

**FRANKLIN COUNTY SCHOOL BOARD
WORKSHOP
WILLIE SPEED BOARD ROOM**

JULY 18, 2016

5:30 PM

AGENDA

I. CALL TO ORDER-

II. BOARD INFORMATION COMMENTS/DISCUSSION ITEMS

FCSD Group Term Life Insurance (Brad Hoard, U.S. Employee Benefits Services Group)

Financial Impact
 Group Term Life Insurance
 Franklin County School District

As of July 2014

Employee Only	130
Retirees	106

Current Rates and Enrollment

Employee Only	\$0.56	100	\$25,000.00	\$2,500,000.00	\$1,400.00
Retirees	\$0.54	121		\$2,000,000.00	\$1,080.00
					\$2,480.00
Board Cost					\$29,760.00

Standard Life	\$0.22	145	\$25,000.00	\$3,625,000.00	\$779.38
Board Cost					\$9,352.50

Retirees Voluntary	\$3.00	121		\$2,000,000.00	\$6,000.00
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Retiree Premiums				\$10,000.00	\$30.00
				\$20,000.00	\$60.00

Will Set Up Retiree FRS Deductions

Board Savings					\$20,407.50
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USEBSG School Districts
Life Insurance

District	Class	Contribution	Amount
Lafayette	Active	Board	\$20,000.00
	Retiree	Retiree	\$10,000.00
		Retiree*	\$5,000.00
Walton	Active		\$5,000.00
	Retiree		\$2,500.00
Madison	Active	Board	\$10,000.00
	Retiree	Board for 2 Years	\$10,000.00
	Retiree	Board for 2 Years	\$5,000.00
	Retiree	Retiree	\$10,000.00
	Retiree	Retiree*	\$5,000.00
Liberty	Active	Board	\$10,000.00
	Retiree	Retiree	\$10,000.00
	Retiree	Retiree*	\$5,000.00
Washington	Board	Board	\$50,000.00
	Retiree	Retiree	\$15,000.00
	Retiree	Retiree*	\$9,750.00
	Retiree	Retiree*	\$3,000.00
	Retiree	Retiree*	\$3,000.00

For specific amounts and coverage please see certificate of coverage.

* Reduction in benefit due to age

Employee Benefits

Presented by:
U.S. EMPLOYEE BENEFITS
SERVICES GROUP

Proposal And Cost Summary

Prepared for:
Franklin County District Schools
Florida
June 3, 2016



Group Life Insurance

Standard Insurance Company



How The Standard's Focused Expertise Can Benefit Your Business

At Standard Insurance Company, group Life and Disability insurance aren't add-ons. They're our primary business. For you, our focused expertise means people who understand your needs and employee benefits that work harder to support your goals.

From fast, responsive claims handling to flexible plan designs that help you control costs, we're here to partner with you for the long term. Our proactive approach and solutions can help reduce the workload for your HR team and help you maintain a more efficient and productive workplace.

Key Reasons To Choose The Standard

Partnership Focus	With The Standard's 40-plus fully-staffed sales and service offices across the country, you can count on a smooth, hassle-free transition, local account resources and personal, responsive service. We're here to minimize your administrative burden and simplify claim management. With access that works the way you work – online, phone or in person – we're easy to reach and quick to follow through.
Long-Term Perspective	We've tailored this proposal to address your needs, today and for the long-term. Need more options? Just ask. We offer millions of possible plan design combinations. We also emphasize giving you the "right rate" from the beginning to avoid a big increase later.
Proactive Approach	We focus on helping employers prevent disabilities, increase employee well-being and maintain a more productive workplace through innovative solutions that deliver measurable results, including: <ul style="list-style-type: none">• Industry-leading Workplace PossibilitiesSM program• Exclusive partnership with Health AdvocateTM• Employee Assistance Program included with our LTD plans• Comprehensive Absence Management services• Flexible Dental and Vision plans

We Keep Our Promises

At The Standard, doing the right thing for our customers is in our DNA. More than 100 years of history and our long track record of financial strength back up our commitment to you and your employees.

