

City of Crossville

The Weekly Income benefit is subject to a 3/6 pre-existing condition limitation

SCHEDULE OF RATES

Rate per \$10 of Weekly Benefit

\$0.75

of amt of salary the employee chooses to purchase up to W-2 amount.

This plan provides 100% backdoor integration with the Employer's Sick Leave or Salary Continuance Plan.

Additional Plan Features

- Portability is included
- Waiver of Premium
- Annual Guarantee Issue Open Enrollment subject to pre-ex
- Two Year Rate Guarantee
- Minimum Participation is the greater of 15% or 10 lives
- 100% Employee Paid
- Based on 162 Eligible Employees

This plan does not replace any state mandated disability program.

INITIAL ENROLLMENT PERIOD (Option 1.00):

On the effective date, eligible employees will be allowed to elect or increase coverage. The Pre-Existing Condition Exclusion will apply on any new coverage election or any increased amount of insurance.

ANNUAL OPEN ENROLLMENT PERIOD (Option 1.00):

The Lincoln National Life Insurance Company

Don Hench & Assoc.

PLAN ASSUMPTIONS & COST

Number of Eligible Employees 162

<u>Age</u>	<u>Rate, as a Percent of Payroll</u>
< 30	0.14%
30-34	0.22%
35-39	0.37%
40-44	0.56%
45-49	0.78%
50-54	1.01%
55-59	1.28%
60-64	1.07%
65-69	0.84%
70-74	0.73%
75-99	0.73%