



Hartford Life and Accident Insurance Company

CITY OF LINCOLN, NEBRASKA LANCASTER COUNTY

**Basic Life and AD&D Insurance
Supplemental Life and AD&D Insurance**

The Hartford welcomes the opportunity to quote on your group benefits. For more than 200 years, companies like yours have trusted The Hartford to help them protect and grow their businesses. We offer solutions to your insurance challenges while providing employees with the benefits that help make your company an attractive and motivating place to work.

Renewal Date

August 1, 2018

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Prepare. Protect. Prevail.®



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Introduction

The Hartford has completed a review of your current coverage. We appreciate your business and are pleased to offer the following renewal information for your consideration.

This review provides important information about the performance and administration of your employee benefits program from The Hartford. We believe that you deserve the information necessary to make informed decisions about the benefit protection you offer your employees. The enclosed package is designed to help you make such decisions.

All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. This material explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this brochure and the policy, the terms of the policy apply. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder. Benefits are subject to state availability.

In addition to this document, your Account Manager is ready to assist you:

Account Manager	DONNIE CAILLOUET
Phone Number	913-693-2953

Our commitment to you:
**We'll be there when you need us with tailored solutions
to help maximize your benefit and minimize your burden.**

Leading-Edge Self-Service Capabilities

In every customer interaction, The Hartford strives to deliver consistent, responsive, solution-oriented service – because we know you and your employees depend on that. Here are some of the value-added services we offer.

EmployerView[®] conveniently delivers case information, electronic billing, claim inquiries and much more to help save employers time and minimize hassle.

The Hartford At Work[®] offers employees 24/7 access to useful and easy-to-understand information online, making the administration of group benefits even easier for employers.

MyTomorrowSM – This online, benefit education and enrollment tool helps employees understand how their benefits work so they can make informed decisions and take steps to help protect their income from the unexpected. Your *MyTomorrow* landing page can be customized and includes benefit highlights, enrollment information and forms or an online enrollment site, contact information, and more. This tool can help clarify what the benefits that you are providing cover, address the affordability of these products and some common misconceptions, offer them access to your company's plan details and enrollment form/site, and more.



Additional Services for Employees

There are some “life conversations” that no one wants to have – especially when it involves planning for financial matters, insurance needs, making end-of-life decisions or planning for the loss of a loved one. That’s why many of The Hartford’s group benefits products include various services, designed to help employees with the challenges that come before and after a claim. The Hartford’s services include:

- **Funeral Planning and Concierge Services.**¹ (Life) A suite of online tools to help guide employees through key decisions before a loss, including help comparing funeral-related costs. After a loss, this service includes family advocacy and professional negotiation of funeral prices with local providers—often resulting in significant financial savings. **Estate Guidance® Will Services.**² (Life) A service that helps employees protect their family’s future by creating a customized online will. Online support is also available from licensed attorneys, if needed.
- **Beneficiary Assist® Counseling Services.**³ (Life and Accident) Compassionate guidance to help employees or their loved ones cope with emotional, financial and legal issues that arise after a loss. Includes unlimited phone contact with professionals, as well as five face-to-face sessions.
- **Travel Assistance & ID Theft Protection Services.**⁴ (Life, Accident & Long-term Disability) Services include pre-trip information that can help employees feel safe and secure while traveling. It can also provide referrals to medical professionals across the globe for medical assistance for covered employees who are traveling 100+ miles away from home for 90 days or less when unexpected detours arise. Another important service is ID theft protection, available 24/7 whether home or away. Protection is provided two ways: Educational materials to help prevent identity theft. And access to caseworkers who can help victims resolve problems that result from identity theft.

For more information on these value added services, visit us online at www.thehartford.com/employee-group-benefits or access the information on EmployerView at <https://employerview.hartfordlife.com>.

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries including issuing companies Hartford Life Insurance Company, Hartford Life and Accident Insurance Company and Hartford Fire Insurance Company. Administrative services are provided by the Hartford-Comprehensive Employee Benefit Service Company. In MI, NH, NM, NC, and WY, administrative services are provided by Hartford Life and Accident Insurance Company. Home Office is Hartford, CT.

¹Offered through Everest Funeral Package, LLC (Everest). Everest is not affiliated with The Hartford and is not a provider of insurance services. Everest and its affiliates have no affiliation with Everest ReGroup, Ltd., Everest Reinsurance Company or any of their affiliates.

