

**City of Hollywood**  
**Basic Life and AD&D Insurance**  
**Effective Date: January 1, 2019**

| Life and AD&D Insurance                   | Symetra                                                                                                      |                                                    |                      |                      |                                                  |
|-------------------------------------------|--------------------------------------------------------------------------------------------------------------|----------------------------------------------------|----------------------|----------------------|--------------------------------------------------|
| Classes / Life and AD&D Benefit Amount    |                                                                                                              |                                                    |                      |                      |                                                  |
| Classes                                   | Class 1                                                                                                      | Class 2                                            | Class 3              | Class 4              | Class 5                                          |
| Class Descriptions                        | Elected Officials                                                                                            | Exec, Mgmt., Technical, Professional & Supervisory | Police Union         | Fire Union           | Confidential, General, Grant & Housing Authority |
| Benefit Maximum                           | Class 1<br>\$100,000                                                                                         | Class 2<br>\$100,000                               | Class 3<br>\$100,000 | Class 4<br>\$100,000 | Class 5<br>\$25,000                              |
| Eligibility                               |                                                                                                              |                                                    |                      |                      |                                                  |
| Class 1 - Elected Officials               | No requirement for number of hours worked                                                                    |                                                    |                      |                      |                                                  |
| Class 2,3,4,5                             | 40 + hours per week                                                                                          |                                                    |                      |                      |                                                  |
| Waiting Period                            |                                                                                                              |                                                    |                      |                      |                                                  |
| Class 1                                   | First of the month following date of hire                                                                    |                                                    |                      |                      |                                                  |
| Class 2,3,4,5                             | First of the month following date of hire                                                                    |                                                    |                      |                      |                                                  |
| Benefits                                  |                                                                                                              |                                                    |                      |                      |                                                  |
| Maximum Benefit Amount                    | \$100,000 or \$25,000                                                                                        |                                                    |                      |                      |                                                  |
| Guarantee Issue Amount                    | All amounts                                                                                                  |                                                    |                      |                      |                                                  |
| Age Reduction                             | Benefits do not reduce                                                                                       |                                                    |                      |                      |                                                  |
| Accelerated Death Benefit                 | 12 months or less to live, up to 75% of benefit                                                              |                                                    |                      |                      |                                                  |
| Waiver of Premium                         | Life Insurance will be continued until SSNRA if totally disabled prior to age 60.<br>6 month waiting period. |                                                    |                      |                      |                                                  |
| Conversion                                | Included for Life; not AD&D                                                                                  |                                                    |                      |                      |                                                  |
| Portability                               | Not Included                                                                                                 |                                                    |                      |                      |                                                  |
| Seatbelt Benefit                          | 10% up to \$50,000                                                                                           |                                                    |                      |                      |                                                  |
| Airbag Benefit                            | 10% up to \$50,000                                                                                           |                                                    |                      |                      |                                                  |
| Child Education Benefit                   | 5% up to \$5,000                                                                                             |                                                    |                      |                      |                                                  |
| Common Carrier Benefit                    | 100% - An amount equal to the life insurance benefit                                                         |                                                    |                      |                      |                                                  |
| Home Alteration and Vehicle Modification  | 5% up to \$5,000                                                                                             |                                                    |                      |                      |                                                  |
| Hospital Confinement Daily Income Benefit | Not Available                                                                                                |                                                    |                      |                      |                                                  |
| Rate Guarantee                            | Current                                                                                                      |                                                    |                      | Renewal              |                                                  |
|                                           | Expires 12/31/2018                                                                                           |                                                    |                      | Expires 12/31/2020   |                                                  |
| Volume Per Class                          | Class 1                                                                                                      | Class 2                                            | Class 3              | Class 4              | Class 5                                          |
| Basic Life Volume                         | \$700,000                                                                                                    | \$19,900,000                                       | \$29,300,000         | \$20,700,000         | \$12,525,000                                     |
| Basic AD&D Volume                         | \$700,000                                                                                                    | \$19,900,000                                       | \$29,300,000         | \$20,700,000         | \$12,525,000                                     |
| Rates per \$1,000                         | Lives                                                                                                        | CURRENT                                            |                      | RENEWAL              | NEGOTIATED RENEWAL                               |
| Basic Life Rate/\$1,000                   | 1,207                                                                                                        | \$0.109                                            |                      | \$0.136              | \$0.123                                          |
| AD&D Rate/\$1,000                         |                                                                                                              | \$0.030                                            |                      | \$0.038              | \$0.030                                          |
| Total Annual Basic Premium                |                                                                                                              | \$138,653                                          |                      | \$173,316            | \$152,243                                        |
| \$ Increase/Decrease                      |                                                                                                              | N/A                                                |                      | \$34,663             | \$13,591                                         |
| % Increase/Decrease                       |                                                                                                              | N/A                                                |                      | 25.0%                | 9.8%                                             |

