



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:

Coverage	Current Rate	Renewal Rate	Rate Guarantee
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

FOR THE CITY OF ANN ARBOR

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
Unum
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jwilson4@unum.com