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# Harbor Point Logistics

## Benefits Renewal Proposal

Effective January 1, 2027

- Group Census
- Multiple Plan Options
- Network Comparison
- Cost Analysis
- Employee Mapping

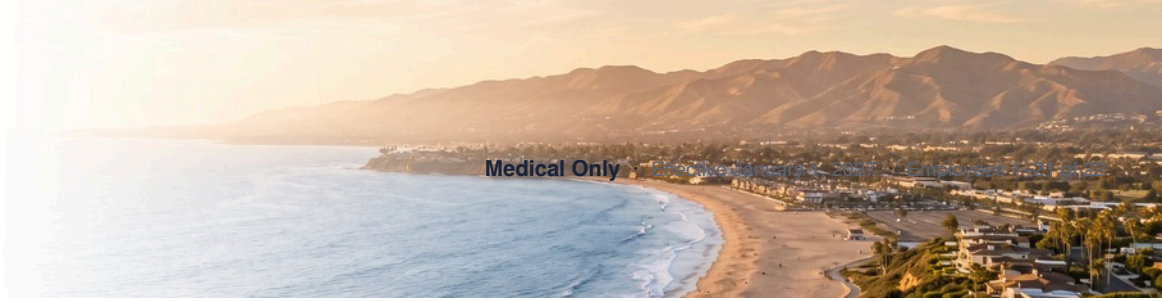


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Harbor Point Logistics

# Group Census

Who is covered today, and how each household is rated.




**22** employees · **14** dependents · **10** employee only · **10** + spouse · **0** + children · **2** family

| # | MEMBER | AGE | ZIP | COVERAGE | CURRENT PLAN |
|---|---|---|---|---|---|
| 1 | **Daniel Okafor (subscriber)** | 60 | 92618 | EE | Silver HMO — Signature Silver 60-95/40%/2500ded |
| 2 | **Priya Raman (subscriber)** | 64 | 92618 | EE+SP | Gold PPO — Select Plus Gold 35/1000/20% |
| | └ Spouse | 64 | | Spouse | |
| 3 | **Marcus Bell (subscriber)** | 60 | 92618 | EE+SP | Gold PPO — Select Plus Gold 35/1000/20% |
| | └ Spouse | 60 | | Spouse | |
| 4 | **Elena Castillo (subscriber)** | 40 | 92618 | EE | Platinum HMO — Signature Platinum 25-50/400d |
| 5 | **Tyler Nguyen (subscriber)** | 33 | 92618 | EE+SP | Platinum HMO — Signature Platinum 25-50/400d |
| | └ Spouse | 33 | | Spouse | |
| 6 | **Grace Whitfield (subscriber)** | 62 | 92618 | EE+SP | Gold PPO — Select Plus Gold 35/1000/20% |
| | └ Spouse | 62 | | Spouse | |
| 7 | **Omar Haddad (subscriber)** | 40 | 92618 | EE | Platinum HMO — Signature Platinum 25-50/400d |
| 8 | **Hannah Park (subscriber)** | 23 | 92618 | EE+SP | Silver HMO — Signature Silver 60-95/40%/2500ded |
| | └ Spouse | 23 | | Spouse | |
| 9 | **Victor Reyes (subscriber)** | 44 | 92618 | FAM | Silver HMO — Signature Silver 60-95/40%/2500ded |
| | └ Spouse | 44 | | Spouse | |
| | └ Child | 12 | | Child | |
| 10 | **Lauren Mitchell (subscriber)** | 42 | 92618 | EE | Gold PPO — Select Plus Gold 35/1000/20% |
| 11 | **Sean Doyle (subscriber)** | 62 | 92618 | EE+SP | Gold PPO — Select Plus Gold 35/1000/20% |
| | └ Spouse | 62 | | Spouse | |
| 12 | **Monica Alvarez (subscriber)** | 28 | 92618 | EE | Platinum HMO — Signature Platinum 25-50/400d |
| 13 | **Jared Kim (subscriber)** | 30 | 92618 | EE+SP | Silver HMO — Signature Silver 60-95/40%/2500ded |
| | └ Spouse | 30 | | Spouse | |
| 14 | **Alicia Brooks (subscriber)** | 58 | 92618 | FAM | Gold PPO — Select Plus Gold 35/1000/20% |
| | └ Spouse | 58 | | Spouse | |
| | └ Child | 12 | | Child | |
| 15 | **Brandon Torres (subscriber)** | 47 | 92618 | EE | Platinum HMO — Signature Platinum 25-50/400d |
| 16 | **Sofia Lindqvist (subscriber)** | 33 | 92618 | EE | Gold PPO — Select Plus Gold 35/1000/20% |
| 17 | **Kyle Patel (subscriber)** | 36 | 92618 | EE+SP | Platinum HMO — Signature Platinum 25-50/400d |
| | └ Spouse | 36 | | Spouse | |
| 18 | **Renee Jackson (subscriber)** | 45 | 92618 | EE+SP | Platinum HMO — Signature Platinum 25-50/400d |
| | └ Spouse | 45 | | Spouse | |
| 19 | **Luis Moreno (subscriber)** | 36 | 92618 | EE | Gold PPO — Select Plus Gold 35/1000/20% |
| 20 | **Natalie Chen (subscriber)** | 51 | 92618 | EE+SP | Gold PPO — Select Plus Gold 35/1000/20% |
| | └ Spouse | 51 | | Spouse | |
| 21 | **Evan Russo (subscriber)** | 23 | 92618 | EE | Silver HMO — Signature Silver 60-95/40%/2500ded |

