

Rutherford County Government
 Basic Life AD&D -- Rates
 Effective January 1, 2014

	Standard		Finalist	Finalist	Alternative Proposals			
	Current	Renewal	MetLife	Hartford	CIGNA	Aetna	UNUM	Prudential
			Class 1 & 2 - \$35,000 Class 3 - \$25,000	Class 1 & 2 - \$35,000 Class 3 - \$25,000	Class 1 & 2 - \$35,000 Class 3 - \$25,000	Class 1 & 2 - \$35,000 Class 2 & 3 - \$25,000	Class 1 & 2 - \$35,000 Class 3 - \$25,000	Class 1 & 2 - \$35,000 Class 2 & 3 - \$25,000
Basic EE Life Benefit	Class 1 & 2 - \$35,000 Class 3 - \$25,000	Class 1 & 2 - \$35,000 Class 3 - \$25,000	Class 1 & 2 - \$35,000 Class 3 - \$25,000	Class 1 & 2 - \$35,000 Class 2 & 3 - \$25,000	Class 1 & 2 - \$35,000 Class 3 - \$25,000 *	Class 1 & 2 - \$35,000 Class 2 & 3 - \$25,000	Class 1 & 2 - \$35,000 Class 2 & 3 - \$25,000	Class 1 & 2 - \$35,000 Class 2 - \$25,000
Rates (per \$1,000)	\$0.100	\$0.090	\$0.106	\$0.084	\$0.085	\$0.093	\$0.085	\$0.0485
Total Volume	\$181,570,225	\$181,570,225	\$181,570,225	\$181,570,225	\$181,570,225	\$181,570,225	\$181,570,225	\$181,570,225
Total Monthly Cost	\$18,157	\$16,341	\$19,246	\$15,252	\$15,433	\$16,886	\$15,433	\$8,806
Total Annual Cost	\$217,884	\$196,096	\$230,957	\$183,023	\$185,202	\$202,632	\$185,202	\$105,674
Basic AD&D Benefit	Class 1 & 2 - \$35,000 Class 3 - \$0	Class 1 & 2 - \$35,000 Class 3 - \$0	Class 1 & 2 - \$35,000 Class 3 - \$0	Class 1 & 2 - \$35,000 Class 3 - \$0	Class 1 & 2 - \$35,000 Class 3 - \$0	Class 1 & 2 - \$35,000 Class 3 - \$0	Class 1 & 2 - \$35,000 Class 3 - \$0	Class 1 & 2 - \$35,000 Class 3 - \$0
Rates (per \$1,000)	\$0.015	\$0.015	\$0.014	\$0.015	\$0.015	\$0.015	\$0.015	\$0.014
Total Volume	\$181,570,225	\$181,570,225	\$181,570,225	\$181,570,225	\$181,570,225	\$181,570,225	\$181,570,225	\$181,570,225
Total Monthly Cost	\$2,724	\$2,724	\$2,542	\$2,724	\$2,724	\$2,724	\$2,724	\$2,542
Total Annual Cost	\$32,683	\$32,683	\$30,504	\$32,683	\$32,683	\$32,683	\$32,683	\$30,504
Basic Retiree Life Benefit	Class 3 - \$25,000	Class 3 - \$25,000	Class 3 - \$25,000	Class 3 - \$25,000	Class 3 - \$25,000			
Rates (per \$1,000)	\$0.540	\$0.540	\$0.720	\$0.540	\$0.680	\$0.680	\$0.540	\$0.680
Total Volume	\$3,125,000	\$3,125,000	\$3,125,000	\$3,125,000	\$3,125,000	\$3,125,000	\$3,125,000	\$3,125,000
Total Monthly Cost	\$1,687.50	\$1,687.50	\$2,250.00	\$1,687.50	\$2,125.00	\$2,125.00	\$1,687.50	\$2,125.00
Total Annual Cost	\$20,250.00	\$20,250.00	\$27,000.00	\$20,250.00	\$25,500.00	\$25,500.00	\$20,250.00	\$25,500.00
TOTAL LIFE/AD&D								
Total Monthly Cost	\$22,568	\$20,752	\$24,038	\$19,663	\$20,282	\$21,735	\$19,845	\$13,473
Total Annual Cost	\$270,817	\$249,028	\$288,461	\$235,955	\$243,384	\$260,815	\$238,134	\$161,678
Annual Cost Increase / Cost Savings in \$		-\$21,788	\$17,644	-\$34,861	-\$27,433	-\$10,002	-\$32,683	-\$109,139
Annual Cost Increase / Cost Savings in %		-8.0%	6.5%	-12.9%	-10.1%	-3.7%	-12.1%	-40.3%
Rate Guarantee		3 years	3 years	3 years	3 years	3 years	3 years	3 years
Commissions	5%	5%	5%	5%	5%	5%	5%	5%

* Cigna is offering a one time implementation credit of \$7,500 to be applied to the basic life bill.

