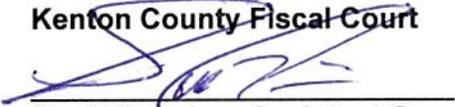




Memorandum

To: Kenton County Fiscal Court

FROM: 
Scott Gunning, Assistant County Administrator

RE: Accept bid for Stop Loss and Third Party Administrator Services for the County Health Insurance Program

DATE: March 17, 2026

Please find the attached annual renewal and bids for Stop Loss Insurance services for the County Health Insurance Program. It is our recommendation as well as our broker that we remain with Bardon to be effective April 1, 2026.

Bardon bid came in lowest against three (3) other offers with -2.6% decrease.

Additionally, included is a summary off fees for TPA services through Custom Design Benefits that represents a slight increase from \$57.75 to \$60.60 PEPM.

Thank you for your consideration.

Kenton County Fiscal Court

Stop Loss Options 4/1/26

Based on enrollment of 160 Single, 154 Family, Total 314

	Firm		Firm	SM Quote
	Current	Renewal		
Stop Loss Carrier	Bardon	Bardon	iisi	Symetra
Specific Contract	24/12	24/12	24/12	24/12
Coverage	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited
Annual Maximum	Unlimited	Unlimited	Unlimited	Unlimited
Specific Deductible	\$175,000	\$175,000	\$175,000	\$175,000
Single Premium Rate	\$35.86	\$32.67	\$32.30	\$34.03
Family Premium Rate	\$79.23	\$79.56	\$94.90	\$108.65
Aggregating Specific Deductible	\$125,000	\$125,000	\$125,000	\$125,000
No New Laser /Rate Cap	Yes/50%	Yes/50%	see proposal	Yes/50%
Annual Specific Premium	\$215,268.24	\$209,753.28	\$237,391.20	\$266,122.80
Interface Fee for non-preferred CDB stop loss carrier \$4.50 pepm	\$0.00	\$0.00	\$0.00	\$16,956.00
Total Premium and Interface Fee	\$215,268.24	\$209,753.28	\$237,391.20	\$283,078.80
Percentage increase/decrease from current spec. premium		-2.6%	10.3%	31.5%
Additional Laser Liability:			2 HCs will be on 12/12 basis	
Total Potential Additional Laser Liability and Premium, and Interface Fee	\$215,268.24	\$209,753.28	\$237,391.20	\$283,078.80

Received Declines to Quote from the following: Prudential, Skyward, Carbon, SwissRe, Optum, WellPoint, Sun, Crum/Forster.

Proposal Highlights for Medical Administration



Custom Design Benefits is pleased to offer this proposal on behalf of your client:

Kenton County Fiscal Court

Effective date:	SUMMARY OF FEES	
April 1, 2026	Current	Renewal
Medical Administration Fees Included In Our Proposal	\$29.40	\$30.30
Broker Consultant Fee	\$8.50	\$8.50
Medical Risk Management & Population Health	\$8.50	\$8.50
TrueCost Support Fees: - includes: repricing, patient advocacy and defense, bill resolution, and TrueCost Connect, a member tool providing instant access to a wider network of accepting providers.	\$7.75	\$7.85
Compliance Solutions: - Machine Readable Files production & Qualified Payment Determination - Independent Dispute Resolution	\$1.10	\$0.70 \$1.25
EAS	\$2.00	\$3.00
ACA Monthly Fee	\$0.50	\$0.50
Total Administration PEPM	\$57.75	\$60.60

	Current	Renewal
Annual Compliance Fee:	\$2,500	\$2,500
Optional Claim Fiduciary, new service (PACE) - PEPM		\$2.50
Specialty Drug Prior Auth Monthly Fee:	\$900	\$900
FMLA Administration Fee (\$300 monthly min):	\$2.85	\$2.85
FSA/HSA/HRA Annual Enrollment Fee:	\$400	\$400
FSA/HSA/HRA Administration Fee PEPM (\$85 monthly min.):	\$5.00	\$5.00
Dental Administration Fee PEPM (\$200 monthly min):	\$2.15	\$2.15
ACA Monthly fee (not included on page 10 as elig. differs from med enrollment)	\$0.50	\$0.50
Custom Enroll Fee: (not included on page 10 as elig. differs from med enrollment)	\$4.05	\$4.05

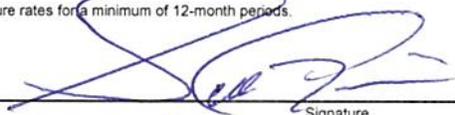
No Surprise Act Fees - Fees associated with use of the Federal IDR process under the No Surprises ACT (NSA), which was enacted as part of the Consolidated Appropriations Act, 2021 (CAA) will be passed through to the client on the monthly invoice. This includes any administrative and certified IDR Entity fees.

Notes:

1. Terms are now firm. Because Bardon and HM cleared everyone at the specific deductible without any 12/12 contract limitations, we did not include the iSi firm offer (which imposed a 12/12 contract type on two member and their fixed costs were greater than both the firm Bardon & HM offer). Both Bardon & HM include a 50% NNL rate cap. Bardon does not require a signed disclosure and their offer is firm through 2/27/26. HM's offer expires 3/11/2026.
2. Assumes retirees are not covered under stop loss.
3. There is an admin fee per filled prescription.
4. For any custom data exchanges or reporting requests outside of our standard services, we offer support at an hourly rate of \$200. CDB will always provide an estimate and get your approval before starting any work.
5. There is a flat \$4.50 PEPM fee for stop loss integration of claims data with Stop Loss carriers that are not one of CDB's current integrated stop loss partners.
6. If monthly accommodation is included in the stop loss policy, CDB charges an additional \$1.25 PEPM for administration of this provision.
7. Broker compensation included at \$8.50 per employee per month.
8. There is a monthly minimum for CDB's base administration fee of \$2,200.

Custom Design Benefits does not guarantee EAS access fees or other outside vendor rates as these rates are subject to change.

CDB works to secure rates for a minimum of 12-month periods.



 Signature

 SCOTT BRUNNING

 Printed Name

 3/1/26

 Date