CITY OF CHATTANOOGA PURCHASING DEPARTMENT 101 EAST 11th STREET, CITY HALL, SUITE G-13 CHATTANOOGA, TENNESSEE 37402

Request for Proposal No.: 164394
Ordering Dept.: Human Resources
Buyer: Deidre Keylon; e-mail: rfp@chattanooga.gov (NO E-MAILED PROPOSALS ACCEPTED!!!!!)
Phone No.: 423-643-7231; Fax No.: 423-643-7244

Products or Services Being Purchased: Life & Disability Insurance and FMLA Administration ************************************
SEALED PROPOSAL MUST BE RECEIVED AS SPECIFIED AND NO LATER THAN 4:00 P.M. E.S.T. ON FEBRUARY 13, 2018 ALL QUESTIONS MUST BE RECEIVED AS SPECIFIED AND NO LATER THAN 4:00 P.M. E.S.T. ON JANUARY 30, 2018 ************************************
The City of Chattanooga reserves the right to reject any and/or all proposals, waive any informalities in the proposals received, and to accept any proposal which in its opinion may be for the best interest of the City. The City of Chattanooga will be non-discriminatory in the purchase of all goods and services on the basis of race, color or national origin. The City of Chattanooga (COC) Terms and Conditions posted on Website are applicable: http://www.chattanooga.gov/purchasing/standard-terms-and-conditions ***********************************
NOTE: ALL PROPOSALS MUST BE SIGNED.
All proposals received are subject to the terms and conditions contained herein and as listed in the above referenced website. The undersigned Offeror acknowledges having received, reviewed, and agrees to be bound to these terms and conditions, unless specific written exceptions are otherwise stated within Offeror's proposal. ***********************************
PLEASE PROVIDE THE FOLLOWING:
Company Name:
Mailing Address:
City & Zip Code:
Phone/Toll-Free No.:
Fax No.:
t-Mail Address:
Contact Person:
Signature:

COMPLETED AND SIGNED COVER PAGE TO BE RETURNED WITH PROPOSAL

City Of Chattanooga, Tennessee Department of Human Resources



Request for Proposal

Life & Disability Insurance and FMLA Administration

January 24, 2018

The City is requesting proposals from insurance companies directly for Group Life & AD&D, Voluntary Life & AD&D, Short Term Disability, Long-Term Disability and FMLA Administration. Russ Blakely & Associates, LLC is the City's Benefits Advisor and no compensation will be paid to any other broker or agent.

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SECTION I

OVERVIEW

The Department of Human Resources of the City of Chattanooga is seeking Basic Life, Basic Accident Death and Dismemberment (AD&D), Voluntary Life and AD&D, Short-Term Disability, Long-Term Disability Insurance and Family Medical Leave Act (FMLA) Administration. The awarded insurance company will be responsible for administering all lines of coverage based on the final agreed upon contracts and policies issued. Respondents may reply in part or in whole. The City of Chattanooga may award multiple contracts and may award by product type.

The City provides Group Life and AD&D to all full time eligible employees as well as Long Term Disability to full time eligible employees enrolled in the General Pension Plan (sworn Safety employees are covered by LTD under their own plan). Benefit eligible employees are offered coverage for STD and Voluntary Life and AD &D at new hire for City employees and at annual Open Enrollment. The offering of coverage is made to employees of the City of Chattanooga, the Chattanooga Metropolitan Airport Authority and the Chattanooga Hamilton Convention and Trade Center.

The FMLA Management service is purchased by the City and is utilized for City employees. The service administers the FML management and ensures compliance for the City. The service

reviews all claims and certifies all FMLA leave requests and communicates to the City on a daily basis. The service also tracks absences and observes absence patterns, notifies HR when leave is requested and notifies the employees of their rights and responsibilities under FMLA. They track the total leave entitlement to ensure leave maximums are maintained. Weekly updates and reports are provided standardly.

Any Blanket Contract for services described herein shall be for a period of one (1) year, with two (2) additional optional one (1) year renewal periods, upon agreement of both parties.

The final number of contract(s) awarded will be within the sole discretion of the City.

GENERAL INSTRUCTIONS TO PROPOSERS

<u>Sealed</u> Proposals must be in a <u>clearly labelled package</u> and submitted as otherwise specified to the Purchasing Department, City of Chattanooga, for time-stamping by no later than 4:00 p.m., e.s.t. on February 13th, 2018, to the attention of:

City of Chattanooga Purchasing Department 101 East 11th Street, Suite G13 Chattanooga, TN 37402

Late or misdirected proposals shall be rejected and offered for return at the expense of the vendor, unopened without exception. Postmarks are not accepted.

Quantity and Format

Proposer shall submit three (3) complete copies of the proposal as follows: one (1) original (bound); one (1) copy (unbound); and one (1) electronic copy in PDF format on a flash drive, not a disc. All proposals shall be submitted in a sealed non-transparent envelope or box clearly labelled with the issuer's name and address and "RFP No.164394."

Detailed Technical Proposals

Complete technical submittals shall be submitted with the Proposal. These technical submittals shall describe in detail how the Proposer complies with each specification requirement of the RFP. Any deviations from the specifications shall be noted.

Implied Requirements

All products and services not specifically mentioned in this RFP, but which are necessary to provide the functional capabilities described by the Proposer, shall be included in the Proposal.

Proposer-Supplied Materials

Any material submitted by a Proposer shall become the property of the City unless otherwise requested at the time of submission. Any firm submitting a proposal should assume the information included in the proposal is subject to the Open Records / Freedom of Information Act.

Incurring Costs

The City shall not be liable for any cost incurred by the proposer prior to the issuance of a contract purchase agreement and will not pay for the information solicited or obtained. Proposer shall not include or integrate any such expense as part of its proposal.

Economy of Preparation

Proposals shall be prepared simply and economically. Proposals shall provide a straightforward and concise proposal description. Emphasis shall be placed on clarity and content.

Proposal Withdrawal Procedure

A Proposal may be withdrawn at any time until the date and time set above for opening of proposals. Any proposal not so withdrawn shall, upon opening, constitute an irrevocable offer to provide the specifications set forth in the proposal, until the successful proposal(s) is/are accepted and a contract has been executed between the City and the successful Proposer(s).

Proposal Expiration

A Proposal shall be valid for four (4) months from the RFP due date. A proposal that is accepted by award will be incorporated into the contract.

General Reservation of City Rights

The City of Chattanooga may contact any firm for the purpose of obtaining additional information or clarification.

General Terms

Any contract resulting from this Request for Proposal will be subject to the City of Chattanooga's Standard Terms and Conditions which may be read at:

http://www.chattanooga.gov/purchasing/standard-terms-and-conditions

Any exceptions to the RFP itself or to the Standard Terms and Conditions must be submitted with the Proposal. Proposers shall state any exceptions to or deviations from the terms of this Request for Proposals and the Standard Terms and Conditions. Where proposer wishes to propose alternative approaches to meeting the City's technical or contractual requirements, these should be thoroughly explained. The Contractor shall be bound to accept all stated terms not accepted in its proposal.

City reserves the right to accept or reject any or all exceptions / deviations at its sole discretion. City reserves the right to reject excepted or conditional proposals at its sole discretion.

Contract Administration Activity

The Proposer will be expected to provide periodic reporting and/or attend Contract Administration meetings as described in this document or as otherwise required by the Issuing Department and the City Purchasing Division.

Proposed Schedule of RFP:

City releases RFP	1/24/2018
Last date to submit questions to City	1/30/2018
City provides answers to questions	2/2/2018
Last date to submit proposals to City for RFP	2/13/2018

REQUEST FOR ADDITIONAL INFORMATION

All questions and requests for information or clarification must be submitted <u>in writing</u>, and will be accepted until 4:00 p.m., e.s.t. on January 30th, 2018 and shall be <u>clearly labelled</u> as : <u>QUESTION re: RFP No. 164394 "Life and Disability Insurance and FMLA Administration"</u> and sent to:

City of Chattanooga Purchasing Division
Attn: Deidre Keylon, Buyer
101 East 11th Street, Suite G13
Chattanooga, TN 37402
Phone: (423) 643-7231
Fax: (423) 643-7244
rfp@chattanooga.gov

COMMUNICATION POINT OF CONTACT

Any communication concerning this RFP must be conducted exclusively with the Purchasing Division Buyer named, until the evaluation and award process has been completed. Failure to honor this request will be negatively viewed in the selection process and can result in elimination of the proposal.

SECTION II

PROPOSAL SCOPE OF WORK

Desired Outcomes:

- Provide the same basic coverage and coverage definitions as currently in place
- Simplify the administrative burden associated with offering these products
- Offer the best products possible at the lowest cost
- Maintain an integrated approach of offering Life, Disability and FMLA Administration

Scope of Work Includes:

The City is looking for an insurance company or multiple insurance companies to provide the following lines of coverage:

Basic Life & Accidental Death & Dismemberment – Paid by the City Voluntary Life & Accidental Death & Dismemberment – Employee Paid Voluntary Short-Term Disability – Employee Paid Long-Term Disability – Paid by the City FMLA Administration – Paid by the City

Coverage provided by selected vendor(s) will be effective on July 1, 2018. Complete plan documents have been provided as an attachment referenced in Appendix A. The benefits should

duplicate the current plan documents and if there are any deviations those need to be clearly outlined in your response as deviations.

Controlling cost of these plans and improving the administrative efficiency are critical components to this request. The City currently offers all these benefits through Voya and has for the past 5 years. The enrollment of these benefits is done online and the successful bidder will need to be able to integrate as needed with the online enrollment system as well as the City's payroll system. Currently all lines of coverage operate off of a self-billing process and the City would like to keep the same or a similar process in place. The City is also interested in any value add services your company can provide as well as programs you have in place to help manage the cost of disability claims. A company that can provide all lines of coverage and services will be looked at favorably in the process.

PAYMENT OF SERVICES

- 1. The City will make payment according to the City's policies and procedures.
- 2. Currently the City operates under a self-billing process and is requesting the same or a similar capability be provided going forward.

SECTION III

REVIEW AND EVALUATION OF PROPOSAL

All proposals submitted in response to this RFP will be evaluated by an Evaluation Committee, in accordance with the criteria described below. Total scores will be tabulated, and the contract will be awarded to the proposers whose proposal is deemed to be in the best interests of the City.

Evaluation Committee

A committed consisting of individuals selected by the City will receive all proposals submitted. Each proposal will be awarded a maximum of 100 points based on the evaluation criteria. The City, at its sole judgment, will decide if a proposal is viable.

Evaluation Criteria

In preparing responses, proposers should describe in detail how they propose to meet the specifications as detailed in this solicitation document.

The specific categorical factors that will be applied to the proposal information, in order to assist the City in selecting the most qualified proposers for the contract, are as follows:

- 15 points: Competence/Approach to Scope of Work
- 20 points: Ability to match current contract language for each line of coverage
- 20 points: Qualifications and Experience
- 35 points: Value/Cost Efforts
- 10 points: References

Selection of Proposers for formal presentations (if any) and for contract negotiations will be evaluated based on an objective evaluation of the criteria listed above.

Formal Presentations

In the event that a Proposer cannot be selected solely on the Proposals submitted, the City may invite up to three (3) qualified insurance companies for formal presentations. The City reserves the right, however, to invite more or less than this number, if the quality of the proposals so merits

The City Evaluation Committee may revise the initial scores based upon additional information and clarification received in this phase. If your company is invited to give a presentation to the City, the offered dates may not be flexible.

A presentation may not be required, and therefore, complete information must be submitted with a proposer's proposal.

Selection of Finalist(s)

After review of the proposals by the Evaluation Committee and formal presentations (if any), the City may, at its sole option, elect to reject all proposals or elect to pursue the project further. In the event that the City decides to pursue the project further, the City will select the highest ranked finalist(s) to negotiate an agreement.

SECTION IV

RESPONSE FORMAT

Cover Letter

Include a cover letter, issued by an Officer of the proposing entity, introducing your company, summarizing your qualifications, and detailing any exceptions to the RFP and/or Standard Terms and Conditions.

Include principal contact information for this RFP, including address, telephone number, email address, and website (if applicable).

The cover letter should also clearly outline the qualifications of the bidder to perform the scope of work under this contract as well as the experience in doing so.

Bad contact information and/or non-responsive references will be reflected in the scores.

Questionnaire

All of Attachment I must be completed and submitted with your response. All questions must be answered.

Financial Response Form

The financial response form must be completed as outlined. Any caveats or fees your company may charge must be provided immediately following your financial response form.

Proposer Qualification Data

Appendix B must be completed and included in your response.

Vendor Acknowledgement Form

The Vendor Acknowledgement Form must be included in a separate section of your RFP response. The form is found in Appendix B of the RFP.

Affirmative Action Plan

All responses must complete and include the Affirmative Action Plan document found in Appendix B.

No Contact/No Advocacy Affidavit

All responses must complete and include the Affirmative Action Plan document found in Appendix B.

APPENDIX A

Attachment I Questionnaire

Attachment II Financial Response Form

Attachment III Employee Census

Attachment IV Basic Life/Voluntary Life & AD&D Policy

Attachment V Short-Term Disability Policy Attachment VI Long-Term Disability Policy

Experience documents:

Attachment VII Basic Life Experience

Attachment VIII LTD Experience
Attachment IX STD Experience
Attachment X Current Rates/Billing

QUESTIONNAIRE

Attachment I - Questionnaire

Intend to Bid - LTD Plan Intend to Bid - LTD Plan Intend to Bid - LSDD Plan Intend to Bid - Static UteAD&D Plan Intend to Bid - Static UteAB&D Plan Intend to Bid - Static UteAD&D Plan Intend to Bid - Static UteAD&D Plan Intend to Bid - Static UteAB&D Plan Intend to Bid - Static UteAB Plan Intend to Bid - Static UteAB&D Plan Intend to Bid - Static UteABBABBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBBB	Intent to Bid - If not bidding on a specific line of coverage place N/A as the answer for the questions tied to that product.	Yes or No Answers
	Intend to Bid - LTD Plan	
	Intend to Bid - VSTD Plan	
	Intend to Bid - Basic Life/AD&D Plan	
	Intend to Bid - Supplemental Life/AD&D Plan	
	Intend to Bid - FMLA Administration	
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Benefit Duration Maximum Duration of Benefits Table Age When Disabled - Benefits Payable Prior to Age 60 - To Normal Retirement Age: for age 60 and older the benefit is based on chart below or SSNRA whichever is	
greater	
Age 60 - 60 months	
Age 61 - 48 months	
Age 62 - 42 months	
Age 63 - 36 months	
Age 64 - 30 months	
Age 65 - 24 months	
Age 66 - 21 months	
nths Age	
15 months Age 69 and	
Contributory Status - Non-Contributory - Employer Paid	
Mental and Nervous Limitation - Included - 24 months	
Recurrent Disability - Included	
Refer to plan document and note any deviations	
Substance Abuse Limitation - Included - 24 months	
Garninge Dogniston	
Teamings to a second to a seco	
Pre-disability Earnings means Your regular monthly rate of pay, not counting bonuses, commissions and tips and tokens,	
overtime pay or any other fringe benefits or extra compensation in effect on the last day You were Actively at Work before You	
becarie Disabled. However, if You are an nounty paid Employee, Pre-disability Earnings means the product of:	
1) the average number of hours you worked per month, not including overtime, over the most recent 12 month period	
immediately prior to the last day You were Actively at Work before You became Disabled, multiplied by:	
2) You' nourly wage in effect on the last day You were Actively at Work before You became Disabled.	
Social Security Integration - Full Family	
Pre-Existing Condition - Included - 3/12	
Refer to Plan Document and note any deviations	
Family Care Credit Benefit - Included	
Refer to Pian Document and note any deviations	
Survivor Income Benefit - Included	
Survivor Income Benefit: Will my survivors receive a benefit if I die while receiving Disability Benefits?	
When proof that you have died is provided, we will pay your eligible survivor a lump sum benefit equal to three times your last	
the following are true:	
disability had continued for 180 or more consecutive days	
receiving or were eligible to receive payments under the policy	
Workplace Modification Benefit - Included	
Refer to plan document and note any deviations	
	Please Select
eement, for 4 additional one year periods (five year maximum). Price adjustments for renewal	1 Year
years 4 and 5 will be considered.	2 Years
<u>e</u>	3 Years
4	4 Years
	5 Years

Rates should be guaranteed for 3 years. The City will enter into a 1 year contract with the ability to renew 2 additional 1 year contracts.	
LTD Plan Deviations - Current plan provision should be listed below.	Proposed Alternative
Carrier Confirmation Voluntary Short Term Disability	Confirm or Non-Confirm (If not confirmed please explain)
	ממוווי פו ייפון בפווויווי לה וופר בפווויוויים לופמצה בעלומוויו
plans. The complete Certificate of Coverage has been provided as Attachment VI and any deviations not covered below must be listed under the deviations for VSTD.	
Rates are quoted on a stand alone basis.	
Duplicate Inforce Plan Design - Please confirm that you have duplicated the inforce plan design. In addition, please confirm	
that you understand that by agreeing to this statement, if selected as the new carrier, that all plan and administrative provisions	
In the current contract will be duplicated to the best of your ability recognizing that policy language would be your standard language, unless noted in your deviations listed below.	
Plan Eligibility -All permanent, full-time employees in active employment in the United States with the Employer working at	
least 30 hours per week.	
The waiting period is first of month following 30 days	
Benefit %	
Option 1 - 50%	
Option 2 - 70%	
Weekly Benefit Maximum - \$2,000	
Accident Elimination Period - 14 Days	
Sickness Elimination Period - 14 Days	
Definition of Disability	
Refer to Plan Document and note deviations	
Benefit Duration - 24 Weeks	
Contributory Status - Voluntary - Employee Paid	
Earnings Definition - Refer to Plan Document and note any deviations	
Pre-Existing Exclusion - There is no pre-ex on the STD plan.	
Rates should be guaranteed for 3 years. The City will enter into a 1 year contract with the ability to renew 2 additional 1 year contracts.	
Commissions have been quoted at 18%	
VSTD Plan Deviations - Current plan provision should be listed below.	Proposed Alternative

Carrier Confirmation Life Insurance and Accidental Death & Dismemberment	Confirm or Non-Confirm (If not confirmed please explain)
is not intended to be a full description of the	
plans. The complete Certificate of Coverage has been provided as Attachment IV and any deviations not covered below must	
be listed under the deviations for this section.	
Rates are quoted on a stand alone basis.	
Duplicate Inforce Plan Design - Please confirm that you have duplicated the inforce plan design. In addition, please confirm	
that you understand that by agreeing to this statement, if selected as the new carrier, that all plan and administrative provisions	
in the current contract will be duplicated to the best of your ability recognizing that policy language would be your standard	
language, unless noted in your deviations below	

