Exhibit A

City of Durham

Stop Loss Proposal Comparison

Proposed for Plan Year September 1, 2013 - August 31, 2014

Report Date: April 18, 2013

Benefits	Stop Loss Insurance Companies				
	BCBSNC (Current Carrier)	Arch Insurance	ING	Phoenix	RSLI
Unlimited Maximum	Yes	Yes	Did Not Bid	Yes	Yes
$225,000 Individual Deductible with $250,000 Aggregate Specific Deductible	Yes	Yes		Yes	Yes
Specific Contract	12 / 12	18 / 12		18 / 12	18 / 12
Composite Rate	$27.73	$26.84		$23.92	$22.06
Annual Cost (2,640 Employees)	$878,486	$850,291		$757,786	$698,861

Note: BCBSNC imposes a $1.50 PEPM penalty for stop loss carve-out and a $5,000 annual reporting fee.