

# **OPERATIONS & ADMINISTRATIVE COMMITTEE AGENDA**

**Called by:** Keith McDonald, Chairman  
**Members:** John Butitta, Jean Crosby,  
Paul Arena, Joe Hoffman, Dorothy  
Redd, Jaime Salgado

**DATE:** THURSDAY, APRIL 21, 2022  
**TIME:** 5:30 PM  
**LOCATION:** ROOM 303  
COUNTY ADMINISTRATION BLDG  
404 ELM STREET  
ROCKFORD, IL 61101

## **AGENDA:**

- A. Call to Order
- B. Roll Call
- C. Approval of January 6 and February 3, 2022 Minutes
- D. Public Comment – This is the time we invite the public to address the Operations and Administrative Committee with issues and concerns. We ask you to limit your comments to three minutes. Personal attacks or inappropriate language of any sort will not be tolerated. We will allow a maximum of five speakers on a first come basis with sign up at the meeting. Speakers may not address zoning matters which are pending before the ZBA, the Zoning Committee or the County Board. Personnel matters or pending or threatened litigation may not be addressed in open session. An individual may speak a maximum of three times per calendar year on the same topic. This prohibition shall include the repetition of the same topic in a statement on what is purported to be a different topic. After acknowledgement by the chair, please stand and state your name. Thank you.
- E. Resolution Authorizing the Execution of a Renewal Agreement with Reliance Standard to Provide Term Life Insurance and Accidental Death and Dismemberment (AD & D) Insurance
- F. Resolution Authorizing the Execution of a Renewal Agreement with Reliance Standard for Voluntary Life Insurance
- G. Discuss PSB/Family Court Center (FCC) Project
- H. Other Matters
- I. Adjournment

# **Approval of Minutes**

**Winnebago County Board  
Operations and Administrative Committee Meeting**  
County Administration Building  
404 Elm Street, Room 510  
Rockford, IL 61101

Thursday, January 6, 2022  
5:30 PM

**Present:**

Keith McDonald, **Chairman**  
John Butitta  
Jean Crosby  
Paul Arena  
Joe Hoffman  
Dorothy Redd (remote)  
Jaime Salgado

**Others Present:**

Pat Thompson, County Administrator  
Dave Rickert, Chief Financial Officer  
Lafakeria Vaughn, State's Attorney's Office  
Ann Johns, Purchasing Director  
Debbie Crozier, HR Department  
Lori Gummow, County Clerk & County Recorder  
Dan Magers, IT Department  
Shawn Franks, Facilities  
Kris Hockison, County Clerk  
Tom Jakeway, Trial Court Administrator  
Hon. John Lowry, Circuit Judge of 17<sup>th</sup> Judicial Circuit Court  
Chris Petrus, IT Department  
Tim Hoffman

**AGENDA:**

- A. Call to Order
- B. Roll Call
- C. Approval of September 16 and October 7, 2021 Minutes
- D. Public Comment – This is the time we invite the public to address the Operations and Administrative Committee with issues and concerns. We ask you to limit your comments to three minutes. Personal attacks or inappropriate language of any sort will not be tolerated. We will allow a maximum of five speakers on a first come basis with sign up at the meeting. Speakers may not address zoning matters which are pending before the ZBA, the Zoning Committee or the County Board. Personnel matters or pending or threatened litigation may not be addressed in open session. An individual may speak a maximum of three times per calendar year on the same topic. This prohibition shall include the repetition of the same topic in a statement on what is purported to be a different topic. After acknowledgement by the chair, please stand and state your name. Thank you.
- E. Resolution Establishing Precinct Boundaries for the County of Winnebago, Illinois
- F. Resolution Establishing an Ad Hoc Committee to Conduct a Performance Review of Winnebago County Administrator
- G. Discuss Plans for Public Safety Building (PSB)
- H. Discuss Emergency Rental Assistance Program (ERAP)
- I. Other Matters
- J. Adjournment

Chairman McDonald called the meeting to order at 5:30 PM.

Motion by Chairman McDonald and Seconded by Mr. Hoffman to include Dorothy Redd on Zoom.  
Motion passed by unanimous voice vote.

**Motion to approve the minutes of September 16 and October 7, 2021**

Moved: Mr. McDonald, Seconded: Ms. Crosby.

Motion passed by unanimous voice vote.

