

RFP 2012-011 Voluntary Group Disability Insurance
Detailed Tabulation

Plan A up to 65

Vendor	Current Plan (Unum)			American Family Life Assurance Co. of Columbus (Aflac)				Bay Bridge Administrators LLC				Lincoln Financial Group			
Agent				Gerardo Garza				Laurel Insurance & Associates				Alamo Insurance Group		Laurel Insurance & Associates	
Employee Option	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan D	Plan A	Plan B	Plan C	Plan D	Plan A	Plan B	Plan C	Plan D
Age Band	14 day EP	30 day EP	60 day EP	14 day EP	30 day EP	60 day EP	180 day EP	14 day EP	30 day EP	60 day EP	180 day EP	14 day EP	30 day EP	60 day EP	180 day EP
Less than 30	\$2.20	\$1.58	\$1.12					\$1.67	\$1.20	\$0.85		\$2.07	\$1.93	\$1.59	
30 to 34	\$2.58	\$1.79	\$1.29					\$1.96	\$1.36	\$0.98					
35 to 39	\$2.87	\$2.13	\$1.56	Did Not Submit Quote for Comparable				\$2.18	\$1.62	\$1.19					
40 to 44	\$3.20	\$2.56	\$1.95					\$2.43	\$1.95	\$1.48					
45 to 49	\$4.21	\$3.44	\$2.72					\$3.20	\$2.61	\$2.07					
50 to 54	\$5.53	\$4.52	\$3.64					\$4.20	\$3.44	\$2.77					
55 to 59	\$7.39	\$5.85	\$4.95					\$5.62	\$4.45	\$3.72					
60 to 64	\$7.44	\$5.24	\$4.30					\$5.65	\$3.98	\$3.27					
65+	\$9.84	\$6.86	\$5.55					\$7.48	\$5.21	\$4.22					
Non- Age Rated Premiums								\$2.60	\$2.35	\$1.95		\$2.07	\$1.93	\$1.59	
Notes								Per \$100 Monthly Premium Benefit				Premiums Not Age Rated			

Plan B 3 Year Coverage

Vendor	Current Plan (Unum)			American Family Life Assurance Co. of Columbus (Aflac)				Bay Bridge Administrators LLC				Lincoln Financial Group			
Agent				Gerardo Garza				Laurel Insurance & Associates				Alamo Insurance Group		Laurel Insurance & Associates	
Employee Option	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan D	Plan A	Plan B	Plan C	Plan D	Plan A	Plan B	Plan C	Plan D
Age Band	14 day EP	30 day EP	60 day EP	14 day EP	30 day EP	60 day EP	60 day EP	14 day EP	30 day EP	60 day EP	180 day EP	14 day EP	30 day EP	60 day EP	180 day EP
Less than 30	\$1.82	\$1.20	\$0.74					\$1.38	\$0.91	\$0.56		\$2.07	\$1.93	\$1.59	
30 to 34	\$2.10	\$1.31	\$0.81					\$1.60	\$1.00	\$0.62		Premiums Not Age Rated Coverage through Retirement Age			
35 to 39	\$2.23	\$1.49	\$0.92	Did Not Submit Quote for Comparable				\$1.69	\$1.13	\$0.70					
40 to 44	\$2.32	\$1.68	\$1.07					\$1.76	\$1.28	\$0.81					
45 to 49	\$2.91	\$2.14	\$1.42					\$2.21	\$1.63	\$1.08					
50 to 54	\$3.79	\$2.78	\$1.90					\$2.88	\$2.11	\$1.44					
55 to 59	\$5.39	\$3.40	\$2.50					\$4.10	\$2.93	\$2.24					
60 to 64	\$7.40	\$5.14	\$4.20					\$5.58	\$3.91	\$3.19					
65+	\$9.72	\$6.74	\$5.43					\$7.38	\$5.12	\$4.13					
Non- Age Rated Premiums								\$2.10	\$1.81	\$1.45		\$2.07	\$1.93	\$1.59	
Notes	66 2/3% Max of \$10,000 3 Year Quote			6 Month Coverage - Only 14/14 Plan 50% Max of \$1,250 Pays only on Total Disability 1 Year Quote Only				Per \$100 Monthly Premium Benefit				66 2/3% Max of \$8,000 3 Year Quote			