^{2,3,5}Offered through ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. For more information on ComPsych, visit www.compsych.com.

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Basic Life Experience Analysis

Retrospective Experience

Level 1

Period	Constant Premium	Total Incurred Claims	Incurred Loss Ratio
1/2018-4/2018	70,045	165,504	236.3%
1/2017-12/2017	209,397	518,074	247.4%
1/2016-12/2016	207,909	290,004	139.5%
1/2015-12/2015	207,100	377,000	182.0%
1/2014-12/2014	207,584	295,007	142.1%
Total	902,034	1,645,589	182.4%

Total Experience Premium:	\$902,034
Prospective Loss Ratio:	182.4%
Total Incurred Claims:	\$1,645,589
Claim Incidence Per 1,000:	1.99
Ave Claim:	\$59,463
Current Rate:	\$0.117
Experience Rate:	\$0.247
Credibility:	78%
Manual Rate:	0.246
Required Rate:	0.165



Supplemental Life Experience Analysis

Retrospective Experience

Level 1

Period	Constant Premium	Total Incurred Claims	Incurred Loss Ratio
1/2018-4/2018	119,220	166,780	139.9%
1/2017-12/2017	355,894	634,589	178.3%
1/2016-12/2016	366,196	200,000	54.6%
1/2015-12/2015	373,171	250,000	67.0%
1/2014-12/2014	371,473	350,000	94.2%
Total	1,585,953	1,601,369	101.0%

Total Experience Premium:	\$1,585,953
Prospective Loss Ratio:	101.0%
Total Incurred Claims:	\$1,601,369
Claim Incidence Per 1,000:	3.14
Ave Claim:	\$98,438
Current Rate:	\$0.364
Experience Rate:	\$0.426
Credibility:	54%
Manual Rate:	0.260
Required Rate:	\$0.364



Basic Dependent Life Experience

Period	Premium	Claims	Loss Ratio
1/2018-4/2018	\$3	0	0.0%
1/2017-12/2017	\$19	0	0.0%
1/2016-12/2016	\$19	0	0.0%
1/2015-12/2015	\$26	0	0.0%
1/2014-12/2014	\$50	0	0.0%
Total	\$118	0	0.0%

Basic AD&D Experience

Period	Premium	Claims	Loss Ratio
1/2018-4/2018	\$17,960	0	0.0%
1/2017-12/2017	\$53,691	0	0.0%
1/2016-12/2016	\$53,310	0	0.0%
1/2015-12/2015	\$53,101	30,000	56.5%
1/2014-12/2014	\$53,227	24,000	45.1%
Total	\$231,289	54,000	23.3%

Supplemental Dependent Life Experience

Period	Premium	Claims	Loss Ratio
1/2018-4/2018	\$27,977	0	0.0%
1/2017-12/2017	\$82,259	65,000	79.0%
1/2016-12/2016	\$85,404	65,000	76.1%
1/2015-12/2015	\$86,002	0	0.0%
1/2014-12/2014	\$86,812	20,000	23.0%
Total	\$368,455	150,000	40.7%

Supplemental AD&D Experience

Period	Premium	Claims	Loss Ratio
1/2018-4/2018	\$16,582	0	0.0%
1/2017-12/2017	\$50,086	0	0.0%
1/2016-12/2016	\$51,992	0	0.0%
1/2015-12/2015	\$53,778	100,000	186.0%
1/2014-12/2014	\$55,431	20,374	36.8%
Total	\$227,869	120,374	52.8%



Premium Summary

Basic Life

Enrolled Lives	2,797
Volume	\$149,631,000
Rate Basis	Rates per \$1,000
Rate Guarantee	2 Years
Monthly Renewal Premium	\$21,247

Rate(s)	Current Rate	Renewal
	0.117	0.142

Basic AD&D

Enrolled Lives	2,797
Volume	\$149,631,000
Rate Basis	Rates per \$1,000
Rate Guarantee	2 Years
Monthly Renewal Premium	\$4,488.93

Rate(s)	Current Rate	Renewal
	0.030	0.030

Basic Dependent Life

Volume	1
Rate Basis	Rates per Person
Rate Guarantee	2 Years
Monthly Renewal Premium	\$0.80

