

## Kenton County Fiscal Court Group Life and AD&D Benefit Plan Options

Benefits	Current		Option 1		Symetra		MetLife	
	AUL/OneAmerica Police/Sheriff All Others	Hartford Police/Sheriff All Others	Mutual of Omaha Police/Sheriff All Others	Symetra Police/Sheriff All Others	MetLife Police/Sheriff All Others			
Life Benefit Amount	\$40,000	\$40,000	\$40,000	\$40,000	\$40,000	\$40,000	\$40,000	\$40,000
AD&D Benefit Amount	\$80,000   \$40,000	\$80,000   \$40,000	\$80,000   \$40,000	\$80,000   \$40,000	\$40,000	\$40,000	\$80,000   \$40,000	\$40,000
Guaranteed Issue Amount	\$40,000	\$40,000	\$40,000	\$40,000	\$40,000	\$40,000	\$40,000	\$40,000
Age Reduction Schedule	<b>Police/Sheriff: 50% age 70 / All others: 65% age 65 / 45% age 70 / 30% age 75 / 20% age 80</b>		<b>Police/Sheriff: 50% age 70 / All others: 65% age 65 / 45% age 70 / 30% age 75 / 20% age 80</b>		50% age 70		<b>All Others: 50% age 70 / Police/Sheriff: 65% age 65 / 45% age 70 / 30% age 75 / 20% age 80</b>	
Line of Duty Benefit	no	no	no	no	no	yes	no	no
<b>Service Rep</b>	<b>Indianapolis</b>	<b>Cincinnati (local)</b>	<b>Omaha</b>	<b>Indianapolis</b>	<b>Cincinnati</b>			
Life Rate per \$1,000	\$0.165	\$0.115	\$0.13	\$0.10	\$0.126			
AD&D Rate per \$1,000	\$0.015	\$0.025	\$0.015	\$0.015	\$0.028			
Rate Guarantee	until 7/1/2020	3 years	3 years	3 years	2 years			
Volume	Life: \$12,260,000 / AD&D: \$13,620,500	Life: \$12,120,500 / AD&D: \$18,870,500	Life: \$12,260,000 / AD&D: \$13,620,500	Life: \$12,236,000	Life: \$12,260,000 / AD&D: \$18,020,000			
Number of Covered Lives	309	308	309	309	309			
Estimated Monthly Total	\$2,227.20	\$1,865.62	\$1,798.10	\$1,407.14	\$2,049.32			
Estimated Annual Total	\$26,726.40	\$22,387.44	\$21,577.20	\$16,885.68	\$24,591.84			

\*Actively at Work Provision Applies

Rates Assume an Effective Date of: 4/1/2020

Declined to Quote:

- Lincoln Financial
- Reliance Standard
- Sun Life
- Unum

This grid is intended for discussion purposes only. It is NOT intended to be a complete description of benefits. Please refer to individual plan descriptions for more detailed information.

## Voluntary Life and Voluntary Dependent Life Benefit Plan Options

Benefits	Current				
	AU/OneAmerica	Hartford	Mutual of Omaha	Symetra	Mellife
Employee Life Benefit Amount	\$1000 increments up to \$500,000 max (5x)	\$1000 increments up to \$500,000 max (5x)	\$1000 increments up to \$500,000 max (5x)	\$1000 increments up to \$500,000 max (5x)	\$10,000 increments up to \$500,000 max (5x)
Employee Guaranteed Issue Amount	\$100,000	\$100,000	\$100,000	\$100,000	\$150,000
Spouse Life Benefit Amount	\$500 increments up to \$250,000 max (50%)	\$500 increments up to \$250,000 max (50%)	\$500 increments up to \$250,000 max (100%)	\$500 increments up to \$250,000 max (50%)	\$5000 increments up to \$250,000 max (50%)
Spouse Guaranteed Issue Amount	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000
Child Life Benefit Amount	\$5000 / \$10,000	\$5000 increments to \$10,000	\$5000 / \$10,000	\$5000 increments up to \$10,000	\$1000 / \$2000 / \$4000 / \$5000 / \$10,000
Age Reduction Schedule (Employee & Spouse)	EE: 45% age 70 / 30% age 75 / 20% age 80 -- SP: terms age 70	EE: 45% age 70 / 30% age 75 / 20% age 80	50% age 70	EE: 45% age 70 / 30% age 75 / 20% age 80	none
Modified Open Enrollment	\$10,000 every year	Yes, 1 increment of \$10,000 every year without medical questions.	Yes, 1 increment of \$10,000 each year up to GI amount	not listed	Yes, 1 increment of \$10,000 each year up to GI amount with medical questions
<b>Service Rep</b>	<b>Indianapolis</b>	<b>Cincinnati</b>	<b>Omaha</b>	<b>Indianapolis</b>	<b>Cincinnati</b>
Employee Life Rate per \$1,000	see age chart	see age chart	see rate chart	see rate chart	see age chart
Spouse Life Rate per \$1,000	see age chart	see age chart	see rate chart	see rate chart	see age chart
Child Life Rate per \$1,000	\$0.46 / \$0.92	\$0.46 / \$0.92	\$0.10	\$0.10	\$0.24
AD&D Rate per \$1,000	\$0.02	\$0.02	\$0.02	\$0.02	\$0.029 / \$0.051
Age Rate Chart matches current	N/A	yes	yes	yes	similar (rate stays same 70+) / child rate \$0.24/\$1000 / AD&D \$0.029/\$1000 (\$0.051 CH)
Rate Guarantee Participation	until 7/1/2020	3 years 28%	3 years 28%	3 years 25%	2 years 25%

