

## RATE INFORMATION AMENDMENT

This amendment forms a part of Group Identification No. 800753 001 issued to the Employer/Applicant:

Gwinnett Emergency Specialists, P.C.

### **WHAT IS THE COST OF THIS INSURANCE?**

The initial premium for each **plan** is based on the initial rate(s) shown below.

### **LIFE INSURANCE**

#### **INITIAL RATE**

Premium payments are *required* for an insured while he or she is disabled under this plan.

#### **Employee:**

**Monthly Rate per \$10,000 of life  
insurance benefit unit per employee  
rate**

#### **Age on anniversary date**

less than age 25	\$.61
25-29	.66
30-34	.90
35-39	1.32
40-44	2.03
45-49	3.15
50-54	4.66
55-59	6.66
60-64	8.57
65-69	12.18
70-74	23.06
75 and over	71.28

#### **Dependent:**

#### **Spouse:**

**Monthly Rate per \$5,000 of life  
insurance benefit unit per spouse  
rate**

**The spouse's age  
on anniversary date**

less than age 25	\$.45
25-29	.49
30-34	.655
35-39	.94
40-44	1.42
45-49	2.21
50-54	3.285
55-59	4.85
60-64	6.72
65-69	9.57
70-74	18.105
75 and over	55.955

### **Children:**

The total dependent life amount for which a child is insured under this plan is subject to the maximum benefit available at certain ages.

Per Child Unit: Monthly Rate of: \$ .761 per \$2,000 of life insurance benefit.

### ***RATE GUARANTEE AND RATE CHANGES***

A change in premium rate will not take effect before February 1, 2019. However, Unum may change premium rates at any time for reasons which affect the risk assumed, including those reasons shown below:

- a change occurs in this plan design;
- a division, subsidiary, or affiliated company is added or deleted;
- the number of insureds changes by 25% or more; or
- a change in federal or state law, regulation or regulatory process that substantially impacts the policy, the benefits payable or the risk insured.

Unum will notify the Employer in writing at least 60 days before a premium rate is changed. A change may take effect on an earlier date when both Unum and the Employer agree.

## **ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE**

### **INITIAL RATE**

#### **Employee:**

Monthly Rate of: \$ .352 per \$10,000 of **accidental death and dismemberment insurance benefit**.

#### **Dependent:**

#### **Spouse:**

Monthly Rate of: \$ .185 per \$5,000 of accidental death and dismemberment insurance benefit.

#### **Children:**

The total dependent accidental death and dismemberment amount for which a child is insured under this plan is subject to the maximum benefit available at certain ages.

Per Child Unit: Monthly Rate of: \$ .078 per \$2,000 of accidental death and dismemberment insurance benefit.

### **RATE GUARANTEE AND RATE CHANGES**

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- a change occurs in this plan design;
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Unum will notify the Employer in writing at least 60 days before a premium rate is changed. A change may take effect on an earlier date when both Unum and the Employer agree.

### **WHEN IS PREMIUM DUE FOR THIS SUMMARY OF BENEFITS?**

Premium Due Dates: February 1, 2016 and the first day of each calendar month thereafter.

The **Employer** must send all premiums to Unum on or before their respective due date. The premium must be paid in United States dollars.

The effective date of this amendment is February 1, 2016.

Dated at Portland, Maine on February 15, 2016.

