RIDGELINE WORKS / SYNTHETIC CLIENT

A complete renewal. All four coverage tiers.

10 enrolled employees. Three medical plans. Monthly tier premiums.

Coverage tier	Enrolled	Current	Renewal	Proposed
Employee only	5	$500	$550	$520
Employee + spouse	2	$1,000	$1,100	$1,040
Employee + children	1	$900	$990	$936
Family	2	$1,400	$1,540	$1,456
Group / month	**10**	**$8,200**	**$9,020**	**$8,528**

Current PPO 1500 / Renewal PPO 1500 / Proposed PPO 1000

Synthetic employer, carriers and figures. No client information was collected.

Monthly premium comparison

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Compare the benefits beside the rates.

Invented medical terms. Carrier A is current/renewal; Carrier B is proposed.

Medical benefit	Current	Renewal	Proposed
Individual deductible	$1,500	$1,500	$1,000
Family deductible	$3,000	$3,000	$2,000
Individual out-of-pocket max	$6,000	$6,000	$6,000
Family out-of-pocket max	$12,000	$12,000	$12,000
Member coinsurance	20% after deductible	20% after deductible	20% after deductible
Primary care	$25 copay	$25 copay	$25 copay
Specialist	$50 copay	$50 copay	$50 copay
Urgent care	$75 copay	$75 copay	$75 copay
Emergency room	$350 copay	$350 copay	$350 copay
Rx tiers 1 / 2 / 3	$10 / $35 / $60	$10 / $35 / $60	$10 / $35 / $60

Medical benefit comparison

RIDGELINE WORKS / SYNTHETIC CLIENT

Who pays what? Every coverage tier.

Proposed plan. Employer pays 75% of each tier premium. 24 deductions/year.

Coverage tier	Premium / month	Employer / month	Employee / month	Employee / deduction
Employee only	$520.00	$390.00	$130.00	$65.00
Employee + spouse	$1,040.00	$780.00	$260.00	$130.00
Employee + children	$936.00	$702.00	$234.00	$117.00
Family	$1,456.00	$1,092.00	$364.00	$182.00

Employer monthly group cost: $6,396.00

Employees combined: $2,132.00/month; $1,066.00 each deduction.

Employer and employee contribution

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The paycheck impact. All four tiers.

Current, renewal and proposed use 24 annual deductions. Last column uses 26.

Coverage tier	Current / 24	Renewal / 24	Proposed / 24	Proposed / 26
Employee only	$62.50	$68.75	$65.00	$60.00
Employee + spouse	$125.00	$137.50	$130.00	$120.00
Employee + children	$112.50	$123.75	$117.00	$108.00
Family	$175.00	$192.50	$182.00	$168.00

Same annual employee cost; a different deduction schedule.

Example family tier: $364/month x 12 / 24 = $182.00 per deduction.
Across 26 deductions, that same annual cost is $168.00 each.

Employee deductions

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Reconcile the full group cost.

Same census: 5 employee only / 2 spouse / 1 children / 2 family.

Group cost	Current	Renewal	Proposed
Annual premium	$98,400	$108,240	$102,336
Employer / year	$73,800	$81,180	$76,752
Employees / year	$24,600	$27,060	$25,584
Premium / month	$8,200	$9,020	$8,528
Employees / deduction	$1,025.00	$1,127.50	$1,066.00

$76,752 employer + $25,584 employees = $102,336 annual premium.

Group paycheck totals are weighted by enrollment, not a sum of four rates.

Group financial reconciliation

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More than current. Less than the renewal.

The proposed premium is +4% versus current; the carrier renewal is +10%.

Coverage tier	Current / deduction	Proposed / deduction	Change
Employee only	$62.50	$65.00	+$2.50
Employee + spouse	$125.00	$130.00	+$5.00
Employee + children	$112.50	$117.00	+$4.50
Family	$175.00	$182.00	+$7.00

Employer annual cost: +$2,952 vs current; −$4,428 vs renewal.

The proposed individual/family deductible is $1,000/$2,000, versus $1,500/$3,000 current. Actual carrier terms and provider access still need review for a real decision.

Employer decision