

ACME Corporation

2026 Renewal Comparison

GROUP

ACME Corporation

CURRENT CARRIER

UnitedHealthcare

STATE

IL

RENEWAL EFFECTIVE

2026-07-01

INDUSTRY / SIC

Industrial Machinery (3559)

COMPOSITE INCREASE

+14.0%

ELIGIBLE EMPLOYEES

200

CLAIMS LOSS RATIO

87% (trailing 12)

Prepared for the renewal review meeting. Three companion deliverables follow this analysis: an RFP marketing package for alternate carriers and a client-facing renewal presentation.

01 EXECUTIVE SUMMARY

Composite annual cost across carriers

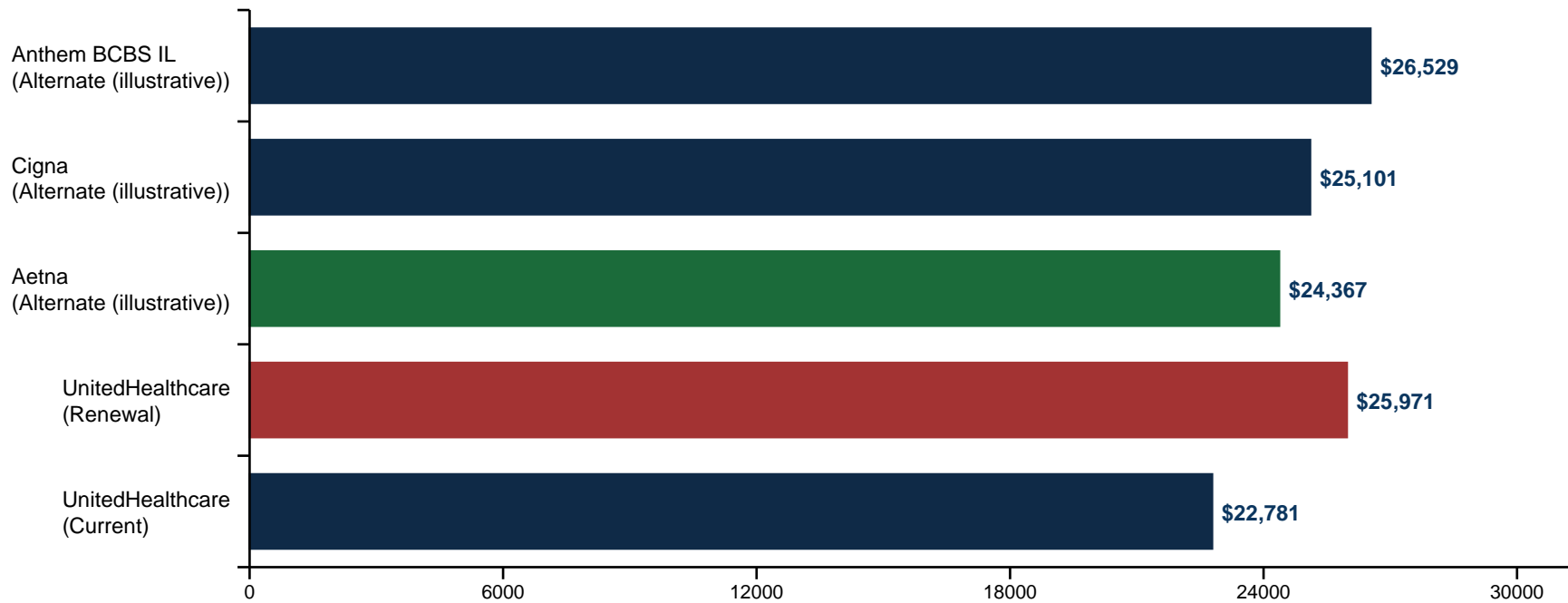
All values are simple-average composite premium across the four coverage tiers, multiplied by 12. Renewal column is highlighted to indicate the no-action outcome; the lowest-premium illustrative alternate is highlighted in green.

Metric	UnitedHealthcare	UnitedHealthcare	Aetna	Cigna	Anthem BCBS IL
Carrier label	Current	Renewal	Alternate (illustrative)	Alternate (illustrative)	Alternate (illustrative)
Network providers (IL)	42,800	42,800	38,500	36,200	51,400
Plan name	Choice Plus PPO	Choice Plus PPO	Aetna — Comparable Plan	Cigna — Comparable Plan	Anthem BCBS IL — Comparable Plan
Avg monthly premium per tier	\$1,270.49	\$1,448.36	\$1,358.90	\$1,399.85	\$1,479.51
Annualized composite premium	\$15,245.85	\$17,380.29	\$16,306.83	\$16,798.23	\$17,754.12
Δ vs. renewal	-12.3%	+0.0%	-6.2%	-3.3%	+2.2%

02 VISUALIZATION

Family-tier annual premium per enrolled employee

The renewal column is shown in red. The lowest-premium illustrative alternate is shown in green. All other carriers are shown in navy. Alternate values are indicative ranges, not binding carrier quotes.



