



December 11, 2020

Mr. John Fournier

Re: City of Ann Arbor

Unum Disability, Life, and AD&D Insurance (policy #0087165)

Dear Mr. John Fournier and Ms. Jessica Hull,

Thank you for choosing Unum as your benefits provider. We are committed to providing you insurance plans and service that is responsive to your organization's unique and individual needs. This commitment has enabled Unum to become the world's leading provider of income protection and related coverages, and that leadership is benefiting you through innovative plan designs, unparalleled service offerings, and proven expertise in claimant care, return-to-work and stay-at-work assistance.

As we near the time to renew our partnership, we have evaluated your plan design(s), claim experience, and employee demographics. Based on this review, the below action will be implemented effective January 1, 2021:

Coverage	Inforce Rate	Renewal Rate	Rate Guarantee
Short Term Disability	\$0.30 per \$10 of weekly benefit	No Change	1/1/21 – 12/31/22
Long Term Disability	\$0.34 per \$100 of covered payroll	No Change	1/1/21 – 12/31/22
Basic Life	<u>Active</u> : \$0.12 per \$1,000 <u>Retiree</u> : \$1.94 per \$1,000	No Change	1/1/21 – 12/31/22
Basic AD&D	\$0.035 per \$1,000	No Change	1/1/21 – 12/31/22
Voluntary Life	<u>Employee</u> : \$0.22 per \$1,000 <u>Dependent</u> : \$1.68 or \$2.84 per unit	No Change	1/1/21 – 12/31/22

Please authorize below to acknowledge your 2021 renewal.

\*See page 2



**FOR THE CITY OF ANN ARBOR**

By \_\_\_\_\_  
Christopher Taylor, Mayor

By \_\_\_\_\_  
Jacqueline Beaudry, City Clerk

Approved as to substance

By \_\_\_\_\_  
Tom Crawford, City Administrator

Approved as to form and content

By \_\_\_\_\_  
Stephen K. Postema, City Attorney

Again, thank you for choosing Unum. We place an incredibly high value on our longstanding relationship with the City of Ann Arbor and remain committed to delivering at the highest level for you and your employees.

Sincerely,

Michael Schiller  
Senior Account Executive – National Client Group  
Phone: 248-351-1628  
[mschiller@unum.com](mailto:mschiller@unum.com)