Note: Enrollment and Volume from BenTek as of 5/15/2018

Value Adds with this coverage include Identity Theft, Beneficiary Companion Program, and Travel Assistance Program

**City of Hollywood**  
**Basic Life Insurance - Retiree**  
**Effective Date: January 1, 2019**

| Basic Life Insurance                     |       | Symetra                                                                                                                      |                    |
|------------------------------------------|-------|------------------------------------------------------------------------------------------------------------------------------|--------------------|
| Schedule of Benefits                     |       |                                                                                                                              |                    |
| Eligibility                              |       | Class 6 & 7 -<br>Employees in "Drop" status who are actively working & Retirees                                              |                    |
| Waiting Period                           |       | Not Applicable                                                                                                               |                    |
| Life Insurance Benefit Amount            |       | \$5,000                                                                                                                      |                    |
| AD&D Insurance Benefit Amount            |       | Not Available                                                                                                                |                    |
| Maximum Benefit Amount                   |       | \$5,000                                                                                                                      |                    |
| Guarantee Issue Amount                   |       | \$5,000                                                                                                                      |                    |
| Age Reduction                            |       | Benefits do not reduce                                                                                                       |                    |
| Accelerated Death Benefit                |       | Not Included                                                                                                                 |                    |
| Waiver of Premium                        |       | Drop Status - Life insurance will be continued until SSNRA<br>if totally disabled prior to age 60<br>Retirees - Not Included |                    |
| Conversion                               |       | Included                                                                                                                     |                    |
| Portability                              |       | Not Included                                                                                                                 |                    |
| Rate Guarantee                           | Lives | Current                                                                                                                      | Renewal            |
|                                          |       | Expires 12/31/2018                                                                                                           | Expires 12/31/2020 |
| Volume                                   | 298   | \$1,490,000                                                                                                                  | \$1,490,000        |
| Rate per \$1,000                         |       | \$3.00                                                                                                                       | \$3.00             |
| <b>TOTAL ANNUAL RETIREE LIFE PREMIUM</b> |       | <b>\$53,640</b>                                                                                                              | <b>\$53,640</b>    |
| <b>\$ Increase/Decrease</b>              |       | <b>N/A</b>                                                                                                                   | <b>\$0</b>         |
| <b>% Increase/Decrease</b>               |       | <b>N/A</b>                                                                                                                   | <b>0.0%</b>        |