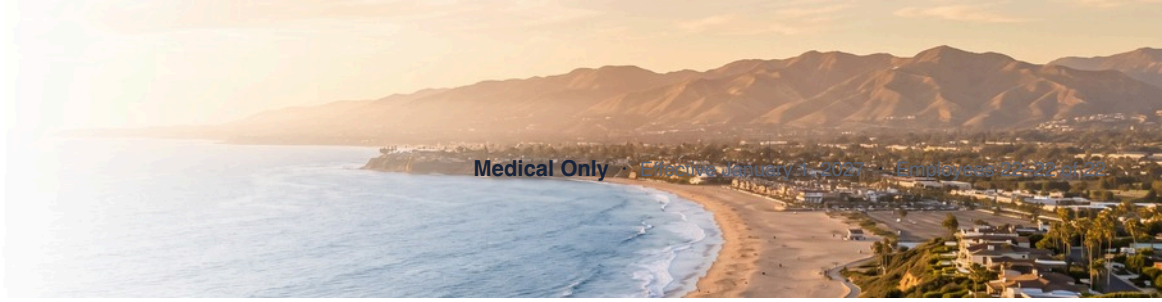
Census as provided with the renewal. Every member is rated at their own age for the ZIP's rating region (region 18); spouses and up to three children under 21 are charged, additional children under 21 are covered at no premium. Ages are as of the effective date.

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Harbor Point Logistics

# Group Census

Who is covered today, and how each household is rated.




**22** employees · **14** dependents · **10** employee only · **10** + spouse · **0** + children · **2** family

| # | MEMBER | AGE | ZIP | COVERAGE | CURRENT PLAN |
|---|---|---|---|---|---|
| 22 | **Teresa Vang (subscriber)** | 47 | 92618 | EE | Gold PPO Select Plus Gold 35/1000/20% |

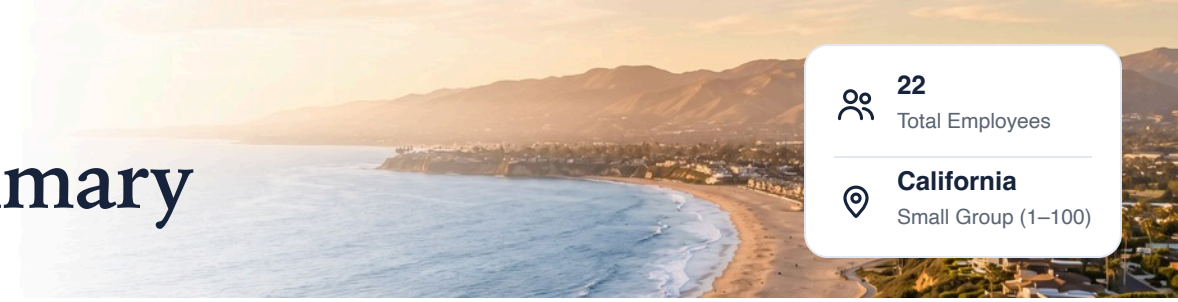
Census as provided with the renewal. Every member is rated at their own age for the ZIP's rating region (region 18); spouses and up to three children under 21 are charged, additional children under 21 are covered at no premium. Ages are as of the effective date.

