



Design Build Firm Savings Report

2018

2018 Renewal for 14 employees was \$228,629.

2018 we stayed with a fully insured carrier, but changed the deductible. New premium as \$157,645.

Savings between medical plans was \$70,984

Added in a program to match existing benefits for a total cost of \$17,440.

Net savings for 2018 was \$53,544.

2019

In 2019, there were 12 employees. The renewal rate was \$130,860. The premium on the old pre-2018 plan would have been \$227,708.

Savings between medical plans was \$96,848.

The cost of the program to match existing benefits was \$22,496.

Net savings for 2019 was \$74,353.

2020

In 2020, there were 8 employees. The renewal rate was \$95,241. The premium on the old pre-2020 plan would have been \$202,707.

Savings between medical plans was \$107,466.

The cost of the program to match existing benefits was \$32,450.

Net savings for 2020 was \$75,016.

2021

In 2021, there were 11 employees. The renewal rate was \$131,529. The premium on the old pre-2020 plan would have been \$270,265.

Savings between medical plans was \$138,736.

The cost of the program to match existing benefits was \$42,141.

Net savings for 2021 was \$96,595.

Total 4-year savings of \$299,508

Which equals an average savings of \$74,877/year

Over 4 years, the average premium per employee went up 6%. That's just 1.5% year over year.