



## Small Manufacturer, Joliet, IL Savings Report

### 2019

2019 Renewal for 36 employees was \$507,104.40.

2019 we went with Aetna at \$263,163.

Savings between medical plans was \$243,941.40

39 people enrolled (3 more), so the premiums were \$558,627.83 and \$279,596.65 respectively.

Savings between medical plans was \$279,031.18.

We added Claimlinx to match BCBS benefits. The cost was \$91,607.16

We added Benezon/AIMM to help with administration and quality of care. The cost was approximately \$7,020/year (for 39 enrolled).

**Total savings for 2019 was \$173,819.26.**

### 2020

In 2020, the Aetna rate went up to \$291,562.51 for 39 enrolled.

BCBS expected premium is \$561,509.29.

Savings between medical plans is expected to be \$ 269,946.78.

Claimlinx cost is expected to be \$113,045.25.

Benezon/AIMM was unchanged at \$7,020/year.

**Total savings for 2020 is expected to be \$149,881.53**

2021

2021 rates are clocking in at \$340,188.24 for 40 enrolled. We were able to change carriers (United Healthcare) and go from 2 plans (4 plan designs) to 1 plan (2 plan designs). Total annual is \$323,935.20.

BCBS Underwritten rates in similar plans for 40 employees for 2021 is \$525,303.96. Savings between medical plans is \$201,368.76.

Benezon/AIMM will be \$7,200/year.

Claimlinx cost we will be the same at \$113,045.25 (could be less with less claims).

**Total 2021 projected savings of \$81,123.51**

**Total expected 3-year savings of \$404,824.30**

**Which equals an average savings of \$134,941.43/year**

NOTE: One of the two plans offered is a **ZERO DEDUCTIBLE health plan**. Previously, it was a \$2400 deductible plan. That's the power of our process.