

City of Euless Reinsurance Quotes Specific Coverage Only Effective October 1, 2010

(Based on Aetna Network, Unlimited LTM & \$110K Aggregating Specific)

| | | HM Insurance (RECOMMENDED) | | ING | | International Assurance of Tennessee (IAT) | | ING | |
|----------------------------|-----|-------------------------------|-------------|---------------------|-------------|--|-------------|---------------------|-------------|
| | # | Rate | Premium | Rate | Premium | Rate | Premium | Rate | Premium |
| | | \$100,000 (24/12) | | \$100,000 (24/12) | | \$200,000 (24/12) | | \$125,000 (24/12) | |
| Specific Single | 154 | \$41.93 | \$6,457.22 | \$40.99 | \$6,312.46 | \$41.06 | \$6,323.24 | \$30.99 | \$4,772.46 |
| Family | 225 | \$100.37 | \$22,583.25 | \$101.85 | \$22,916.25 | \$82.21 | \$18,497.25 | \$78.30 | \$17,617.50 |
| Monthly Fixed Costs | | \$29,040.47 | | \$29,228.71 | | \$24,820.49 | | \$22,389.96 | |
| Annual Fixed Costs | | \$348,485.64 | | \$350,744.52 | | \$297,845.88 | | \$268,679.52 | |

| | | | | |
|---------------------------|--|---|--|---|
| Lasers: | <p>1) Participant A covered with a 12/12 contract (will consider removing the 12/12 requirement if the vast majority of claims incurred in June are pair prior to 10/01/2010)</p> <p>2) Participant C is lasered at \$250,000</p> <p>**Only amounts up to the group specific deductible will apply to the aggregate**</p> | <p>1) Participant A covered with a 12/12 contract (will consider removing the 12/12 requirement if the vast majority of claims incurred in June are pair prior to 10/01/2010)</p> <p>2) Participant C lasered at \$325,000</p> <p>**Only amounts up to the group specific deductible will apply to the aggregate**</p> | <p>1) Participant A is lasered at \$500K</p> <p>2) Participant B is lasered at \$300K</p> <p>3) Participant C is lasered at \$400K</p> | <p>1) Participant A covered with a 12/12 contract (will consider removing the 12/12 requirement if the vast majority of claims incurred in June are pair prior to 10/01/2010)</p> <p>2) Participant C lasered at \$325,000</p> <p>**Only amounts up to the group specific deductible will apply to the aggregate**</p> |
| Specific Includes: | Medical/Rx Card | Medical/Rx Card | Medical/Rx Card | Medical/Rx Card |

Note: Other alternate quotes were submitted utilizing the PHCS network, a \$5M Lifetime Maximums, or other aggregating specific limits. These are not shown as the Aetna network was selected and Federal Laws require Unlimited Lifetime maximum coverage and the RFP requested an aggregating specific limit of \$110,000.

City of Euless

Reinsurance Quotes

Aggregate Coverage Only

Effective October 1, 2010

(Based on the Aetna Network)

| | | Aetna (Recommended) | | International Assurance of Tennessee (IAT) | | HM Insurance | | ING | |
|---------------------------------|-----|------------------------|-----------------------|---|-----------------------|--------------|-----------------------|------------|-----------------------|
| | # | Rate | Premium | Rate | Premium | Rate | Premium | Rate | Premium |
| Monthly Aggregate Premium | 379 | \$5.67 | \$2,148.93 | \$3.62 | \$1,371.98 | \$4.98 | \$1,887.42 | \$3.30 | \$1,250.70 |
| Annual Aggregate Premium | | | \$25,787.16 | | \$16,463.76 | | \$22,649.04 | | \$15,008.40 |
| Aggregate Factors | | | (24/12) | | (24/12) | | (24/12) | | (24/12) |
| Single | 154 | \$456.15 | \$70,247.10 | \$593.01 | \$91,323.54 | \$596.46 | \$91,854.84 | \$1,201.71 | \$185,063.34 |
| Family | 225 | \$1,247.65 | \$280,721.25 | \$1,461.53 | \$328,844.25 | \$1,431.50 | \$322,087.50 | \$1,201.71 | \$270,384.75 |
| Monthly Liability | | | \$350,968.35 | | \$420,167.79 | | \$413,942.34 | | \$455,448.09 |
| Annual Liability | | | \$4,211,620.20 | | \$5,042,013.48 | | \$4,967,308.08 | | \$5,465,377.08 |

Aggregate Includes:

Run-In/Out Limit:

Minimum Attachment:

Medical/Rx Card

\$803,546

1st mth's enrollment x #ees x 12 mths

Medical/Rx Card

\$0

100%

Medical/Rx Card

\$836,598

100%

Medical/Rx Card

N/A

85%

Note: Other alternate quotes were submitted utilizing the PHCS network and a \$5M Lifetime Maximums. These are not shown as the network selection is Aetna and Federal Laws require Unlimited Lifetime maximum.