



ABC Mfg, Inc.

4/29/2019

Doug Gray of The Benefits Department, Inc. has a proposal for your company that will save money and give your employees first dollar coverage for inpatient and outpatient hospitalization for services like surgery, maternity, MRI's and CT scans.

This proposal will save your company \$ 26,007.70 annually compared to your renewal without hurting your employees. The proposal includes Medical Insurance and the GAP plan.

Current vs. Proposed

<i>with 52 eligible employees</i>	<u>Current</u>	<u>Proposed</u>	<u>Change</u>
Insurance Carrier	UnitedHealthcare	UnitedHealthcare & Transamerica	
Total Monthly Premiums	\$ 19,660.00	\$ 21,202.32	7.84%
Monthly Employer Cost	\$ 9,652.50	\$ 9,951.94	3.10%
Employee Monthly	\$ 157.50	\$ 155.36	-\$ 2.14
Employee & Spouse Monthly	\$ 532.50	\$ 643.18	\$ 110.68
Employee & Child Monthly	\$ 447.50	\$ 578.09	\$ 130.59
Family Monthly	\$ 945.50	\$ 1,126.44	\$ 180.94

Renewal vs. Proposed

	<u>Renewal</u>	<u>Proposed</u>	<u>Change</u>
Insurance Carrier	UnitedHealthcare	UnitedHealthcare & Transamerica	
Total Monthly Premiums	\$ 24,435.00	\$ 21,202.32	-13.23%
Monthly Employer Cost	\$ 12,119.25	\$ 9,951.94	-17.88%
Employee Monthly	\$ 197.75	\$ 155.36	-\$ 42.39
Employee & Spouse Monthly	\$ 619.75	\$ 643.18	\$ 23.43
Employee & Child Monthly	\$ 497.75	\$ 578.09	\$ 80.34
Family Monthly	\$ 1,175.75	\$ 1,126.44	-\$ 49.31

This is an opportunity to improve benefits and save money for you and your employees. If you have any questions, please feel free to call me at any time. I look forward to speaking with you.

Sincerely,

Doug Gray
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