

A clear comparison for your next medical benefits decision.

A planning workbook for a ten-person Washington employer. Compare employer spending, employee premiums and coverage questions using the same enrollment assumptions.

Start with proposals, not guessed rates. Amounts are blank until you enter them. The illustration button loads made-up numbers to demonstrate the formulas. Do not enter names, dates of birth, diagnoses or other real employee information in this workbook.

1. Keep the comparison consistent

Enrolled employees by coverage tier. Family members are not added to these employee counts. Ten employees is a starting assumption; change it to your group.

Employee only

Employee + spouse/partner

Employee + child(ren)

Family

Payroll periods in a full year

Every two weeks (biweekly) — 26



Twice monthly and every two weeks are different. Some calendars have 27 biweekly or 53 weekly paydays; use Custom when applicable. This model spreads annual premium deductions evenly over the selected count. Your payroll deduction schedule may differ.

Keep the model within its scope. For a level-funded proposal, scheduled monthly funding can be entered for cash-flow planning, but the calculated budget is not a maximum employer liability. Record claim, run-out and termination obligations separately. An HRA requires its own employee/household coverage and tax-credit review; this group-proposal calculator does not perform that review.

2. Enter each proposal

Percentages are planning inputs, not verified carrier minimums. If the company pays different dollar contributions for individual employees, use the approved actual contributions for final payroll setup.

OPTION 1

Proposal label

Current plan

Use the **total quoted monthly premium** for everyone enrolled in each tier, not a rate per person.

Coverage tier	Total \$ / month	Company %
Employee only 10 enrolled employees	0.00	0
Employee + spouse/partner 0 enrolled employees	0.00	0
Employee + child(ren) 0 enrolled employees	0.00	0
Family 0 enrolled employees	0.00	0

Admin fees \$ / month	Association fees \$ / year	Employer account budget \$ / year	Employee care scenario \$ / year, whole group
0.00	0.00	0.00	0.00

Account budget: planned employer HSA/HRA funding, counted in full. Care scenario: estimated employee out-of-pocket costs after account reimbursements, excluding premiums. It is not a forecast.

Enter quoted premiums to see results.

Annual employer budget

Monthly budget equivalent

—

Annual employee premiums, group

—

Average deduction / employee / check

—

Employee premiums + care scenario

—

Coverage notes

Exact plan / network / effective date

Use proposal names, not employee information

Tradeoffs and questions still open

For example: confirm hospital access or stop-loss terms

OPTION 2

Proposal label

Renewal

Use the **total quoted monthly premium** for everyone enrolled in each tier, not a rate per person.

Coverage tier	Total \$ / month	Company %
Employee only 10 enrolled employees	0.00	0
Employee + spouse/partner 0 enrolled employees	0.00	0
Employee + child(ren) 0 enrolled employees	0.00	0
Family 0 enrolled employees	0.00	0

Admin fees \$ / month	Association fees \$ / year	Employer account budget \$ / year	Employee care scenario \$ / year, whole group
0.00	0.00	0.00	0.00

Account budget: planned employer HSA/HRA funding, counted in full. Care scenario: estimated employee out-of-pocket costs after account reimbursements, excluding premiums. It is not a forecast.

Enter quoted premiums to see results.

Annual employer budget

Monthly budget equivalent

—

Annual employee premiums, group

—

Average deduction / employee / check

—

Employee premiums + care scenario

—

Coverage notes

Exact plan / network / effective date

Use proposal names, not employee information

Tradeoffs and questions still open

For example: confirm hospital access or stop-loss terms

OPTION 3

Proposal label

Alternative

Use the **total quoted monthly premium** for everyone enrolled in each tier, not a rate per person.

Coverage tier	Total \$ / month	Company %
Employee only 10 enrolled employees	0.00	0
Employee + spouse/partner 0 enrolled employees	0.00	0
Employee + child(ren) 0 enrolled employees	0.00	0
Family 0 enrolled employees	0.00	0

Admin fees \$ / month	Association fees \$ / year	Employer account budget \$ / year	Employee care scenario \$ / year, whole group
0.00	0.00	0.00	0.00

Account budget: planned employer HSA/HRA funding, counted in full. Care scenario: estimated employee out-of-pocket costs after account reimbursements, excluding premiums. It is not a forecast.

Enter quoted premiums to see results.

Annual employer budget	
Monthly budget equivalent	—
Annual employee premiums, group	—
Average deduction / employee / check	—
Employee premiums + care scenario	—

Coverage notes

Exact plan / network / effective date

Use proposal names, not employee information

Tradeoffs and questions still open

For example: confirm hospital access or stop-loss terms

3. Review the whole comparison

Full-year planning measure	Current plan	Renewal	Alternative
Quoted monthly premium	—	—	—
Annual employer budget	—	—	—
Employer budget difference from current	—	—	—
Annual employee premiums, whole group	—	—	—
Average employee deduction per check	—	—	—
Employee premiums + care scenario, whole group	—	—	—

A lower employer budget can result from a lower premium, a smaller company contribution, a different account budget or different fees. It is not automatically a reduction in the cost of coverage. Average deductions are not individual payroll instructions.

4. Check what the numbers cannot decide

- Does the exact network include the important providers and locations?
- How do drug coverage rules and cost sharing change?
- What do the SBC and plan documents say about deductibles, copays, coinsurance, exclusions and out-of-pocket limits?
- Are association eligibility and fees confirmed? If level-funded, who bears claim risk and what do stop-loss and termination provisions say?
- If considering an HRA, have eligibility, individual coverage access, tax-credit effects and administration been reviewed?
- Can the business fund higher enrollment or more family coverage? Repeat the model using a second enrollment assumption.

How the math works

For each tier: company monthly premium contribution = total quoted monthly premium $\times$ company percentage $\div$ 100. Employee monthly premium = quoted monthly premium – company premium contribution. Annual company budget = 12 $\times$ (all company premium contributions + monthly administration fees) + annual association fees + annual employer account budget. Employee premium per check = 12 $\times$ employee monthly premium $\div$ pay periods. Average per employee divides that total again by enrolled employees. Employee scenario = annual employee premiums + the care-cost amount you entered.

This is a 12-month model with constant premiums and enrollment. It excludes tax effects and amounts you did not enter. An account budget is counted in full even if actual reimbursements will be lower. Do not add a deductible to estimated care costs if those same costs are already included. Out-of-network or excluded expenses may sit outside a plan's out-of-pocket limit.

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