Basic Life and AD&D Plan 1

Covered Members

An employee of the Employer who retired under the Employer's retirement program

An active employee of the Employer working 30 hours per week

Class 1: Active Members

Class 2: Retired Members

Plan

	Class 1	Class 2
Benefit Formula	Flat \$25,000	Flat \$20,000
Age Based Benefit Reduction	To 50% at age 70	To 50% at age 70
Guarantee Issue	Full Benefit	Full Benefit
Employer Contribution	100%	0%

Cost

		Members	Volume	X Rate: Per \$1,000	=	Monthly Premium
Active Members	Life	156	\$3,862,500	0.20		\$773
	AD&D	156	\$3,862,500	0.015		\$58
Retired Members	Life	79	\$1,080,000	3.00		\$3,240
				Total:		\$4,071

- The proposed rates are guaranteed until 01/01/2019
- We provide policyholders with a 60-day notice of rate change.

Features

- A Family Benefits Package is included. It provides extra AD&D benefits to help families transition due to the loss of an insured member. The package includes a Child Care Benefit (child care expense reimbursement for children under age 13); a Career Adjustment Benefit (education expense reimbursement for spouses); and a Higher Education Benefit (college expense reimbursement for children).
- For class 1: An Accelerated Benefit is included. Terminally ill members may withdraw up to 75% of their Life benefit to a maximum of \$500,000 (when Basic Life and any Additional Life are combined).
- Travel Assistance is included. This service provides plan participants with access to appropriate medical care and other emergency services whenever traveling at least 100 miles from home or in a foreign country for trips lasting up to 180 days. Travel Assistance offers a range of professional, 24-hour medical and legal assistance and coordination services.
- AdminEASE service is included. These time-saving online tools are the fastest, easiest and most secure way to administer your plan.
- For class 1: Waiver of Premium is included for those disabled prior to age 60. The schedule of age reductions will not apply while a member is on Waiver. Waiver ends at age 65. The Standard consolidates the filing and management of the Life Waiver of Premium and LTD claims if The Standard has both coverages.
- This proposal includes the Life Services Toolkit which helps beneficiaries cope with grief and loss, get answers to legal questions, plan a memorial or a funeral, and address financial concerns. Additionally, all covered employees will have access to online will preparation and other estate planning documents as well as articles to help deal with identity theft, improve wellness and more.
- The plan includes E-Contract Document service for efficient, convenient online contract document delivery. Printed documents are available on request. Certificates must be distributed to insured members. Note: Under ERISA, plan administrators may deliver Summary Plan Descriptions/certificates electronically, but must implement measures to ensure participants actually receive them. Please consult legal counsel to clarify your delivery or recordkeeping requirements.

Plan Design

- A Seat Belt Benefit and an Air Bag Benefit are included. These provide additional benefits (100% of AD&D benefit to \$10,000 and 100% of AD&D benefit to \$5,000, respectively) if a member dies as a result of an automobile accident while using a seat belt system and where the automobile's air bag deployed at the time of the accident.
- Portability of insurance is included. This lets terminating members continue their basic life amount without providing evidence of insurability. If AD&D is included in the plan it may also be ported.
- A Repatriation Benefit is included. It provides an additional benefit to help pay for the expenses of transporting a member's body when the member dies more than 200 miles from home.
- For class 2: Until coverage has been in force for 2 years, death which results from suicide or other intentional self-inflicted injury is not covered (in force for 1 year in CO, MO and ND; not available in WA.)
- For class 2: Waiver of Premium and Accelerated Benefit provisions are not available for retirees.
- The members' benefit amounts under the current plan are carried forward to this plan.

Assumptions

- For class 2: The proposed rates assume that both participants and non-participants are included in the census provided.
- For class 2: Final rates will be based on an actual enrollment.
- The rates assume billing is centralized in one location.
- The proposed rates assume coverage currently in force.
- Proposed rate includes electronic documents.

Conditions

- For class 2: Rates assume 75% enrollment.
- For class 2: For coverage to become effective on 01/01/2017, the greater of 75% of eligible members or 10 members must enroll.
- This is not our customary age reduction schedule. As an employer, you are responsible for determining that the schedule you have requested complies with the ADEA. We assume that you have made that determination.
- For class 2: We require evidence of insurability for members who are eligible under the current plan but are not enrolled.
- For class 2: We require evidence of insurability for members who enroll more than 31 days after they are first eligible for coverage.

