



Ancillaries Comparison Analysis

Effective October 1, 2012

Presented by:

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Ancillary Premium Comparison Effective October 1, 2012

Line of Coverage	Annual Premiums						
	Dearborn (Current)	Dearborn (Renewal)	Humana	Aetna	Lincoln Financial	UNUM	The Hartford
Basic Life	\$68,960.65	\$65,738.52	\$117,011.74	\$87,000.98	\$72,074.77	\$65,259.00	\$136,452.49
STD	\$45,999.24	\$36,142.26	\$45,999.24	\$32,856.60	\$45,999.24	\$42,713.58	\$82,141.50
LTD	\$50,685.70	\$50,685.70	\$90,811.87	\$57,443.79	\$50,685.70	\$50,685.70	\$82,364.26
TOTALS	\$165,645.58	\$152,566.48	\$253,822.85	\$177,301.37	\$168,759.71	\$158,658.28	\$300,958.25
\$ Increase/Decrease		-\$13,079.11	\$88,177.27	\$11,655.78	\$3,114.13	-\$6,987.31	\$135,312.67
% Increase/Decrease		-7.90%	53.23%	7.04%	1.88%	-4.22%	81.69%

NOTE:

With the two most competitive carriers (Dearborn and UNUM), the Voluntary Life rates are lower with Dearborn in the middle and upper-tier age brackets.



Basic Life Renewal & Alternatives Effective October 1, 2012

		Dearborn National A+ CURRENT		Dearborn National A+ RENEWAL		HUMANA (Kanawha) B++ Alternative #1		Aetna A Alternative #2		Lincoln Financial A+ Alternative #3		UNUM A Alternative #4		The Hartford A Alternative #5	
Current Volume	#	Rate/\$1000	Premium	Rate/\$1000	Premium	Rate/\$1000	Premium	Rate/\$1000	Premium	Rate/\$1,000	Premium	Rate/\$1,000	Premium	Rate/\$1,000	Premium
\$53,702,100															
Life		\$0.105	\$5,638.72	\$0.100	\$5,370.21	\$0.180	\$9,666.38	\$0.134	\$7,196.08	\$0.110	\$5,907.23	\$0.100	\$5,370.21	\$0.210	\$11,277.44
Dependent Life	36	\$3.00	\$108.00	\$3.00	\$108.00	\$2.35	\$84.60	\$1.50	\$54.00	\$2.75	\$99.00	\$1.89	\$68.04	\$2.60	\$93.60
Monthly Premium			\$5,746.72		\$5,478.21		\$9,750.98		\$7,250.08		\$6,006.23		\$5,438.25		\$11,371.04
Annual Premium			\$68,960.65		\$65,738.52		\$117,011.74		\$87,000.98		\$72,074.77		\$65,259.00		\$136,452.49
% of Increase/Decrease					-4.67%		69.68%		32.34%		4.52%		-5.37%		97.87%