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# Multi-Option Plan Summary

Medical Plans | Effective January 1, 2027



**22** Total Employees

**California** Small Group (1–100)

| | Current Plans | | | Renewal Plans | | | Option 1 | | | Option 2 | | | Option 3 | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | United Healthcare | | | United Healthcare | | | Anthem | | | blue california | | | aetna | | |
| Plan Name | Signature Platinum 25-50/400d | Select Plus Gold 35/1000/20% | Signature Silver 60-95/40%/2500ded | Signature Platinum 25-50/400d | Select Plus Gold 35/1000/20% | Signature Silver 60-95/40%/2500ded | Platinum HMO 20 | Gold PPO 25/30% | Silver HMO 55 | Platinum Access+ HMO 0/20 | Gold Full PPO 0/35 | Silver Access+ HMO 2100/70 | HMO Platinum $25/50 0 Ded | Managed Choice POS Gold 75/50 500 Ded | HMO Silver $50/90 0 Ded |
| Metal Tier | Platinum HMO | Gold PPO | Silver HMO | Platinum HMO | Gold PPO | Silver HMO | Platinum HMO | Gold PPO | Silver HMO | Platinum HMO | Gold PPO | Silver HMO | Platinum HMO | Gold PPO | Silver HMO |
| Network | SignatureValue HMO Full network | Select Plus PPO Full network | SignatureValue HMO Full network | SignatureValue HMO Full network | Select Plus PPO Full network | SignatureValue HMO Full network | CaliforniaCare HMO Full network | Prudent Buyer PPO Full network | CaliforniaCare HMO Full network | Access+ HMO Full network | Full PPO Full network | Access+ HMO Full network | Aetna HMO Full network | Managed Choice POS Full network | Aetna HMO Full network |
| Deductible (Individual / Family) | See SBC | See SBC | See SBC | See SBC | See SBC | See SBC | $0 / $0 | See SBC | $0 / $0 | $0 / $0 | $0 / $0 | $2,100 / $4,200 | $0 / $0 | $500 / $1,000 | $0 / $0 |
| Out-of-Pocket Max (Individual / Family) | See SBC | See SBC | See SBC | See SBC | See SBC | See SBC | See SBC | See SBC | See SBC | See SBC | See SBC | $9,100 / $18,200 | $4,000 / $8,000 | See SBC | See SBC |
| Primary Care Visit | See SBC | See SBC | See SBC | See SBC | See SBC | See SBC | $20 | $25 | $55 | $20 | $35 | $70 | $25 | 25% after ded. | $50 |
| Specialist Visit | See SBC | See SBC | See SBC | See SBC | See SBC | See SBC | See SBC | 30% | See SBC | See SBC | See SBC | $90 | $50 | 25% | $90 |
| Urgent Care | See SBC | See SBC | See SBC | See SBC | See SBC | See SBC | $20 | $25 | $55 | $20 | $35 | $70 | $25 | See SBC | $50 |
| ER Visit | See SBC | See SBC | See SBC | See SBC | See SBC | See SBC | See SBC | See SBC | See SBC | See SBC | See SBC | $450 | $250 | See SBC | See SBC |
| EE Count | 7 | 10 | 5 | 7 | 10 | 5 | 7 | 10 | 5 | 7 | 10 | 5 | 7 | 10 | 5 |
| EE Cost (Semi-Monthly) | $3,740.83 | $10,615.38 | $3,402.64 | $4,084.98 | $11,592.00 | $3,715.68 | $2,728.72 | $6,466.03 | $1,757.05 | $2,781.37 | $6,896.08 | $1,781.81 | $2,982.25 | $7,919.50 | $1,673.18 |
| Dependent Cost (Semi-Monthly) | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $1,163.87 | $5,077.25 | $1,041.95 | $1,186.33 | $5,414.93 | $1,056.64 | $1,272.01 | $6,218.46 | $992.22 |
| **Total Cost (Semi-Monthly)** | **$3,740.83** | **$10,615.38** | **$3,402.64** | **$4,084.98** | **$11,592.00** | **$3,715.68** | **$3,892.58** | **$11,543.29** | **$2,799.00** | **$3,967.69** | **$12,311.01** | **$2,838.46** | **$4,254.25** | **$14,137.96** | **$2,665.40** |
| Annual Cost | $89,780 | $254,769 | $81,663 | $98,040 | $278,208 | $89,176 | $93,422 | $277,039 | $67,176 | $95,225 | $295,464 | $68,123 | $102,102 | $339,311 | $63,969 |
| % Change vs. Renewal | — | — | — | +9.2% vs. current | +9.2% vs. current | +9.2% vs. current | -4.7% | -0.4% | -24.7% | -2.9% | +6.2% | -23.6% | +4.1% | +22.0% | -28.3% |
| $ Difference vs. Renewal (Semi-Monthly) | — | — | — | $344.15 vs. current | $976.61 vs. current | $313.04 vs. current | ($192.40) | ($48.71) | ($916.68) | ($117.29) | $719.01 | ($877.22) | $169.27 | $2,545.96 | ($1,050.28) |
| | | | | $19,392.66 | | | $18,234.87 | | | $19,117.16 | | | $21,057.60 | | |

**Plan selection notes**

- Current/Renewal are the exact per-member rates from the UnitedHealthcare letter. Alternatives are priced from the Jan 1, 2027 carrier small-group table rates for rating region 18.
- Incumbent networks — Platinum HMO: SignatureValue HMO (full network), Gold PPO: Select Plus PPO (full network), Silver HMO: SignatureValue HMO (full network). Each option pairs that carrier's plans on the same network breadth and metal tier, with the closest benefit design.
- Kaiser Permanente is omitted: it cannot preserve PPO access for the employees on a PPO plan.
- Sutter Health Plus is omitted: it cannot preserve PPO access for the employees on a PPO plan.
- Western Health Advantage is omitted: it cannot preserve PPO access for the employees on a PPO plan.
- Benefit cells marked 'See SBC' are not stated in the carrier's plan name; confirm them in each plan's Summary of Benefits and Coverage before client delivery.
- Network cells come from carrier network guides on file; items marked 'not verified' must be confirmed in the carrier's provider directory before relying on them.

Rates: carrier filed rate tables, region 18, effective 2027-01-01. Current and renewal rates as stated on the renewal letter (UnitedHealthcare Small Group Renewal Notice (California), Group ID SAMPLE-0001, renewal effective Jan 1, 2027, no print date shown). Benefit figures summarize each plan's design; confirm against the carrier SBC.

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# Employee Plan Mapping & Monthly Premiums

Each employee's current plan and premium, with like-plan options from each carrier.