Rate(s)	Current Rate	Renewal
	0.800	0.800



Supplemental Life

Enrolled Lives	974
Volume	\$81,680,000
Rate Basis	Rates per \$1,000
Rate Guarantee	2 Years
Proposed Enrollment Type	Traditional
Monthly Renewal Premium	\$29,731.52

Rate(s)	Current Rate	Renewal
Composite Rate	0.364	0.364
Age Band		
< 25	0.063	0.063
25 - 29	0.063	0.063
30 - 34	0.072	0.072
35 - 39	0.099	0.099
40 - 44	0.144	0.144
45 - 49	0.234	0.234
50 - 54	0.396	0.396
55 - 59	0.612	0.612
60 - 64	0.927	0.927
65 - 69	1.701	1.701
70 - 74	2.970	2.970
75 +	4.905	4.905



Supplemental Dependent Life

Volume	\$22,237,000
Rate Basis	Rates per \$1,000
Rate Guarantee	2 Years
Proposed Enrollment Type	Traditional
Monthly Renewal Premium	\$6,982.42

Rate(s)	Current Rate	Renewal
Child Rate	0.100	0.100
Spouse Composite Rate	0.397	0.397
Age Band		
< 25	0.063	0.063
25 - 29	0.063	0.063
30 - 34	0.072	0.072
35 - 39	0.099	0.099
40 - 44	0.144	0.144
45 - 49	0.234	0.234
50 - 54	0.396	0.396
55 - 59	0.612	0.612
60 - 64	0.927	0.927
65 - 69	1.701	1.701
70 - 74	2.970	2.970
75 +	4.905	4.905

Supplemental AD&D

Enrolled Lives	2,059
Volume	\$103,917,000
Rate Basis	Rates per \$1,000
Rate Guarantee	2 Years
Monthly Renewal Premium	\$4,156.68

Rate(s)	Current Rate	Renewal
	0.040	0.040



Aggregate Summary for All Lines

	Inforce Monthly Premium	Renewal Premium	Change
Basic Employee Life	\$17,507	\$21,247	21.3%
Basic Dependent Life	\$0.80	\$0.80	0%
Basic AD&D	\$4,489	\$4,489	0%
Supplemental Employee Life	\$29,732	\$29,732	0%
Supplemental Dependent Life	\$6,982	\$6,982	0%
Supplemental AD&D	\$4,157	\$4,157	0%
Total	\$62,868	\$66,608	5.9%

With this rate structure the employer may be electing to partially support employer paid coverages with the rate for the employee paid coverages. This means that premiums paid for one coverage may cover the cost of another coverage under the Plan. When we quote rates with such partial support between the employee paid and employer paid coverages we do so with the understanding that the employer and employee coverages are part of a single ERISA plan sponsored by the employer and that the employer has determined that the rate structure is consistent with information provided to employees and with its ERISA obligations. For those cases that are not governed by ERISA, we are quoting the rates with the understanding that the employer has determined the rate structure is consistent with the information provided to employees. If our understanding is not accurate, please contact us.



Definition of Underwriting Terms

Formula Rate: The Formula Rate is a weighted blend of the Pure Manual Rate and the Manual rate adjusted for the Claim Count A/E. The two rates are blended together using a Credibility percentage.

- Manual Rate is calculated based on your employees' demographic profile, plan design, industry and volume of coverage.
- Credibility is the extent to which The Hartford believes prior results will predict future results. Credibility is calculated based on the number of lives covered and the number of years in the experience period.

Formula Rate: $(\text{Manual Rate} \times \text{Claim Count A/E} \times \text{Credibility}) + (\text{Manual Rate} \times (1 - \text{Credibility}))$

**Life Experience
Analysis:**

In order to analyze the adequacy of the current rate structure, all Premiums received during the analysis period are adjusted to the current rate level, shown as “Constant Premium”. The “Constant Premium” is then compared to Incurred Claims which is comprised of: Paid Claims, Premium Waiver Reserves, charges for Living Benefits Option and Portability, Statutory Interest, and Incurred but not Reported Reserves (reserves established for claims incurred during the time period that have not been reported).

Experience Rate: The Experience Rate is calculated based upon prior Premium and Incurred Claims experience. The Permissible Loss Ratio is the percent of Premium The Hartford can allocate to Incurred Claims which allows us to recover expenses associated with administering your benefit program. These expenses contemplate claims activity, account structure complexity, and regularly-updated expense factors. Because expense components fluctuate from year to year, the Permissible Loss Ratio reported for each renewal will subsequently fluctuate.

