



Empower Results®

June 24, 2021

Mr. Matt Muler  
Senior Account Executive  
MetLife | Regional & Small Business Solutions  
777 S. Figueroa Street, Suite 390  
Los Angeles, CA 90017

Sent via E-mail

**Re: NMUSD MetLife Basic Life/AD&D, Voluntary Life/AD&D, Voluntary LTD, Voluntary Accident and Voluntary Critical Illness renewal effective 10/1/2021**

Dear Matt:

Newport-Mesa Unified School District (NMUSD) will renew its Basic and Voluntary Life/AD&D, Voluntary LTD, Accident and Critical Illness coverage with MetLife with no change to current rates, effective October 1, 2021 with a 3-year rate guarantee for Life and AD&D and a 2-year rate guarantee for LTD.

Life and AD&D rates effective October 1, 2021 – September 30, 2024 are as follows:

Coverage	Current Rate/Fee	Renewal Rate/Fee	Change in Rate/Fee (+/- %)
Basic Life (per \$1,000)	\$0.18	\$0.18	0%
Voluntary Life (per \$1,000)			
• <30	\$0.04	\$0.04	0%
• 30-34	\$0.06	\$0.06	0%
• 35-39	\$0.08	\$0.08	0%
• 40-44	\$0.10	\$0.10	0%
• 45-49	\$0.15	\$0.15	0%
• 50-54	\$0.23	\$0.23	0%
• 55-59	\$0.43	\$0.43	0%
• 60-64	\$0.58	\$0.58	0%
• 65-69	\$1.05	\$1.05	0%
• 70+	\$1.69	\$1.69	0%
Dependent Life			
• <30	\$0.04	\$0.04	0%
• 30-34	\$0.06	\$0.06	0%
• 35-39	\$0.08	\$0.08	0%
• 40-44	\$0.10	\$0.10	0%
• 45-49	\$0.15	\$0.15	0%
• 50-54	\$0.23	\$0.23	0%
• 55-59	\$0.43	\$0.43	0%
• 60-64	\$0.58	\$0.58	0%
• 65-69	\$1.05	\$1.05	0%
• 70+	\$1.69	\$1.69	0%
• Child (per \$5,000)	\$0.49	\$0.49	0%
• Child (per \$10,000)	\$0.98	\$0.98	0%
Personal AD&D (per \$1,000)	\$0.02	\$0.02	0%
Voluntary AD&D			
• Single	\$0.02	\$0.02	0%
• Family	\$0.03	\$0.03	0%

LTD rates effective October 1, 2021 – September 30, 2023 are as follows:

LTD			
• <35	\$0.24	\$0.24	0%
• 35-39	\$0.43	\$0.43	0%
• 40-44	\$0.59	\$0.59	0%
• 45-49	\$0.80	\$0.80	0%
• 50-54	\$1.12	\$1.12	0%
• 55-59	\$1.37	\$1.37	0%
• 60-64	\$1.95	\$1.95	0%
• 65+	\$1.64	\$1.64	0%

Group Critical Illness Insurance Monthly Premium for \$1,000 of Coverage

Attained Age	Employee	Spouse	Child(ren) (up to age 26)
• <25	0.13	0.12	0.07
• 25-29	0.15	0.13	
• 30-34	0.24	0.24	
• 35-39	0.42	0.41	
• 40-44	0.75	0.71	
• 45-49	1.19	1.20	
• 50-54	1.85	1.97	
• 55-59	2.71	3.10	
• 60-64	3.81	4.66	
• 65-69	5.78	7.38	
• 70-74	8.02	10.12	
• 75-79	11.13	13.37	
• 80-84	14.08	16.27	
• 85+	14.71	16.88	

Voluntary LTD – renewal offer includes higher maximum benefits, no change to rates, two-year rate guarantee through September 30, 2023

- Voluntary Critical Illness – renewal offer assumes no change in benefits
- Voluntary Accident – renewal offer assumes no change in benefits

Voluntary Accident Insurance Plan rates effective October 1, 2021 going on second of a 3-year rate guarantee period.

<b>Benefit Amount</b>	Choice between High or Low plan; benefits based on flat schedule amount which varies depending on plan. All benefits must relate to injuries sustained in an accident. Refer to attachment for Covered Benefits Table.
<b>Low Plan</b>	<b>Monthly</b>
Employee Only	\$6.33
Employee + Spouse	\$11.99
Employee + Children	\$13.03
Employee + Spouse/Children	\$16.04
<b>High Plan</b>	<b>Monthly</b>
Employee Only	\$11.91
Employee + Spouse	\$22.30
Employee + Children	\$24.22
Employee + Spouse/Children	\$30.35
<ul style="list-style-type: none"> <li>• 3 years rate guarantee (10/1/2018-9/30/2021)</li> </ul>	

- Health Screening Benefit \$50 on the low plan / \$100 on the high plan

Please confirm these plans are net of commissions.

We will forward formal confirmation upon Board approval.

Sincerely,



Mary Ann Hilado  
 Assistant Vice President

Attachment

cc: Ms. Leona Olson - NMUSD  
 Mr. Sal Lona - Aon

**Confirmation**

Please confirm your agreement with the fees, rates and plan design in this letter by signing below and returning a copy to Aon.

Accepted by:

Authorized Representative

Date