 Lifetime
Covered Benefits	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx
Broker Commission	15%	15%	15%	15%
Claimant Provisions ("Lasers")	None	<i>Pending Review</i>	<i>Pending Review</i>	<i>Pending Review</i>
Premium Rates				
# of EE's				
Single	441			
Family	428			
Rate	\$58.29	\$70.94	\$33.47	\$56.07
Rate	\$58.29	\$70.94	\$100.62	\$118.32
Total Specific Premium	\$607,648	\$739,762	\$693,908	\$904,405
<b>Aggregate Stop Loss</b>				
Claim Risk Corridor	25%	25%	25%	25%
Broker Commission	15%	15%	15%	15%
All Employees	869			
Rate	\$3.79	\$4.29	\$3.84	\$5.84
Rate	\$3.79	\$4.29	\$3.84	\$3.42
<b>Total Annual Stop Loss Premium</b>	<b>\$647,570</b>	<b>\$784,498</b>	<b>\$735,951</b>	<b>\$965,255</b>
<b>Stop Loss Premium % Change (vs. Inforce / Renewal)</b>		<b>21.2% / 0.0%</b>	<b>13.4% / -6.4%</b>	<b>48.1% / 25.0%</b>
<b>Aggregate Factors</b>				
Claim Factors				
# of EE's				
Rate				
Rate				
<b>Aggregate Claim Liability % Change (vs. Inforce / Renewal)</b>		<b>35.4% / 0.0%</b>	<b>43.8% / 6.2%</b>	<b>41.6% / 4.6%</b>
<b>Additional Stop Loss Coverage</b>				