Experience Rate: $(\text{Incurred Loss Ratio} / \text{Permissible Loss Ratio}) \times (\text{Current Rate})$



Lancaster County, Nebraska Renewal Rate Confirmation

POLICYHOLDER NAME:	Lancaster County, Nebraska		
POLICY NUMBER(S):	675776		
ARE ALL RATES GUARANTEED FOR THE SAME TIME PERIOD? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO			
EFFECTIVE DATE OF RATES:	8/1/2018	GUARANTEED THROUGH:	8/1/2020

COVERAGE	AGE BANDS	SOLD RATES
Basic Life		\$0.142 Per \$1,000 Monthly Covered Volume
Basic AD&D (Actives)		\$0.030 Per \$1,000 Monthly Covered Volume
Basic Dependent Child		\$0.800 Per Family Unit
SUPPLEMENTAL LIFE		
(Employee & Spouse)	< 25	\$0.063 Per \$1,000 Monthly Covered Volume
	25-29	\$0.063 Per \$1,000 Monthly Covered Volume
	30-34	\$0.072 Per \$1,000 Monthly Covered Volume
	35-39	\$0.099 Per \$1,000 Monthly Covered Volume
	40-44	\$0.144 Per \$1,000 Monthly Covered Volume
	45-49	\$0.234 Per \$1,000 Monthly Covered Volume
	50-54	\$0.396 Per \$1,000 Monthly Covered Volume
	55-59	\$0.612 Per \$1,000 Monthly Covered Volume
	60-64	\$0.927 Per \$1,000 Monthly Covered Volume
	65-69	\$1.701 Per \$1,000 Monthly Covered Volume
	70-74	\$2.970 Per \$1,000 Monthly Covered Volume
	75+	\$4.905 Per \$1,000 Monthly Covered Volume
Supplemental Dependent Child Life		\$0.100 Per \$1000 Monthly Covered Volume
Supplemental AD&D		\$0.040 Per \$1,000 Monthly Covered Volume

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies is Simsbury, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. This document explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this document and the policy, the terms of the policy apply. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder. Benefits are subject to state availability.



We hereby accept the above rate structure effective August 1, 2018. We understand that these rates are guaranteed until August 1, 2020.

This Final Sold Rate document is agreed to and signed by the authorized representative of Lancaster County, Nebraska shown below.

The Hartford

Lancaster County, Nebraska

Donnie Caillouet
Authorized Representative (Print)

Authorized Representative (Print)

Client Relationship Manager
Official Title

Official Title

[Signature]
Signature

Signature

6/12/18
Date

Date

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies is Simsbury, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. This document explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this document and the policy, the terms of the policy apply. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder. Benefits are subject to state availability.

Lancaster County

**Renewal Analysis for Life/AD&D and Supplemental Life
Plan Year August 1, 2018 - July 31, 2019**

Presented by:

**Pat Bourne, Senior Vice President
Margaret Morse, Senior Account Specialist**

June 15, 2018



Lancaster County

Life and AD&D Benefit

Effective August 1, 2018

Eligibility: All full-time, active employees excluding temporary, leased or seasonal employees working at least 20 hours per week.

Effective Date: Class 2- First of the month following date of hire. All other Classes: First of the month following 6 months of employment.

Class 1: All American Federation of State, County and Municipal Employees

Class 2: All Lancaster County Deputy Sheriff's Association Employees

Class 3: All Corrections Officers

Class 4: All Unrepresented Employees

Class 5: All Elected Officials

Class 6: All Exempt Unclassified County Employees not subject to a collective bargaining agreement, excluding Sheriff's Deputy Captains

Class 7: Unclassified Lancaster County Deputy Sheriff's Captains

Retirees

Eligibility: All eligible retirees (closed class).

Effective Date: Date of meeting eligibility requirement.

