Employer evaluation checklist

Review cost, care, funding, and implementation — then record your recommendation.

1 / EMPLOYER COST

Compare the whole cost, not a monthly figure.

- [ ] Annual employer cost stated on a comparable contribution basis.
- [ ] Claims funding, a fixed administration fee, and stop-loss itemized separately.
- [ ] Employee contribution assumptions matched across both options.
- [ ] All fees identified — nothing bundled into an unexplained premium.

2 / EMPLOYEE CARE

Check what changes for your people.

- [ ] Key physicians and facilities checked for Tier 1 (Logro + Apiary Care) and Tier 2 (PHCS) participation.
- [ ] Prescriptions and formulary reviewed against the medications your people take.
- [ ] Benefit differences explained — copay vs. HSA, tiers, and cost share.
- [ ] Anyone in active treatment identified for the transition process.

3 / FUNDING & CONTRACTS

Understand the obligations behind the funding.

- [ ] Specific and aggregate stop-loss terms reviewed — attachment points, exclusions, timing.
- [ ] Confirmed the claims target and the attachment point are not assumed to be the same.
- [ ] Eligible-surplus terms and any renewal conditions reviewed.
- [ ] Reporting scope, cadence, and reconciliation process confirmed.

4 / IMPLEMENTATION

Know the work and who owns it.

- [ ] Enrollment, eligibility, payroll, and communication calendar with named owners.
- [ ] Secure data exchange and accountable contacts established.
- [ ] Member-support and escalation ownership documented.

Employer evaluation checklist

Record your decision

YOUR RECOMMENDATION

Write it down while it's fresh.

RECOMMENDATION

WHY — THE ONE OR TWO REASONS THAT DECIDE IT

OPEN QUESTIONS TO RESOLVE

OPEN QUESTIONS

OWNER / DATE FOR EACH FOLLOW-UP

This checklist supports your own due diligence. Apiary figures are illustrative until confirmed by the TPA and actuary; confirm specifics with your Apiary contact.