

CITY OF LEAGUE CITY BASIC LIFE AND ACCIDENT PROPOSAL ANALYSIS BEST AND FINAL

BASIC LIFE BENEFITS	Material of Oscillation	FINALIST	FINALIST	FINALIST	FINALIST
DASIC LIFE BENEFITS	Mutual of Omaha	Mutual of Omaha	Lincoln	Municipal Pool	Symetra
	Current	Renewal	Option	Option	Option
	All Active Full Time Employees	All Active Full Time Employees	All Active Full Time	All Active Full Time	All Active Full Time
Class Description	working 30 hours or more	working 30 hours or more	Employees working 30	Employees working 30	Employees working 30
Definition of Earnings			hours or more	hours or more	hours or more
Basic Life Schedule	Basic Earnings	Basic Earnings	Basic Earnings	Basic Earnings	Basic Earnings
Vlaximum Benefit	2 X Earnings	2 X Earnings	2 X Earnings	2 X Earnings	2 X Earnings
Guarantee Issue Amount	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
Age Reduction Schedule	35% @ 65, 50% @ 70	35% @ 65, 50% @ 70	35% @ 65, 50% @ 70	35% @ 65, 50% @ 70	35% @ 65, 50% @ 70
	Disabled prior to 60, waiting	Disabled prior to 60, waiting	Disabiled prior to 60,	Disabled prior to 60.	Disabled prior to 60,
	period 6 mos. Coverage	period 6 mos. Coverage	waiting period 6 mos.		waiting period 6 mos.
	continues to 65	continues to 65	Covergar continues to	waiting period 6 mos.	Coverage continues to ag
Vaiver of Premium	US 83 33, 85		SSNRA.	Coverage continues to 65	65
Accelerated Death Benefit	100% to \$100,000	100% to \$100,000	75% to \$250,000	100% to \$100,000	80% to \$80,000
Conversion	Included	Included	Included	Included	Included
ortability	Included	Included	Included	Included	Included
Dependent Spouse Basic Life	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
	. 40.2		14 days up to 6 months:		+=0,000
	¢r. 000	4	\$500;		
	\$5,000	\$5,000	6 months up to 25 years:	\$5,000	\$5,000
Dependent Chidl(ren) Basic Life			\$2,000		
BASIC AD&D BENEFITS				PARTITION OF THE PARTY OF THE P	
	All Active Full Time Employees	All Active Full Time Employees	All Active Full Time	All Active Full Time	All Active Full Time
	working 30 hours or more		Employees working 30	Employees working 30	Employees working 30
Class Description	Working So Hours of More	working 30 hours or more	hours or more	hours or more	hours or more
Definition of Earnings	Basic Earnings	Basic Earnings	Basic Earnings	Basic Earnings	Basic Earnings
Basic AD&D Schedule	2 X Earnings	2 X Earnings	2 X Earnings	2 X Earnings	2 X Earnings
Vlaximum Benefit	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
Age Reduction Schedule	35% @ 65, 50% @ 70	35% @ 65, 50% @ 70	35% @ 65, 50% @ 70	\$100,000	\$100,000
FINANCIALS		Elaka tarram in 1997	Control of the Contro		\$100,000
/olume	\$39,925,300.00	\$39,925,300.00	\$39,925,300.00	\$39,925,300.00	\$39,925,300.00
E Rate (per \$1,000) - Life	\$0.05	\$0.05	0.07	\$0.095	0.05
E Rate (per \$1,000) - AD&D	\$0.02	\$0.02	0.02	0.02	0.02
Monthly Premium	\$2,794.77	\$2,794.77	\$3,593.28	\$4,591.41	\$2,794.77
Dependent Life Rate (per unit)	\$1.35	\$1.35	\$1.35	\$1.35	\$1.35
Annual Premium	\$33,537.25	\$33,537.25	\$43,119.32	\$55,096,91	\$33,537.25
Change from Current	\$0.00	\$0.00	\$9,582.07	\$21,559.66	\$0.00
6 Change from Current	0%	0%	29%	64%	0%
			Control of the last of the	Marking Charles and	
mployer Contribution	100%	100%	100%	100%	100%
articipation Requirement	100%	100%	100%	100%	100%
Actively at Work	Not Waived	Not Waived	Not Waived	Not Waived	
ffective Date	1/1/2015	10/1/2016	10/1/2016	10/1/2016	Not Waived
Rate Guarantee	3 year	3 year	3 year	3 Year	10/1/2016
AM Best Rating	A+	A+	A+	100,000,000,000	3 Year
Note: This is a brief summary and not i	ntende Travel Assist	Travel Assist	AT	A+	A

