



Augusta, Georgia

2024 Renewal Summary

Policy 752570

Thank you for choosing Standard Insurance Company (The Standard) as your employee benefits partner since August 1, 2015. We appreciate your business and the chance to renew our commitment. We strive to provide Augusta, Georgia and your employees outstanding value, expertise and personal service.

As always our goal is to help you take care of your business and your employees. Our team remains committed to helping you achieve strategic goals for your benefits program, streamline administration and increase employee satisfaction. In short—better results with less noise. Thank you again for your continued business.

Our Approach to Renewals - Continued Partnership

The renewal rates for your Group Life and Disability insurance will be effective January 1, 2024

In designing fair renewal pricing, we review three components of rating:

- 1 The Calculated Rate (also called the Manual Rate): We use your current census file demographics, plan design, industry and location to determine a rate for your coverage based on The Standard's book of business of other similar customers. We do this for groups of all sizes.
- 2 The Experience Rate: In addition, we use your past claims history to help us determine your renewal rates. Especially for large employers, past claims experience can be a fair and useful predictor of future liability.
- 3 The Blended Rate: If applicable, we use a formula to determine how credible your Experience Rate is in predicting your future claims and blend it with your Calculated Rate. This produces a Blended Rate that we use to determine your final pricing.

In this package you'll see demographics tables, experience tables, and experience evaluations, where applicable, and a rating action for each of the products reviewed. Please see the renewal summary for complete list of renewal rates.

Please consider this renewal package the next step in our ongoing conversation about how we can best meet your needs. We may be able to work together to help you get more value out of your benefits program or reduce overall costs. We'd be happy to re-evaluate your plan design and benefits usage and discuss your options.

Your Basic Life Renewal

We understand that handling a Life insurance claim takes a special touch. Our Life benefits analysts complete annual grief training. This program helps them empathize with beneficiaries and recognize when they need special attention. We strive to help you make a tough time easier. Our goal is to provide support with easy claim filing, timely decisions, and prompt payment of approved claims.

Renewal Action for Basic Life

The renewal for Basic Life will be as follows:

January 1, 2024 Renewal Rates

Product Class	Through 12/31/2023	Effective 1/1/2024
Basic Life		
Actives	\$0.26 Per \$1,000	\$0.26 Per \$1,000
Retirees	\$3.34 Per \$1,000	\$3.34 Per \$1,000

Rates will be guaranteed for 2 years until January 1, 2026

The Standard is committed to helping you provide employees and their beneficiaries with the support they need. Below is a reminder of the additional services and tools offered with your Life plan.

The Life Services Toolkit

For employees, online services include estate planning and state-specific will preparation, identity theft prevention, financial calculators, wellness resources and more. For beneficiaries, the Life Services Toolkit offers grief and loss support by phone, online and face-to-face. They can also take advantage of access to financial counselors, legal consultation and other support services. This service is offered through a vendor that is not affiliated with The Standard.

Travel Assistance

Travel Assistance can provide a sense of security for your employees and their eligible family members anytime they travel from home or internationally for business or pleasure with minimal restrictions. Available 24 hours a day — with access online or through a single phone call — Travel Assistance offers a full range of trip planning and travel support, including emergency evacuation services and medical, legal, and translation service referrals. This service is offered through a vendor that is not affiliated with The Standard.

Your Additional Life and Spouse Life Renewal

We understand that handling a Life insurance claim takes a special touch. Our Life benefits analysts complete annual grief training. This program helps them empathize with beneficiaries and recognize when they need special attention. We strive to help you make a tough time easier. Our goal is to provide support with easy claim filing, timely decisions, and prompt payment of approved claims.