**22** Total Employees | **California** Small Group (1–100) | **Like-for-Like** Mapped plans

**Medical Only** · Effective January 1, 2027 · Employees 1–18 of 22

| | | | | Current Plan | | | | Renewal Plan | | | | Option 1 | | | | Option 2 | | | | Option 3 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | United Healthcare | | | | United Healthcare | | | | Anthem | | | | blue california | | | | aetna | | | |
| # | Employee | Age | Zip | Plan | EE Prem. | Dep. Prem. | Total Monthly | Plan | EE Prem. | Dep. Prem. | Total Monthly | Plan | EE Prem. | Dep. Prem. | Total Monthly | Plan | EE Prem. | Dep. Prem. | Total Monthly | Plan | EE Prem. | Dep. Prem. | Total Monthly |
| 1 | Daniel Okafor (subscri… | 60 | 92618 | **Signature Silver** 60-95/40%/2500ded | $1,189.71 | $0.00 | **$1,189.71** | **Signature Silver** 60-95/40%/2500ded | $1,299.16 | $0.00 | **$1,299.16** | **Silver** HMO 55 | $1,316.21 | $0.00 | **$1,316.21** | **Silver** Access+ HMO 2100/70 | $1,334.76 | $0.00 | **$1,334.76** | **HMO Silver** $50/90 0 Ded | $1,253.38 | $0.00 | **$1,253.38** |
| 2 | Priya Raman (subscriber) | 64 | 92618 | **Select Plus Gold** 35/1000/20% | $2,630.55 | $0.00 | **$2,630.55** | **Select Plus Gold** 35/1000/20% | $2,872.56 | $0.00 | **$2,872.56** | **Gold** PPO 25/30% | $1,830.96 | $1,830.96 | **$3,661.92** | **Gold** Full PPO 0/35 | $1,952.73 | $1,952.73 | **$3,905.46** | **Managed Choice POS Gold** 75/50 500 Ded | $2,241.89 | $2,241.89 | **$4,483.78** |
| 3 | Marcus Bell (subscriber) | 60 | 92618 | **Select Plus Gold** 35/1000/20% | $2,908.70 | $0.00 | **$2,908.70** | **Select Plus Gold** 35/1000/20% | $3,176.30 | $0.00 | **$3,176.30** | **Gold** PPO 25/30% | $1,656.41 | $1,656.41 | **$3,312.82** | **Gold** Full PPO 0/35 | $1,766.57 | $1,766.57 | **$3,533.14** | **Managed Choice POS Gold** 75/50 500 Ded | $2,028.84 | $2,028.84 | **$4,057.68** |
| 4 | Elena Castillo (subscri… | 40 | 92618 | **Signature Platinum** 25-50/400d | $726.35 | $0.00 | **$726.35** | **Signature Platinum** 25-50/400d | $793.17 | $0.00 | **$793.17** | **Platinum** HMO 20 | $768.30 | $0.00 | **$768.30** | **Platinum** Access+ HMO 0/20 | $783.12 | $0.00 | **$783.12** | **HMO Platinum** $25/50 0 Ded | $839.68 | $0.00 | **$839.68** |
| 5 | Tyler Nguyen (subscrib… | 33 | 92618 | **Signature Platinum** 25-50/400d | $1,115.65 | $0.00 | **$1,115.65** | **Signature Platinum** 25-50/400d | $1,218.29 | $0.00 | **$1,218.29** | **Platinum** HMO 20 | $720.20 | $720.20 | **$1,440.40** | **Platinum** Access+ HMO 0/20 | $734.10 | $734.10 | **$1,468.20** | **HMO Platinum** $25/50 0 Ded | $787.12 | $787.12 | **$1,574.24** |
| 6 | Grace Whitfield (subsc… | 62 | 92618 | **Select Plus Gold** 35/1000/20% | $3,103.24 | $0.00 | **$3,103.24** | **Select Plus Gold** 35/1000/20% | $3,388.74 | $0.00 | **$3,388.74** | **Gold** PPO 25/30% | $1,753.45 | $1,753.45 | **$3,506.90** | **Gold** Full PPO 0/35 | $1,870.07 | $1,870.07 | **$3,740.14** | **Managed Choice POS Gold** 75/50 500 Ded | $2,147.70 | $2,147.70 | **$4,295.40** |
| 7 | Omar Haddad (subscri… | 40 | 92618 | **Signature Platinum** 25-50/400d | $726.35 | $0.00 | **$726.35** | **Signature Platinum** 25-50/400d | $793.17 | $0.00 | **$793.17** | **Platinum** HMO 20 | $768.30 | $0.00 | **$768.30** | **Platinum** Access+ HMO 0/20 | $783.12 | $0.00 | **$783.12** | **HMO Platinum** $25/50 0 Ded | $839.68 | $0.00 | **$839.68** |
| 8 | Hannah Park (subscrib… | 23 | 92618 | **Signature Silver** 60-95/40%/2500ded | $876.72 | $0.00 | **$876.72** | **Signature Silver** 60-95/40%/2500ded | $957.38 | $0.00 | **$957.38** | **Silver** HMO 55 | $484.97 | $484.97 | **$969.94** | **Silver** Access+ HMO 2100/70 | $491.81 | $491.81 | **$983.62** | **HMO Silver** $50/90 0 Ded | $461.82 | $461.82 | **$923.64** |
