

Charlotte County Board of County Commissioners
ASO & Stop Loss RFP Evaluation
Effective Date: October 1, 2025

ALTERNATIVE #1A -
3 Month Extension

| | CURRENT | |
|---|---------------------------|---------------------------|
| | Cigna | Cigna |
| MEDICAL ADMINISTRATIVE FEE | Cigna | Cigna |
| ASO Rate Guarantee | Expires 09/30/2025 | Expires 12/31/2025 |
| Medical Network | Open Access Plus | Open Access Plus |
| Discretionary Funds | N/A | N/A |
| Wellness Fund | \$35,000 - Annually | Continue Using Current |
| On-Site Account Manager | Included | Included |
| Base Medical ASO Fee PEPM | \$58.30 | \$58.30 |
| Designated Virtual Provider Fee PEPM | \$0.00 | \$0.00 |
| Pharmacy Admin Fee (If Carved-In) | \$0.00 | \$0.00 |
| Medical Administrative Fee (Stop Loss Commissions) | \$5.00 | \$5.00 |
| EAP Fee PEPM (3 Sessions) | \$1.36 | \$1.36 |
| Medical ASO Fee PEPM (Includes EAP Services) 1,653 | \$64.66 | \$64.66 |
| DENTAL ADMINISTRATIVE FEE | Cigna | Cigna |
| ASO Rate Guarantee | Expires 09/30/2025 | Expires 12/31/2025 |
| Dental ASO Fee PEPM 1,656 | \$3.35 | \$3.35 |
| Annual/3-Month Administrative Costs | \$1,349,167 | \$337,292 |
| STOP LOSS | Cigna | Cigna |
| Specific Stop Loss Deductible | \$1,000,000 | \$1,000,000 |
| Contract Basis | 12/36 | 12/36 |
| Are Stop Loss Rates Firm? | N/A | Yes |
| Stop Loss Premium 1,653 | \$25.68 | \$25.68 |
| Annual/3-Month Stop Loss Premium | \$509,388 | \$127,347 |
| Total Annual/3-Month Fixed Costs | \$1,858,555 | \$464,639 |