EXHIBIT “A”



City of Joplin

Long Term Disability

Proposal produced on June 18, 2020
This quote is valid for 90 days from date of proposal

City of Joplin
Rate Summary

Coverage	Participating Lives	Covered Volume	Rates	Annual Premium
LTD Option 1.1 5712021				
Long Term Disability	494	$1,648,410		$35,700
AAFT EXCL Pension Disability Public Safety EEs ***(per $100 Covered Monthly Payroll)***	433	$1,385,863	$0.18*	
AAFT Pension Disability Public Safety Employees ***(per $100 Covered Monthly Payroll)***	61	$262,547	$0.183*	
Rates are guaranteed from January 1, 2021 - December 31, 2023				

* Please note that the fee for EAP services will be payable in combination with your Disability or Life Insurance premium. Upon agreement of these fees, MetLife will attach an EAP overview summary to the end of the Disability or Life insurance certificate and this attachment will constitute your agreement to purchase EAP services from MetLife.

Employee Assistance Program services are provided by LifeWorks US under an agreement with MetLife.

Signature: Date:

Summary of Benefits
Long Term Disability - LTD Option 1.1

Long Term Disability		
Class Description	AAFT EXCL Pension Disability Public Safety EEs (30 Hours)	AAFT Pension Disability Public Safety Employees (30 Hours)
Monthly Benefit	50% of Predisability Earnings	50% of Predisability Earnings
Maximum Monthly Benefit	$5,000.00	$5,000.00
Minimum Monthly Benefit*	Greater of 15% of monthly benefit or $50.00	Greater of 15% of monthly benefit or $50.00
Elimination Period	90 Days or until the end of the STD Maximum Benefit Period.	90 Days or until the end of the STD Maximum Benefit Period.
Own Occupation Period	24 months	24 months
Social Security Integration	Family Social Security	Family Social Security
Benefit Duration	RBD w/ SSNRA	RBD w/ SSNRA
	The later of Your Normal Retirement Age as defined by Social Security or the period shown below: **Age on Date of Your Disability** / **Benefit Duration** less than 60 — to age 65 60 — 60 months 61 — 48 months 62 — 42 months 63 — 36 months 64 — 30 months 65 — 24 months 66 — 21 months 67 — 18 months 68 — 15 months 69 and over — 12 months	The later of Your Normal Retirement Age as defined by Social Security or the period shown below: **Age on Date of Your Disability** / **Benefit Duration** less than 60 — to age 65 60 — 60 months 61 — 48 months 62 — 42 months 63 — 36 months 64 — 30 months 65 — 24 months 66 — 21 months 67 — 18 months 68 — 15 months 69 and over — 12 months
Rehabilitation Incentives included in quote (details in limitations and definitions)	Work Incentive Rehabilitation Program Incentive Family Care Incentive Moving Expense Incentive	Work Incentive Rehabilitation Program Incentive Family Care Incentive Moving Expense Incentive
Employee Assistance Program	Option 1, 5 sessions.	Option 1, 5 sessions.
Survivor Benefit	Included in this quote	Included in this quote
Portability	Included in this quote	
Cost of Living Adjustment	Cost of Living Adjustment does not apply.	Cost of Living Adjustment does not apply.
*The minimum monthly benefit is subject to overpayment situations and any applicable rehabilitation incentives.		

Long Term Disability	Rate per $100 Of Covered Monthly Payroll	Covered Monthly Payroll	Est Monthly Premium	Est Annual Premium
AAFT EXCL Pension Disability Public Safety EEs				
Standalone	$0.18	$1,385,863	$2,495	$29,935
AAFT Pension Disability Public Safety Employees				
Standalone	$0.183	$262,547	$480	$5,766
Rates are guaranteed from January 1, 2021 - December 31, 2023 (36 months)				

