

**Randall County - Cost Comparison based on 15/12 125% corridor, \$1,000,000 agg.**

Carrier		IMS Amarillo, TX	RH Admin Lubbock, TX	FirstCare Austin, TX	Caprock Lubbock, TX	Current
<b>Specific Deductible</b>		\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
<b>Administration Fees</b>						
Admin Fee		\$19.50	\$11.50	\$19.00	\$12.95	\$11.50
Pre-Cert & UR		\$0.00	\$3.40	\$0.00	\$1.65	\$3.40
Case Management Fee		Included	Based on Case (unknown cost)	Included	\$140 per hour	\$140-\$250 per hr
PPO Fee		\$0.00	\$1.00	\$4.90	\$1.95	\$1.00
Dental Fee		\$0.00	\$1.50	\$2.00	\$2.25	\$1.50
Cobra Admin Fee		\$0.00	\$1.50	\$2.00	\$1.50	\$1.50
Monthly Agg Fee/Floating		\$0.00	\$3.00	\$0.00	\$0.00	\$3.00
<b>Total Admin Fee</b>		<b>\$19.50</b>	<b>\$21.90</b>	<b>\$27.90</b>	<b>\$20.30</b>	<b>\$21.90</b>
Cafeteria Plan Fee		\$5.00 per ee only those who elect flex	\$5.00 per ee only those who elect flex	none available	\$5.00 per month	\$5.00 per ee only those who elect flex
Re-Priced Claims	CPT	\$3,433.99	\$3,433.99	\$3,305.40	not provided	
<b>Specific Premium</b>						
Single	266	\$50.12	\$51.03	\$59.42	\$63.71	\$52.59
Family	114	\$147.99	\$133.44	\$180.26	\$160.45	\$131.29
Aggregate		\$3.49	\$2.56	\$2.34	\$3.23	\$3.23
<b>Total Reinsurance Cost</b>						
Single	266	\$53.61	\$53.59	\$61.76	\$66.94	
Family	114	\$151.48	\$136.00	\$182.60	\$163.68	
<b>Monthly</b>		\$31,528.98	\$29,758.94	\$37,244.56	\$36,465.56	
<b>Annualized</b>		\$378,347.76	\$357,107.28	\$446,934.72	\$437,586.72	
<b>Total Fixed Cost</b>						
Single	266	\$73.11	\$75.49	\$89.66	\$87.24	\$77.72
Family	114	\$170.98	\$157.90	\$210.50	\$183.98	\$156.42
<b>Monthly</b>		\$38,938.98	\$38,080.94	\$47,846.56	\$44,179.56	\$35,558.44
<b>Annualized</b>		\$467,267.76	\$456,971.28	\$574,158.72	\$530,154.72	\$426,701.33

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Carrier		IMS Amarillo, TX	RH Admin Lubbock, TX	FirstCare Austin, TX	Caprock Lubbock, TX	Current
<b>Attachment Points</b>						
Single	266	\$387.83	\$420.47	\$402.77	\$499.99	\$444.74
Family	114	\$884.17	\$1,041.15	\$1,114.02	\$1,198.17	\$1,030.09
<b>Monthly</b>		\$203,958.16	\$230,536.12	\$234,135.10	\$269,588.72	\$235,731.10
<b>Attachment Point</b>		\$2,447,497.92	\$2,766,433.44	\$2,809,621.20	\$3,235,064.64	\$2,828,773.20
<b>Maximum Liability</b>		\$2,914,765.68	\$3,223,404.72	\$3,383,779.92	\$3,765,219.36	\$3,255,474.53
Set-Up Fees		\$1,500 Waived if awarded	\$0.00	\$1,000	\$3,250	
Prepaid Debit Card		Included in Cafeteria Plan Fee	\$1.50 per card	N/A	Included in Cafeteria Plan Fee	
PPO		20% of savings for PHCS Wrap	20% of savings for HealthSmart	Included under provider access fee	-	