

Proposal Summary

	Current	Renewal	Neg. Renewal	Option 1	Option 2	Option 3
Carrier	UHC	UHC	UHC	Symetra	HM	Sun Life
Quote Status	Current	Initial Renewal	Neg. Renewal	Quoted - Illustrative	Quoted - Illustrative	Quoted - Illustrative
Coverage Included	Med, RX	Med, RX	Med, RX	Med, RX	Med, RX	Med, RX
Contract Basis	12/12	24/12	24/12	24/12	24/12	24/12
Enrollment*	968	968	968	968	968	968
Specific Deductible	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000
Aggregate Corridor	125%	125%	125%	125%	125%	125%
Annual Interface Fee	\$0	\$0	\$0	\$81,312	\$81,312	\$81,312
FINANCIAL ASSESSMENT						
Total Fixed Cost**	\$622,385	\$700,329	\$648,405	\$1,077,732	\$1,240,705	\$1,297,159
Total Laser Liability	\$0	\$0	\$0	TBD	TBD	TBD
Est. Total Aggregate Deductible	\$6,011,280	\$7,848,002	\$7,848,002	\$7,482,563	\$6,889,660	\$7,966,137
Total Cost of TLO	\$134,862	\$151,589	\$151,589	\$0	\$7,783	\$0
Fixed Cost Change %		13%	4%	73%	99%	108%
Fixed Cost Change \$		\$77,943	\$26,020	\$455,347	\$618,320	\$674,773
Max Liability	\$6,768,527	\$8,699,919	\$8,647,996	\$8,560,295	\$8,138,148	\$9,263,295
Max Liability Change \$		\$1,931,392	\$1,879,469	\$1,791,768	\$1,369,621	\$2,494,768
Max Liability Change %		29%	28%	26%	20%	37%
2ND YEAR RENEWAL PROTECTION (NO NEW LASERS / RATE CAP)						
Renewal Protection Included		Yes	Yes	Yes	Yes	Yes
Rate Cap Maximum %		35%	35%	39%	50%	39%

*Enrollment is from the UHC Renewal Exhibit

**Includes both specific and aggregate premiums

*Lockton may receive certain incentive compensation including, without limitation, contingency payments, overrides, and bonuses, as a result of being Client's insurance broker (collectively, "Additional Compensation"). Client hereby consents and agrees to Lockton's ability to receive such Additional Compensation under all circumstances.