Rutherford County Government
 Optional Life -- Rates
 Effective January 1, 2014

Standard	Finalist				Alternative Proposals			
	Standard		MetLife	Hartford	CIGNA	Aetna	UNUM	Prudential
	Current	Renewal						
Participation Requirement	Current	Current	20% of eligible employees	25% of eligible employees	25% of eligible employees			25% of eligible employees
Optional Life Rates (per \$1,000)								
Employee	Employee	Employee	Employee	Employee	Employee	Employee	Employee	Employee
< 25	\$0.060	\$0.060	\$0.055	\$0.060	\$0.060	\$0.060	\$0.060	\$0.060
25 - 29	\$0.060	\$0.060	\$0.055	\$0.060	\$0.060	\$0.060	\$0.060	\$0.060
30 - 34	\$0.080	\$0.080	\$0.075	\$0.080	\$0.080	\$0.080	\$0.080	\$0.080
35 - 39	\$0.100	\$0.100	\$0.080	\$0.100	\$0.100	\$0.100	\$0.100	\$0.100
40 - 44	\$0.140	\$0.140	\$0.110	\$0.140	\$0.140	\$0.140	\$0.140	\$0.140
45 - 49	\$0.210	\$0.210	\$0.150	\$0.210	\$0.210	\$0.210	\$0.210	\$0.210
50 - 54	\$0.310	\$0.310	\$0.230	\$0.310	\$0.310	\$0.310	\$0.310	\$0.310
55 - 59	\$0.490	\$0.490	\$0.392	\$0.490	\$0.490	\$0.490	\$0.490	\$0.490
60 - 64	\$0.670	\$0.670	\$0.536	\$0.670	\$0.670	\$0.670	\$0.670	\$0.670
65 - 69	\$1.270	\$1.270	\$1.016	\$1.270	\$1.270	\$1.270	\$1.270	\$1.270
70 - 74	\$2.060	\$2.060	\$1.648	\$2.060	\$2.060	\$2.060	\$2.060	\$2.060
75+	\$2.060	\$2.060	\$1.648	\$2.060	\$2.060	\$2.060	\$2.060	\$2.060
Total Monthly Cost	\$42,602	\$42,602	\$23,335	\$42,602	\$42,602	\$42,602	\$42,602	\$42,602
Total Annual Cost	\$511,224	\$511,224	\$280,020	\$511,224	\$511,224	\$511,224	\$511,224	\$511,224
Optional Life Rates (per \$1,000)								
Spouse	Spouse	Spouse	Spouse	Spouse	Spouse	Spouse	Spouse	Spouse
< 25	\$0.080	\$0.120	\$0.100	\$0.080	\$0.080	\$0.053	\$0.104	\$0.135
25 - 29	\$0.080	\$0.120	\$0.100	\$0.080	\$0.080	\$0.071	\$0.104	\$0.135
30 - 34	\$0.100	\$0.150	\$0.125	\$0.100	\$0.100	\$0.088	\$0.130	\$0.168
35 - 39	\$0.120	\$0.180	\$0.150	\$0.120	\$0.120	\$0.098	\$0.156	\$0.202
40 - 44	\$0.170	\$0.255	\$0.213	\$0.170	\$0.170	\$0.135	\$0.221	\$0.286
45 - 49	\$0.250	\$0.375	\$0.313	\$0.250	\$0.250	\$0.203	\$0.325	\$0.421
50 - 54	\$0.390	\$0.585	\$0.488	\$0.390	\$0.390	\$0.316	\$0.507	\$0.656
55 - 59	\$0.610	\$0.915	\$0.763	\$0.610	\$0.610	\$0.827	\$0.793	\$1.027
60 - 64	\$0.830	\$1.245	\$1.038	\$0.830	\$0.830	\$1.022	\$1.079	\$1.397
65 - 69	\$1.530	\$2.295	\$1.913	\$1.530	\$1.530	\$1.537	\$1.989	\$2.575
70 - 74	\$2.490	\$3.735	\$3.113	\$2.490	\$2.490	\$2.558	\$3.237	\$4.191