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Vendor	Current Plan (Unum)			Hartford Life & Accident Insurance Company											
Agent				Alamo Insurance Group-BB				Dennis Carruth & Associates				Laurel Insurance Agency & Associates			
Employee Option	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan D	Plan A	Plan B	Plan C	Plan D	Plan A	Plan B	Plan C	Plan D
Age Band	14 day EP	30 day EP	60 day EP	14 day EP	30 day EP	60 day EP	180 day EP	14 day EP	30 day EP	60 day EP	180 day EP	14 day EP	30 day EP	60 day EP	180 day EP
Less than 30	\$2.20	\$1.58	\$1.12	\$2.25	\$2.00	\$1.37		\$2.25	\$2.00	\$1.37		\$2.23	\$2.08	\$1.42	
30 to 34	\$2.58	\$1.79	\$1.29												
35 to 39	\$2.87	\$2.13	\$1.56												
40 to 44	\$3.20	\$2.56	\$1.95												
45 to 49	\$4.21	\$3.44	\$2.72												
50 to 54	\$5.53	\$4.52	\$3.64												
55 to 59	\$7.39	\$5.85	\$4.95												
60 to 64	\$7.44	\$5.24	\$4.30												
65+	\$9.84	\$6.86	\$5.55												
Non- Age Rated Premiums				\$2.25	\$2.00	\$1.37		\$2.25	\$2.00	\$1.37		\$2.33	\$2.08	\$1.42	
Notes	Premiums Not Age Rated														

Plan B 3 Year Coverage

Vendor	Current Plan (Unum)			Hartford Life & Accident Insurance Company											
Agent				Alamo Insurance Group-BB				Dennis Carruth & Associates				Laurel Insurance Agency & Associates			
Employee Option	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan D	Plan A	Plan B	Plan C	Plan D	Plan A	Plan B	Plan C	Plan D
Age Band	14 day EP	30 day EP	60 day EP	14 day EP	30 day EP	60 day EP	180 day EP	14 day EP	30 day EP	60 day EP	180 day EP	14 day EP	30 day EP	60 day EP	180 day EP
Less than 30	\$1.82	\$1.20	\$0.74	\$1.90	\$1.65	\$0.70		\$1.90	\$1.65	\$0.70		\$1.97	\$1.72	\$0.73	
30 to 34	\$2.10	\$1.31	\$0.81	Premiums Not Age Rated											
35 to 39	\$2.23	\$1.49	\$0.92												
40 to 44	\$2.32	\$1.68	\$1.07												
45 to 49	\$2.91	\$2.14	\$1.42												
50 to 54	\$3.79	\$2.78	\$1.90												
55 to 59	\$5.39	\$3.40	\$2.50												
60 to 64	\$7.40	\$5.14	\$4.20												
65+	\$9.72	\$6.74	\$5.43												
Non- Age Rated Premiums				\$2.25	\$2.00	\$1.37		\$2.25	\$2.00	\$1.37		\$2.23	\$2.08	\$1.42	
Notes	66 2/3% Max of \$10,000 3 Year Quote			B Plans are 3 years for illness. To retirement for injury. 66 2/3% Max of \$7,500 3 Year Quote											