| 9 | Victor Reyes (subscriber) | 44 | 92618 | **Signature Silver** 60-95/40%/2500ded | $1,918.70 | $0.00 | **$1,918.70** | **Signature Silver** 60-95/40%/2500ded | $2,095.22 | $0.00 | **$2,095.22** | **Silver** HMO 55 | $677.50 | $1,048.50 | **$1,726.00** | **Silver** Access+ HMO 2100/70 | $687.05 | $1,063.28 | **$1,750.33** | **HMO Silver** $50/90 0 Ded | $645.16 | $998.45 | **$1,643.61** |
| 10 | Lauren Mitchell (subsc… | 42 | 92618 | **Select Plus Gold** 35/1000/20% | $769.42 | $0.00 | **$769.42** | **Select Plus Gold** 35/1000/20% | $840.21 | $0.00 | **$840.21** | **Gold** PPO 25/30% | $808.67 | $0.00 | **$808.67** | **Gold** Full PPO 0/35 | $862.46 | $0.00 | **$862.46** | **Managed Choice POS Gold** 75/50 500 Ded | $990.50 | $0.00 | **$990.50** |
| 11 | Sean Doyle (subscriber) | 62 | 92618 | **Select Plus Gold** 35/1000/20% | $3,410.43 | $0.00 | **$3,410.43** | **Select Plus Gold** 35/1000/20% | $3,724.19 | $0.00 | **$3,724.19** | **Gold** PPO 25/30% | $1,753.45 | $1,753.45 | **$3,506.90** | **Gold** Full PPO 0/35 | $1,870.07 | $1,870.07 | **$3,740.14** | **Managed Choice POS Gold** 75/50 500 Ded | $2,147.70 | $2,147.70 | **$4,295.40** |
| 12 | Monica Alvarez (subsc… | 28 | 92618 | **Signature Platinum** 25-50/400d | $617.78 | $0.00 | **$617.78** | **Signature Platinum** 25-50/400d | $674.62 | $0.00 | **$674.62** | **Platinum** HMO 20 | $653.47 | $0.00 | **$653.47** | **Platinum** Access+ HMO 0/20 | $666.08 | $0.00 | **$666.08** | **HMO Platinum** $25/50 0 Ded | $714.19 | $0.00 | **$714.19** |
| 13 | Jared Kim (subscriber) | 30 | 92618 | **Signature Silver** 60-95/40%/2500ded | $1,658.75 | $0.00 | **$1,658.75** | **Signature Silver** 60-95/40%/2500ded | $1,811.36 | $0.00 | **$1,811.36** | **Silver** HMO 55 | $550.44 | $550.44 | **$1,100.88** | **Silver** Access+ HMO 2100/70 | $558.20 | $558.20 | **$1,116.40** | **HMO Silver** $50/90 0 Ded | $524.17 | $524.17 | **$1,048.34** |
| 14 | Alicia Brooks (subscriber) | 58 | 92618 | **Select Plus Gold** 35/1000/20% | $4,193.21 | $0.00 | **$4,193.21** | **Select Plus Gold** 35/1000/20% | $4,578.98 | $0.00 | **$4,578.98** | **Gold** PPO 25/30% | $1,555.10 | $2,021.99 | **$3,577.09** | **Gold** Full PPO 0/35 | $1,658.52 | $2,156.47 | **$3,814.99** | **Managed Choice POS Gold** 75/50 500 Ded | $1,904.75 | $2,476.62 | **$4,381.37** |
| 15 | Brandon Torres (subsc… | 47 | 92618 | **Signature Platinum** 25-50/400d | $888.32 | $0.00 | **$888.32** | **Signature Platinum** 25-50/400d | $970.04 | $0.00 | **$970.04** | **Platinum** HMO 20 | $939.63 | $0.00 | **$939.63** | **Platinum** Access+ HMO 0/20 | $957.76 | $0.00 | **$957.76** | **HMO Platinum** $25/50 0 Ded | $1,026.93 | $0.00 | **$1,026.93** |
| 16 | Sofia Lindqvist (subscri… | 33 | 92618 | **Select Plus Gold** 35/1000/20% | $695.68 | $0.00 | **$695.68** | **Select Plus Gold** 35/1000/20% | $759.68 | $0.00 | **$759.68** | **Gold** PPO 25/30% | $731.16 | $0.00 | **$731.16** | **Gold** Full PPO 0/35 | $779.79 | $0.00 | **$779.79** | **Managed Choice POS Gold** 75/50 500 Ded | $895.56 | $0.00 | **$895.56** |
| 17 | Kyle Patel (subscriber) | 36 | 92618 | **Signature Platinum** 25-50/400d | $1,425.40 | $0.00 | **$1,425.40** | **Signature Platinum** 25-50/400d | $1,556.54 | $0.00 | **$1,556.54** | **Platinum** HMO 20 | $739.44 | $739.44 | **$1,478.88** | **Platinum** Access+ HMO 0/20 | $753.71 | $753.71 | **$1,507.42** | **HMO Platinum** $25/50 0 Ded | $808.14 | $808.14 | **$1,616.28** |
| 18 | Renee Jackson (subsc… | 45 | 92618 | **Signature Platinum** 25-50/400d | $1,981.81 | $0.00 | **$1,981.81** | **Signature Platinum** 25-50/400d | $2,164.14 | $0.00 | **$2,164.14** | **Platinum** HMO 20 | $868.09 | $868.09 | **$1,736.18** | **Platinum** Access+ HMO 0/20 | $884.84 | $884.84 | **$1,769.68** | **HMO Platinum** $25/50 0 Ded | $948.75 | $948.75 | **$1,897.50** |