Plan Eligibility Basic Life -All Full-Time Active Employees who meet the City's eligibility requirements	
Plan Eligibility	
Supplemental Life - All permanent, full-time employees who met the City's eligibility requirements.	
Waiting Period Please see Plan Document and note any deviations	
Reduction Schedule	
If you have reached age 70, but not age 75, your amount of life insurance will be:	
Or- 55% of the amount of life insurance shown above if you become insured on or after age 70 but before age 75. There will be no further increases in volur amount of life insurance.	
If you have reached age 75 or more, your amount of life insurance will be:	
- 50% of the amount of life insurance you had prior to your first reduction;	
or- 50% of the amount of life insurance shown above if you become insured on or after age 75 There will be no further increases in your amount of life insurance.	
anteed for 3 years	
with the ability to renew 2 additional 1 year contracts.	
Basic Life/AD&D Compensation	
Total Basic Life/AD&D Commission - 11% Commission	
Supplemental Life/AD&D Compensation Total Supplemental Life/AD&D Commission - 23% Commission	
	Confirm or Non-Confirm (If not confirmed please explain)
Basic Life Insurance Benefit -1 times Your annual Earnings	
Basic Life Maximum Benefit - \$50,000	
Monthly Minimum Benefit - \$10,000	
Guarantee Issue Benefit - \$50,000	
Contributory Status - Employer Paid - Non-Contributory	
Waiver of Premium - Included	
Please see Plan Document and note any deviations	
Reduction Schedule	
Please see Plan Document and note any deviations	
Conversion - Included	
Please see Plan Document and note any deviations	
Earnings Definition -Please see Plan Document and note any deviations	
Portability - Included	
Please see Plan Document and note any deviations	
Accelerated Death Benefit - Included	
Please see Plan Document and note any deviations	
Ab&D Iransportation Benefit - Included	
Percentage of AD&D Principal Sum: 2% Maximum Amount: \$2,000	
AD&D Seat Ret Renefit - Included	
Process of the Control of the Contro	
MAXITION ATHORNE \$20,000	

belt - one third tied to Airbag and two thirds tied to seat belt) yee \$10,000 benefit units as applied for by you and approved by the carrier. ANCE FOR YOU: and dismemberment insurance benefit. Maximum Benefit is \$25,000. and dismemberment insurance benefit. Maximum Benefit is \$40,000 including the of \$5,000 in or already an exact multiple thereof. IRANCE WILL REDUCE BY THE SAMEPERCENTAGE AND AT THE SAME and dismemberment insurance benefit. Maximum Benefit is \$25,000. and dismemberment insurance benefit. Maximum Benefit is \$25,000. and dismemberment insurance benefit. Maximum Benefit is \$25,000. and dismemberment insurance benefit. Maximum Benefit is \$25,000.		
	AD&D Safety Belt and Air Bag Benefit - Included Percentage of AD&D Principal Sum:15%	
	Supplemental Life Insurance/AD&D - Employee	Confirm or Non-Confirm (If not confirmed please explain)
	Supplemental Life Insurance Benefit Amounts in \$10,000 benefit units as applied for by you and approved by the carrier	
	Supplemental Life Insurance Maximum Benefit	
	OVERALL MAXIMUM BENEFIT OF LIFE INSURANCE FOR YOU:	
	The lesser of:- 5 x annual earnings;	
	- \$500,000 -	
	Guarantee Issue Benefit - \$150,000	
	Reduction Schedule	
	Please see Plan Document and note any deviations	
	Conversion - Included	
	Portability - Included	
	Refer to Plan Document and note any deviations	
	Accelerated Death Benefit - Included	
	Keler to Plan Document and note any deviations	
	AD&D - Transportation Benefit - Included 2% up to \$2 000	
	AD&D - Seathelt Renefit - Included	
	10% of the Full Amount of vour accidental death and dismemberment insurance benefit. Maximum Benefit is \$25,000.	
	AD&D - Safety Belt and Air Bag Benefit - Included	
	15% of the Full Amount of your accidental death and dismemberment insurance benefit. Maximum Benefit is \$40,000 including	
	seatbelt payment.	
	Supplemental Life Insurance/AD&D - Spouse	Confirm or Non-Confirm (If not confirmed please explain)
	Supplemental Life Insurance Benefit Amounts in \$5,000 benefit units as applied for by you and approved by the carrier.	
	The models are regarded to the next inglied matters of 30,000, in the already an exact matters in the source of the same percentage and at the same true in the same percentage and at the same true in the same percentage.	
	TIME YOUR LIFE INSURANCE REDUCES.	
	Supplemental Life Insurance Maximum Benefit The lesser of:	
	- 100% of employee amount of insurance:	
	01-\$250,000.	
	Reduction Schedule Please see Plan Document and note any deviations	
	AD&D - Transportation Benefit - Included 2% up to \$2,000	
	AD&D - Seatbelt Benefit - Included 10% of the Full Amount of vour accidental death and dismemberment incurance benefit. Maximum Bonefit is 625,000	
100.00	AD&D - Safety Belt and Air Baa Benefit - Included	
xe/AD&D - Dependent Children	15% of the Full Amount of your accidental death and dismemberment insurance benefit. Maximum Benefit is \$40,000 including seathely payment	
xe/AD&D - Dependent Children	Guarantee Issue Benefit \$25,000	
	Simplemental He Incurrent ADSD Descendant Okildons	3 3 4 4
		Confirm or Non-Confirm (It not confirmed please explain)

Supplemental Life Insurance Benefit Amounts in \$2,000 benefit units as applied for by you and approved by the carrier. All amounts are rounded to the next higher multiple of \$2,000, if not already a multiple thereof.	
Supplemental Life Insurance Maximum Benefit - Dependent Children	
Antained age at death. Live birth to 6 months: \$1,000 6 months to age 26: \$2,000 to maximum of \$10,000 in \$2,000 increments, the lesser of:- 100% of your amount of insurance; or- \$10,000,	
AD&D - Transportation Benefit - Included 2% up to \$2,000	
AD&D - Seatbelt Benefit - Included 10% of the Full Amount of your accidental death and dismemberment insurance benefit, Maximum Benefit is \$25,000.	
AD&D - Safety Belt and Air Bag Benefit - Included 15% of the Full Amount of your accidental death and dismemberment insurance benefit. Maximum Benefit is \$40,000 including seatbelt payment	
Basic & Supplemental Life and AD&D Plan Deviations - Current plan provision should be listed below.	Proposed Alternative
Carrier Confirmation of FMLA Administration Provisions	Confirm or Non-Confirm (If not confirmed electric confirm
The items in this section describe the basic features of the product in scope. It is not intended to be a full description of the	committee of the commit
plans. Any discrepancies are governed by the contract provided as Attachment VIII in Appendix B. Rates are quoted on a stand alone basis.	
Please confirm that you have duplicated the services provided in the current contract and included as Attachment VIII in Appendix B.	
FMLA Administration rates should be guaranteed for 3 years. The City will enter into a 1 year contract with the ability to renew 2 additional 1 year contracts.	
FMLA Commissions - Net of Commissions	
FMLA Questions	Short Answer
How many clients do you provide FMLA administration for currently?	
What is the average size of client you provide FMLA administration for?	
Do you provide FMLA administration for other clients in Tennessee?	
How long have you provided FMLA administration?	
Where is your leave and processing center located?	
How many employees are at this location?	
What type of training will be provided to the City staff responsible for the leave administration?	
Does your system have the ability to consistently apply the rules surrounding FMLA?	
How does your system notify City employees of a potential violation of FMLA?	
Please list the leave services your company can provide.	
Will your services provide full end to end leave management?	
Do you provide assistance in return to work initiatives?	
Can you take over ongoing leave administration or will you only support new leaves?	
Do you have clinical staff to review all medical related LOA claims?	
How do you transfer data to the City and how often?	
Provide a detailed outline of how your company would transition the leave administration services.	
Will City employees have access to online information regarding their leave?	
What access to information will the City staff in charge of leave administration have?	
Is the access able to be controlled by job title?	
What form can your company except feeds from the City?	

Provide same reporting that will be provided to the City and the frequency.	
What is the turnaround time of processing leave request?	
What type of flexibility does your company have to work within the City's current process?	
Is your solution integrated with Disability management as well providing a single intake point for leave and disability request?	
General Request	Short Answer with Supporting documents labeled and
All products avoted will be effective July 1, 2018.	an early following Attachinent responses.
Provide at least 3 government references with contact name, address, phone and email address.	
How will you transition the participants from one company to another?	
Please outline the time line for implementation assuming a final decision of March 31, 2018. If your response is more than 250 characters, please attach your outline.	
Please provide a copy of past 2 years financial report.	
What is the procedure for assisting participant's to receive Social Security benefits?	
Does your company provide an Employee Assistance program for those covered under the LTD policy? Please describe.	
If your company provides an Employee Assistance program, is there an additional cost?	
Would you be able to offer the Employee Assistance program to additional employees not covered under the General Pension plan and if	
so, what would the cost be?	
If the City wishes to not include the Employee Assistance Program in the LTD policy what would be the cost reduction?	
Proposals must be valid for 120 days to allow the City to make a final selection.	
Please indicate any applicable package discounts if any products are sold together.	
Where is your customer service office located? Note if different for each product.	

FINANCIAL RESPONSE FORM

City of Chattanooga - Life and Disability RFP Attachment II - Financial Response Form

	Stand Alone	Packaged
LTD		Hamileo n in
Volume per \$100		
Rate		
Rate Guarantee		
STD - less than 55 rate	أخيب بالمبلت الزاراة	
Volume per \$10		
Rate		
Rate Guarantee		
STD - age 55 - 59 rate	DECLE SERVICE	on physical street
Volume per \$10		
Rate		
Rate Guarantee		
STD - age 60 and over rate	A STATE OF THE PARTY OF THE PAR	PER LIBERT
Volume per \$10		
Rate		
Rate Guarantee		
FMLA		
Volume - per employee per month		
Rate		
Rate Guarantee		
Basic Life		
Volume per \$1,000		
Rate		
Rate Guarantee		
Basic AD&D		- Lesian li
Volume - per \$1,000		
Rate		
Rate Guarantee		

Voluntary Life - age graded rate	es per \$1,000	
	Employee Rates	Spouse Rates
<25		
25-29		
30-34		
35-39		
40-44		
45-49		
50-54		
55-59		
60-64		
65-69		
70-74		
75+		
Rate Guarantee		
Voluntary AD&D		
Volume - per \$1,000		
Rate		
Rate Guarantee		
Child	الخمس فيهروا بالسائر الإسام	
Volume		
Rate		
Rate Guarantee		

CENSUS

City of Chattanooga Eligibility for Basic Life/ADD and LTD File date: 1/2/2018

Employee Number	Birth Date Sex	Last Hire Date Adjusted Se	Adjusted Serv Department Name	Job Name	Life ADD ind LTI	LTD ind S	Salary Rate
10453	01/21/1950 M	12/03/1973 (blank)	Police	Police Sergeant	н	0	62,973.66
10559		08/26/1991 (blank)	Youth & Family Development	Family Services Supervisor	**	\vdash	36,353.23
11031	02/12/1953 M	07/01/1982 (blank)	Youth & Family Development	Energy Specialist	÷	₽	46,613.34
12534	07/10/1947 M	07/23/1974 (blank)	Public Works	Crew Supervisor 3 CDL	e	0	51,091.90
12565	05/23/1949 M	07/31/1974 (blank)	Public Works	Equipment Operator 3	H	Н	39,737,63
12703	02/25/1945 M	12/06/1974 (blank)	Economic & Community Deve	Combination Inspector	e-d	\leftarrow	57,684.47
12896	03/19/1956 M	09/30/1974 (blank)	Transportation	Manager Traffic Control	**	\vdash	67,270.49
13012	02/18/1945 M	12/03/1976 (blank)	Public Works	Crew Supervisor 1	H	1	39,746.36
13079	03/31/1952 M	02/11/1981 (blank)	Public Works	Construction Inspector Supv		Н	61,582.67
13243	01/01/1953 M	01/15/1975 (blank)	Public Works	General Supervisor	+1	Н	55,691.99
13245	01/14/1947 M	01/15/1975 (blank)	Public Works	Crew Worker 1	e-t	Н	35,271.59
14778	05/15/1961 F	09/19/1997 (blank)	Police	Administrative Support Asst 2		\vdash	39,928.37
14999	12/23/1945 M	10/13/1975 (blank)	Public Works	Crew Worker 2	+-(Η	36,542.07
15758	07/21/1961 F	08/23/1994 (blank)	Youth & Family Development	Teacher	•-1	\vdash	29,823.50
16396	07/16/1955 M	01/14/2000 (blank)	Public Works	Director Fleet Management	, «,)	\leftarrow	83,689.67
16464	10/16/1952 M	08/29/1997 (blank)	Transportation	Mgr Intelligent Trans Systems	•		65,834.51
16907	06/24/1954 M	12/09/1983 (blank)	Youth & Family Development	Recreation Facility Manager 1			51,188.50
17107	04/20/1943 F	01/25/1977 (blank)	General Gov't & Agencies	Librarian Head	•	-, ۱	75 844.72
17195	12/30/1957 M		Public Works	Pretreatment Supervisor	1 44	H ←	60.293.26
17562	12/31/1961 F	01/10/1983 (blank)	Youth & Family Development		C (C	-	27 578 10
17835	03/16/1962 M	04/25/1983 (blank)	Youth & Family Development	Crew Worker 2			36,260.42
17851	09/23/1961 F	01/16/1998 (blank)	Youth & Family Development	Teacher Assistant	-	-	16,049.29
18418	02/26/1957 F	01/14/2002 (blank)	General Gov't & Agencies	Executive Assistant		-	54,426,63
18488	07/06/1958 M	11/17/1977 (blank)	Public Works	Equipment Operator 4		-	45.038.00
18578	07/03/1953 M	01/13/1978 (blank)	Economic & Community Deve			-	58.694.80
18770	12/25/1957 F	01/31/2005 6/8/2010			•	- ۱	79 458 00
18931	09/30/1957 M	09/10/1979 (blank)	Public Works	IT Specialist	i e-i	۱ ۲	60,293,26
19010	11/06/1960 M	07/15/1985 (blank)	Fire	Fire Captain	37	0	65,205.93
19030	01/07/1962 M	10/31/1983 (blank)	Public Works	Pretreatment Inspector 1	+1	₽	48,643.58
19031	01/30/1960 M	06/08/1984 (blank)	Public Works	Construction Program Supervisor	***	Н	66,474.86
19098	07/16/1963 M	05/08/1995 (blank)	Public Works	Crew Worker 1	1	\vdash	33,423.58
19118	04/20/1959 M	08/20/1982 (blank)	Public Works	Laboratory Technician 2	-1	Н	53,061.42
19733	09/03/1962 M	01/25/1990 (blank)	Youth & Family Development	Recreation Program Coordinator	•+1	H	55,750.55
19781	06/20/1957 M	07/27/1978 (blank)	Public Works	Equipment Operator 4	e	1	44,081.98
19910	06/30/1952 M	02/07/1992 (blank)	Youth & Family Development	Recreation Facility Manager 1	e	⊣	47,414.52
20455	05/23/1961 M	02/21/1996 (blank)	Public Works	Crew Worker 1	H	1	31,086.75
20508	10/18/1958 M	04/04/1980 (blank)	Youth & Family Development	Recreation Facility Manager 1	+1	⊣	53,256.82
20574	10/20/1958 M	09/25/1979 (blank)	Youth & Family Development	General Supervisor	H	П	53,797.84
20798	08/07/1953 F	08/15/1988 (blank)	Youth & Family Development	Teacher	÷	₽	32,168.88
24075	06/30/1955 M	05/25/1979 (blank)	Public Works	Civil Engineer	-1	⊣	59,963.28
24143	10/10/1960 M	09/04/1996 (blank)	Transportation	Crew Worker 1	-	IJ	32,240.48
24144	08/04/1959 M	11/12/1979 (blank)	Public Works	Crew Supervisor 2	-	7	47,266.90

Vouch & Family Development Special Project Coordinator Public Works Equipment Operator 4 Public Works Crew Worker 2 Economic & Community Deve Chief Building Inspector Youth & Family Development Recreation Facility Manager 1 File File Economic & Community Deve Chief Building Inspector Youth & Family Development Recreation Facility Manager 1 File Economic & Community Deve Chief Building Inspector 3 Public Works Finance & Administrative Support Asst 1 Public Works Administrative Support Asst 1 Public Works Crew Worker 1 File Economic & Construction Inspector 2 Finance & Administrative Support Asst 1 Public Works Finance & Administrative Support Asst 1 File Economic & Community Deve Electrical Inspector 1 File Fund Works Equipment Operator 4 Fublic Works Equipment Operator 1 File Fublic Works Equipment Operator 1 File Fublic Works Equipment Operator 1 File Fublic Works Equipment Operator 3 File Fublic Works Funity Development Recreation Facility Manager 1 File Fublic Works File File Fublic Works File File File File File File File File
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Recreation Specialist
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Crew Worker I
Police Sergeant 1 0

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Equipment Operator 4	Fire Captain	Center Clerk	Recreation Facility Manager 1	Inventory Technician	Inventory Technician	Building Maintenance Mechanic 1	Court Operations Technician 1	Master Police Officer	Administrative Support Asst 2	Coordinator EHS	Occupational Safety Specialist	Manager Air Monitoring	Telecommunicator	Plant Operator 2	Clerk IV	Library Assistant 2	Inventory Clerk	Subdivisions Coordinator	Teacher	Crew Worker 1	Equipment Operator 1	Crew Worker 2	General Supervisor	Scale Operator	Executive Assistant	Equipment Operator 4	Recreation Specialist	Administrative Support Asst 2	Manager APC Engineering	Shift Supervisor	Telecommunicator	Electronics Surveillance Tech	Personnel Assistant	Inventory Technician	Programmer 2	Fire Lieutenant	Library Assistant 1	Traffic Signal Systems Engineer	Terminal Agency Coordinator	Master Police Officer	Assistant City Treasurer	Assistant City Engineer	Lead Teacher Center Supervisor	Deputy City Court Clerk	Crew Worker 1	General Supervisor	Municipal Forester
Public Works	FIFE	Youth & Family Development	Youth & Family Development	Public Works	Public Works	Police	Finance & Admin	Police	Police	Youth & Family Development	Police	7 General Gov't & Agencies	Police	Public Works	Youth & Family Development	General Gov't & Agencies	Public Works	General Gov't & Agencies	Youth & Family Development	Public Works	Public Works	Public Works	Public Works	Public Works	Police	Public Works	Youth & Family Development	Police	General Gov't & Agencies	Police	Police	Police	Public Works	Fire	General Gov't & Agencies	Fire	General Gov't & Agencies	Transportation	Police	Police	Finance & Admin	Public Works	Youth & Family Development		Youth & Family Development	Public Works	
01/01/1993 (blank)		05/17/2002 (blank)	01/15/1988 (blank)	01/18/1991 (blank)	04/06/1988 (blank)	06/06/1988 (blank)	06/27/1988 (blank)	01/30/1998 (blank)	01/15/1999 (blank)	08/15/1988 (blank)	08/26/1988 (blank)	08/31/1988 3/19/1997	12/18/1998 (blank)	09/06/1988 (blank)	09/26/1988 (blank)	10/18/1988 (blank)	10/26/1988 (blank)	11/04/1988 (blank)	08/23/1994 (blank)	12/19/1988 (blank)	02/02/1989 (blank)	02/02/1989 (blank)	02/27/1989 (blank)	03/20/1989 (blank)	04/14/1989 (blank)	04/24/1989 (blank)	04/28/2006 (blank)	06/06/2008 5/23/1997	06/19/1989 (blank)		_				_			09/25/1989 (blank)	10/06/1989 (blank)	10/20/1989 (blank)	11/03/1989 (blank)	02/01/1990 (blank)	08/24/1992 (blank)	08/27/1992 (blank)	05/21/1990 (blank)	05/21/1990 (blank)	06/01/1990 (blank)
11/16/1966 M 06/04/1967 M						04/21/1951 M	03/24/1961 M	12/29/1960 M	01/11/1960 F	09/30/1956 F	06/20/1959 F	03/23/1953 F	01/05/1962 F	06/02/1954 M	05/06/1958 F	10/13/1961 F	03/28/1955 M	12/08/1955 F	06/03/1957 F		03/10/1958 M	02/23/1958 M	07/26/1959 M	06/19/1962 F	07/01/1962 F	08/18/1959 M	04/20/1971 F	08/15/1971 F	04/08/1961 M								07/29/1952 F	03/25/1962 M	09/16/1953 F	09/05/1959 M	07/04/1966 F	04/10/1965 M	04/16/1956 F	12/08/1958 F	01/14/1964 M	04/10/1969 M	04/02/1947 M
37522	22,00	38710	38143	38231	38404	38652	39100	39154	39340	39361	39388	39404	39419	39420	39452	39604	39606	39631	39693	39756	39867	39869	39963	40024	40053	40067	40117	40123	40531	40613	40635	40643	40648	406/3	406/9	40703	40793	40818	40820	40868	40896	41081	41149	41203	41213	41219	41236

