

Long-Term Disability Renewal Summary for Lakeview Community Schools

Policy: 5460318
 Plan Type: Long-Term Disability
 Anniversary Date: 01/01/2018
 Rate Effective Date: 01/01/2018

A thorough review of your plan(s) has been completed. For your convenience, the table(s) below shows the monthly rate and premium changes effective January 1, 2018.

Plan(s)	Current Rate	Renewal Rate	Current Premium*	Renewal Premium*
Long-Term Disability As a percent of covered payroll	0.67	0.73	\$2,631.80	\$2,867.48

*Estimated based on total covered lives and coverage amount per product line reported to us as of July 7, 2017.

In determining your new plan rate many factors have been taken into consideration which may include average age, gender distribution, benefit distribution, and claims incidence as well as the specific industry in which your group operates. Our review of your plan has brought about an adjustment to the group long-term disability insurance rate(s).

Insurance products are underwritten by Union Security Insurance Company (Kansas City, MO) under Policy Form Series GP-90, GP-09, GP-10, GP-11, GP-12/GC-12, GP-13/GC-13, GP-13/GC-14, GP-15/GC-15, GP-16/GC-16, GP LTD CA, GP STD CA, NJ-TDB and administered by Sun Life Assurance Company of Canada (Wellesley Hills, MA).

Please refer to the issued policy for complete details and all benefit requirements, including all limitations, exclusions, restrictions, and reductions. Some insurance policies are not available in all states. Contact us for costs and complete details.

GGLT-ALG-5592

SLPC 27436 5/16 (exp. 5/19)