



**Superior Administrative Support Features Included in Quote:**

- **Simplified** administration of group benefits through secured online tools:
  - Flexible plan administration and billing services
  - Easy access to frequently used forms
  - Claims information plan administrators need to assist employees and their families
  - A robust resource center filled with reference materials that enable plan administrators to be responsive to employee questions and industry information
  - Convenient online options of viewing or downloading your group insurance policy and employee certificate booklets
- Centralized toll-free Service Center for general inquiries
- Local Field Office Implementation Support
- Electronic Distribution of employee booklets - standard delivery
- Internet list bill and self accounting options
- Integrated Premium Waiver claims processing when sold with Unum LTD
- Compliance with ERISA reporting and disclosure requirements
- Superior Benefits Center Service Standards

**Rates and Cost Information:**

**Life Rates**

Age	Employee Life Monthly Step Rates per \$10,000		Spouse Life Monthly Step Rates per \$5,000		Child Life Monthly Rate
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	
15-24	0.650	1.110	0.325	0.555	\$0.400 per \$2,000
25-29	0.650	1.110	0.325	0.555	
30-34	0.810	1.420	0.405	0.710	
35-39	1.140	2.080	0.570	1.040	
40-44	1.650	3.060	0.825	1.530	
45-49	2.620	4.930	1.310	2.465	
50-54	4.210	7.990	2.105	3.995	
55-59	7.070	13.150	3.535	6.575	
60-64	11.290	19.670	5.645	9.835	
65-69	21.070	34.860	10.535	17.430	
70-74	44.470	65.150	22.235	32.575	
75+	44.470	65.150	22.235	32.575	

**AD&D Rates**

Employee AD&D Monthly Rate	Spouse AD&D Monthly Rate	Child AD&D Monthly Rate
\$0.285 per \$10,000	\$0.15 per \$5,000	\$0.070 per \$2,000

**Rate Guarantee:** 3 Year(s)

For purposes of calculating benefits and cost, an employee's "annual earnings" is assumed to mean: gross annual income before taxes, including any pre-tax contributions to a deferred compensation plan, **excluding** commissions, bonuses, overtime pay or other extra compensation.

**Cost of Coverage Paid By:** Employees

**Minimum Participation:** In order for the case to be effective, the greater of 10 employees or 20% of the eligible employees must participate in the plan.