	Current /Renewal Hartford
Employee Benefits	
Life Benefit	
County	
Classes 1, 2, 4, 7	\$30,000
Class 3	\$24,000
Classes 5 and 6	\$50,000
AD&D Benefit	Matches Life Benefit
Guarantee Issue Amount	Benefit Amount
AD&D Exclusions	intentionally self-inflicted injury; suicide or attempted suicide, whether sane or insane; war or act of war, whether declared or not; injury sustained while on full-time active duty as a member of the armed forces; injury sustained while taking drugs, including but not limited to sedatives, narcotics, barbiturates, amphetamines or hallucinogens, unless as prescribed by or administered by a Physician; injury sustained while committing or attempting to commit a felony; or injury sustained while intoxicated
Waiver of Premium	Prior to age 60 / 9 months / To SSNRA
Accelerated Benefit	80% up to \$500,000
Conversion	Included
Reduction Schedule (By)	N/A
Retiree Benefits	
	Closed class of retirees
Life Benefit	Option 1: \$10,000 Option 2: \$15,000 Option 3: \$30,000
AD&D Benefit	N/A
AD&D Exclusions	see above
Waiver of Premium	N/A
Accelerated Benefit	N/A
Conversion	Included
Reduction Schedule (By)	Coverage terminates on the last day of the month in which you attain age 65



Lancaster County

Life and AD&D Benefit

Dependent Benefits	Closed class of retiree dependents
Spouse Benefit	\$3,000
Dependent Child(ren)	
Birth to 14 days	N/A
15 days to 6 months	\$3,000
6 months to 19 years (25 FTS)	\$3,000

Fully Insured Rates	8/1/2017	Proposed Renewal 8/1/2018	Revised Renewal 8/1/2018
Life / AD&D Benefit (1927)	\$26,228,000	\$26,228,000	\$26,228,000
Life rate per \$1,000	\$0.117	\$0.165	\$0.142
AD&D Rate per \$1,000	\$0.03	\$0.03	\$0.03
Total Monthly Rate	\$0.15	\$0.20	\$0.17
Total Monthly Premium	\$3,855.52	\$5,114.46	\$4,511.22
Dependent Life Rate	\$0.80	\$0.80	\$0.80
Number of Dependent Units	0	0	0
Total Dependent Monthly Premium	\$0.00	\$0.00	\$0.00
Total Monthly Premium	\$3,855.52	\$5,114.46	\$4,511.22
Total Annual Premium	\$46,266.19	\$61,373.52	\$54,134.59
\$\$ Change from current		\$15,107.33	\$7,868.40
% Change from current		32.7%	17%
Rate Guarantee	2 years until 8/1/2018	2 years until 08/01/2020	2 years until 08/01/2020

Commissions	Net
<p>Note: In addition to the commission enumerated above Aon Consulting may earn additional compensation of .5% to 4% paid by one or more of the vendors identified in this Marketing and Renewal Report as part of Aon Consulting's National Additional Commission Program. If the vendor(s) you ultimately choose to provide coverage has a National Additional Commission agreement with Aon Consulting, you will receive additional disclosures from our National (home) Office providing further detail, and seeking your consent to such amounts, prior to the time we seek your consent to bind your insurance program.</p>	

Notes:	Volume based on 4/1/2018 billing period



Lancaster County
Voluntary Life Benefits

Effective August 1, 2018

Eligibility: All full-time, active employees excluding temporary, leased or seasonal employees working at least 20 hours per week.

Effective Date: Class 2- First of the month following date of hire. All other Classes: First of the month following 6 months of employment.

Class 1: All American Federation of State, County and Municipal Employees

Class 2: All Lancaster County Deputy Sheriff's Association Employees

Class 3: All Corrections Officers

Class 4: All Unrepresented Employees

Class 5: All Elected Officials

Class 6: All Exempt Unclassified County Employees not subject to a collective bargaining agreement, excluding Sheriff's Deputy Captains

Class 7: Unclassified Lancaster County Deputy Sheriff's Captains

Retirees

Eligibility: All eligible retirees (closed class).

Effective Date: Date of meeting eligibility requirement.

