Symetra Life Insurance Company
First Symetra National Life Insurance Company of New York

EXHIBIT "A"

SYMETRA
RETIREMENT | BENEFITS | LIFE

Symetra Stop Loss

PROPOSAL PREPARED FOR

The City of Joplin

January 1, 2022

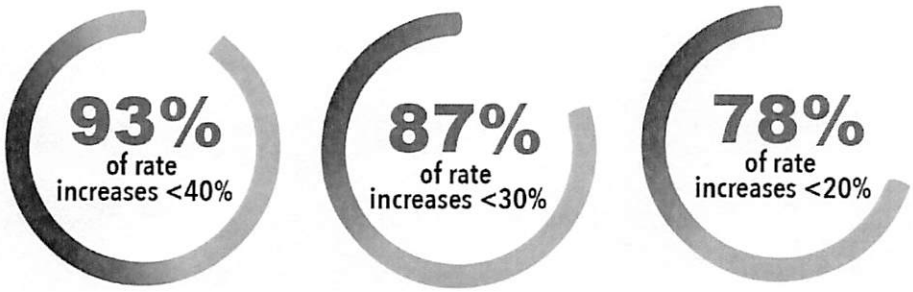
IN PARTNERSHIP WITH: THE SEGAL COMPANY (MIDWEST) INC

Consider the details…

When choosing a stop loss carrier, you may be tempted to look at the numbers and simply go with the lowest bid. But just because it's the 'best' price doesn't mean it's the best value. Some carriers offer a competitive rate but it's for a policy that conflicts with your plan document, potentially leaving you exposed to greater financial risk.

What can you expect when you work with Symetra?

We strive to build lasting partnerships through sustainable pricing. Symetra offers a best-in-class contract with no 'gotchas' like late enrollee wording, medical necessity or experimental/investigational definitions to help avoid surprises. And our fast and fair claims practices mean you won't spend months waiting for a check.



Based on Symetra renewal data from August 1, 2015 to July 1, 2020.

A best-in-class policy backed by industry expertise

As an industry leader and stop loss pioneer, we're known across the nation for delivering outstanding claims support and clear, user-friendly policies that eliminate gaps between what plans cover and what is eligible for reimbursement.

What sets us apart

No surprises

- Our clear, straightforward policy pays according to the approved plan document with no internal limits or definitions that may conflict with the plan.
- No reasonable and customary limitation.
- No "actively-at-work" requirement.

Limited general exclusions

- Workers' compensation claims
- Administrative fees

Underwriting as partnership

- Our policy is flexible so you can tailor your coverage to meet the needs of your group
- We do not terminate or non-renew due to poor claims experience.

Technology to make your job easier

- Our user-friendly online administration portal, Group Online (GO), provides 24/7 access to your policy information.

Fast and fair claim practices

- We pay claims quickly and have final authority on all claims decisions.
- Our claims examiners identify opportunities for cost containment and alternative treatment plans to help control costs without sacrificing quality of care.
- Catastrophic claims reviewed within 24 hours and many processed within 24 hours through our Preferred ASO Claim Advance program.

Stop loss pioneer and industry leader

- Our team has decades of experience helping employers, brokers and administrators successfully navigate and protect their self-funded plans.
- The average tenure of a Symetra stop loss client is five years, with approximately 300 clients that have been with us for 10 years or more (as of April 2020).

Symetra Compliance Solutions (provided by Enquiron®)

- Get answers to your specific regulatory and compliance questions related to your self-funded medical plan; access educational webinars, tools and more.

We know this business and can help protect yours

With over 45 years[1] of experience in the stop loss business, we have the foresight and expertise to help you navigate and protect your self-funded plan through even the most complex situations. We invite you to partner with us to see how our experienced team can be a resource for you.

Proposal Status: Firm if accepted by 11/19/2021

SPECIFIC STOP LOSS COVERAGE

Plan Description		Option 1	Option 2	Option 3
Coverages		Medical	Medical	Medical
Contract Type		24/12	24/12	24/12
Annual Specific Deductible per Individual		$150,000	$175,000	$200,000
Transplant Exclusion		No	No	No
No New Laser Option		Included	Included	Included
Maximum Lifetime Reimbursement		Unlimited	Unlimited	Unlimited
Maximum Policy Period Reimbursement		Unlimited	Unlimited	Unlimited
Reimbursement Percentage		100%	100%	100%
Quoted Rate(s) Per Month	Enrollment			
Single	243	$66.85	$57.57	$50.24
Family	243	$198.59	$173.57	$153.69
Estimated Annual Premium		$774,023	$674,004	$594,660
Quoted Rate(s) include Commission of		0.00%	0.00%	0.00%

