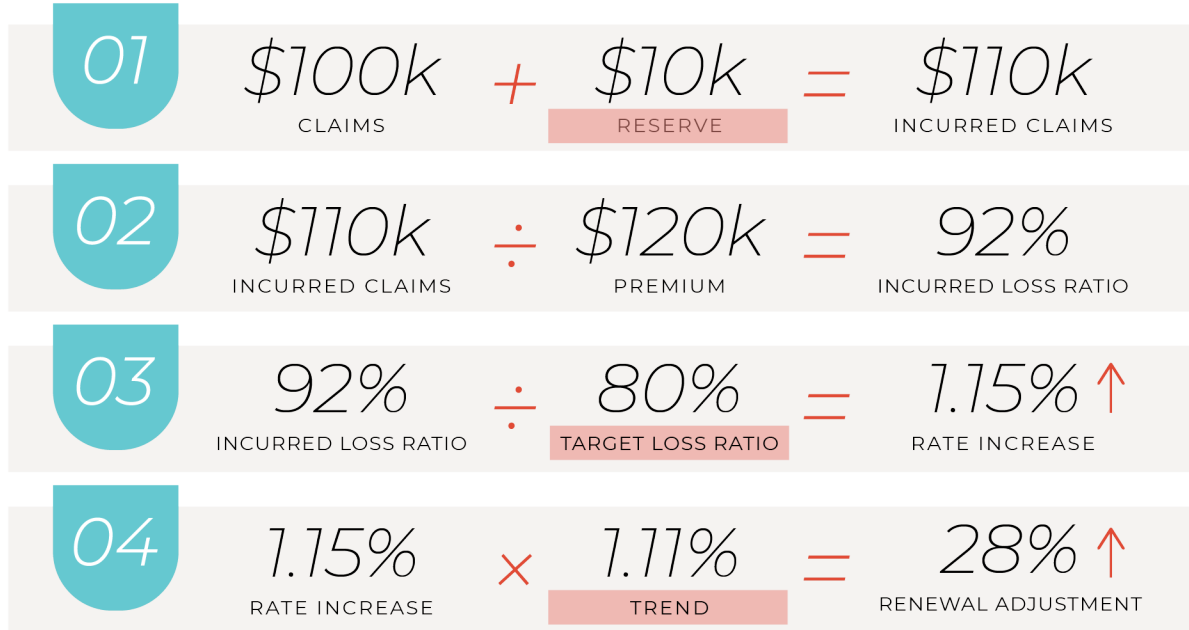


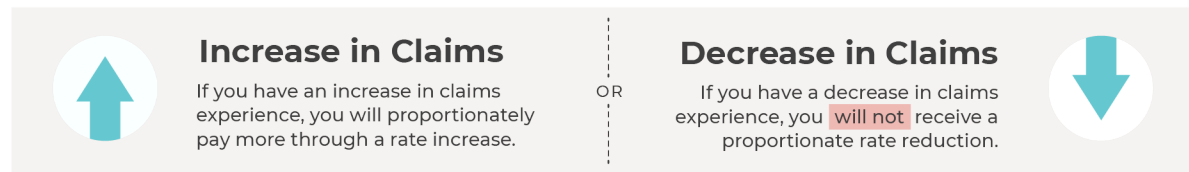
Annual Health & Dental Renewal Calculation

Your annual renewal is determined by the insurer with the following calculations, we used \$100,000 in claims for our example:



Outcome

This calculation has two possible outcomes, depending on your members' claims:



Reserve Factors and trend assumptions are excessive charges that overtime, dramatically inflate the actual cost of running your plan.

Reserve Factors and Trend Assumptions represent insurance for the insurance company. The greatest risk you pose to the insurer is when you cancel your policy mid-year, for example, at a point where your health and/or dental claims are in excess of the premium the insurer has collected.

As you can see from the above calculation, you will proportionally pay more for a claims increase. When you claim less than projected, you are not getting your money back. Great things can be accomplished when we decide to look at a standard situation differently. Allow us to show you what we see!