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EXHIBIT "A"

September 9, 2025

***Via E-Mail:*** jennifer_gales@umr.com

Ms. Jennifer Gales
Strategic Account Executive
UMR A UnitedHealthcare Company
13655 Riverport Drive
Maryland Heights, MO 63043

**Re: City of Joplin, Missouri - Proposal Acceptance for Medical PPO Network, Pharmacy Benefit Management Services and Employee Assistant Program Services**

Dear Jennifer:

The City of Joplin, Missouri (the City) has accepted the medical PPO network and pharmacy benefit management services proposal, as well as the Employee Assistance Program (EAP) renewal submitted by UMR, to be effective January 1, 2026. Below summarizes the terms UMR agreed to as a part of the RFP process, effective January 1, 2026.

# Medical PPO ASO Coverage

The accepted terms and rates are shown in the following tables for January 1, 2026 through December 31, 2030.

| UMR Proposed Fees - January 1, 2026 through December 30, 2030 | | | | | |
|---|---|---|---|---|---|
| **Administration and Access Fees** | **Renewal Fees 1/1/2026** | **Renewal Fees 1/1/2027** | **Renewal Fees 1/1/2028** | **Renewal Fees 1/1/2029** | **Renewal Fees 1/1/2030** |
| Medical claims | $33.72 | $34.72 | $35.74 | $36.63 | $37.55 |
| Medical client advisor commission | Net | Net | Net | Net | Net |
| Required stop loss interface fee | Included | Included | Included | Included | Included |
| UnitedHealthcare Choice Plus ® Network - Access Fee | Included | Included | Included | Included | Included |
| COBRA administration | $1.12 | $1.12 | $1.12 | $1.12 | $1.12 |
| Utilization Management (UM) | Included | Included | Included | Included | Included |
| Complex Condition CARE | Included | Included | Included | Included | Included |
| Online Events and Challenges | $1.15 | $1.15 | $1.15 | $1.15 | $1.15 |
| Medical and pharmacy integration - per participating employee per month | Included | Included | Included | Included | Included |
| Telemedicine (Teladoc) | Included | Included | Included | Included | Included |
| Plan Advisor | $2.95 | $2.95 | $2.95 | $2.95 | $2.95 |

| UMR Proposed Fees - January 1, 2026 through December 30, 2030 | | | | | |
|---|---|---|---|---|---|
| **Administration and Access Fees** | **Renewal Fees 1/1/2026** | **Renewal Fees 1/1/2027** | **Renewal Fees 1/1/2028** | **Renewal Fees 1/1/2029** | **Renewal Fees 1/1/2030** |
| Incentive Solutions: Live Well Reward$ Solution | $0.90 | $0.90 | $0.90 | $0.90 | $0.90 |
| Flexible spending - health care account (HCA) - per participating employee per month | $4.93 | $4.93 | $4.93 | $4.93 | $4.93 |
| Flexible spending - dependent care account (DCA) - per participating employee per month | $3.93 | $3.93 | $3.93 | $3.93 | $3.93 |
| CRS Enhanced - % of Savings | 20% with $50,000 cap per claim | 20% with $50,000 cap per claim | 20% with $50,000 cap per claim | 20% with $50,000 cap per claim | 20% with $50,000 cap per claim |

# Medical Allowances and Performance Guarantees

| January 1, 2026 through December 30, 2030 | |
|---|---|
| Fee Guarantee | 5 Years, with Rate Increases from 2.5% - 3.0% each Year |
| Administrative Credit | $5,000 Annually |
| Wellness Credit | $15,000 Annually |
| **Total Allowances and Credits** | **$100,000** |
| Discount Guarantees | 30% of Admin. Fees |
| Performance Guarantees | 10% of Admin. Fees |

| January 1, 2026 through December 30, 2030 | |
|---|---|
| **Performance Standard** | **Amount at Risk*** |
| On average, calls will be answered in thirty (30) seconds or less | 2% of fees at risk |
| On average, three percent (3%) or less of calls may be abandoned | 2% of fees at risk |
| Ninety percent (90%) of all clean Claims will be processed within 10 business days from the date that the TPA receives all information necessary to adjudicate the Claim | 3% of fees at risk |
| Claim payments, on an aggregated dollar basis, shall be ninety-nine percent (99%) accurate to the plan of benefit | 3% of fees at risk |
| Claim Procedural Accuracy (accurate processing includes payment amount, communication to the claimant or provider, data entry errors affecting current or future benefit determinations and management reports) will be maintained at ninety-five percent (95%) | 3% of fees at risk |
| Claim Payment Accuracy will be maintained at a level of ninety-eight percent (98%) | 3% of fees at risk |

*Total aggregate fees at risk will be capped at 10% for all medical claim and call performance guarantees