Additional Information

For additional information on the available features and benefits of Life and Accidental Death & Dismemberment Insurance from The Standard, click here: <http://www.standard.com/eforms/6958.pdf>

Additional Life Plan 1

Covered Members

An active employee of the Employer working 30 hours per week

Plan

Benefit Formula	Increments of \$10,000 to a maximum of \$150,000 with a minimum of \$10,000
Rounding	Nearest \$1
Minimum Benefit	\$10,000
Age Based Benefit Reduction	To 50% at age 70
Guarantee Issue	Full Benefit
Employer Contribution	0%

Cost

	Members	Age	Rate: Per \$1,000	X	Volume	=	Monthly Premium
All Enrolled	4	<= 29	0.050		\$350,000		\$18
	5	30-34	0.070		\$410,000		\$29
	4	35-39	0.080		\$370,000		\$30
	8	40-44	0.110		\$680,000		\$75
	10	45-49	0.190		\$1,040,000		\$198
	11	50-54	0.290		\$820,000		\$238
	6	55-59	0.400		\$300,000		\$120
	9	60-64	0.550		\$550,000		\$303
	5	65-69	1.020		\$350,000		\$357
	1	70-74	1.870		\$150,000		\$281
	0	75 +	5.480		\$0		\$0
0	80-99	5.480		\$0		\$0	
Total							\$1,646

- We provide policyholders with a 60-day notice of rate change.

Features

- An Accelerated Benefit is included. Terminally ill members may withdraw up to 75% of their Life benefit to a maximum of \$500,000 (when Basic Life and any Additional Life are combined).
- Travel Assistance is included. This service provides plan participants with access to appropriate medical care and other emergency services whenever traveling at least 100 miles from home or in a foreign country for trips lasting up to 180 days. Travel Assistance offers a range of professional, 24-hour medical and legal assistance and coordination services.
- Portability of insurance is included. This lets terminating members continue their additional life amount without providing evidence of insurability. If AD&D is included in the plan it may also be ported.
- Waiver of Premium is included for those disabled prior to age 60. The schedule of age reductions will not apply while a member is on Waiver. Waiver ends at age 65. The Standard consolidates the filing and management of the Life Waiver of Premium and LTD claims if The Standard has both coverages.

Plan Notes

- Until coverage has been in force for 2 years, death which results from suicide or other intentional self-inflicted injury is not covered (in force for 1 year in CO, MO and ND; not available in WA.)
- The members' benefit amounts under the current plan are carried forward to this plan.

Assumptions

- The proposed rates assume that only participants are included in the census provided.
- The rates assume billing is centralized in one location.
- The proposed rates assume coverage currently in force.

Conditions

- Rates assume 40% enrollment.
- For coverage to become effective on 01/01/2017, the greater of 20% of eligible members or 10 members must enroll.
- Additional Life can only be purchased in conjunction with Basic Life.
- This is not our customary age reduction schedule. As an employer, you are responsible for determining that the schedule you have requested complies with the ADEA. We assume that you have made that determination.
- We require evidence of insurability for members who are eligible under the current plan but are not enrolled.
- We require evidence of insurability for members who enroll more than 31 days after they are first eligible for coverage.
- Elective increases require evidence of insurability.

Additional AD&D Plan 1

A benefit on the Additional Life Plan

Covered Members

An active employee of the Employer working 30 hours per week

Plan

Benefit Formula	Increments of \$10,000 to a maximum of \$150,000 with a minimum of \$10,000
Rounding	Nearest \$1
Minimum Benefit	\$10,000
Age Based Benefit Reduction	To 50% at age 70
Employer Contribution	0%

Cost

		Members	Volume	X Rate: Per \$1,000	=	Premium
All Enrolled	AD&D	63	\$5,020,000	0.017		\$85
Total						\$85

Features

- A Seat Belt Benefit and an Air Bag Benefit are included. These provide additional benefits (100% of AD&D benefit to \$10,000 and 100% of AD&D benefit to \$5,000, respectively) if a member dies as a result of an automobile accident while using a seat belt system and where the automobile's air bag deployed at the time of the accident.
- A Family Benefits Package is included. It provides extra AD&D benefits to help families transition due to the loss of an insured member. The package includes a Child Care Benefit (child care expense reimbursement for children under age 13); a Career Adjustment Benefit (education expense reimbursement for spouses); and a Higher Education Benefit (college expense reimbursement for children).

