

Benefits Health Diagnostic Insert

Onboarding insert. Part of your first three weeks with your CFO, right alongside your merchant statements.

Your health insurance renewal shows up every year with a higher number, and most companies pay it without asking why. As part of onboarding, your CFO is having your benefits reviewed at no charge. If there's money to recover, you'll see the number. If you're already paying a fair rate, you'll hear that too.

WHAT WE NEED (FOUR DOCUMENTS)

1. **Current plan summary.** The benefit summary or plan documents for each plan you offer.
2. **Latest renewal.** The renewal letter or rate sheet from your carrier.
3. **Census.** For each person on the plan: full name, date of birth, gender, home ZIP or address, coverage level (employee only, employee plus spouse, employee plus children, or family), and dependents with their dates of birth. No Social Security numbers.
4. **Current invoice.** Your most recent monthly premium bill.

Your CFO adds your annual payroll and revenue totals so the score can show cost as a share of each.

YOUR OKAY COMES FIRST

No census or payroll data leaves your company until you say it can. Files go through a secure link, not plain email. Email aloha@mattragudo.com for the link.

[] Yes, you can share our benefits info for this Diagnostic.

Name: _____ Date: _____

WHAT COMES BACK: A ONE-PAGE HEALTH SCORE

- What the plan costs as a % of payroll and as a % of revenue
- The renewal trend vs. market
- The profit clogs found
- Estimated savings, labeled as an estimate
- Either a "nothing to see here" stress-test result or a suggested CEO intro

YOUR FIRST THREE WEEKS

- **Weeks 1 to 3:** Your CFO collects the four documents along with your other onboarding paperwork.
- **Review:** Matt will confirm timing when the files come in.
- **Results:** Your CFO walks you through the health score. Nothing changes unless you decide it should.

FOR CFOS: THE BATCH OPTION

Working with several clients? Send up to 20 at once. Each gets its own health score, plus one chart of estimated savings across the batch and the CEO intros suggested.

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