∑ 2			Crew woorker z	+		
0/80	7,1990 3/30/1991		Police Captain	et	0	82,166.34
08/10/1	0	Public Works	Waste Resources Maintenance Manager	Ţ,	1	71,608.32
08/17/199	Ō	Police	Master Police Officer	, ,	0	55,951.28
08/24/199	0 (blank)	Police	Master Police Officer	н	0	55,951.28
08/24/199	(Diank)		Police Captain	н	0	82,166.34
10/09/199	0 (blank)	966 General GOV t & Agencies Public Works	Director Design Center Administrative Support Asst 1	-1 -	← •	99,163.86
10/15/1990	0 (blank)	General Gov't & Agencies	Librarian Head	4 +	٦ -	35,712.75
09/29/2003	3 (blank)	Youth & Family Development	Teacher		٠ -	29.537.55
11/12/1990	0 (blank)	General Gov't & Agencies	Library Community Rel Coord	-	Н	54,471.58
11/13/1990	0 (blank)	General Gov't & Agencies	IT Specialist		Н	52,206.79
11/28/1990	0 (blank)	Public Works	Crew Supervisor 3 CDL	н	1	47,121.54
12/05/1990 (blank)	(blank)		Crew Supervisor 2		1	43,643.19
н ч	6/20/1991	Public Works	Crew Supervisor 3 CDL	Т	1	44,380.58
	(blank)	& Family Development	Clerk III		1	33,672.48
1/25/1991	(blank)		Master Police Officer	.,	0	55,951.28
_ (8/25/1995		Master Police Officer	r I	0	55,951.28
ν.	(blank)	Youth & Family Development	Recreation Program Coordinator	н	⊣	49,491.97
02/08/1991	(blank)	Police	Pawn Technician	н		39,979.93
02/08/1991	(blank)	Police	Police Information Center Tech 1	***	1	36,425.08
\Box	(blank)	Police	Master Police Officer	***	0	55,951.28
	(blank)	Fire	Firefighter Senior	Н	0	51,474.16
	(blank)	Police	Police Sergeant	+	0	62,973.66
	(blank)	Public Works	Equipment Operator 5	r-t	1	41,863.23
\leftarrow	(blank)	Transportation	Executive Assistant	Н	₽	43,598.87
	(blank)	Public Works	Equipment Operator 4	н	1	36,577.66
\vdash	(blank)	Public Works	Equipment Operator 5	+4	Т	46,547.50
	(blank)	Public Works	Engineering Coordinator	H	1	56,625.23
08/20/1991	(blank)		Manager Golf Courses	ਜ਼	Ţ	68,647.01
07/09/1991		lly Development	Crew Worker 1	÷	П	33,242.42
08/20/1991			Golf Course Superintendent	et	\vdash	54,723.76
02/21/1992		ent	Recreation Facility Manager 1	H	Н	49,420.08
02/27/1998		al Gov't & Agencies	Director Scenic Cities	H	П	37,472.90
10/04/1991			Master Police Officer	**	0	55,951.28
06/12/1992		Public Works	Sewer Project Coordinator	ed	1	60,878.01
10/04/1991		Police	Master Police Officer	ed)	0	55,951.28
10/04/1991		Police	Police Officer	H	0	46,858.32
10/21/1991	(blank)	Economic & Community Deve	Economic & Community Deve Manager Community Development	rif	1	84,374.71
10/28/1996	(blank)		Administrative Support Spec	rd	Ţ	34,252.60
12/09/1991	(blank)		Deputy Director Purchasing	н	↔	56,547.76
02/07/1992	(blank)	Youth & Family Development	Recreation Facility Manager 1	н	Н	45,555.54
12/16/1991		Public Works	Equipment Operator 4	н	1	36,418.52
01/10/1992	2 (blank)	Police	Police Information Center Tech 2	H		37.976.57
12/03/1999	9 (blank)	Economic & Community Deve	Community Develop Specialist	i d	1	47,343.29
02/21/2001)1 (blank)	Public Works	Crew Worker 1	,	_	27 099 98
				í	1	1,1111
01/24/1992			Police Sergeant	i e	4 0	62 973 66

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11/21/1968 M	01/24/1992 (blank)	Police	Police Officer	н	0	46,858.32
10/05/1970 M	01/24/1992 (blank)	Police	Police Sergeant	+4	0	62,973.66
04/14/1966 M	10/01/1993 (blank)	Fire	Fire Captain	-1	0	63,306.74
09/13/1971 M	02/10/1992 (blank)	Transportation	Assistant Transportation Engineer	Н	Н	64,626.01
05/21/1961 M	08/02/1996 8/2/199	8/2/1996 Youth & Family Development	. Recreation Specialist	•	r-f	38,344.39
03/13/1961 M	08/06/1993 (blank)	Youth & Family Development	. Recreation Facility Manager 1	w	rd.	43,844.86
12/20/1966 M	02/19/1992 (blank)	Public Works	Crew Worker 1	H	rd	33,235.80
11/20/1962 M	04/22/1996 (blank)	Public Works	Crew Supervisor 3	H	e	40,624.85
02/03/1959 M	03/23/1992 (blank)	Public Works	General Supervisor	æ	er!	54,641.06
05/09/1963 F	04/03/1992 (blank)	Youth & Family Development	. Teacher Assistant	н	-1	18,636.80
12/27/1969 M	04/07/1992 3/17/1995		: Crew Supervisor 2	ਜ	ਦ	37,937.41
03/19/1969 F	05/04/1992 (blank)	General Gov't & Agencies		-4	i est	71,850.22
07/04/1973 M	03/24/1999 (blank)	Public Works	Golf Operations Coordinator	-1	+4	41,351.44
07/25/1958 M	05/27/1992 (blank)	Public Works	Equipment Operator 5	ਜ਼	n	46,898.74
01/09/1971 M	09/25/1996 (blank)	Public Works	Crew Supervisor 1	н	н	33,995.08
11/14/1952 F	06/12/1992 (blank)	Finance & Admin	Administrator City Finance Officer	, i i	÷	144,761.46
04/05/1968 M	10/14/1994 (blank)	Police	Master Police Officer	H	0	55,951.28
11/12/1968 M	06/17/1992 (blank)	Public Works	Equipment Operator 5	H	, ed	42,038.28
10/24/1957 M	06/22/1992 (blank)	Public Works	Plant Manager	+4	+4	76,875.00
01/17/1970 F	06/29/1992 (blank)	General Gov't & Agencies	Library Assistant 3	Н	ed	48,229.50
07/27/1965 M	06/26/1992 (blank)	Police	Assistant Police Chief	H	0	93,384.06
02/08/1965 F	08/24/1992 (blank)	Youth & Family Development	: Family Services Coordinator	+4	н	53,055.54
02/27/1957 M	03/22/1993 (blank)	Public Works	Equipment Operator 3	rit	e-f	32,964.79
11/09/1965 F	10/28/1996 10/28/1996			-1	-4	51,952.78
12/24/1960 F	11/09/1992 (blank)	General Gov't & Agencies	Librarian 2	н	н	52,694.38
10/07/1943 F	11/20/1992 (blank)	General Gov't & Agencies	Administrative Support Spec	***	•**	45,159.08
09/30/1957 M	01/28/2014 (blank)	Public Works	Crew Worker 3	rd	H	27,670.59
09/25/1955 M	11/18/1992 (blank)	Public Works	Crew Supervisor 3	e-l	H	47,484.83
03/20/1967 M	11/30/1992 (blank)	Public Works	Director Waste Resources	T	н	98,961.47
08/22/1953 F	02/05/1993 (blank)	Finance & Admin	Accounts Payable Supervisor	er!	**	46,272.84
09/17/1956 F	03/05/1993 (blank)	Finance & Admin	Deputy Administrator Finance	H	ď	100,793.32
09/24/1969 F	03/19/1993 (blank)	Finance & Admin	Management Budget Analyst 3	Ŧ	÷	79,077.47
09/19/1951 M	03/15/1993 (blank)	Public Works	Equipment Operator 4	***	***	39,979.93
11/08/1951 M	03/24/1993 (blank)	Public Works	Crew Supervisor 1	н	**1	38,551.15
03/07/1968 M	04/01/1993 (blank)	Police	Police Sergeant	T	0	62,973.66
08/27/1967 M	04/01/1993 8/14/1995	15 Police	Master Police Officer	++	0	55,951.28
11/10/1964 M	04/01/1993 (blank)	Police	Police Lieutenant	++	0	73,003.73
06/03/1970 M	11/13/1992 (blank)	Police	Police Sergeant	(4)	0	62,973.66
11/07/1965 M	04/01/1993 (blank)	Police	Police Sergeant	н	0	62,973.66
11/11/1964 M	04/01/1993 (blank)	Police	Master Police Officer		0	55,951.28
12/17/1968 M	04/01/1993 (blank)	Police	Police Sergeant	++	0	62,973.66
07/07/1969 M	01/22/1993 (blank)	Police	Police Captain	H	0	79,773.15
10/23/1973 M	05/11/1993 (blank)	Police	Master Police Officer		0	55,951.28
07/24/1961 F	09/30/1994 (blank)	Finance & Admin	Court Operations Technician 1	***	5	39,979.93
10/25/1964 M	06/01/1993 (blank)	Public Works	Fleet Maintenance Shop Supv	H	Ħ	52,959.60
09/07/1947 F	06/11/1993 (blank)	Finance & Admin	Administrative Support Asst 2	++	٠	25 760 91
					+	33,400,01

1 46,874.20	1 45,342.06	1 38,568.46		59,672.67	1 65,689.10	1 53,340.33	0 63,306.74	0 57,934.63							0 73,003.73	0 62,973.66	0 55,951.28	0 55,951.28	0 46,858.32	0 59,672.67	1 43,936.54	1 41,490.43	1 50,708.30	0 66,808.75	1 68,847.87	1 39,634.86	1 71,921.30				49,016.53				1 51,600.02	1 57,502.50	53,018.40	0 61,139.49	93,384.06	0 61,139.49	0 70,877.41	0 61,139.49	61,139.49	55,951,28	11:11:11
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Equipment Mechanic 2	Benefits Technician	Library Assistant 2	Police Sergeant	Fire Captain	Recreation Division Manager	Lead Teacher Center Supervisor	Fire Captain	Fire Lieutenant	Fire Lieutenant	Fire Battalion Chief	Crew Worker 1	Police Officer	Police Lieutenant	Police Officer	Police Lieutenant	Police Sergeant	Master Police Officer	Master Police Officer	Police Officer	Fire Captain	Public Information Specialist	Photographic Lab Technician	Civil Engineer	Police Lieutenant	Network Analyst	Administrative Support Asst 2	Systems & Database Spec 2	Crew Worker 1	Librarian 2	Crew Worker 2	CIDIATIAL Z Regression Specialist	neer earon operation Building Maintenance Mechanic 1	Equipment Operator 3	Teacher	General Supervisor	Principal Planner	Fire Lieutenant	Police Sergeant	Assistant Police Chief	Police Sergeant	Police Lieutenant	Police Sergeant	Police Sergeant	Master Police Officer	
Public Works	Human Resources	General Gov't & Agencies	Police	Fire	Youth & Family Development	Youth & Family Development	Fire	Fire	Fire	Fire	Transportation	Police	Police	Police	Police	Police	Police	194 Police	Police	Fire	Public Works	Police	Public Works	Police	General Gov't & Agencies	Police	General Gov't & Agencies	Public Works	General Gov't & Agencies	Public Works			Public Works	Youth & Family Development	Public Works	General Gov't & Agencies	Fire	Police	Police	Police	Police	Police	Police	Police	
06/15/1993 (blank)	06/21/1994 (blank)	07/21/1998 (blank)	03/22/1996 (blank)	02/23/1996 (blank)	08/02/1993 (blank)	08/24/1993 (blank)	10/01/1993 (blank)	10/01/1993 (blank)	10/01/1993 (blank)	10/01/1993 (blank)	05/28/1997 (blank)		10/15/1993 (blank)	10/15/1993 6/23/1994		10/15/1993 (blank)				02/11/1994 (blank)	02/11/1994 (blank)			03/09/1994 (blank)		05/03/1994 (blank)	00/01/1994 (biglik) 02/12/1999 7/10/1997	(bl		08/23/1994 (blank)	09/06/1994 (blank)	08/30/1996 (blank)	09/26/1994 (blank)	10/14/1994 (blank)	10/14/1994 (blank)	10/14/1994 (blank)	10/14/1994 (blank)	10/14/1994 (blank)	10/14/1994 (blank)	10/14/1994 (blank)					
05/07/1955 M	07/23/1962 F	08/06/1975 F	05/10/1971 F	05/17/1973 F	06/17/1958 M	08/17/1960 F	08/18/1965 M	03/26/1967 M	12/02/1965 M	12/28/1960 M	01/18/1970 M	08/18/1953 M	08/21/1969 M	09/27/1962 M	10/26/1971 M	01/19/1962 M	04/27/1960 M	05/20/1969 M	01/15/1971 M	09/08/1970 M	12/22/1967 F	02/15/1968 M	07/30/1969 M	12/08/1972 M	08/20/1965 M	07/10/1954 F	05/26/1968 M	07/07/1954 M	09/27/1966 F	0//18/1965 M	02/29/1964 M		08/01/1964 M	12/11/1971 F	03/17/1963 M	08/08/1960 F	09/22/1964 M	07/12/1963 M	06/21/1971 M	06/22/1969 M	01/02/1973 M	02/04/1968 M	11/24/1971 M	10/27/1971 F	
43436	43455	43464	43482	43509	43512	43661	43741	43742	43743	43744	43765	43782	43785	43787	43788	43792	43793	43794	43795	43817	43835	43917	43927	43980	43987	44023	44027	44061	441U/ 44126	44126	44170	44171	44253	44388	44431	44463	44527	44553	44555	44556	44558	44559	44563	44564	

1 37 235 52	21 793 00	25,733.00	1 40,235.20	35,893,84	38 309 35	1 49.406.86	33.935.36	1 36,422.25	1 31,225.11	0 77,449.66	0 46.858.37	55.951.28			0 140,937.50	0 55,951,28		1 36,956.34	1 50,189.49	1 32,289.29	1 38,344.39	33,781,41	0 66,071.08	1 34,755.70	1 43,632.62	36,341.82	1 42,607.08	1 50,335.01	34,486.32	1 31,211.12	1 40,528.62	\$ 55,274.60	1 18,324.03	1 31,211.12	0 45,012.20	1 32,798.00	0 57,934.63	1 41,253.80	0 47,106.15		1 38,568.46					1 26.500.00	
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Crew Worker 1	Teacher Assistant			Code Enforcement Inspector 1	Crew Scheduler	Crew Supervisor 3	Court Operations Assistant		Administrative Support Asst 1	Police Captain	Police Officer	Master Police Officer	Master Police Officer	Master Police Officer	Police Chief	Master Police Officer	Police Lieutenant	Administrative Support Asst 2	Fleet Maintenance Shift Supv	Recreation Specialist	Recreation Specialist	Crew Worker 2	Engineer 1	Clerk III	Librarian I	Teacher	Passport Specialist	Personnel Officer	Crew Supervisor 2	Crew Worker 1	Equipment Mechanic 2				Air Pollution Investigator	Library Assistant 2	Fire Captain	Recreation Facility Manager 1	Firefighter Senior	Fire Battalion Chief	Library Assistant 2	Library Assistant 2	Library Assistant 2	Training Specialist	Air Pollution Instrument Technician	Golf Operations Assistant	i
Public Works	Youth & Family Development	Fire	Economic & Community Deve	Economic & Community Deve	Public Works	Public Works	Finance & Admin	Youth & Family Development	Youth & Family Development	Police	Police	Police	Police	Police	Police	Police	Police	Economic & Community Deve	Public Works			Public Works	General Gov't & Agencies	Youth & Family Development			General Gov't & Agencies	General Gov't & Agencies	Public Works	Youth & Family Development	Public Works	General Gov't & Agencies	Youth & Family Development	Youth & Family Development			Fire	Youth & Family Development	Fire	Fire	General Gov't & Agencies	General Gov't & Agencies	General Gov't & Agencies	Police	General Gov't & Agencies	2008 Public Works	
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Planning Analyst 1 Deve Plans Review Specialist 1 ment Crew Worker 1 Deve Administrative Support Spec Library Assistant 2 Ss Library Assistant 2 Ss Director Strategic & Long Range Ss City Court Officer ment Crew Worker 1 Ss Air Pollution Instrument Technician ment Recreation Specialist crew Worker 2 Ss Planner 1 Equipment Operator 5 Crew Worker 2 Ss Library Assistant 2 Ss Library Assistant 2 Ss Library Assistant 2 Crew Worker 2 Crew Worker 2 Crew Worker 1 Crew Worker 2 Crew Worker 1 Crew Worker 1	Conomic & Community Deve Economic & Community Deve Youth & Family Development Economic & Community Deve General Gov't & Agencies General Gov't & Agencies General Gov't & Agencies General Gov't & Agencies General Gov't & Agencies Youth & Family Development Youth & Family Development General Gov't & Agencies Public Works General Gov't & Agencies General Gov't & Agencies General Gov't & Agencies Police	10/20/1999 10/7/2016 10/08/1999 (blank) 10/20/1999 (blank) 09/20/1999 (blank) 10/22/2000 (blank) 08/25/2000 (blank) 08/25/2000 (blank) 08/11/2000 (blank) 08/11/2000 (blank) 10/24/2000 (blank) 01/26/2001 (blank) 01/26/2001 (blank) 02/11/2010 (blank) 02/11/2011 (blank) 02/11/2010 (blank) 02/11/2010 (blank) 10/08/2001 (blank) 10/08/2001 (blank) 10/08/2002 (blank) 11/009/2002 (blank) 10/09/2002 (blank) 10/09/2002 (blank) 10/09/2003 (blank) 06/18/2012 (blank) 06/18/2013 (blank) 06/18/2013 (blank) 06/18/2013 (blank) 06/18/2013 (blank) 06/18/2013 (blank) 06/18/2013 (blank)
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ment Recreation Facility Manager 1	Youth & Family Development	Youth & Fa
Administrative Support Asst 2	Admin	2/21/2014 Finance & Admin
Police Officer		Police

