

## EMPLOYEE GROUP LIFE & ADD AND LTD PREMIUM COMPARISON

*The 'Covered Volume' shown is Mutual of Omaha's estimated covered volume (base payroll)*

### LIFE/AD&D

BASIC LIFE/AD&D	2017	2016	2015	2014	2013	2012
Covered Volume (2 x annual base salary)	\$85,360,500	\$85,360,500	\$85,360,500	\$85,360,500	\$85,360,500	\$85,360,500
Life Rate (per \$1,000)	\$0.10	\$0.09	\$0.08	\$0.08	\$0.08	\$0.10
AD&D Rate (per \$1,000)	\$0.04	\$0.04	\$0.03	\$0.03	\$0.03	\$0.03
Combined Life and AD&D Rate (per \$1,000)	\$0.14	\$0.13	\$0.11	\$0.11	\$0.11	\$0.13
<b>Annual Total</b>	<b>\$143,406</b>	<b>\$133,162</b>	<b>\$112,676</b>	<b>\$112,676</b>	<b>\$112,676</b>	<b>\$133,162</b>

### LONG TERM DISABILITY

LONG TERM DISABILITY	2017	2016	2015	2014	2013	2012
Covered Volume	\$3,559,458	\$3,559,458	\$3,559,458	\$3,559,458	\$3,559,458	\$3,559,458
Ltd Rate (per \$100)	\$0.21	\$0.20	\$0.17	\$0.17	\$0.17	\$0.24
<b>Annual Total</b>	<b>\$89,698</b>	<b>\$85,427</b>	<b>\$72,613</b>	<b>\$72,613</b>	<b>\$72,613</b>	<b>\$102,512</b>

### COMBINED LIFE/AD&D and LONG TERM DISABILITY

	2017	2016	2015	2014	2013	2012
Life Rate/\$1,000	\$0.10	\$0.09	\$0.08	\$0.08	\$0.08	\$0.10
AD&D Rate/\$1,000	\$0.04	\$0.04	\$0.03	\$0.02	\$0.03	\$0.03
Combined Life, AD&D/\$1,000	\$0.14	\$0.13	\$0.11	\$0.11	\$0.11	\$0.13
Total Life and AD&D Premium	\$143,406	\$133,162	\$112,676	\$112,676	\$112,676	\$133,162
Long Term Disability Rate/\$100	\$0.21	\$0.20	\$0.17	\$0.19	\$0.19	\$0.24
Total LTD Premium	\$89,698	\$85,427	\$72,613	\$72,613	\$72,613	\$102,512
<b>Total for Both Life &amp; LTD</b>	<b>\$233,104</b>	<b>\$218,589</b>	<b>\$185,289</b>	<b>\$185,289</b>	<b>\$185,289</b>	<b>\$235,674</b>
<b>Annual \$ Difference</b>	<b>\$14,515</b>	<b>\$33,300</b>	<b>\$0</b>	<b>\$0</b>	<b>-\$50,385</b>	<b>\$0</b>
<b>% Difference</b>	<b>6.7%</b>	<b>18.0%</b>	<b>0%</b>	<b>0%</b>	<b>-21.4%</b>	<b>0%</b>

**FINANCIAL ANALYSIS OF TOP RFP PROPOSALS  
EFFECTIVE DATE: JANUARY 1, 2013**

*Note: The 'Covered Volume' shown is based on the year awarded (2013)*

**LIFE/AD&D**

BASIC LIFE/AD&D	<i>CURRENT (2012)</i> Minnesota Life	ING	Mutual of Omaha	Unum
Rate Guarantee	N/A	3 Years	3 Years	3 Years
Covered Volume	\$84,035,446	\$84,035,446	\$84,035,446	\$84,035,446
Life Rate/\$1,000	\$0.10	\$0.08	\$0.08	\$0.085
AD&D Rate/\$1,000	\$0.03	\$0.03	\$0.03	\$0.02
Life and AD&D Rate/\$1,000	\$0.13	\$0.11	\$0.11	\$0.105
<b>Annual Total</b>	<b>\$131,095.32</b>	<b>\$110,926.80</b>	<b>\$110,926.80</b>	<b>\$105,884.76</b>
Notes: Rate contingent on placement of both programs			X	

**LONG TERM DISABILITY**

LONG TERM DISABILITY	<i>CURRENT (2012)</i> Standard	Cigna	Mutual of Omaha	Unum
Rate Guarantee	N/A	3 Years	3 Years	3 Years
Covered Volume	\$3,501,477	\$3,501,477	\$3,501,477	\$3,501,477
Ltd Rate/\$100	\$0.24	\$0.19	\$0.17	\$0.19
<b>Annual Total</b>	<b>\$100,842.60</b>	<b>\$79,833.72</b>	<b>\$71,430.12</b>	<b>\$79,833.72</b>

**COMPARISON OF COMBINED LIFE/AD&D and LONG TERM DISABILITY**

	<i>CURRENT (2012)</i> Minnesota Life Standard	<i>RECOMMENDED</i> Mutual of Omaha Mutual of Omaha	<i>Option. #2</i> Unum Unum	<i>Option. #3</i> ING Unum
LIFE PROVIDER: LTD PROVIDER:				
Life Rate/\$1,000	\$0.10	\$0.08	\$0.085	\$0.08
AD&D Rate/\$1,000	\$0.03	\$0.03	\$0.025	\$0.03
Life and AD&D/\$1,000	\$0.13	\$0.11	\$0.105	\$0.11
Total Life and AD&D	\$131,095.32	\$110,926.80	\$105,884.76	\$110,926.80
Long Term Disability Rate/\$100	\$0.24	\$0.17	\$0.19	\$0.19
Total LTD	\$100,842.60	\$71,430.12	\$79,833.72	\$79,833.72
<b>Total for Both Life &amp; LTD</b>	<b>\$231,937.92</b>	<b>\$182,356.92</b>	<b>\$185,718.48</b>	<b>\$190,760.52</b>
<b>Annual \$ Difference</b>	-	<b>-\$49,581.00</b>	<b>-\$46,219.44</b>	<b>-\$41,177.40</b>
<b>% Savings over Current</b>	-	<b>-21.38%</b>	<b>-19.93%</b>	<b>-17.76%</b>