EXHIBIT #1

City of Sunrise
January 1, 2026 Stop Loss Comparison

Reinsurance Company		Voya	
Specific Reinsurance		***Current***	***Negotiated Renewal***
Specific Stop Loss Level		$450,000	$450,000
Maximum Reimbursement		Unlimited	Unlimited
Contract Type		Paid in 18 and incurred 1/1/2025 or after	Paid in 18 and incurred 1/1/2026 or after
Tier	**Headcount**		
Employee Only	596	$46.16	$45.97
Family	524	$122.51	$138.29
Total	**1,120**		
Total Monthly Premium		$91,707	$99,862
Estimated Annual Premium		**$1,100,479**	**$1,198,345**
Annual Premium Change Over Current			**$97,866**
Percentage Change			**8.9%**
Renewal Rate Cap		*50.0%*	*50.0%*
Renewal offer expiration		11/13/2025	

Enrollment is based on Voya renewal data supplied by AvMed.

Renewal includes Individual Gapless Renewal and Individual Advanced Funding

Prepared by Acentria Public Risk
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