

A

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

		FINALIST	FINALIST	FINALIST	FINALIST
BASIC LIFE BENEFITS	Mutual of Omaha Current	Mutual of Omaha Renewal	Lincoln Option	Municipal Pool Option	Symetra Option
Class Description	All Active Full Time Employees working 30 hours or more	All Active Full Time Employees working 30 hours or more	All Active Full Time Employees working 30 hours or more	All Active Full Time Employees working 30 hours or more	All Active Full Time Employees working 30 hours or more
Definition of Earnings	Basic Earnings	Basic Earnings	Basic Earnings	Basic Earnings	Basic Earnings
Basic Life Schedule	2 X Earnings	2 X Earnings	2 X Earnings	2 X Earnings	2 X Earnings
Maximum Benefit	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
Guarantee Issue Amount	\$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
Waiver of Premium	Disabled prior to 60, waiting period 6 mos. Coverage continues to 65	Disabled prior to 60, waiting period 6 mos. Coverage continues to 65	Disabled prior to 60, waiting period 6 mos. Covergar continues to SSNRA.	Disabled prior to 60, waiting period 6 mos. Coverage continues to 65	Disabled prior to 60, waiting period 6 mos. Coverage continues to age 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
Portability	Included	Included	Included	Included	Included
Dependent Spouse Basic Life	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Dependent Child(ren) Basic Life	\$5,000	\$5,000	14 days up to 6 months: \$500; 6 months up to 25 years: \$2,000	\$5,000	\$5,000
BASIC AD&D BENEFITS					
Class Description	All Active Full Time Employees working 30 hours or more	All Active Full Time Employees working 30 hours or more	All Active Full Time Employees working 30 hours or more	All Active Full Time Employees working 30 hours or more	All Active Full Time Employees working 30 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
Maximum 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					
Volume	\$39,925,300.00	\$39,925,300.00	\$39,925,300.00	\$39,925,300.00	\$39,925,300.00
EE Rate (per \$1,000) - Life	\$0.05	\$0.05	0.07	\$0.095	0.05
EE 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
% Change from Current	0%	0%	29%	64%	0%
Employer Contribution	100%	100%	100%	100%	100%
Participation Requirement	100%	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	3 year	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