*\*Retirees must take life insurance initially or no re-entry.*

**City of Hollywood**  
**Supplemental Life and AD&D Insurance**  
**Effective Date: January 1, 2019**

| Voluntary Life and AD&D                               |       | Symetra                                                                                                                |                                                                 |
|-------------------------------------------------------|-------|------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|
| Classes/ Schedule of Benefits                         |       |                                                                                                                        |                                                                 |
| Class Descriptions                                    |       | Class 1 - Elected Officials                                                                                            | Class 2 - All Eligible Employees<br>Excluding Elected Officials |
| Eligibility                                           |       | No requirement for number of hours worked                                                                              | 40 or more hours per week                                       |
| Waiting Period                                        |       | 1st of the month following<br>date of hire                                                                             | 1st of the month following<br>30 days                           |
| Employee Benefit                                      |       | \$5,000 increments from \$15,000 to \$475,000                                                                          |                                                                 |
| Minimum Benefit                                       |       | \$15,000                                                                                                               |                                                                 |
| Guarantee Issue Amount                                |       | \$400,000                                                                                                              |                                                                 |
| Maximum Benefit                                       |       | \$475,000                                                                                                              |                                                                 |
| Basic and Supplemental Combined Maximum Benefit Limit |       | \$575,000                                                                                                              |                                                                 |
| Additional Benefit Clause                             |       | Benefit may be increased \$10,000 each year without providing Evidence of Insurability up to<br>guarantee issue amount |                                                                 |
| Age Reduction                                         |       | Benefits Reduce to: 65% at age 70, 45% at age 75, 35% at age 80                                                        |                                                                 |
| Living Benefit                                        |       | 12-Month diagnosis; up to 75% of the amount of life insurance benefit                                                  |                                                                 |
| Waiver of Premium                                     |       | Life Insurance will be continued until SSNRA if totally disabled prior to age 60.<br>Six (6) month waiting period.     |                                                                 |
| Conversion & Portability                              |       | Included                                                                                                               |                                                                 |
| Seatbelt and/or Airbag Benefit                        |       | 10% up to \$50,000                                                                                                     |                                                                 |
| Child Education                                       |       | 5% up to \$5,000                                                                                                       |                                                                 |
| Common Carrier                                        |       | 100% - An amount equal to the life insurance benefit                                                                   |                                                                 |
| Home Alteration and Vehicle Modification              |       | 5% up to \$5,000                                                                                                       |                                                                 |
| Hospital Confinement Daily Income Benefit             |       | Not Available                                                                                                          |                                                                 |
| Rate Guarantee                                        |       | Current                                                                                                                | Renewal                                                         |
|                                                       |       | Expires 12/31/2018                                                                                                     | Expires 12/31/2020                                              |
| Volume Per Class                                      | Lives | Class 1 - Elected Officials                                                                                            | Class 2 - All Eligible Employees<br>Excluding Elected Officials |
| Supplemental Life Volume                              |       | \$408,750                                                                                                              | \$59,198,000                                                    |
| Supplemental AD&D Volume                              | 494   | \$408,750                                                                                                              | \$59,198,000                                                    |
| Rates per \$1,000                                     |       | CURRENT                                                                                                                | RENEWAL                                                         |
| Voluntary Life Rate per \$1,000                       |       | \$0.240                                                                                                                | \$0.240                                                         |
| Voluntary AD&D Rate per \$1,000                       |       | \$0.030                                                                                                                | \$0.030                                                         |
| Total Annual Premium                                  |       | \$193,126                                                                                                              | \$193,126                                                       |
| \$ Increase/Decrease                                  |       | N/A                                                                                                                    | \$0                                                             |
| % Increase/Decrease                                   |       | N/A                                                                                                                    | 0.0%                                                            |

Note: Enrollment and Volume from BenTek as of 5/15/2018

**City of Hollywood**  
**Voluntary Life Insurance - Dependent**  
**Effective Date: January 1, 2019**

|                                     | Symetra                                                    |                                                       |                    |
|-------------------------------------|------------------------------------------------------------|-------------------------------------------------------|--------------------|
| Dependent Schedule of Benefits      |                                                            |                                                       |                    |
| Benefit Option 1                    | Spouse - \$10,000                                          | Child(ren) - \$5,000<br>(14 days old to age 25 years) |                    |
| Benefit Option 2                    | Spouse - \$5,000                                           | Child(ren) - \$2,500<br>(14 days old to age 25 years) |                    |
| Maximum Benefit Amount              | Spouse - \$10,000 or \$5,000<br>Child - \$5,000 or \$2,500 |                                                       |                    |
| Guarantee Issue Amount              | All amounts for spouse & child                             |                                                       |                    |
| Age Reduction                       | Benefits do not reduce                                     |                                                       |                    |
| Conversion                          | Included                                                   |                                                       |                    |
| Rate Guarantee                      | Current                                                    | Renewal                                               |                    |
|                                     | Lives                                                      | Expires 12/31/2018                                    | Expires 12/31/2020 |
| Benefit Option 1 Rate               | 241                                                        | \$3.06                                                | \$3.06             |
| Benefit Option 2 Rate               | 19                                                         | \$1.52                                                | \$1.52             |
| TOTAL ANNUAL DEPENDENT LIFE PREMIUM |                                                            | \$9,196                                               | \$9,196            |
| \$ Increase/Decrease                |                                                            | N/A                                                   | \$0                |
| % Increase/Decrease                 |                                                            | N/A                                                   | 0.0%               |

*Note: Enrollment and Volume from BenTek as of 5/15/2018*