

From: [Philip Naught](#)
To: [Wieggers, Wendy](#); [Ratermann, Tom](#)
Cc: [Lexi Stiles](#)
Subject: BCRSD: Anthem & Principal renewals
Date: Tuesday, October 31, 2023 10:30:11 AM
Attachments: [image001.png](#)
[image002.png](#)
[image003.png](#)
[image004.png](#)
[image005.png](#)
[23-24 BCRSD1 Renewal Comp.pdf](#)
[23-24 Anthem Renewal +9.9% 13EE PN.pdf](#)

****EXTERNAL E-MAIL**** Verify before clicking links or attachments.

Wendy & Tom,

See the attached renewal comparison. It is a 9.9% increase to protect the current Grandfathered Plan.

Our comparison also includes Anthem's ACA plan, with a slightly higher premium than the renewal, and higher Out of Pockets.

Anthem's Level Funded & Chamber programs both declined as they are Not Competitive compared to the renewal offer.

Aetna is behind on releasing quotes.

United Healthcare rates are higher than the renewal offer.

The Principal renewal is also attached (Life products, long term disability, dental). All products are at a rate hold.

I believe the best option is to keep the Grandfathered Plan with Anthem and Principal is competitive. Let me know if you both would like to review in further detail. I have availability later this week if preferred.

Happy Halloween!

Philip Naught, CIC

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