



Every year your benefit costs seem to increase sometimes without explanation or a valid reason. We decided to do something about it! When you get your group renewal, we suggest that you scan it in its entirety to us and you will receive our comments within 5 business days. The resulting response will look like this and is free of charge.

	EMPLOYER:	EMPLOYER NAME HERE				
	Last Renewal			Unistar's Audit Results		
Benefits	Volume	Rates	Premium	Volume	Rates	Premium
Basic Life	3,254,000	\$0.124	\$403.50	3,254,000	\$0.361	\$1,174.69
Accidental Death & Dismemberment	3,254,000	\$0.061	\$198.49	3,254,000	\$0.036	\$117.14
Dep Life	30	\$2.500	\$75.00	30	\$3.710	\$111.30
LTD	82,604	\$2.757	\$2,277.39	82,604	\$2.859	\$2,361.65
STD	20,579	\$1.539	\$3,167.11	20,579	\$1.539	\$3,167.11
SUBTOTAL			\$6,121.49			\$6,931.89
Extended Health Care						
(Includes OOC) Single	11	\$80.230	\$882.53	11	\$61.980	\$681.78
Couple			\$0.00		\$115.940	\$0.00
Family	29	\$177.620	\$5,150.98	29	\$136.400	\$3,955.60
Dental Care						
Single	11	\$40.140	\$441.54	11	\$34.600	\$380.60
Couple			\$0.00		\$74.040	\$0.00
Family	29	\$101.040	\$2,930.16	29	\$87.100	\$2,525.90
SUBTOTAL			\$9,405.21			\$7,543.88
EAP	40	\$0.00	\$0.00	40	\$1.410	\$56.40
Cyberboxx Home Plus	40	\$0.00	\$0.00	40	\$4.990	\$199.60
Third Party Admin Fee	40	\$0.000	\$0.00	40	\$3.500	\$140.00
	Estimated Monthly Premium		\$15,526.70	Estimated Monthly Premium		\$14,871.77
Total Monthly Savings						-\$654.93
Total Yearly Savings						-\$ 7,859.11
COMMENTS						
"We will make suggestions here regarding any possible changes to your plan"						