CITY OF LEAGUE CITY OPTIONAL LIFE AND ACCIDENT PROPOSAL ANALYSIS BEST AND FINAL

		FINALIST	FINALIST	FINALIST	FINALIST
OLUNTARY LIFE BENEFITS	Mutual of Omaha	Mutual of Omaha	Lincoln	Municipal Pool	Symetra
	Current	Renewal	Option	Option	Option
ass Description	All Full Time Employees working 30 hours	All Full Time Employees working 30 hours	All Full Time Employees working 30 hours	All Full Time Employees working 30 hours	All Full Time Employees working 30
efinition of Earnings	Base Annual Earnings	Base Annual Earnings	Basic Annual Earnings	Base Annual Earnings	Base Annual Earnings
nployee Life Schedule	Increments of \$5,000 to lesser of 5 X	Increments of \$5,000 to lesser of 5 X	Increments of \$5,000 to a maximum of 5 X	Increments of \$5,000 to a maximum of	Increments of \$5,000 to a maximum
	earnings or \$300,000	earnings or \$300,000	earnings or \$300,000	\$300,000	X earnings or \$300,000
mployee Maximum Benefit mployee Guarantee Issue	\$300,000	\$300,000	\$300,000	\$300,000	\$300,000
mount	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000
ge Reduction Schedule	50% @ 70+	50% @ 70+	50% @ age 70+	Not included	50% @ 70+
alver of Premium	Included	Included	Included	Included	Included
celerated Death Benefit	100% to \$300,000 Increments of \$5,000 to a maximum of	100% to \$300,000	75% to \$250,000	100% to \$300,000	80% to \$240,000
oouse Life Schedule	\$150,000 not to exceed 100% of Employee Optional Life Amount	Increments of \$5,000 to a maximum of \$150,000 not to exceed 100% of Employee	Increments of \$5,000 up to \$150,000 not to exceed 50% of employees amount	Increments of \$5,000 to a maximum of \$150,000	Increments of \$5,000 to a maximum \$150,000
oouse Maximum Benefit	\$150,000	Optional Life Amount \$150,000	\$150,000	\$150,000	
oouse Guarantee Issue Amount		\$25,000	\$25,000	\$150,000	\$150,000 \$25,000
	Up to 15 Days \$500, 15 days to 6 mos.	3333753555	7-10/000	\$25,000	\$25,000
hild(ren) Life Schedule	\$1,000, 6 mos. + \$1,000, \$2,000, \$4,000, \$5,000 or \$10,000 not to exceed Spouse's Amount	Up to 15 Days \$500, 15 days to 6 mos. \$1,000, 6 mos. + \$1,000, \$2,000, \$4,000, \$5,000 or \$10,000 not to exceed Spouse's Amount	15 days to 6 mos. \$1,000, 6 mos.+ \$10,000	Birth to age 26: \$10,000	Age 15 days up to 6 months; \$1,000 6 months up to age 26; \$10,000
onversion	Included	Included	Included	Included	Included
ortability	Included	Included	Included	Included	Included
eat Belt	10% to \$10,000	10% to \$10,000	Included	10% to \$10,000	10% to \$10,000
t Bag	10% to \$10,000	10% to \$10,000	Included	20% to \$20,000	10% to \$10,000
NANCIALS (per \$1,000)	Employee / Spayer / Spayer sate hand an	Feedbarr / Seeda / Seeda - Land			
Age of Employee		Employee / Spouse / Spouse rate based on	Employee / Spouse	Employee / Spouse rate	Employee / Spouse rate
Up to 24	Employee age \$0.050	Employee age \$0.050	\$0.070	based on Employee age	
25 –29	\$0.060	\$0.060	\$0.070	\$0.050 \$0.060	\$0.050 \$0.060
30 – 34	\$0.080	\$0.080	\$0.100	\$0.080	\$0.080
35 – 39	\$0.090	\$0.090	\$0.110	\$0.090	\$0.090
40 – 44	\$0.120	\$0.120	\$0.140	\$0.120	\$0.120
45 – 49	\$0.210	\$0.210	\$0.230	\$0.210	\$0.210
50 – 54	\$0.370	\$0.370	\$0.390	\$0.370	\$0.370
55 - 59	\$0.610	\$0.610	\$0.630	\$0.610	\$0.610
60 – 64 65 – 69	\$0.750	\$0.750	\$0.770	\$0.750	\$0.750
70 – 74	\$1.310 \$2.060	\$1.310	\$1.330	\$1.310	\$1.310
70-74	\$2.060	\$2.060	\$2.080	\$2.060 75: \$2.38	\$2.060
	2000000	100		75: \$2.58	
75 – 79	\$2.380	\$2.380	\$2.400	77: \$5.00	\$2.380
				78: \$5.34	
				80: \$6.02	
				81: \$6.26	1
80 – 84	\$2.380	\$2.380	\$2.400	82: \$6.51	\$2.380
				83: \$6.77	
				84: \$7.04	
				85: \$7.32	
85 - 89	\$2.380	\$2.380	\$2.400	86: \$7.61	W
65-65	\$2.500	\$2.580	\$2,400	87: \$7.91	\$2.380
				88: \$8.23	
90 – 94	\$2.380	\$2.380	\$2,400	89: \$8.56 \$8.900	\$2,380
95 - 99	\$2.380	\$2.380	\$2,400	\$8.900	\$2,380
mployee AD&D Rate (per 1,000)	\$0.020	\$0.020	\$0.020	\$0.020	\$0.020
5,1,000) 5pouse AD&D Rate (per \$1,000)	\$0.020	\$0.020	\$0.020	\$0.020	
	Life - \$0.13			11.50(4/2)(1/4)	\$0.020
Child(ren) Rates (per \$1,000)	AD&D - N / A	Life - \$0.13 AD&D - N / A	Life - \$0.13 AD&D - N/A	Life - \$0.13 AD&D - N/A	Life - \$0.13 AD&D - N/A
articipation Required	30%	30%	15%	0%	43%
mployer Contribution	0%	0%	0%	0%	0%
ctively At Work Iffective Date	Not Waived 1/1/2015	Not Waived 10/1/2016	Not Waived	Not Waived	Not Waived
Rate Guarantee	1/1/2015 2 year	10/1/2016 3 Year	10/1/2016	10/1/2016	10/1/2016
AM Best Rating	Z year A+		3 year	3 Year	3 year
Ann ocsertating	d not intended to be a contract.	A+	A+	A+	A

