

EXHIBIT**"A"****Stop Loss Renewal**City of Round Rock
January 1, 2017 through December 31, 2017Aetna Life Insurance Company
Customer Number - 819919**Firm Stop Loss Quote**

- This exhibit outlines your firm renewal rates effective January 1, 2017.
- Pricing assumes plan enrollment of 760 employees. If actual enrollment varies by more than 10% in total and/or the plan design changes we reserve the right to readjust the stop loss premium.
- In an environment where healthcare costs are increasing, maintaining the same deductible shifts more of the claim cost to the stop loss provider.
- To help reduce the effect of leveraging, it is recommended that a plan sponsor consider increasing their Stop Loss deductible to keep pace with medical trend.
- Please refer to the stop loss policy for detailed Stop Loss information.

STOP LOSS COVERAGE SPECIFICATIONS

	Current 01/01/2016	Firm Renewal 01/01/2017
Policy Period Length (months):	12	12
Number of Employees Covered Under Stop Loss:	739	760
Producer Compensation:	0.0%	0.0%
Terminal Liability Option:	None	None
Claims Paid Basis for Medical Coverages:	Cleared	Cleared
Claims Paid Basis for APM Rx coverage is on a cleared basis		

INDIVIDUAL STOP LOSS COVERAGE SPECIFICATIONS

Individual Stop Loss Level:	\$200,000	\$200,000
Contract Type:	Paid	Paid
Coinsurance %:	100%	100%
M/N Claims Apply to ISL (Aetna Administered only):	Yes	Yes
Rx Claims Applied to ISL (Aetna Administered only):	Yes	Yes
Individual Specific Stop Loss Limits (Lasering):	TBD	TBD
Individual Lifetime Stop Loss Payment Amount:	Unlimited	Unlimited
Reimbursement Method:	Immediate	Immediate

AGGREGATE STOP LOSS COVERAGE SPECIFICATIONS

Aggregate Stop Loss Percentage:	125%	125%
Contract Type:	Paid	Paid
Maximum Annual ASL Payment Amount:	\$1,000,000	\$1,000,000
Reimbursement Method:	Monthly Budget Feature	Monthly Budget Feature
Prior Carrier Runoff Cap:	\$0	\$0
Total Claims Applied to Aggregate Stop Loss:	\$7,883,047	\$9,435,942
Benefits that apply to ASL-Medical:	\$5,549,019	\$6,466,231
Benefits that apply to ASL-Drug:	\$2,334,028	\$2,969,711
Lasering Adjustment:	\$0	\$0
Pooling and Coinsurance Adjustment:	\$0	\$0

FINANCIAL INFORMATION

Stop Loss Premium:	\$925,731	\$1,090,205
State Assessment Fee	\$0	\$0
Total Stop Loss Premium:	\$925,731	\$1,090,205
Total Premium (PEPM) Composite Rate:	\$104.39	\$119.54
Individual Stop Loss premium as % of Total Premium:	92.27%	92.82%
Stop Loss Aggregate Limit*:	\$9,853,809	\$11,794,928
Stop Loss Aggregate Limit (PEPM) Composite Factor:	\$1,111.16	\$1,293.30
 ISL rate:	 \$97.94	 \$112.89
ASL rate:	\$6.45	\$6.65

*Minimum Stop Loss Aggregate Limit will be set using the first month enrollment x Stop Loss Aggregate Limit (PEPM) Composite Factor x # of contract Months.

Premium rates are billed and Aggregate Factors are administered on a composite basis.



2017 Renewal

SPECIFIC RETENTION	Aetna 2016	Aetna 2017	DIFFERENCE	
			%	\$
Contract Type	24/12	24/12		
Individual Stop-Loss Level (Deductible)	\$200,000	\$200,000		
Specific Rates				
Lives/contracts	800	800		
Composite	\$97.94	\$115.78		
Monthly Premium	\$78,352	\$92,624		
Commission (PEPM)				
Monthly Commission				
Annual Premium	\$940,224	\$1,111,488	18%	\$171,264
AGGREGATE RETENTION			PEPM	\$17.84
Contract Type	24/12	24/12		
Maximum Annual Reimbursement	\$1,000,000	\$1,000,000		
Attachment Percentage - Corridor	125%	125%		
Aggregate Factors				
Lives/contracts	799	799		
Composite (maximum attachment factor)	\$1,111.16	\$1,293.30		
Monthly Maximum Attachment Amount	\$887,817	\$1,033,347	16%	\$145,530
Annual Maximum Attachment Amount	\$10,653,802	\$12,400,160	PEPM	\$15.16
Aggregate Rates				
Lives/contracts	800	800		
Rate - Composite	\$6.45	\$6.65	3%	\$0.20
Monthly Premium	\$5,160	\$5,320		
Commission (PEPM)				
Monthly Commission				
Annual Premium	\$61,920	\$63,840	3%	\$1,920
ANNUAL PLAN FUNDING			PEPM	\$0.20
Total Fixed Expenses	\$1,002,144	\$1,175,328	17%	\$173,184
			PEPM	\$18.04
Total Maximum Claims	\$10,653,802	\$12,400,160	16%	\$1,746,358
Total Laser Liability	\$0	\$0	PEPM	\$181.91
MAXIMUM PLAN COSTS	\$11,655,946	\$13,575,488	16%	\$1,919,542
- Comparison to 2016		\$13,575,488	PEPM	\$199.95
Fixed Costs	\$1,002,144	\$1,175,328	17%	\$173,184
- Comparison to 2016		\$1,175,328	PEPM	\$18.04

TOTAL DIFFERENCE: \$2,092,926

PEPM: \$218.01