75+	\$2.490	\$3.735	\$3.113	\$2.490	\$2.490		\$3.237	\$4.191
Total Monthly Cost	\$4,117	\$5,176	\$5,146	\$4,117	\$4,117	\$7,502	\$5,352	\$6,947
Total Annual Cost	\$49,404	\$74,112	\$61,755	\$49,404	\$49,404	\$90,024	\$64,225	\$83,369
TOTAL OPTIONAL LIFE								
Total Monthly Cost	\$46,719	\$48,778	\$28,481	\$46,719	\$46,719	\$50,104	\$47,954	\$49,549
Total Annual Cost	\$560,628	\$585,336	\$341,775	\$560,628	\$560,628	\$601,248	\$575,449	\$594,593
Basic Dependent Life Benefit								
Rates (per \$1,000)	\$0.400	\$0.600	\$0.500	\$0.320	\$0.400	\$0.490	\$0.600	\$0.673
Total Volume	\$23,985,250	\$23,985,250	\$23,985,250	\$23,985,250	\$23,985,250	\$23,985,250	\$23,985,250	\$23,985,250
Total Monthly Cost	\$9,594	\$14,391	\$11,993	\$7,675	\$9,594	\$11,753	\$14,391	\$16,142
Total Annual Cost	\$115,129	\$172,694	\$143,912	\$92,103	\$115,129	\$141,033	\$172,694	\$193,705
Child life Rate (Flat \$10,000 Coverage)	\$0.700	\$0.700	\$0.880	\$0.700	\$0.700	\$0.800	\$0.700	\$1.120
Total Monthly Cost	\$821	\$821	\$1,032	\$821	\$821	\$938	\$821	\$1,314
Total Annual Cost	\$9,853	\$9,853	\$12,387	\$9,853	\$9,853	\$11,261	\$9,853	\$15,765
AD&D Rates	EE: \$0.020 Spouse: \$0.020 Child: \$0	EE: \$0.020 Spouse: \$0.020 Child: \$0	EE: \$0.020 Spouse: \$0 Child: \$0	EE: \$0.020 Spouse: \$0.020 Child: \$0	EE: \$0.023 Spouse: \$0.023 Child: \$0.03	EE: \$0.025 Spouse: \$0.04 Child: \$0.04	EE: \$0.020 Spouse: \$0.020 Child: \$0	EE: \$0.021 Spouse: \$0.021 Child: \$0
TOTAL SUPP LIFE/AD&D								
Total Monthly Cost	\$57,134	\$63,990	\$41,506	\$55,215	\$57,134	\$62,795	\$63,166	\$67,005
Total Annual Cost	\$685,610	\$767,883	\$498,073	\$662,585	\$685,610	\$753,542	\$757,996	\$804,063
Annual Cost Increase / Cost Savings In \$		\$82,273	-\$187,537	-\$23,026	\$0	\$67,932	\$72,386	\$118,453
Annual Cost Increase / Cost Savings In %		12.0%	-27.4%	-3.4%	0.0%	9.9%	10.6%	17.3%
TOTAL BASIC/SUPP LIFE/AD&D								
Total Monthly Cost	\$79,702	\$84,743	\$65,545	\$74,878	\$77,416	\$84,530	\$83,011	\$80,478
Total Annual Cost	\$956,427	\$1,016,911	\$786,535	\$898,540	\$928,995	\$1,014,357	\$996,130	\$965,741
Annual Cost Increase / Cost Savings In \$		\$60,484	-\$169,893	-\$57,887	-\$27,433	\$57,930	\$39,703	\$9,314
Annual Cost Increase / Cost Savings In %		6.3%	-17.8%	-6.1%	-2.9%	6.1%	4.2%	1.0%
Rate Guarantee		3 years	3 years	3 years	3 years	3 years	3 years	3 years
Commissions	10%	10%	10%	10%	10%	10%	10%	10%

