

# City of Racine

January 1, 2022 Short Term Disability Quote Summary

100% Employer Paid STD			
	Carrier Name	Rate Guarantee	Estimated Annual Premium
Option 1	MetLife	3 Years	\$121,179
Option 2	The Hartford	2 Years	\$189,296
Option 3	Sun Life	2 Years	\$228,898
Option 4	Unum	1 Year	\$231,274
Option 5	The Standard	2 Years	\$243,154
Option 6	UHC	2 Years	\$272,460
Option 7	NIS	2 Years	\$274,044
Option 8	Mutual of Omaha	2 Years	\$300,973

50% Employer Paid STD			
	Carrier Name	Rate Guarantee	Estimated Annual Premium
Option 1	MetLife	3 Years	\$112,863
Option 2	The Hartford	2 Years	\$198,404
Option 3	The Standard	2 Years	\$216,819
Option 4	Sun Life	2 Years	\$222,759
Option 5	Mutual of Omaha	2 Years	\$237,610
Option 6	UHC	2 Years	\$251,867
Option 7	NIS	2 Years	TBD/Age-Rated
Option 8	Unum	1 Year	TBD/Age-Rated

Advice To Pay			
	Carrier Name	Rate Guarantee	Estimated Annual Premium
Option 1	MetLife	3 Years	\$16,296
Option 2	UHC	2 Years	\$18,060
Option 3	The Hartford	2 Years	\$24,108
Option 4	Unum	1 Year	\$33,852

Declined to Quote: Reliance Standard, Lincoln Financial Group, Princial Financial

This summary is a high level overview of the proposals The Horton Group received. It is meant for illustrative purposes only.