CITY OF LEAGUE CITY OPTIONAL LTD PROPOSAL ANALYSIS BEST AND FINAL

		HNALIST	FINALIST	FINALIST	FINALIST
LTD BENEFITS	Mutual of Omaha	Mutual of Omaha	Lincoln	Municipal Pool	Symetra
	Current	Proposed	Option	Option	Option
Class Description	All Active Full Time	All Active Full Time	All Active Full Time	All Active Full Time	All Active Full Time
class Description	Employees working 30 hours	Employees working 30 hours	Employees workign 30 hours	Employees working 30 hours	Employees workign 30 hour
	Annual Earnings Prior to	Annual Earnings Prior to	\$10,000 (monthly covered	Basic Annual Earnings plus	, ,
Eligible Income	Disabiliy	Disabiliy	payroll)	commisions	Basic Annual Earnings
Monthly Percentage	60%	60%	60%	60%	CON
Monthly Maximum	\$6,000	\$6,000	\$6,000	\$6,000	60%
Suarantee Issue	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000
Vlinimum Benefit	\$100 or 10% of benefit	\$100 or 10% of benefit	\$100 or 10% of benefit	\$100 or 10% of benefit	\$6,000
Elimination Period	180 Days	180 Days	180 Days	180 Days	\$100 or 10% of benefit 180 Days
Maximum Benefit Duration	SSNRA	SSNRA	SSNRA	SSNRA	SSNRA
Definition of Own Occ/Any Occ	24 month Own Occ	24 month Own Occ	24 month Own Occ	24 month Own Occ	NORM SOCIETY MANUSER
Residual/Partial	Zero Day Residual	Zero Day Residual	Zero Day Residual	Zero Day Residual	24 month Own Occ
Social Security Integration	Family	Family	Family	Family	Zero Day Residual
Earnings Test	99% / 85%				Family
	The state of the s	99% / 85%	99% / 85%	99% / 85%	99% / 85%
Survivor Benefit	3 Month Lump Sum	3 Month Lump Sum	3 Month Lump Sum	3 Month Lump Sum	3 Month Lump Sum
Pre-existing Limitations	12/12/24	12/12/24	12/12/24	12/12	12/12
Mental/Nervous Limits	12 months	12 months	12 months	12 months	12 months
Drug & Alcohol Limits	12 months	12 months	12 months	12 months	12 motnhs
Self-reported Limitations	12 months	12 months	12 months	12 months	12 months
Mandatory Rehab	Included	Included	Included	Voluntary	Included
Family Care Benefit	Included	Included	Included	Included	Included
Work Incentive	Included	Included	Included	Included	Included
W2 Preparation	Included	Included	Included	Included	Included
FINANCIALS (Per \$100 Covered Pa	yroll)				
Ages					
Under 25	\$0.040	\$0.176	0.140	0.117	0.170
25-29	\$0.090	\$0.176	0.140	0.117	0.170
30-34	\$0.160	\$0.176	0.140	0.117	0.170
35-39	\$0.240	\$0.176	0.140	0.117	0.170
40-44	\$0.390	\$0.176	0.140	0.117	0.170
45-49	\$0.560	\$0.176	0.140	0.117	0.170
50-54	\$0.730	\$0.176	0.140	0.117	0.170
55-59	\$0.940	\$0.176	0.140	0.117	0.170
60-64	\$0.710	\$0.176	0.140	0.117	0.170
65-69	\$0.980	\$0.176	0.140	0.117	0.170
70-99	\$0.980	\$0.176	0.140	0.117	0.170
FINANCIALS Covered Payroll					
		\$2,125,542	\$2,125,542	\$2,125,542	\$2,125,542
Rate (per \$100)		\$0.176	\$0.140	\$0.117	\$0.170
Monthly Premium		\$3,740.95	\$2,975.76	\$2,486.88	\$3,613.42
Annual Premium		\$44,891.45	\$35,709.11	\$29,842.61	\$43,361.06
\$ Change from Current		n/a	-\$9,182.34	-\$15,048.84	-\$1,530.39
% Change from Current	STATE OF THE PARTY	n/a	-20%	-34%	-3%
Employer Contribution	0%	100%	100%	100%	100%
Participation Requirement	25%	100%	100%	100%	100%
Actively at Work	Not Waived	Not Waived	Not Waived	Not Waived	Not Waived
Effective Date	1/1/2015	10/1/2016	10/1/2016	10/1/2016	10/1/2016
Rate Guarantee	2 Years	3 Year	3 year	3 year	3 Year
AM Best Rating	A+	A+	A+	A-	A