Summary of Requested and Proposed Coverage: STD

January 1, 2014

	Current: Reliance Standard	Finalist Proposed by: CIGNA	Finalist Proposed by: MetLife	Proposed by: Hartford	Proposed by: Prudential	Proposed by: Aetna	Proposed by: Unum	Proposed by: Standard
Rate per \$10 covered benefit	Monthly Rates	Monthly Rates	Monthly Rates	Monthly Rates	Monthly Rates	Monthly Rates	Monthly Rates	Monthly Rates
Age								
<25 - 49	\$0.65	\$0.65	\$0.660	\$0.72	\$0.75	\$0.826	\$0.77	\$0.84
50 - 70	\$0.89	\$0.89	\$0.905	\$0.99	\$1.03	\$0.889	\$1.06	\$1.15
70 and up	\$0.89	\$0.89	\$0.905	\$0.99	Not Available	\$0.889	\$1.06	\$1.15
Estimated Monthly Premium	\$52,938.85	\$52,938.85	\$53,781.23	\$58,728.69	\$61,078.17	\$62,103.70	\$62,833.78	\$68,410.00
Estimated Annual Premium	\$635,266.20	\$635,266.20	\$645,374.75	\$704,744.32	\$732,938.00	\$745,244.39	\$754,005.33	\$820,919.96
Monthly Change over Current		\$0.00	\$842.38	\$5,789.84	\$8,139.32	\$9,164.85	\$9,894.93	\$15,471.15
Annual Change over Current		\$0.00	\$10,108.55	\$69,478.11	\$97,671.80	\$109,978.19	\$118,739.13	\$185,653.76
Annual Percent Change over Current		0%	2%	11%	15%	17%	19%	29%
Rate Guarantee Period		3 years	2 years	3 years	2 years	3 years	2 years	3 years
Commission		15%	15%	15%	15%	15%	15%	15%
Benefit Class(es) eligible?	Each active, Full-Time, Part-time and Seasonal EE earning an annual salary of at least \$15,000 except any person employed on a temp basis. Part-time/Seasonal means working for you for a minimum of 30 hours	Same as current	Same as current					
Waiting Period								
FT EE	None	Same as current	Same as current					
PT/Seasonal	1 year of continuous employment	Same as current	Same as current					
Individual Effective Date:	1st day of month following the date an eligible person completes his/her enrollment form	Same as current	Same as current					
Elimination Period								
Injury	Benefits begin on 1st day of disability	Same as current	Same as current					
Sickness	Benefits begin on 8th consecutive day of	Same as current	Same as current					
Benefit Duration	26 weeks	Same as current	Same as current					
Weekly Benefit Percent	30%, 40%, 50% or 60% of EE's Predisability Earnings	Same as current	Same as current					
Maximum Weekly Benefit	\$1,250	Same as current	\$1,200					
Minimum Weekly Benefit	\$25	Same as current	Same as current					
Predisability Earnings are defined as?	Basic Earnings. Amount of EE's weekly salary from the Employer on the first of the Policy month just before the disability, prior to any deductions to a 401(k) or Section 125 plan. Earnings does not include commissions, overtime pay, bonuses, or any other special compensation not received as Basic salary.	Same as current	EE's annual wages or salary excluding extra compensation, bonus, commission or overtime	Amount of EE's gross salary or wages from his/her employer as of the day before his/her disability began. Predisability earnings includes: Basic earnings only. It does not include: - grant, award, sale, conversion of stock options, or				
Pre-existing condition limitation is defined as?	12 months prior/ 12 months insured	Same as current	6 months prior/ 12 months insured					
Definition of Disability	1. Employee is unable to do the material duties his/her job; and 2. Not doing any work for payment which he/she is qualified by education, training or experience; and 3. Under the regular care of a physician.	Same as current	Employee is unable to do own job due to sickness or accident	Due to a sickness or as a direct result of accidental injury: - the employee is receiving appropriate care and treatment and complying with the requirements of such treatment, and - is unable to earn more than 80% of their				
Earnings loss required?	20%	Same as current	Same as current					
Exclusions?	Any disability caused or contributed by: - an intentionally self-inflicted injury, or - an act of war, declared or undeclared, or - the Insured committing a felony, or - Sickness which is covered by a Workers' Compensation or other workers' disability law, or - injury which occurs out of or in the course of work for wage or profit.	Any disability caused or contributed by: - War or any act of war, whether or not declared, - Active participation in a riot, - Suicide, attempted suicide, or self-inflicted injury while sane or insane, - Any injury or sickness that is work related, - Any injury or sickness for which the Employee is entitled to benefits from Workers' Compensation or occupational disease law, - Commission of a felony, - Any cosmetic surgery or surgical	Any disability caused or contributed by: - War, whether declared or undeclared, or act of war, insurrection, rebellion, or terrorist act; - Active participation in a riot, - Intentionally self-inflicted wound, - Any injury for which the employee is entitled to Workers Compensation or similar law, - Attempted suicide, - Commission of or attempt to commit a felony. - Any disability caused or contributed to or by elective treatment or procedures					