Renewal cost comparison worksheet

A manual, work-by-hand comparison — not an automated calculator or exposure model.

HOW TO USE THIS

You do the arithmetic.

Enter your actual current and proposed figures and total them by hand. This worksheet does not calculate or model risk — it organizes a like-for-like comparison. Use the same employee count, enrollment mix, and contribution basis in both columns.

MONTHLY EMPLOYER COST

LINE ITEM	CURRENT (MONTHLY)	PROPOSED (MONTHLY)
Claims funding		
Administration fee		
Stop-loss premium		
Other fees		
Less: employee contributions		
Net employer monthly		

ANNUAL COST — BY HAND

Net employer monthly × 12 = annual employer cost. Write each annual figure below and the difference.

	CURRENT (ANNUAL)	PROPOSED (ANNUAL)	DIFFERENCE
Annual employer cost			

BEYOND PRICE — NOTE THE DIFFERENCES

BENEFIT, PROVIDER, AND PRESCRIPTION DIFFERENCES

CONTRACTUAL OBLIGATIONS (STOP-LOSS ATTACHMENT POINTS, EXCLUSIONS, SURPLUS TERMS, RUNOUT)

EXECUTION AND SERVICE DIFFERENCES

A lower monthly figure is not automatically a lower total cost. Weigh benefit differences, employee contributions, and the obligations above. Apiary figures are illustrative until confirmed; confirm specifics with your Apiary contact.