## City of Racine 1/1/2022 STD 100% ER Paid

|                                    | MetLife   |
|------------------------------------|---|
|                                    | Noncontributory \$2,000 Option                                |
|                                    |   |
| Volume                             | \$660,017   |
| Rate (per \$10 of Covered Benefit) | \$0.153   |
| Estimated Monthly Premium          | \$10,098.26   |
| Estimated Annual Premium           | \$121,179.12  |
| Rate Guarantee                     | 3 Years   |
| Employer Contribution              | 100%  |
| Participation Requirement          | 100%  |
| Summary of STD Benefits            |   |
| Covered Class                      | All Active, Full-Time Employees<br>Working 30+ Hours per Week |
| Covered Predisability Earnings     | Base Earnings Only  |
| Weekly Benefit                     | 70% to \$2,000  |
| Minimum Weekly Benefit             | Greater of \$25 and 10%                                       |
| Guarantee Issue                    | Full Benefit Amount   |
| Elimination Period - Accident      | 30 Days (After PTO is Exhausted)                              |
| Elimination Period - Sickness      | 30 Days (After PTO is Exhausted)                              |
| Maximum Benefit Duration           | 13 Weeks  |
| Pre-Existing Condition Limitation  | None  |

Declined to Quote: Reliance Standard, Lincoln Financial Group, Principal Financia

