


Stop Paying More for Less

ClaimDOC's prices and services are unparalleled in the industry. Non-fiduciary reference based pricing (RBP) vendors, or "repricers", try to sell the narrative they provide employers the same capabilities and resources for a fraction of the cost. A simple cost comparison of ClaimDOC's services tell a convincingly different story.

	 ClaimDOC [®]	PEPM RBP "Re-Pricer"
Network	RBP	RBP & Prime Physician Only
Stop Loss Carrier	Stop Loss Carrier	Stop Loss Carrier
Specific - Deductible/Max Coverage/ Contract Period	\$100k/Unlimited/12/12	\$100k/Unlimited/12/12
Aggregate - Annual Max/Deductible Corridor/Contract	\$1,000,000/125%/12/12	\$1,000,000/125%/12/12
Stop Loss Premium (Fixed)		
Current Enrollment 174		
Employee (80)	\$71.00	\$68.43
Employee + Spouse (16)	\$145.75	\$142.75
Employee + Child(ren) (19)	\$117.17	\$114.17
Family (59)	\$231.17	\$228.49
Annual Specific Premium	\$286,527.00	\$280,920.00
Composite w/ Agg Acc & TLO	\$9.81	\$9.81
Annual Aggregate Premium	\$20,483.00	\$20,483.00
Total Annual Premium	\$307,010.00 ClaimDOC Fees Factored in	\$301,385.00
Aggregate Claim Liability Rate Factors		
Med, Rx		
Employee (80)	\$383.96	\$373.96
Employee + Spouse (16)	\$870.12	\$860.12
Employee + Child(ren) (19)	\$683.14	\$673.14
Family (59)	\$1,431.06	\$1,421.06
Maximum Claim Liability	\$1,704,611.00 ClaimDOC Fees Included	\$1,683,731.00
Expected Claim Liability	\$1,363,688.83 ClaimDOC Fees Included	\$1,346,984.83
Administrative Costs (Fixed)		
TPA/Medical ASO	\$35.00	\$35.00
Prime Health Physician Wrap Network	-	\$4.00
RBP Vendor Fee	-	\$35.00
Total Annual Administrative Costs	\$73,080.00	\$154,512.00
Total Expected Plan Costs	\$1,743,778.95	\$1,802,882.31
Maximum Plan Costs	\$2,084,701.16	\$2,139,628.52

The total expected plan costs are **2.6% less** with ClaimDOC