



**TPA FIXED COSTS SUMMARY for City of Valdez for April 1, 2026**

	<b>Meritain</b>	<b>Meritain - Personify</b>	<b>Meritain</b>
	Current	Status Quo Renewal	Renewal Option 2

<b>Admin</b>	<b>Composite Est. of Medical Adjudication</b>	<b>\$28.15</b>	<b>\$28.15</b>	<b>\$28.15</b>
	27 Employee Only	\$28.15	\$28.15	\$28.15
	27 Employee + Spouse	\$28.15	\$28.15	\$28.15
	21 Employee + Child(ren)	\$28.15	\$28.15	\$28.15
	60 Employee + Family	\$28.15	\$28.15	\$28.15
	<b>Composite Est. of Network Fees</b>			
	135 Network 1	15% of savings	15% of savings	15% of savings
	135 Network 2	25% of savings	25% of savings	25% of savings
	Utilization Management	\$2.75	\$2.89	\$2.80
	Case Management	\$160 / hour	\$165 / hour	\$130 / hour
	Utilization Management Carve-Out Fee	N/A	\$1.50	N/A
	COBRA	\$2.40	\$2.40	\$2.40
	External PBM Interface Fee	\$2.00	\$2.00	\$2.00
	National Cooperative Rx PMPM Fee	\$0.20	\$0.20	\$0.20
	Teladoc	\$3.10	\$3.10	\$3.10
	Healthy Mertis	\$4.50	\$4.50	\$4.50
	Transcarent	\$2.70	\$2.70	\$2.70
	NSA Air Ambulance Administration	\$1.00	\$1.00	\$1.00
	EAP	\$1.65	\$1.65	\$1.65
	Consulting Fee	\$40.54	\$41.75	\$41.75
	Stop Loss Interface	\$1.60	\$1.60	\$1.60
	Plan Document	\$250 annually	\$250 annually	\$250 annually
	Commissions	0%	0%	0%
		<b>\$62.44</b>	<b>\$65.29</b>	<b>\$63.70</b>
	27 Employee Only	\$62.44	\$65.29	\$63.70
	27 Employee + Spouse	\$62.44	\$65.29	\$63.70
	21 Employee + Child(ren)	\$62.44	\$65.29	\$63.70
	60 Employee + Family	\$62.44	\$65.29	\$63.70

<b>Enrollment &amp; Total Est. TPA Fixed Costs</b>	<b>Current</b>	<b>Status Quo Renewal</b>	<b>Meritain</b>
Composite Est. of PEPM TPA Fees	\$90.59	\$93.44	\$91.85

135	Est. Total/Mo	\$12,229	\$12,615	\$12,400
	Est. Total/Yr	\$146,754	\$151,381	\$148,805
	Est. Annual Change		\$4,627	\$2,051
	from Current		+3.2%	+1.4%
	Est. Annual Change			(\$2,576)
	from Renewal			-1.7%



Rates and provisions are determined by the underwriting carrier. While IMA has endeavored to provide an accurate and clear summary, each carrier's formal proposal prevails over any representations shown in this summary.

STOP LOSS FIXED COSTS SUMMARY for City of Valdez for April 1, 2026			
	Tokio Marine HCC	Tokio Marine HCC	Berkley
	Current	Status Quo Renewal	Illustrative Proposal

Specific Stop Loss	Specific Deductible	\$200,000	\$200,000	\$200,000
	Contract Term (Incurred   Paid)	Paid	Paid	24/12
	Contract Coverage (Med, Rx, etc.)	Med, Rx	Med, Rx	Med, Rx
	27 Employee Only	\$292.50	\$371.48	\$418.42
	27 Employee + Spouse	\$292.50	\$371.48	\$418.42
	21 Employee + Child(ren)	\$292.50	\$371.48	\$418.42
	60 Employee + Family	\$292.50	\$371.48	\$418.42
	135 PEPM Est. of Spec Premium	\$292.50	\$371.48	\$418.42
	<b>Est. Total/Mo</b>	<b>\$39,488</b>	<b>\$50,150</b>	<b>\$56,487</b>
	<b>Est. Total/Yr</b>	<b>\$473,850</b>	<b>\$601,798</b>	<b>\$677,840</b>
	Est. Annual Change from Current		\$127,948 +27.0%	\$203,990 +43.0%
	Est. Annual Change from Renewal			\$76,043 +12.6%

