

Cottingham & Butler

800 Main Street | Dubuque, IA 52001
1.800.793.5235 | www.CottinghamButler.com

June 18, 2018

Jennifer Hamm
Galesburg CUSD #205
932 Harrison St
Galesburg, Illinois 61401

RE: Renew, Stop Loss

Dear Jennifer,

Per your instructions we have advised Symetra of your request to renew, specific and aggregate stop loss coverage for your self-funded health plan effective August 1, 2018.

Specific Deductible	\$80,000
Aggregating Specific Deductible	\$75,000
Single Rate Per Employee Per Month	\$63.21
Family Rate Per Employee Per Month	\$173.78
Aggregate Composite Rate	\$2.92
Single Per Employee Per Month Factor	\$551.46
Family Per Employee Per Month Factor	\$1,190.77
Estimated SINGLE/FAMILY employee count	365/ 43
Estimate Aggregate Attachment Point	\$3,029,832
Minimum Attachment Point	100% of the Estimate Attachment Point
Contract Basis	Paid
Covering	Medical & Rx Card
Specific Maximum Reimbursement	Unlimited
Aggregate Maximum Reimbursement	\$1,000,000
<i>*Rates include a no new laser and rate cap of 50%</i>	

These rates and factors are based on the Plan Design shown below:

Galesburg CUSD #205 Plan Design PPO	In Network	Out-of-Network
Individual Deductible	\$0	\$250
Family Deductible	\$0	\$750
Coinsurance	0%	20%
Individual Out of Pocket Maximum	\$0	\$500
Family Out of Pocket Maximum	\$0	\$1,500
Prescription Copays	Generic Preferred Non-Preferred Specialty	No Charge



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Plan Design PPO	In Network	Out-of-Network
Individual Deductible	\$750	\$1,000
Family Deductible	\$2,250	\$3,000
Coinsurance	20%	40%
Individual Out of Pocket Maximum	\$1,500	\$2,250
Family Out of Pocket Maximum	\$4,500	\$6,750
Prescription Copays	Generic - \$10 Preferred - \$40 Non-Preferred - \$70 Specialty - 20% (max \$200)	
Galesburg CUSD #205 Plan Design HDHP		
	In Network	Out-of-Network
Individual Deductible	\$3,000	\$6,000
Family Deductible	\$9,000	\$18,000
Coinsurance	0%	20%
Individual Out of Pocket Maximum	\$3,000	\$7,000
Family Out of Pocket Maximum	\$9,000	\$19,000
Prescription Copays	Generic Preferred Non-Preferred - Specialty	
		No Charge

Sincerely,



Cassie Lowery
Benefits Service Representative
 Cottingham & Butler
 (563) 587-5218
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CL:md