**Public Comment**

- Tim Hoffman spoke about ERAP and the issue with his tenant.

**Resolution Establishing Precinct Boundaries for the County of Winnebago, Illinois**

Motion by Mr. McDonald and Seconded by Mr. Arena.

- A discussion followed.

Motion passed by unanimous voice vote.

**Resolution Establishing an Ad Hoc Committee to Conduct a Performance Review of Winnebago County Administrator**

Motion by Mr. McDonald and Seconded by Mr. Hoffman.

- A discussion followed.

Motion passed by unanimous voice vote.

**Discuss Plans for Public Safety Building (PSB)**

- A discussion followed.

**Discuss Emergency Rental Assistance Program (ERAP)**

- A discussion followed.

**Other Matters**

- Mr. McDonald spoke about possibly having the next meeting on the fourth floor of the Courthouse.

**Motion to Adjourn.** Moved: Mr. Hoffman, Seconded: Mr. Arena.

Motion passed by unanimous voice vote.

Respectfully submitted,

Amy Ferling  
Administrative Assistant

**Winnebago County Board  
Operations and Administrative Committee Meeting**  
County Administration Building  
404 Elm Street, Room 303  
Rockford, IL 61101

Thursday, February 3, 2022  
5:30 PM

**Present:**

Keith McDonald, **Chairman**  
John Butitta  
Jean Crosby  
Paul Arena  
Joe Hoffman  
Dorothy Redd

**Absent:**

Jaime Salgado

**Others Present:**

Pat Thompson, County Administrator  
Dave Rickert, Chief Financial Officer  
Lafakeria Vaughn, State's Attorney's Office  
Ann Johns, Purchasing Director  
Debbie Crozier, HR Department  
Lori Gummow, County Clerk & County Recorder  
Angie Goral, County Board Member  
Shawn Franks, Facilities  
Tom Jakeway, Trial Court Administrator  
Hon. John Lowry, Circuit Judge of 17<sup>th</sup> Judicial Circuit Court  
Nicole Ticknor, 17<sup>th</sup> Judicial Circuit Court  
Chris Petrus, IT Department  
Tom Hodges, Supervisor of Assessments  
Chris Green, Rockford Register Star  
Anthony Miceli, Machesney Park Deputy Chief  
Ged Trias, Larson & Darby

**AGENDA:**

- A. Call to Order
- B. Roll Call
- C. Approval of November 4 and 18, 2021 Minutes
- D. Public Comment – This is the time we invite the public to address the Operations and Administrative Committee with issues and concerns. We ask you to limit your comments to three minutes. Personal attacks or inappropriate language of any sort will not be tolerated. We will allow a maximum of five speakers on a first come basis with sign up at the meeting. Speakers may not address zoning matters which are pending before the ZBA, the Zoning Committee or the County Board. Personnel matters or pending or threatened litigation may not be addressed in open session. An individual may speak a maximum of three times per calendar year on the same topic. This prohibition shall include the repetition of the same topic in a statement on what is purported to be a different topic. After acknowledgement by the chair, please stand and state your name. Thank you.
- E. Resolution Appointing John Butitta to the Board of Trustees of the Northern Illinois Land Bank Authority
- F. Resolution Declaring Vacancy in Winnebago County Board District 20
- G. Resolution Submitting to the Electors by Referendum the Advisory Question of Increasing the Tax Levied by the County of Winnebago, Illinois for the Specific Purpose of Maintaining River Bluff Nursing Home
- H. PSB/Family Court Center Discussion
- I. Discussion About Annual Performance Evaluation Criteria of County Administrator

- J. Other Matters
- K. Adjournment

Chairman McDonald called the meeting to order at 5:32 PM.

**Motion to approve the minutes of November 4 and 18, 2021**

Moved: Ms. Crosby, Seconded: Mr. Hoffman.

Motion passed by unanimous voice vote.

**Public Comment**

Chairman McDonald omitted reading the Public Comment section of the Agenda due to no one present to speak.

**Resolution Appointing John Butitta to the Board of Trustees of the Northern Illinois Land Bank Authority**

Motion by Mr. McDonald and Seconded by Ms. Crosby and Mr. Arena.

- A discussion followed.

Motion passed by unanimous voice vote with Mr. Butitta abstaining.