Spouse Dependents Life Plan 1

Covered Members

An active employee of the Employer working 30 hours per week

Plan

Benefit Formula	Increments of \$5,000
Rounding	Up to next \$0
Maximum Benefit	\$30,000
Minimum Benefit	\$5,000
Age Based Benefit Reduction	To 50% at age 70
Guarantee Issue	Full Benefit
Employer Contribution	0%

Cost

	Members	Age	Rate: Per \$1,000	X	Volume	=	Monthly Premium
All Enrolled	1	<= 29	0.050		\$30,000		\$2
	2	30-34	0.070		\$60,000		\$4
	2	35-39	0.080		\$60,000		\$5
	3	40-44	0.110		\$80,000		\$9
	5	45-49	0.190		\$125,000		\$24
	3	50-54	0.290		\$85,000		\$25
	1	55-59	0.400		\$25,000		\$10
	2	60-64	0.550		\$45,000		\$25
	1	65-69	1.020		\$30,000		\$31
	0	70-74	1.870		\$0		\$0
	0	75 +	5.480		\$0		\$0
	0	80-99	5.480		\$0		\$0
Total							\$133

- Spouse rates and age reductions are based on the Member's age.
- We provide policyholders with a 60-day notice of rate change.

Features

- Portability of insurance is included. This lets terminating members continue their dependents life amount without providing evidence of insurability with the continuation of their life amount. If AD&D is included in the plan it may also be ported.

Plan Notes

- Until coverage has been in force for two years (one year in Colorado, Missouri and North Dakota), death which results from suicide or other intentional self-inflicted injury is not covered. This exclusion does not apply to plans written in Washington. Time insured under the current plan will be credited toward this time period.
- The plan includes a conversion option.
- Member must be enrolled in Additional Life to enroll in the Spouse Life plan.
- Spouse Life can't exceed 50% of member's enrolled benefit for Additional Life.
- The members' benefit amounts under the current plan are carried forward to this plan.
- Dependents Life insurance continues automatically, without premium payment, for five months after the death of the insured member.
- Waiver of Premium and Accelerated Benefit provisions are not included.

Assumptions

- The proposed rates assume that only participants are included in the census provided.

Conditions

- Rates assume 32% enrollment.
- We require evidence of insurability for spouses who enroll more than 31 days after they are first eligible for coverage.
- We will require evidence of insurability in order to increase the benefit amount for any member whose evidence of insurability was not approved by us under any policy issued by us to the policyholder or to an employer covered under the policy.
- Evidence of insurability is required in order to increase elected benefit amounts from the current plan to this plan.

Spouse Dependents AD&D Plan 1

A benefit on the Dependents Life Plan

Covered Members

An active employee of the Employer working 30 hours per week

Plan

Benefit Formula	Increments of \$5,000
Rounding	Up to next \$0
Maximum Benefit	\$30,000
Minimum Benefit	\$5,000
Age Based Benefit Reduction	To 50% at age 70
Employer Contribution	0%

Cost

		Members	Volume	X Rate: Per \$1,000	=	Monthly Premium
All Enrolled	AD&D	20	\$540,000	0.017		\$9
Total						\$9

Plan Notes

- A Seat Belt Benefit and an Air Bag Benefit are included. These provide additional benefits (100% of AD&D benefit to \$10,000 and 100% of AD&D benefit to \$5,000, respectively) if a dependent dies as a result of an automobile accident while using a seat belt system and where the automobile's air bag deployed at the time of the accident.
- If Dependents AD&D benefit is elected, the benefit amount will match the amount of Spouse Dependents Life benefit elected.

Conditions

- A dependent must be insured under Dependents Life in order to be eligible for Dependents AD&D.

Child Dependents Life Plan 1

Covered Members

An active employee of the Employer working 30 hours per week

Plan

Child Benefit Formula: Under 6 months	Flat \$10,000
Child Benefit Formula: 6 months or more	Flat \$10,000

Cost

Rates: Per \$1,000			
Members:	Composite: Paid for each member	Required: Paid for each member with dependents	Elective: Paid by each member electing coverage
All Enrolled	\$0.168	\$0.168	\$0.168

- We provide policyholders with a 60-day notice of rate change.

Features

- Portability of insurance is included. This lets terminating members continue their dependents life amount without providing evidence of insurability with the continuation of their life amount. If AD&D is included in the plan it may also be ported.

Plan Notes

- Member must be enrolled in Additional Life to enroll in the Child Life plan.
- The plan includes a conversion option.
- Dependents coverage includes child(ren) from live birth through age 20, or through age 24 if the child is a full-time registered student.
- The members' benefit amounts under the current plan are carried forward to this plan.
- Dependents Life insurance continues automatically, without premium payment, for five months after the death of the insured member.

