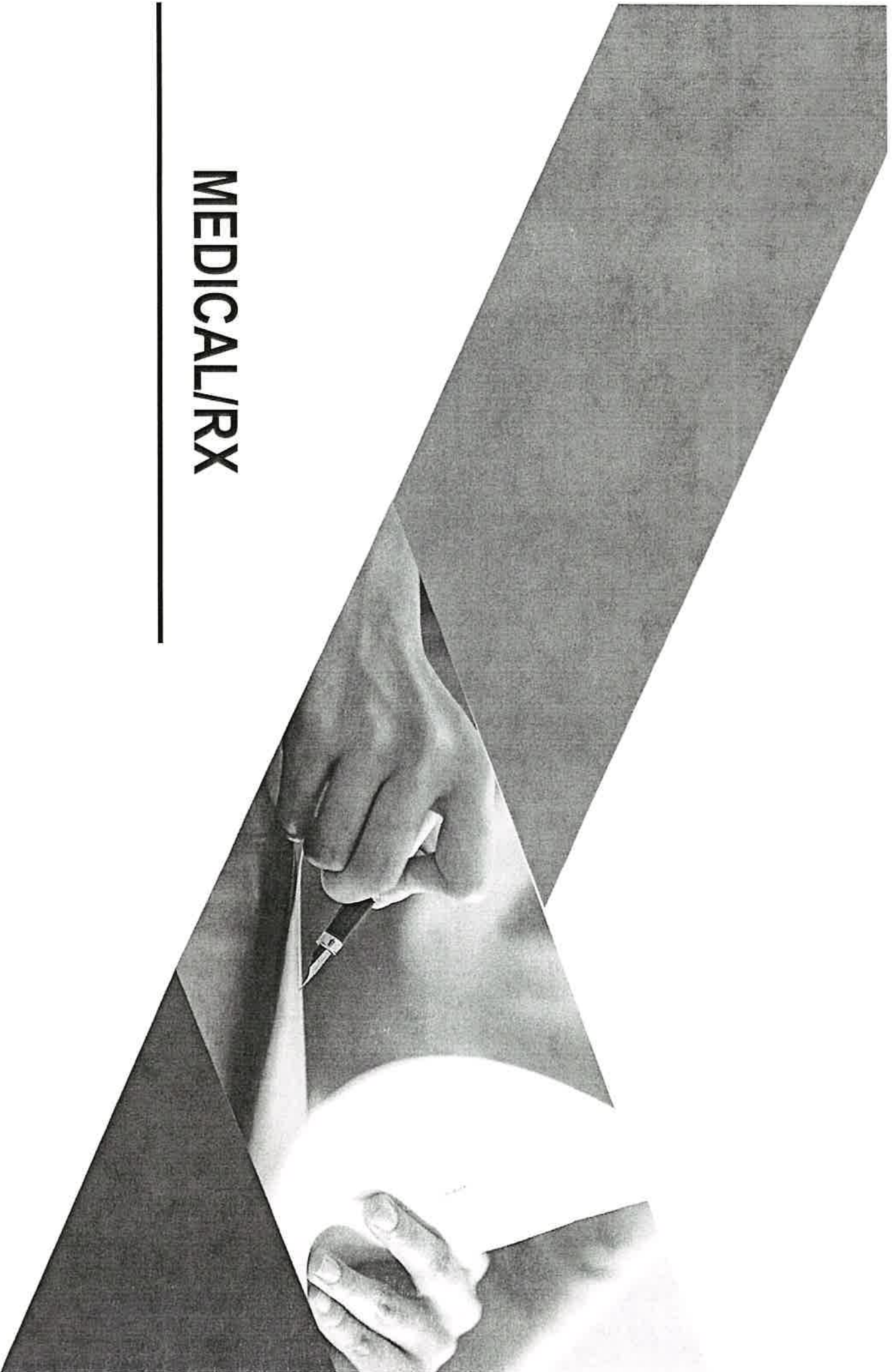


# 2025 MARKETING SUMMARY

Jackson County, MO

September 10, 2024





**MEDICAL/RX**

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# Medical Marketing Responses



Carrier	Status
Blue Cross of Kansas City	Quoted - Cost Plus Renewal Quoted - ASO + Stop Loss
United Healthcare	Quoted - ASO + Stop Loss
Aetna	Quoted - ASO
Blue Cross / National Alliance	Quoted - ASO
Centivo	Quoted - ASO
Cigna	Declined to Quote

# Medical Marketing Summary



	BlueKC	BlueKC <i>Local/ASO</i>
<b>Status</b>	Current Program	Self-Funded
<b>Projected Increase</b>		+28% / \$6.6M
<b>Potential Advantages</b>	<ul style="list-style-type: none"> <li>• No impact to Associates</li> </ul>	<ul style="list-style-type: none"> <li>• Ability to carve out Stop Loss</li> <li>• Alternative PBM options</li> <li>• No impact to Associates</li> <li>• Increased plan &amp; program design flexibility</li> </ul>
<b>Potential Considerations</b>	<ul style="list-style-type: none"> <li>• Limited customization of program</li> </ul>	<ul style="list-style-type: none"> <li>• Stop Loss not firm until 60-90 days out</li> <li>• Full new carrier implementation</li> </ul>

# Medical Financial Projections



	CURRENT	Blue Cross (Local) ASO OPTION
Contract Type		ASO / SL
Aggregate Stop Loss	Cost Plus 110%	Carved In w/ Blue Cross 125%
Specific/Pooling	\$200,000	\$200,000
Stop Loss Contract		12/12
Claims		Claims Costs
	<u>Max Claims Liability</u> \$20,520,825	<u>Max Claims Liability</u> \$26,125,669
	Fixed Costs	
Administration Fee	\$610,221	\$625,516
Stop loss/Pooling Premium	\$2,575,048	\$4,120,048
Network Access Fee	\$310,944	\$318,680
Estimated ACA Fee	\$7,278	
Rx Carve-In Credit	-\$846,720	-\$1,411,200
Administrative Credit		
	Fixed Cost SubTotal \$2,656,771	\$3,653,044
		Total Fixed Cost + Claims
Total Exposure	\$23,177,595	\$29,778,713
Change vs Current (\$)		\$6,601,117
Change Vs Current (%)		28%
Contract Term	Annual	Annual