



November 5, 2025

Kim Barry, Employee Benefits Supervisor  
City of Ann Arbor  
Unum Disability, Life, and AD&D Insurance

Dear Kim,

Thank you for choosing Unum as your benefits provider! We are committed to providing insurance plans and service that is responsive to the City'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 extends to the City through innovative plan designs, unparalleled service offerings, and proven expertise in claimant care, return-to-work and stay-at-work assistance.

At the request of your agent, Marsh McLennan Agency, we were asked to evaluate your plan design(s), claims experience and employee demographics. As a result of that analysis, we provided below with a new 2-year rate guarantee from 01/01/26 through 12/31/27 with no changes to plan design:

<b>Coverage</b>	<b>Current Rate</b>	<b>Renewal Rate</b>	<b>Rate Guarantee</b>
Short Term Disability	\$0.24 per \$10 of weekly benefit	No change	01/01/26 – 12/31/27
Long Term Disability	\$0.34 per \$100 of covered payroll	No change	01/01/26 – 12/31/27
Basic Life	<u>Active:</u> \$0.06 per \$1,000 <u>Retiree:</u> \$1.64 per \$1,000	<u>Active:</u> No change <u>Retiree:</u> No change	01/01/26 – 12/31/27
Basic AD&D	\$0.025 per \$1,000	No change	01/01/26 – 12/31/27
Voluntary Life	Employee: \$0.22 per \$1,000 Dependent: \$1.68 or \$2.84 per unit	No change	01/01/26 – 12/31/27

Please authorize below to acknowledge your 2026 renewal (see page 2).



**FOR THE CITY OF ANN ARBOR**

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

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

**Approved as to substance:**

By \_\_\_\_\_  
Milton Dohoney Jr., City Administrator

**Approved as to form and content**

By \_\_\_\_\_  
Atleen Kaur, 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 continuous delivery of high-quality benefits and service.

Sincerely,

*Jake Wilson*

Jake Wilson, Senior Account Executive  
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[jwilson4@unum.com](mailto:jwilson4@unum.com)