	Aggregate Corridor	125%	125%	125%
	Contract Term (Incurred   Paid)	Paid	Paid	24/12
	Contract Coverage (Med, Rx, etc.)	Med, Rx	Med, Rx	Med, Rx
	Max Reimbursement (Contract)	\$1,000,000	\$1,000,000	\$1,000,000
	Minimum Attachment %	100%	100%	100%
	27 Employee Only	\$12.31	\$15.63	\$18.13
	27 Employee + Spouse	\$12.31	\$15.63	\$18.13
	21 Employee + Child(ren)	\$12.31	\$15.63	\$18.13
	60 Employee + Family	\$12.31	\$15.63	\$18.13
	135 PEPM Est. of Agg Premium	\$12.31	\$15.63	\$18.13
	<b>Est. Total/Mo</b>	<b>\$1,662</b>	<b>\$2,110</b>	<b>\$2,448</b>
	<b>Est. Total/Yr</b>	<b>\$19,942</b>	<b>\$25,321</b>	<b>\$29,371</b>
	Est. Annual Change from Current		\$5,378 +27.0%	\$9,428 +47.3%
Est. Annual Change from Renewal			\$4,050 +16.0%	

Enrollment & Total Est. Stop Loss Premiums	Tokio Marine HCC - Current	Tokio Marine HCC - Status Quo Renewal	Berkley - Illustrative Proposal
135 PEPM Est. of Spec & Agg Premium	\$304.81	\$387.11	\$436.55
<b>Est. Total/Mo</b>	<b>\$41,149</b>	<b>\$52,260</b>	<b>\$58,934</b>
<b>Est. Total/Yr</b>	<b>\$493,792</b>	<b>\$627,118</b>	<b>\$707,211</b>
Est. Annual Change from Current		\$133,326 +27.0%	\$213,419 +43.2%
Est. Annual Change from Renewal			\$80,093 +12.8%



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**STOP LOSS CLAIMS SUMMARY for City of Valdez for April 1, 2026**

	Tokio Marine HCC	Tokio Marine HCC	Berkley
	Current	Status Quo Renewal	Illustrative Proposal

Carrier's Expected Claims	Specific Deductible	\$200,000	\$200,000	\$200,000
	Contract Term (Incurred   Paid)	Paid	Paid	24/12
	Contract Coverage (Med, Rx, etc.)	Med, Rx	Med, Rx	Med, Rx
	27 Employee Only	\$2,607.22	\$2,902.53	\$2,844.82
	27 Employee + Spouse	\$2,607.22	\$2,902.53	\$2,844.82
	21 Employee + Child(ren)	\$2,607.22	\$2,902.53	\$2,844.82
	60 Employee + Family	\$2,607.22	\$2,902.53	\$2,844.82
	135 PEPM Est. of Expected Claims	\$2,607.22	\$2,902.53	\$2,844.82
	<b>Est. Total/Mo</b>	<b>\$351,975</b>	<b>\$391,841</b>	<b>\$384,051</b>
	<b>Est. Total/Yr</b>	<b>\$4,223,703</b>	<b>\$4,702,095</b>	<b>\$4,608,615</b>
	Est. Annual Change		\$478,392	\$384,912
	from Current		+11.3%	+9.1%
	Est. Annual Change			(\$93,480)
from Renewal			-2.0%	

IMA Expected Claims	IMA's PEPM Est. of Expected Claims	\$2,938.35	\$3,167.66	\$3,167.66
	<b>Est. Total/Mo</b>	<b>\$396,677</b>	<b>\$427,634</b>	<b>\$427,634</b>
	<b>Est. Total/Yr</b>	<b>\$4,760,127</b>	<b>\$5,131,604</b>	<b>\$5,131,604</b>
	Difference		\$229	\$229
	from Current Budgeted		+7.8%	+7.8%
	% Difference from Carrier's Expected	+12.7%	+9.1%	+11.3%

Max Claims	Aggregate Corridor	125%	125%	125%
	Contract Term (Incurred   Paid)	Paid	Paid	24/12
	Contract Coverage (Med, Rx, etc.)	Med, Rx	Med, Rx	Med, Rx
	27 Employee Only	\$3,259.03	\$3,628.16	\$3,556.03
	27 Employee + Spouse	\$3,259.03	\$3,628.16	\$3,556.03
	21 Employee + Child(ren)	\$3,259.03	\$3,628.16	\$3,556.03
	60 Employee + Family	\$3,259.03	\$3,628.16	\$3,556.03
	135 PEPM Est. of Max Claims	\$3,259.03	\$3,628.16	\$3,556.03
	<b>Est. Total/Mo</b>	<b>\$439,969</b>	<b>\$489,802</b>	<b>\$480,064</b>
	<b>Est. Total/Yr</b>	<b>\$5,279,629</b>	<b>\$5,877,619</b>	<b>\$5,760,769</b>
	Est. Annual Change		\$597,991	\$481,140
	from Current		+11.3%	+9.1%
	Est. Annual Change			(\$116,851)
from Renewal			-2.0%	



