

Plan Effective Date:

**CHART B**  
**Fees**

Below is an estimate of your annual costs for zizzl Health.

Annual Admin Fee
Annual Premium Cost
Estimated Annual zizzl Health Cost
Estimated Annual zizzl Health Cost Difference

A BREAKDOWN OF COSTS FOR EACH CONTRIBUTION CLASS FOLLOWS

COST SAVINGS ANALYSIS

1

Your baseline county is:

2

Your benchmark plan is:

3

States included in this class:

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## Considerations

- How many employees will choose a higher deductible/lower cost plan if they know that they could use the left-over funds from your contribution to offset their out-of-pocket costs? This is the feature of zizzl health that gives you long term budget control.
- Consider the value of how zizzl health could help you achieve additional goals and objectives beyond premium savings. zizzl health offers tools to help employees make smart healthcare decisions by leveraging the decision support and physician/prescription search tools to guide employees to pick the plan that's right for them.
- It's possible that the overall price increase of the plans available in zizzl health will be relatively flat next plan year. If you currently offer a plan, consider the impact your renewal increase would have on this cost analysis.
- Explore various contribution strategies. What is the financial impact of contributing to employee's only versus employees and dependents. You could also consider a spousal carveout which would dictate that if a spouse were eligible for coverage through their employer that they would not be able to participate in the plan. Note that in an ICHRA model, the employer cost is dependent on the number of persons electing Health Insurance coverage and their ages. Actual cost may be different than those reflected in the analysis.
- All ICHRA plans have deductibles and plan years that reset on 1/1.
- All Qualified Individual and Family Health Plans displayed within zizzl health quoting and enrollment tools satisfy the ACA Minimum Essential Coverage (MEC) standards. However, all employer contribution styles do not automatically satisfy ACA Minimum Affordable Coverage (MAC) Standards. To ensure your employer contribution is in compliance with MAC standards, please contact your zizzl health sales representative.

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