Travel Assist

Travel Assist

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

	FINALIST	FINALIST	FINALIST	FINALIST
VOLUNTARY LIFE BENEFITS	Mutual of Omaha	Mutual of Omaha	Lincoln	Municipal Pool
	Current	Renewal	Option	Option
Class 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
Definition of Earnings	Base Annual Earnings	Base Annual Earnings	Basic Annual Earnings	Base Annual Earnings
Employee Life Schedule	Increments of \$5,000 to lesser of 5 X earnings or \$300,000	Increments of \$5,000 to lesser of 5 X earnings or \$300,000	Increments of \$5,000 to a maximum of 5 X earnings or \$300,000	Increments of \$5,000 to a maximum of 5 X earnings or \$300,000
Employee Maximum Benefit	\$300,000	\$300,000	\$300,000	\$300,000
Employee Guarantee Issue Amount	\$150,000	\$150,000	\$150,000	\$150,000
Age Reduction Schedule	50% @ 70+	50% @ 70+	50% @ age 70+	Not included
Waiver of Premium	Included	Included	Included	Included
Accelerated Death Benefit	100% to \$300,000	100% to \$300,000	75% to \$250,000	100% to \$300,000
Spouse Life Schedule	Increments of \$5,000 to a maximum of \$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 Optional Life Amount	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
Spouse Maximum Benefit	\$150,000	\$150,000	\$150,000	\$150,000
Spouse Guarantee Issue Amount	\$25,000	\$25,000	\$25,000	\$25,000
Child(ren) Life Schedule	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	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
Conversion	Included	Included	Included	Included
Portability	Included	Included	Included	Included
Seat Belt	10% to \$10,000	10% to \$10,000	Included	10% to \$10,000
Air Bag	10% to \$10,000	10% to \$10,000	Included	20% to \$20,000
FINANCIALS (per \$1,000)				
Age of Employee	Employee / Spouse / Spouse rate based on Employee age	Employee / Spouse / Spouse rate based on Employee age	Employee / Spouse	Employee / Spouse rate based on Employee age
Up to 24	\$0.050	\$0.050	\$0.070	\$0.050
25 - 29	\$0.060	\$0.060	\$0.080	\$0.060
30 - 34	\$0.080	\$0.080	\$0.100	\$0.080
35 - 39	\$0.090	\$0.090	\$0.110	\$0.090
40 - 44	\$0.120	\$0.120	\$0.140	\$0.120
45 - 49	\$0.210	\$0.210	\$0.230	\$0.210
50 - 54	\$0.370	\$0.370	\$0.390	\$0.370
55 - 59	\$0.610	\$0.610	\$0.630	\$0.610
60 - 64	\$0.750	\$0.750	\$0.770	\$0.750
65 - 69	\$1.310	\$1.310	\$1.330	\$1.310
70 - 74	\$2.060	\$2.060	\$2.080	\$2.060
75 - 79	\$2.380	\$2.380	\$2.400	75: \$2.38 76: \$4.66 77: \$5.00 78: \$5.34 80: \$6.02
80 - 84	\$2.380	\$2.380	\$2.400	81: \$6.26 82: \$6.51 83: \$6.77 84: \$7.04
85 - 89	\$2.380	\$2.380	\$2.400	85: \$7.32 86: \$7.61 87: \$7.91 88: \$8.23 89: \$8.56
90 - 94	\$2.380	\$2.380	\$2.400	\$8.900
95 - 99	\$2.380	\$2.380	\$2.400	\$8.900
Employee AD&D Rate (per \$1,000)	\$0.020	\$0.020	\$0.020	\$0.020
Spouse AD&D Rate (per \$1,000)	\$0.020	\$0.020	\$0.020	\$0.020
Child(ren) Rates (per \$1,000)	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
Participation Required	30%	30%	15%	0%
Employer Contribution	0%	0%	0%	43%
Actively At Work	Not Waived	Not Waived	Not Waived	Not Waived
Effective Date	1/1/2015	10/1/2016	10/1/2016	10/1/2016
Rate Guarantee	2 year	3 Year	3 year	3 year
AM Best Rating	A+	A+	A+	A

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

**CITY OF LEAGUE CITY
OPTIONAL LTD PROPOSAL ANALYSIS BEST AND FINAL**

LTD BENEFITS	Mutual of Omaha Current	FINALIST Mutual of Omaha Proposed	FINALIST Lincoln Option	FINALIST Municipal Pool Option	FINALIST Symetra Option
Class Description	All Active Full Time Employees working 30 hours	All Active Full Time Employees working 30 hours	All Active Full Time Employees workign 30 hours	All Active Full Time Employees working 30 hours	All Active Full Time Employees workign 30 hours
Eligible Income	Annual Earnings Prior to Disabiliy	Annual Earnings Prior to Disabiliy	\$10,000 (monthly covered payroll)	Basic Annual Earnings plus commisions	Basic Annual Earnings
Monthly Percentage	60%	60%	60%	60%	60%
Monthly Maximum	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000
Guarantee Issue	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000
Minimum Benefit	\$100 or 10% of benefit	\$100 or 10% of benefit	\$100 or 10% of benefit	\$100 or 10% of benefit	\$100 or 10% of benefit
Elimination Period	180 Days	180 Days	180 Days	180 Days	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	24 month Own Occ
Residual/Partial	Zero Day Residual	Zero Day Residual	Zero Day Residual	Zero Day Residual	Zero Day Residual
Social Security Integration	Family	Family	Family	Family	Family
Earnings Test	99% / 85%	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 Payroll)					
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		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 Current	Mutual of Omaha Renewal	Lincon Financial Option	Municipal Pool Option	Symetra Option
Class 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 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)					
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	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	A+	A+	A+	A-	A

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