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Recreation Facility Manager 1 Recreation Specialist Public Relations Coordinator 1	GIS Technician	Engineer 1	Community Facilities Supv	Crew Worker 1 Crew Worker 2	Librarian I	Crew Worker 1	Crew Worker 1	Survey Party Chief	Crew Worker 1	Library Assistant 2	Permit Clerk	Crew Worker 1	Management Budget Analyst 1	Court Operations Assistant	Manager APC Operations	Inventory Clerk	Teacher	Equipment Operator 4	Equipment Operator 5	Police Sergeant	Police Captaín	Fire Lieutenant	Police Sergeant	Master Police Officer	Police Sergeant	Police Sergeant	Police Sergeant	Police Sergeant	Master Police Officer	Master Police Officer	Disabilities & Mental Health Coord	Equipment Operator 4	City Engineer	Firefighter Senior	Fire Captain	Fire Captain	Firefighter Senior	Fire Lieutenant	Staff Firefighter Senior	Fire Chief	Firefighter Senior	Fire Battalion Chief	Fire Captain
Youth & Family Development Youth & Family Development General Gov't & Agencies	Public Works	General Gov't & Agencies	99 Youth & Family Development	va Public Works Public Works	General Gov't & Agencies		Public Works	Public Works		General Gov't & Agencies	38 Economic & Community Deve				General Gov't & Agencies	Police	Youth & Family Development	Public Works	Public Works	Police	Police	Fire	Police	Police	Police	Police	Police	Police	Police	Police	Youth & Family Development	Public Works	Public Works	Fire	Fire	Fire	Fire	Fire	Fire	Fire	Fire	Fire	Fire
03/23/2012 (blank) 11/24/2006 (blank) 08/07/2006 (blank)		(pl		04/25/2008 12/5/2008 08/17/2007 (blank)	06/18/2007 (blank)	02/29/2008 6/20/2008	11/26/2007 (blank)	02/29/2008 (blank)	03/28/2008 10/27/2010	(p			П	06/26/2015 1/22/2016	05/01/1970 (blank)		08/21/1995 (blank)		03/05/2003 (blank)	03/22/1996 (blank)	01/31/1997 (blank)	03/22/1996 (blank)	03/22/1996 (blank)	03/22/1996 (blank)	03/22/1996 (blank)	03/22/1996 (blank)	03/22/1996 (blank)	03/22/1996 (blank)	11/06/1998 (blank)		10/04/1995 (blank)		12/26/1995 (blank)		02/23/1996 (blank)		02/23/1996 (blank)		02/23/1996 (blank)	02/23/1996 (blank)	02/23/1996 (blank)	02/23/1996 (blank)	02/23/1996 (blank)
04/14/1986 M 10/22/1960 F 10/03/1980 F	11/23/1953 F			10/07/1367 N 08/10/1958 F	08/19/1978 F	08/16/1966 M	04/19/1975 M	02/06/1987 M	04/08/1963 F	12/28/1977 F	01/14/1972 F		11/21/1992 M		05/16/1945 M	01/2//1964 F				05/29/1974 M	02/08/1965 M	05/11/1967 M	12/25/1971 M	07/02/1972 M	02/07/1972 M	09/04/1973 M		06/06/1964 M		05/29/1967 M	12/28/1968 F						10/01/1973 M	09/07/1963 M	04/18/1967 F	09/11/1971 M	11/24/1969 M	05/15/1974 M	05/21/1962 M
56545 56555 56613	56614	56615	56651	56668	56701	56724	56728	56735	56738	56745	56765	56782	56841	56883	5787	90008	60015	60030	50044	60050	60051	60053	60055	60058	60062	69009	60070	60073	60076	60077	60082	26009	60107	60118	60120	60121	60122	60123	60124	60125	60126	60127	60128

73 573 63	(0.52.5.0)	69,176.97	0 69,176.97	0 54,608.94	0 49,974.92	38,517.65	0 59 358 71		. 52						0 54,321.53	60,600.32	0 34,321.03	50,000,000	68 813 00	0 53.018.40	37 177 79	37 812 57	32 608 52	37.846.34	46.472.66	45,000,00	36.904.89	36.266.95	1 35,250.00	1 47,145.60	1 54,723.76	0 46,858.32	1 33,348.79	D 54,321.63	0 68,813.02	0 54,321,63	59,358.71	0 93,384.06	0 57,629.82	0 54,321.63	1 40,101.38	1 86,196.35	1 42,909.77	1 20,336.64	1 50.079.39	45.615.91	38 344 39
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Fire Caotain	Fire Bettellon Chinf		Fire Battalion Chief	Fire Lieutenant	Firefighter Senior	Equipment Mechanic 1	Police Sergeant	Police Officer	Master Police Officer	Police Lieutenant	Police Sergeant	Police Lieutenant	Police Officer	Master Police Officer	Police Officer	Master Police Officer	Police Officer	Master Police Officer	Police Lieutenant	Fire Lieutenant	Equipment Mechanic 1	Administrative Support Asst 2	Administrative Support Asst 1	Administrative Support Spec	Floor Supervisor	Equipment Mechanic 3	Crew Supervisor 2	Equipment Mechanic 2	Administrative Support Spec	Fiscal Analyst	Golf Course Superintendent	Police Officer	Crew Worker 2	Master Police Officer	Police Lieutenant	Master Police Officer	Police Sergeant	Assistant Police Chief	Police Sergeant	Master Police Officer	Equipment Operator 5	ve Director Land Development		nt Fitness Trainer PT		ve Plumbing Inspector 1	it Recreation Specialist
Fire	ā	υ : - i	911	Fire	Fire	Public Works	Police	2013 Police	Police	Police	Police	Police	Police	Police	Police			Police	Police	Fire	Public Works	Fire	Police	Public Works	Police	Public Works	Public Works	Public Works	Public Works	General Gov't & Agencies	Public Works	Police	Public Works	Police	Police	Police		1997 Police	1999 Police	Police	Public Works	Economic & Community Deve	Police	Youth & Family Development	Public Works	Economic & Community Deve Plumbing Inspector 1	Youth & Family Development
02/23/1996 (blank)	02/23/1996 (blank)) (و ب	9	9		03/22/1996 (blank)	01/11/2013 1/11/2013	03/22/1996 (blank)	03/22/1996 (blank)	03/22/1996 (blank)	03/22/1996 (blank)	9	9		03/22/1996 6/13/1997	(b)	03/22/1996 (blank)	03/22/1996 (blank)	04/10/1996 (blank)	04/17/1996 (blank)	07/18/1997 (blank)	05/24/1996 (blank)	06/03/1996 (blank)	06/07/1996 (blank)	06/26/1996 (blank)	07/17/1996 (blank)	07/19/1996 (blank)	01/15/1999 (blank)	10/18/1996 (blank)	9	_	_	/	^	01/31/1997 (blank)	7 (bla	0	01/13/2012 12/18/1999	01/31/1997 (blank)	/	04/18/1997 (blank)	/	07/09/1997 (blank)	07/07/1997 (blank)	07/07/1997 (blank)	07/01/1998 (blank)
03/16/1965 M	02/28/1966 M	02/05/1969 M					09/15/1971 M	01/07/1974 M	04/02/1973 M	03/19/1971 M	10/15/1974 M	02/08/1971 M	11/30/1964 M	06/30/1966 M		11/24/1965 M	07/20/1966 M	02/15/1969 M	06/20/1969 M	07/14/1977 M	10/09/1969 M	12/19/1950 F	07/04/1958 M	02/21/1972 F	09/20/1965 F	09/22/1974 M	07/01/1975 M	12/03/1951 M	01/14/1977 F	07/27/1962 F											01/09/1956 M	05/19/1963 M		10/24/1947 M	03/18/1970 M	08/13/1942 M	11/25/1967 F
60131	60133	60134	6012E	00133	60136	60144	60155	60157	60158	60159	60164	60166	60167	60168	60169	60170	60171	60172	60176	60178	60184	60189	60190	60192	60194	60199	60202	60204	60215	60230	60233	60250	60251	60265	60266	60268	60269	60271	60274	60275	60302	60307	60317	60327	60330	60331	60335

20322	1202 L		THE STATE OF THE PARTY OF THE P				26,914,U8
60355			General Gov!+ R. Agencies		d .	ē iz	, L
60353		h i	General Gov C& Agencies		rdi	e-C	45,521.78
2)		2	Youth & Family Development	Teacher	e di	H	36,903.44
60364		_	Youth & Family Development	Dietary Assistant	æf	vel	12,257.64
60368	08/29/1971 F	09/12/1997 (blank)	Finance & Admin	Executive Assistant	H	кel	49,420.07
60375		_	Public Works	Equipment Operator 5	÷	ਜ	43,415.10
60379	08/19/1971 M	09/30/1997 (blank)	Fire	Firefighter Senior	ri	0	49,974.92
60380	01/01/1979 F	9	Youth & Family Development		ei	æ	25,927.10
98809	07/20/1972 M	10/15/1997 (blank)	Fire	Fire Captain	न	0	57,934.63
60387	01/12/1973 F	10/13/1997 (blank)	Youth & Family Development	Dietary Assistant	e	भ	17,499.44
60400	11/26/1971 M	11/22/1996 (blank)	Police	Master Police Officer	**	0	54,321.63
60407	07/03/1975 M	12/17/1997 (blank)	Fire	Fire Lieutenant	ы	0	47,106.15
60408	08/07/1946 M	01/05/1998 (blank)	Economic & Community Deve	Electrical Inspector 1	+1	***	45,615,92
60409	03/09/1978 M	12/17/1997 (blank)	Public Works	Equipment Operator 4	ı ed	i ed	32,500.04
60419	04/03/1959 F	∞	Youth & Family Development	Teacher	e	est	35,691.99
60422	07/14/1974 M	00	Public Works	Building Maintenance Mechanic 1	÷	्रस	33,714.87
60425	05/15/1973 M	00	Police	Police Sergeant	H	0	57,629.82
60427		00	Police	Master Police Officer	ri	0	52,739.45
60430	06/16/1971 M	01/30/1998 (blank)	Police	Master Police Officer	m).	0	52,739.45
60431	12/02/1961 M	00	Police	Police Captain	П	0	77,449.66
60433		01/30/1998 (blank)	Police	Police Sergeant	N.A.	0	57,629.82
60438		00	Police	Master Police Officer	rd.	0	52,739.45
60441		01/30/1998 (blank)	Police	Police Sergeant	H	0	57,629.82
60443		00	Police	Master Police Officer	erit	Q	52,739.45
60444		00	Police	Police Sergeant	and:	O	57,629.82
60445		00	Police	Police Sergeant	et:	0	57,629.82
60446		00	Police	Police Sergeant	e	0	57,629.82
60453		00	Youth & Family Development	Clerk IV) इस्त	æ	34,929.00
60457		∞	Fire	Fire Captain	ed	0	57,934.63
60458		00	Fire	Fire Battalion Chief	н	0	67,162.12
60459		00	Fire	Fire Captain	ed.	0	57,934.63
60461		00	Fire	Fire Battalion Chief	ed.	o	67,162.12
60462		00	Fire	Fire Lieutenant	eti	0	53,018.40
60463		∞	Fire	Fire Captain	E	0	57,934.63
60464		∞	Fire	Fire Captain	М	0	57,934.63
60465		∞	Fire	Fire Lieutenant	ed.	0	53,018.40
60466	06/05/1972 M	03/06/1998 (blank)	Fire	Fire Captain	्रस्त	0	57,934.63
60467		00	Fire	Fire Lieutenant	***	0	53,018.40
60468		00	Fire	Fire Captain	ed	0	57,934.63
60469		8 (blaı		Deputy Fire Marshal	et.	0	67,162.12
60474		2	98 Public Works	Crew Worker 1	त्र	е	34,693.02
60475		00	Fire	Fire Captain	H	0	57,934.63
60485		00	Public Works	Building Maintenance Mechanic 1	н	Ħ	37,805,96
60486		∞	Public Works	Crew Worker 2	H	H	31,551.44
60488	12/02/1956 F	00	Finance & Admin	Court Operations Assistant	***	: eest	35,451,09
60495		00	Police	Accounting Technician 2	ret.	id	42,383.02
60498	05/21/1962 M	∞	Public Works	Golf Operations Coordinator	100	***	12 En1 on
60613						,	17. TOC. 75

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60537	02/11/1939 F	06/13/1998 (blank)	FIFE Value 0 Family Daniel 2		el o		51,461.47
60532	11/15/1021 60	00/12/1398 (DIGIIN)	Total & Fallilly Developinelle		-0.0	י עכ	97,293.76
80333			Public Works	Crew Supervisor 2	a	m	34,930.99
60548	08/22/1958 M	07/22/1998 (blank)	Public Works	Crew Worker 2	eri.	3	30,173.60
60550	02/07/1972 M	07/29/1998 (blank)	Public Works	Crew Worker 1	H	2	28,908.59
60553	12/13/1966 M	07/31/1998 (blank)	Fire	Building Maintenance Mechanic 2	H	Ω.	35,917.37
60574	04/06/1957 M	08/28/1998 (blank)	Fire	Public Relations Coordinator 2	and and	7	72,092.63
60577	03/05/1974 M	08/31/1998 (blank)	Youth & Family Development	Accounting Technician 1	ed	Ю	39,471.02
60578	09/17/1973 M	08/28/1998 (blank)	Fire	Deputy Fire Chief		0 7	75,000.00
60580	11/18/1964 M	08/28/1998 (blank)	Fire	Fire Lieutenant	***		53,018.40
60583	05/26/1973 M	08/28/1998 (blank)	Fire	Fire Lieutenant	-1	0 5	53,018.40
60584	10/31/1969 M	08/28/1998 (blank)	Fire	Firefighter Senior			48,519.34
60585	07/22/1972 M	08/28/1998 (blank)	Fire	Fire Captain		0 5	57,934.63
98509	04/01/1977 M	08/28/1998 (blank)	Fire	Fire Captain	ei	0 5	57,934.63
60588	05/16/1970 M	08/28/1998 (blank)	Fire	Fire Captain	ri	0 5	57,934.63
60604	11/21/1956 M	09/09/1998 10/26/1998	3 Public Works	Crew Worker 3	e-f	m	33,194.07
80909	05/27/1958 M	09/16/1998 (blank)	Public Works	Crew Worker 3	•	m	35,873.91
60611	09/12/1959 F	09/25/1998 (blank)	Public Works	Sewer Project Coordinator	ri	4	42,249.49
60614	05/26/1959 F	12/04/1998 (blank)	Economic & Community Deve	Neighborhood Relations Specialist	ы	4	42,140.65
60629	10/29/1957 M	10/07/1998 (blank)	Public Works	Plant Operator 2		4	40,441.32
60644	01/02/1968 M	10/14/1998 (blank)	Public Works	General Supervisor	rel.	4	43,822.00
60649	05/12/1976 F	08/24/2001 (blank)	Youth & Family Development		-	m	30,181.61
60653	08/15/1955 F	10/30/1998 (blank)	Executive Branch		H	m	36,901.32
60654	06/06/1972 M	11/06/1998 12/2/1999	9 Police	Police Sergeant		. 2	57.629.82
82909	06/28/1976 M	11/06/1998 (blank)	Police	Police Officer	-	4	46,858.32
09909	10/18/1969 M	11/06/1998 (blank)	Police	Master Police Officer	e	0 5	52.739.45
60662	11/15/1969 M	11/06/1998 (blank)	Police	Master Police Officer	,,,		52.739.45
99909	02/05/1963 M	11/06/1998 (blank)	Police	Master Police Officer	with the second		54.321.63
89909	07/11/1969 M	11/06/1998 (blank)	Police	Police Sergeant	e		57,629.82
0.009	10/28/1972 M	11/06/1998 (blank)	Police	Police Sergeant		0	57,629.82
60673	02/28/1976 M	11/06/1998 (blank)	Police	Master Police Officer	-		52,739.45
60674	06/08/1977 M	11/06/1998 (blank)	Police	Master Police Officer	ref	0	52,739.45
60675	05/03/1971 M	11/06/1998 (blank)	Police	Police Sergeant	-	5	57,629.82
92909	04/15/1976 M	11/06/1998 (blank)	Police	Police Officer	-		46,858.32
22909	12/27/1966 M	11/06/1998 (blank)	Police	Police Sergeant	-	0 5	57,629.82
80678	04/14/1964 M	11/06/1998 (blank)	Police	Master Police Officer	-	0 5	55,951.28
60693	08/26/1960 F		Police	Administrative Support Asst 2		1 4	41,452.40
60694	02/18/1976 M	11/20/1998 (blank)	General Gov't & Agencies	Web Master	i d	1 5	59,202.58
96909	01/17/1946 M	11/20/1998 (blank)	Economic & Community Deve	Building Inspector 2	el.	5	50,205.48
60704	07/30/1956 M		Public Works	General Supervisor	H	4	48,711.67
90209	04/08/1958 F		Police	Telecommunicator	H	4	41,112.43
60710	12/02/1953 F	12/04/1998 (blank)	Finance & Admin	Court Operations Technician 2	e d	Ω	34,696.01
60725	04/11/1962 M	08/30/2000 (blank)	Public Works	Plant Maintenance Planner	er.	4	43,254.09
60735	04/15/1959 F		Police		н		41,035.49
60739	11/18/1956 F		Youth & Family Development	Dietary Assistant	-	1	14,459.71
60752	08/19/1953 M		Transportation	Equipment Operator 4	e-f	4	45,133.48
60753	04/20/1966 M		General Gov't & Agencies	Systems & Database Spec 1	ed.	9	63,958.09
60754	06/02/1955 M	02/08/1999 (blank)	Economic & Community Deve Plumbing Inspector 2	Plumbing Inspector 2	e i	4	49,265.18

