



**Town of New Fairfield & New Fairfield BOE  
Summary of Marketing - Stop Loss  
July 1, 2022 Renewal Date**

<b>Carrier</b>	<b>Status</b>
BH Specialty	Uncompetitive
HM	Uncompetitive
Symetra	Uncompetitive
Optum	DTQ
Unum	DTQ
Voya	DTQ
SunLife	DTQ



New Fairfield Town & BOE  
Policy Period Analysis

	July 2018 - June 2019 \$150k ISL	July 2019 - June 2020 \$200k ISL	July 2020 - June 2021 \$150k ISL	July 2021 - March 2022 \$225k ISL
Number of Large Claimants over the ISL	4	3	3	1
Number of Large Claimants over \$50k	29	26	25	19
Medical/Rx Gross Paid Claims	\$ 5,656,454	\$ 5,527,103	\$ 5,708,480	\$ 4,840,627
<b>Amount over the ISL</b>	<b>(\$ 175,007)</b>	<b>(\$ 169,352)</b>	<b>(\$ 156,060)</b>	<b>(\$ 137,630)</b>
Medical/Rx Net Paid Claims	\$ 5,481,447	\$ 5,357,751	\$ 5,552,420	\$ 4,702,997
Dollar Change from Prior Year		(\$ 123,697)	\$ 194,669	(\$ 849,423)
Percentage Change from Prior Year		-2.3%	3.6%	-15.3%



Town of New Fairfield & New Fairfield BOE  
 Medical/Rx Plan - Stop Loss Analysis  
 7-1-2022 through 6-30-2023

Stop Loss Outline		Current	Renewal	Renewal Alternative 1	Renewal Alternative 2	Renewal Alternative 3	Renewal Alternative 4
Stop Loss Carrier		Anthem	Anthem	Anthem	Anthem	Anthem	Anthem
Specific Stop Loss (SSL)		\$225,000	\$225,000	\$250,000	\$200,000	\$175,000	\$150,000
Contract Basis		Paid	Paid	Paid	Paid	Paid	Paid
Coverages Included		Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx
Aggregate Stop Loss (ASL)		120%	120%	120%	120%	120%	120%
<b>Specific Premium</b>	316	\$63.79	\$76.55	\$72.72	\$84.20	\$93.39	\$99.51
<b>Aggregate Premium</b>	316	\$12.03	\$14.44	\$14.44	\$14.44	\$14.44	\$14.44
<b>Annual Total</b>		<b>\$287,509</b>	<b>\$345,011</b>	<b>\$330,513</b>	<b>\$374,053</b>	<b>\$408,886</b>	<b>\$432,108</b>
Dollar Change			\$57,502	\$43,004	\$86,544	\$121,376	\$144,598
Percentage Change			20.0%	15.0%	30.1%	42.2%	50.3%