



## Medical Mutual - Options - 12 Month Rate

| Medical/Rx               | Aetna<br>PPO Plan<br>Current | Medical Mutual<br>PPO Plan<br>Option |
|--------------------------|------------------------------|--------------------------------------|
| Deductible               |                              |                                      |
| Single                   | <b>Network</b><br>\$200      | <b>Non-<br/>Network</b><br>\$500     |
| Family                   | \$400                        | \$800                                |
| Coinsurance              | 100%                         | 70%                                  |
| Out-of-Pocket Max        | (Includes Deductible)        |                                      |
| Single                   | \$200                        | \$2,300                              |
| Family                   | \$400                        | \$4,400                              |
| PCP/Specialist           | \$15/\$15                    | Ded.-70%                             |
| Inpatient Hospital       | Ded.-100%                    | Ded.-70%                             |
| Mammogram                | 100%                         | Ded.-70%                             |
| Preventive Office Visits |                              |                                      |
| Well Baby Care           | 100%                         | Ded.-70%                             |
| Adult Routine Exams      | 100%                         | Ded.-70%                             |
| Emergency Room           | \$50 Copay                   |                                      |
| Urgent Care              | \$35 Copay                   | Ded.-70%                             |
| Lifetime Maximum         | Unlimited                    |                                      |
| <b>RX PLAN</b>           | <b>Retail</b>                | <b>Mail Order</b>                    |
| Tier 1                   | \$10                         | \$20                                 |
| Tier 2                   | \$15                         | \$30                                 |
| Tier 3                   | \$15                         | \$30                                 |
| Tier 4                   | n/a                          | n/a                                  |
| Days Supply              | 31 Days                      | 90 Days                              |
| Notes                    |                              |                                      |

### RATES

|                       |     |                       |
|-----------------------|-----|-----------------------|
| EE                    | 24  | \$605.60              |
| Family                | 129 | \$1,635.10            |
| <b>Monthly Annual</b> |     | <b>\$225,462.30</b>   |
| Rate Adjustment       |     | <b>\$2,705,547.60</b> |
|                       |     | <b>12 Month Rates</b> |
|                       |     | \$605.57              |
|                       |     | \$1,635.02            |
|                       |     | <b>\$225,451.26</b>   |
|                       |     | <b>\$2,705,415.12</b> |
|                       |     | <b>0.00%</b>          |

*Rates include a 2nd year cap of 15%. That is, the fully insured renewal effective 1/1/2017 will be no more than 15% higher than the 1/1/2016 rates.*

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Date



## Dental - Options

| Dental                         | Met Life<br>PPO Plan<br>Current        | Standard<br>PPO Plan<br>Option 2       |
|--------------------------------|--|--|
|                                | <b>Network</b> <b>Non-<br/>Network</b> | <b>Network</b> <b>Non-<br/>Network</b> |
| Deductible                     |  |  |
| Single                         | \$50                                   | \$50                                   |
| Family                         | \$150                                  | \$150                                  |
| Waived<br>for Preventative?    | Yes      Yes                           | Yes      Yes                           |
| Waived<br>for Orthodontia?     | Yes      Yes                           | Yes      Yes                           |
| Class I                        | 100%      100%                         | 100%      100%                         |
| Class II                       | 80%      80%                           | 80%      80%                           |
| Class III                      | 50%      50%                           | 50%      50%                           |
| Class IV                       | 50%      50%                           | 50%      50%                           |
| Adult                          | Not Covered                            | Not Covered                            |
| Benefit                        | No Waiting                             | No Waiting                             |
| Waiting Period                 | Periods                                | Periods                                |
| Annual Maximum                 | \$1,500                                | \$1,500                                |
| Lifetime                       | \$1,000                                | \$1,000                                |
| Orthodontia Max                |  |  |
| Non-Network                    | 90th                                   | 90th                                   |
| Percentile                     | Percentile                             | Percentile                             |
| Implants                       | Class III                              | Class III                              |
| Endodontics                    | Class II                               | Class II                               |
| Periodontics                   | Class II                               | Class II                               |
| Maximum Rollover               | Not Included                           | Included                               |
| <b>Rates</b>                   |  |  |
|                                | <b>1 Year Rate Guarantee</b>           | <b>1 Year Rate Guarantee</b>           |
| Single                      25 | \$28.00                                | \$28.55                                |
| Family                     128 | \$85.07                                | \$85.86                                |
| <b>Monthly</b>                 | <b>\$11,588.96</b>                     | <b>\$11,703.83</b>                     |
| <b>Annual</b>                  | <b>\$139,067.52</b>                    | <b>\$140,445.96</b>                    |
| Rate Adjustment                |  | <b>1.5%</b>                            |