Assumptions

- The proposed rates assume that both participants and non-participants are included in the census provided.

Conditions

- Rates assume 20% enrollment.
- We require evidence of insurability for children who are eligible under the current plan but are not enrolled.
- We will require evidence of insurability in order to increase the benefit amount for any member whose evidence of insurability was not approved by us under any policy issued by us to the policyholder or to an employer covered under the policy.
- Evidence of insurability is required in order to increase elected benefit amounts from the current plan to this plan.



Benefits & Cost Summary

Life and Accidental Death and Dismemberment (AD&D) Insurance

Prepared For: Franklin County District Schools

Submitted By: John B Hoard

Date: July 8, 2016



Benefits & Cost Summary

Group Life and Accidental Death and Dismemberment Insurance

This proposal for Life and AD&D insurance coverage includes all active full-time employees working 30 hours per week in the United States with the employer.

Class 1: AFTA
Class 2: Retirees

Number of Eligible Employees: 249

Plan Description:

Proposed coverage effective date: January 1, 2017

Life Insurance

Employee Life Benefit Amount

Class 1: \$25,000
Class 2: \$10,000

Employee Life Non-Medical Maximum

The Employee Life non-medical maximum is equal to the overall maximum.

Employee Life Benefit Reduction Formula

Life Benefit Reduces to 50% at age 70

AD&D Insurance

Employee AD&D Benefit Amount

Class 1: \$25,000
Class 2: No coverage for this class

Employee AD&D Benefit Reduction Formula

Class 1: AD&D Benefit Reduces to 50% at age 70

Standard Plan Features Included in Quote:

- Life Planning *Financial & Legal Resources*
- Life Insurance Conversion Privilege
- Unum Security Account
- 12 Month Rehire Provision
- AD&D Education Benefit - 6%-\$6,000
- AD&D Repatriation Benefit
- AD&D Seat Belt and Airbag Benefit - Employee Only 10%/\$25,000 Seatbelt-5%/\$5,000 Airbag
- AD&D Exposure and Disappearance Benefit
- Enhanced AD&D Schedule of Benefits and Losses
- Accelerated Benefit - 50% of the Life Amount to a maximum of \$750,000
- **Class 1:** Employee Life Insurance Premium Waiver
- **Class 1:** Portability



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

Optional Plan Features Included:

- **Class 1:** Worldwide emergency travel assistance services
- Work-life balance employee assistance program



Rates and Cost Information:

Life Rates

	Volume	Rate	Monthly Cost
Employee Life	\$3,562,500	\$0.520 per \$1,000	\$1,852.50

	Volume	Rate	Monthly Cost
Retiree Life	\$725,000	\$2.800 per \$1,000	\$2,030.00

Total Monthly Cost for Life Insurance:			\$3,882.50
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AD&D Rates

	Volume	Rate	Monthly Cost
Employee AD&D	\$3,562,500	\$0.010 per \$1,000	\$35.63

Rate Guarantee: 2 Year(s)

Employee Cost of Coverage Paid By: Employer (Rate assumes 100% participation)

Coverage Exclusions:

Life Insurance: 24 month suicide exclusion
(applies to contributory amounts and medically underwritten amounts)

AD&D Insurance:

- AD&D benefits will not be paid for accidental losses caused by, contributed to by, or resulting from:
- Suicide, self-destruction while sane, intentionally self-inflicted injury while sane, or self-inflicted injury while sane, or self-inflicted injury while insane
 - Active participation in a riot
 - Attempt to commit or commission of a crime
 - War, declared or undeclared, or any act of war
 - Use of any prescription or non-prescription drug, poison, fume or other chemical substance unless used according to the prescription or direction of the employee's physician. This exclusion does not apply if the chemical substance is ethanol.
 - Disease of the body, or diagnostic, medical or surgical treatment, or mental disorder as set forth in the latest edition of the Diagnostic and Statistical Manual of Mental Disorders
 - Being intoxicated

Coverage Termination:

An employee's coverage under the plan will end on the earliest of:

- the date the plan is cancelled;
- the date the employee is no longer in an eligible group;
- the date the employee's eligible group is no longer covered;
- the last day of the period for which the employee made any required contributions; or
- the last day the employee is in active employment, unless continued due to a covered layoff or leave of absence or due to an injury or sickness, as described in the contract.