**\*Actively at Work Provision Applies**  
**\*Child benefit may be reduced under age 6 months**

Rates Assume an Effective Date of:

4/1/2020

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## Kenton County Fiscal Court Long Term Disability Benefit Plan Options

Benefits	Current		Option 1		Option 2		Mutual of Omaha		Symetra		MetLife	
	w/pkg											
Elimination Period	90 days	90 days	90 days	90 days	90 days	90 days	90 days	90 days	90 days	90 days	90 days	90 days
Duration	SSFRA w RBD	ADEA I w SSNRA	ADEA I w SSNRA	ADEA I w SSNRA	RBD to SSNRA	SSNRA	RBD w SSNRA	SSNRA	RBD w SSNRA	SSNRA	RBD w SSNRA	RBD w SSNRA
Monthly Benefit	60% up to \$5000	60% up to \$5000	60% up to \$5000	60% up to \$7000	60% up to \$5000	60% up to \$5000	60% up to \$5000	60% up to \$5000	60% up to \$5000	60% up to \$5000	60% up to \$5000	60% up to \$5000
Own Occupation Period	3 years	3 years	3 years	3 years	36 months	36 months	36 months	36 months	36 months	36 months	36 months	36 months
Pre-Existing Condition Limits	6/6/24	3/12	3/12	3/12	6/24	6/6/24	6/6/24	6/6/24	6/6/24	6/6/24	6/6/24	6/6/24
Social Security Offset	Family	Family	Family	Family	Family	Family	Family	Family	Family	Family	Family	Family
Survivor Benefits	3 months	3 months	3 months	3 months	3 months	3 months	3 months	3 months	3 months	3 months	3 months	3 months
Self-Reported Limitations	none	none	none	none	none	none	none	none	none	none	none	none
Mental Illness Coverage	24 months	24 months	24 months	24 months	24 months	24 months	24 months	24 months	24 months	24 months	24 months	24 months
<b>Service Rep</b>	<b>Indianapolis</b>	<b>Cincinnati</b>	<b>Cincinnati</b>	<b>Cincinnati</b>	<b>Omaha</b>	<b>Indianapolis</b>	<b>Indianapolis</b>	<b>Cincinnati</b>	<b>Cincinnati</b>	<b>Cincinnati</b>	<b>Cincinnati</b>	<b>Cincinnati</b>
Volume	\$1,250,658	\$1,250,155.25	\$1,263,081.12	\$1,250,654	\$1,250,658	\$1,250,658	\$1,250,658	\$1,250,658	\$1,250,658	\$1,250,658	\$1,250,658	\$1,250,658
Rate per \$100	\$0.66	\$0.430	\$0.430	\$0.430	\$0.44	\$0.53	\$0.413	\$0.413	\$0.413	\$0.413	\$0.413	\$0.413
Rate Guarantee		3 years	3 years	3 years	3 years	3 years	3 years	2 years				
Number of Covered Lives	309	308	308	308	309	309	309	309	309	309	309	309
Estimated Monthly Total	\$8,254.34	\$5,375.67	\$5,431.25	\$5,502.88	\$6,628.49	\$6,628.49	\$6,628.49	\$6,628.49	\$6,628.49	\$6,628.49	\$6,628.49	\$6,628.49
Estimated Annual Total	\$99,052.11	\$64,508.04	\$65,175.00	\$66,034.56	\$79,541.88	\$79,541.88	\$79,541.88	\$79,541.88	\$79,541.88	\$79,541.88	\$79,541.88	\$79,541.88
<b>Combined Annual Total</b>	<b>\$125,778.51</b>	<b>\$86,895.48</b>	<b>\$87,562.44</b>	<b>\$87,611.76</b>	<b>\$96,427.56</b>	<b>\$96,427.56</b>	<b>\$96,427.56</b>	<b>\$96,427.56</b>	<b>\$96,427.56</b>	<b>\$96,427.56</b>	<b>\$96,427.56</b>	<b>\$96,427.56</b>
Rates Assume an Effective Date of:	4/1/2020											
Estimated Annual Savings		\$38,883.03	\$38,216.07	\$38,166.75	\$29,350.95	\$29,350.95	\$29,350.95	\$29,350.95	\$29,350.95	\$29,350.95	\$29,350.95	\$29,350.95

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