AAFT EXCL Pension Disability Public Safety EEs	
Limitations and Definitions	
Definition of Disability	Due to a Sickness, or as a direct result of accidental injury: The employee is receiving Appropriate Care and Treatment determined by their Physician as necessary to treat the Sickness or injury and complying with the requirements of such treatment, and • During the elimination period and the next 24 months is unable to earn more than 80% of predisability earnings at their Own Occupation for any employer in their Local economy, and • After such period, is unable to earn more than 60% of their predisability earnings from any employer in their Local economy at any gainful occupation for which they are reasonably qualified taking into account their training, prior education and experience.
Definition of Predisability Earnings	The amount of the employee's gross salary or wages from his/her employer as of the day before his/her disability began. Predisability earnings includes: **Basic earnings only**. The term does not include: • The grant, award, sale, conversion, and/or exercise of shares of stock or stock options; • The Employer's contributions on Your behalf to any deferred compensation arrangement or pension plan; or • Any other compensation from the Employer.
Pre-Existing Conditions	3/12
Pre-Existing Condition Limitation	Pre-existing Condition means a Sickness or accidental injury for which the employee: • Received medical treatment, care, or services; or • Took prescription medication or had medications prescribed in the 3 months before insurance or any increase in the amount of insurance under the certificate takes effect. We will not pay benefits, or any increase in benefit amount due to an elected increase in the amount of insurance for a Disability that results for a Pre-existing Condition, if the employee has been Actively at Work for less than 12 consecutive months after the date their Disability insurance or the elected increase in the amount of such insurance takes effect under the certificate.
Work Incentive	While disabled and receiving a Monthly Benefit, employees may receive up to 100% of Predisability Monthly Earnings, including family care expense reimbursement, Rehabilitation incentive, return-to-work earnings, and other income benefits. After the first 24 months following the employees return to work, MetLife will reduce the employees Monthly Benefit by 50% of the amount the employee earns from working while Disabled.

Rehabilitation Incentive	10% increase in the Monthly Benefit if participating in an approved Rehabilitation Program.
Family Care Incentive	If the employee works or participates in a Rehabilitation Program while they are Disabled, reimbursement may be provided for up to $400 per month for eligible Family Care expenses incurred by an employee for each eligible family member during the first 24 months of benefit payments.
Moving Expense Incentive	Moving Expense Incentive: If the employee participates in a Rehabilitation Program while they are Disabled, reimbursement may be provided for expenses incurred in order to move to a new residence if recommended as part of the Rehabilitation Program.
Temporary Recovery	If the employee returns to Active Work before completing the Elimination Period and then becomes Disabled again due to the same or related condition, a new Elimination Period is not required provided the return to full time work is within a period of 30 work days or less. MetLife will count the days worked while Disabled toward the satisfaction of the Elimination Period. If the return to Active Work is greater than 30 work days, a new Elimination Period is required. If the employee returns to Active Work, after they begin to receive Monthly Benefits, for a period of 180 continuous days or less and becomes Disabled again due to the same or related condition, they will not have to complete a new Elimination Period.
Zero Day Residual	If the employee continues to meet the Definition of Disability, the elimination period may be satisfied during part-time employment.
Survivor Benefit	If the employee dies while they are Disabled, a single sum payment equal to 3 times the employee's last net Monthly Benefit is made to the employee’s survivor.
Portability	Employees can purchase disability income insurance under a separate group disability contract upon the Employee's termination from the Employer's plan.
Continuity of Coverage	Provided for groups where this plan will replace an inforce insured plan in force on the day immediately preceding the effective date of this plan.
Cost of Living Freeze	Cost of Living Freeze is included in this quote.
Waiver of Premium	Premium payments for Disabled employees are waived while benefits are payable.
Indexing	For the purposes of determining whether an employee continues to be Disabled and for calculating the Work Incentive, we will add to the employee's Predisability Earnings an amount equal to the lesser CPI or 10%

