

# Renewal Package Prepared For:

Greater Tompkins County Municipal Health Insurance Consortium



Renewal Date: 01/01/2019

Products: Life  
Short Term Disability  
Voluntary Life

## The company behind the numbers

### It's renewal time... and we'd like to thank you for your continued partnership with Lincoln Financial Group.

We view each policy renewal as an opportunity to again prove our worth and demonstrate the value of our wide selection of group insurance products and services. And when an employer chooses to continue their coverage with us, it's a vote of confidence that we take seriously — and never take for granted.

At Lincoln Financial, we deliver a full range of coverage, including term life and accidental death and dismemberment, short- and long-term disability, absence management, dental, vision, accident and critical illness. But our most important product is an intangible one; a promise of security and financial protection in times of illness or injury.

After all, the key difference between one carrier and another often isn't the product itself. It's the integrity and personal commitment a company shows toward its customers. We're building relationships, presenting real solutions and making our customers a commitment that we'll come through for them when they need it most.

### Focusing on our clients and communities

And we never lose sight of the most important goal — helping people get the service and support they need at important and sometimes difficult times in their lives. Last year, Lincoln Group Protection provided the financial protection that helped<sup>1</sup>:



The communities where we live and work are also an integral part of who we are as a company. Each year, thousands of hours of volunteer work and grants totaling close to \$10 million support programs in important areas of need such as education, human services, economic development and the arts.

We're making sure our customer-oriented approach continues to meet your expectations, by making strategic investments aimed at enhancing our digital capabilities and operating efficiencies so that we can be accessible when and where our customers need us.

We appreciate and look forward to our continued partnership. Please let us know if you have any questions.

<sup>1</sup> 2016 claims.

**Renewal prepared for: Greater Tompkins County Municipal HealthInsurance Consortium, GREATRTC on 10/20/2018**

Currently Greater Tompkins County Municipal HealthInsurance Consortium has the following in-force coverages:

Coverage	Policy Number	Anniversary Date
Life	000010142351 00000	01/01/2019
Short Term Disability	000010142352 00000	01/01/2019
Voluntary Life	000400151161 00000	01/01/2019

The following coverages are renewing with renewal rates effective 01/01/2019:

Coverage/ Rate basis	Policy number	Billed lives <sup>1</sup>	Volume <sup>1</sup>	Current rate	Renewal rate	Current monthly premium <sup>1</sup>	Renewal monthly premium <sup>1</sup>	Monthly premium change	Next anniversary date
Life per \$1000 of benefit	000010142351 00000	120	6,000,000	\$0.240	\$0.240	\$1,440.00	\$1,440.00	\$0.00	01/01/2021
AD&D per \$1000 of benefit	000010142351 00000	120	6,000,000	\$0.020	\$0.020	\$120.00	\$120.00	\$0.00	01/01/2021
Dependent Life	000010142351 00000	11	110,000	\$6.240	\$6.240	\$68.64	\$68.64	\$0.00	01/01/2021
Short Term Disability per \$10 of benefit	000010142352 00000	115	34,416	\$0.220	\$0.320	\$757.15	\$1,101.31	\$344.16	01/01/2020
Voluntary Spouse Life	000400151161 00000	10	165,000	Age Band Shown Below	Age Band Shown Below	Based On Employee Demographics	Based On Employee Demographics	Based On Employee Demographics	01/01/2021
Voluntary Spouse AD&D	000400151161 00000	9	145,000	\$0.020	\$0.020	\$2.90	\$2.90	\$0.00	01/01/2021
Voluntary Child Life	000400151161 00000	9	45,000	\$1.000	\$1.000	\$9.00	\$9.00	\$0.00	01/01/2021
Voluntary Life	000400151161 00000	34	1,550,000	Age Band Shown Below	Age Band Shown Below	Based On Employee Demographics	Based On Employee Demographics	Based On Employee Demographics	01/01/2021
Voluntary AD&D	000400151161 00000	32	1,490,000	\$0.020	\$0.020	\$29.80	\$29.80	\$0.00	01/01/2021

## Renewal Information

<b>Renewal Premium</b>						\$2,427.49	\$2,771.65	\$344.16	
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<sup>1</sup> Billed Lives, Volume and Premium change regularly as employees are hired, terminated or have a life event. The numbers in this letter are accurate as of the printing of this letter.

Voluntary Spouse Life 000400151161 00000		
Age band	Current rate	Renewal rate
	UniSmoker	UniSmoker
0 - 24	\$0.080	\$0.080
25 - 29	\$0.080	\$0.080
30 - 34	\$0.090	\$0.090
35 - 39	\$0.120	\$0.120
40 - 44	\$0.180	\$0.180
45 - 49	\$0.300	\$0.300
50 - 54	\$0.570	\$0.570
55 - 59	\$0.900	\$0.900
60 - 64	\$1.070	\$1.070
65 - 69	\$1.920	\$1.920

Voluntary Life 000400151161 00000		
Age band	Current rate	Renewal rate
	UniSmoker	UniSmoker
0 - 24	\$0.080	\$0.080
25 - 29	\$0.080	\$0.080
30 - 34	\$0.090	\$0.090
35 - 39	\$0.120	\$0.120
40 - 44	\$0.180	\$0.180
45 - 49	\$0.300	\$0.300
50 - 54	\$0.570	\$0.570
55 - 59	\$0.900	\$0.900
60 - 64	\$1.070	\$1.070
65 - 69	\$1.920	\$1.920
70 - 74	\$3.730	\$3.730
75 - 79	\$9.950	\$9.950
80 - 99	\$22.810	\$22.810

**Your sales representative is:**

John Cacciutti

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**Please feel free to contact us with any questions!**

**This renewal letter is intended to serve as a policy amendment and should be kept with your policy.**

**Important Reminder:** Lincoln requires salary updates on your employees at least once a year to ensure premiums and benefit amounts are accurate under the terms of your group insurance policy(ies).

Brokers may be eligible to receive commissions from the sales of these products.

Insurance products are issued by The Lincoln National Life Insurance Company (Fort Wayne, IN), which does not solicit business in New York, nor is it licensed to do so. In New York, insurance products are issued by Lincoln Life & Annuity Company of New York (Syracuse, NY). Both are Lincoln Financial Group Companies. Product availability and/or features may vary by state. Limitations and exclusions apply.

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