Class I includes Preventative & Diagnostic; Class II includes Basic Services; Class III includes Major Services; Class IV includes Orthodontia

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Date



## Vision - Options

| Vision   | Aetna<br>Vision Preferred<br>Current   | Standard<br>Balanced Vision PPO<br>Option 3 |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
|--|--|---|-----------------|------|----------------|------|---------------|-----------------|-----------------|------------|--|-----------------|------------|-------------------|--------------------|--|------------------------------|-----------------|------------|--------|------------|-----------------|-------------------|-------------|--------------------|-----------------------|----------------|-----------|--|-----------|--|-----------|--|---|---------|-----------------|------|-----|------|-----|-----------------|------------|------------|--|-----------------|------------|-----------------|------------|-----------------|------------|-----------------|-------------|-------|------------|-----------------|-------------|-------------|-------------|--------------------|--|-----------|--|-----------|--|-----------|--|
|  | <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%; text-align: center;">Network</th> <th style="width: 50%; text-align: center;">Non-<br/>Network</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$10</td> <td style="text-align: center;">n/a</td> </tr> <tr> <td style="text-align: center;">\$10</td> <td style="text-align: center;">n/a</td> </tr> <tr> <td style="text-align: center;">Covered in Full</td> <td style="text-align: center;">Up to \$25</td> </tr> <tr> <td colspan="2" style="text-align: center;">(Per Pair)</td> </tr> <tr> <td style="text-align: center;">Covered in Full</td> <td style="text-align: center;">Up to \$20</td> </tr> <tr> <td style="text-align: center;">Covered in Full</td> <td style="text-align: center;">Up to \$40</td> </tr> <tr> <td style="text-align: center;">Covered in Full</td> <td style="text-align: center;">Up to \$65</td> </tr> <tr> <td style="text-align: center;">Covered in Full</td> <td style="text-align: center;">Up to \$65</td> </tr> <tr> <td style="text-align: center;">\$130</td> <td style="text-align: center;">Up to \$65</td> </tr> <tr> <td style="text-align: center;">Covered in Full</td> <td style="text-align: center;">Up to \$200</td> </tr> <tr> <td style="text-align: center;">Up to \$130</td> <td style="text-align: center;">Up to \$90</td> </tr> <tr> <td colspan="2" style="text-align: center;"><b>EyeMed Network</b></td> </tr> <tr> <td style="text-align: center;">12 Months</td> <td></td> </tr> <tr> <td style="text-align: center;">12 Months</td> <td></td> </tr> <tr> <td style="text-align: center;">12 Months</td> <td></td> </tr> </tbody> </table> | Network                                     | Non-<br>Network | \$10 | n/a            | \$10 | n/a           | Covered in Full | Up to \$25      | (Per Pair) |  | Covered in Full | Up to \$20 | Covered in Full   | Up to \$40         | Covered in Full  | Up to \$65                   | Covered in Full | Up to \$65 | \$130  | Up to \$65 | Covered in Full | Up to \$200       | Up to \$130 | Up to \$90         | <b>EyeMed Network</b> |                | 12 Months |  | 12 Months |  | 12 Months |  | <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%; text-align: center;">Network</th> <th style="width: 50%; text-align: center;">Non-<br/>Network</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$10</td> <td style="text-align: center;">n/a</td> </tr> <tr> <td style="text-align: center;">\$10</td> <td style="text-align: center;">n/a</td> </tr> <tr> <td style="text-align: center;">Covered in Full</td> <td style="text-align: center;">Up to \$45</td> </tr> <tr> <td colspan="2" style="text-align: center;">(Per Pair)</td> </tr> <tr> <td style="text-align: center;">Covered in Full</td> <td style="text-align: center;">Up to \$30</td> </tr> <tr> <td style="text-align: center;">Covered in Full</td> <td style="text-align: center;">Up to \$50</td> </tr> <tr> <td style="text-align: center;">Covered in Full</td> <td style="text-align: center;">Up to \$65</td> </tr> <tr> <td style="text-align: center;">Covered in Full</td> <td style="text-align: center;">Up to \$100</td> </tr> <tr> <td style="text-align: center;">\$130</td> <td style="text-align: center;">Up to \$70</td> </tr> <tr> <td style="text-align: center;">Covered in Full</td> <td style="text-align: center;">Up to \$210</td> </tr> <tr> <td style="text-align: center;">Up to \$130</td> <td style="text-align: center;">Up to \$105</td> </tr> <tr> <td colspan="2" style="text-align: center;"><b>VSP Network</b></td> </tr> <tr> <td style="text-align: center;">12 Months</td> <td></td> </tr> <tr> <td style="text-align: center;">12 Months</td> <td></td> </tr> <tr> <td style="text-align: center;">12 Months</td> <td></td> </tr> </tbody> </table> | Network | Non-<br>Network | \$10 | n/a | \$10 | n/a | Covered in Full | Up to \$45 | (Per Pair) |  | Covered in Full | Up to \$30 | Covered in Full | Up to \$50 | Covered in Full | Up to \$65 | Covered in Full | Up to \$100 | \$130 | Up to \$70 | Covered in Full | Up to \$210 | Up to \$130 | Up to \$105 | <b>VSP Network</b> |  | 12 Months |  | 12 Months |  | 12 Months |  |
