

Springfield School District 186
Self-Funded Proposals eff 6-1-22

| | UnitedHealthcare | Aetna | Cigna |
|-----------------------------|---|---|---|
| Underwriter: | UMR | Aetna | Cigna |
| PPO Network: | Choice Plus | Aetna National Network | Cigna OAP |
| UR Vendor: | Voya | Aetna | Cigna |
| Contract: | 24/12 | 24/12 | 15/12 |
| Expected Paid Claims: | \$23,968,932 | \$24,054,329 | \$23,424,495 |
| Aggregate Attachment Point: | 125% | 125% | 125% |
| Specific Deductible: | \$250,000 | \$250,000 | \$250,000 |
| Based on: | 1809 | 1809 | 1809 |
| | Annual | Annual | Annual |
| Claims Administration | \$738,940.32 | \$865,715.04 | \$586,116.00 |
| Utilization Review | included in the ASO | Included in ASO | Included in ASO |
| RX Rebate | (\$1,601,933.00) | (\$1,550,000.00) | (\$1,525,421.16) |
| PPO Access / Administration | UMR Included | Cigna Included | Cigna Included |
| Specific Premium | \$1,657,622.88 | \$1,552,339.08 | \$1,879,261.56 |
| Aggregate Premium (ANN) | \$30,391.20 | \$76,195.08 | \$45,803.88 |
| TOTAL FIXED COSTS* | \$825,021.40 | \$944,249.20 | \$985,760.28 |
| | *Projected Rx Rebate - Net of Admin Fee | *Projected Rx Rebate - Net of Admin Fee | *Projected Rx Rebate - Net of Admin Fee |

FUNDING TO THE EXPECTED PAID CLAIMS

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|--|-----------------|-----------------|-----------------|
| Fixed Costs | \$825,021.40 | \$944,249.20 | \$985,760.28 |
| Funding | \$23,968,932 | \$24,054,329 | \$23,424,495 |
| TOTAL COSTS | \$24,793,953.02 | \$24,998,578.20 | \$24,410,255.48 |
| TOTAL COSTS AT MAXIMUM ATTACHMENT | \$29,587,739.34 | \$31,012,160.45 | \$30,266,379.28 |

Any additional charges the District may incur: example, ID cards, large case management, etc.

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| | Rx Credit and Rebate assumes Select PDL. Rebate shown is Rx fee credit with rebate pending from UHC. | Rx rebates assume Aetna Standard Formulary | Rx rebates assume 3-Tier National Preferred Pharmacy. |
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Will any individual incur a higher specific (laser) due to medical condition?

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| | Voya stop loss contingent on group application. (1) laser identified with with ISL of \$600k. \$1MM cap on ASL reimbursement. | (2) lasers identified with ISL at \$650k and \$700k | No lasers identified |
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Are there any other additional financial incentives?

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| | UHC/UMR is offering a one-time \$100,000 implementation credit and annual \$50,000 wellness credit. Both incentives have 3-year requirement with sliding cancellation recoupment scale | Year 1 - (2) month fee credit. General allowance of \$200k for Year 1. Additional, general allowance of \$50k for first 3 years. | Cigna offering 3-year fee holiday. Year 1 - \$400k, Year 2 - \$200k, Year 3 - \$100k. Offering annual \$50K Optional Services Fund & \$50K Wellness fund (could be combined). Offering on-site or virtual dedicated Cigna resource to assist District 186 with benefit needs, claims and employee questions. |
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Disclosures required to finalize expected claims