

OFF THE GRID · A BRANDON-FIRST CHAPTER

# The \$20 Decision.

*Same employer. Same need for continuity. The math moved — and once the math moves, the conversation changes.*

**FOR:** BRANDON · TROUEX R&I, LLC  
**RENEWAL:** SEPT 1, 2026 · BCBS TEXAS · ACCT #349009  
**NARRATOR:** CHARON · 4:30  
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## THE COLD OPEN

This is a story about a number, Brandon. A small one. **\$20**. And how — in the quiet unraveling of how America insures its small businesses — twenty dollars became the line between staying stuck and breaking free.

It's also the story of a company called **Trouex**. Your company. And a letter that landed on your desk that looks exactly like the one every small employer in America is getting right now.

## THE SHIFT — THE PROBLEM AS YOU SEE IT

On September 1, your plan renews. About **\$9,469** a month becomes about **\$11,210**. That's **\$1,740 more** — every single month — for the exact same coverage. Same doctors. Same network. Same care.

The benefits don't get better. Only the price goes up.

You didn't do anything wrong. You ran your business. The bill just grew while you were busy keeping the lights on.

THE REAL PROBLEM — THE TRAP UNDERNEATH

Here's the part nobody says out loud. The problem isn't the price. The *price is the symptom*.

96 out of 100 people can't define the four words that decide what they actually pay: **deductible, copay, coinsurance, out-of-pocket max**. That isn't an accident. A confused owner renews "same as last year" and keeps overpaying — quietly, on autopilot, forever.

The confusion *is* the product. They call it choice. It's really paralysis. And it was built that way on purpose.

70% of this problem was never the math. It was never the renewal letter. It was that no one ever sat across from you and made it make sense. That's the real problem. **And that's the one I'm here to take off your desk.**

THE RECEIPT — YOUR NUMBERS, NO SPIN

|          |  |                 |
|----------|--|-----------------|
| ITEM 001 | WHAT YOU PAY TODAY                           | \$9,469 / mo    |
| ITEM 002 | WHAT SEPT 1 WANTS                            | \$11,210 / mo   |
|          | <i>+\$1,740 / mo · ~\$20,880 / yr</i>        |                 |
| ITEM 003 | GAP BETWEEN GOLD & LEAN PLAN                 | \$20 / employee |
| ITEM 004 | EFFICIENT PATH — S9E1ADT + HSA               | ~\$8,300 / mo   |
|          | <i>SAVINGS · ~\$2,900 / mo · ~\$35K / yr</i> |                 |
| ITEM 005 | DECISIONS BETWEEN YOU & LOWER LEDGER         | 1               |

## THE PATTERN — SAME HEADCOUNT, TWO LEDGERS

|                      | TODAY          | EFFICIENT PATH                    |
|----------------------|----------------|-----------------------------------|
| Company cost / month | ~\$11,210      | ~\$8,300                          |
| Per-employee shift   | —              | ≈ +\$20 / mo                      |
| Money in the plan    | Carrier's      | Employees own it — rolls over     |
| Benefits             | Unchanged      | Strong · deductible & OOP aligned |
| Who's in control     | Renewal letter | You                               |

*Two ledgers. Same team. Same work. A different number at the bottom.*

## THE SOLUTION — YOUR TWO HONEST ROADS

**ROAD ONE.** Match what most employers do — cover about **85%** of the cost, bring the team's share back in line. Keep your plan. Rebalance the load.

**ROAD TWO.** Move everyone to the one efficient plan — **S9E1ADT (Blue Advantage Silver HMO)** + a Health Savings Account. Same fairness for your people. Lower total cost for the company — from **~\$11,210** down to **~\$8,300** a month. *This is the one I'd put my name on.*

Both are real. You don't have to love either one today — that's normal. I'll walk you through it until it's easy.

## THE CLOSE

The system wanted you confused, Brandon. Paralyzed. Overpaying on autopilot. Instead, you're going to make a decision — with your eyes open.

Because in the great resignation of the small employer, the ones who win aren't the ones with the deepest pockets. They're the ones who simply **stopped standing still.**

*\$20. That's the whole decision.*

Pick a road, or grab 30 minutes with me. I've got you.

— DON CANADA · SILICON BENEFITS · 817.745.4608