



## Group Basic Life and AD&D Plan

2016	OneAmerica (current and renewal)	Prudential	Lincoln	The Hartford	SunLife
<b>Life/AD&amp;D Benefit Amount</b>	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
<b>Guarantee Issue</b>	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
<b>Age Reduction Schedule</b>	35% at age 65 50% at age 70 65% at age 75	35% at age 65 50% at age 70	35% at age 65 50% at age 70 65% at age 75	35% at age 65 50% at age 70 65% at age 75	35% at age 65 50% at age 70 65% at age 75
<b>Rate Guarantee</b>	2 Years	2 Years	3 Years	2 Years	2 Years
<b>Rate per \$1000</b>	\$0.110 \$0.030	\$0.110 \$0.030	\$0.080 \$0.030	\$0.100 \$0.025	\$0.110 \$0.030
<b>Monthly Employee Volume</b>	\$2,602,500	\$2,602,500	\$2,602,500	\$2,602,500	\$2,602,500
<b>Total Annual Premium</b>	\$4,372.20	\$4,372.20	\$3,435.30	\$3,903.75	\$4,372.20

<b>Spouse Life Benefit Amount</b>	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
<b>Monthly Rate</b>	\$1.37	\$1.18	\$1.37	\$1.37	\$2.084
<b>Child Life Benefit Amount</b>	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
<b>Monthly Rate</b>	\$1.37	\$1.18	\$1.37	\$1.37	\$2.084
<b>Estimated Lives</b>	198	198	198	198	198
<b>Total Annual Premium</b>	\$3,255.12	\$2,803.68	\$3,255.12	\$3,255.12	\$4,951.58



### STD Benefit Comparison

2016	OneAmerica Current	One America Renewal	Prudential	Lincoln	The Hartford	SunLife
<b>Weekly Benefit Maximum Up to</b>	66.6% \$700	66.6% \$700	66.6% \$700	66.6% \$700	66.6% \$700	66.6% \$700
<b>Benefits begin after</b> For Injury: For Sickness:	30 Days 30 Days	30 Days 30 Days	29 Days 29 Days	31 Days 31 Days	15 Days 15 Days	31 Days 31 Days
<b>Duration of Benefit</b>	22 Weeks	22 Weeks	22 Weeks	22 Weeks	24 Weeks	22 Weeks
<b>Rate Guarantee</b>	2 Years	2 Years	2 Years	3 Years	2 Years	3 Years
<b>Rate Per \$10</b>	\$0.160	\$0.160	\$0.110	\$0.130	\$0.125	\$0.120
<b>Weekly Covered Benefit</b>	\$140,786	\$140,786	\$140,786	\$140,786	\$140,786	\$140,786
<b>Monthly Premium</b>	\$2,252.58	\$2,252.58	\$1,548.65	\$1,830.22	\$1,759.83	\$1,689.43

This is for comparison purposes only. Please refer to your contract for details.



## Long Term Disability

2016	OneAmerica Current	OneAmerica Renewal	Prudential	Lincoln	The Hartford	SunLife
<b>Elimination Period</b>	180 Days					
<b>Monthly Benefit up to the Maximum</b>	66.6% \$5,000	66.6% \$5,000	66.6% \$5,000	66.6% \$5,000	66.6% \$5,000	66.6% \$5,000
<b>Benefit Period</b>	SSNRA	SSNRA	SSNRA	SSNRA	SSNRA	SSNRA
<b>Disability Definition</b>	2 Year Own Occ					
<b>Mental/Nervous Limit</b>	24 Months	24 Months	24 Months	24 Month	24 Month	24 Month
<b>Pre-Existing Conditions</b>	3/12	3/12	3/12	3/12	3/12	3/12
<b>Minimum Participation</b>	Non-Contributory 100%					
<b>Rate Guarantee</b>			2 Years	3 Years	2 Years	3 Years
<b>Rate Per \$100 Per Month</b>	\$0.390 \$972,849 \$45,529.33	\$0.546 \$972,849 \$63,741.07	\$0.290 \$972,849 \$33,855.15	\$0.300 \$972,849 \$35,022.56	\$0.360 \$972,849 \$42,027.08	\$0.360 \$972,849 \$42,027.08



## Voluntary Life and AD&D

2018	One America (Current Standard)	Prudential	Lincoln	The Hartford	Sunlife
Employee	\$500,000 or a 5x the Employee's annual base salary (minimum is \$10k)	Lesser of 7x Earnings or \$500,000 (minimum \$10k)	\$600,000 or 5 times annual earnings, whichever is less	The lesser of \$300,000 or 5 x basic annual earnings	\$500,000 or 5 times annual earnings, whichever is less
Spouse	\$250,000 (minimum is \$5,000)	\$250,000 (minimum is \$5,000)	\$500,000	\$150,000	\$250,000
Child	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Guarantee Issue					
Employee	\$150,000	\$150,000	\$150,000	\$100,000	\$150,000
Spouse	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000
Child	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Age Reduction Rate	35% at age 65 50% at age 70	35% at age 65 50% at age 70	35% at age 65 50% at age 70 65% at age 75	35% at age 65 50% at age 70 65% at age 75	35% at age 65 50% at age 70 65% at age 75
Rate Guarantee Participation Requirement	2 Years 25%	2 Years Greater of 20% or 10 enrolled employees	3 Years Greater of 20% or 10 enrolled employees	2 Years 58% of eligible employees	3 Years 40%
Age Based Rate Per \$1,000 Per Month					
<20	\$0.0900	\$0.0900	\$0.090	\$0.090	\$0.090
20-24	\$0.0900	\$0.0900	\$0.090	\$0.090	\$0.090
25-29	\$0.0900	\$0.0900	\$0.090	\$0.090	\$0.090
30-34	\$0.1000	\$0.1000	\$0.100	\$0.100	\$0.100
35-39	\$0.1400	\$0.1400	\$0.140	\$0.140	\$0.140
40-44	\$0.2200	\$0.2200	\$0.220	\$0.220	\$0.220
45-49	\$0.3700	\$0.3700	\$0.370	\$0.370	\$0.370
50-54	\$0.5700	\$0.5700	\$0.570	\$0.570	\$0.570
55-59	\$0.9600	\$0.9600	\$0.960	\$0.960	\$0.960
60-64	\$1.0900	\$1.0900	\$1.090	\$1.090	\$1.090
65-69	\$2.0300	\$2.0300	\$2.030	\$2.030	\$2.030
70-74	\$3.3300	\$3.3300	\$3.330	\$3.330	\$3.330
75+	\$5.4000	\$5.4000	\$5.400	\$5.440	\$5.400
Total	\$1,600	\$0,160	\$1,600	\$0,100	\$1,600