Continued on next page · 4 more employees

Employee premiums are age-rated from the carrier's filed table for each member's rating region; dependent premiums follow ACA small-group family rating (spouse at age, up to three children under 21 charged).

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Harbor Point Logistics

# Employee Plan Mapping & Monthly Premiums

Each employee's current plan and premium, with like-plan options from each carrier.

22 Total Employees | California Small Group (1–100) | Like-for-Like Mapped plans

**Medical Only** · Effective January 1, 2027 · Employees 19–22 of 22

| | | | | Current Plan | | | | Renewal Plan | | | | Option 1 | | | | Option 2 | | | | Option 3 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | United Healthcare | | | | United Healthcare | | | | Anthem | | | | blue california | | | | aetna | | | |
| # | Employee | Age | Zip | Plan | EE Prem. | Dep. Prem. | Total Monthly | Plan | EE Prem. | Dep. Prem. | Total Monthly | Plan | EE Prem. | Dep. Prem. | Total Monthly | Plan | EE Prem. | Dep. Prem. | Total Monthly | Plan | EE Prem. | Dep. Prem. | Total Monthly |
| 19 | Luis Moreno (subscriber) | 36 | 92618 | **Select Plus Gold** 35/1000/20% | $714.26 | $0.00 | **$714.26** | **Select Plus Gold** 35/1000/20% | $779.97 | $0.00 | **$779.97** | **Gold** PPO 25/30% | $750.69 | $0.00 | **$750.69** | **Gold** Full PPO 0/35 | $800.62 | $0.00 | **$800.62** | **Managed Choice POS Gold** 75/50 500 Ded | $919.48 | $0.00 | **$919.48** |
| 20 | Natalie Chen (subscriber) | 51 | 92618 | **Select Plus Gold** 35/1000/20% | $2,120.12 | $0.00 | **$2,120.12** | **Select Plus Gold** 35/1000/20% | $2,315.17 | $0.00 | **$2,315.17** | **Gold** PPO 25/30% | $1,138.25 | $1,138.25 | **$2,276.50** | **Gold** Full PPO 0/35 | $1,213.95 | $1,213.95 | **$2,427.90** | **Managed Choice POS Gold** 75/50 500 Ded | $1,394.17 | $1,394.17 | **$2,788.34** |
| 21 | Evan Russo (subscriber) | 23 | 92618 | **Signature Silver** 60-95/40%/2500ded | $1,161.39 | $0.00 | **$1,161.39** | **Signature Silver** 60-95/40%/2500ded | $1,268.24 | $0.00 | **$1,268.24** | **Silver** HMO 55 | $484.97 | $0.00 | **$484.97** | **Silver** Access+ HMO 2100/70 | $491.81 | $0.00 | **$491.81** | **HMO Silver** $50/90 0 Ded | $461.82 | $0.00 | **$461.82** |
| 22 | Teresa Vang (subscriber) | 47 | 92618 | **Select Plus Gold** 35/1000/20% | $685.16 | $0.00 | **$685.16** | **Select Plus Gold** 35/1000/20% | $748.19 | $0.00 | **$748.19** | **Gold** PPO 25/30% | $953.93 | $0.00 | **$953.93** | **Gold** Full PPO 0/35 | $1,017.37 | $0.00 | **$1,017.37** | **Managed Choice POS Gold** 75/50 500 Ded | $1,168.41 | $0.00 | **$1,168.41** |

| **Total Employees** | Platinum HMO | Gold PPO | Silver HMO | Total | Platinum HMO | Gold PPO | Silver HMO | Total | Platinum HMO | Gold PPO | Silver HMO | Total | Platinum HMO | Gold PPO | Silver HMO | Total | Platinum HMO | Gold PPO | Silver HMO | Total |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 7 | 10 | 5 | 22 | 7 | 10 | 5 | 22 | 7 | 10 | 5 | 22 | 7 | 10 | 5 | 22 | 7 | 10 | 5 | 22 |
| **Total EE Cost (Semi-Monthly)** | $3,740.83 | $10,615.38 | $3,402.64 | $17,758.85 | $4,084.98 | $11,592.00 | $3,715.68 | $19,392.66 | $2,728.72 | $6,466.03 | $1,757.05 | $10,951.80 | $2,781.37 | $6,896.08 | $1,781.81 | $11,459.25 | $2,982.25 | $7,919.50 | $1,673.18 | $12,574.92 |
| **% Change vs. Renewal** | — | — | — | — | +9.2% vs. current | +9.2% vs. current | +9.2% vs. current | +9.2% vs. current | -33.2% | -44.2% | -52.7% | -43.5% | -31.9% | -40.5% | -52.0% | -40.9% | -27.0% | -31.7% | -55.0% | -35.2% |
| **$ Difference vs. Renewal** | — | — | — | — | $344.15 | $976.61 | $313.04 | $1,633.81 | ($1,356.27) | ($5,125.96) | ($1,958.63) | ($8,440.86) | ($1,303.62) | ($4,695.92) | ($1,933.87) | ($7,933.40) | ($1,102.74) | ($3,672.50) | ($2,042.50) | ($6,817.74) |