Specific Disabilities	
Mental or Nervous Disorders or Diseases unless due to schizophrenia, Neurocognitive Disorders	AAFT EXCL Pension Disability Public Safety EEs If the employee is Disabled, Disability benefits are limited to one occurrence per lifetime maximum of 24 months. Bipolar I Disorder will not be limited. Combined monthly maximum limitation from date benefits begin with other limited conditions: Yes
Chronic Fatigue Syndrome and Related Disorders	AAFT EXCL Pension Disability Public Safety EEs No Limitation
Neuromuscular, Musculoskeletal or Soft Tissue Disorder	AAFT EXCL Pension Disability Public Safety EEs No Limitation
Alcohol, Drug or Substance Abuse or Addiction	AAFT EXCL Pension Disability Public Safety EEs If the employee is Disabled, Disability benefits are limited to one occurrence per lifetime maximum of 24 months. Combined monthly maximum limitation from date benefits begin with other limited conditions: Yes

AAFT Pension Disability Public Safety Employees	
Limitations and Definitions	
Definition of Disability	Due to a Sickness, or as a direct result of accidental injury: The employee is receiving Appropriate Care and Treatment determined by their Physician as necessary to treat the Sickness or injury and complying with the requirements of such treatment, and • During the elimination period and the next 24 months is unable to earn more than 80% of predisability earnings at their Own Occupation for any employer in their Local economy, and • After such period, is unable to earn more than 60% of their predisability earnings from any employer in their Local economy at any gainful occupation for which they are reasonably qualified taking into account their training, prior education and experience.
Definition of Predisability Earnings	The amount of the employee's gross salary or wages from his/her employer as of the day before his/her disability began. Predisability earnings includes: **Basic earnings only**. The term does not include: • The grant, award, sale, conversion, and/or exercise of shares of stock or stock options; • The Employer's contributions on Your behalf to any deferred compensation arrangement or pension plan; or • Any other compensation from the Employer.
Pre-Existing Conditions	3/12
Pre-Existing Condition Limitation	Pre-existing Condition means a Sickness or accidental injury for which the employee: • Received medical treatment, care, or services; or • Took prescription medication or had medications prescribed in the 3 months before insurance or any increase in the amount of insurance under the certificate takes effect. We will not pay benefits, or any increase in benefit amount due to an elected increase in the amount of insurance for a Disability that results for a Pre-existing Condition, if the employee has been Actively at Work for less than 12 consecutive months after the date their Disability insurance or the elected increase in the amount of such insurance takes effect under the certificate.
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Alcohol, Drug or Substance Abuse or Addiction	AAFT Pension Disability Public Safety Employees If the employee is Disabled, Disability benefits are limited to one occurrence per lifetime maximum of 24 months. Combined monthly maximum limitation from date benefits begin with other limited conditions: Yes

Exclusions
We will not pay for any Disability caused or contributed to by: • War, whether declared or undeclared, or act of war, insurrection, rebellion, or terrorist act; • Your active participation in a riot; • Intentionally self-inflicted injury; • Attempted suicide while sane; or • Commission of or attempt to commit a felony.

Long Term Disability Coverage Highlights
Broker Commissions included in the rate: None
Expected Participation: 100%
Employee Contributions: 0%
Financial Arrangement(s): Non-retrospectively Experience Rated
Situs is MISSOURI
Foreign National(s): Does Not Apply
Actively at Work provision applies
Employer FICA Match: MetLife is not the agent for purposes of remitting the Employer share of FICA. MetLife is not the agent for tax remitting; therefore the Employer is responsible for issuing W-2s, remitting and reporting the Employer share of FICA, reporting wages and taxes on their Form 941 and state or federal unemployment tax remitting and reporting. If requested, MetLife will automatically withhold and remit federal and state taxes and the employee share of FICA from taxable benefit payments. MetLife will issue the W-2s for taxable benefits using the Employer's name and EIN at no charge if requested by the Employer, but we are not the agent, therefore the Employer still retains all the responsibilities noted above minus the W-2 responsibility. If the Employer uses the services of a payroll vendor, they should discuss this with the vendor to determine if it will cause any reporting issues.
Rehabilitation Program Participation: Disability benefit payments will end on the date the employee ceases or refuses to participate in a Rehabilitation Program that MetLife requires.

