EXHIBIT "A"



RENEWAL INFORMATION FOR

CITY OF JOPLIN
GROUP PLAN # 00513166

RENEWAL PERIOD
January 1, 2019 - December 31, 2019

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What you'll find in this package

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Renewal Premiums At-a-Glance

EMPLOYER-SPONSORED COVERAGE		
Coverage	**Current Annual**	**Renewal Annual**
Long-Term Disability	$33,983	$33,983

KEY POINTS OF INFORMATION REGARDING PLAN PRICING

- Product-specific rates shown in this package have been determined based on a number of factors, including employee age and gender, group location, changes in group size and claims experience (when applicable)

Renewal Rates At-a-Glance

This plan is currently offered for Insurance Class 1

Good news ! There is a 2 year rate guarantee on this plan

LTD PLAN RATES				
	CURRENT		RENEWAL	
Volume	Monthly Rate	Annual Premium	Monthly Rate	Annual Premium
$976,535	$0.290/$100	$33,983	$0.290/$100	$33,983

Current Long Term Disability Plan Information

This plan is currently offered for Insurance Class 1

PLAN BENEFITS SUMMARY	
Monthly Benefit	50% to $5,000
Elimination Period	90 days
Benefit Duration	To Age 67/Adea
Own Occupation Period	Own Occ/Any Occ Mo Ben
Gainful Occupation	60%
Pre-Existing Conditions	3/12 Exclusion
Mental Nervous	2 years
Substance Abuse	2 years
Cost of Living (COLA)	N/A
Survivor Benefit	3 months
Integration	Full Family
Rehabilitation Benefit	Mandatory Rehab

Plan information is for illustrative purposes only. Please consult plan contract for specific benefit levels.

Additional information on your Guardian coverage

Long Term Disability

After recalculating your age adjusted Long Term Disability rates, we are pleased to let you know that your current rates will be retained for the coming plan year. While the rates per $100.00 of LTD benefit has not changed, the amount you pay from year to year may increase due to changes in age among your employees.