60757	10/16/1950 M	02/12/1999 (blank)	Police	Police Information Center Tech 1	•		31.225.04
29209	11/10/1971 F	03/12/1999 (blank)	Police	Crime Scene Technician	**	+4	36,250.00
60772	02/03/1968 M	03/17/1999 (blank)	Public Works	Equipment Operator 5	н	-	41,801.00
92409	06/21/1973 F	03/22/1999 (blank)	Youth & Family Development	Teacher	н		32,018.89
60785	09/19/1967 M	03/31/1999 (blank)	Public Works	Equipment Operator 4	-	-	33,754.13
60787	12/16/1964 M	04/09/1999 (blank)	Fire	Fire Captain	н	0	57,934.63
88/09	06/02/1965 M	04/09/1999 (blank)	Fire	Fire Lieutenant	•	0	53,018.40
60789	10/27/1972 M	04/09/1999 (blank)	Fire	Fire Captain	H	0	57,934.63
60792	04/17/1970 M	04/09/1999 6/24/1999	99 Fire	Firefighter Senior	H	0	48,519.34
60793	08/15/1977 M	04/09/1999 (blank)	Fire	Fire Lieutenant		0	53,018.40
60794	06/01/1977 M	04/09/1999 (blank)	Fire	Staff Lieutenant	+	0	56,018.40
60795	10/11/1975 M	04/09/1999 (blank)	Fire	Fire Lieutenant	-	0	53,018.40
86209	03/11/1976 M	04/14/1999 (blank)	Public Works	Crew Supervisor 3	н		41,250.00
00809	03/09/1959 M	Ō	Police	Police Fleet & Facilities Mgr		94	53,478.25
60804	04/29/1968 M	04/28/1999 (blank)	Public Works	General Supervisor	÷	* 1	45,828.51
60805	01/20/1969 M	05/07/1999 (blank)	Fire	Fire Lieutenant		0	51,474.17
20809	03/20/1968 F	05/07/1999 (blank)	Public Works	Water Quality Supervisor	H	H	63,282.40
60817	12/17/1975 M	05/17/1999 (blank)	Public Works	Pump Stn Operations Supv	н		52,275.00
60825	06/02/1957 M	05/21/1999 (blank)	Police	Master Police Officer	H	0	52,739.45
60829	07/06/1969 M	05/21/1999 (blank)	Police	Master Police Officer	н	0	52,739.45
60832	01/17/1966 M	05/21/1999 (blank)	Police	Police Sergeant	H	0	57,629.82
98809	10/18/1970 M	05/21/1999 (blank)	Police	Master Police Officer	M	0	54,321.63
60839	11/01/1973 M	05/21/1999 (blank)	Police	Police Officer	н	0	46,858.32
60840	01/04/1972 M	07/28/2000 (blank)	Fire	Fire Captain	н	0	56,247.22
60841	11/02/1971 F	05/21/1999 (blank)	Police	Police Captain	н	0	73,003.73
60845	05/24/1973 M	05/21/1999 (blank)	Police	Police Officer	н	0	46,858.32
60850	06/18/1966 M	05/20/1999 (blank)	Transportation	Equipment Operator 4	н		33,752.78
80878	04/29/1979 F	01/12/2001 (blank)	Human Resources	Human Resources Generalist	н	-	43,185.88
60892	11/20/1978 M	12/15/2000 (blank)	Police	Police Sergeant		0	55,951,28
60911	05/20/1968 F	08/27/1999 (blank)	Fire	Fire Captain		0	57,934.63
60912	08/28/1972 M	08/27/1999 (blank)	Fire	Fire Lieutenant	н	0	53,018.40
60915	02/13/1977 M	9	Fire	Firefighter	н	0	41,853.21
60916		9	Fire	Assistant Fire Chief	н	0	73,389.86
60917	04/12/1970 M	08/27/1999 (blank)	Fire	Fire Captain	н	0	57,934.63
60918		Ō	Fire	Firefighter Senior	e-i	0	48,519.34
60920		σn	Fire	Staff Captain		0	60,934.63
60921		9	Fire	Fire Captain	-	0	57,934.63
60922	07/04/1972 M	08/27/1999 (blank)	Fire	Staff Captain	н	0	60,934.63
60923	07/23/1973 M	9	Fire	Fire Captain	et	0	57,934.63
60924	08/10/1974 M	08/27/1999 (blank)	Fire	Staff Lieutenant	H	0	56,108.40
60926		08/27/1999 (blank)	Fire	Fire Captain	н	0	57,934.63
60927	02/08/1970 M	0	Fire	Firefighter Senior	н	0	48,519.34
05609	12/24/1980 M	12/12/2003 (blank)	Police	Police Officer	H	0	46,858.32
60952	12/02/1979 M	07/24/2000 (blank)	Police	Police Officer	н	0	46,858.32
60929	06/14/1956 F	09/16/2005 (blank)	Fire	Administrative Support Asst 2	н	H	28,168.36
60973	08/17/1971 M	10/22/1999 (blank)	Transportation	Electrician 1	÷	•	49,038.39
60974	10/17/1967 M	09/19/2003 (blank)	Public Works	General Supervisor	e	-1	49,046.21
60983	07/24/1966 F	11/05/1999 (blank)	Economic & Community Deve	Economic & Community Deve Neighborhood Program Specialist	H	rel.	48,562.81

45,734.13	42,067.95 47,250.00	40,528.62	31,848.99	27,099.89	56,247.22	56,247.22	56,247.22	47,106.15	53,018.40	78,412.50	46,858.32	100,368.00	56,247.22	45,493.51	56,247.22	59,247.22	56,247.22	59,247.22	47,106.15	31,086.75	54,321.63	66,808.75	61,139.49	55,951.28	54,321.63	48,436.77	172,737.00	50,708.30	62,144.92	55,951.28	62,631.15	75,389.35	55,951.28	46,858.32	54,321.63	51,203.35	51,203.35	64,862.87	30,873.65	64,862.87	55,951.28	55,951.28	56,247.22	51,474.17
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ল কৰি	-	93 S		ed.		-	Sect.	el.	enfil	e-f	mil.	T.	eri.	***	e	rd.	H		55	-	in d		55 ¹ 0	. F.		#15	Н	***	51B	mili	e	957	2011).	Н	Nett.		entil	(1 55 1	1515	<u>ਕੀ</u>	-	•••	<i>তারী</i>	57E
Fire Lieutenant Administrative Support Spec	Equipment Mechanic z Fleet Maintenance Shift Supv	re Code Enforcement Inspector 1 Crew Supervisor 1	Crew Worker 2	Crew Worker 1	Fire Captain	Fire Captain	Fire Captain	Firefighter Senior	Fire Captain	Fire Marshal	Police Officer	Executive Deputy Fire Chief	Fire Captain	Police Officer	Fire Captain	Staff Captain	Fire Captain	Staff Captain	Firefighter Senior	Crew Worker 1	Master Police Officer	Police Lieutenant	Police Sergeant	Master Police Officer	Master Police Officer	General Supervisor	City Judge	Payroll Supervisor	it Tennis Professional	Police Sergeant	Building Information Specialist	Accounting Manager	Police Sergeant	Police Officer	Master Police Officer	Master Police Officer	Master Police Officer	Police Lieutenant	School Patrol Officer Supv	Police Lieutenant	Police Sergeant	Police Sergeant	Fire Captain	Fire Lieutenant
Fire Police Public Marks	Public Works	Economic & Community Deve Public Works	Public Works	Public Works	Fire	Fire	Fire	Fire	Fire	Fire	Police	Fire	Fire	Police	Fire	Fire	Fire	Fire	Fire	Public Works	Police	Police	Police	Police	Police	Fire	General Gov't & Agencies	Finance & Admin	Youth & Family Development	Police	Public Works	Finance & Admin	Police	Police	Police	Police	Police	Police	Police	Police	Police	Police	Fire	Fire
12/15/2000 (blank) 11/19/1999 (blank) 12/31/1999 (blank)		12/31/1999 (blank) 01/19/2000 (blank)	02/16/2000 (blank)		03/17/2000 (blank)	03/17/2000 (blank)	03/17/2000 (blank)	03/17/2000 (blank)	06/17/2005 (blank)	03/17/2000 (blank)	03/17/2000 (blank)	03/17/2000 (blank)	03/17/2000 (blank)	03/17/2000 (blank)	03/17/2000 (blank)	03/17/2000 (blank)	03/17/2000 (blank)	03/17/2000 (blank)	03/17/2000 (blank)	03/29/2000 (blank)	04/07/2000 (blank)	04/07/2000 (blank)	04/07/2000 (blank)	04/07/2000 (blank)	04/07/2000 (blank)	04/19/2000 (blank)	06/08/2000 (blank)	06/02/2000 (blank)		12/15/2000 (blank)	06/16/2000 (blank)	06/30/2000 (blank)	07/24/2000 (blank)	07/24/2000 (blank)	07/24/2000 (blank)	07/24/2000 (blank)	07/24/2000 (blank)	07/24/2000 (blank)	07/24/2000 (blank)	07/24/2000 (blank)	07/24/2000 (blank)	07/24/2000 (blank)	07/28/2000 (blank)	07/28/2000 (blank)
11/07/1978 M 06/04/1973 F 07/73/1962 M	04/08/1971 M	09/01/1974 M 08/09/1962 M	07/20/1959 M	12/09/1963 M	10/26/1976 M	01/30/1976 M		05/18/1963 M		04/02/1973 M			07/21/1977 M		01/28/1978 M	07/03/1971 M	01/23/1976 M	03/02/1967 M	03/15/1977 M	08/10/1961 M	07/14/1972 M	08/03/1974 M	01/23/1969 M	07/17/1966 M	12/30/1968 M	01/08/1955 M	03/19/1941 M	07/03/1956 F	09/15/1964 M	12/27/1977 M	04/30/1951 M	12/26/1952 F	08/18/1976 F	05/23/1972 F	05/30/1975 M	05/25/1976 M	07/03/1974 M	09/10/1972 M	06/25/1961 M	01/18/1968 M	09/09/1975 M	10/06/1970 M	05/16/1979 M	01/03/1979 M
60987 60988 61017	61022	61023 61033	61055	61059	61087	61088	61090	61091	61092	61093	61094	61095	61096	61098	61100	61101	61102	61103	61107	61113	61114	61115	61116	61119	61120	61129	61157	61161	61162	61171	61176	61190	61204	61205	61206	61209	61210	61211	61217	61222	61226	61230	61237	61238

61449	M 9791/50/50	(1)[4] 0000/31/61		: :	1		
61450			Police	Police Officer			46,858.32
01430			Police	Police Sergeant			55,951.28
61456		12/15/2000 (blank)	Police	Police Sergeant		0	55,951.28
61457		09/30/2005 (blank)	Police	Police Sergeant	1		52,739.45
61458	02/21/1971 M	12/15/2000 (blank)	Police	Police Officer	7	7	46.858.32
61462	03/22/1951 M	12/15/2000 (blank)	Public Works	Industrial Electrician 1			39,487.22
61469	05/24/1960 M	12/20/2000 (blank)	Public Works	Building Maintenance Mechanic 1	eri eri		32,461.46
61501	05/26/1970 F	08/09/2002 (blank)	Police	Telecommunicator	-		34,555,26
61505	02/08/1972 M	02/09/2001 (blank)	Economic & Community Deve		-		60.239.42
61506	12/21/1965 F	02/23/2001 (blank)	Police	Police Information Center Tech 1			27.099.89
61508	07/10/1957 F	02/23/2001 (blank)	Police	Police Information Center Tech 1			27,099.89
61524	11/16/1974 M	02/23/2001 (blank)	Police	Police Officer	1		46.858.32
61536	02/15/1957 M	02/28/2001 (blank)	Public Works	Equipment Mechanic 2			33,425,51
61543	08/27/1953 M	03/21/2001 (blank)	Public Works	Crew Worker 1			97 099 89
61545	04/02/1972 M	03/14/2001 (blank)	Public Works	Equipment Mechanic 1			33.753.20
61547	07/04/1955 F	03/23/2001 (blank)	Youth & Family Development	Administrative Support Spec			35,727.00
61563	10/15/1967 M	04/18/2001 (blank)	Public Works	Equipment Operator 5	+1	(1)	36,904.89
61574	07/31/1958 F	04/25/2001 (blank)	Public Works	Crew Supervisor 1	+		35,567.36
61575	03/02/1952 M	04/27/2001 (blank)	Public Works	Engineering Coordinator	₩ ₩	L)	56,093,81
61576	03/22/1969 M	05/04/2001 (blank)	Public Works	Senior Engineer	+		69.968.43
61577	07/11/1978 F	01/04/2008 (blank)	Youth & Family Development	Collaboration Primary Caregiver			28 723 23
61582	05/07/1975 F	05/04/2001 (blank)	Police	Telecommunicator			39 275 38
61583	07/04/1977 F	05/04/2001 (blank)	Police	Floor Supervisor		7	46 472 66
61585	12/13/1970 F	05/04/2001 (blank)	Police	Administrative Support Asst 1		e e	30,500,00
61617	02/16/1979 M	07/13/2001 (blank)	Fire	Assistant Fire Chief	+		71.252.29
61620	12/06/1974 M	07/13/2001 (blank)	Fire	Firefighter Senior	-	1	47 106 15
61621	06/24/1966 M		Fire	Fire Lieutenant			71 171 17
61623	09/28/1971 M	07/13/2001 (blank)	Fire	Fire Lieutenant	, ,		51 474.17
61624	08/04/1979 M	07/13/2001 (blank)	Fire	Fire Lieutenant			51,474,17
61626	08/04/1973 M	07/13/2001 (blank)	Fire	Fire Captain			56 247 22
61628	12/14/1970 F	07/13/2001 (blank)	Fire	Firefighter Senior			47.106.15
61629	01/16/1977 M	07/13/2001 (blank)	Fire	Fire Captain	0		56.247.22
61631	04/01/1968 M	05/03/2002 (blank)	Fire	Fire Captain			54.608.94
61633	12/06/1964 M	07/13/2001 (blank)	Fire	Fire Captain	1		56.247.22
61634	10/15/1975 M	07/13/2001 (blank)	Fire	Firefighter Senior	1		47,106.15
61638	04/30/1973 M	07/30/2001 (blank)	Economic & Community Deve		+		40.707.00
61639	05/31/1976 M	07/30/2001 (blank)	Police		0		51,203.35
61646	09/03/1976 M	07/30/2001 (blank)	Police	Police Sergeant	1		55,951.28
61647	12/23/1975 M	07/30/2001 (blank)	Police	Master Police Officer	1		52,739.45
61649	08/21/1977 M	07/30/2001 (blank)	Police	Police Sergeant	1 0		55,951.28
61653	06/05/1977 M	07/30/2001 (blank)	Police	Police Sergeant	1		55,951.28
61654	03/02/1974 M	07/30/2001 (blank)	Police	Police Officer	1 0		46,858.32
61656		07/30/2001 (blank)	Police	Police Sergeant	1		55,951.28
61658	11/27/1965 M	07/30/2001 (blank)	Police	Police Sergeant	1 0		59,358.71
61660			Police	Police Sergeant	1		55,951.28
61663	05/04/1978 F		Police	Master Police Officer	7	<u>u</u>	51,203.35
61666	02/01/1975 F	(bl	Youth & Family Development	Teacher	ਜ਼ ਜ਼	m	39,994.14
61673	09/09/1976 F	07/23/2001 11/6/2002	2 Youth & Family Development	Teacher	1	(m)	33,799.94

90	1 6661/17/00		touth & Family Development	Cacife Assistant	H	1	1 210 (01
12	12/13/1973 F		Youth & Family Development	Lead Teacher Center Supervisor	н	н	45,992.12
60	09/10/1958 M		Youth & Family Development	Facility & Grounds Supervisor	++	4-4	48,070.00
90	05/25/1957 F	09/04/2001 (blank)	Youth & Family Development	Family Services Assistant	H	न्त	19,006.45
11,	11/12/1970 M	08/30/2001 (blank)	Fire	Fire Lieutenant	H	0	48,519.34
90	05/31/1973 F	10/05/2001 (blank)	Youth & Family Development	Resource Specialist	H	↔	25,958.62
01,	01/28/1968 F	09/23/2016 11/25/2016	016 Youth & Family Development	Teacher	**1	e d	29,051.64
12,	12/07/1966 F	02/01/2002 (blank)	Youth & Family Development	Center Clerk	н	•	20,819.74
92'	05/13/1956 F	05/31/2002 (blank)	Youth & Family Development	Teacher	.	Н	28,300.24
,70	07/06/1963 F	11/02/2001 (blank)	Youth & Family Development	Aquatics Program Coordinator	**	T	47,343.29
603	03/28/1971 F	11/16/2001 (blank)	Youth & Family Development		**	***	37,870.62
04	04/30/1968 M	11/30/2001 (blank)	Fire		н	0	47,106.15
11,	11/02/1979 M	11/30/2001 (blank)	Fire	Fire Lieutenant	+	0	51,474.17
11,	11/26/1977 M	11/30/2001 (blank)	Fire	Firefighter Senior	+1	0	47,106.15
90	06/22/1977 M	11/30/2001 (blank)	Fire	Fire Lieutenant	н	0	51,474.17
60	09/23/1972 M	11/30/2001 (blank)	Fire	Fire Captain	(0	56,247.22
12,	12/21/1970 M	11/30/2001 (blank)	Fire	Fire Captain	(el	0	56.247.22
,70	07/20/1979 M	11/30/2001 (blank)	Fire	Fire Lieutenant	H	0	51.474.17
10,	10/15/1974 M	11/30/2001 (blank)	Fire	Fire Captain	n.	0	56.247.22
60	09/17/1971 M	11/30/2001 (blank)	Fire	Staff Captain	н	0	59,247.22
04	04/15/1976 M	11/30/2001 (blank)	Fire	Fire Lieutenant	÷	0	51,474,17
90	06/27/1978 M	11/30/2001 (blank)	Fire	Firefighter Engineer	н	0	45,734.13
(20	03/27/1979 M	11/30/2001 (blank)	Fire	Fire Lieutenant	н	0	51,474,17
11,	11/28/1975 M	11/30/2001 (blank)	Fire	Firefighter Senior	Ħ	0	47,106.15
80	08/20/1974 M	11/30/2001 (blank)	Fire	Staff Captain	н	0	59,247.22
,70	07/30/1977 M	11/30/2001 (blank)	Fire	Fire Lieutenant	T	0	51,474.17
12		11/30/2001 (blank)	Fire	Fire Lieutenant	1	0	49,974.92
10		12/26/2001 (blank)	Public Works	Construction Program Supervisor	1	τř	61,548.59
90	06/01/1972 M		General Gov't & Agencies	IT Specialist	H	-	51,826.11
03		01/09/2002 (blank)	Public Works	Inventory Clerk	Н	+	28,084.40
E0			Public Works	Equipment Operator 5		· ·	36,905.02
90	06/30/1956 M		Transportation	Electrician 1	-1	ы	49,038.39
.07	07/04/1971 F	04/05/2002 (blank)	Police	Administrative Support Asst 2	Н	ed	29,565.77
11,			General Gov't & Agencies	Judicial Assistant	1	H	49,620.42
80			Public Works	Crew Supervisor 3 CDL	H	r-t	37,742.38
02			Fire	Fire Lieutenant	₩	0	49,974.92
10			Fire	Fire Captain	н	0	54,608.94
90			Fire	Fire Captain	r I	0	54,608.94
04			Fire	Fire Lieutenant	н	0	49,974.92
05	05/29/1980 M	2	Fire	Firefighter Senior	н	0	45,734.13
04			Fire	Firefighter Senior	(II	0	45,734.13
80	08/26/1978 M		Fire	Firefighter Senior	el	0	45,734.13
10	10/11/1963 F		Fire	Firefighter Senior	H	0	45,734.13
03	03/29/1977 M		Fire	Firefighter Senior	н	0	45,734.13
90	06/06/1978 M		Fire	Firefighter Senior	***	0	45,734.13
03	03/11/1977 M		Fire	Staff Captain	н	0	57,608.94
,70	07/15/1977 M	05/03/2002 (blank)	Fire	Fire Captain	-	C	EN 600 01
					9	5	14,000,140