Employee premiums are age-rated from the carrier's filed table for each member's rating region; dependent premiums follow ACA small-group family rating (spouse at age, up to three children under 21 charged).

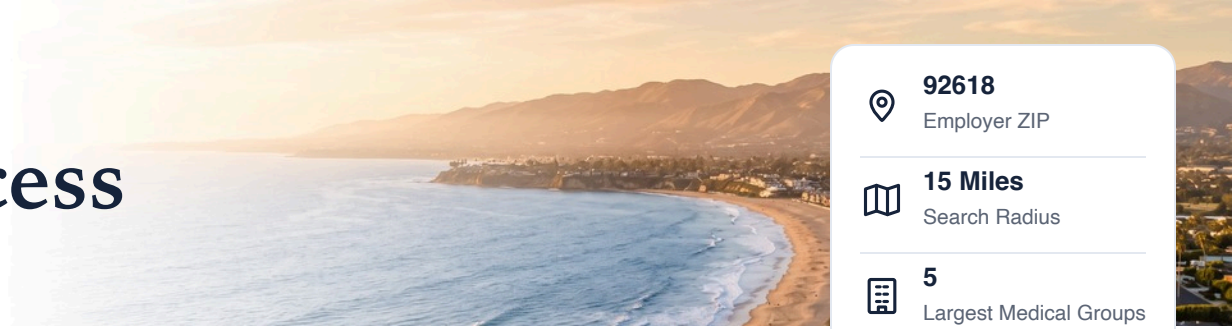
BRIDGE

Harbor Point Logistics

# Provider Network Access

## Top 5 Medical Groups Within 15 Miles

Distance calculated from employer ZIP 92618 | Irvine, CA



**92618**
Employer ZIP

**15 Miles**
Search Radius

**5**
Largest Medical Groups

| Medical Group (Ranked by Size Within 15 Miles) | Distance from 92618 | United Healthcare SignatureValue HMO / Select Plus PPO | | | Anthem CaliforniaCare HMO / Prudent Buyer PPO | | | blue california Access+ HMO / Full PPO | | | aetna Aetna HMO / Managed Choice POS | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Platinum HMO SignatureValue HMO / Select Plus PPO | Gold PPO SignatureValue HMO / Select Plus PPO | Silver HMO SignatureValue HMO / Select Plus PPO | Platinum HMO CaliforniaCare HMO / Prudent Buyer PPO | Gold PPO CaliforniaCare HMO / Prudent Buyer PPO | Silver HMO CaliforniaCare HMO / Prudent Buyer PPO | Platinum HMO Access+ HMO / Full PPO | Gold PPO Access+ HMO / Full PPO | Silver HMO Access+ HMO / Full PPO | Platinum HMO Aetna HMO / Managed Choice POS | Gold PPO Aetna HMO / Managed Choice POS | Silver HMO Aetna HMO / Managed Choice POS |
|  **Hoag Health System**<br>Newport Beach / Irvine<br>Hoag Medical Group · Hoag Physician Partners I 2 Hospitals | 6.1 mi | ● | ○ | ● | ● | ○ | ● | ○ | ○ | ○ | ● | ○ | ● |
|  **UCI Health**<br>Orange / Irvine<br>UC Irvine Medical Center I 2 Hospitals | 8.9 mi | ○ | ○ | ○ | ● | ○ | ● | ○ | ○ | ○ | ○ | ○ | ○ |
| O **Optum Care Network Monarch**<br>Irvine (IPA)<br>Largest Orange County IPA I Multiple hospitals | 2.4 mi | ◐ | ○ | ◐ | ● | ○ | ● | ○ | ○ | ○ | ● | ○ | ● |
|  **MemorialCare Saddleback**<br>Laguna Hills<br>MemorialCare Medical Group I 1 Hospital | 7.3 mi | ● | ○ | ● | ● | ○ | ● | ○ | ○ | ○ | ● | ○ | ● |
|  **Providence Mission Hospital**<br>Mission Viejo<br>Mission Heritage Medical Group I 2 Hospitals | 9.8 mi | ● | ○ | ● | ● | ○ | ● | ○ | ○ | ○ | ● | ○ | ● |

● In-Network (per carrier network guide) ◐ Limited (Some Facilities/Providers) ○ Not in Network ○ Not verified (confirm in carrier directory)

ⓘ Networks and participation are subject to change. Verify specific providers for final confirmation.

