

Lakeview School District

Basic Life/AD&D Marketing Results - Full Group

Benefit	Volume	MESSA/CIGNA (Current)	MESSA/CIGNA (Renewal)	NIS KCL	NIS* MNL	MetLife	Reliance Standard	UNUM	The Standard	Hartford
Basic Life	\$13,489,000	\$0.100	\$0.100	\$0.097	\$0.100	\$0.080	\$0.100	\$0.100	\$0.090	\$0.085
AD&D	\$13,489,000	\$0.030	\$0.030	\$0.020	\$0.020	\$0.016	\$0.015	\$0.020	\$0.030	\$0.020
Life/AD&D Premium		\$21,042.84	\$21,042.84	\$18,938.56	\$19,424.16	\$15,539.33	\$18,614.82	\$19,424.16	\$19,424.16	\$16,996.14
\$ Difference from current			\$0	-\$2,104	-\$1,619	-\$5,504	-\$2,428	-\$1,619	-\$1,619	-\$4,047
% Difference from current			0.0%	-10.0%	-7.7%	-26.2%	-11.5%	-7.7%	-7.7%	-19.2%
Rate Guarantee (Life and AD&D)		1 / 1	1 / 1	3 / 3	3 / 3	2 / 2	2 / 2	2 / 2	2 / 2	2 / 2

Notes

Volume taken from MESSA renewal

* NIS MNL offers options



This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.