

Charlotte County Board of County Commissioners
ASO & Stop Loss RFP Evaluation

Effective Date: **January 1, 2026**

	CURRENT	ALTERNATIVE #1	ALTERNATIVE #2	ALTERNATIVE #3	ALTERNATIVE #4
	Cigna	Cigna	Aetna	Florida Blue	UnitedHealthcare
MEDICAL ADMINISTRATIVE FEE	Cigna	Cigna	Aetna	Florida Blue	UnitedHealthcare
ASO Rate Guarantee	Expires 09/30/2025	Expires 12/31/2026	Expires 09/30/2028	Expires 12/31/2028	Expires 09/30/2028
Medical Network	Open Access Plus	Open Access Plus	OA Aetna Select	BlueCare HOI in FL & BlueCare PPO in Other States	POS Choice
Discretionary Funds	N/A	N/A	\$180,000 - Year 1 Only \$2.00 PMPY - Annual Allowance	\$5.00 PMPY Pharmacy Implementation Credit - Year 1 Only	\$150,000 - Year 1 Only \$55,000 - Annual Admin Credit
Wellness Fund	\$35,000 - Annually	\$50,000 - Annually	\$125,000 - Annually	\$103,000 - Annually	\$50,000 - Annually
On-Site Account Manager	Included	Included	\$7.95	Approx. \$4 PEPM	Included
Base Medical ASO Fee PEPM	\$58.30	\$58.30	\$41.17	\$38.10	\$43.50
Designated Virtual Provider Fee PEPM	\$0.00	\$0.00	\$0.65	\$0.90	\$0.00
Pharmacy Admin Fee (If Carved-In)	\$0.00	\$0.00	\$2.00	\$2.50	\$6.00
Medical Administrative Fee (Stop Loss Commissions)	\$5.00	\$5.00	\$10.00	\$10.00	\$10.00
EAP Fee PEPM (3 Sessions)	\$1.36	\$1.36	\$0.00	\$1.34	\$1.18
Medical ASO Fee PEPM (Includes EAP Services) 1,653	\$64.66	\$64.66	\$61.77	\$56.84	\$60.68
DENTAL ADMINISTRATIVE FEE	Cigna	Cigna	Cigna	Cigna	Cigna
ASO Rate Guarantee	Expires 09/30/2025	Expires 12/31/2026	Expires 12/31/2026	Expires 12/31/2026	Expires 09/30/2026
Dental ASO Fee PEPM 1,656	\$3.35	\$3.35	\$3.35	\$3.35	\$3.35
Annual Administrative Costs	\$1,349,167	\$1,349,167	\$1,291,841	\$1,194,049	\$1,270,220
STOP LOSS	Cigna	Cigna	Aetna	Florida Blue	UnitedHealthcare
Specific Stop Loss Deductible	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Contract Basis	12/36	12/36	12/12 + TLP 12	12/24	12/12 + TLP 12
Are Stop Loss Rates Firm?	N/A	Yes	No	No	No
Stop Loss Premium 1,653	\$25.68	\$28.25	\$21.43	\$27.23	\$42.85
Total Stop Loss Premium	\$509,388	\$560,357	\$425,085	\$540,134	\$849,973
\$ Increase	N/A	\$50,969	-\$84,303	\$30,746	\$340,584
% Increase	N/A	10.0%	-16.5%	6.0%	66.9%
Total Annual Fixed Costs	\$1,858,555	\$1,909,524	\$1,716,926	\$1,734,184	\$2,120,192
\$ Increase	N/A	\$50,969	-\$141,629	-\$124,372	\$261,637
% Increase	N/A	2.7%	-7.6%	-6.7%	14.1%

*UHC did not provide a 1/1 quote.
Showing 10/1 quote.