



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.

Benefit Amount	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.
Low Plan	Monthly
Employee Only	\$6.33
Employee + Spouse	\$11.99
Employee + Children	\$13.03
Employee + Spouse/Children	\$16.04
High Plan	Monthly
Employee Only	\$11.91
Employee + Spouse	\$22.30
Employee + Children	\$24.22
Employee + Spouse/Children	\$30.35
• 3 years rate guarantee (10/1/2018-9/30/2021)	

- 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