**Resolution Declaring Vacancy in Winnebago County Board District 20**

Motion by Mr. McDonald and Seconded by Mr. Arena.

- A discussion followed.

Motion passed by unanimous voice vote.

**Resolution Submitting to the Electors by Referendum the Advisory Question of Increasing the Tax Levied by the County of Winnebago, Illinois for the Specific Purpose of Maintaining River Bluff Nursing Home**

Motion by Mr. Butitta and Seconded by Ms. Crosby.

- A discussion followed.

Motion passed by unanimous voice vote.

**PSB/Family Court Center Discussion**

- A discussion followed.

**Discussion About Annual Performance Evaluation Criteria of County Administrator**

- A discussion followed.

**Other Matters**

None

**Motion to Adjourn.** Moved: Ms. Crosby, Seconded: Mr. Hoffman.

Motion passed by unanimous voice vote.

Respectfully submitted,

Amy Ferling  
Administrative Assistant



# Resolution Executive Summary

**Prepared By:** Debbie Crozier/Human Resources

**Committee:** Operations and Administrative Committee

**Committee Date:** April 21, 2022

**Resolution Title:** Resolution Authorizing the Execution of a Renewal Agreement with Reliance Standard To Provide Term Life Insurance and Accidental Death and Dismemberment (AD&D) Insurance

**Board Meeting Date:** April 28, 2022

**Budget Information:**

<b>Was item budgeted?</b> Yes	<b>Appropriation Amount:</b> \$20,256 Increase
<b>If not, explain funding source:</b>	
<b>ORG/OBJ/Project Code:</b> 48500-43172 <b>Budget Impact:</b> \$20,256 Increase	

**Background Information:**

Winnebago County provides a \$20,000 basic/AD&D term life insurance policy to all full time employees. We have been with Reliance Standard since June 2017, after a 12% rate decrease in 2020, our rate for 2022 is increasing 80%. The increase is based on our experience for the past 36 months, we have filed 8 basic life insurance claims in 36 months.

**Recommendation:**

County Administrator, Patrick Thompson and Human Resources Director, Debbie Crozier, have reviewed the resolution presented to the Board and recommend its approval.

**Contract/Agreement:**

June 1, 2022 – May 31, 2025

**Legal Review:** Reviewed with the States Attorney's Office.

**Follow-Up:** N/A

County Board: April 28, 2022

**R E S O L U T I O N**  
**of the**  
**COUNTY BOARD OF THE COUNTY OF WINNEBAGO, ILLINOIS**

Sponsored by: Keith McDonald

Submitted by: Operations and Administrative Committee

2022 CR

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**RESOLUTION AUTHORIZING THE EXECUTION OF A RENEWAL AGREEMENT WITH RELIANCE STANDARD  
TO PROVIDE TERM LIFE INSURANCE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)  
INSURANCE**

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**WHEREAS**, the County of Winnebago provides to all employees a term life insurance policy of \$20,000, with an accidental death & dismemberment rider; and,

**WHEREAS**, Reliance Standard has proposed the following rates to Winnebago County for life insurance for 2 years effective June 1, 2022:

\$3.60 (\$0.18/\$1,000) per employee per month for life insurance  
\$.20 (\$0.01/\$1,000) per employee per month for AD&D

**WHEREAS**, the Operations and Administrative Committee of the County Board for the County of Winnebago, Illinois has reviewed the renewal and recommends that the County Board authorize execution of an agreement with Reliance Standard for the administration of the term life insurance and AD&D coverage for the timeframe of June 1, 2022 through May 31, 2025.

**NOW, THEREFORE BE IT RESOLVED**, by the County Board of the County of Winnebago, Illinois that the Winnebago County Board Chairman is hereby authorized to execute an agreement attached hereto as Resolution Exhibit A with Reliance Standard, 1100 E. Woodfield Road, Suite 427, Schaumburg, IL 60172 for life insurance and AD&D coverage.

**BE IT FURTHER RESOLVED** that this Resolution shall be in full force and effective immediately upon its adoption and the Clerk of the County Board is hereby authorized to prepare and deliver certified copies of this Resolution to the Director of Purchasing, Director of Human Resources, County Auditor and the County Board Office.



