

Lincoln

Basic Life/AD&D				
Eligible Employees	Less than 100	100 - 500	500 - 1,000	Over 1,000
Discount - Current Rates	15%	10%	10%	Standard discount not applicable
Discount - Renewal Rates	20%	15%	15%	
Rate Guarantee	36 months			
Short Term Disability				
Eligible Employees	Less than 100	100 - 200	200 - 500	Over 500
Discount - Current Rates	15%	10%	10%	Standard discount not applicable
Discount - Renewal Rates	20%	15%	15%	
Rate Guarantee	36 months			
Long Term Disability				
Eligible Employees	Less than 100	100 - 500	500 - 1,000	Over 1,000
Discount - Current Rates	15%	10%	10%	Standard discount not applicable
Discount - Renewal Rates	20%	15%	15%	
Rate Guarantee	36 months			
Voluntary Life/AD&D				
Eligible Employees	Less than 100	100 - 500	500 - 1,000	Over 1,000
Discount - Current Rates	Match current rates			Standard discount not applicable
Current Rate Discount Relation to Manual Rates				
Discount - Renewal Rates				
Rate Guarantee	36 months			
Dental				
Eligible Employees	Less than 100	100 - 200	200 - 500	Over 500
Discount - Current Rates	Standard discount not applicable	Standard discount not applicable	Standard discount not applicable	Standard discount not applicable
Discount - Renewal Rates				
Product Enhancements	2 additional cleanings per year, adult fluoride, oral cancer screening, maximum rollover or maximum rewards (please reference answer #59)			
Rate Guarantee	24 month or 12 month with rate cap in non-RG year			
Vision				
Eligible Employees	Less than 100	100 - 200	200 - 500	Over 500
Discount - Current Rates	Standard discount not applicable	Standard discount not applicable	Standard discount not applicable	Standard discount not applicable
Discount - Renewal Rates				
Rate Guarantee	24 month			
Worksite (Accident and Critical Illness/Cancer)				
Eligible Employees	Less than 100	100 - 500	500 - 1,000	Over 1,000
Discount - Current Rates	Standard discount not applicable	Standard discount not applicable	Standard discount not applicable	Standard discount not applicable
Discount - Renewal Rates				
Rate Guarantee	36 months			

*All discounts pending underwriting approval at the case level