

Company
Dearborn
Guardian
Hartford
Lincoln Financial
Met Life
Mutual of Omaha
New York Life
NIS / Madison National
Principal
Prudential
Reliance
Standard
Sun Life
Symetra
United Health Care
Unum
VOYA/ING

Paid Family and Medical Leave			
City of Ramsey	State of MN Plan	MetLife	New York Life
Covered Monthly Payroll	\$959,945	\$959,945	\$959,945
Rate	0.88%	0.79%	0.88%
Total Premium Per Month	\$8,448	\$7,584	\$8,448
Total Premium Per Year	\$101,370	\$91,003	\$101,370
Difference Per Year		(\$10,367)	\$0
Rate Guarantee	1 Year	2 Years*	2 Years

Company	State of MN Plan	MetLife	New York Life
Rate Guarantee Considerations Note: Current inforce coverage does count toward the coverage requirements	<p>The premium rate will be set each year, based on how the program is running and best budgeting practices to keep the fund at a healthy level.</p>	<p>*2 Year Rate Guarantee Needs to be sold with two other fully insured products (STD, LTD, Life, Dental, Vision, or Supplemental Health)</p> <p>1 Year Rate Guarantee Needs to be sold with one other fully insured product (STD, LTD, Life, Dental, Vision or Supplemental Health)</p>	<p>Needs to be sold with one disability product (STD, LTD)</p>
Plan Design	State PFML Plan	Match State PFML Plan	Match State PFML Plan
State Filing Fee	None	\$250 for groups 0-49, \$500 for groups 50-499, \$1,000 for groups 500+. This is a one time fee unless there are changes to the private plan in the future	\$250 for groups 0-49, \$500 for groups 50-499, \$1,000 for groups 500+. This is a one time fee unless there are changes to the private plan in the future
How many Private PFML cases do you currently in-force in other States (outside of MN)?	None	Over 3,000 PFML groups, awarded New Hampshire State plan administration contract	547 PFML Groups
What is the average PFML claim payment timeline once all needed information is submitted?	Unknown for MN. The turnaround time in other states has been about 60 days for payment.	Claims turnaround is 2 business days once all of the information has been gathered.	Claims turnaround is 7 business days once all of the information has been gathered.
Integration with other lines of coverage	None	One claims examiner for all coverages (STD, LTD, Supplemental Health)	One claims examiner for all coverages (STD, LTD, Supplemental Health)
Ongoing Administration	Work directly with the State for service issues. 300 new employees, new systems and new processes.	Integrity will be your contact for service inquiries and advocacy. We have a dedicated MetLife service team for Integrity groups that that has yielded good results for other coverages.	Integrity will be your contact for service inquiries and advocacy.

Paid Family and Medical Leave			
City of Ramsey	State of MN Plan	Madison National	Lincoln Financial
Covered Monthly Payroll	\$959,945	\$959,945	\$959,945
Rate	0.88%	0.88%	1.08%
Total Premium Per Month	\$8,448	\$8,448	\$10,367
Total Premium Per Year	\$101,370	\$101,370	\$124,409
Difference Per Year		\$0	\$23,039
Rate Guarantee	1 Year	1 Year	2 Years

Company	State of MN Plan	Madison National	Lincoln Financial
Rate Guarantee Considerations Note: Current inforce coverage does count toward the coverage requirements	The premium rate will be set each year, based on how the program is running and best budgeting practices to keep the fund at a healthy level.	Rate Subject to Revision with Program Development. Needs to be sold with one disability product (STD, LTD)	Needs to be sold with one other fully insured product (STD, LTD, Life, Dental, or Supplemental Health)
Plan Design	State PFML Plan	Match State PFML Plan	Match State PFML Plan
State Filing Fee	None	\$250 for groups 0-49, \$500 for groups 50-499, \$1,000 for groups 500+. This is a one time fee unless there are changes to the private plan in the future	\$500 for groups 250-499, \$1,000 for groups 500+. This is a one time fee unless there are changes to the private plan in the future
How many Private PFML cases do you currently in-force in other States (outside of MN)?	None	None	1,922 PFML Groups
What is the average PFML claim payment timeline once all needed information is submitted?	Unknown for MN. The turnaround time in other states has been about 60 days for payment.	Claims turnaround is 5 business days once all of the information has been gathered.	Claims turnaround is 3 business days once all of the information has been gathered.
Integration with other lines of coverage	None	One claims examiner for all coverages (STD, LTD)	One claims examiner for all coverages (STD, LTD, Supplemental Health)
Ongoing Administration	Work directly with the State for service issues. 300 new employees, new systems and new processes.	Integrity will be your contact for service inquiries and advocacy.	Integrity will be your contact for service inquiries and advocacy. We have established a service team through the Sourcewell relationship that has yielded good results.

Paid Family and Medical Leave		
City of Ramsey	State of MN Plan	Hartford
Covered Monthly Payroll	\$959,945	\$959,945
Rate	0.88%	1.50%
Total Premium Per Month	\$8,448	\$14,399
Total Premium Per Year	\$101,370	\$172,790
Difference Per Year		\$71,420
Rate Guarantee	1 Year	1 Year

Company	State of MN Plan	Hartford
Rate Guarantee Considerations Note: Current inforce coverage does count toward the coverage requirements	The premium rate will be set each year, based on how the program is running and best budgeting practices to keep the fund at a healthy level.	Needs to be sold with one other fully insured product (STD, LTD, Life, Dental, or Supplemental Health)
Plan Design	State PFML Plan	Match State PFML Plan
State Filing Fee	None	\$500 for groups 250-499, \$1,000 for groups 500+. This is a one time fee unless there are changes to the private plan in the future
How many Private PFML cases do you currently in-force in other States (outside of MN)?	None	Over 3,000 PFML groups
What is the average PFML claim payment timeline once all needed information is submitted?	Unknown for MN. The turnaround time in other states has been about 60 days for payment.	Claims turnaround is 3 business days once all of the information has been gathered.
Integration with other lines of coverage	None	One claims examiner for all coverages (STD, LTD, Supplemental Health)
Ongoing Administration	Work directly with the State for service issues. 300 new employees, new systems and new processes.	Integrity will be your contact for service inquiries and advocacy. We have a dedicated service contact that spends most of her time on the Integrity block.