2016 Maximum Dataa	Curr	ent	\$60,000	Specific	\$70,000	Specific	\$80,000	Specific
2016 Maximum Rates	Arizona Foundation High Option	Arizona Foundation Low Option	CIGNA Network High Option Renewal	CIGNA Network Low Option Renewal	CIGNA Network High Option Renewal	CIGNA Network Low Option Renewal	CIGNA Network High Option Renewal	CIGNA Network Low Option Renewal
PECIFIC Deductible Contract Term Contract Maximum	Companion Companion	Companion \$ 60,000 12/15 Unlimited	Companion \$ 60,000 12/15 Unlimited	Companion \$ 60,000 12/15 Unlimited	Companion \$ 70,000 12/15 Unlimited	Companion \$ 70,000 12/15 Unlimited	Companion \$ 80,000 12/15 Unlimited	Companion \$ 80,000 12/15 Unlimited
XED COST Specific Premium Employee Employee + Spouse Employee + Children Family Administration TPA Fees Employee + Spouse Employee + Spouse Employee + Children Family PO Fees Cards /R ther Printing ggregate Premium X Administration onthly Aggregate Cap erminal Liability Fee DBRA Administration PPA Administration PPA Administration PPA Administration Cards (Hard Dollars) Employee Employee + Spouse Employee + Children Family	35 \$ 131.23 6 \$ 261.41 15 \$ 231.36 18 \$ 392.64 35 \$ 21.91 6 \$ 21.91 6 \$ 21.91 15 \$ 21.91 15 \$ 21.91 18 \$ 21.91 18 \$ 21.91 18 \$ 21.91 18 \$ 21.91 \$ \$ 4.45 \$ \$ 10 Included \$ \$ 4.00 Included Included Included Included 35 \$ 182.93 6 \$ 313.11 15 \$ 283.06 18 \$ 444.34	\$ 131.23 \$ 261.41 \$ 231.36 \$ 231.36 \$ 392.64 \$ 21.91	\$ 131.32 \$ 261.60 \$ 231.52 \$ 392.92 \$ 392.92 \$ 21.91 \$	\$ 131.32 \$ 261.60 \$ 231.52 \$ 392.92 \$ 392.92 \$ 21.91 \$	\$ 113.83 \$ 226.74 \$ 200.68 \$ 200.68 \$ 340.57 \$ 21.91	\$ 113.83 \$ 226.74 \$ 200.68 \$ 200.68 \$ 340.57 \$ 21.91	\$ 100.17 \$ 199.53 \$ 176.59 \$ 299.70 \$ 21.91	\$ 100.17 103 199.53 199.53 176.59 299.70 299.70 21.91
NTHLY FIXED COST NUAL FIXED COST reent Increase Fixed Costs tential Financial Impact of Lasers reent Increase Fixed Costs	\$ 20,525.23 \$ 246,302.76 0.0% N/A 0.0% 0.0%	\$ 20,525.23 \$ 246,302.76 0.0% N/A 0.0%	\$ 20,398.58 \$ 244,782.96 -0.6% N/A -0.6% Output	\$ 20,398.58 \$ 244,782.96 -0.6% N/A -0.6%	\$ 18,317.41 \$ 219,808.92 -10.8% N/A -10.8%	\$ 18,317.41 \$ 219,808.92 -10.8% N/A -10.8%	\$ 16,795.86 \$ 201,550.32 -18.2% N/A -18.2%	\$ 16,795.8 \$ 201,550.3 -18.2% N/A -18.2%
GGREGATE (Soft Dollars) mit of Liability ontract aims Factors Employee Employee + Spouse Employee + Children Family GGREGATE MONTHLY COST GGREGATE ANNUAL COST ercent Increase Agg. Costs	\$1,000,000 Paid Maximum 35 \$375.37 6 \$747.74 15 \$661.78 18 \$1,123.12 \$47,767.25 \$573,207.00 0.0% 0.0%	\$1,000,000 Paid Maximum \$ 326.54 \$ 650.47 \$ 575.69 \$ 977.10 \$ 41,554.87 \$ 498,658.44 0.0%	\$1,000,000 12/12 Maximum \$ 343.94 \$ 685.14 \$ 606.37 \$ 1,029.08 \$ 43,767.73 \$ 525,212.76 -8.4%	\$1,000,000 12/12 Maximum \$ 343.94 \$ 685.14 \$ 606.37 \$ 1,029.08 \$ 1,029.08 \$ 43,767.73 \$ 525,212.76 5.3%	\$1,000,000 12/12 Maximum \$ 351.66 \$ 700.51 \$ 619.98 \$ 1,052.18 \$ 1,052.18 \$ 44,750.10 \$ 537,001.20 -6.3%	\$1,000,000 12/12 Maximum \$ 351.66 \$ 700.51 \$ 619.98 \$ 1,052.18 \$ 1,052.18 \$ 44,750.10 \$ 537,001.20 7.7%	\$1,000,000 12/12 Maximum \$359.38 \$715.88 \$633.58 \$1,075.26 \$1,075.26 \$45,731.96 \$548,783.52 -4.3%	\$1,000,000 12/12 Maximum \$ 359.33 \$ 715.83 \$ 633.53 \$ 633.53 \$ 1,075.20 \$ 45,731.90 \$ 548,783.53 10.1%
ONTHLY TOTAL ked & Claims MAXIMUM INUAL TOTAL ked & Claims MAXIMUM Intes Employee Employee + Spouse Employee + Children Family verall Percent Increase	\$ 68,292.48 \$ 819,509.76 Maximum / COBRA 35 \$ 558.30 6 \$ 1,060.85 15 \$ 944.84 18 \$ 1,567.46 0.0%	\$ 62,080.10 \$ 744,961.20 Maximum / COBRA \$ 509.47 \$ 963.58 \$ 858.75 \$ 1,421.44 0.0%	\$ 64,166.31 \$ 769,995.72 Maximum / COBRA \$ 525.09 \$ 996.57 \$ 887.72 \$ 1,471.83 -6.0%	\$ 64,166.31 \$ 769,995.72 Maximum / COBRA \$ 525.09 \$ 996.57 \$ 887.72 \$ 1,471.83 3.4%	\$ 63,067.51 \$ 756,810.12 Maximum / COBRA \$ 517.28 \$ 979.04 \$ 872.45 \$ 1,444.54 -7.7%	\$ 63,067.51 \$ 756,810.12 Maximum / COBRA \$ 517.28 \$ 979.04 \$ 872.45 \$ 1,444.54 1.6%	\$ 62,527.82 \$ 750,333.84 Maximum / COBRA \$ 514.27 \$ 970.13 \$ 864.89 \$ 1,429.68 -8.4%	\$ 62,527.82 \$ 750,333.84 Maximum / COBRA \$ 514.2 \$ 970.1 \$ 864.85 \$ 1,429.65 0.7%