Reductions: Benefits will be reduced by income and recoveries from certain other sources including but not limited to: Social Security disability or retirement benefits received or eligible to receive because of Disability; any state, public or federal employee retirement or disability plan benefits received or eligible to receive because of Disability, including State Teachers Retirement System (STRS), Public Employee Retirement System (PERS) or Federal Employee Retirement System (FERS); group insurance policies; certain early retirement plans; no-fault auto laws; governmental compulsory benefit plan or program; other disability programs or plans, sick pay, vacation pay, or other salary continuation; Workers' Compensation benefits; occupational disease laws; maritime maintenance and cure; third party recoveries; and unemployment insurance laws or programs.

If there is a reasonable basis for You to apply for benefits under the Federal Social Security Act, a government compulsory plan or program, or STRS, PERS or FERS Benefit Plans or Programs, we expect You to apply for them. To apply for Social Security benefits means to pursue such benefits until You receive approval from the Social Security Administration, or a notice of denial of benefits from an administrative law judge. With respect to benefits under a government compulsory plan or program or STRS, PERS or FERS Benefit Plans or Programs, to apply means to pursue such benefits through all applicable levels of appeal provided for under such benefit plans or programs.

We will reduce the amount of Your Disability benefit by the amount of Social Security benefits, we estimate that You, Your Spouse or child(ren) are eligible to receive because of Your Disability or retirement. We will reduce Your Disability benefits by such estimated Social Security benefits starting with the first Disability benefit payment coincident with the date You were eligible to receive Social Security benefits
We will reduce Your Disability benefit by the amount of such government compulsory benefit plan or program benefit, or STRS, PERS or FERS benefit that We estimate You are eligible to receive, if We have the reasonable means to make such an estimate. We will start to do this with the first Disability benefit payment under this certificate coincident with the date You were eligible to receive such government compulsory benefit plan or program benefit, or STRS, PERS or FERS benefits under any such plans or programs.

MetLife has made every effort to quote a plan that matches the substance of the requested plan design to the best of our ability, based on the plan documentation made available at the time of quote. The actual language used in the contracts will reflect what is filed in the applicable jurisdictions. Our rates are based on the plan design illustrated in this Cost & Benefit Summary.

Employee Assistance Program – Standard

Employee Assistance

- Toll-free telephone assessments, referrals and counseling
- Work and Life Services – Childcare, Eldercare, Financial, Pre-Retirement

Clinical Counseling

- Up to 5 distance (telephonic or video conferencing) counseling sessions per incident with licensed counselor

Web-Based Services

- Articles, Checklists, and Worksheets – cover substance abuse, anger management, depression, grief and loss, stress, coping with disaster, childcare, adult care, health/fitness, working/living, communication/relationships, retirement, finance
- Online provider search, self-referrals and authorizations
- Online assessments for depression, stress, anxiety, and insomnia
- Work/life resource and referral directory, online tools (child development tracker, interactive charts for tax, personal finance, retirement, etc.;)
- Life-events navigation – allows members to access services via common life events
- Health/Fitness, Personal Growth, Employee Development Content and Tools
- Unlimited 24/7 access to hundreds of award-winning downloadable educational materials including articles, e-booklets, audio recordings, toolkits and assessments, and more on our website, LifeWorks.com
- World-class technology platform, including the consumer-grade Lifeworks Mobile App consumer-grade mobile app
- The Well-being Feed, available exclusively through the LifeWorks Mobile App, which streams useful and informative prevention messages around health, relationships, finances and more to raise awareness and educate participants on all aspects of their wellbeing. The Well-being Feed also allows a company administrator to communicate directly with employees. This occurs through push messaging that drives wellbeing education and maximizes awareness and utilization of benefits.