Respectfully Submitted,  
**OPERATIONS AND ADMINISTRATIVE COMMITTEE**

**AGREE**

**DISAGREE**

\_\_\_\_\_  
KEITH McDONALD, CHAIRMAN

\_\_\_\_\_  
KEITH McDONALD, CHAIRMAN

\_\_\_\_\_  
JOHN BUTITTA, VICE CHAIRPERSON

\_\_\_\_\_  
JOHN BUTITTA, VICE CHAIRMAN

\_\_\_\_\_  
PAUL ARENA

\_\_\_\_\_  
PAUL ARENA

\_\_\_\_\_  
JEAN CROSBY

\_\_\_\_\_  
JEAN CROSBY

\_\_\_\_\_  
JOE HOFFMAN

\_\_\_\_\_  
JOE HOFFMAN

\_\_\_\_\_  
DOROTHY REDD

\_\_\_\_\_  
DOROTHY REDD

\_\_\_\_\_  
JAIME SALGADO

\_\_\_\_\_  
JAIMIE SALGADO

The above and foregoing Resolution was adopted by the County Board of the County of  
Winnebago, Illinois this \_\_\_\_ day of \_\_\_\_\_ 2022.

ATTESTED BY:

\_\_\_\_\_  
**JOSEPH CHIARELLI**  
CHAIRMAN OF THE COUNTY BOARD  
OF THE COUNTY OF WINNEBAGO, ILLINOIS

\_\_\_\_\_  
**LORI GUMMOW**  
CLERK OF THE COUNTY BOARD  
OF THE COUNTY OF WINNEBAGO, ILLINOIS

April 22, 2022

Ms. Deb Crozier  
 Winnebago County  
 404 Elm Street  
 Rockford, IL 61104

Dear Ms. Crozier:

Thank you for allowing Reliance Standard and Matrix the opportunity to provide employee benefits to Winnebago County. We value the relationship and are excited to be part of your employees' benefits solutions.

As part of our commitment to superior service delivery, we continually review our customers' plan design in order to determine appropriate performance and pricing. Contributing pricing factors may include your claims experience, the nature of your business, geographic location(s), and employer contribution level(s), among other factors. In addition to the aforementioned contributing pricing factors, please note that we reserve the right to adjust the premium rate at any time if there is a change in federal or state laws, insurance programs or retirement benefits that would impact our liability. If such adjustments are required, notice will be sent at that time under separate cover.

In this regard, we have calculated the renewal rates for your in-force program with us. Below are your renewal rates and fees, effective June 1, 2022 through June 1, 2025. **NOTE:** Any lines not mentioned below will renew at the existing rates. If Winnebago County also has a Dental or Vision policy with Reliance Standard, the renewal notification will be sent under separate cover.

Please review the information and feel free to contact your local Sales Partner and/or Client Manager if you have any questions.

<b>Line of Coverage – Insurance Products</b> Underwritten by Reliance Standard	<b>Policy Number</b>	<b>In-Force Rate</b>	<b>Renewal Rate</b>
<b>Life Insurance</b>	GL157841	\$.10/\$1,000	\$.18/\$1,000
<b>Basic AD&amp;D Insurance</b>	GL157841	\$.01/\$1,000	\$.01/\$1,000
<b>Life Insurance – Dependent/Supplemental Life</b>	GL157845	Step Rates	Step Rates

The pricing contained within this renewal is determined holistically and predicated on all lines and services remaining inforce upon accepting the renewal

We are a proud member of the Tokio Marine Group, one of the largest and most respected insurance groups in the world. Your satisfaction with your benefits partner is about more than cost; it's about value and service for you and your employees.

Thank you again for choosing Reliance Standard and Matrix, we value your business and look forward to our continued partnership.

Sincerely,

**Sherri Webber**  
**Underwriting Assistant**  
**Reliance Standard**

cc: **Brian Huinker, Group Benefit Partners LLC, 866-496-3102**  
**Jake Duffy, Reliance Standard Life Insurance, Chicago 800-922-0509**  
**Hope Figueroa, Reliance Standard Life Insurance, [hope.figueroa@rsli.com](mailto:hope.figueroa@rsli.com)**

Reliance Standard is a branding name. Insurance products and services are offered by Reliance Standard Life Insurance Company in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are offered by First Reliance Standard Life Insurance Company, Home Office, and New York, NY. Not all products are available in all states. Absence Services are provided by Matrix Absence Management, Inc.

