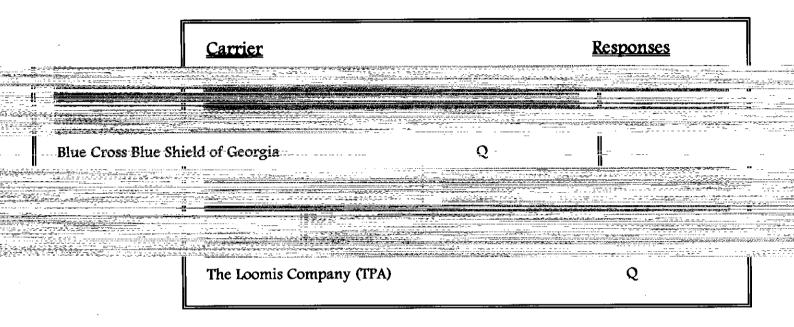
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                     Request | or P oposal for Morehouse School
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                     rmation below and the enclosures to provide a
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                                                                               April 21<sup>st</sup>, 2010
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                   of Medicine Turrently offers their employees
    ehor
                                                                               stop-loss portion of their policy to see if there is more of
                     nt. They voul like to look at alternate carriers
    led a
                     petitor.
    st ef
                                                                             I'll included for your review.
                     esigns, experience, and current stop less contra
Taling cens
                                                                              point, we wanted to provide data on the largest claim.
                     Although we ale not doing a formal disclosure
                                                                              emature in August 2009 and has only $2,000 of those
           So porhe claim ant the $416,283 is a baby that was
 41 360
         inge leilaims occurre after November 2009.
 No.
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         \mathbb{A}^{\mathbb{F}^{1} \times \mathbb{F}^{1}} : \mathbb{A}_{\mathbb{F}_{p}}
                    ly contribution; (medical, dental and tision cor
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                      + Souse
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          jytine Iti
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                     note similar to hat of the inforce or as close as
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                                                                           be to call me at (212) 603-0322 or Kevin Lynch at (212)
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    e Pre Thue loup Final cial ervices
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Morehouse School of Medicine May 4, 2010 Group Medical Review - Responses from Carriers



Q ~ Quoted and included in this analysis

**RC — Quoted but not financially competitive and not included in this unalysis

**DTQ ~ Declined to quote

**Transport understance Beauty and the conference of the con

Pending ~ Quote not completed at time of presentation

	Inforce	Renewal		Alternatives	
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Reimbursement Maximum Covered Benefits	\$2,000,000 Lifetime	— \$2,000,000 Lifetime Medical <u>& Rx</u>	=\$1,865,000 Lifetime Medical <u>& Rx</u>	\$1,865,000 Lifetime Medical <u>& Rx</u>	\$1,865,000 Lifetime Medical & Rr
Broker Commission	15%	15%	15%	15%	15%
Claimant Provisions ("Lasers")	None	<u>Pending Review</u>	<u>Pending Review</u>	<u>Pending Review</u>	Pending Review
<u>Premium Rates</u> # of EE's Single 441	\$58.29	\$70.94	\$33.47	\$56.07	\$ 63.97
Family 428	\$58.29	\$70.94	\$100.62	\$118.32	\$63.97
Total Specific Premium	\$607,848 ···	\$73 9 ,762	\$693, 90 8	\$904,405	\$667,079
regate Stop Loss					
Contract Paris	Poid and Tomainal Day Paid	and the state of the second section of the second second section of the second sec			
Claim Risk Corridor	25%	25%	25%	25%	25%
	**		\$#\$\$##\$\$	23.44.54X	Steam of the second
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rT.ommission		T. J 15%			1/ / 07/
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All Employees 869	\$3.79	\$4.29	\$3.84	\$5.84	\$3.42
Total Aggregate Premium	\$39,522	\$44, 736	\$40,044	\$60,850	\$35,664
il Annual Stop Loss Premium	\$647,370	\$784,498	\$733,951	\$965,255	\$702,743
name top constitution	erreinarija (distribus 3 daar vilg				
Stop Loss Premiu	m % Change (vs. Inforce / Renewal)	21.2% / 0.0%	15.4% / -6.4%	49.1% / 23,0%	8.6% / -10.4%
regate Factors # of EF's	_		_	-	
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Aggregate Claim Liabili	hary change from Addison Adia and	Processing to the second	*\$2,000;\$07*********************************	"SELVED, COLOR TO SELVE SELVES	(\$2,550,54 <i>0 - 1/ - 1/ (\$02</i> 0/
Assresate Claim Liabili	ty % Change (vs. Inforce / Renewal)	0.0%	45.8% / 6.2%	41.6%	SA 44
Additional Step Loss Coverage			Traited Healthoans requires an additional	Tinked Healthann manine on addition	