



**Lowndes County BOC**  
**Self-Insured Health Benefits - Stop Loss Cost Analysis**  
**Effective January 01, 2026**  
 Current, Renewal and Alternatives

|  | Current (2025) Year | Renewal (2026) Year | Alternative (2026) Year | Alternative (2026)  | Alternative (2026)  |
|--|---------------------|---------------------|-------------------------|---------------------|---------------------|
|  | HM                  | HM                  | HM                      | Swiss Re            | Swiss Re            |
|  | Firm                | Firm                | Firm                    | Firm                | Firm                |
| ENROLLMENT   |                     |                     |                         |                     |                     |
| Single   | 324                 | 324                 | 324                     | 324                 | 324                 |
| Family   | 304                 | 304                 | 304                     | 304                 | 304                 |
| <b>Total Enrolled Employees + Retirees</b>           | <b>628</b>          | <b>628</b>          | <b>628</b>              | <b>628</b>          | <b>628</b>          |
| SPECIFIC & AGGREGATE STOPLOSS                        |                     |                     |                         |                     |                     |
| Specific Level                                       | \$135,000           | \$135,000           | \$150,000               | \$135,000           | <b>\$150,000</b>    |
| Contract Type  | 48/12               | 60/12               | 60/12                   | 36/12               | 36/12               |
| Annual/Lifetime Maximum                              | Unlimited           | Unlimited           | Unlimited               | Unlimited           | Unlimited           |
| Benefits Covered                                     | Medical & Rx        | Medical & Rx        | Medical & Rx            | Medical & Rx        | Medical & Rx        |
| Monthly Premium: Single                              | \$117.75            | \$176.29            | \$160.85                | \$160.67            | \$145.87            |
| Monthly Premium: Employee + Spouse                   |                     |                     |                         |                     |                     |
| Monthly Premium: Employee + Child(ren)               | \$327.25            | \$491.20            | \$452.80                | \$409.70            | \$373.42            |
| Monthly Premium: Family                              |                     |                     |                         |                     |                     |
| <b>Specific Estimated Annual Cost</b>                | <b>\$1,651,620</b>  | <b>\$2,477,313</b>  | <b>\$2,277,199</b>      | <b>\$2,119,271</b>  | <b>\$1,929,379</b>  |
| Aggregate Attachment Point                           | 125%                | 125%                | 125%                    | 125%                | 125%                |
| Contract Type  | 48/12               | 60/12               | 60/12                   | 36/12               | 36/12               |
| Contract Maximum                                     | \$1,000,000         | \$1,000,000         | \$1,000,000             | \$1,000,000         | \$1,000,000         |
| Benefits Covered                                     | Medical & Rx        | Medical & Rx        | Medical & Rx            | Medical & Rx        | Medical & Rx        |
| Monthly Aggregate Premium                            | \$3.32              | \$3.57              | \$3.66                  | \$4.20              | \$4.33              |
| <b>Aggregate Estimated Annual Cost</b>               | <b>\$25,020</b>     | <b>\$26,904</b>     | <b>\$27,582</b>         | <b>\$31,651</b>     | <b>\$32,631</b>     |
| STOPLOSS TOTAL                                       |                     |                     |                         |                     |                     |
| <b>Combined Spec/Agg Estimated Total Annual Cost</b> | <b>\$1,676,640</b>  | <b>\$2,504,217</b>  | <b>\$2,304,781</b>      | <b>\$2,150,922</b>  | <b>\$1,962,010</b>  |
| <b>Percentage Change from 2025</b>                   |                     | <b>49.36%</b>       | <b>37.46%</b>           | <b>28.29%</b>       | <b>17.02%</b>       |
| <b>Dollar Change from 2025</b>                       |                     | <b>\$827,577</b>    | <b>\$628,141</b>        | <b>\$474,282</b>    | <b>\$285,370</b>    |
| Attachment Point - Single                            | \$809.25            | \$898.56            | \$908.44                | \$791.91            | \$820.58            |
| Attachment Point - Family                            | \$1,942.21          | \$2,156.53          | \$2,180.25              | \$2,180.91          | \$2,258.23          |
| <b>Estimated Annual Attachment Point</b>             | <b>\$10,231,546</b> | <b>\$11,360,623</b> | <b>\$11,485,567</b>     | <b>\$11,034,906</b> | <b>\$11,428,438</b> |
| <b>ANNUAL MAXIMUM PLAN COST</b>                      | <b>\$11,908,186</b> | <b>\$13,864,839</b> | <b>\$13,790,348</b>     | <b>\$13,185,828</b> | <b>\$13,390,448</b> |
| <b>Percentage Change from 2025</b>                   |                     | <b>16.43%</b>       | <b>15.81%</b>           | <b>10.73%</b>       | <b>12.45%</b>       |
| <b>Dollar Change from 2025</b>                       |                     | <b>\$1,956,654</b>  | <b>\$1,882,162</b>      | <b>\$1,277,642</b>  | <b>\$1,482,262</b>  |

Footnotes:

1. Illustrative Stop Loss quotes are subject to further underwriting based on updated claims.
2. Prior year headcounts adjusted to current for total premium comparisons.