| Network  | Non-<br>Network  |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| \$10   | n/a  |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| \$10   | n/a  |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| Covered in Full  | Up to \$25   |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| (Per Pair)   |  |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| Covered in Full  | Up to \$20   |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| Covered in Full  | Up to \$40   |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| Covered in Full  | Up to \$65   |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| Covered in Full  | Up to \$65   |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| \$130  | Up to \$65   |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| Covered in Full  | Up to \$200  |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| Up to \$130  | Up to \$90   |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| <b>EyeMed Network</b>  |  |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| 12 Months  |  |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| 12 Months  |  |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| 12 Months  |  |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| Network  | Non-<br>Network  |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| \$10   | n/a  |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| \$10   | n/a  |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| Covered in Full  | Up to \$45   |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| (Per Pair)   |  |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| Covered in Full  | Up to \$30   |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| Covered in Full  | Up to \$50   |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| Covered in Full  | Up to \$65   |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| Covered in Full  | Up to \$100  |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| \$130  | Up to \$70   |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| Covered in Full  | Up to \$210  |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| Up to \$130  | Up to \$105  |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| <b>VSP Network</b>   |  |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| 12 Months  |  |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| 12 Months  |  |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| 12 Months  |  |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| <b>RATES</b>   |  |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Single</td> <td style="width: 50%; text-align: right;">24</td> </tr> <tr> <td>Family</td> <td style="text-align: right;">129</td> </tr> <tr> <td colspan="2" style="text-align: center;"><b>Monthly</b></td> </tr> <tr> <td colspan="2" style="text-align: center;"><b>Annual</b></td> </tr> <tr> <td colspan="2" style="text-align: center;">Rate Adjustment</td> </tr> </table> | Single   | 24  | Family          | 129  | <b>Monthly</b> |      | <b>Annual</b> |                 | Rate Adjustment |            | <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">\$9.74</td> </tr> <tr> <td style="text-align: center;">\$24.85</td> </tr> <tr> <td style="text-align: center;"><b>\$3,439.41</b></td> </tr> <tr> <td style="text-align: center;"><b>\$41,272.92</b></td> </tr> </table> | \$9.74          | \$24.85    | <b>\$3,439.41</b> | <b>\$41,272.92</b> | <table style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2" style="text-align: center;"><b>1 Year Rate Guarantee</b></td> </tr> <tr> <td style="width: 50%;"></td> <td style="width: 50%; text-align: right;">\$7.45</td> </tr> <tr> <td></td> <td style="text-align: right;">\$18.07</td> </tr> <tr> <td colspan="2" style="text-align: center;"><b>\$2,509.83</b></td> </tr> <tr> <td colspan="2" style="text-align: center;"><b>\$30,117.96</b></td> </tr> <tr> <td colspan="2" style="text-align: center;"><b>-27.03%</b></td> </tr> </table> | <b>1 Year Rate Guarantee</b> |                 |            | \$7.45 |            | \$18.07         | <b>\$2,509.83</b> |             | <b>\$30,117.96</b> |                       | <b>-27.03%</b> |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| Single   | 24   |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| Family   | 129  |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| <b>Monthly</b>   |  |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| <b>Annual</b>  |  |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| Rate Adjustment  |  |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| \$9.74   |  |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| \$24.85  |  |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| <b>\$3,439.41</b>  |  |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| <b>\$41,272.92</b>   |  |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| <b>1 Year Rate Guarantee</b>   |  |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
|  | \$7.45   |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
|  | \$18.07  |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| <b>\$2,509.83</b>  |  |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| <b>\$30,117.96</b>   |  |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |
| <b>-27.03%</b>   |  |   |                 |      |                |      |               |                 |                 |            |  |                 |            |                   |                    |  |                              |                 |            |        |            |                 |                   |             |                    |                       |                |           |  |           |  |           |  |   |         |                 |      |     |      |     |                 |            |            |  |                 |            |                 |            |                 |            |                 |             |       |            |                 |             |             |             |                    |  |           |  |           |  |           |  |