	Current Hartford
Employee	
Benefit Amount	Increments of \$10,000
Maximum Amount	Lesser of 5x salary or \$500,000 (rounded to next higher \$1,000 if not already a multiple of \$1,000)
Minimum Amount	\$10,000
Reduction Schedule (By)	By 35% at age 70; by 55% at age 75; by 70% at age 80; by 80% at age 85; by 85% at age 90
Guaranteed Issue	Lesser of 5x salary or \$250,000
AD&D	Included
Spouse	
Benefit Amount	Increments of \$5,000
Maximum Amount	50% of employee's amount not to exceed \$100,000
Minimum Amount	\$0
Reduction Schedule (By)	By 35% at age 70; by 55% at age 75; by 70% at age 80; by 80% at age 85; by 85% at age 90
Guaranteed Issue	\$50,000
AD&D	Included
Dependent Child(ren)	
Birth to 14 days	No benefit
15 days to 6 months	Increments of \$1,000 to a maximum benefit of \$10,000
6 months & over (19, 25 FTS)	Increments of \$1,000 to a maximum benefit of \$10,000
AD&D	Included

Lancaster County
Voluntary Life Benefits

Policy Features		
AD&D	intentionally self-inflicted injury; suicide or attempted suicide, whether sane or insane; war or act of war, whether declared or not; injury sustained while on full-time active duty as a member of the armed forces; injury sustained while taking drugs, including but not limited to sedatives, narcotics, barbiturates, amphetamines or hallucinogens, unless as prescribed by or administered by a Physician; injury sustained while committing or attempting to commit a felony; or injury sustained while intoxicated	
Waiver of Premium	Prior to age 60 / 9 months / To SSNRA	
Accelerated Benefit	80% up to \$500,000	
Portability	Included	
Conversion	Included	
Spouse Age Rates	Rates are based on the employee's age	
Rates	8/1/2016	8/1/2018
Life rates per \$1,000	Employee/Spouse	Employee/Spouse
Age 0 - 19	\$0.06	\$0.06
Age 20 - 24	\$0.06	\$0.06
Age 25 - 29	\$0.06	\$0.06
Age 30 - 34	\$0.07	\$0.07
Age 35 - 39	\$0.10	\$0.10
Age 40 - 44	\$0.14	\$0.14
Age 45 - 49	\$0.23	\$0.23
Age 50 - 54	\$0.40	\$0.40
Age 55 - 59	\$0.61	\$0.61
Age 60 - 64	\$0.93	\$0.93
Age 65 - 69	\$1.70	\$1.70
Age 70-74	\$2.97	\$2.97
Age 75+	\$4.91	\$4.91
AD&D rate per \$1,000	\$0.04	\$0.04
Child Rate	\$.10 per \$1,000	\$.10 per \$1,000
Rate Guarantee	2 years until 8/1/2018	2 years until 8/1/2020

Commissions	Net	Net
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Note: In addition to the commission enumerated above Aon Consulting may earn additional compensation of .5% to 4% paid by one or more of the vendors identified in this Marketing and Renewal Report as part of Aon Consulting's National Additional Commission Program. If the vendor(s) you ultimately choose to provide coverage has a National Additional Commission agreement with Aon Consulting, you will receive additional disclosures from our National (home) Office providing further detail, and seeking your consent to such amounts, prior to the time we seek your consent to bind your insurance program.



Lancaster County Disclaimer

Please note:

1. Aon Consulting does not guarantee the financial stability nor claims paying ability of the vendors analyzed in RFP's/bids or renewals. It is Aon Consulting's policy to obtain rating bureau information from its vendors and to communicate that in format.
2. The actual policy provisions will apply and take precedence over this outline. Actual plan benefits vary between insurance carriers and will not exactly duplicate your current contract. This summary is for illustration purposes only.
3. The illustrated costs for reinsurance may be revised, based on updated claims experience. Final rates can be determined up to 45 days prior to the effective date. See specific contingencies by carrier.
4. If moving life insurance, consider disabled employees and applying for coverage continuation with current carrier.
- 5. The provisions of fully-insured policies will vary by carrier. RFPs request that the carriers match basic cost-sharing benefits (ie. deductibles, copays, out-of-pocket limits, benefit maximums). A detailed contract comparison can be completed once finalists have been selected, at the client's request.**

Lancaster County Carrier Financial Ratings

June 13, 2018

Aon Consulting does not guarantee the financial stability or claims-paying ability of the vendors analyzed in RFPs/bids or renewals. It is Aon Consulting's policy to obtain rating bureau information about existing and potential vendors, and to communicate that information, along with Aon's own Market Security authorization status, to clients at the point of bid or renewal. We recommend that our clients rely on these published financial ratings along with their analysis of benefits, rates, quality, and customer service in selecting a quality, well-rated vendor.