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Plan A up to 65

Vendor	Current Plan (Unum)			Reliance Standard Life Insurance Company				Standard Insurance Company				Unum			
Agent				Dennis Carruth & Associates				Laurel Insurance & Associates				Laurel Insurance & Associates			
Employee Option	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan D	Plan A	Plan B	Plan C	Plan D	Plan A	Plan B	Plan C	Plan D
Age Band	14 day EP	30 day EP	60 day EP	14 day EP	30 day EP	60 day EP	180 day EP	14 day EP	30 day EP	60 day EP	180 day EP	14 day EP	30 day EP	60 day EP	180 day EP
Less than 30	\$2.20	\$1.58	\$1.12	\$1.88	\$1.35	\$0.96		1.67	1.2	0.86		\$1.50	\$1.07	\$0.76	
30 to 34	\$2.58	\$1.79	\$1.29	\$2.20	\$1.53	\$1.10		1.96	1.36	0.98		\$1.75	\$1.22	\$0.88	
35 to 39	\$2.87	\$2.13	\$1.56	\$2.45	\$1.82	\$1.33		2.19	1.62	1.19		\$1.95	\$1.45	\$1.06	
40 to 44	\$3.20	\$2.56	\$1.95	\$2.74	\$2.19	\$1.67		2.43	1.95	1.48		\$2.18	\$1.74	\$1.33	
45 to 49	\$4.21	\$3.44	\$2.72	\$3.60	\$2.95	\$2.33		3.2	2.61	2.07		\$2.86	\$2.34	\$1.85	
50 to 54	\$5.53	\$4.52	\$3.64	\$4.73	\$3.87	\$3.12		4.2	3.44	2.76		\$3.76	\$3.07	\$2.47	
55 to 59	\$7.39	\$5.85	\$4.95	\$6.32	\$5.01	\$4.19		5.61	4.45	3.72		\$5.02	\$3.98	\$3.36	
60 to 64	\$7.44	\$5.24	\$4.30	\$6.37	\$4.48	\$3.68		5.65	3.98	3.27		\$5.06	\$3.56	\$2.93	
65+	\$9.84	\$6.86	\$5.55	\$8.42	\$5.86	\$4.75		7.48	5.22	4.22		\$6.69	\$4.66	\$3.78	
Non- Age Rated Premiums												\$2.68	\$2.32	\$1.90	
Notes				Per \$100 of Monthly Benefit				Per \$100 Monthly Premium Benefit				Per \$100 Monthly Premium Benefit			

Plan B 3 Year Coverage

Vendor	Current Plan (Unum)			Reliance Standard Life Insurance Company				Standard Insurance Company				Unum			
Agent				Dennis Carruth & Associates				Laurel Insurance & Associates				Laurel Insurance & Associates			
Employee Option	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan D	Plan A	Plan B	Plan C	Plan D	Plan A	Plan B	Plan C	Plan D
Age Band	14 day EP	30 day EP	60 day EP	14 day EP	30 day EP	60 day EP	180 day EP	14 day EP	30 day EP	60 day EP	180 day EP	14 day EP	30 day EP	60 day EP	180 day EP
Less than 30	\$1.82	\$1.20	\$0.74	\$1.56	\$1.03	\$0.64		1.39	0.91	0.56		\$1.24	\$0.82	\$0.50	
30 to 34	\$2.10	\$1.31	\$0.81	\$1.80	\$1.12	\$0.69		1.6	1	0.62		\$1.43	\$0.89	\$0.55	
35 to 39	\$2.23	\$1.49	\$0.92	\$1.91	\$1.27	\$0.79		1.69	1.13	0.7		\$1.52	\$1.02	\$0.62	
40 to 44	\$2.32	\$1.68	\$1.07	\$1.99	\$1.43	\$0.91		1.77	1.27	0.82		\$1.58	\$1.14	\$0.73	
45 to 49	\$2.91	\$2.14	\$1.42	\$2.42	\$1.83	\$1.22		2.21	1.62	1.08		\$1.98	\$1.45	\$0.97	
50 to 54	\$3.79	\$2.78	\$1.90	\$3.24	\$2.38	\$1.62		2.88	2.11	1.44		\$2.58	\$1.89	\$1.30	
55 to 59	\$5.39	\$3.40	\$2.50	\$4.61	\$3.30	\$2.53		4.09	2.93	2.24		\$3.66	\$2.62	\$2.00	
60 to 64	\$7.40	\$5.14	\$4.20	\$6.28	\$4.40	\$3.59		5.58	3.9	3.19		\$4.99	\$3.49	\$2.86	
65+	\$9.72	\$6.74	\$5.43	\$8.30	\$5.77	\$4.65		7.38	5.12	4.12		\$6.61	\$4.58	\$3.70	
Non- Age Rated Premiums												\$2.13	\$1.73	\$1.24	
Notes	66 2/3% Max of \$10,000 3 Year Quote			Per \$100 of Monthly Benefit / This plan includes 6 options 66 2/3% Max of \$7,500 ***** 5Year Fixed Rate Quote*****				Per \$100 Monthly Premium Benefit 66 2/3% Max of \$8,000 3 Year Quote				Per \$100 Monthly Premium Benefit 66 2/3% Max of \$10,000 3 Year Quote			