



ANCILLARY BENEFITS

Packaged Ancillary Program Savings

USI's Preferred Ancillary Panel offers a wide range of carriers and products with best-in-class service

- Many carriers offer a full range of ancillary coverage and discounts when multiple coverages are purchased
- USI's market leverage and aggressive annual marketing of benefit plans creates a competitive environment resulting in best-in-class pricing

Life and AD&D Rates	MetLife Current	Unum New Package Rate*
Volume	\$30,222,500	\$30,222,500
Life Rate per \$1,000	\$0.098	\$0.110
AD&D Rate per \$1,000	\$0.016	\$0.016
Monthly Premium Total	\$3,445	\$3,808
Annual Premium Total	\$41,344	\$45,696
LTD Rates	Unum Current	Unum New Package Rate*
Volume	\$3,144,483	\$3,144,419
LTD rate per \$100	\$0.580	\$0.520
Monthly Premium Total	\$18,238	\$16,351
Annual Premium Total	\$218,856	\$196,212
Monthly Premium Total	\$21,683	\$20,159
Annual Premium Total	\$260,200	\$241,908

Annual Savings Amt \$18,292

Annual Savings % 7.0%

Impact and Benefits:

- Multiline discounts range from an estimated **1-3%** per line of coverage
- Consolidating coverages creates opportunities to add additional free services such as EAP, approximately \$2 PEPM of value
- Ease of billing administration and claims processing with a single carrier

Reduced Cost, Improved Efficiencies