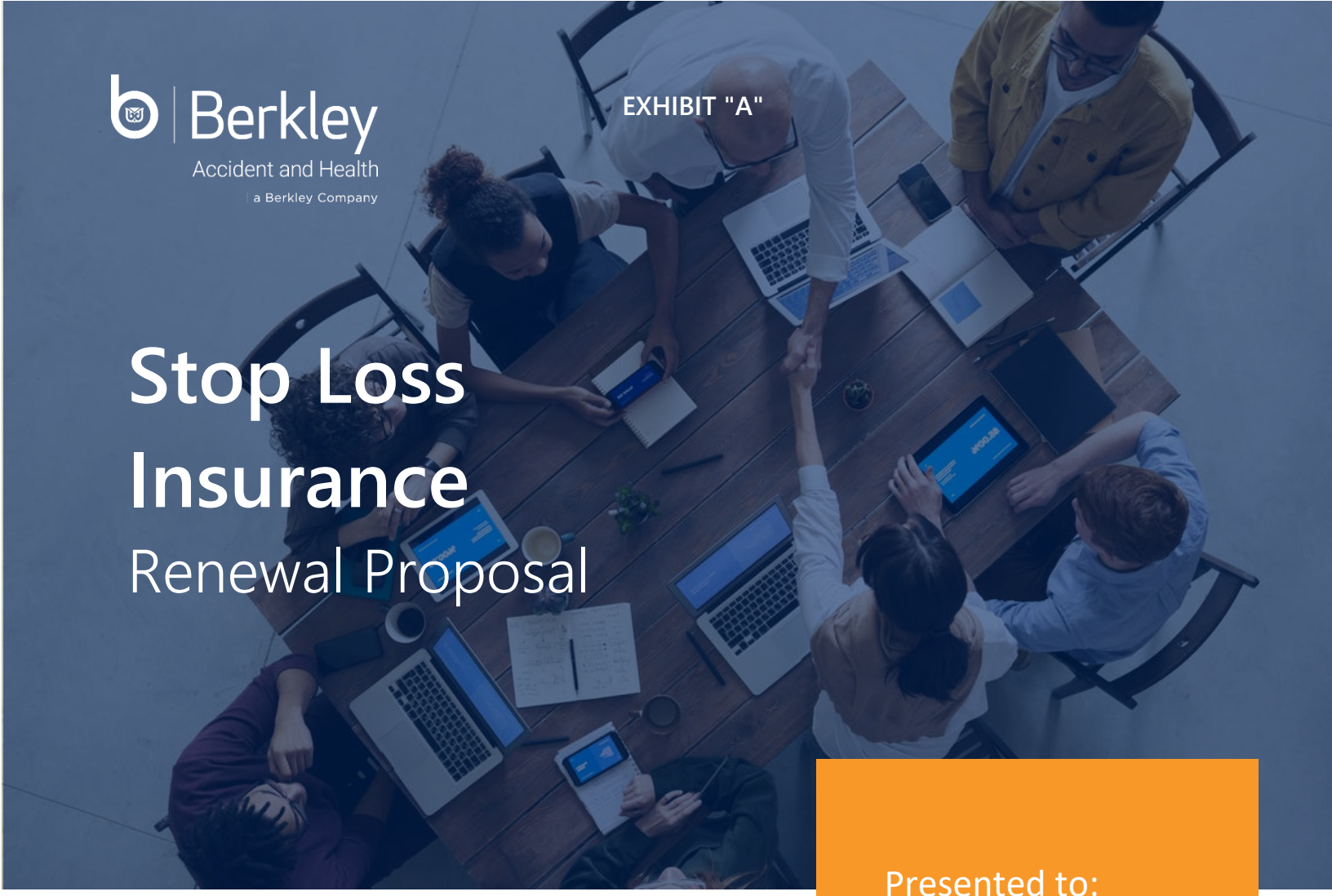
Berkley
Accident and Health
a Berkley Company

EXHIBIT "A"



Stop Loss Insurance

Renewal Proposal

Prepared for:

Segal

Presented to:

City of Joplin, MO

Presented by:
Edward Murphy

Proposal Date: 10/14/2024
Effective Dates: 01/01/2025 - 12/31/2025

Stop Loss Proposal for: City of Joplin, MO
Effective Dates: 01/01/2025 – 12/31/2025
Presented by: Segal
Proposal Number: 352952

