



2/3/2026

Hudson County Community College - May 1,2026 Stop Loss Options

Effective Date	May 1,2026						
Number of Lives	<u>Single</u>	<u>Family</u>	<u>Total Lives</u>				
	181	80	363				
	<u>EE+Spouse</u>	<u>EE+Child(ren)</u>					
	57	45					
	<u>Current</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
Fixed Cost Summary							
Carrier:	NJ State 2026	Sun Life	Sun Life	Sun Life	Sun Life	Sun Life	Sun Life
TPA - Network	Horizon/Aetna	Meritain/.Aetna	Meritain/.Aetna	Meritain/.Aetna	Horizon BC/BS	Horizon BC/BS	Horizon BC/BS
Individual Specific Deductible	N/A	\$200,000	\$250,000	\$300,000	\$200,000	\$250,000	\$300,000
Aggregating Specific Deductible Basis	N/A	\$200,000	\$250,000	\$300,000	\$200,000	\$250,000	\$300,000
Specific Coverages	Fully Insured	12/12 w TLO	12/12 w TLO	12/12 w TLO	12/12 w TLO	12/12 w TLO	12/12 w TLO
Employee Rate	Medical, RX Card	Medical, RX Card	Medical, RX Card	Medical, RX Card	Medical, RX Card	Medical, RX Card	Medical, RX Card
EE+Spouse Rate	\$2,883.58	\$143.53	\$111.16	\$83.37	\$147.16	\$114.19	\$86.98
EE+Child(ren) Rate	\$2,883.58	\$343.00	\$288.48	\$227.02	\$351.68	\$296.35	\$236.85
Family Rate	\$2,883.58	\$294.00	\$247.27	\$194.59	\$301.44	\$254.01	\$203.01
Monthly Premium	\$2,883.58	\$506.33	\$425.85	\$335.13	\$519.15	\$437.47	\$349.63
Annual Premium	\$1,046,740	\$99,266	\$81,758	\$63,597	\$101,779	\$83,988	\$66,350
	\$12,560,874	\$1,191,196	\$981,102	\$763,165	\$1,221,342	\$1,007,861	\$796,196
Aggregate Premium PEPM	\$0.00	\$9.03	\$9.28	\$9.28	\$9.03	\$9.28	\$9.28
Monthly Aggregate Premium	\$0	\$3,278	\$3,369	\$3,369	\$3,278	\$3,369	\$3,369
Annual Aggregate Premium	\$0	\$39,335	\$40,424	\$40,424	\$39,335	\$40,424	\$40,424
*Administrative Fees	\$0.00	\$28.10	\$28.10	\$28.10	\$74.60	\$74.60	\$74.60
Monthly Administrative Fee	\$0	\$10,200	\$10,200	\$10,200	\$27,080	\$27,080	\$27,080
Annual Administrative Fee	\$0	\$122,404	\$122,404	\$122,404	\$324,958	\$324,958	\$324,958
* Includes PPO, UR, Broker,TPA Admin. Fees & RX PBM credit							
Total Monthly Fixed Expenses	\$1,046,740	\$112,745	\$95,327	\$77,166	\$132,136	\$114,437	\$96,798
Annual Fixed Expenses	\$12,560,874	\$1,352,934	\$1,143,929	\$925,992	\$1,585,635	\$1,373,242	\$1,161,577
Aggregate & Expected Claims							
Basis	Fully Insured	12/12 w TLO	12/12 w TLO	12/12 w TLO	12/12 w TLO	12/12 w TLO	12/12 w TLO
Aggregate Coverages	Medical, RX Card	Medical, RX Card	Medical, RX Card	Medical, RX Card	Medical, RX Card	Medical, RX Card	Medical, RX Card
Attachment Corridor	125%	125%	125%	125%	125%	125%	125%
Employee Attachment Factor	\$0.00	\$1,701.56	\$1,742.99	\$1,785.18	\$1,740.18	\$1,781.61	\$1,823.80
EE+Spouse Rate	\$0.00	\$3,573.27	\$3,660.27	\$3,748.87	\$3,654.37	\$3,741.38	\$3,829.98
EE+Child(ren) Rate	\$0.00	\$3,062.81	\$3,137.38	\$3,213.32	\$3,132.32	\$3,206.89	\$3,282.83
Family Attachment Factor	\$0.00	\$5,274.82	\$5,403.26	\$5,534.05	\$5,394.55	\$5,522.99	\$5,653.77
Total Annual Aggregate Deductible	\$0	\$12,857,650	\$13,170,714	\$13,489,519	\$13,149,481	\$13,462,552	\$13,781,347
Total Annual Fixed	\$12,560,874	\$1,352,934	\$1,143,929	\$925,992	\$1,585,635	\$1,373,242	\$1,161,577
Total Annual Aggregate Deductible	\$0	\$12,857,650	\$13,170,714	\$13,489,519	\$13,149,481	\$13,462,552	\$13,781,347
Total Annual Cost	\$12,560,874	\$14,210,584	\$14,314,643	\$14,415,511	\$14,735,115	\$14,835,794	\$14,942,925
Total Annual Fixed	\$12,560,874	\$1,352,934	\$1,143,929	\$925,992	\$1,585,635	\$1,373,242	\$1,161,577
Total Estimated Paid - Medical	\$0	\$7,035,361	\$7,467,319	\$7,745,369	\$7,373,007	\$7,825,773	\$8,117,254
Total Estimated A4 Surcharge	\$0	\$119,601	\$126,944	\$131,671	\$125,341	\$133,038	\$137,993
Total Estimated Paid Prescription	\$0	\$3,171,168	\$3,171,168	\$3,171,168	\$3,202,880	\$3,202,880	\$3,202,880
Estimated Prescription Drug Rebates	\$0	\$634,234	\$634,234	\$634,234	\$624,562	\$624,562	\$624,562
Total Estimated Plan Cost Med & RX	\$12,560,874	\$11,044,831	\$11,275,127	\$11,339,967	\$11,662,300	\$11,910,371	\$11,995,143
Savings Potential	8 months 2026 Rates	\$1,516,044	\$1,285,748	\$1,220,908	\$898,574	\$650,503	\$565,731
	4 Months 15% 2027				106%	106%	106%

Sun Life Highlights
 No New lasers at Renewal
 Gene Therapy Enhancement
 Gapless Renewal
 No Redisclosure at Renewal
 See Proposal for details