		- 10	T0000	×	***	26 802 00
01/23/1970 F		ily Development	ובסכוובו	er:	н	20,000,00
		Public Works	Crew Supervisor 1	н	-	30,893.58
01/28/1958 M	06/12/2002 (blank)	Public Works	Equipment Mechanic 3	H	ert	39,625.00
09/14/1956 F	06/14/2002 (blank)	Fire	Electronics Com Technician 2	***	स्त	49,451.04
06/18/1977 F	07/26/2002 (blank)	Police	Police Sergeant	ed	0	54,321.63
09/03/1977 M	07/26/2002 (blank)	Police	Master Police Officer	्स	0	49,711.99
04/10/1974 M	07/26/2002 (blank)	Police	Master Police Officer	ж	0	49,711,99
12/23/1967 M	07/26/2002 (blank)	Police	Police Officer	ed	0	46,858.32
09/15/1969 F	07/26/2002 (blank)	Police	Police Lieutenant	н	0	64,862.87
07/15/1975 M	07/26/2002 (blank)	Police	Police Sergeant	•	0	54,321.63
07/29/1978 M	07/26/2002 (blank)	Police	Police Officer		0	46,858.32
07/10/1970 M	07/26/2002 (blank)	Police	Police Sergeant	н	0	54,321.63
01/31/1979 M	07/26/2002 (blank)	Police	Police Officer	H	0	46,858.32
09/03/1978 M	07/26/2002 (blank)	Police	Police Sergeant	æ	0	54,321.63
08/05/1972 M	07/26/2002 (blank)	Police	Police Officer	eel	0	46,858.32
11/23/1948 F	01/26/1971 (blank)	Public Works	Administrative Support Spec	+	↔	45,159.08
12/24/1969 M	07/26/2002 (blank)	Police	Police Officer	×	0	46,858.32
03/08/1978 F	07/26/2002 (blank)	Police	Police Lieutenant	н	0	62,973.66
05/16/1969 M	07/26/2002 (blank)	Police	Master Police Officer	਼ਜ	0	49,711.99
04/19/1974 M	07/26/2002 (blank)	Police	Police Sergeant	103 44	0	54,321.63
02/19/1978 M	07/26/2002 (blank)	Police	Police Sergeant	н	0	54,321.63
09/17/1976 M	07/26/2002 (blank)	Police	Master Police Officer	+4	0	49,711,99
07/05/1978 M	07/26/2002 (blank)	Police	Master Police Officer	-	0	49,711.99
06/06/1963 M	07/31/2002 (blank)	Public Works	Plant Lqd Operations Supv	(See	н	57,912.50
04/27/1957 F	08/05/2002 (blank)	Youth & Family Development	Teacher	ed	e-t	29,609.12
		Youth & Family Development	Family Services Assistant	н	(** 1)	26,402.20
10/10/1974 M	08/23/2002 (blank)	Public Works	Equipment Operator 5	æ	ક્સ	36,904.89
12/20/1980 M	08/23/2002 (blank)	Youth & Family Development	Recreation Program Coordinator	301	iel	42,321.19
04/01/1962 M	09/09/2002 (blank)	Public Works	Equipment Operator 4	ef	et	36,351.23
10/04/1958 M	09/18/2002 (blank)	Public Works	Crew Supervisor 2	ल	, - 1	37,453.45
05/08/1955 F	09/20/2002 (blank)	General Gov't & Agencies	Customer Service Representative 1		स्त	31,206.64
02/05/1976 F	12/27/2002 (blank)	General Gov't & Agencies	Customer Service Supervisor	ed	ed t.	37,771.00
08/07/1968 M		Public Works	Crew Supervisor 2	н	H	36,904.89
03/07/1958 F	03/31/2003 (blank)	Youth & Family Development	Teacher Assistant	ved	æ	15,907:12
04/07/1967 F	10/11/2002 (blank)	Youth & Family Development	Teacher Assistant	ef	æ	18,565,72
09/22/1974 F	10/18/2002 (blank)	Public Works	Accounts Coordinator	ret.	edi	43,405.58
12/05/1952 M	11/01/2002 (blank)	Economic & Community Deve	: Fiscal Analyst	н	Η.	46,822.26
12/24/1976 F	04/13/2007 (blank)	Youth & Family Development	Therapeutic Program Coordinator	м		51,357.06
05/28/1949 F	11/15/2002 (blank)	General Gov't & Agencies	Call Center Manager	rd	wij	58,171.86
06/08/1967 F	11/30/2009 7/28/2004	2004 Youth & Family Development	Teacher	н	Ħ	27,259.60
05/23/1969 F	03/31/2003 (blank)	Youth & Family Development	Center Clerk	ात	erit	25,193.84
08/07/1981 M	02/21/2003 (blank)	Fire	Firefighter Senior	**	0	45,734.13
04/23/1976 M	02/21/2003 (blank)	Fire	Fire Captain	ref.	0	54,608.94
07/09/1977 M	02/21/2003 (blank)	Fire	Firefighter Senior	æ	0	45,734.13
07/24/1977 M	02/21/2003 (blank)	Fire	Firefighter Senior	e-f	0	45,734.13
09/16/1969 M	02/21/2003 (blank)	Fire	Firefighter Senior	r-t	0	45,734.13
03/08/1979 M	02/21/2003 (blank)	Fire	Firefighter Senior	-	C	AE 724 12
0107, 10,00				1	že.	45,/54.15

	24,608.34	0 45,734.13	0 54,608.94	0 44,402.07	54.608.94		7 71 043 44	35,916,44	# 63.075.92	47 500 00	33 757 78	78 775 52	25.57,7,2	1 47.969.37	31,559.06	1 57,168.32	1 28,084.40	1 42,279.00	0 43,108.80	1 26,057.08	1 37,733.07	1 49,520.50	31,987.44	1 34,660.68	54,321.63	36,990.39	0 46,858.32	0 46,858.32	0 46,858.32	0 46,858,32	0 46,858.32	0 62,973.66	0 46,858.32	0 54,321.63	0 54,321.63	0 46,858.32	0 46,858.32	0 62,973.66	0 46,858.32	0 46,858.32		0 46,858.32		1 37,194.00	1 33,752.78	1 29,603.61	1 77 099 89
×			H	er-t	act	***		f (see)		133 5	nia ce	t se		(1	7	H	्रस	н	ed	1	III (si-1	ied	н	Ħ	O. with	***	-	-	Seed	41	िस्त		***	H	а	44	ਜ	H	4	ri	н	н	H	H	ਜ	i eet	24
مند بمدر	i captaii	Firetighter Senior	Fire Captain	Firefighter Engineer	Fire Captain	Crew Supervisor 1	Manager IT Public Works	Benefits Technician	Manager Laboratory Services	Soil Engineering Specialist	Equipment Operator 4			Chief Maintenance Mechanic	Police Information Center Tech 2	General Supervisor	Crew Worker 2	Crew Worker 3	Firefighter Engineer		t Family Services Supervisor	Plant Sld Operations Supv	Equipment Operator 4	Equipment Operator 4	Police Sergeant	Police Officer	Police Officer	Police Officer	Police Officer	Police Officer	Police Officer	Police Lieutenant	Police Officer	Police Sergeant	Police Sergeant	Police Officer	Police Officer	Police Lieutenant	Police Officer	Police Officer	Police Officer	Police Officer	Police Officer	Equipment Operator 3	Equipment Operator 4	Fingerprint Technician	Cross Morbor 1
وأتا) : : :	FIFE	Fire	Fire	Fire	Public Works	Public Works	Human Resources	Public Works	Public Works	Public Works	Youth & Family Development	Public Works	Public Works	Police	Public Works	Public Works	Transportation	Fire	Youth & Family Development	Youth & Family Development	Public Works	Public Works	Public Works	Police	Police	Police	Police	Police	Police	Police	Police	Police	Police	Police	Police	Police	Police	Police	Police	Police	Police	Police	Public Works	Public Works	Police	D.::hi: 0.18/2012
02/21/2003 (blank)	0	n	m	\sim	02/21/2003 (blank)	02/27/2003 (blank)	03/07/2003 (blank)	08/06/2004 (blank)	06/13/2003 (blank)	06/27/2003 (blank)	08/04/2003 (blank)	08/21/2003 (blank)	09/02/2003 (blank)	09/11/2003 (blank)	09/23/2003 (blank)	09/19/2003 (blank)	09/29/2003 (blank)	10/01/2003 (blank)	m	Ŋ	11/03/2003 (blank)	11/19/2003 (blank)		12/04/2003 (blank)	12/12/2003 (blank)	07/08/2016 (blank)		12/12/2003 (blank)		m		m						12/12/2003 (blank)				12/12/2003 (blank)		12/30/2003 (blank)			(Jack) NOOC/20/20
06/04/1977 M					11/26/1981 M	10/17/1959 M	07/09/1951 F	11/23/1960 F	04/25/1959 M	05/05/1978 M	02/01/1969 M	01/21/1981 F	07/01/1961 M	06/02/1958 M	02/03/1959 F				05/30/1981 M	07/05/1968 F	11/03/1971 F			08/23/1953 M		04/23/1978 F											02/26/1979 M	05/22/1979 M		02/09/1976 M	08/17/1972 M	08/24/1975 M		03/17/1962 M	02/20/1958 M	07/07/1957 F	04/06/1962 F
62047	62048	07000	62049	62051	62053	62060	62062	62095	62097	62101	62108	62118	62121	62123	62130	62132	62140	62142	62143	62144	62161	62166	62167	62172	62177	62179	62182	62183	62184	62189	62192	62194	62195	62198	62201	62202	62203	62205	62209	62210	62212	62213	62215	62227	62246	62249	62250

(blank) Fire (blank) Public Works (blank) Public Works (blank) General Gov't & Agencies (blank) Public Works (blank) General Gov't & Agencies (blank) Public Works (blank) General Gov't & Agencies (blank) Public Works (blank) Police (blank) Police				0 55,018.40 0 48,519.34	1 71,099.23	1 48,786.16 0 48,519,34		172,737.00	1 44,000.00	1 49,000.00	1 44,212.46	1 30,307.18	1 40,600.94	1 29,565.77	1 40,380.71	1 25,318.84	1 50,708,30	1 42,413.00	1 78,552.21	1 29,565.77	1 36.905.40	1 76,527.97	1 36,905.40	1 37,408.47	1 69,725.63	1 28.020.10	1 21,694.60	0 54,321.63	0 46,858.32					0 46,858.32
(blank) Fire (blank) Fire (blank) Fire (blank) Fire (blank) Fire (blank) Public Works (blank) Public Works (blank) General Gov't & Agencies (blank) Public Works (blank) Public Poplice (blank) Police (blank) Police (blank) Police (blank) Police (blank) Police	I	-1 -	ਜਜ	4 +	H		i e	Н	₩.	-(+-	H		н	ed e	4 -		H	rel	н.	-t +	i .	н	, 1		↔ .	• н	H	e-i	**	eec.	ન	н.	- 1 -	-
(blank)	Firefighter Senior	Fire Lieutenant Fire Captain	Fire Captain Firefighter Senior Gaaff Caotain	Start Captain Fire Lieutenant	Engineering Manager	Water Quality Specialist 2 Fire Lieutenant	Police Officer	City Judge	City Court Officer	Pretreatment Inspector 1		Administrative Support Asst 2	Administrative Support Spec	Crew Worker 3	Crew Worker 1		Civil Engineer	Police Property Supervisor	Manager Water Quality	Crew Worker 3	Equipment Mechanic 2	Manager Electronics Comm	Pretreatment Inspector 1	Plant Operator 2	Director Development Water Quality Specialist 1			Police Sergeant	Police Officer	Police Officer	Police Sergeant	Police Officer	Police Officer Police Officer	ל חורה כוונים
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1140	62455	62478	62480	62490	62493	62498	62500	62501	62502	62503	62504	62505	62506	62507	62508	62209	62510	62511	62513	62515	62517	62518	62519	62523	62542	62549	62550	62552	62568	62570	62571	62573	62584	62588	62592	62593	62615	62617	62619	62637	62651	62655	62657	62658	62660	62662	62665

1 71,888.58 1 56,091.08 1 33,753.16	1 40,160.83	56,302.73 1 28,725.88	32,954.29	1 91,743.34 0 45,493.51		0 45,493.51	0 45,493.51	0 59,358.71	0 45,493.51	0 45,493.51	0 45,493.51	102,934.70	0 51,203.35	1 34,594.00	1 33,450.00	1 27,099.89	1 49,318.40	1 30,528.00	1 20,955.48	0 43,108.80	0 43,108.80	0 40,634.18	0 51,474.17	1 36,521.00	0 43,108.80	0 47,106.15	0 47,106.15	0 43,108.80	0 47,106.15	0 47,106.15	51,474.17	1 38,161,00	1 34,668.00	1 28,650.88	1 50,750.05	1 27,099.89	1 26,903.25	1 32,798.00	1 51,268,43	36,838,56	38 487 71	51,203.35
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Police Officer	Police Officer	Police Officer	Police Sergeant	Police Officer	Police Officer	Police Officer	Police Officer	IT Support Services Supervisor			Firefighter Senior	Fire Lieutenant	Fire Captain	Fire Captain	Firefighter Senior	Fire Lieutenant	Firefighter Engineer	Fire Captain		Accounting Technician 2	Firefighter Engineer			Crew Supervisor 1	Fiscal Analyst	Park Banger	Security Guard	Survey Instrument Technician	GIS Analyst 2	Crew Supervisor 2			Fire Equipment Specialist	Crew Supervisor 2	Park Ranger	Crew Worker 2	Recreation Facility Manager 2	Crew Worker 1	Service Delivery Worker II	Firefighter	Crew Supervisor 1	Traffic Signal Designer Specialist	Administrative Support Asst 1	Programmer 2	Police Officer	Police Sergeant	Police Officer
Police	Police	Police	Police	Police	Police	Police	Police	General Gov't & Agencies		Fire	2007 Fire	Fire	Economic & Community Deve		Fire	Economic & Community Deve	Police	Public Works	Public Works	Public Works	Public Works	Public Works	Public Works	Public Works	Economic & Community Deve	Public Works	Fire	Public Works	Public Works	2007 Public Works	2016 Youth & Family Development	Public Works	Youth & Family Development	Fire	Public Works	Transportation	Public Works	General Gov't & Agencies		Police	Police						
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63033	03/30/1963 M		Police	Police Officer	-	94	46,858.32
63039				Industrial Occ safety Supvr	ed :	4(46,553.79
63047	01/17/1980 M	09/04/2007 (blank)	Youth & Family Development	English Language Learner Supv	ed.	4	42,247.09
63052	04/30/1973 M	10/05/2007 (blank)	Public Works	Equipment Operator 4	ed.	E.	33,752.78
63055	08/10/1962 F	09/28/2007 (blank)	General Gov't & Agencies	Customer Service Representative 1	Н.	'n.	32,461.46
63056	07/02/1950 F	10/12/2007 (blank)	General Gov't & Agencies	Customer Service Representative 1	***	m.	33,714.87
63072	10/09/1985 M	10/19/2007 (blank)	Fire	Firefighter Engineer	0		38,301.61
63074	10/26/1977 F	10/19/2007 (blank)	Police	Police Officer	0		45,493.51
63075	02/26/1985 M	10/19/2007 (blank)	Police	Police Officer	0		45,493.51
63076	07/21/1977 M	10/19/2007 (blank)	Police	Police Officer	0		45,493.51
63078	12/02/1980 M	10/19/2007 (blank)	Police	Police Officer	ed.	0 4	45,493.51
63081	05/15/1985 M	05/16/2016 11/16/2007	7 Police	Police Officer	Н	0	45,493.51
63082	03/01/1986 M	10/19/2007 (blank)	Police	Police Sergeant		0 5:	51,203.35
63084	01/11/1981 M	10/19/2007 (blank)	Police	Police Officer	J	0 4	45,493.51
63085	09/27/1972 M	10/19/2007 (blank)	Police	Police Sergeant	-	0 5	51,203.35
98089	06/23/1981 M	02/04/2013 7/27/2008	3 Police	Police Officer	,-i	4	44,168.46
63087	09/24/1979 M	10/19/2007 (blank)	Police	Police Officer	ä	0 4	45,493.51
63111	10/05/1970 M	07/07/2017 (blank)	Public Works	Industrial Electrician 1	स्त्री स्त्री	1 3	36,521.00
63116	08/13/1982 F	12/07/2007 (blank)	Youth & Family Development	Family Services Assistant	.	1 2	26,401.15
63120	08/17/1962 F	12/07/2007 (blank)	Youth & Family Development	Human Resources Technician	· ·	1 4	41,883.21
63123	10/08/1980 F	08/08/2014 (blank)	Youth & Family Development	Collaboration Teacher	rd.	1 2	28,886.33
63134	09/28/1951 M	01/04/2008 (blank)	General Gov't & Agencies	Buyer	el	4	44,212.46
63143	06/02/1979 M	01/18/2008 (blank)	Transportation	Transportation Project Coordinator	÷	, ,	54,349.07
63145	08/29/1979 M	01/18/2008 (blank)	Public Works	Chief Plant Operator	ef	4	41,674.89
63146	05/22/1964 M	02/18/2008 (blank)	Public Works	Plant Operator 3	र्जा	Ē 3	36,014.46
63147	03/03/1952 M	02/15/2008 (blank)	Public Works	Chief Plant Operator	н	Ē.	39,386.69
63148	03/02/1966 M		Police	Fiscal Analyst	r.i	1	51,513.80
63159	07/05/1983 M	02/08/2008 (blank)	Police	Police Sergeant		0 4	49,711.99
63161	07/06/1983 M	02/08/2008 (blank)	Police	Police Sergeant	Н	0 4	49,711.99
63167	12/22/1978 F	09/19/2008 9/19/2008	8 Police	Police Officer	rif	4 0	44,168.46
63171	05/02/1939 F	02/20/2008 (blank)	General Gov't & Agencies	Council Member		2	24,516.83
63172	10/04/1968 M	02/08/2008 (blank)	Human Resources	Safety & Compliance Coordinator	÷	4	44,785.00
63190	03/25/1979 M	04/07/2008 (blank)	Finance & Admin	Management Budget Analyst 1	н	1 4	45,798.34
63200	08/26/1952 M	04/25/2008 (blank)	Public Works	Engineering Coordinator	-1	1 5	50,192.00
63208	06/23/1986 M	04/25/2008 (blank)	Fire	Firefighter Senior	d	0 4	41,853.21
63210	03/06/1984 M	04/25/2008 (blank)	Fire	Fire Lieutenant		0 4	45,734.13
63212	04/03/1986 M		Fire	Fire Lieutenant			45,734.13
63215	06/29/1979 M	04/25/2008 (blank)	Fire	Fire Lieutenant	1	0 4	45,734.13
63216	07/20/1984 M	04/25/2008 (blank)	Fire	Firefighter Senior			41,853.21
63217	08/27/1968 M	04/25/2008 (blank)	Fire	Firefighter Engineer	н		40,634.18
63219	02/16/1981 M	04/25/2008 (blank)	Fire	Fire Lieutenant	++		45,734.13
63220	07/17/1984 M	04/25/2008 (blank)	Fire	Firefighter Senior	.		41,853.21
63221	05/20/1972 M	04/25/2008 (blank)	Fire	Fire Lieutenant	1		45,734.13
63222	05/11/1978 M	04/25/2008 (blank)	Fire	Fire Lieutenant	-	0 4	45,734.13
63227	01/13/1978 F	(blar		Fiscal Analyst	-	1 5	54,613.65
63261	04/27/1980 M	06/19/2008 7/3/2009		Water Quality Specialist 2	-1	1 4	45,828.51
63282	10/27/1955 F	09/26/2008 9/26/2008	8 Youth & Family Development	Family Services Assistant	H	1 2	20,755.15
63501	04/30/1956 M	07/18/2008 (blank)	Public Works	Equipment Operator 4		1 3	33,280,23