Note: This is a brief summary and not intended to be a contract.

CITY OF LEAGUE CITY OPTIONAL STD PROPOSAL ANALYSIS BEST AND FINAL

		FINALIST	FINALIST	FINALIST	FINALIST
STD BENEFITS	Mutual of Omaha	Mutual of Omaha	Lincon Financial	Municipal Pool	Symetra
	Current	Renewal	Option	Option	Option
	All Full Time Employees working 30 hours	All Full Time Employees working 30 hours	All Full Time	All Full Time	All Full Time
Class Description			Employees working 30	Employees working	Employees working
			hours	30 hours	30 hours
Definition of Earnings	Basic Earnings	Basic Earnings	Basic Earnings	Basic Earnings	Basic Earnings
Weekly Percentage	60%	60%	60%	60%	60%
Weekly Maximum	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250
Minimum Weekly	\$25	\$25	\$25	\$25	\$25
Accident Benefits Begin Day	1st day	1st day	1st day	1st day	1st day
Sickness Benefits Begin Day	8th day	8th day	8th day	7th day	8h day
Benefit Duration Less Elim Period	26 weeks	26 weeks	26 weeks	26 weeks	26 weeks
Pre-existing Condition	3/6	3/6	3/6	3/6	3/6
Maternity Coverage	Included	Included	Included	Included	Included
W2 Preparation	Included	Included	Included	Included	Not Included
FINANCIALS (Per \$10 Covered Benefit)				PARTICIPAL DE L'ARRESTA	
Ages					
Under 20	\$0.460	\$0.460	\$0.368	\$0.460	\$0.460
20-24	\$0.460	\$0.460	\$0.368	\$0.460	\$0.460
25-29	\$0.460	\$0.460	\$0.368	\$0.460	\$0.460
30-34	\$0.440	\$0.440	\$0.352	\$0.440	\$0.440
35-39	\$0.420	\$0.420	\$0.336	\$0.420	\$0.420
40-44	\$0.420	\$0.420	\$0.368	\$0.420	\$0.420
45-49	\$0.460	\$0.460	\$0.448	\$0.460	\$0.460
50-54	\$0.560	\$0.560	\$0.448	\$0.560	\$0.560
55-59	\$0.740	\$0.740	\$0.592	\$0.740	\$0.740
60-64	\$0.930	\$0.930	\$0.744	\$0.930	\$0.930
65-69	\$0.950	\$0.950	\$0.760	\$0.950	\$0.950
70-74	\$1.050	\$1.050	\$0.840	\$1.050	\$0.950
Employer Contribution	00/				
Employer Contribution	0%	0%	0%	0%	0%
Participation Requirement	Current	Same as Current	75%	25%	38%
Actively at Work	Not Waived	Not Waived	Not Waived	Not Waived	Not Waived
Effective Date	1/2/2015	10/1/2016	10/1/2016	10/1/2016	10/1/2016
Rate Guarantee	2 year	3 Year	2 Year	2 Year	3 Year
AM Best Rating Note: This is a brief summary and not into	A+	A+	A+	A-	А

Note: This is a brief summary and not intended to be a contract.