Berkley Accident and Health
a Berkley Company

Sales Rep:
Edward Murphy
edmurphy@berkleyah.com

Underwriter:
Brian Murphy
brmurphy@berkleyah.com

Underwritten by: Berkley Life and Health Insurance Company

Specific Stop Loss Insurance		Current	Renewal Option 1
Coverages		Medical, Rx Card	Medical, Rx Card
Contract Type		24/12	24/12
Annual Specific Deductible per Individual		$ 175,000	$ 175,000
Maximum Annual Reimbursement		Unlimited	Unlimited
Maximum Lifetime Reimbursement		Unlimited	Unlimited
Specific Rate(s) Per Month	Enrollment		
Single	307	$ 57.66	$ 64.01
Family	233	$ 186.67	$ 199.32
Composite	540	$ 116.18	$ 122.39
Estimated Annual Premium		$ 734,349	$ 793,112
Quoted Rate(s) include Commission of		0.00 %	0.00 %

Overall Cost Summary

Plan Description	Current	Renewal Option 1
Total Annual Fixed Cost	$ 734,349	$ 793,112
Maximum Annual Liability	$ 734,348	$ 793,112

Stop Loss Proposal for: City of Joplin, MO
Effective Dates: 01/01/2025 – 12/31/2025
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Coverage Selection

Renewal Option	Specific	Initial selected Specific option	Aggregate	Initial selected Aggregate option
1	$ 175,000 | 24/12	☐ _____	$ 175,000 |	☐ _____

Signed by: _____ Date: _____

Agent of Record or Administrator

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Proposal Qualifications and Contingencies

- Renewal Proposal: This is a firm and final proposal, subject to completion of a signed Proposal. This must be received within 15 business days of issuance of this proposal, or the rates/factors are subject to change. In order to issue a policy, the following must be provided in addition to the signed proposal and approved by the Company: A. Copy of the completed signed plan document (if any changes). B. Final census.
- UMR will administer all claims. UHC Choice Plus is the underlying PPO network.
- Additional compensation may be paid to a licensed producer in addition to the base commission identified herein.
- The rates and factors quoted are based on the data submitted. Any inaccurate or incomplete data submitted may result in changes. We will not be bound by any typographical errors or omissions contained herein.
- Rx claims are assumed to be included in all Large Claimant and Paid Claim Reporting submitted if Rx coverage is requested. If Rx claims are not included in the Large Claims Reports submitted, the rates and factors are subject to change upon receipt and review of either a Large Claims Report including both Medical and Rx claims, or a report from the Rx vendor for any claimants with $10,000 or more in Rx claims.
- In the event there is a 15% or greater change in enrollment or participation, rates and factors may be recalculated.
- Administration costs and network access fees are not included in the stop loss costs or coverage.
- If any individuals are lasered, only the amount up to the group specific deductible applies to the aggregate for each individual.
- Inclusion of Plan Alignment does not delegate authority to the Policyholder or any third party in making final claim determinations under stop loss.
- Policy Alignment with your plan document is subject to review and approval by the Company and may affect your quoted rates. With Policy Alignment, the Experimental or Investigative Services and Exclusions Coverage endorsements are included. These replace the existing Experimental or Investigative Services definition and Exclusion from the policy and replace it with that of the underlying plan language. Any offer of Plan Alignment does not delegate authority to the Policyholder or any third party in making final claim determinations under stop loss. The Company will adjudicate claims under stop loss based upon the actual facts and circumstances related to such claims, even when the Plan allows for discretionary authority in making its final interpretations of claim eligibility. Please submit a copy of your executed plan document within 60 days of the effective date for our review and approval.
- The Experimental or Investigative Services Endorsement is included. This Endorsement removes the Experimental or Investigative Services definition from our Policy and replaces it with that of the Underlying plan

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language.

- The Exclusions Coverage Endorsement is included. This Endorsement removes certain Exclusions of the Stop Loss Policy and replaces them with the Exclusions, Limitations, and associated definitions contained within the Plan.
- Inclusion of Plan Alignment does not delegate authority to the Policyholder or any third party in making final claim determinations under stop loss.
- Includes coverage for all retirees. Medicare is primary for all Medicare eligible retirees.