Renewal Action for Additional Life and Spouse Life

The renewal for Additional Life and Spouse Life will be as follows:

January 1, 2024 Renewal Rates

Product Class	Through 12/31/2023	Effective 1/1/2024
Additional Life and Spouse Life	Rate Mode is Per \$1,000	Rate Mode is Per \$1,000
<i>Rate is based on age of Spouse on Last January 1</i>		
Under 30	\$0.090	\$0.090
30 - 34	\$0.100	\$0.100
35 - 39	\$0.120	\$0.120
40 - 44	\$0.190	\$0.190
45 - 49	\$0.320	\$0.320
50 - 54	\$0.530	\$0.530
55 - 59	\$0.820	\$0.820
60 - 64	\$1.280	\$1.280
65 - 69	\$2.300	\$2.300
70 and Older	\$3.690	\$3.690

Rates will be guaranteed for 2 years until January 1, 2026

Your Long Term Disability Renewal

The Standard's Long Term Disability insurance helps your employees protect a portion of their incomes. Our holistic approach can also support productivity by helping employees stay at or return to work.

Renewal Action for Long Term Disability

The renewal for Long Term Disability will be as follows:

January 1, 2024 Renewal Rates

Product Class	Through 12/31/2023	Effective 1/1/2024
Long Term Disability	0.297 % Insured Earnings	0.297 % Insured Earnings

Rates will be guaranteed for 2 years until January 1, 2026

The Standard is committed to offering services that help employees feel successful at work and at home. To make sure you're aware of what's offered with your LTD plan, we've highlighted key services below.

Employee Assistance Program

The Employee Assistance Program (EAP) can help employees and managers resolve personal and workplace issues. The EAP provides 24/7 support from masters-degreed clinicians by phone, online, live chat, email and text. Employees and family members can receive referrals to support groups, a network counselor, or community resources. They can also be connected to your health plan and other benefits you offer. Your program includes face-to-face counseling sessions. EAP services can help with depression, family issues, life improvement, addictions, financial concerns, workplace conflicts and more. They can also be connected to your health plan and other benefits you offer. This service is offered through a vendor not affiliated with The Standard.



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Thank You and Next Steps

We appreciate the opportunity to continue our partnership with Augusta, Georgia. A summary of our 2024 Renewal Offer is in the chart below. Thank you for allowing The Standard the opportunity to support your insurance needs.

Products & Services *	Through 12/31/2023	Effective 1/1/2024
Basic Life		
Actives	\$0.26 Per \$1,000	\$0.26 Per \$1,000
Retirees	\$3.34 Per \$1,000	\$3.34 Per \$1,000
Travel Assistance for Basic Life	<i>Included in rates for Basic Life</i>	<i>Included in rates for Basic Life</i>
Additional Life and Spouse Life	<i>Rate Mode is Per \$1,000</i>	<i>Rate Mode is Per \$1,000</i>
<i>Rate is based on age of Spouse on Last January 1</i>		
Under 30	\$0.090	\$0.090
30 - 34	\$0.100	\$0.100
35 - 39	\$0.120	\$0.120
40 - 44	\$0.190	\$0.190
45 - 49	\$0.320	\$0.320
50 - 54	\$0.530	\$0.530
55 - 59	\$0.820	\$0.820
60 - 64	\$1.280	\$1.280
65 - 69	\$2.300	\$2.300
70 and Older	\$3.690	\$3.690
Child Life	\$1.00 Per \$1,000, Elective	\$1.00 Per \$1,000, Elective
Voluntary AD&D		
Member	\$0.045 Per \$1,000, Elective	\$0.045 Per \$1,000, Elective
Family	\$0.045 Per \$1,000, Elective	\$0.045 Per \$1,000, Elective
Child	\$0.045 Per \$1,000, Elective	\$0.045 Per \$1,000, Elective
Long Term Disability	0.297 % Insured Earnings	0.297 % Insured Earnings
Employee Assistance Program	<i>Included in Rates for LTD</i>	<i>Included in Rates for LTD</i>
Rates will be guaranteed for 2 years until January 1, 2026.		

* The rates above are shown monthly

You can count on us to help you retain and attract employees by providing the benefits and services they value – now and for years to come. We're always available to address any questions you have about this renewal or for any service needs. Please reach out to the Atlanta group office at (770) 434-0333 and we'll be happy to help.