

Carrier	UHC Renewal Rates	Anthem BCBS	90 Degrees TPA
Insurance Type	Fully Insured	Fully Insured	Self Funded
	Current Ded/ Current OOP	Higher Deductibles/ Higher Out of Pocket Max CoPays = Deductible + \$ RX: Medical Ded Applies HSA Plans 2 PPO and 4 HSA Plans Cox & Mercy/ Cox Only Plans Needs HSA Plan	100% Personalized Plan Design Cigna Network of Providers Cox and Mercy
Changes/Difference			
Monthly Cost Per Employee	\$815.04	\$504.40	\$850.00 (\$229.01 + \$620.99)
Annual Cost Per Employee	\$9,780.48	\$6,024.60	\$10,200.00
Monthly Cost:	\$161,377.92	\$99,405.90	\$168,300.00
Total Plan Annual Cost	\$1,936,535.04	\$1,192,870.80	\$2,019,600.00

Monthly Fixed Costs: \$45,344.74
Stop Loss Premium + Admin Costs
Monthly Claims Funding: \$122,956.02
Monthly Claims Funding reserves/pay claims
Total Monthly: \$168,300.76
Annual Fixed Costs: \$544,136.88
Annual Claims Liability: \$1,475,472.24
Annual Additional Potential Liability:
\$75,000.00
Annual Fixed Costs & Claims Liability:
\$2,019,600.00

Carrier	Guardian Renewal		Principal
Insurance Type	Fully Insured	Fully Insured	
Changes/Difference	No changes to current Dental Plan Dental increased 28.99% Vision increased by 7%	1 Exam/Xrays every 6 months Plan exact match to Guardian for Premiums and Copays Low Plan \$50 Deductible / \$1000 Annual Max High Plan \$50 Deductible / \$1500 Annual Max	
Dental Base Plan Monthly Premiums	Employee: \$23.27 Employee & Spouse: \$46.18 Employee & Children: \$61.65 Family: \$89.20	Employee: \$17.12 Employee & Spouse: \$33.97 Employee & Children: \$45.35 Family: \$65.62	
Dental Buy Up Plan Monthly Premiums	Employee: \$39.13 Employee & Spouse: \$77.76 Employee & Children: \$105.03 Family: \$151.52	Employee: \$28.78 Employee & Spouse: \$57.20 Employee & Children: \$77.26 Family: \$111.46	
Vision Monthly Premiums	Employee: \$8.25 Employee & Spouse: \$13.91 Employee & Children: \$14.17 Family: \$19.82	Employee: \$7.78 Employee & Spouse: \$13.12 Employee & Children: \$13.38 Family: \$18.70	
Long Term Disability	90 day elimination period based on 60% of monthly wages	90 day elimination period based on 60% of monthly wages	
Voluntary Life Insurance	Max Guarantee Issue \$150k	Max Guarantee Issue \$200K spouse life max \$30K rates are approx. 10% less	
AD&D	Separate Plan from Vol Life	Added in to Vol Life Plan, 60% less cost	