



Durham County Government
Request for Proposals
Medical, Pharmacy, Stop Loss Proposal Summaries
July 1, 2025

Request for Proposals (RFPs) were sent to the following **medical, pharmacy and Stop Loss administrators:**

1. Cigna (Incumbent)	Submitted Proposal
2. Aetna	Submitted Proposal
3. Blue Cross Blue Shield of NC	Submitted Proposal
4. MedCost	Submitted Proposal
5. United Healthcare	Submitted Proposal

In addition, RFPs were sent to the following **pharmacy administrators:**

1. ArmsRx with CVS Caremark	Submitted Proposal
2. Rx Benefits with the following PBMs:	
a. Optum Rx	Submitted Proposal
b. Express Scripts	Submitted Proposal
c. CVS Caremark	Submitted Proposal
3. FairoRx (Independent PBM)	Submitted Proposal
4. Serve You Rx (Independent PBM)	Submitted Proposal

Finally, RFPs were sent out to additional **Stop Loss markets (23)*:**

1. Amalgamated Life Insurance Company (Direct)	DTQ – Uncompetitive
2. Berkshire Hathaway Specialty Insurance (Direct)	DTQ – Ongoing Claims
3. Companion Life Insurance Company (IISI) (Direct)	DTQ – Uncompetitive
4. Companion Life Insurance Company (ISU) (Direct)	DTQ – Ongoing Claims
5. Companion Life Insurance Company (PACE) (Direct)	Quoted – Uncompetitive
6. Companion Life Insurance Company (Skyward)) (Direct)	Pending
7. Everest Reinsurance Company (MGU)	DTQ – Ongoing Claims
8. Fair American IARC (MGU)	DTQ – Uncompetitive
9. Gerber Life Insurance Company (MGU)	DTQ – Uncompetitive
10. Granular Insurance (Direct)	Pending
11. HM Life Insurance Company (Direct)	DTQ – Uncompetitive
12. Nationwide Life Insurance Company (MGU)	Pending
13. Old Republic Insurance Company (MGU)	Pending
14. Pan American Life Insurance Company (MGU)	DTQ – Uncompetitive
15. PartnerRe Us Health (Direct)	DTQ – Uncompetitive

16. Pennsylvania Manufacturers' Association Ins Co (MGU)	Pending
17. Reliastar Life Insurance Company (Direct)	Pending
18. Standard Life Insurance Company (MGU)	Quoted
19. SunLife Assurance Company of Canada (Direct)	Pending
20. Swiss Re Corporate Solutions (Direct)	DTQ – Uncompetitive
21. Symetra Life Insurance Company (Direct)	DTQ – Uncompetitive
22. United States Fire Insurance Company (C&F) (Direct)	Pending
23. United States Fire Insurance Company (MRM) (MGU)	DTQ – Ongoing Claims

*All but Cigna's Stop Loss proposals are Illustrative. Most carriers requested claims through February or March to finalize the proposal/lasers, etc.

Considerations for review and analysis of the proposals:

- Fixed Costs
- Claims Cost/Discounts
- Medical Rx Rebates / J-Code Management
- Additional Allowances/Wellness Funds
- Carve-outs
- GLP-1 for weight loss exclusions
- Network Disruption
- Formulary Disruption
- Performance Guarantees

Note: The attached is proposal summary.