

October 24, 2023

Kim Barry, Employee Benefits Supervisor  
City of Ann Arbor  
Unum Disability, Life, and AD&D Insurance Policy (policy # 0087165)

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, as a result of the end of a 2-year renewal on 12/31/23, an RFP was conducted using your plan design(s), claims experience and employee demographics. As a result of that RFP, we provided a reduction in rates for **Active Basic Life, Retiree Basic Life, and STD as follows under a new 2-year rate guarantee from 01/01/24 through 12/31/25 with no changes to plan design:**

Coverage	Current Rate	Renewal Rate	Rate Guarantee
Short Term Disability	\$0.28 per \$10 of weekly benefit	<b>\$0.24</b> per \$10 of weekly benefit	<b>01/01/24 – 12/31/25</b>
Long Term Disability	\$0.34 per \$100 of covered payroll	No change	<b>01/01/24 – 12/31/25</b>
Basic Life	<u>Active:</u> \$0.09 per \$1,000 <u>Retiree:</u> \$1.94 per unit	<u>Active:</u> <b>\$0.06</b> per \$1,000 <u>Retiree:</u> <b>\$1.64</b> per unit	<b>01/01/24 – 12/31/25</b>
Basic AD&D	\$0.025 per \$1,000	No change	<b>01/01/24 – 12/31/25</b>
Voluntary Life	Employee: \$0.22 per \$1,000 Dependent: \$1.68 or \$2.84 per unit	No change	<b>01/01/24 – 12/31/25</b>

Please authorize below to acknowledge your 2024 renewal (see page 2).

**FOR THE CITY OF ANN ARBOR**

By:  \_\_\_\_\_  
Jacob Wilson (Oct 27, 2023 12:29 GMT+13)

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, Senior Account Executive  
Unum  
(248) 331-7492  
[jwilson4@unum.com](mailto:jwilson4@unum.com)