**5 Major Medical Groups**
Largest groups within 15 miles of 92618

**~6,900 Physicians**
Total across the top 5 groups

**7 Hospitals**
Total across the top 5 groups

**Network Clarity**
See exactly which plans include your local providers

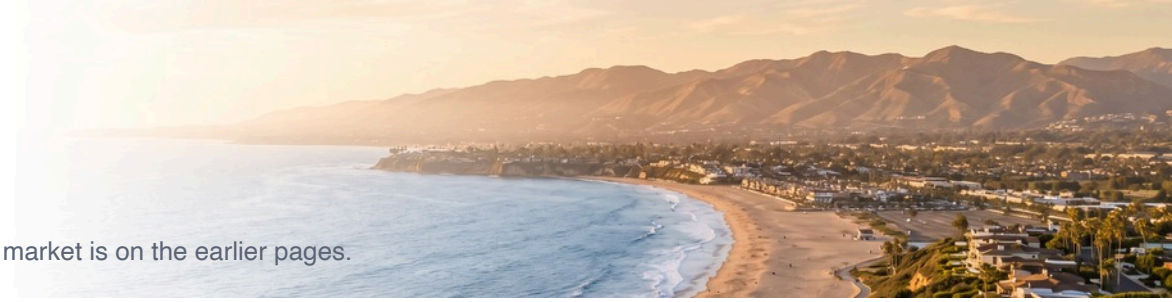
Photos: Hoag Hospital by Don Ramey Logan (CC BY-SA 3.0) and UC Irvine Medical Center (CC BY-SA 3.0) via Wikimedia Commons; Long Beach Memorial (CC0); Providence Mission Hospital courtesy of Providence.

BRIDGE

Harbor Point Logistics

# Head to Head

Your renewal against the strongest alternative, category by category. The full market is on the earlier pages.



| | United Healthcare<br>SignatureValue HMO / Select Plus PPO<br>12 of 16 categories | Anthem<br>CaliforniaCare HMO / Prudent Buyer PPO<br>4 of 16 categories |
|---|---|---|
| Monthly premium, all plans | $38,785.32 | **$36,469.74** ✓ |
| Annual premium | $465,424 | **$437,637** ✓ |
| Change vs. today | +9.2% | **+2.7%** ✓ |
| **Platinum HMO plan** | **Signature Platinum 25-50/400d** | **Platinum HMO 20** |
| Platinum HMO deductible | **See SBC** ✓ | $0 / $0 |
| Platinum HMO out-of-pocket max | **See SBC** ✓ | See SBC |
| Platinum HMO office visit (PCP / specialist) | **See SBC / See SBC** ✓ | $20 / See SBC |
| **Gold PPO plan** | **Select Plus Gold 35/1000/20%** | **Gold PPO 25/30%** |
| Gold PPO deductible | **See SBC** ✓ | See SBC |
| Gold PPO out-of-pocket max | **See SBC** ✓ | See SBC |
| Gold PPO office visit (PCP / specialist) | **See SBC / See SBC** ✓ | $25 / 30% |
| **Silver HMO plan** | **Signature Silver 60-95/40%/2500ded** | **Silver HMO 55** |
| Silver HMO deductible | **See SBC** ✓ | $0 / $0 |
| Silver HMO out-of-pocket max | **See SBC** ✓ | See SBC |
| Silver HMO office visit (PCP / specialist) | **See SBC / See SBC** ✓ | $55 / See SBC |
| Local medical groups confirmed in network | 6 of 15 (7 not verified) | **10 of 15** ✓ |
| Employees keep doctors and ID cards | **Yes** ✓ | New cards; verify physicians |
| Deductible credit carries over | **Yes** ✓ | Only if the carrier grants it |
| Paperwork to switch | **None** ✓ | Application, DE-9C, enrollments |

VERDICT

## Move to Anthem Blue Cross

$36,469.74 a month, -6.0% vs. the renewal, on CaliforniaCare HMO / Prudent Buyer PPO with tier-matched plans. Saves $27,787 a year before the deductible-credit and ID-card transition is weighed.

**When renewing would win:** the company values keeping every doctor, ID card and deductible credit over $2,316 a month ($27,787 a year) in savings, or an employee's physician is in SignatureValue HMO / Select Plus PPO but not CaliforniaCare HMO / Prudent Buyer PPO.

### OUR RECOMMENDATION

1. **Move to Anthem Blue Cross**
   $36,469.74 a month, -6.0% vs. the renewal, on CaliforniaCare HMO / Prudent Buyer PPO with tier-matched plans. Saves $27,787 a year before the deductible-credit and ID-card transition is weighed.
2. **Or renew with UnitedHealthcare if continuity matters more**
   $38,785.32 a month keeps every employee's doctors, cards and deductible credit; the premium gap to Anthem Blue Cross is $2,316 a month.
3. **Decide the contribution strategy first**
   The carriers land within a few percent of each other, so how much the company contributes moves employee paychecks more than which carrier is chosen.

Checks mark the better value in each category; ties go to the renewal because it carries no transition cost. Benefit figures summarize each plan's design (confirm against the SBC); network counts come from the Provider Network Access page.