



**City of Foley
STD Benefit Comparison**

2018	PRUDENTIAL	SUN LIFE
Weekly Benefit Maximum Up to	66.7% \$1,900	66.7% \$1,900
Taxable Benefit	Yes	No
Benefits begin after For Injury	Non-Contributory	Non-Contributory
For Sickness	29th day 29th day	29th day 29th day
Duration of Benefit	22 Weeks	22 Weeks
Rate Guarantee	2 Years	2 years
Rate Per \$10	\$0.120	\$0.120
Weekly Covered Benefit	\$167,385	\$167,385
Monthly Premium	\$2,008.62	\$2,009.00



City of Foley
Group Life

2018	PRUDENTIAL	SUN LIFE
Life/AD&D Benefit	\$10,000	\$10,000
Life/AD&D Maximum	\$10,000	\$10,000
Guarantee Issue	\$10,000	\$10,000
Age Reduction Schedule	65% at age 70 50% at age 75	65% at age 65 50% at age 70
Rate Guarantee	2 Years	2 Years
Rate per \$1000	\$0.140	\$0.120
Monthly Employee Volume	\$2,784,500	\$2,784,500
Monthly Premium	\$389.83	\$334.14



**CITY OF FOLEY
LTD COMPARISON**

2018	PRUDENTIAL	SUN LIFE
Elimination Period	180 Days	180 Days
Monthly Benefit Up to the Maximum	66.7% \$8,000	66.7% \$8,000
Taxable	Yes	Yes
Benefit Period	SSNRA	SSNRA
Disability Definition	2 Years Own Occ	2 Year Own Occ
Mental/Nervous Limit	24 month	24 month
Pre-Existing Conditions	3/12	3/12
Minimum Participation	100%	100%
Rate Guarantee	2 Years	2 Years
Rate Per \$100 Per Month	\$0.384	\$0.600
Covered Benefit	\$1,088,611	\$1,088,611
Monthly Premium	\$4,180.27	\$6,531.67



City of Foley
Voluntary Life and AD&D Benefit Comparison

2018		PRUDENTIAL		SUN LIFE	
		Option		Option	
Maximum Benefit		\$500,000 or 7X annual earnings (lesser of the two)		\$500,000 or 7X annual earnings (lesser of the two)	
Employee		\$250,000		\$250,000	
Spouse		\$10,000		\$10,000	
Child					
Guarantee Issue		Lesser of current or \$150,000		Lesser of current or \$150,000	
Employee		Lesser of current or \$30,000		Lesser of current or \$30,000	
Spouse		\$2,500		\$5,000	
Child					
Age Reduction Schedule		35% at age 65		35% at age 65	
		50% at age 70 or older		60% at age 70	
				75% at age 75	
				85% at age 80	
Rate Guarantee		2 years		2 Years	
Participation Requirement		20%		35%	
Age Rated Rate Per \$1,000 Per		.030 AD&D rate included below (does not apply to dependent child)		.035 AD&D rate included below	
24 & under		\$0.130		\$0.125	
25-29		\$0.130		\$0.125	
30-34		\$0.140		\$0.135	
35-39		\$0.180		\$0.175	
40-44		\$0.260		\$0.255	
45-49		\$0.410		\$0.405	
50-54		\$0.610		\$0.605	
55-59		\$1.000		\$0.995	
60-64		\$1.130		\$1.125	
65-69		\$2.070		\$2.065	
70-74		\$3.370		\$3.355	
75+		\$5.440		\$5.425	
children		\$0.200		\$0.057	