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**SELF FUNDED FIXED COSTS & CLAIMS SUMMARY for City of Valdez for April 1, 2026**

	Meritain - Tokio Marine HCC	Meritain - Personify - Tokio Marine HCC	Meritain - Personify - Berkley	Meritain - Tokio Marine HCC	Meritain - Berkley
	Current	Status Quo Renewal	Illustrative Proposal	Status Quo Renewal	Illustrative Proposal

Fixed Costs w/o Claims	PEPM of TPA & Network Fees	\$90.59	\$93.44	\$93.44	\$91.85	\$91.85
	PEPM of Stop Loss Premium	\$304.81	\$387.11	\$436.55	\$387.11	\$436.55
	PEPM of Other Fixed Costs					
	<b>PEPM Est. of Total Fixed Costs</b>	<b>\$395.40</b>	<b>\$480.55</b>	<b>\$529.99</b>	<b>\$478.96</b>	<b>\$528.40</b>
	<b>Est. Monthly Total Fixed Costs</b>	<b>\$53,379</b>	<b>\$64,875</b>	<b>\$71,549</b>	<b>\$64,660</b>	<b>\$71,335</b>
	<b>135 Est. Annual Total Fixed Costs</b>	<b>\$640,546</b>	<b>\$778,499</b>	<b>\$858,592</b>	<b>\$775,923</b>	<b>\$856,016</b>
	<b>Est. Annual Change</b>		\$137,953	\$218,046	\$135,377	\$215,470
	<b>from Current</b>		+21.5%	+34.0%	+21.1%	+33.6%
	<b>Est. Annual Change</b>			\$80,093	(\$2,576)	\$77,517
	<b>from Renewal</b>			+10.3%	-0.3%	+10.0%

Fixed Costs & Claims at IMA's Expected	Specific Deductible	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000
	Contract Term (Incurred   Paid)	Paid	Paid	24/12	Paid	24/12
	Contract Coverage (Med, Rx, etc.)	Med, Rx				
	PEPM of Fixed Costs	\$395.40	\$480.55	\$529.99	\$478.96	\$528.40
	PEPM of Expected Claims	\$2,938.35	\$3,167.66	\$3,167.66	\$3,167.66	\$3,167.66
	PEPM of Lasers/Other Claims Costs					
	<b>PEPM Plan Costs at Expected</b>	<b>\$3,333.75</b>	<b>\$3,648.21</b>	<b>\$3,697.65</b>	<b>\$3,646.62</b>	<b>\$3,696.06</b>
	<b>Monthly Plan Costs at Expected</b>	<b>\$450,056</b>	<b>\$492,509</b>	<b>\$499,183</b>	<b>\$492,294</b>	<b>\$498,968</b>
	<b>135 Annual Plan Costs at Expected</b>	<b>\$5,400,673</b>	<b>\$5,910,103</b>	<b>\$5,990,196</b>	<b>\$5,907,527</b>	<b>\$5,987,620</b>
	<b>Est. Annual Change</b>		\$509,430	\$589,522	\$506,854	\$586,947
<b>from Current</b>		+9.4%	+10.9%	+9.4%	+10.9%	
<b>Est. Annual Change</b>			\$80,093	(\$2,576)	\$77,517	
<b>from Renewal</b>			+1.4%	-0.0%	+1.3%	

Fixed Costs & Claims at Max	Aggregate Corridor	125%	125%	125%	125%	125%
	Contract Term (Incurred   Paid)	Paid	Paid	24/12	Paid	24/12
	Contract Coverage (Med, Rx, etc.)	Med, Rx				
	PEPM of Fixed Costs	\$395.40	\$480.55	\$529.99	\$478.96	\$528.40
	PEPM of Max Claims	\$3,259.03	\$3,628.16	\$3,556.03	\$3,628.16	\$3,556.03
	PEPM of Lasers/Other Claims Costs					
	<b>PEPM Plan Costs at Max</b>	<b>\$3,654.43</b>	<b>\$4,108.71</b>	<b>\$4,086.02</b>	<b>\$4,107.12</b>	<b>\$4,084.43</b>
	<b>Monthly Plan Costs at Max</b>	<b>\$493,348</b>	<b>\$554,677</b>	<b>\$551,613</b>	<b>\$554,462</b>	<b>\$551,399</b>
	<b>135 Annual Plan Costs at Max</b>	<b>\$5,920,175</b>	<b>\$6,656,118</b>	<b>\$6,619,360</b>	<b>\$6,653,542</b>	<b>\$6,616,785</b>
	<b>Est. Annual Change</b>		\$735,944	\$699,186	\$733,368	\$696,610
<b>from Current</b>		+12.4%	+11.8%	+12.4%	+11.8%	
<b>Est. Annual Change</b>			(\$36,758)	(\$2,576)	(\$39,334)	
<b>from Renewal</b>			-0.6%	-0.0%	-0.6%	



