

Sun Life - Life and Disability Renewal - Honey Creek Community School

Renewal Period: 10/01/2018 - 09/30/2019

Group Number: 79710

	Current	Renewal	% Difference
Life / AD&D			
Benefit:	\$35,000 Flat		
Guaranteed Issue:	Under age 65: \$35,000 Age 65 to 69: \$10,000 Age 70 +: \$1,000		
Benefit Reduction:	Reduced to 67% age age 65, 50% at age 70.		
Volume	828,450	828,450	
Rate (per \$1000)	\$0.178	\$0.231	29.78%
Monthly Premium	\$147.46	\$191.37	
Short-Term Disability			
Benefit:	66.67% of weekly earnings to a maximum of \$1,000		
Waiting Period:	1st Day Accident, 8th Day Illness		
Benefit Period:	13 Weeks per Disability		
Volume	15,196	15,196	
Rate (per \$10)	\$0.350	\$0.350	0.00%
Monthly Premium	\$531.86	\$531.86	
Long-Term Disability			
Benefit:	66.67% of total monthly earnings to a maximum of \$5,000		
Elimination Period:	90 days		
Own Occ. Period:	24 months		
Maximum Benefit Period:	SSNRA		
Volume	108,816	108,816	
Rate (per \$100)	\$0.207	\$0.226	9.18%
Monthly Premium	\$225.25	\$245.92	
Total Monthly Premium	\$904.57	\$969.16	
Total Annual Premium	\$10,854.88	\$11,629.87	
Difference		\$774.99	7.14%
A.M. Best Ratings	A+ (Superior)		