Life/AD&D Coverage Highlights & Descriptions:

Some features listed below may be applicable only to certain employee classes. Please see the "Plan Description" section of your Life/AD&D Benefits and Cost Summary for specific plan details.

- Work-life balance employee assistance program:** Provides access to a comprehensive employee assistance and work-life program for the insured employee and their family, to help manage workplace stress and deal more effectively with personal issues ranging from severe to everyday problems. As an additional feature, the program includes a Will Preparation service.
- Worldwide emergency travel assistance services:** Delivers global travel assistance including medical and legal emergency support for employees and their families who travel for business or pleasure more than 100 miles from home.
- Life Planning Financial & Legal Resources:** This personalized financial counseling service provides expert, objective financial counseling to survivors and terminally ill employees at no cost to them. This service is also extended to employees upon the death or terminal illness of their covered spouse. The financial consultants are master level consultants. They will help develop strategies needed to protect resources, preserve current lifestyles, and build future security. At no time will the consultants offer or sell any product or service.
- Accelerated Benefit:** Pays a portion of the insured employee's Life benefit in the event the insured employee becomes terminally ill, and the employee's life expectancy has been reduced to less than 12 months. The employee's death benefit will be reduced by the Accelerated Life Benefit paid.
- Delayed Effective Date:** Insurance coverage will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.
- Portability:** Allows an insured employee to elect portable coverage, at group rates, if the employee terminates employment, reduces hours or retires from the employer. Employees are not eligible for portable coverage if they have an injury or sickness, under the terms of this plan, that has a material effect on life expectancy.
- Life Insurance Premium Waiver:** Life insurance premiums will be waived for insured employees who become disabled prior to a specified age, and who remain disabled during an elimination period.
- Premium Waiver Benefit Maximum:** To Age 65
- Life Insurance Conversion Privilege:** When an insured employee's group coverage ends, employees may convert their coverage to individual life policies without providing evidence of insurability.
- AD&D Covered Losses and Benefits:** The AD&D plan provides additional protection for insured employees in the event of an accidental bodily injury resulting in death or dismemberment.

Benefits resulting from the accidental death are paid to the named beneficiary. Benefits resulting from a dismembering injury are paid to the insured. The loss must occur within 365 days of the accident.



Life/AD&D Highlights

Franklin County District Schools

For Loss of:	The Benefit will be:
• Life	The full amount
• Both hands or both feet or sight of both eyes	The full amount
• One hand and one foot	The full amount
• One hand or one foot and the sight of one eye	The full amount
• Speech and hearing	The full amount
• One hand or one foot	One half the full amount
• Speech or hearing	One half the full amount
• Sight of one eye	One half the full amount
• Thumb and index finger of the same hand	One quarter the full amount

No more than the full amount will be paid for all losses resulting from the same accident.

AD&D Education Benefit:

Pays an additional lump sum benefit, to each qualified child of a deceased insured employee (provided death occurs within 365 days of the accidental bodily injury), equal to the lesser of:

- 6% of the employee's AD&D benefit amount; or
- \$6,000.

Maximum Benefit Payments: 4 per lifetime

Maximum Benefit Amount: \$24,000

Maximum Benefit Period: 6 years from the date of the first benefit payment

In order to qualify, a child must continue to be enrolled full-time in an accredited post-secondary institution of higher learning beyond the 12th grade level. If still at the 12th grade level, then the child must enroll in such an institution within 365 days of the employee's date of death.

AD&D Repatriation Benefit:

Pays an additional accidental death benefit of up to \$5,000 for preparation and transportation of a deceased insured employee, provided death occurs at least 100 miles from the employee's principal residence.



Life/AD&D Highlights

Franklin County District Schools

AD&D Seat Belt and Airbag Benefit:

Pays an additional accidental death benefit if an insured employee dies while properly wearing a seat belt, and an additional accidental death benefit if the employee was protected by an airbag.

Benefit Amount:

- Seatbelt: 10% of the Full Amount of the insured employee's accidental death and dismemberment insurance benefit.
- Airbag: 5% of the Full Amount of the insured employee's accidental death and dismemberment insurance benefit.

Maximum Benefit:

- Seatbelt: \$25,000
- Airbag: \$5,000.

AD&D Exposure and Disappearance Benefit:

Pays a benefit if the insured employee sustains an accidental bodily injury and is unavoidably exposed to the elements and suffers a loss.

