

Employee Benefits Budget Worksheet

Put your real benefits numbers on one page before you shop, renew, or take a quote meeting. Your numbers, not industry averages.

1. What We Spend Today (per month)

Coverage line	Carrier / plan name	Employer pays (\$)	Employees pay (\$)
Medical			
Dental			
Vision			
Life			
Disability			
Other (HSA, wellness, etc.)			
Total per month			

2. Who We Cover

Full-time employees (count)	Part-time employees (count)	Seasonal employees (count)
Employees currently enrolled in benefits	Employees who declined coverage	

3. Our Renewal Dates

Medical renewal date	Dental / vision renewal date	Life / disability renewal date

4. What Is Renewal Actually Costing Us?

Monthly premium before our last renewal (\$)	Monthly premium after it (\$)	Difference per month (\$)
What changed besides price (deductibles, copays, network, plan design):		

Multiply that monthly difference by 12, then by the years since you last compared the market. That is the quiet cost of renewing without shopping, and the number to bring to your next quote conversation.

5. Our Targets

Total benefits budget per month (\$)

Budget per employee per month (\$)

What matters most to our team (keep doctors, lower deductibles, add dental, etc.):

Filled in? We will quote your numbers against the market for free.

Call MFIS Group: **(320) 448-8232** · mfisgroup.org

This worksheet is for general education and planning only and is not legal, tax, or plan-specific advice. Plan availability and pricing vary by carrier, county, and group. Talk with a licensed advisor before making changes to employee benefits.

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