April 11, 2022

WINNEBAGO COUNTY  
404 ELM STREET  
ROCKFORD, ILLINOIS 61104

Attention: Ms. Deb Crozier

**RE:   POLICYHOLDER:** Winnebago County  
**GROUP LIFE INSURANCE**  
**POLICY NUMBER:** GL 157845

Dear Ms. Crozier:

This letter will confirm the Administrative Agreement by and between Reliance Standard Life Insurance Company (herein called the Company) and the above named Policyholder regarding the terms of the approved "Enrollment Period". This agreement takes effect on May 1, 2022.

An "Enrollment Period" will take place from May 1, 2022 through May 31, 2022. During this time, applications for employees and spouses who were previously eligible and are now applying for initial insurance coverage or are insured and applying for additional insurance coverage will not require proof of good health for insurance coverage up to the guarantee issue limits stated in this Policy, provided:

- (1) the application is complete, signed, and received by the Policyholder during the "Enrollment Period";
- (2) the employee and/or the spouse was not previously declined for group life insurance with the Company; and
- (3) the employee and/or the spouse did not have an application withdrawn or marked as incomplete for any reason.

Insurance coverage applied for during this "Enrollment Period" will be effective on June 1, 2022, provided the employee is Actively at Work, the spouse is not confined in a hospital or at home, applicable premium is paid and any applicable service waiting period has been satisfied.

All amounts in excess of the guarantee issue limits stated in the Policy, are subject to the Company's approval of proof of good health and such amounts of insurance will not be effective until approved by the Company.

This Agreement constitutes the entire agreement (related to this subject matter) between the parties hereto.

Any amendments or modifications of this Agreement can only be made by a writing that is signed by both parties.

This Agreement may be terminated by either party with 31 days advance notice to the other party.

This Agreement is subject to the laws of the state of Illinois.



This Agreement is not considered to be part of the Policy, but will terminate in the event the Policy terminates.

All terms and conditions, including applicable limitations and exclusions, of the Policy remain in full force and effect as stated therein. Except as stated herein, nothing contained in this Agreement will alter or affect any of the terms of the Policy.

RELIANCE STANDARD LIFE INSURANCE  
COMPANY

Winnebago County



Signature

Michael Spinelli  
Assistant Vice President, Underwriting  
April 11, 2022

Signature

Name

Title

Date



\*BC1ADAGGL 15784504/01/2022\*RSL  
\*BC2ADAGWinnebago County  
\*BC3ADAGL8



# Resolution Executive Summary

**Prepared By:** Debbie Crozier/Human Resources

**Committee:** Operations and Administrative Committee

**Committee Date:** April 21, 2022

**Resolution Title:** Resolution Authorizing the Execution of a Renewal Agreement with Reliance Standard for Voluntary Life Insurance

**Board Meeting Date:** April 28, 2022

**Budget Information:**

<b>Was item budgeted?</b> N/A	<b>Appropriation Amount:</b> 100% Employee Paid
<b>If not, explain funding source:</b>	
<b>ORG/OBJ/Project Code:</b> N/A	<b>Budget Impact:</b> 100% Employee Paid

**Background Information:**

Winnebago County offers a voluntary life insurance option for all full time employees. 191 employees have the voluntary life benefit. The rates are not increasing for 2022.

**Recommendation:**

County Administrator, Patrick Thompson and Human Resources Director, Debbie Crozier, have reviewed the resolution presented to the Board and recommend its approval.

**Contract/Agreement:**

June 1, 2022 – May 31, 2025

**Legal Review:** Previously reviewed with the States Attorney's Office.

**Follow-Up:** N/A

County Board: April 28, 2022

**R E S O L U T I O N**  
**of the**  
**COUNTY BOARD OF THE COUNTY OF WINNEBAGO, ILLINOIS**

Sponsored by: Keith McDonald

Submitted by: Operations and Administrative Committee

2022 CR

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**RESOLUTION AUTHORIZING THE EXECUTION OF A RENEWAL AGREEMENT WITH RELIANCE  
STANDARD FOR VOLUNTARY LIFE INSURANCE**

---

**WHEREAS**, the County of Winnebago offers voluntary life insurance to active employees;  
and,

**WHEREAS**, Reliance Standard has proposed the attached rates to Winnebago County for  
voluntary life insurance coverage for 2 years effective June 1, 2022:

See Attachment A

This benefit is 100% employee paid.