**Duplication of Current

Eligible Employees:	Class 1: All Active FT Employees Class 2: Retired Members	Class 1: All Active FT Employees Class 2: Retired Members	Class 1: All Active FT Employees Class 2: Retired Members	Class 1: All Active FT Employees Class 2: Retired Members	Class 1: All Active FT Employees Class 2: Retired Members	Class 1: All Active FT Employees Class 2: Retired Members	Class 1: All Active FT Employees Class 2: Retired Members
Employee Benefit:	Class 1: 2.5x Annual Earnings to a Max. of \$500,000 Class 2: \$7,500	Class 1: 2.5x Annual Earnings to a Max. of \$500,000 Class 2: \$7,500	Class 1: 2.5x Annual Earnings to a Max. of \$500,000 Class 2: \$7,500	Class 1: 2.5x Annual Earnings to a Max. of \$500,000 Class 2: \$7,500	Class 1: 2.5x Annual Earnings to a Max. of \$500,000 Class 2: \$7,500	Classes 1 & 2: 2.5x Annual Earnings to a Max. of \$500,000 Class 3: \$7,500	Class 1: 2.5x Annual Earnings to a Max. of \$500,000 Class 2: \$7,500
Age Reduction Schedule (Applies to Actives Only):	By 35% at age 65 By 50% at age 70 By 65% at age 75 Benefits terminate upon retirement	By 35% at age 65 By 50% at age 70 By 65% at age 75	By 35% at age 65 By 50% at age 70 By 65% at age 75	By 35% at age 65 By 50% at age 70 By 65% at age 75	By 35% at age 65 By 50% at age 70 By 65% at age 75	By 35% at age 65 By 50% at age 70 By 65% at age 75 Benefits terminate upon retirement	By 35% at age 65 By 50% at age 70 By 65% at age 75
Guarantee Issue Employee :	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000
Dependent Life Amount (Closed Class) Spouse:	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Child(ren) :	15 days to 26 years: \$2,000	15 days to 25 years (if FT student): \$2,000	15 days to 25 years (if FT student): \$2,000	15 days to 25 years (if FT student): \$2,000	15 days to 25 years (if FT student): \$2,000	Live birth to 14 days: \$1,000 15 days to 26 years: \$2,000	Live birth to 25 years: \$2,000
Waiver of Premium:	Class 1 Only	To age 65 (Class 1 Only)	Class 1 and 2 Only	Class 1 Only			
Other Benefits:	Accelerated Death Benefit Conversion	Accelerated Death Benefit Conversion	Accelerated Death Benefit Conversion	Accelerated Death Benefit Conversion	Accelerated Death Benefit Conversion	Accelerated Death Benefit Conversion	Accelerated Death Benefit Conversion
Website:	www.dearbornnational.com	www.dearbornnational.com	www.humana.com	www.aetna.com	www.lfg.com	www.unum.com	www.thehartford.com
Rate Guarantee:		Through September 30, 2015	Through September 30, 2014	Through September 30, 2014			

NOTES: Identified Closed Class (Dependent Spouse & Children) as a Class 2





Voluntary Life Renewal & Alternatives Effective October 1, 2012

	Dearborn National A+ CURRENT	Dearborn National A+ RENEWAL	HUMANA (Kanawha) B++ Alternative #1	Aetna A Alternative #2	Lincoln Financial A+ Alternative #3	UNUM A Alternative #4		The Hartford A Alternative #5		
Age Bands	Rate/\$1,000	Rate/\$1,000	Rate/\$1,000	Rate/\$1,000	Rate/\$1,000	Rate/\$1,000	Rate/\$1,000	Spouse Rate/\$1,000	Rate/\$1,000	Spouse Rate/\$1,000
15-24	\$0.068	\$0.068	\$0.068	\$0.068	\$0.068	\$0.068	\$0.054	\$0.040	\$0.060	\$0.068
25-29	\$0.068	\$0.068	\$0.068	\$0.068	\$0.068	\$0.068	\$0.062	\$0.045	\$0.050	\$0.064
30-34	\$0.077	\$0.077	\$0.077	\$0.077	\$0.077	\$0.077	\$0.075	\$0.060	\$0.060	\$0.071
35-39	\$0.097	\$0.097	\$0.097	\$0.097	\$0.097	\$0.097	\$0.104	\$0.091	\$0.090	\$0.101
40-44	\$0.135	\$0.135	\$0.140	\$0.140	\$0.135	\$0.147	\$0.147	\$0.132	\$0.140	\$0.150
45-49	\$0.232	\$0.232	\$0.240	\$0.240	\$0.232	\$0.235	\$0.235	\$0.207	\$0.220	\$0.235
50-54	\$0.347	\$0.347	\$0.350	\$0.350	\$0.347	\$0.375	\$0.375	\$0.320	\$0.370	\$0.388
55-59	\$0.444	\$0.444	\$0.440	\$0.440	\$0.444	\$0.581	\$0.581	\$0.487	\$0.610	\$0.623
60-64	\$0.695	\$0.695	\$0.700	\$0.700	\$0.695	\$0.917	\$0.917	\$0.819	\$0.810	\$0.827
65-69	\$1.351	\$1.351	\$1.350	\$1.350	\$1.351	\$1.605	\$1.605	\$1.379	\$1.270	\$1.295
70-74	\$2.316	\$2.316	\$2.320	\$2.320	\$2.316	\$2.866	\$2.866	\$2.452	\$2.210	\$2.253
75+	\$7.643	\$7.643	\$7.650	\$7.650	\$7.643	\$5.556	\$5.556	\$5.010	\$3.850	\$3.903
Dependent Life	\$0.20/\$1,000	\$0.20/\$1,000	\$0.14/\$1,000	\$0.093/\$1,000	\$0.20/\$1,000	\$0.239/\$1,000		\$0.058/\$1,000		

