

# UnitedHealthcare Insurance Company

A Stock Company

185 Asylum Street, Hartford, Connecticut

Phone: 1-860-702-5000

## AMENDMENT NO. 5

Amendment to be attached to and made a part of Group Policy No. GA-701043AL, issued by UnitedHealthcare Insurance Company (herein called "Company") to Adams County Government (herein called "Policyholder").

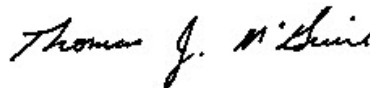
It is agreed by and between the Company and the Policyholder that

1. The page entitled "Schedule Of Benefits" as contained in the Policy is hereby replaced with the attached page entitled "Schedule Of Benefits".
2. This Amendment will hereby be effective as of January 1, 2018.

**UnitedHealthcare Insurance Company**



Jeffrey Alter, President



Thomas J. McGuire, Secretary

ACCEPTED BY: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_



# **UnitedHealthcare Insurance Company**

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## **SCHEDULE OF BENEFITS**

This Schedule of Benefits is only applicable to Excess Loss Insurance provided by the Company during the Policy Period shown below.

Policyholder: Adams County Government

Policy Number: GA-701043AL

Effective Date: January 1, 2018

Administrator: United HealthCare Services, Inc.

Coverage specified herein is applicable only during the Policy Period from January 1, 2018 through December 31, 2018, and is further subject to all terms and conditions of this Policy.

### **SPECIFIC EXCESS LOSS INSURANCE**

Benefit Period: Covered Expenses Incurred from January 1, 2007 through December 31, 2018 and Paid from January 1, 2018 through December 31, 2018.

Specific Deductible per Covered Person: \$250,000

Specific Percentage Reimbursable: 100%

Maximum Specific Benefit per Covered Person: Unlimited

Specific Excess Loss Insurance includes:

- Medical
- Stand Alone Prescription Drug Program

Specific Excess Loss Premium: \$59.66 per subscriber per month

## **EXPERIENCE REFUND ENDORSEMENT**

Policyholder: Adams County Government

Effective Date: January 1, 2018

In consideration for the premium shown in the Schedule of Excess Loss, the Excess Loss Insurance Policy (the "Policy") will be revised with the addition of Experience Refund Provision.

### **EXPERIENCE REFUND**

The Company will pay the Policyholder an Experience Refund of 25% of Net Profit if the Company issues the Policyholder a Policy/Amendment that provides insurance for a Subsequent Policy Period and insurance is continuous from the first day of the Policy Period through the entire Subsequent Policy Period.

### **NET PROFIT**

Net Profit is calculated as:

- a. 60% of the sum of all premiums paid by the Policyholder for the Specific Excess Loss Insurance for the Policy Period; minus
- b. the sum of all Specific Excess Loss Insurance claims for the Policy Period.

### **CALCULATION OF REFUND**

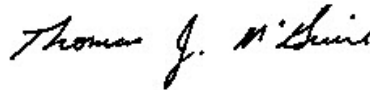
Company will calculate and send to the Policyholder, the Experience Refund, if due, 6 months after the end of the Policy Period. A premium credit in the amount of the Experience Refund will be applied to the next available bill.

If Specific Excess Loss Insurance claims are paid after an Experience Refund has been paid to the Policyholder, and such claims relate to the Policy Period for which the Experience Refund has been paid a new Net Profit will be calculated and the Policyholder shall reimburse Company for any reduction in the Experience Refund within thirty (30) days after written notice by the Company. Company may, at its option be reimbursed for any reduction on a previously paid Experience Refund by subtracting the reduced amount from any future payable claim.

All other provisions of the Excess Loss Insurance Policy remain unaffected by this Endorsement.



Jeffrey Alter, President



Thomas J. McGuire, Secretary