Carrier Financial Summary

As of 5/27/2026

Scope of analysis. Does not include total claims or stop loss premiums. Reflects admin cost and network discount differential only. PBM comparison excluded from this summary.

1 Admin Fees

3-Year Net Cost | 405 Enrolled Employees

	Incumbent	Alternate 1	Alternate 2
Base PEPM, Year 1	$41.88	$64.90	$65.41
Base PEPM, Year 2	$43.06	$66.64	$67.37
Base PEPM, Year 3	$44.26	$68.42	$69.39
3-Year Admin Subtotal	**$627,912**	**$971,806**	**$982,535**
Credits (impl. + wellness)	($30,000)	($55,000)	—
3-Year Net Admin	**$597,912**	**$916,806**	**$982,535**
Delta vs. Incumbent	—	**+$318,894**	**+$384,623**

2 Medical Network

Annual Claim Impact

	Incumbent	Alternate 1	Alternate 2
Projected Network Discount	54.6%	60.8%	60.8%
Plan Share of Savings (83.7%)	—	($703,189)	($703,189)
2% Network Access Fee	—	$163,959	$163,959
Net Annual Claim Impact	—	**($539,230)**	**($539,230)**

BOTTOM LINE

Net Annual Plan Impact vs. Incumbent (Admin + Network only)

	Incumbent	Alternate 1	Alternate 2
Admin Cost Delta (annualized)	—	+$106,298	+$128,208
Network Claim Impact	—	($539,230)	($539,230)
Net Annual Plan Impact vs. Incumbent	**Baseline**	**($432,932)**	**($411,022)**
% Change from Current*	—	**-3.1%**	**-3.0%**