**WHEREAS**, the Operations and Administrative Committee of the County Board for the  
County of Winnebago, Illinois has reviewed the renewal and recommends that the County Board  
authorize execution of an agreement with Reliance Standard for the administration of the voluntary  
life insurance coverage for the timeframe of June 1, 2022 through May 31, 2025.

**NOW, THEREFORE BE IT RESOLVED**, by the County Board of the County of Winnebago,  
Illinois that the Winnebago County Board Chairman is hereby authorized to execute an agreement  
attached hereto as Resolution Exhibit A with Reliance Standard, 1100 E. Woodfield Road, Suite 427,  
Schaumburg, IL 60172 for voluntary life insurance coverage.

**BE IT FURTHER RESOLVED** that this Resolution shall be in full force and effective immediately  
upon its adoption and the Clerk of the County Board is hereby authorized to prepare and deliver  
certified copies of this Resolution to the Director of Purchasing, Director of Human Resources,  
County Auditor and the County Board Office.

Respectfully Submitted,  
**OPERATIONS AND ADMINISTRATIVE COMMITTEE**

**AGREE**

**DISAGREE**

\_\_\_\_\_  
KEITH McDONALD, CHAIRMAN

\_\_\_\_\_  
KEITH McDONALD, CHAIRMAN

\_\_\_\_\_  
JOHN BUTITTA, VICE CHAIRPERSON

\_\_\_\_\_  
JOHN BUTITTA, VICE CHAIRMAN

\_\_\_\_\_  
PAUL ARENA

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PAUL ARENA

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JEAN CROSBY

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JEAN CROSBY

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JOE HOFFMAN

\_\_\_\_\_  
JOE HOFFMAN

\_\_\_\_\_  
DOROTHY REDD

\_\_\_\_\_  
DOROTHY REDD

\_\_\_\_\_  
JAIME SALGADO

\_\_\_\_\_  
JAIMIE SALGADO

The above and foregoing Resolution was adopted by the County Board of the County of  
Winnebago, Illinois this \_\_\_\_ day of \_\_\_\_\_ 2022.

ATTESTED BY:

\_\_\_\_\_  
**JOSEPH CHIARELLI**  
CHAIRMAN OF THE COUNTY BOARD  
OF THE COUNTY OF WINNEBAGO, ILLINOIS

\_\_\_\_\_  
**LORI GUMMOW**  
CLERK OF THE COUNTY BOARD  
OF THE COUNTY OF WINNEBAGO, ILLINOIS



# Winnebago County

## Voluntary Life & AD&D - Plan Analysis

Renewal Date June 1, 2022

### Exhibit A

Current  
Reliance Standard  
Rate Per \$1,000

Age	EE	SP
<30	\$ 0.050	\$ 0.050
30-34	\$ 0.060	\$ 0.060
35-39	\$ 0.080	\$ 0.080
40-44	\$ 0.090	\$ 0.090
45-49	\$ 0.120	\$ 0.120
50-54	\$ 0.210	\$ 0.210
55-59	\$ 0.340	\$ 0.340
60-64	\$ 0.580	\$ 0.580
65-69	\$ 0.690	\$ 0.690
70-74	\$ 1.270	\$ 1.270
75+	\$ 2.060	\$ 2.060
AD&D	\$ 0.020	\$ 0.020
Child Life		\$ 0.210
Child AD&D		\$ 0.020

Renewal  
Reliance Standard  
Rate Per \$1,000

Age	EE	SP
<30	\$ 0.050	\$ 0.050
30-34	\$ 0.060	\$ 0.060
35-39	\$ 0.080	\$ 0.080
40-44	\$ 0.090	\$ 0.090
45-49	\$ 0.120	\$ 0.120
50-54	\$ 0.210	\$ 0.210
55-59	\$ 0.340	\$ 0.340
60-64	\$ 0.580	\$ 0.580
65-69	\$ 0.690	\$ 0.690
70-74	\$ 1.270	\$ 1.270
75+	\$ 2.060	\$ 2.060
AD&D	\$ 0.020	\$ 0.020
Child Life		\$ 0.210
Child AD&D		\$ 0.020

Rates are not final until approved by insurance carrier. Illustration is for comparative purposes only. Please see carrier brochure/certificate for exact coverage.

The information contained herein is subject to the disclosures and disclaimers on the final page of this presentation.