OVERALL COST SUMMARY

Plan Description	Option 1	Option 2	Option 3
Estimated Total Annual Fixed Cost	$774,023	$674,004	$594,660
Estimated Maximum Annual Liability	$774,023	$674,004	$594,660

Proposal Status: Firm if accepted by 11/19/2021

PROPOSAL QUALIFICATIONS AND CONTINGENCIES

The terms of this proposal are based upon the prospective policyholder having exercised commercially reasonable efforts to obtain and provide to Symetra all information set forth in this offer, together with all information identified in any prior proposal for coverage for the upcoming policy period. Except for the Plan Document or Plan Amendment, all requested information must be received no later than 15 days prior to the proposed effective date of coverage, otherwise we reserve the right to withdraw the proposed terms and return any premiums remitted.

Any secondary documents (i.e. "stop loss agreements", "procurement documents", "service contracts", etc.) must be disclosed to and approved by Symetra prior to the Employer's acceptance of our proposal. Subsequent undisclosed agreements may not be approved.

By delivering this proposal for coverage, the producer represents and warrants to Symetra that it and each of the persons or entities acting with or on behalf of the producer in the sale or solicitation of such coverage maintains such insurance producer licenses and appointments as are required by each state in which the coverage has been or will be solicited, and in all states in which the policy(ies) will be issued. This proposal is authorized for delivery only if the foregoing representation and warranty is true and correct.

This is a firm offer, which may be bound with no additional underwriting requirements provided that:

1. It is accepted in writing by the expiration date as shown above;
2. The prospective policyholder has exercised commercially reasonable efforts to obtain and provide to Symetra all information requested in this proposal and any prior proposal for coverage for the upcoming policy period;
3. The data and information submitted to Symetra is, to the best of the prospective policyholder's knowledge after due inquiry, materially accurate and materially complete as of the date of prospective policyholder's written acceptance of this firm offer. Any material inaccuracies or material omissions in the data or other information submitted may require changes in underwriting, including but not limited to changes in the terms, rates and/or factors; and
4. The prospective policyholder and its authorized agent agree that following acceptance of this firm offer, the prospective policyholder or its authorized agent promptly notify Symetra upon becoming aware of any covered individual who (i) receives prior authorization approval for hospital confinement exceeding 30 days or more and/or (ii) becomes a listed transplant candidate, in each case so that Symetra can initiate appropriate cost containment efforts. For the avoidance of doubt, the provision of such notice pursuant to this item 4. will not change terms of the accepted offer.

If updated information is received by Symetra prior to written acceptance or the expiration date has passed, we retain the right to alter the terms, rates and/or factors. We will not be bound by any typographical errors or omissions contained herein.

- Any unfunded or pended claims balance must be disclosed, otherwise such claims will not be considered eligible under the excess loss policy.
- This renewal/proposal reflects the continuation of the current plan of benefits.
- Terms are subject to change if final enrollment varies by more than 10% from the proposal assumptions. A current census not older than 60 days prior to the effective date will be needed for final review.
- Network fees are ineligible expenses.
- This quote is subject to Symetra's stop loss policy provisions, limitations and exclusions.
- This quote/renewal excludes state assessment fees and is based on the group (through its TPA) collecting any such fee assessed with respect to the group's self-insured benefit plan and remitting such fee to the state on the group's behalf. The group may be required to notify their TPA of any covered residents that would fall under an assessment program. Symetra's quote excludes coverage of such fees. In the event Symetra is required to be involved in the administration or collection of an assessment fee on the group's behalf, the assessment fee will be charged to and collected monthly from the group pursuant to the Premium Taxes and State Assessments provision of the Stop Loss Insurance Policy.
- This proposal is based upon the following network(s): UHC Choice Plus
- These rates and factors reflect the assumption that all retirees over age 65 are Medicare Primary. It is assumed that all retirees known at the time of quote were listed and identified on the census.

Proposal Status: Firm if accepted by 11/19/2021

Check the box next to the selected proposal option; for Specific only coverage, when both Specific and Aggregate coverages are listed, please also check the box to decline Aggregate coverage.

Option	Specific	Aggregate
☐ 1	$150,000 / 24/12	
☐ 2	$175,000 / 24/12	
☐ 3	$200,000 / 24/12	

This is a firm offer, which may be bound with no additional underwriting requirements provided it is accepted in writing by the expiration date as shown above. The Premium, Aggregate Deductibles and all other terms are based on the data submitted. Any inaccurate or incomplete data submitted may require changes in underwriting. If updated information is received by Symetra prior to written acceptance or the expiration date has passed, we retain the right to alter the terms, rates and/or factors. We will not be bound by any typographical errors or omissions contained herein.