Employer Consultation Services

- Management Consultation – Coaching discussions with managers on ways to approach difficult situations and assist employees in need.
- Job Performance Referrals (JPRs) – A program that includes customized action plan to help an employee resolve problems and improve job performance.
- Onsite Critical Incident Stress Debriefing (CISD) – Work site meetings that provide education and support to ease return to work and help employees cope with a traumatic event. **Fee for Service**
- Training and Development Seminars and Workshops – Offering a wide variety of workshops as well as training services that will help your business succeed. **Fee for Service**
- Orientations for Employees / Supervisors – Session to learn and review the kinds of counseling and other assistance available through the EAP. **Fee for Service**

LifeWorks will be solely responsible for all services provided under the Employee Assistance Program (EAP).

Underwriting Assumptions
PlanSmart*- PlanSmart is a multifaceted program, offered at no additional cost, which enables you to provide your employees with access to a range of financial and retirement education resources through on-site workshops, with optional personal consultations and decision-support assistance. *Retirewise* - Retirewise is an in-depth program consisting of a four-part series of workshops that deliver objective information covering a broad spectrum of retirement issues from Estate Planning to Tax Planning. Each workshop is delivered by a locally based financial professional. *Certain conditions apply. Please discuss with your MetLife representative to determine if this program is right for your company.
WillsCenter.com: Online will prep service offered through SmartLegalForms, Inc., available to all customers at no charge.
If insurance coverage is provided, it will be governed by the terms and conditions of the insurance policy and applicable law. If administrative services are provided, they are governed by the terms and condition of the administrative services agreement and by applicable law.
If MetLife is requested to duplicate contractual provisions from the prior carrier, such provisions must be compatible with all MetLife's standards.
The quoted rates and or fees are based upon the request received. If new or additional information in connection with this request is provided, MetLife reserves the right to change its quote at any time before the effective date. After the effective date, rate and or fees are subject to the terms and conditions of the policy and or administrative services agreement.
Only those eligible persons residing in the United States may be covered. Any others must be approved by MetLife.
NOTICE REGARDING NON-US COVERAGE When providing you with information concerning a group insurance policy issued or proposed to your affiliate or subsidiary outside the United States by a Metropolitan Life Insurance Company (MLIC) affiliate or by other locally licensed insurers that are members of the MAXIS Global Benefits Network (MAXIS GBN), New York insurance law requires the person providing the information to be licensed as an insurance broker. In this capacity, the information provided to you will only be on behalf of such insurers and not on behalf of MLIC or any other insurer that is not a member of MAXIS GBN. Please note that while MLIC is a member of MAXIS GBN and is licensed to transact insurance business in New York, the other MAXIS GBN member insurers are not licensed or authorized to do business in New York. The group insurance policies they issue are for coverage outside the United States and are governed by the laws of the country they were issued in. These policies have not been approved by the New York Superintendent of Financial Services, are not subject to all of the laws of New York, and are not protected by the New York State Guaranty Fund.
Some services in connection with the coverage may be performed by our affiliate, MetLife Services and Solutions, LLC. These service arrangements in no way alter Metropolitan Life Insurance Company's obligations. Coverage will continue to be administered in accordance with Metropolitan Life Insurance Company's policies and procedures.
SIC Code: 9111

U.S. Business Intermediary and Producer Compensation Notice

Metropolitan Life Insurance Company, herein called MetLife, enters into arrangements concerning the sale, servicing and/or renewal of MetLife group insurance and certain other group-related products *("Products")* with brokers, agents, consultants, third party administrators, general agents, associations, and other parties that may participate in the sale, servicing and/or renewal of such products *(each an "Intermediary")*. MetLife may pay your Intermediary compensation, which may include, among other things, base compensation, supplemental compensation and/or a service fee. MetLife may pay compensation for the sale, servicing and/or renewal of products, or remit compensation to an Intermediary on your behalf. Your Intermediary may also be owned by, controlled by or affiliated with another person or party, which may also be an Intermediary and who may also perform marketing and/or administration services in connection with your products and be paid compensation by MetLife.

