

**CITY OF AURORA**  
**Financial Comparison - Life/AD&D**

81,062,000 Volume of Employee Insurance  
 981 Covered Employees  
 1,080,000 Volume of Retiree Insurance  
 216 Covered Retirees

<u>Carrier</u>	<u>Basic/1000</u>	<u>AD&amp;D</u>	<u>Total</u>	<u>Monthly Premium</u>	<u>Annual Premium</u>	<u>Rate Guarantee</u>
Dearborn - Current	0.110	0.030	0.140	11,499.88	137,999	
Cigna	0.060	0.025	0.085	6,982.07	83,785	3 Years
Reliance Standard	0.070	0.020	0.090	7,392.78	88,713	3 Years
Sun Life	0.045	0.030	0.075	6,160.65	73,928	3 Years
UNUM <sup>(1)</sup>	0.055	0.020	0.075	6,160.65	73,928	4 Years

*All carriers have included a waiver of premium benefit with their offers. Dearborn's plan does not currently include this benefit.*

<sup>(1)</sup> UNUM has included a \$7,500 implementation credit. If City of Aurora provides an invoice for an expense incurred as a result of switching carriers, UNUM will be reimburse up to \$7,500.