Indicated savings — Aetna: \$1,604/year per family-tier enrollee vs. the renewal.

03 PLAN DESIGN

Side-by-side benefit comparison

Includes all rated benefits across current, renewal, and indicative alternate carriers. Use this view to validate plan-design parity when evaluating alternates.

Benefit	UnitedHealthcare	UnitedHealthcare	Aetna	Cigna	Anthem BCBS IL
Network	Choice Plus	Choice Plus	Aetna Open Choice PPO	Cigna Open Access PPO	Anthem BCBS IL Open Access PPO
Plan type	PPO	PPO	PPO	PPO	PPO
Deductible — individual	\$2,000	\$2,500	\$2,500	\$2,000	\$2,000
Deductible — family	\$4,000	\$5,000	\$5,000	\$4,000	\$4,000
Out-of-pocket max — individual	\$4,000	\$5,000	\$5,000	\$4,500	\$4,500
Out-of-pocket max — family	\$8,000	\$10,000	\$10,000	\$9,000	\$9,000
Coinsurance (member share)	20%	20%	20%	20%	20%
PCP copay	\$25	\$30	\$30	\$25	\$25
Specialist copay	\$45	\$55	\$55	\$45	\$45
Emergency room copay	\$300	\$350	\$350	\$350	\$350
Rx Tier 1 copay	\$10	\$10	\$10	\$10	\$10
Rx Tier 2 copay	\$35	\$40	\$40	\$35	\$35
Rx Tier 3 copay	\$70	\$80	\$80	\$70	\$70

04 RATES AND IMPACT

Monthly premium rates and Δ vs. renewal

Top table: monthly premium rates per coverage tier. Bottom table: percentage difference between each carrier and the current carrier renewal.

Coverage tier	UnitedHealthcare	UnitedHealthcare	Aetna	Cigna	Anthem BCBS IL
Employee only	\$612.40	\$698.14	\$655.02	\$674.76	\$713.16
Employee + spouse	\$1,346.30	\$1,534.79	\$1,440.00	\$1,483.39	\$1,567.80
Employee + child(ren)	\$1,224.80	\$1,396.27	\$1,310.03	\$1,349.51	\$1,426.30
Family	\$1,898.45	\$2,164.23	\$2,030.56	\$2,091.75	\$2,210.78

Coverage tier	UnitedHealthcare	UnitedHealthcare	Aetna	Cigna	Anthem BCBS IL
Employee only	-12.3%	+0.0%	-6.2%	-3.3%	+2.2%
Employee + spouse	-12.3%	+0.0%	-6.2%	-3.3%	+2.2%
Employee + child(ren)	-12.3%	+0.0%	-6.2%	-3.3%	+2.2%
Family	-12.3%	+0.0%	-6.2%	-3.3%	+2.2%

05 NOTES & METHODOLOGY

How these numbers were produced

Aetna. Illustrative quote based on industry-typical ranges for a 200-life Illinois manufacturing group with the observed claims experience. Not a binding carrier quote.

Cigna. Illustrative quote based on industry-typical ranges for a 200-life Illinois manufacturing group with the observed claims experience. Not a binding carrier quote.

Anthem BCBS IL. Illustrative quote based on industry-typical ranges for a 200-life Illinois manufacturing group with the observed claims experience. Not a binding carrier quote.

Loss-ratio context. Trailing-12 loss ratio is 87% with 4 large-claim events totaling \$385,140. Catastrophic claim max: \$142,500. This experience supports the rationale for marketing the group beyond the incumbent carrier.

Important. Alternate-carrier values shown above are illustrative, generated from realistic industry ranges for a group of this size, industry, geography, and claims experience. They are **NOT** binding carrier quotes. Use the accompanying RFP marketing package to solicit binding quotes from the named carriers.

Methodology. Composite annual premium is calculated as the simple average of the four coverage-tier monthly premiums multiplied by 12. Actual annualized cost depends on the enrollment mix at this group ({'Employee only': 81, 'Employee + spouse': 38, 'Employee + child(ren)': 21, 'Family': 60}).