

CITY OF BRECKSVILLE

EXHIBIT "A"

Life/AD&D Benefits & Cost Comparison



Effective: January 1, 2020

Benefit Provision	Lincoln (Current/Renewal/Revised Renewal Plan)
Eligibility	<p>Class 1: FT Active EE working 35 hours per week Class 2: Part Time Law Director, & Assistant Law Director working at least 5 hours per week Class 3: Part Time council member working at least 5 hours per week</p>
Life Benefit Formula	Flat \$50,000
AD&D Benefit Formula	Flat \$50,000
Line of Duty Benefit	Not Included
Guarantee Issue	\$50,000
Age Reduction Schedule	Not Included
Accelerated Death Benefit	Included; Pays up to 75% of benefit.
Conversion Provision	Included
Waiver of Premium	Included
Enhancements	Includes Travel Assistance, a Seatbelt/Airbag Benefit, Repatriation, Spouse/Child Education, a Child Care, and Life Keys (beneficiary services, identity theft services, as well as online will preparation).
Rate Guarantee	24 months (1/1/2020 - 1/1/2022)
	(Revised Renewal Rates)
Estimated Covered Volume	\$7,350,000
Life/AD&D - Rate/\$1,000	\$0.251
ESTIMATED MONTHLY PREMIUM	\$1,845
ESTIMATED ANNUAL PREMIUM	\$22,138

These benefit descriptions have been prepared from material furnished by the insurance carrier. In the event of a discrepancy, the insurance carrier contract will govern.