Base compensation, which may vary from case to case and may change if you renew your products with MetLife, may be payable to your Intermediary as a percentage of premium or a fixed dollar amount. MetLife may also pay your Intermediary compensation that is based upon your Intermediary placing and/or retaining a certain volume of business *(number of products sold or dollar value of premium)* with MetLife. In addition, supplemental compensation may be payable to your Intermediary. Under MetLife's current supplemental compensation plan (SCP), the amount payable as supplemental compensation may range from 0% to 8% of premium. The supplemental compensation percentage may be based on one or more of: (1) the number of products sold through your Intermediary during a one-year period; (2) the amount of premium or fees with respect to products sold through your Intermediary during a one-year period; (3) the persistency percentage of products inforce through your Intermediary during a one-year period; (4) the block growth of the products inforce through your Intermediary during a one-year period; (5) premium growth during a one-year period; or (6) a fixed percentage or sliding scale of the premium for products as set by MetLife. The supplemental compensation percentage will be set by MetLife based on the achievement of the outlined qualification criteria and it may not be changed until the following SCP plan year. As such, the supplemental compensation percentage may vary from year to year, but will not exceed 8% under the current supplemental compensation plan.

The cost of supplemental compensation is not directly charged to the price of our products except as an allocation of overhead expense, which is applied to all eligible group insurance products, whether or not supplemental compensation is paid in relation to a particular sale or renewal. As a result, your rates will not differ by whether or not your Intermediary receives supplemental compensation. If your Intermediary collects the premium from you in relation to your products, your Intermediary may earn a return on such amounts. Additionally, MetLife may have a variety of other relationships with your Intermediary or its affiliates, or with other parties, that involve the payment of compensation and benefits that may or may not be related to your relationship with MetLife *(e.g., insurance and employee benefits exchanges, enrollment firms and platforms, sales contests, consulting agreements, participation in an insurer panel, or reinsurance arrangements)*.

More information about the eligibility criteria, limitations, payment calculations and other terms and conditions under MetLife's base compensation and supplemental compensation plans can be found on MetLife's Website at www.metlife.com/business-and-brokers/broker-resources/broker-compensation. Questions regarding Intermediary compensation can be directed to ask4met@metlifeservice.com, or if you would like to speak to someone about Intermediary compensation, please call (800) ASK 4MET. In addition to the compensation paid to an Intermediary, MetLife may also pay compensation to your representative. Compensation paid to your representative is for participating in the sale, servicing, and/or renewal of products, and the compensation paid may vary based on a number of factors including the type of product(s) and volume of business sold. If you are the person or entity to be charged under an insurance policy or annuity contract, you may request additional information about the compensation your representative expects to receive as a result of the sale or concerning compensation for any alternative quotes presented, by contacting your representative or calling (866) 796-1800.

Non-U.S. Coverage

When providing you with information concerning a group insurance policy issued or proposed to your affiliate or subsidiary outside the United States by a MetLife affiliate or by other locally licensed insurers that are members of the MAXIS Global Benefits Network (MAXIS GBN), New York insurance law requires the person providing the information to be licensed as an insurance broker. In this capacity, the information provided to you will only be on behalf of such insurers and not on behalf of MetLife or any other insurer that is not a member of MAXIS GBN. Please note that while MetLife is a member of MAXISGBN and is licensed to transact insurance business in New York, the other MAXIS GBN member insurers are not licensed or authorized to do business in New York. The group insurance policies they issue are for coverage outside the United States and are governed by the laws of the country they were issued in. These policies have not been approved by the New York Superintendent of Financial Services, are not subject to all of the laws of New York, and are not protected by the New York State Guaranty Fund.

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