

City of Mesquite
Basic Life Marketing Analysis
Effective Date: 1/1/2019

Benefits	The Standard Current / Renewal Plan		Dearborn National Proposed Plan	Securian National Proposed Plan	UHC Proposed Plan
Class Description	Class 1: Elected City Officials Class 2: Directors Class 3: All other Members, other than City Attorneys Class 4: City Attorneys		Class 1: Elected City Officials and City Attorneys Class 2: Directors Class 3: All other Members	Class 1: Elected City Officials Class 2: Directors Class 3: All other Members, other than City Attorneys Class 4: City Attorneys	Class 1: Elected City Officials Class 2: Directors Class 3: All other Members, other than City Attorneys Class 4: City Attorneys
Benefit Amount	Class 1: Flat \$100,000 Class 2: 3 X Salary to \$500,000 Class 3: 2 X Salary to \$500,000 Class 4: Flat \$100,000		Class 1: Flat \$100,000 Class 2: 3 X Salary to \$500,000 Class 3: : 2 X Salary to \$500,000	Class 1: Flat \$100,000 Class 2: 3 X Salary to \$500,000 Class 3: 2 X Salary to \$500,000 Class 4: Flat \$100,000	Class 1: Flat \$100,000 Class 2: 3 X Salary to \$500,000 Class 3: 2 X Salary to \$500,000 Class 4: Flat \$100,000
Employee AD&D Amount	N/A		N/A	N/A	N/A
Guarantee Issue Amount	Full Benefit		Full Benefit	Full Benefit	Full Benefit
Maximum Amount	Full Benefit		Full Benefit	Full Benefit	Full Benefit
Conversion Privilege	Included		Included	Included	Included
Accelerated Benefit	Included		Included	Included	Included
Age Reduction Formula	Age 70; 65% Age 75; 50%		Age 70; 65% Age 75; 50%	Age 70; 65% Age 75; 50%	Age 70; 65% Age 75; 50%
Rate Guarantee	3 Years - Until 12/31/2021		3 Years - Until 12/31/2021	3 Years - Until 12/31/2021	3 Years - Until 12/31/2021
	Current Rates	Renewal Rates	Proposed Rates	Proposed Rates	Proposed Rates
Covered Volume	\$125,720,000	\$125,720,000	\$125,720,000	\$125,720,000	\$125,720,000
Life Rates (Per \$1,000)	\$0.039	\$0.030	\$0.054	\$0.043	\$0.093
Monthly Total	\$4,903.08	\$3,771.60	\$6,788.88	\$5,405.96	\$11,691.96
Annual Total	\$58,836.96	\$45,259.20	\$81,466.56	\$64,871.52	\$140,303.52
Difference in Premium	-	(\$13,578)	\$22,629.60	\$6,034.56	\$81,466.56
% Difference	-	-23%	38.46%	10.26%	138.46%



City of Mesquite
Basic Life Marketing Analysis
Effective Date: 1/1/2019

Benefits	The Standard Current / Renewal Plan		Unum National Proposed Plan	Aflac Proposed Plan
Class Description	Class 1: Elected City Officials Class 2: Directors Class 3: All other Members, other than City Attorneys Class 4: City Attorneys		Class 1: Elected City Officials Class 2: Directors Class 3: All other Members, other than City Attorneys Class 4: City Attorneys	Class 1: Elected City Officials Class 2: Directors Class 3: All other Members, other than City Attorneys
Benefit Amount	Class 1: Flat \$100,000 Class 2: 3 X Salary to \$500,000 Class 3: 2 X Salary to \$500,000 Class 4: Flat \$100,000		Class 1: Flat \$100,000 Class 2: 3 X Salary to \$500,000 Class 3: 2 X Salary to \$500,000 Class 4: Flat \$100,000	Class 1: Flat \$100,000 Class 2: 3 X Salary to \$500,000 Class 3: 2 X Salary to \$500,000
Employee AD&D Amount	N/A		N/A	N/A
Guarantee Issue Amount	Full Benefit		Full Benefit	Full Benefit
Maximum Amount	Full Benefit		Full Benefit	Full Benefit
Conversion Privilege	Included		Included	Included
Accelerated Benefit	Included		Included	Included
Age Reduction Formula	Age 70; 65% Age 75; 50%		Age 70; 65% Age 75; 50%	Age 70; 65% Age 75; 50%
Rate Guarantee	3 Years - Until 12/31/2021		3 Years - Until 12/31/2021	2 Years - Until 12/31/2020
	Current Rates	Renewal Rates	Proposed Rates	Proposed Rates
Covered Volume	\$125,720,000	\$125,720,000	\$125,720,000	\$125,720,000
Life Rates (Per \$1,000)	\$0.039	\$0.030	\$0.033	\$0.065
Monthly Total	\$4,903.08	\$3,771.60	\$4,148.76	\$8,171.80
Annual Total	\$58,836.96	\$45,259.20	\$49,785.12	\$98,061.60
Difference in Premium	-	(\$13,578)	(\$9,051.84)	\$39,224.64
% Difference	-	-23%	-15.38%	66.67%