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## Life/AD&D - Options

| Rates                                 |   |   |
|---------------------------------------|---|---|
| <b>Life/AD&amp;D</b>                  | <b>One America</b><br>Current                           | <b>Standard</b><br>Option 3                             |
| <b>Classes</b>                        | <b>Class 1</b><br>Full -Time Police & Fire              | <b>Class 1</b><br>Full -Time Police & Fire              |
| <b>Life Benefit</b>                   | <b>Class 2</b><br>All other Full-Time EE's              | <b>Class 2</b><br>All other Full-Time EE's              |
| <b>AD&amp;D Benefit</b>               | Class 1 = \$15,000<br>Class 2 = \$15,000                | Class 1 = \$15,000<br>Class 2 = \$15,000                |
| <b>Age Reduction Schedule</b>         | Class 1 = \$30,000<br>Class 2 = \$15,000                | Class 1 = \$30,000<br>Class 2 = \$15,000                |
| <b>Life Volume</b>                    | To 65% @ Age 65;<br>To 50% @ Age 70;<br>To 35% @ Age 75 | To 65% @ Age 65;<br>To 50% @ Age 70;<br>To 35% @ Age 75 |
| <b>AD&amp;D Volume</b>                | <b>2 Year Rate Guarantee</b>                            |   |
| Life Rate Per \$1,000                 | \$2,286,750   | \$2,286,750   |
| AD&D Rate Per \$1,000                 | \$3,336,750   | \$3,336,750   |
| <b>Monthly Annual Rate Adjustment</b> | \$0.240   | \$0.26  |
|                                       | \$0.035   | \$0.02  |
|                                       | <b>\$665.61</b>   | <b>\$661.29</b>   |
|                                       | <b>\$7,987.28</b>                                       | <b>\$7,935.48</b>                                       |
|                                       |   | <b>-0.65%</b>   |

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