

**TRUCKEE TAHOE AIRPORT DISTRICT
GROUP LIFE/ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE PROPOSALS**

	UNUM	Principal	Met-Life	Guardian	Blue Shield
<u>Life/AD&D Benefit</u>	<u>Option 2</u> \$50,000	<u>Option 2</u> \$50,000	<u>Option 2</u> \$50,000	<u>Option 2</u> \$50,000	<u>Current Plan</u> \$25,000
<u>Overall Maximum</u>	\$50,000	\$50,000	\$50,000	\$50,000	\$25,000
<u>Guarantee Issue</u>	\$50,000	\$50,000	\$50,000	\$50,000	\$25,000
<u>Reduction Formula</u>	35% at age 70 50% at age 75	35% at age 65 50% at age 70	35% at age 65 50% at age 70	35% at age 65 60% at age 70 75% at age 75 85% at age 80	35% at age 65 50% at age 70
<u>Monthly Premiums</u> Volume	\$950,000	\$932,500	\$932,500	\$932,500	AGE RATED
<u>Life Rate</u> <u>Monthly Premium</u>	\$0.540/\$1,000 <u>\$513.00</u>	\$0.237/\$1,000 <u>\$221.00</u>	\$0.459/\$1,000 <u>\$428.00</u>	\$0.50/\$1,000 <u>\$466.25</u>	
<u>AD&D Rate</u> <u>Monthly Premium</u>	\$0.040/\$1,000 <u>\$38.00</u>	\$0.029/\$1,000 <u>\$27.04</u>	\$0.033/\$1,000 <u>\$30.75</u>	\$0.030/\$1,000 <u>\$27.97</u>	
<u>Total Life + AD&D</u> <u>Monthly Premium</u>	\$.58/\$1,000 <u>\$551.00</u>	\$.266/\$1,000 <u>\$248.05</u>	\$.492/\$1,000 <u>\$458.79</u>	\$.53/\$1,000 <u>\$494.23</u>	<u>\$348.75</u>
<u>Contributions</u> Rate Guarantee	Employer Paid Two Years	Employer Paid Two Years	Employer Paid Two Years	Employer Paid Two Years	Tied to health ins renewal
	Includes EAP and travel assistance program	Will Preparation service included Wellness offered: add'l \$200/yr & \$33/employee	EAP included with a 4% load to rates shown above	EAP only available with 3 lines of coverage	
Annual Cost Including Wellness Plan Including EAP	\$ 6,612.00	\$ 2,976.54 \$ 3,803.54	\$ 5,505.48 \$ 5,717.82	\$ 5,930.70	\$ 4,185.00
	Difference between current policy and recommended (highlighted numbers)				\$ 1,208.46