

Current Health Plan with Renewal Solution

Current Health Plan

Deductible: \$500 Single \$1000 Family

Renewal Premium: \$250,000

Employer purchases a higher deductible health plan & establishes an HRA, retaining a hard savings of \$10,000.

Renewal Option

Deductible: \$3,000 Single \$6,000 Family

New Premium: \$200,000

Maximum exposure of \$40,000



HRA