Employee	35	\$	131.23
Employee + Spouse	6	\$	261.41
Employee + Children	15	\$	231.36
Family	18	\$	392.64
Administration TPA Fees		Ŧ	
Employee	35	\$	21.91
Employee + Spouse	6	\$	21.91
Employee + Children	15	\$	21.91
Family	18	\$	21.91
PPO Fees		\$	8.45
ID Cards			\$1.00
U/R			Included
Other Printing			
Aggregate Premium		\$	17.34
RX Administration		\$	4.00
Monthly Aggregate Cap			Included
Terminal Liability Fee			Included
COBRA Administration			Included
HIPPA Administration			Included
Total Fixed Cost (Hard Dollars)			
Employee	35	\$	182.93
Employee + Spouse	6	\$	313.11
Employee + Children	15	\$	283.06
Family	18	\$	444.34
		•	00.505.00
MONTHLY FIXED COST		\$	20,525.23
ANNUAL FIXED COST		\$	246,302.76
Percent Increase Fixed Costs			0.0%
Potential Financial Impact of Lasers			N/A
Percent Increase Fixed Costs			0.0%

\$	131.23
\$	261.41
\$	231.36
\$	392.64
\$	21.91
\$	21.91
\$ \$	21.91
\$	21.91
\$	8.45
	\$1.00
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<u> </u>	100.00
\$	182.93
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<u> </u>	283.06
\$	444.34
<u>^</u>	00 505 00
\$	20,525.23
\$	246,302.76
	0.0%
	N/A
	0.0%

Cilewai	
Companion	
. 60,000	\$
12/15	
Unlimited	
131.32	\$
261.60	\$
231.52	\$
392.92	\$
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21.91	\$
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21.91	\$
21.91	\$\$ \$\$ \$\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$
8.45 \$1.00	\$
Included	
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15.47	\$
4.00	\$ \$
Included	
Included	
Included	
Included	
181.15	\$
311.43	\$ \$ \$
311.43 281.35	\$
442.75	\$
	- T
20,398.58	\$
244,782.96	\$
-0.6%	
N/A	
-0.6%	
A (A A A A A A A A A A	

Percent Increase Agg. Costs		Ŧ	0.0%
AGGREGATE ANNUAL COST		\$	573,207.00
AGGREGATE MONTHLY COST		\$	47,767.25
		Ŷ	.,
Family	18	\$	1,123.12
Employee + Children	15	\$	661.73
Employee + Spouse	6	\$	747.74
Employee	35	\$	375.3
Claims Factors			Maximum
Contract			Paid
Limit of Liability			\$1,000,000
AGGREGATE (Soft Dollars)			

MONTHLY TOTAL		
Fixed & Claims MAXIMUM		\$ 68,292.48
ANNUAL TOTAL		
Fixed & Claims MAXIMUM		\$ 819,509.76
Rates		Maximum / COBRA
Employee	35	\$ 558.30
Employee + Spouse	6	\$ 1,060.85
Employee + Children	15	\$ 944.84
Family	18	\$ 1,567.46
Overall Percent Increase		0.0%
		0.076

\$1,000,000
Paid
Maximum
\$ 326.54
\$ 650.47
\$ 575.69
\$ 977.10
\$ 41,554.87
\$ 498,658.44
0.0%

\$ 744,961.2			
ψ 744,901.2	0		
Maximum / COBRA			
\$ 509.4	7		
\$ 963.5	8		
\$ 858.7	5		
\$ 1,421.4	4		
0.0%			

	\$1,000,000
	12/12
	Maximum
\$	343.94
\$	685.14
\$ \$ \$	606.37
\$	1,029.08
\$	43,767.73
\$	525,212.76
	-8.4%

\$	64,166.31
\$	769,995.72
Maxin	num / COBRA
\$	525.09
\$	996.57
\$	887.72
\$	1,471.83
	-6.0%