** Duplication of Current Benefits**

	** Spouse is age-rated and based on spouse's DOB**	** Duplication of Current Benefits**	** Spouse is age-rated at same rate as Employee Spouse Coverage terminates at age 70**	** Spouse is age-rated based on spouse's DOB**	** Spouse is age-rated based on current age**	** Spouse is age-rated based on spouse's DOB**	** Spouse premium based on employee's age**
Benefits							
Employee:	Multiples of \$10,000 to a Maximum of \$300,000		Multiples of \$10,000 to a Maximum of \$300,000	Multiples of \$10,000 to a Maximum of \$300,000	Multiples of \$10,000 up to 5x annual salary to a maximum of \$300,000	Multiples of \$10,000 up to 5x annual salary to a maximum of \$300,000	Multiples of \$10,000 up to 5x annual salary to a maximum of \$300,000
Spouse:	Multiples of \$5,000 to a Maximum of \$150,000		Multiples of \$5,000 to a Maximum of \$150,000; not to exceed 50% of Employee Benefit Amount	Multiples of \$5,000 to a Maximum of \$150,000; not to exceed 100% of Employee Benefit Amount	Multiples of \$5,000 to a Maximum of \$150,000; not to exceed 100% of Employee Benefit Amount	Multiples of \$5,000 to a Maximum of \$150,000; not to exceed 100% of Employee Benefit Amount	Multiples of \$5,000 to a Maximum of \$150,000; not to exceed 50% of Employee Benefit Amount
Child(ren):	15 Days to 6 months: \$100; 6 months to 26 years (No FT status required, but unmarried): \$10,000		15 days to 25 years: \$2,500	Multiples of \$1,000 to a Max. of \$10,000; not to exceed 100% of Employee Benefit Amount 15 days to 25 years (if FT student)	15 days to 6 months: \$250 6 months to 25 years (if unmarried & FT student): \$10,000	15 days to 6 months: \$100 6 months to 26 years: multiples of \$1,000 up to a maximum of \$10,000	15 days to 6 months: \$100 6 months to 25 years: \$10,000
Age Reduction:	By 35% at age 65 By 50% at age 70 By 65% at age 75		By 35% at age 65 By 50% at age 70 By 65% at age 75	By 35% at age 65 By 50% at age 70 By 65% at age 75	By 35% at age 65 By 50% at age 70 By 65% at age 75	35% at age 65 50% at age 70 65% at age 75	35% at age 65 50% at age 70 65% at age 75
Guarantee Issue							
Employee:	Under Age 60 = \$120,000 Ages 60-69 = \$50,000 70+ = Fully underwritten		\$120,000	Under Age 60 = \$120,000 Ages 60-69 = \$50,000 70+ = Fully underwritten	\$120,000	\$150,000	\$120,000
Spouse:	Under Age 70 = \$50,000 70+ = Fully underwritten		\$50,000	Under Age 70 = \$50,000 70+ = Fully underwritten	\$50,000	\$25,000	\$50,000
Children:			\$2,500	\$10,000	\$10,000	\$10,000	\$10,000
Other Benefits:	Waiver of Premium Accelerated Death Benefit Portability		Waiver of Premium Accelerated Death Benefit Portability	Waiver of Premium Accelerated Death Benefit Portability	Waiver of Premium Accelerated Death Benefit Portability	Waiver of Premium Accelerated Death Benefit Portability	Waiver of Premium Conversion 12 Week Military Leave of Absence Continuation
Minimum Participation:	50%		25%	60%		The greater of 10 employees or 20% of eligible employees	66%
True Open Enrollment:	No		RFP Silent	Yes	Yes	RFP Silent	RFP Silent
NOTE:	**Employees can elect an additional \$10K (Spouses \$5K) at Open Enrollment each year without EOI (regardless of the Guarantee Issue amount), up to the policy maximum, provided they have previously elected at least \$10K.		**Employees can elect an additional \$10K (Spouses \$5K) at Open Enrollment each year subject to EOI up to the policy maximum.	**Employees can elect an additional \$10K (Spouses \$5K) at Open Enrollment each year without EOI (regardless of the Guarantee Issue amount), up to the policy maximum, provided they have previously elected at least \$10K.		**If employees initially elect at least \$10,000, they may elect up to the Guarantee Issue amount at Open Enrollment each year without EOI**	
Website:	www.dearbornnational.com	www.dearbornnational.com	www.humana.com	www.aetna.com	www.lfg.com	www.unum.com	www.thehartford.com
Rate Guarantee:		Through September 30, 2015	Through September 30, 2015	Through September 30, 2015	Through September 30, 2015	Through September 30, 2015	Through September 30, 2014



