

March 2

Contact
Company
Address
Address
Address
City: 301

201 :31] [Zip:32]

Request for Proposal for Morehouse School of Medicine

Request [S: 127] [0]:

Please use the 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 21st, 2010

Morehouse School of Medicine currently offers their employees
funded and they would like to look at alternative carriers
and cost effective competitor.

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

Designs, experience, and current stop loss contract

will included for your review.

Although we are not doing a formal disclosure
The claimant for \$416,283 is a baby that was
born in August 2009 and has only \$2,000 of those
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 contribution (medical, dental and vision cost)

are as follows:

	Low	High
	\$45.00	\$50.00
+ Spouse	\$180.00	\$200.00
+ Children	\$140.00	\$160.00
	\$290.00	\$310.00

Please provide a quote similar to that of the inforce or as close as

product will allow.

If you have any questions or need any further information, please
call me at (212) 603-0322 or Kevin Lynch at (212)

603-0322 or Kevin Lynch at (212)

Secretary

Knowledge Group Financial Services

Enclosure

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

<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		
Specific Stop Loss					
Reimbursement Maximum	\$2,000,000 Lifetime	\$2,000,000 Lifetime	\$1,865,000 Lifetime	\$1,865,000 Lifetime	\$1,865,000 Lifetime
Covered Benefits	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx
Broker Commission	15%	15%	15%	15%	15%
Claimant Provisions ("Lasers")	None	<i>Pending Review</i>	<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	\$63.97
Rate	\$58.29	\$70.94	\$100.62	\$118.32	\$63.97
Total Specific Premium	\$607,648	\$739,762	\$693,908	\$904,405	\$667,079
Aggregate Stop Loss					
Claim Risk Corridor	25%	25%	25%	25%	25%
Broker Commission	15%	15%	15%	15%	15%
All Employees	869				
Rate	\$3.79	\$4.29	\$3.84	\$5.84	\$3.42
Total Aggregate Premium	\$39,522	\$44,736	\$40,044	\$60,850	\$35,664
Total Annual Stop Loss Premium	\$647,170	\$784,498	\$733,951	\$965,255	\$702,743
Stop Loss Premium % Change (vs. Inforce / Renewal)		21.2% / 0.0%	13.4% / -6.4%	48.1% / 25.0%	8.6% / -10.4%
Aggregate Factors					
Claim Factors					
# of EE's	441				
Rate	\$3.79	\$4.29	\$3.84	\$5.84	\$3.42
Rate	\$3.79	\$4.29	\$3.84	\$5.84	\$3.42
Aggregate Claim Liability % Change (vs. Inforce / Renewal)		35.4% / 0.0%	43.8% / 6.2%	41.6% / 4.6%	38.4% / 0.0%
Additional Stop Loss Coverage					