PLANVANTAGE · CASE STUDY

How one brokerage team delivered a budget-aligned renewal in one day

A mid-sized manufacturer had to hold a $300K renewal increase to a $250K budget and still meet the higher 2026 HDHP minimum deductible. Its brokerage modeled five plan alternatives and three contribution strategies in a single day, with the employer in the room.

5
plan alternatives modeled

3
contribution strategies

$250K
budget target the options were built to

1 day
turnaround

The situation

The employer faced a $300K renewal increase against a budget that allowed $250K. The 2026 increase in the HDHP minimum deductible forced design changes of its own to keep the plan HSA qualified. A senior benefits consultant had just taken over the account, open enrollment was weeks away, and the designs still had to be finalized and loaded into the benefits administration system. The normal production cycle for this modeling runs days to weeks. The consultant did not have that time.

What the team did

Ingest the data, not re-key it. The consultant uploaded the employer's benefit guide and AI extraction pulled the plan details in under two minutes.

Model in the meeting. During the strategy meeting the team modeled scenarios live with the employer, adjusting deductibles, copays, and contribution strategies on the spot.

One pass, not three. The team refined a short list afterward and finalized recommendations without another round of meetings.

The outcome. The brokerage presented more options, produced clear exhibits, and helped the employer decide before the renewal deadline.

Where actuaries fit

PlanVantage compresses production work: data entry, scenario mechanics, and exhibit assembly. It does not replace actuarial judgment. When an engagement calls for an actuarial opinion, that work starts from a transparent model rather than a blank spreadsheet, with every assumption visible and under the reviewer's control. The judgment, and the signature under it, stay with the credentialed actuary.

About PlanVantage. PlanVantage is financial modeling software for employee benefit plans. Upload a benefit guide, model plan scenarios in minutes, and produce client-ready exhibits. Every calculation is transparent and auditable. Learn more: planvantage.ai

AT A GLANCE

THE EMPLOYER

Mid-sized manufacturer. About 1,100 employees on the medical plan. 2026 plan year renewal, worked in fall 2025.

THE BROKERAGE

National insurance brokerage, mid-market employee benefits practice.

THE CHALLENGE

- Hold a $300K increase to a $250K budget without cutting benefits below market
- Meet the higher 2026 HDHP minimum deductible to keep HSA qualification
- Evaluate several plan designs in a short window
- A consultant new to the account, weeks before open enrollment
- A production cycle that normally runs days to weeks

WHAT THEY SAID

> "PlanVantage allowed us to model multiple scenarios in minutes instead of days. We could show the client different options on the spot and help them make a confident decision before their renewal deadline."

Senior benefits consultant, national insurance brokerage

> "PlanVantage helped us identify $50K in plan adjustments in about 30 minutes. The real-time modeling made it easy to balance our budget goals while keeping our benefits competitive."

CFO, manufacturing employer