



January 6, 2022

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

Dear Jessica,

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, despite an existing commitment for a 2-year renewal to end on 12/31/22, we were asked to evaluate your plan design(s), claims experience and employee demographics. As a result of that analysis, we provided a reduction in rates for Basic Life, Basic AD&D, and STD as follows under a new 2-year rate guarantee from 01/01/22 through 12/31/23 with no changes to plan design:

| Coverage              | Current Rate  | Renewal Rate   | Rate Guarantee      |
|-----------------------|---|--|---------------------|
| Short Term Disability | \$0.30 per \$10 of weekly benefit   | \$0.28 per \$10 of weekly benefit                                | 01/01/22 – 12/31/23 |
| Long Term Disability  | \$0.34 per \$100 of covered payroll                                       | No change  | 01/01/22 – 12/31/23 |
| Basic Life            | <u>Active</u> : \$0.12 per \$1,000<br><u>Retiree</u> : \$1.94 per \$1,000 | <u>Active</u> : \$0.09 per \$1,000<br><u>Retiree</u> : No change | 01/01/22 – 12/31/23 |
| Basic AD&D            | \$0.035 per \$1,000   | \$0.025 per \$1,000  | 01/01/22 – 12/31/23 |
| Voluntary Life        | Employee: \$0.22 per \$1,000<br>Dependent: \$1.68 or \$2.84 per unit      | No change  | 01/01/22 – 12/31/23 |

Please authorize below to acknowledge your 2022 renewal (see page 2).



**FOR THE CITY OF ANN ARBOR**

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

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

**Approved as to substance:**

By \_\_\_\_\_  
Milton Dohoney Jr., Interim 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 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)