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Human Resources Generalist 2		10/9/2009 Human Resources
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Administrative Support Spec		11/20/2009 Transportation
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Police Officer		9/10/2010 Police
Engineering Coordinator		5/18/2012 Public Works
Police Information Center Tech 1		04/24/2009 (blank) Police
Administrative Support Asst 1		7/31/2009 Public Works
Police Property Technician		05/11/2009 (blank) Police
encies Planner 2	g	12/18/2009 General Gov't & Agencies
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	1	06/05/2009 (blank) Public Works
Inventory Coordinator		06/05/2009 (blank) Public Works
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Water Quality Supervisor		
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Chief Electrical Instrument Tech		08/31/2009 (blank) Public Works

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1 1 26,903.25 1 1 46,885.81 1 1 28,048.00
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09/15/1966 F 03/25/1959 M 02/02/1977 M 12/05/1966 M	4		Grants Specialist	1	н	43,322.59
03/25/1959 M 02/02/1977 M 12/05/1966 M)14 (blank)	Youth & Family Development	Family Services Assistant	н	н	23,774.71
ΣΣu	4 (blank)		Pretreatment Inspector 2	eri.	ell	37,201.00
∑ ⊔	4 11/28/2014	: & Agencies	Planning Analyst 2	H	1	63,989.30
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1 25CT /01 /00	4/28/2017	Youth & Family Development	Recreation Specialist	r:	***	28,504.00
04/06/1957 M	.4 (blank)		Crew Worker 1	H	+4	26,850.00
73468 03/05/1989 F 07/11/201	4 8/21/2015	Public Works	Water Quality Specialist 1	**1		35,902.20
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73492 08/26/1991 M 07/25/201	.4 (blank)	Police	Police Officer	+	0	39,243.10
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09/04/2015 (blank)	Youth & Family Development	Crew worker 2	4	
09/18/2015 (bla		Crew Worker 1	-	1 26,500.00
09/01/2017 (blank)	Executive Branch	Navigator	्रस	30,046.00
09/28/2015 (blank)	General Gov't & Agencies	Librarian Head	. Serie	1 50,374.00
	(blank) Youth & Family Development	Teacher	H	34,546.85
10/02/2015 (blank)	Public Works	Crew Worker 2	() (1)	1 25,963.00
10/02/2015 (blank)	Youth & Family Development	Teacher Assistant	×	1 17,332.80
	Youth & Family Development	Teacher Assistant	æ	1 21,332.67
	Public Works	Crew Worker 1	ed.	1 30,387.00
		Industrial Maintenance Mechanic 1	ж	1 33,322.04
	Public Works	Plant Operator 2	ed	1 31,296.00
	Public Works	Crew Worker 2	est	1 26,500.00
	Public Works	Industrial Maintenance Mechanic 2	er C	1 35,321.36
	General Gov't & Agencies	Customer Service Representative 1	eed.	1 27,245.00
	Youth & Family Development	Health Technician	+-1	1 22,956.38
	Youth & Family Development	Clerk III	æ	1 31,758.42
10/30/2015 (bla	(blank) Youth & Family Development	Family Services Assistant	્યન	1 26,808.35
	Youth & Family Development	Family Services Assistant	eret	1 22,872.86
	(blank) Youth & Family Development IT Computer Technician	T Computer Technician	es	1 33,383.77
	(blank) Executive Branch	FJC School Liaison	ee4.	1 36,295.33
	Transportation	Signal Technician Apprentice	eet	1 29,048.00
	(blank) Police	Police Information Center Tech 1	æ	1 26,500.00
09/29/2017 (blank)	Public Works	Equipment Operator 5	***	1 31,548.00
	(blank) Public Works	Equipment Operator 5	Sed.	1 33,271.00
11/13/2015 (blank)	Youth & Family Development	Teacher	***	1 22,811.33
11/13/2015 (blank)	Youth & Family Development	Family Services Assistant	wet:	1 28,625.02
11/13/2015 (blank)	Youth & Family Development	Teacher	÷θ	1 24,690.98
11/13/2015 (blank)	Youth & Family Development	Family Services Assistant	ंज्या	1 31,204.15
11/13/2015 (bla	Public Works	Crew Supervisor 1	æ	1 27,771.00
12/04/2015 (bla	(blank) General Gov't & Agencies	Principal Planner	H	1 52,713.06
9	Finance & Admin	Utility Billing Analyst	o vel S	1 34,377.00
		Library Assistant 2	्रस्स	1 33,450.00
12/11/2015 (bla	Youth & Family Development	Fiscal Analyst	iest:	1 42,450.00
12/11/2015 (bla	(blank) Public Works	Accounting Technician 2	40 8)	1 30,387,00
12/11/2015 (bla		Building Maintenance Mechanic 2	i ses	1 33,271.00
12/11/2015 (bla	(blank) Public Works	Waste Resources Sys Engineer	et	1 61,157.57
	(blank) Public Works	Senior Engineer	==17	1 68,950.73
12/11/2015 (bl	(blank) Finance & Admin	Revenue Specialist 2	м	1 30,365.00
12/11/2015 (bl	(blank) Transportation	Crew Worker 1	r d	26,500.00
12/11/2015 (bla	(blank) Fire	Firefighter		33,039.31
12/11/2015 (bl	(blank) Public Works	Engineering Technician	. H	1 35,750.00
12/11/2015 (bl	(blank) Youth & Family Development	Recreation Facility Manager 2	×	1 38,161.00
01/06/2016 (bla		Chief Operating Officer	æ	132,647.81
01/08/2016 (blank)	nk) Police	Victim Services Coordinator	***	1 47,750.00
01/08/2016 (blank)	General Gov't & Agencies	Assistant Director IT Security	Co se	83 640 00
01/08/2016 (blank)	Police	FJC Outreach Coordinator	i seli	40.064.00
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Multi Disciplinary Team Mgr Police Information Center Tech 1 1 1 Customer Service Representative 1 1 1 Director Public Art Teacher Assistant Center Clerk Building Maintenance Mechanic 1 1 1 Teacher FJC Client Services Coordinator 1 1 1 Public Relations Coordinator 2 1 1		sportat
Police Information Center Tech 1 1 1 Customer Service Representative 1 1 1 1 Director Public Art 1 1 1 1 Teacher Assistant 1 1 1 1 Center Clerk 1 1 1 1 Building Maintenance Mechanic 1 1 1 1 Teacher 1 1 1 1 FJC Client Services Coordinator 1 1 1 1 Public Relations Coordinator 2 1 1 1 1 Public Relations Coordinator 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		h & Far
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Teacher Assistant Center Clerk Teacher Building Maintenance Mechanic 1 1 1 Teacher Teacher 1 1 1 For Client Services Coordinator 1 1 1		omic &
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Teacher Building Maintenance Mechanic 1 1 1 Teacher FJC Client Services Coordinator 1 1 1		S Far
Building Maintenance Mechanic 1 1 1 1 evelopment Teacher 1 1 1 1 1 1 Public Relations Coordinator 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	evelopment	5 6
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02/17/1975	175 F	08/19/2016 (blank)	Youth & Family Development	t Assistant Accountant	H	**	42,836.44
12/07/1995	95 F	08/25/2017 (blank)	Police	Police Cadet	ef	0	35,141.54
08/17/1981	81 M	09/02/2016 (blank)	Public Works	Equipment Operator 4	н	rt	29,865.00
11/01/1983	83 M	09/02/2016 (blank)	Human Resources	Training Assistant	H	mi	30,462.00
06/15/1956	356 M	09/02/2016 (blank)	Public Works	Project Engineer	н	e:	57,707.50
06/02/1984	84 M	09/07/2016 (blank)	General Gov't & Agencies	Planner 2	++	r-4	41,515.00
09/30/1965	965 M	12/13/2016 10/7/2016		Crew Worker 1	H	H	25,550.00
02/08/1978	178 M		Public Works	Crew Worker 1	н	н	25,550.00
12/07/1986	M 986		Public Works	Crew Worker 1	H	स्त	25,550.00
07/01/1994	194 M		Fire	Firefighter	H		33,039.31
02/25/1993	93 M		Fire	Firefighter	H	0	33,039.31
04/07/1995	95 M		Fire	Firefighter	н	0	33,039.31
11/22/1982	182 M	09/30/2016 (blank)	Fire	Firefighter	н	0	33,039.31
07/29/1991	91 M	09/30/2016 (blank)	Fire	Firefighter		0	33,039.31
11/13/1984	84 M		Fire	Firefighter	H	0	33,039.31
03/12/1989	M 686	09/30/2016 (blank)	Fire	Firefighter	H	0	33,039.31
03/09/1989	M 686		Fire	Firefighter	ť	0	33,039.31
03/08/1992	95 M	09/30/2016 (blank)	Fire	Firefighter	н	0	33,039.31
05/09/1980	80 M		Fire	Firefighter	н	0	33,039.31
12/28/1992	192 M		Fire	Firefighter	Ħ	0	33,039.31
01/04/1991	191 M	09/30/2016 (blank)	Fire	Firefighter	H	0	33,039.31
04/21/1988	988 M	09/30/2016 (blank)	Fire	Firefighter	н	0	33,039.31
05/25/1994	994 M	09/30/2016 (blank)	Fire	Firefighter	Ħ	0	33,039.31
06/09/1983	983 F	09/30/2016 (blank)	Fire	Firefighter	н	0	33,039.31
03/06/1990	M 066	09/30/2016 (blank)	Fire	Firefighter	1	0	33,039.31
01/11/1990	90 M	09/30/2016 (blank)	Fire	Firefighter	H	0	33,039.31
12/07/1993	93 M	09/30/2016 (blank)	Fire	Firefighter		0	33,039.31
05/19/1993	993 M	09/30/2016 (blank)	Fire	Firefighter	++	О	33,039.31
08/22/1992	95 M	09/30/2016 (blank)	Fire	Firefighter	н	0	33,039.31
04/23/1990		09/30/2016 (blank)	Fire	Firefighter	r.i	O	33,039.31
08/06/1984			Fire	Firefighter	Ŧ.	0	33,039.31
09/03/1986		09/30/2016 (blank)	Fire	Firefighter	П	0	33,039.31
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08/28/1986		09/30/2016 (blank)	Fire	Firefighter	-	0	33,039.31
08/03/1989		09/30/2016 (blank)	Fire	Firefighter	÷	0	33,039.31
04/22/1983		09/30/2016 (blank)	Fire	Firefighter	н	0	33,039.31
06/08/1993		09/30/2016 (blank)	Fire	Firefighter	Н	0	33,039.31
01/23/1987	987 M	09/30/2016 (blank)	Fire	Firefighter	, i	0	33,039.31
06/28/1977	377 F	09/30/2016 (blank)	Finance & Admin	City Treasurer	H	-1	84,050.00
04/14/1962	362 F	09/30/2016 (blank)	General Gov't & Agencies	Buyer	H	H	39,598.00
03/14/1992	392 M	09/30/2016 (blank)	Finance & Admin	Revenue Specialist 2	H	et	30,365.00
02/17/1994	394 M	05/26/2017 12/8/2017	.7 Human Resources	Human Resources Generalist 1	**1	**	40,265.00
10/29/1990	390 F	10/14/2016 (blank)	Public Works	Digital Specialist	н	н	41,250.00
11/03/1988	388 F	10/14/2016 (blank)	Public Works	Plant Operator 2	н	न	31,296.00
10/12/1958	358 F	10/14/2016 (blank)	Finance & Admin	Court Operations Assistant	-1	••	26,850.00
11/28/1966	966 M	10/28/2016 (blank)	Public Works	Crew Worker 2	-	ě	25 963 00
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Public Works Finance & Admin Human Resources Police		(blank)		Crew Worker 2	- 10	25,963.00
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Works Equipment Operator 4 e & Admin Court Operations Assistant Resources HQ Quality Assurance Officer Police Officer Poli	11/11/2016 3/3/2017	Ó	Seneral Gov't & Agencies	Integrated Library System Tech	т	1 41,515.0
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Police Officer	11/28/2016 (blank)	Т	Human Resources	HR Quality Assurance Officer	1	1 50,427.3
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tive Branch Administrative Specialist 1 1 2 2 8 Family Development Teacher 2 1 1 1 2 2 8 Family Development Teacher 2 1 1 1 2 2 8 Family Development Teacher 3 1 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	12/02/2016 (blank)	ப	Police	Police Officer	r-t	
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Combination Inspector Combination Inspector Crew Worker 2 Crew Worker 1 Crew Worker 1 Crew Worker 2 I 1 Crew Worker 2 I 1 I 1 I 1 I 1 I 1 I 1 I 1 I	12/16/2016 (blank) F		ublic Works	Equipment Operator 4	æ	1 29,865
Combination Inspector 1 1 Crew Worker 2 1 1 Crew Worker 1 1 1 Crew Worker 2 1 1 Crew Worker 2 1 1 Industrial Electrician 2 1 1	12/23/2016 (blank)		Public Works	Inventory Technician	е	1 27,687.0
Crew Worker 2 Crew Worker 1 Crew Worker 1 Crew Worker 2 Engineering Coordinator Industrial Electrician 2 1 1	12/30/2016 (blank)	ш	Economic & Community Deve	Combination Inspector	е	37,771.0
Crew Worker 2 Crew Worker 1 Crew Worker 2 Engineering Coordinator Industrial Electrician 2 1 1	01/06/2017 (blank)	4		Crew Worker 2	н	1 25,963.0
Crew Worker 1 Crew Worker 2 Engineering Coordinator Industrial Electrician 2 1 1	01/06/2017 (blank)	ப	Public Works	Crew Worker 2	H	1 25,963.0
Crew Worker 2 Engineering Coordinator Interview 1 Interview 2 Interview 2	01/06/2017 (blank)	ப	Public Works	Crew Worker 1	÷	25,550.0
Engineering Coordinator 1 1 1 I I I I I I I I I I I I I I I I	01/06/2017 (blank)	ш	Public Works	Crew Worker 2	e-t	1 25,963.0
Industrial Electrician 2	01/06/2017 (blank)	4	Public Works	Engineering Coordinator	+1	1 50,192.0
		4	Public Works	Industrial Electrician 2	+1	1 41.548.0

78614	06/14/1982 M	02/03/2017 (blank)	Public Works	Crew Worker 2	-	27	27.083.00
78617	12/27/1952 F	02/03/2017 (blank)	Executive Branch	Navigator	++	31	31.387.34
78619	02/12/1981 M		Finance & Admin	Revenue Specialist 1	H	27	27,245.00
78676			Economic & Community Deve	Economic & Community Deve Administrative Support Asst 2	Ciant	. 25	25,995.00
78694	07/21/1994 M		Public Works	Landscape Inspector	: e	36	36,032.00
78695	04/27/1963 F		Finance & Admin	Revenue Supervisor	-	39	39,598.00
78697	08/28/1993 M	02/17/2017 (blank)	Transportation	Crew Worker 1	· —	. 25	25.550.00
78699	12/08/1987 F		Finance & Admin	Management Budget Analyst 1	H		45,642.00
78795	10/11/1971 F	03/03/2017 (blank)	Economic & Community Deve	Administrative Support Asst 2			29,245.00
78796	10/06/1997 M	03/03/2017 (blank)	Public Works	Crew Worker 2	-		25.963.00
78797	05/29/1992 M	03/03/2017 (blank)	Public Works	Engineering Technician	· 		34.750.00
78798	01/05/1988 M	03/03/2017 (blank)	Public Works	Crew Worker 2	1		25,963.00
78799	10/10/1984 M	03/03/2017 (blank)	Transportation	Engineering Designer	-		45,642.00
78800	05/30/1966 F	03/03/2017 (blank)	Transportation	Transportation Accounts Coordinator	+		42,320.30
78915	10/08/1979 M	03/17/2017 (blank)	Public Works	Crew Worker 2	-		25,963.00
78939	05/17/1984 F	03/17/2017 6/9/2017	7 Police	Police Cadet	H		35,141.54
79014	12/13/1994 M	03/31/2017 (blank)	Youth & Family Development	Crew Worker 2	Н		25,963.00
79015	07/03/1967 F	03/31/2017 (blank)	Public Works	Scale Operator	-		31,850.00
29096	08/02/1978 F	04/14/2017 (blank)	General Gov't & Agencies	Library Assistant 2		31	31.548.00
79114	07/14/1970 M	04/17/2017 (blank)	General Gov't & Agencies	Council Member	н	24	24,516.83
79115	04/24/1955 M	04/17/2017 (blank)	General Gov't & Agencies	Council Member	н	24	24.516.83
79116	08/13/1975 M	04/17/2017 (blank)	General Gov't & Agencies	Council Member		24	24.516.83
79117	12/30/1974 F	04/17/2017 (blank)	General Gov't & Agencies	Council Member		74	24 516 83
79155	05/02/1977 F	04/24/2017 (blank)	Youth & Family Development			. ×	81,000,00
79195	06/22/1968 M	04/28/2017 (blank)	Youth & Family Development			47	47 787 63
79196	04/10/1962 M	04/28/2017 (blank)	Public Works			7 7	32 201 00
79197	02/24/1976 M	04/28/2017 (blank)	Public Works	Equipment Operator 4		4000	70 615 10
79198	09/19/1993 M		Public Works	specification of the specifica	· •	0 7 6	20,013.10
79200	03/16/1973 M		Public Works	Crew Worker 2		70	31,346.00
79201	10/16/1967 F		Police	Navigator	1 c	7 6	,713.00
79215	06/23/1987 E		, Oliver	Mavigatol 7	-	30	30,046.00
79256	00/23/138/ F		General Govit & Agencies	Public Records E-Discovery Coord	-	40	40,000.00
02707	04/30/1992 F		General Gov't & Agencies			36	36,521.00
79258			Youth & Family Development		-	27	27,254.00
79260	U8/1//1985 M		Public Works	Industrial Electrician 1	-	36	36,521.00
79261			Public Works	Engineering Coordinator	T	48	48,942.00
/9315	12/02/1990 M		General Gov't & Agencies	Building Maintenance Mechanic 1		27	27,254.00
/9318			Finance & Admin	Accounting Technician 1	-T	26	26,437.00
/9319			Youth & Family Development	Recreation Specialist	H	27	27,254.00
79320	02/22/1978 M		Economic & Community Deve	Building Inspector 1	1 1	38	38,804.64
79321	08/09/1989 F		General Gov't & Agencies	Library Assistant 2	11	31	31,548.00
7934	09/27/1949 F	08/14/1998 (blank)	Youth & Family Development	Deputy Administrator Human Serv	1	86	86,168.02
79475	09/05/1972 M	06/09/2017 (blank)	Public Works	Crew Worker 1	1	24	24,600.00
79476	12/11/1956 M	06/09/2017 (blank)	Public Works	Equipment Operator 3	1	26	26,437.00
79477	08/16/1989 F	06/09/2017 (blank)	General Gov't & Agencies	Library Assistant 2	+	31	31,548.00
79478	05/11/1958 M	06/09/2017 (blank)	Youth & Family Development	Crew Worker 1	₩	24	24,600.00
79479	06/05/1993 F	06/09/2017 (blank)	Police	Crime Analyst	1	36,	36,521.00
79518		06/09/2017 (blank)	Police	Police Cadet	1 0		35,141.54
79519	06/06/1994 M	06/09/2017 (blank)	Police	Police Cadet	1 0	35,	35,141.54