**DENTAL SUMMARY for City of Valdez for April 1, 2026**

	<b>Meritain</b>	<b>Meritain</b>

<b>Cost Sharing</b>	<b>Ded</b> (single   family)	\$25   \$75	\$25   \$75
	<b>Max Benefits/year</b>	\$2,500	\$2,500

<b>In-Network Benefits</b>	<b>I - Diagnostic &amp; Preventive (Plan Pays)</b>	Plan pays 100%	Plan pays 100%
	◦ Frequency of Exams/Cleanings	2 visits per year	2 visits per year
	<b>II - Basic (Plan Pays)</b>	90%   10%	90%   10%
	<b>III - Major (Plan Pays)</b>	50%   50%	50%   50%
	<b>IV - Ortho (Plan Pays)</b>	50%   50%	50%   50%
	<b>Periodontics</b>	II	II
	<b>Endodontics</b>	II	II
	<b>Dental Implants</b>	III	III

<b>Misc</b>	<b>Dependent Child Age Limit</b>	19	19
	<b>Ortho Age Limit</b>	19	19
	<b>Non-Contrib/Contrib/Voluntary</b>	Voluntary	Voluntary

<b>Self Funded Costs</b>	<b>Meritain - Current</b>	<b>Meritain - Renewal</b>
<b>Dental/Vision PEPM Admin Costs</b>	\$2.35	\$2.35
<b>Dental PEPM Claims Funding</b>	\$150.09	\$143.06

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**VISION SUMMARY for City of Valdez for April 1, 2026**

	<b>Meritain</b>	<b>Meritain</b>

<b>Cost Sharing</b>	<b>Exam Coinsurance</b>	10%	10%
	<b>Exam Frequency</b>	12 Months	12 Months
	<b>Materials Coinsurance</b>	100%	100%
	<b>Lens Frequency</b>	12 Months	12 Months
	<b>Frame Frequency</b>	24 Months	24 Months
	<b>Contacts Frequency</b>	1 pair hard lenses or 12 month supply disposable per calendar year	1 pair hard lenses or 12 month supply disposable per calendar year

<b>In-Network Benef</b>	<b>Elective (Cosmetic) Contact Lenses</b>	50%	50%
	<b>Standard Frames</b>	10% coinsurance, benefit paid up to \$200	10% coinsurance, benefit paid up to \$200
	<b>Single Vision Lenses</b>	10%	10%
	<b>Bifocal Lenses</b>	10%	10%
	<b>Trifocal Lenses</b>	10%	10%

<b>Out-of-Network E</b>	<b>Elective (Cosmetic) Contact Lenses</b>	50%	50%
	<b>Standard Frames</b>	10% coinsurance, benefit paid up to \$200	10% coinsurance, benefit paid up to \$200
	<b>Single Vision Lenses</b>	10%	10%
	<b>Bifocal Lenses</b>	10%	10%
	<b>Trifocal Lenses</b>	10%	10%

<b>Misc</b>	<b>Lasik</b>	\$2,000 Lifetime Maximum	\$2,000 Lifetime Maximum
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Self Funded Costs	Meritain - Current	Meritain - Renewal
<b>Dental/Vision PEPM Admin Costs</b>	\$1.05	\$1.05
<b>Vision PEPM Claims Funding</b>	\$46.25	\$50.80

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**CONTRIBUTION SUMMARY for City of Valdez for April 1, 2026**



	Assumed Current Enrollment	2025 (Current) Plan year Budget Rates	2026 (Renewal) Plan year Budget Rates
Employee	27	\$1,459.10	\$1,605.49
Employee + Spouse	27	\$3,020.32	\$3,323.37
Employee + Child(ren)	21	\$2,830.65	\$3,114.66
Family	60	\$4,450.26	\$4,896.78
<b>Total Enrolled</b>	<b>135</b>		
<b>PEPM Composite:</b>	<b>135</b>	<b>\$3,314.10</b>	<b>\$3,646.62</b>
<b>Monthly:</b>		<b>\$447,404</b>	<b>\$492,294</b>
<b>Annual Cost:</b>		<b>\$5,368,842</b>	<b>\$5,907,527</b>
<b>Annual Change:</b>			<b>\$538,685</b>
<b>Annual Percent Change:</b>			<b>10.0%</b>