Strategic
Benefit
Resources

SL Advisor 4.0
Stategic Benefit Resources

Opportunity: ABC Company

Report Generated on October 31, 2025

BimGroup

SL Advisor 4.0 - Stop-Loss Optimization and Decision Support Tool

Inputs

Opportunity Name		**Employee Count**	5,062	**Projected PMPY**	$9,224
Contract Start Date	01/01/2026	**Member Count**	10,869		
Policy End Date	12/31/2026	**# of Simulations**	2,500		

	Individual Stop-Loss (ISL)							Aggregate Stop-Loss (ASL)		
Option	**Contract Basis**	**Deductible**	**Quoted Premium (PEPM)**	**Aggregate Deductible (ASD)**	**Maximum Reimbursement**	**Number of Lasers**	**Sum of Laser Deductibles**	**Aggregate Attachment (PEPM)**	**Premium (PEPM)**	**Maximum Reimbursement**
Option 2 - Symetra	Paid	$450,000	$69.83	0	Unlimited			$NA	$NA	$NA
Option 5 - Symetra	Paid	$475,000	$64.40	0	Unlimited			$NA	$NA	$NA
Option 8 - Symetra	Paid	$500,000	$59.41	0	Unlimited			$NA	$NA	$NA
Option 10 - Symetra	Paid	$525,000	$56.15	0	Unlimited			$NA	$NA	$NA
Option 12 - Symetra	Paid	$550,000	$53.34	0	Unlimited			$NA	$NA	$NA

SL Advisor used a Monte Carlo simulation model to project scenarios of paid claims both in aggregate as well as claims above the specific. The average of those trials and the min/max and percentiles are shown above. This methodology allows a plan sponsor to see the variance around the mean in analyzing the quotes. The simulation starts with a claim probability distribution that represents annual claims for over 1 million members.

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Individual Stop-Loss (ISL) Analysis

Opportunity Name		**Employee Count**	5,062
Policy Start Date	01/01/2026	**Member Count**	10,869
Policy End Date	12/31/2026		

		No Stop Loss	Option 2 - Symetra	Option 5 - Symetra	Option 8 - Symetra	Option 10 - Symetra	Option 12 - Symetra
		Unlimited	**$450,000**	**$475,000**	**$500,000**	**$525,000**	**$550,000**
Expected Costs	Average Expected Claims (<ISL Specific)	$100,213,716	$91,392,828	$91,892,409	$92,345,106	$92,749,768	$93,141,008
	Median Expected Claims (<ISL Specific)	$100,014,395	$91,337,229	$91,854,665	$92,322,764	$92,725,829	$93,129,022
	ISL Premium	$0	$4,241,754	$3,911,914	$3,608,801	$3,410,776	$3,240,085
	ASL Premium	$0	$0	$0	$0	$0	$0
	Total Expected Costs (Non-Admin)	$100,014,395	$91,337,229	$91,854,665	$92,322,764	$92,725,829	$93,129,022
Optimal Solution	Probability of Win		93.00%	0.60%	5.10%	0.60%	0.60%
	Probability of reimbursements > premium*		94.80%	94.70%	94.60%	94.00%	93.40%
	Premium (Savings)/Increase		$ 0	($ 329,840)	($ 632,952)	($ 830,978)	($1,001,669)
	Exepected Claims Above Current Deductible		$ 0	$ 499,581	$ 952,278	$1,356,940	$1,748,180
Claim Counts Exceeding ISL	50th Percentile		21	19	17	16	15
	Minimum		5	4	3	3	3
	25th Percentile		17	16	14	13	13
	75th Percentile		24	22	20	18	18
	Maximum		40	40	39	33	32
Amount Exceeding Individual & Aggregate Specific Deductibles	50th Percentile		$8,597,691	$8,108,993	$7,663,346	$7,282,972	$6,865,471
	Minimum		$779,792	$641,806	$552,710	$477,710	$402,710
	25th Percentile		$6,741,761	$6,267,383	$5,830,846	$5,475,840	$5,129,271
	75th Percentile		$10,743,082	$10,193,846	$9,702,743	$9,256,531	$8,821,545
	Maximum		$19,341,814	$18,549,643	$17,819,632	$17,135,537	$16,560,537

*Target range is 35-45%.

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