Published financial ratings are not available for vendors included in this report with a notation of "not rated". Not all health care or managed care providers, EAPs, TPAs, and other entities are evaluated by rating agencies; therefore, Aon Consulting cannot provide you with information on their financial or claims payment ability. Aon obtains financial ratings for vendors from A.M. Best and Standard and Poor's; if these companies have not assigned ratings to a particular vendor, ratings from Fitch or Moody's (if available) will be used.

Aon Consulting and/or its affiliates may from time to time maintain contractual relationships with the insurers, which may be recommended as potential markets, or with whom your coverage may ultimately be placed. Further details concerning Aon Consulting's relationship with insurance carriers can be found at <http://www.aon.com/about-aon/corporate-governance/guidelines-policies/market-relationship.jsp>.

Rating Agency	Hartford Life and Accident Insurance Company (NAIC 70815)
A.M. Best	A
Standard and Poor's	A
Aon Market Security Authorization Status*	Authorized

*Aon's Market Security Department reviews insurance carriers in order to determine their financial stability based upon several criteria, including ratings by industry-recognized financial ratings agencies. **If a carrier is chosen who does not meet Aon's Market Security standards or who has not been reviewed, a letter will be sent around the time of binding indicating the status as not authorized.**

Lancaster County Carrier Rating Explanation

	A.M. Best	Standard & Poor's	Moody's	Fitch
RATING	Indicates a company's relative financial strength and its ability to meet its contractual obligations.	Indicates a company's capacity to meet insurance policy obligations.	Indicates a company's relative financial strength and ability to meet policy-owner obligations and claims.	Indicates a company's ability to pay claims on a timely basis, based on long-term solvency and ability to maintain adequate liquidity and includes evaluation of company's asset and liability management practices.
SCALE	<p>Secure</p> <p>A++, A+ Superior</p> <p>A, A- Excellent</p> <p>B++, B+ Very Good</p> <p>Vulnerable</p> <p>B, B- Fair</p> <p>C++, C+ Marginal</p> <p>C, C- Weak</p> <p>D Poor</p> <p>E Under regulatory supervision</p> <p>F In liquidation</p> <p>S Rating Suspended</p>	<p>Secure</p> <p>AAA Extremely Strong</p> <p>AA Very Strong</p> <p>A Strong</p> <p>BBB Good</p> <p>Vulnerable</p> <p>BB Marginal</p> <p>B Weak</p> <p>CCC Very weak</p> <p>R Regulation supervision</p> <p>NR Not rated</p>	<p>Secure</p> <p>Aaa Exceptional</p> <p>Aa Excellent</p> <p>A Good</p> <p>Baa Adequate</p> <p>Ba Questionable</p> <p>B Poor</p> <p>Caa Very poor</p> <p>Ca Extremely poor</p> <p>C Lowest</p>	<p>AAA Exceptionally Strong</p> <p>AA Very Strong</p> <p>A Strong</p> <p>BBB Good</p> <p>BB Moderately Weak</p> <p>B Weak</p> <p>CCC, CC, C Very Weak</p> <p>DDD, DD, D Distressed</p>
MODIFIERS	<p>Ratings may be modified by + or - signs to show relative standing of insurer in rating categories A through C.</p> <p>Ratings modifiers are assigned to identify companies whose rating opinions are Under review (u) and may be subject to near-term change; or Qualified (q), which may be assigned to HMOs whose ratings are based solely on quantitative analysis. Affiliation codes are based on Group (g), Pooling (p) or Reinsurance (r) affiliation with other insurers. In addition, there are Not Rated Categories and Financial Size Categories.</p> <p>'pi' Ratings, denoted with a 'pi' subscript, are Insurer Financial Strength Ratings based on an analysis of an insurer's published financial information and additional information in the public domain. They do not reflect in-depth meetings with an insurer's management and are therefore based on less comprehensive information than ratings without a 'pi' subscript.</p>	<p>Ratings may be modified by + or - signs to show relative standing of insurer in rating categories AA through CCC.</p>	<p>1. Company ranks in higher end of its</p> <p>2. Mid-range ranking.</p> <p>3. Lower-end ranking.</p>	<p>Ratings may be modified by + or - signs to show relative standing of insurer in rating categories AA through B.</p>

Note: Ratings for each agency are not comparative across the rows of the tables. Each company uses a unique set of criteria for determining ratings.