

PREPARED FOR

Ridgeline Works (FICTIONAL SAMPLE)

Medical

Your 2026 benefits — options, costs, and our recommendation.

Ridgeline Works (FICTIONAL SAMPLE) and your employees are at the center of this analysis. This proposal compares Atlas Sample Health (fictional) with Atlas Sample Health (fictional).

Line-by-line impact VS. CURRENT ANNUAL PREMIUM

- **Medical.** Atlas Sample Health (fictional) option adds +\$9,840 · +10.0% vs current.

Proposal details AS QUOTED

Proposal Type	New Business
Group Name	Ridgeline Works (FICTIONAL SAMPLE)
Policy Period	10/01/2026 - 09/30/2027
Lines of Coverage	Medical
Carriers Quoted	Atlas Sample Health (fictional)
Enrolled Subscribers	10
Run Date	10/16/2026

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Annual program cost ALL LINES OF COVERAGE

CURRENT

\$98,400

Annualized premium

PROPOSED

\$108,240

+\$9,840 · +10.0% vs. current

Current program

ATLAS SAMPLE HEALTH (FICTIONAL)

\$98,400

Annual premium

Proposed program

ATLAS SAMPLE HEALTH (FICTIONAL)

\$108,240

+\$9,840.00 · +10.0%

Annual premium by line of coverage

ATLAS SAMPLE HEALTH (FICTIONAL) IN EACH LINE

Line of Coverage	CURRENT	PROPOSED	Proposed vs current
	Atlas Sample Health (fictional)	Atlas Sample Health (fictional)	
Medical — Atlas Sample Health (fictional)	\$98,400.00	\$108,240.00	+\$9,840.00 · +10.0%
Program Total	\$98,400.00	\$108,240.00	+\$9,840.00 · +10.0%

Executive decision summary

PLAN AND CENSUS COMPARISON

The Atlas Sample Health (fictional) option increases annual program premium from \$98,400 to \$108,240, a change of \$9,840 (10.0%). Employer net annual cost is \$81,180 (+\$7,380 · +10.0% versus current), while employee annual premium share changes by +\$2,460.

TOTAL ANNUAL PREMIUM	
CURRENT · ATLAS SAMPLE HEALTH (FICTIONAL)	
Total Annual Premium	\$98,400.00
PROPOSED · ATLAS SAMPLE HEALTH (FICTIONAL)	RECOMMENDED
Total Annual Premium	\$108,240.00
Atlas Sample Health (fictional) vs Atlas Sample Health (fictional)	+\$9,840.00 · +10.0%

Premium comparison — monthly rates by coverage tier

ALL QUOTED PLANS

Coverage Tier	CURRENT	PROPOSED
	Atlas PPO 1500 Current (fictional) Atlas Sample Health (fictional)	Atlas PPO 1500 Renewal (fictional) Atlas Sample Health (fictional)
Employee	\$500.00 (5)	\$550.00 (5)
Employee + Spouse	\$1,000.00 (2)	\$1,100.00 (2)
Employee + Child(ren)	\$900.00 (1)	\$990.00 (1)
Family	\$1,400.00 (2)	\$1,540.00 (2)
Monthly Total	\$8,200.00 (10 enrolled) baseline	\$9,020.00 (10 enrolled) +10.0%
Annualized	\$98,400.00	\$108,240.00 +\$9,840

This is only a summary based on submitted census and wage data, reference carrier documents for additional details.

What employees pay per paycheck

Medical

BI-WEEKLY · 26 PAY PERIODS/YEAR

Current · Atlas PPO 1500 Current (fictional)				Proposed · Atlas PPO 1500 Renewal (fictional)			
		Atlas Sample Health (fictional)				Atlas Sample Health (fictional)	
Monthly premium	\$8,200.00	Enrolled	10	Monthly premium	\$9,020.00	Enrolled	10
Employee / paycheck	\$946.15	Employer / month	\$6,150.00	Employee / paycheck	\$1,040.77	Employer / month	\$6,765.00

Group A — Employee Deductions

2 PLANS

Coverage tier	CURRENT	PROPOSED
	Atlas PPO 1500 Current (fictional) Atlas Sample Health (fictional)	Atlas PPO 1500 Renewal (fictional) Atlas Sample Health (fictional)
Employee (5)	\$57.69	\$63.46
Employee + Spouse (2)	\$115.38	\$126.92
Employee + Child(ren) (1)	\$103.85	\$114.23
Family (2)	\$161.54	\$177.69
Total per paycheck (10 enrolled)	\$946.15 baseline	\$1,040.77 +10.0%

Group A — Employer Contribution

EMPLOYER CONTRIBUTION · MONTHLY

Coverage tier	CURRENT	PROPOSED
	Atlas PPO 1500 Current (fictional) Atlas Sample Health (fictional)	Atlas PPO 1500 Renewal (fictional) Atlas Sample Health (fictional)
Employee (5)	\$375.00	\$412.50
Employee + Spouse (2)	\$750.00	\$825.00
Employee + Child(ren) (1)	\$675.00	\$742.50
Family (2)	\$1,050.00	\$1,155.00
Total employer · monthly (10 enrolled)	\$6,150.00 baseline	\$6,765.00 +10.0%

Enrollment census

10 ENROLLED SUBSCRIBERS

Coverage Tier	Enrolled	Share
Employee	5	50%
Employee + Spouse	2	20%
Employee + Child(ren)	1	10%
Family	2	20%
Total	10	100%

Caveats

- Rates shown at current census and subject to final carrier underwriting and eligibility verification.
- This is only a summary based on submitted census and wage data, reference carrier documents for additional details.