Unum will presume the insured employee suffered loss of life due to an accident if:

- they are riding in a common public passenger carrier that is involved in an accident covered under the contract; and
- as a result of the accident, the common public passenger carrier is wrecked, sinks, is stranded, or disappears; and
- the insured employee's body is not found within one year of the accident.

Unum Security Account: For Life and AD&D claims that are \$10,000 or greater, a Retained Asset Account (the Unum Security Account) will be made available to the designated beneficiary. This account allows access to all paid benefits immediately, while paying interest on benefits that have not been accessed.

Claim payment is satisfied by establishment of the Unum Retained Asset Account. The funds are retained in Unum's general account and Unum pays a guaranteed rate of interest on the funds in the retained asset account regardless of the investment performance of Unum's general account. The beneficiary can request a lump sum check instead of the retained asset account or they can access all or part of the funds in the retained asset account by writing a single or multiple drafts.

While the funds are not FDIC insured, they are guaranteed by State Guaranty Associations.

For more information regarding the Unum Retained Asset Account please contact your Unum representative.



Contacting Your Unum Sales Office:

Location: Unum - Tampa Sales
One Urban Centre
4830 West Kennedy Blvd, Suite 900
Tampa, FL 33609-9802

Telephone: (813) 207-2600
Fax: (813) 207-2692

Sales Team: Julia Alison Gordon, Sr Sales Consultant
Myra C Young, Sr. Sales Coordinator

Proposal Conditions:

This proposal is under no circumstances a contract for the insurance coverage described within. If this proposal is accepted, a contract outlining the coverage will be issued.

This proposal is based on census data received by Unum. Actual costs will be based on the final enrollment data of employees insured under the plan on its effective date. Quote assumes coverage of employees who are in active employment in the United States with the employer. Please contact your Unum representative to request a quote for coverage of any employees who do not fit this category. **This quote will remain open until October 6, 2016 and includes standard services only, unless otherwise expressly described herein.**

Important Information Concerning the Sale of these Benefits:

State laws require that insurance brokers be licensed and appointed with the applicable Unum Insurance subsidiary before engaging in the solicitation or sale of these benefits. *Note that Unum cannot accept this business if the broker is not properly licensed and appointed before soliciting this proposal.*

Unum is prepared to help ensure compliance with these state regulations. Brokers who need to check their Unum appointment status should call the Broker Compensation Service Center at 800-633-7491 opt. 2.

Life/AD&D Policy Form Number: C.FP-2

Work-life balance employee assistance program is provided by Ceridian Corporation and is available with selected Unum insurance offerings. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. The service is not valid after termination of coverage and may be withdrawn at any time. Please contact your Unum representative for full details.

Worldwide emergency travel assistance services are provided by Assist America, Inc. Services are available with selected Unum insurance offerings. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. The services are not valid after termination of coverage and may be withdrawn at any time. Please contact your Unum representative for full details.

Life Planning is provided by Ceridian Incorporated. The services are subject to availability and may be withdrawn by Unum without prior notice.

Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

Underwritten by:
Unum Life Insurance Company of America
Portland, Maine 04122
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(G-72128)



BROKER COMPENSATION DISCLOSURE NOTICE FOR GROUP PRODUCTS

Your insurance or benefits advisor can offer you advice and guidance as you select the policy and provider most appropriate for your needs. At Unum we recognize the important role these professionals play in the sale of our products and services and offer them a variety of compensation programs. Your advisor can provide you with information about these programs as well as those available from other providers. We support disclosure of broker compensation so that customers can make an informed buying decision.

Brokers may be eligible to receive Base Commissions as well as Supplemental Commissions from Unum.

Unless you have agreed in writing to compensate the broker differently, Unum provides Base Commissions to all brokers in connection with the sale of an insurance policy. Base Commissions are a fixed percentage of the policy premium, and may include a one time, first year flat amount for each policy sold. Base Commissions are paid by Unum to the broker(s) on your policy. In some circumstances, broker(s) may be eligible to receive commissions on your policy even after a broker of record change has occurred.

A broker may also qualify for Supplemental Commissions paid by Unum. For group insurance products, Supplemental Commissions may be paid as a fixed percentage of total eligible group insurance premiums. The Supplemental Commission rate depends on the total dollar amount of all eligible premiums or number of group policies that the broker had in force with Unum in the prior calendar year. The Supplemental Commission rate may range from 0% to 13.80% of total premium paid.

