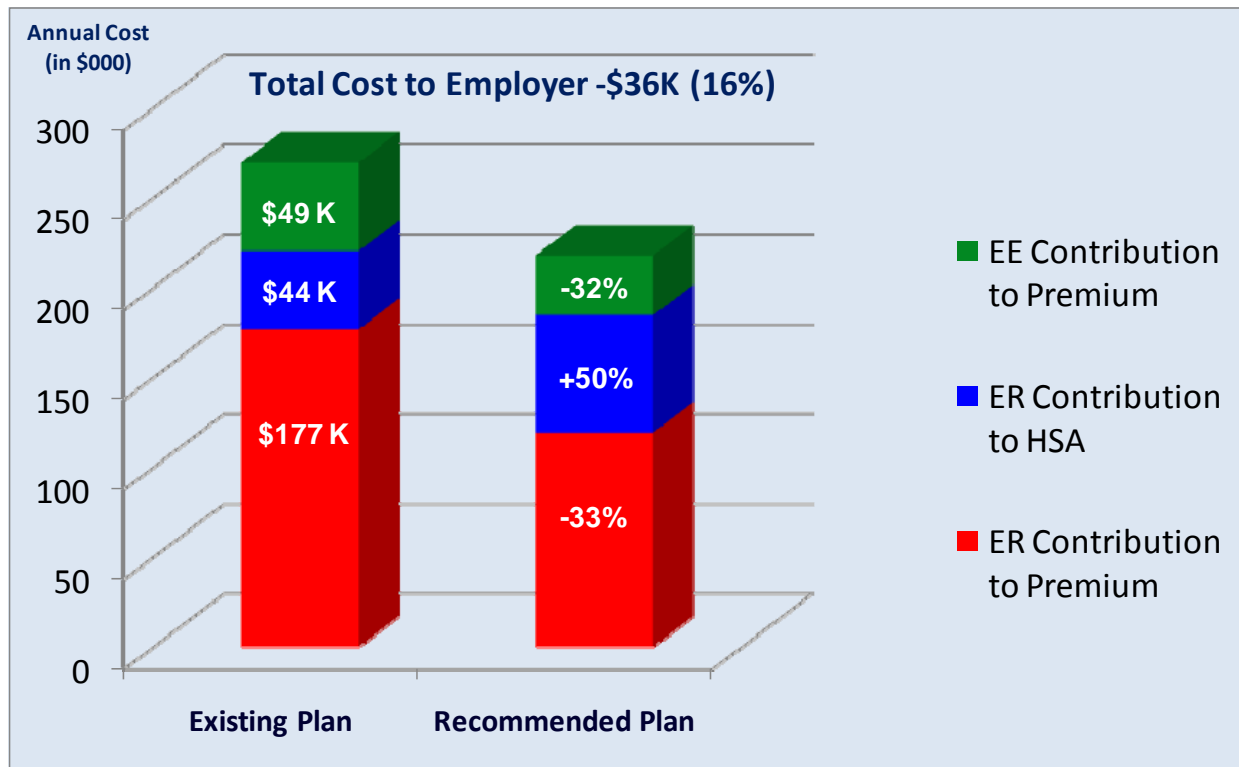


AUXILIAN INSURANCE SERVICES LLC

SAMPLE CLIENT ANALYSIS



NOTES: CLIENT IS LOCATED IN SF BAY AREA WITH 32 EMPLOYEES

- **BEFORE RECOMMENDED CHANGES:**
 - EMPLOYER COST OF HEALTH PLAN IS PREMIUM OF \$177K PLUS HSA CONTRIBUTION OF \$44K
 - EMPLOYEE COST IS PREMIUM OF \$49K
 - TOTAL EMPLOYER PLUS EMPLOYEE COST IS \$270K
- **AFTER RECOMMENDED CHANGES:**
 - EMPLOYER SAVES \$36K (16%) ANNUALLY
 - PREMIUMS REDUCED BY \$58K OR 33%
 - HSA CONTRIBUTION INCREASED BY \$22K OR 50%
 - EMPLOYEES SAVE \$16K OR 32% IN PREMIUM AND RECEIVE \$22K (50%) MORE IN HSA FUNDING
 - RECOMMENDED PLAN DOES **NOT** REQUIRE: A) SWITCH OF INSURERS (NO NETWORK ISSUES); B) DECREASE IN COVERAGE; OR C) NET INCREASE IN RISK TO EMPLOYEES