



Group Basic Life and AD&D Plan

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

Spouse Life Benefit Amount	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Monthly Rate	\$1.37	\$1.18	\$1.37	\$1.37	\$2.084
Child Life Benefit Amount	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
Monthly Rate	\$1.37	\$1.18	\$1.37	\$1.37	\$2.084
Estimated Lives	198	198	198	198	198
Total Annual Premium	\$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
Weekly Benefit Maximum Up to	66.6% \$700	66.6% \$700	66.6% \$700	66.6% \$700	66.6% \$700	66.6% \$700
Benefits begin after 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
Duration of Benefit	22 Weeks	22 Weeks	22 Weeks	22 Weeks	24 Weeks	22 Weeks
Rate Guarantee	2 Years	2 Years	2 Years	3 Years	2 Years	3 Years
Rate Per \$10	\$0.160	\$0.160	\$0.110	\$0.130	\$0.125	\$0.120
Weekly Covered Benefit	\$140,786	\$140,786	\$140,786	\$140,786	\$140,786	\$140,786
Monthly Premium	\$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
Elimination Period	180 Days	180 Days	180 Days	180 Days	180 Days	180 Days
Monthly Benefit up to the Maximum	66.6% \$5,000	66.6% \$5,000	66.6% \$5,000	66.6% \$5,000	66.6% \$5,000	66.6% \$5,000
Benefit Period	SSNRA	SSNRA	SSNRA	SSNRA	SSNRA	SSNRA
Disability Definition	2 Year Own Occ	2 Year Own Occ	2 Year Own Occ	2 Year Own Occ	2 Year Own Occ	2 Year Own Occ
Mental/Nervous Limit	24 Months	24 Months	24 Months	24 Month	24 Month	24 Month
Pre-Existing Conditions	3/12	3/12	3/12	3/12	3/12	3/12
Minimum Participation	Non-Contributory 100%	Non-Contributory 100%	Non-Contributory 100%	Non-Contributory 100%	Non-Contributory 100%	Non-Contributory 100%
Rate Guarantees			2 Years	3 Years	2 Years	3 Years
Rate Per \$100 Per Month	\$0.390	\$0.546	\$0.290	\$0.300	\$0.360	\$0.360
Covered Benefit	\$972,849	\$972,849	\$972,849	\$972,849	\$972,849	\$972,849
Annual Premium	\$45,529.33	\$63,741.07	\$33,855.15	\$35,022.56	\$42,027.08	\$42,027.08



Voluntary Life and AD&D

2016	OneAmerica (current and renewal)	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)	\$500,000 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 Schedule	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	2 Years	2 Years	3 Years	2 Years	3 Years
Participation Requirement	25%	Greater of 20% or 10 enrolled employees	Greater of 20% or 10 enrolled employees	58% of eligible employees	40%
Age Rated 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
Children	\$1.600	\$0.160	\$1.600	\$0.100	\$1.600