Short-Term Disability Renewal & Alternatives Effective October 1, 2012

	Dearborn National A+ CURRENT		Dearborn National A+ RENEWAL		HUMANA (Kanawha) B++ Alternative #1		Aetna A Alternative #2		Lincoln Financial A+ Alternative #3		UNUM A Alternative #4		The Hartford A Alternative #5	
Volume	Rate/\$10	Premium	Rate/\$10	Premium	Rate/\$10	Premium	Rate/\$10	Premium	Rate/\$10	Premium	Rate/\$10	Premium	Rate/\$10	Premium
\$273,805	\$0.140	\$3,833.27	\$0.110	\$3,011.86	\$0.140	\$3,833.27	\$0.100	\$2,738.05	\$0.140	\$3,833.27	\$0.130	\$3,559.47	\$0.250	\$6,845.13
Monthly Premium		\$3,833.27		\$3,011.86		\$3,833.27		\$2,738.05		\$3,833.27		\$3,559.47		\$6,845.13
Annual Premium		\$45,999.24		\$36,142.26		\$45,999.24		\$32,856.60		\$45,999.24		\$42,713.58		\$82,141.50
% of Increase/Decrease				-21.43%		0.00%		-28.57%		0.00%		-7.14%		78.57%

Duplication of Current Benefits

Eligible Employees:	All Active Full-Time Employees	**Duplication of Current Benefits**	All Active Full-Time Employees	All Active Full-Time Employees	All Active Full-Time Employees	All Active Full-Time Employees
Benefit:	66.67% of Weekly Earnings Maximum: \$2,000 Minimum: \$100		66.67% of Weekly Earnings Maximum: \$2,000 Minimum: \$100	67% of Weekly Earnings Maximum: \$2,000 Minimum: \$100	66.67% of Weekly Earnings Maximum: \$2,000 Minimum: \$100	66.67% of Weekly Earnings Maximum: \$2,000 Minimum: \$100
Elimination Period:	30 day Accident 30 day Sickness		30 day Accident 30 day Sickness	30 day Accident 30 day Sickness	30 day Accident 30 day Sickness	30 day Accident 30 day Sickness
Maximum Period Payable:	22 Weeks		22 Weeks	22 Weeks	22 Weeks	22 Weeks
Pre-Existing Conditions:	None		None	None	None	None
Participation Requirement:	95%		100%	100%	100%	100%
Additional Benefits:	Survivor Benefit: 3 weeks Worksite Incentive Benefit Continuation during a Family or Medical leave Residual Disability Benefit Partial Disability Benefit		Continuation during a Family or Medical leave Residual Disability Benefit Partial Disability Benefit C-Section Benefit: 8 weeks	Partial Disability Work Incentive Benefit Continuity of Coverage Legal Reference Program	Survivor Income Benefit Rehabilitation Assistance Benefit C-Section Benefit	Rehabilitation and Return to Work Assistance Program Full Maternity Benefits Comparative Reporting and Analysis
Website:	www.dearbornnational.com		www.humana.com	www.aetna.com	www.lfg.com	www.unum.com
Rate Guarantee:			Through September 30, 2015	Through September 30, 2014	Through September 30, 2014	Through September 30, 2013