Please indicated your acceptance on this offer by having an authorized representative or agent of The City of Joplin sign below:

Authorized Signature: _____ Date: _____

Printed Name: _____ Printed Title: _____

Company or Firm Name: _____

Plan Sponsor's Plan Document

Submission and Symetra Acceptance Required. As stated in Symetra's Proposal for Group Stop Loss Insurance, the Plan Sponsor's Plan Document must be submitted to Symetra no later than 90 days after the proposed effective date of Stop Loss Insurance coverage. The Stop Loss Insurance policy ("Policy") requires that only eligible charges payable under the terms of the Plan Document as approved by Symetra will be covered expenses eligible for reimbursement under the Policy.

The policy will be issued after the Plan Document is received and approved by Symetra or a signed Confirmation of Medical Benefit Plan is submitted to Symetra by the prospective policyholder.

Symetra withhold reimbursement of covered expenses prior to the receipt and acceptance of the final signed Plan Sponsor's Plan Document or amendment.

In reviewing the Plan Document for acceptance, Symetra will consider whether the Plan Document:

1. Adequately addresses key plan components, including but not limited to eligibility rules, benefits promised, plan administration, discretionary language for court review of benefit claims, subrogation and coordination of benefits provisions.
2. Addresses the Plan's obligations under federal law, including
   a. **ERISA (Employee Retirement Income Security Act) required provisions**,
   b. **ACA (Affordable Care Act) required provisions**; or
   c. **a statement of grandfathered status, if applicable**.

   Symetra will have no liability for reimbursing Plan Sponsor obligations that are not clearly stated in the Plan Document whether or not the Plan remains obligated in the absence of express inclusion. It is recommended that the Plan Document include express reference to other federal mandates and laws to which Plan is subject or a "conformity with law" provision.
3. Contains typical exclusions or limitations, including but not limited to:
   a. Experimental/investigations treatment (except as required by ACA), and
   b. non-medically necessary treatment

The absence of or inadequate treatment of these subjects in the Plan Document may result in a superseding provision in the Stop Loss policy.

About Symetra

Symetra is a financially strong, well-capitalized company on the rise, as symbolized by our brand icon—the swift. Swifts are quick, hardworking and nimble—everything we aspire to be when serving our customers.

We've been in business for more than half a century with a commitment to creating employee benefit products that people need and understand. We appreciate your business and look forward to the opportunity to continue serving you with professional, informative and responsive service.



Our guiding principles of Value, Transparency and Sustainability (VTS) are at the core of all we do.

- **Value:** Products and solutions people need at a competitive price—backed by outstanding customer service.
- **Transparency:** Clear communication so people understand what they are buying.
- **Sustainability:** Products that stand the test of time and fiscal responsibility to ensure we are there for our customers.

SYMETRA
RETIREMENT | BENEFITS | LIFE

www.symetra.com
www.symetra.com/ny
Symetra® is a registered service mark of Symetra Life Insurance Company.

Financial Strength Ratings: A.M. Best: A "Excellent" (3rd highest of 16); Moody's A1 "Good" (5th highest of 21); Standard & Poor's: A "Strong" (6th highest of 21). Ratings are subject to change. Please refer to www.symetra.com/ratings for current information. Ratings as of July 23, 2021.

Symetra Life Insurance Company is a direct subsidiary of Symetra Financial Corporation. First Symetra National Life Insurance Company of New York is a direct subsidiary of Symetra Life Insurance Company and is an indirect subsidiary of Symetra Financial Corporation (collectively, "Symetra"). Neither Symetra Financial Corporation nor Symetra Life Insurance Company solicits business in the state of New York and they are not authorized to do so. Each company is responsible for its own financial obligations.

Stop loss policies are insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Base policies are ELC-24000 7/19 or LGC-12000 9/06, filed as Excess Loss. In New York, stop loss policies are insured by First Symetra National Life Insurance Company of New York, New York, NY. Mailing address: P.O. Box 34690, Seattle, WA 98124. Policy form numbers are ELC-24000/NY 7/19 or LGC-12000/NY 9/08, filed as Excess Loss. Coverage may be subject to exclusions, limitations, reductions and termination of benefit provisions. Products are not available in U.S. territory.

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[1] Seventeen years of stop loss for First Symetra National Life Insurance Company of New York.