# Prescription Drug Coverage

The accepted terms and rates are shown in the following tables based on its traditional pricing model:

| | Year 1<br>1/1/2026 | Year 2<br>1/1/2027 | Year 3<br>1/1/2028 |
|---|---|---|---|
| **Retail** | | | |
| Guarantee: Brand discount, plus dispensing fee | 19.80% + $0.45 | 19.80% + $0.45 | 19.80% + $0.45 |
| Guarantee: Net effective generic discount, plus dispensing fee | 87.00% + $0.45 | 87.10% + $0.45 | 87.20% + $0.45 |
| **Retail 90 Rx (Optional)** | | | |
| Guarantee: Brand discount, plus dispensing fee | 23.00% + $0.00 | 23.00% + $0.00 | 23.00% + $0.00 |
| Guarantee: Net effective generic discount, plus dispensing fee | 90.00% + $0.00 | 90.10% + $0.00 | 90.20% + $0.00 |
| **Home Delivery** | | | |
| Brand discount, plus dispensing fee | 21.00% + $0.00 | 21.00% + $0.00 | 21.00% + $0.00 |
| Net effective generic discount, plus dispensing fee | 91.00% + $0.00 | 91.10% + $0.00 | 91.20% + $0.00 |
| **Rebate Guarantee** | | | |
| | 100% Pass-Through | 100% Pass-Through | 100% Pass-Through |
| **Premium PDL** | | | |
| Minimum Rebate Guarantee (Retail 30 - Excluding Specialty) - Per Net Paid Brand Claim | $410.00 | $480.00 | $535.00 |
| Minimum Rebate Guarantee (Retail 90 - Excluding Specialty) - Per Net Paid Brand Claim | $1,250.00 | $1,450.00 | $1,650.00 |
| Minimum Rebate Guarantee (Home Delivery - Excluding Specialty) - Per Net Paid Brand Claim | $1,250.00 | $1,450.00 | $1,650.00 |
| Minimum Rebate Guarantee (Specialty) - Per Net Paid Brand Claim | $4,250.00 | $4,700.00 | $5,000.00 |
| **Select Comprehensive** | | | |
| Minimum Rebate Guarantee (Retail 30 - Excluding Specialty) - Per Net Paid Brand Claim | $390.00 | $455.00 | $505.00 |
| Minimum Rebate Guarantee (Retail 90 - Excluding Specialty) - Per Net Paid Brand Claim | $1,150.00 | $1,350.00 | $1,500.00 |
| Minimum Rebate Guarantee (Home Delivery - Excluding Specialty) - Per Net Paid Brand Claim | $1,150.00 | $1,350.00 | $1,500.00 |
| Minimum Rebate Guarantee (Specialty) - Per Net Paid Brand Claim | $3,900.00 | $4,300.00 | $4,550.00 |

| | Year 1 | Year 2 | Year 3 |
|---|---|---|---|
| | 1/1/2026 | 1/1/2027 | 1/1/2028 |
| Specialty drugs are priced on an individual drug basis, with an estimated average aggregate specialty discount of the following: | | | |
| *LDD - Brand & Generic Discount* | *15.00%* | *15.00%* | *15.00%* |
| *Non-LDD - Brand Discount* | *19.50%* | *19.50%* | *19.50%* |
| *Non-LDD - Generic Discount* | *72.00%* | *72.00%* | *72.00%* |
| Compound Drug Claim Pricing: AWP less Standard Contracted Discount + $7.50 Dispensing fee | | | |

| Pharmacy Management Allowance January 1, 2026 thru December 30, 2028 | |
|---|---|
| Allowance | $3.00 per Participant Annually |

# Member Assistance Program

The following are the administrative services Optum has agreed to provide to the City at the rates set forth herein.

| Product | Hours | Rate Type | Rate Period | 2026 Fee | 2027 Fee | 2028 Fee |
|---|---|---|---|---|---|---|
| Employee Assistance Program - EAP – 6 Sessions | N/A | Per Employee | Per Month | $2.38 | Up to 3% increase | Up to 3% increase |
| Bank of Hours for Training & Critical Incident (CIRS) | 5 | Per Employee | Per Month | Included in EAP Fee | Included in EAP Fee | Included in EAP Fee |

Additional On-Site Support Service hours are available on a fee-for-service basis. Services are billed at an hourly rate plus travel time. Any onsite or training hours can be purchased according to the rates in the grid below.

| On-Site Support Service | Fee for Service |
|---|---|
| Management Development Programs | $275/on-site hour |
| Employee Development Programs | $275/on-site hour |
| Wellness Seminars | $275/on-site hour |
| Information Resource Events | $275/on-site hour |
| Critical Incident Response Services | $275/on-site hour |
| Travel Time & Trainer Downtime | $275/hour |

# Contract and Administration

Please confirm that you will allow a minimum of 180 days' renewal notification in all forthcoming years. Please finalize the contract and any other applicable documentation, matching the information detailed above, corresponding to your firm's proposal, and send one copy to me and one to each of the following:

**Ms. Leslie Haase, CPA**
*Finance Director*
City of Joplin, MO
602 South Main Street
Joplin, MO 64801
(417) 624-0820 x251
lhaase@joplinmo.org

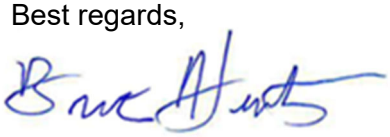
**Ms. Kimberly Wixson**
*Senior Vice President & Health Consultant*
Segal
3001 West Big Beaver Road, Suite 320
Troy, MI 48084-3104
(248) 606-1435
kwixson@segalco.com

All ongoing correspondence and routine matters regarding billing and administrative issues should be directed to Ms. Haase.

The City also requires timely execution of the PBM Participation Agreement, which must reflect the pricing as presented in your PBM RFP proposal as well as any follow-up or clarifying question responses. Please forward the Participation Agreement to all included in this notice for review.

Please feel free to reach out to me if you have any questions regarding the above. The City looks forward to continuing its relationship with UMR and OptumRx.

Best regards,



Brian Hunter
Associate Health Consultant

cc: Ms. Kim Wixson
Ms. Kari Tvedt
Ms. Leslie Haase
Mr. Kenny Waytashek – OptumRx Kenny.waytashek@optum.com
Mr. Bob Burnett – UMR bob.burnett@umr.com