Long-Term Disability Renewal & Alternatives Effective October 1, 2012

	Dearborn National A+ CURRENT		Dearborn National A+ RENEWAL		HUMANA (Kanawha) B++ Alternative #1		Aetna A Alternative #2		Lincoln Financial A+ Alternative #3		UNUM A Alternative #4		The Hartford A Alternative #5	
Volume	Rate/\$100	Premium	Rate/\$100	Premium	Rate/\$100	Premium	Rate/\$100	Premium	Rate/\$100	Premium	Rate/\$100	Premium	Rate/\$100	Premium
\$1,759,920	\$0.240	\$4,223.81	\$0.240	\$4,223.81	\$0.430	\$7,567.66	\$0.272	\$4,786.98	\$0.24	\$4,223.81	\$0.24	\$4,223.81	\$0.39	\$6,863.69
Monthly Premium		\$4,223.81		\$4,223.81		\$7,567.66		\$4,786.98		\$4,223.81		\$4,223.81		\$6,863.69
Annual Premium		\$50,685.70		\$50,685.70		\$90,811.87		\$57,443.79		\$50,685.70		\$50,685.70		\$82,364.26
% of Increase/Decrease				0.00%		79.17%		13.33%		0.00%		0.00%		62.50%

Duplication of Current Benefits

Eligible Employees:	All Active Full-Time Employees		All Active Full-Time Employees	All Active Full-Time Employees	All Active Full-Time Employees	All Active Full-Time Employees	All Active Full-Time Employees
Benefit:	60% of Monthly Earnings Maximum: \$5,000 Minimum: Greater of \$100 or 10%		60% of Monthly Earnings Maximum: \$5,000 Minimum: Greater of \$100 or 10%	60% of Monthly Earnings Maximum: \$5,000 Minimum: Greater of \$100 or 10%	60% of Monthly Earnings Maximum: \$5,000 Minimum: Greater of \$100 or 10%	60% of Monthly Earnings Maximum: \$5,000 Minimum: Greater of \$100 or 10%	60% of Monthly Earnings Maximum: \$5,000 Minimum: Greater of \$100 or 10%
Maximum Benefit Period:				To Age 65 RBD or SSNRA	Later of Age 65 or SSNRA	SSNRA	ADEA 1 w SSNRA
Elimination Period:	180 Days		The later of Accumulated Sick Leave or 180 days	180 Days	180 Days	180 Days 30 day accumulation feature	180 Days
Social Security Offset:	Family		N/A	Family	Family	Family	Family
Own Occupation:	24 Months		24 Months	24 Months	24 Months	24 Months	24 Months
Pre-existing Exclusion:	3/12		3/12	3/12	3/12	3/12	3/12
Participation Requirement:	100%		100%	100%	100%	100%	100%
Mental & Nervous Limitation:	24 Months		24 Months	24 Months	24 Months	24 Months	24 Months
Alcohol & Drug Limitation:	24 Months		24 Months	24 Months	24 Months	24 Months	24 Months
Additional Benefits:	Partial Disability 3 Month Survivor Benefit Waiver of Premium		Partial Disability 3 Month Survivor Benefit Waiver of Premium Enhanced EAP (3 face-to-face sessions) \$1,000 Child Care	Partial Disability 3 Month Survivor Benefit Waiver of Premium Enhanced EAP (3 face-to-face sessions) \$1,000 Child Care	Vocational Rehabilitation Survivor Income Benefit 3 Months Family Care \$250	Employee Assistance Program Rehabilitation & Return to Work Assistance Program Dependent Care Benefit Full Maternity 3 Month Survivor Income Benefit	Family Care Credit Workplace Modification Benefit Rehabilitation Participation Requirements Recommended Treatment Requirements 3 Month Survivor Income Benefit
Website:	www.dearbornnational.com		www.humana.com	www.aetna.com	www.lfg.com	www.unum.com	www.thehartford.com
Rate Guarantee:		Through September 30, 2015	Through September 30, 2014	Through September 30, 2014	Through September 30, 2015	Through September 30, 2014	Through September 30, 2014