The exact Supplemental Commission percentage payable to any broker is based upon the total dollar amount of all eligible inforce or new sales insurance premiums or number of policies that the broker had inforce with Unum in the prior calendar year. Supplemental Commissions may be calculated differently for other insurance products. The premium you pay is not impacted whether or not your broker receives Supplemental Commissions.

If you would like additional information about the range of compensation programs our company offers for your group insurance policy or any other Unum insurance product, you can find more details at www.unum.com. Should you have other questions not addressed by the website, including the Supplemental Commission percentage applicable to your broker, or if you want to speak to us directly about broker compensation, please call 1-800-ASK-UNUM (1-800-275-8686).



Internet Service Solutions

As your benefits partner, we understand the complexities of benefits management and the increasing demands on your time. To meet your needs, we're creating online solutions that help you with day-to-day plan administration and ongoing benefits management.

As a feature of your group benefits plan, our secure Internet Services give you access to tools that allow registered users to:

- Access Coverage information
- View and update billing data
- Process employee changes
- Pay premium and check billing history
- Assist employees with filing a claim

A unique feature allows you to customize access to the site, giving different people in your company access only to the tools or information they need.

The secure Employer Internet Services website is available 24 hours a day, seven days a week. The website is supported by our Internet Service Center, with service experts available to assist you from 8 a.m. to 5 p.m. Eastern Time.

Administration & Billing

- Easy access to your Group Insurance Policy
- Electronic employee certificate booklets
- Helpful plan administration guides
- Billing services available by billing account, allowing you to create a unique billing profile for each area within your company, including:
 - Flexible options for online list bill or self-accounting premium statement. Customers electing a list bill can update employee information, change coverage options, adjust salary information and more.
 - E-mail notification for immediate access to new premium statements
- Convenient payment options
- Timely status reports on employee applications submitted for medical underwriting
- Simplified data transfer of multiple employee data files

Claims

Fast and easy access to the information you need to assist your employees with a Unum claim, including frequently asked questions regarding the claims process, information on how to complete a claim form, and convenient access to a directory of online claim forms.

Forms

Application and enrollment forms, marketing materials and requests for customer service are ready to be completed, downloaded or printed at your convenience.



Resource Center

Timely reference material and work tools including:

- **HR Guidebooks** to help you navigate the complexities of FMLA, ADA, ERISA, HIPAA and Mergers & Acquisitions
- **Employee service tools** to inform your workforce about assistance services included with Unum coverages
- **Unum news** to provide the latest on our products and services

Workplace Productivity

Unum partners with you to build stronger employee benefits programs that help you maintain productivity in the workplace. We provide you with information and tools on:

- **Employee assistance services**
 - Information on valuable employee assistance services that are designed to support your employees during life's everyday challenges
- **About our products & services**
 - Integrated benefit solutions that address specific corporate needs for cost control, risk management and productivity
- **Absence management**
 - **Employee absence and your bottom line** – Unum research on the impact of disability on your employee medical costs
 - **Corporate Return-to-Work Program Development**
 - Resources to help you plan better for employee lost time, return employees to work and control the cost of lost time

**For more information, contact your
Unum service representative, visit
www.unum.com/employers,
or call our Internet Service Center
(1-877-225-2712, option 2)**

J Brad Hoard

From: Jamaal.Forman@sunlife.com
Sent: Friday, July 08, 2016 2:50 PM
To: jbhoard@usebsg.com
Cc: Joe.Oberle@sunlife.com
Subject: Sun Life DTQ - Franklin County School District

Mr. Hoard,

Thank you for contacting Sun Life about your group: Franklin County School District

Unfortunately, after careful review, we are not able to provide you with a quote for the following coverage due to uncompetitive rates and plan design restrictions,

Furthermore, we would be glad to re-evaluate the coverage we were unable to quote if any of the specifications change.

We appreciate the opportunity to quote this group and please feel free to contact Joe Oberle or me with any questions you may have.

Sincerely,

Jamaal Forman | Employee Benefits Internal Sales Representative | **Sun Life Financial**
Work: (781) 446-1909 | Jamaal.Forman@sunlife.com
One Sun Life Executive Park, Sun Code 4399, Wellesley Hills, MA 02481

Wake up to the benefit of benefits - sunlife.com/wakeup
Join Sun Life Financial on [Facebook](#), [LinkedIn](#), [Twitter](#) and [YouTube](#).

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