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10/25/1991 M 08/25/2017 (blank) Police Police Calet Poli		11/07/1982 M		Police	Police Cadet	+-1	0	35,141.54
07/3/1989 M 08/3/2007 (plant) Portor Protect Culter 1 06/3/1986 M 08/3/2007 (plant) Portor Protect Culter 1 0 06/3/1986 M 08/3/2007 (plant) Portor Protect Culter 1 0 11/2/1986 M 08/3/2007 (plant) Protect Culter Protect Culter 1 0 09/00/1998 M 08/3/2007 (plant) Protect Culter Protect Culter 1 0 09/00/1998 M 08/3/2007 (plant) Protect Culter Protect Culter 1 0 09/00/1998 M 08/3/2007 (plant) Protect Culter Protect Culter 1 0 09/00/1998 M 08/3/2007 (plant) Protect Culter Protect Culter 1 0 09/00/1998 M 08/3/2007 (plant) Protect Culter Protect Culter 1 0 09/00/1999 M 08/3/2007 (plant) Protect Culter Protect Culter 1 0 09/00/1991 M 08/3/2007 (plant) Protect Culter Protect Culter 0 0 09/00/1992 M		10/25/1991 M		Police	Police Cadet	+-1	0	35,141.54
07/23/2956 M 08/25/2007 (bank) Police Goldet Police Goldet 1 07/23/2956 M 08/25/2007 (bank) Police Goldet 1 0 06/25/2007 (bank) Police Coldet Police Goldet 1 1 0 06/25/2007 (bank) Police Coldet Police Goldet 1 1 1		05/24/1989 M		Police	Police Cadet	.	0	35,141.54
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05/20/1995 M 08/25/2017 (Bains) Police Police Codet 1 12/26/1995 M 08/25/2017 (Bains) Police Police Codet 1 12/26/1995 M 08/25/2017 (Bains) Police Police Codet 1 12/26/1998 M 08/25/2017 (Bains) Police Police Codet 1 09/07/1998 M 08/25/2017 (Bains) Police Police Codet 1 09/07/1994 M 08/25/2017 (Bains) Police Police Codet 1 09/07/1995 M 08/25/2017 (Bains) Police Police Codet 1 06/07/1995 M 08/25/2017 (Bains) Police Police Codet 1 06/07/1995 M 08/25/2017 (Bains) Police Police Codet 1 06/07/1995 M 08/25/2017 (Bains) Police 1 1		01/27/1995 M		Police	Police Cadet		0	35,141.54
12/26/2991 F 805/29/2017 (Bank) Police Police Cadet Poli		06/20/1995 M		Police	Police Cadet	1	0	35,141.54
12/12/1995 M		12/26/1991 F		Police	Police Cadet	***	0	35,141.54
11/21/1998 M		09/03/1995 M		Police	Police Cadet		0	35,141,54
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06/22/1938 M 06/22/2017 (blank) Police Police Cadet 1 0 09/02/1938 M 08/22/2017 (blank) Police Police Cadet 1 0 09/02/1939 M 08/22/2017 (blank) Police Police Cadet 1 0 09/02/1939 M 08/22/2017 (blank) Police Police Cadet 1 0 06/02/1939 M 08/22/2017 (blank) Police Police Cadet 1 1 06/02/1939 M 08/22/2017 (blank) Police Police Cadet 1 1 06/02/1938 M 08/22/2017 (blank) Police Police Cadet 1 1 06/02/1938 M 08/22/2017 (blank) Police Police Cadet 1 1 1 06/02/1938 M 08/22/2017 (blank) Police Police Cadet 1 1 1 1 06/02/1938 M 08/22/2017 (blank) Police Police Cadet 1 1 1 1 1 1 1 1 1 1 1 1 1 1		11/21/1994 M		Police	Police Cadet	••	0	35,141.54
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04/07/1988 F 08/21/2017 (blank) Youth & Family Development Teacher Police Ceder 1 1 06/28/1993 M 08/22/2017 (blank) Police Police Officer Police Officer 1 1 02/14/1993 M 08/22/2017 (blank) Police Police Officer 1 1 1 10/15/1907 F 09/01/2017 (blank) General Gov't & Agencies Administrative Support Spec 1 1 04/12/1907 F 09/01/2017 (blank) Public Works Crew Worker I 1 1 05/30/1908 M 09/01/2017 (blank) Public Works Crew Worker I 1 1 05/30/1908 M 09/15/2017 (blank) Public Works Crew Worker I 1 1 05/30/1908 M 09/15/2017 (blank) Public Works Quality Assurance Manager 1 1 11/08/1908 M 09/15/2017 (blank) Youth & Family Development Teacher 1 1 1 05/20/2017 (blank) Youth & Family Development Teacher 09/15/2017 (blank) Youth & Family Development Teacher 1 1 1 02/20/2017 (blank) You	m			Police	Police Cadet	-1	0	35,141,54
06/28/1939 M 08/29/2017 (blank) Police Police Office Police Office Police Office Police Office 1 0 09/22/1931 M 08/25/2017 (blank) General Gov't & Agencies Administrative Support Spec 1 1 1 10/15/1972 F 09/01/2017 (blank) Executive Branch Administrative Support Spec 1 1 1 12/25/1927 M 09/01/2017 (blank) Public Works Crew Worker I 1 1 1 03/01/2017 (blank) Public Works Crew Worker I 1 1 1 05/15/1926 M 09/15/2017 (blank) Public Works Quality Assurance Lubricator 1 1 05/15/1926 M 09/15/2017 (blank) Youth & Family Development Teacher Quality Assurance Manager 1 1 05/15/2017 (blank) Youth & Family Development Teacher O9/15/2017 (blank) Youth & Family Development Teacher 1 1 1 02/27/1937 F 09/15/2017 (blank) Youth & Family Development Teacher O9/15/2017 (blank) Youth & Family Development Teacher 1 1 1	10	04/07/1988 F		Youth & Family Development	Teacher	н	н	34,650.00
09/24/1939 M 08/15/2017 (blank) Police Police Police Officer Police Central Govt & Agencies Administrative Support Spec 1 0 10/15/2017 (blank) Executive Branch Administrative Support Spec 1 1 1 10/15/2017 (blank) Executive Branch Administrative Support Spec 1 1 1 04/12/1932 F 09/01/2017 (blank) Public Works Public Works 1 1 1 05/15/1936 M 09/15/2017 (blank) Public Works Public Works 1 1 1 05/15/1936 M 09/15/2017 (blank) Public Works Quality Assurance Manager 1 1 10/03/1936 M 09/15/2017 (blank) Youth & Family Development Teacher 1 1 09/24/1935 F 09/15/2017 (blank) Youth & Family Development Teacher 1 1 002/24/1935 F 09/15/2017 (blank) Youth & Family Development Teacher 1 1 01/26/1937 F 09/15/2017 (blank) Youth & Family Development Teacher 1 1 1 02/24/1936 F 09/15/2017 (blank)	10			Police	Police Cadet	-	0	35,141.54
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10/15/1937 F 09/01/2017 (blank) Executive Branch FIC School Liaison 1 10/15/1932 F 09/01/2017 (blank) Executive Branch Administrative Support Spec 1 11/25/1932 F 09/01/2017 (blank) Public Works 1 10/30/1932 F 09/01/2017 (blank) Public Works Plant Maintenance Lubricator 1 11/08/1936 M 09/15/2017 (blank) Public Works Public Works Public Works 11/08/1937 F 09/15/2017 (blank) Public Works Public Works Public Works 11/08/1937 F 09/15/2017 (blank) Youth & Family Development Teacher 1 1 09/15/2017 (blank) Youth & Family Development Teacher 09/15/2017 (blank) Youth & Family Development Teacher 1 02/27/1935 F 09/15/2017 (blank) Youth & Family Development Teacher 1 1 02/28/1936 F 09/15/2017 (blank) Youth & Family Development Teacher 1 1 02/28/1936 F 09/15/2017 (blank) Youth & Family Development Teacher 1 1 02/28/1936 F 09/15/2017 (blank) Youth & Family Develop	10	09/22/1981 F		General Gov't & Agencies	Administrative Support Spec	•••	• •	28,615.00
04/12/1992 F 09/01/2017 (blank) Executive Branch Administrative Support Spec 1 <	ω.	10/15/1972 F		Executive Branch	FJC School Liaison	н	н	36,295.33
12/25/1962 M 09/01/2017 (blank) Public Works Crew Worker 1 1 1 03/01/1992 F 09/01/2017 (blank) P(15/2017 Vourble & Family Development Teacher 1 1 1 05/30/1968 M 09/15/2017 (blank) Public Works Quality Assurance Undricator 1 1 1 10/03/1968 M 09/15/2017 (blank) Public Works Quality Assurance Undricator 1 1 1 11/08/1967 F 09/15/2017 (blank) Youth & Family Development Teacher 1 1 1 1 1 02/24/1987 F 09/15/2017 (blank) Youth & Family Development Teacher Police Information Center Tech 1 1 1 1 1 02/24/1987 F 09/15/2017 (blank) Youth & Family Development Teacher Police Information Center Tech 1 1<	Φ.	04/12/1992 F		Executive Branch	Administrative Support Spec		e-t	30,000.00
03/01/2017 9/15/2017 Youth & Family Development Teacher 1 05/30/1956 M 09/15/2017 (blank) Economic & Community Deve Code Enforcement Inspector 1 1 05/15/1964 M 09/15/2017 (blank) Public Works Qlant Maintenance Lubricator 1 10/03/1968 M 09/15/2017 (blank) Youth & Family Development Teacher 1 03/15/2017 (blank) Youth & Family Development Teacher 1 02/24/1985 F 09/15/2017 (blank) Youth & Family Development Teacher 1 02/24/1985 F 09/15/2017 (blank) Youth & Family Development Teacher 1 02/24/1986 F 09/15/2017 (blank) Police Information Center Tech 1 1 02/28/1986 M 09/15/2017 (blank) Youth & Family Development Teacher 1 03/15/2017 (blank) Youth & Family Development Teacher 1 03/29/2017 (blank) Youth & Family Development Teacher 1 03/29/2017 (blank) Youth & Family Development Teacher 1 05/29/2017 (blank) Youth & Family Development Teacher 1 05/29/2017 (blank) Youth & Family Development Teacher 1 05/29			(pl			н	-1	24,600.00
05/33/1976 M 09/15/2017 (blank) Economic & Community Deve Code Enforcement Inspector 1 1 10/03/1964 M 09/15/2017 (blank) Public Works Plant Maintenance Lubricator 1 10/03/1968 M 09/15/2017 (blank) Public Works Plant Maintenance Lubricator 1 11/08/1957 F 09/15/2017 (blank) Youth & Family Development Teacher 1 1 09/24/1985 F 09/15/2017 (blank) Youth & Family Development Teacher 1 1 02/24/1985 F 09/15/2017 (blank) Youth & Family Development Teacher 1 1 02/24/1986 F 09/15/2017 (blank) Youth & Family Development Teacher 1 1 02/28/1986 M 09/15/2017 (blank) Youth & Family Development Teacher 1 1 03/28/1987 F 09/13/2017 (blank) Youth & Family Development Teacher 1 1 03/28/1978 F 09/29/2017 (blank) Youth & Family Development Teacher 1 1 05/22/1987 F 09/29/2017 (blank) Youth & Family Development Teacher 1 1 05/22/1987 F 09/29/2017 (blank) Youth & Family Develo	10	03/01/1992 F				H	er!	22,554.00
05/15/1964 M 09/15/2017 (blank) Public Works Plant Maintenance Lubricator 1 10/03/1968 M 09/15/2017 (blank) Public Works Quality Assurance Manager 1 11/08/1957 F 09/15/2017 (blank) Youth & Family Development Teacher 1 02/24/1985 F 09/15/2017 (blank) Youth & Family Development Teacher 1 02/24/1992 F 09/15/2017 (blank) Police Professional Teacher 1 02/27/1995 F 09/15/2017 (blank) Police Information Center Tech 1 1 02/28/1986 M 09/15/2017 (blank) Police Information Center Tech 1 1 01/26/1987 F 09/15/2017 (blank) Youth & Family Development Teacher 1 01/26/1987 F 09/19/2017 (blank) Youth & Family Development Teacher 1 03/28/1986 F 09/29/2017 (blank) Youth & Family Development Teacher 1 05/29/2017 (blank) Transportation Engineering Coordinator 1 10/22/1937 F 09/29/2017 (blank) Public Works Assistant Director Parks 1 03/22/2017 (blank) Finance & Admin Revenue Specialist 1 <td< td=""><td></td><td></td><td></td><td>Economic & Community Deve</td><td>Code Enforcement Inspector 1</td><td>r-I</td><td>-</td><td>31,548.00</td></td<>				Economic & Community Deve	Code Enforcement Inspector 1	r-I	-	31,548.00
10/03/1968 M 09/15/2017 (blank) Public Works Quality Assurance Manager 1 1 11/08/1957 F 09/15/2017 (blank) Youth & Family Development Teacher 1 1 1 09/24/1985 F 09/15/2017 (blank) Youth & Family Development Teacher 1 1 1 02/24/1995 F 09/15/2017 (blank) Youth & Family Development Teacher 1 1 1 02/28/1986 M 09/15/2017 (blank) Police Information Center Tech 1 1 1 1 02/28/1986 M 09/15/2017 (blank) Police Information Center Tech 1 1 1 1 01/26/1987 F 09/15/2017 (blank) Youth & Family Development Teacher 1 1 1 01/26/1987 F 09/19/2017 (blank) Youth & Family Development Teacher Civil Engineer 1 1 1 05/07/1979 F 09/29/2017 (blank) Public Works Civil Engineer 1 1 1 03/25/2017 (blank) Public Works Revenue Specialist 1 1 1 1 03/25/2017 (blank) Public Works		05/15/1964 M		Public Works	Plant Maintenance Lubricator	-	-1	25,133.00
11/08/1957 F 09/15/2017 (blank) Youth & Family Development Teacher 1 09/24/1985 F 09/15/2017 (blank) Youth & Family Development Teacher 1 02/24/1985 F 09/15/2017 (blank) Youth & Family Development Teacher 1 02/24/1992 F 09/15/2017 (blank) Transportation Transportation Transportation 02/27/1957 F 09/15/2017 (blank) Police Police Information Center Tech 1 1 02/28/1986 M 09/15/2017 (blank) Police Police Information Center Tech 1 1 01/26/1987 F 09/19/2017 (blank) Youth & Family Development Teacher 1 05/29/2017 (blank) Youth & Family Development Teacher 1 05/07/1979 F 09/29/2017 (blank) Youth & Family Development Teacher 05/07/1979 F 09/29/2017 (blank) Public Works Assistant Director Parks 03/28/1972 F 09/29/2017 (blank) Public Works Assistant Director Parks 03/28/1972 F 09/29/2017 (blank) Youth & Family Development Teacher 03/28/1972 F 09/29/2017 (blank) Youth & Family Development Teacher 03/28/1977				Public Works	Quality Assurance Manager	H	÷	52,567.18
09/24/1985 F 09/15/2017 (blank) Youth & Family Development Teacher 1 1 02/24/1992 F 09/15/2017 (blank) Youth & Family Development Teacher 1 1 02/24/1992 F 09/15/2017 (blank) Police Information Center Tech 1 1 1 02/24/1995 F 09/15/2017 (blank) Police Police Information Center Tech 1 1 1 02/28/1986 M 09/15/2017 (blank) Youth & Family Development Teacher 1 1 01/25/1987 F 09/19/2017 (blank) Youth & Family Development Center Clerk 1 1 05/29/2017 (blank) Youth & Family Development Teacher Civil Engineer 1 1 05/29/2017 (blank) Youth & Family Development Teacher Civil Engineer 1 1 10/22/1981 M 09/29/2017 (blank) Public Works Assistant Director Parks 1 03/25/1972 F 09/29/2017 (blank) Youth & Family Development Teacher 1 1 03/28/1987 F 10/06/2017 (blank) Youth & Family Development Teacher Assistant 1 1	~	11/08/1957 F		Youth & Family Development		H	н	36,054.00
02/24/1992 F 09/15/2017 (blank) Youth & Family Development Teacher 1 1 02/27/1957 F 09/15/2017 (blank) Transportation Traffic Signal Designer Specialist 1 1 04/04/1996 F 09/15/2017 (blank) Police Police Information Center Tech 1 1 1 02/28/1986 M 09/15/2017 (blank) Police Police Information Center Tech 1 1 1 01/26/1987 F 09/19/2017 (blank) Youth & Family Development Teacher Civil Engineer 1 1 03/28/1978 F 09/29/2017 (blank) Youth & Family Development Teacher Civil Engineer 1 1 05/07/1979 F 09/29/2017 (blank) Public Works Assistant Director Parks 1 1 10/22/1981 M 09/29/2017 (blank) Public Works Assistant Director Parks 1 1 03/28/1987 F 09/29/2017 (blank) Youth & Family Development Teacher 1 1 1 03/28/1987 F 10/06/2017 (blank) Youth & Family Development Teacher 1 1 1		09/24/1985 F		Youth & Family Development		eri.	ed	34,002.00
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04/04/1996 F 09/15/2017 (blank) Police Police Information Center Tech 1 1 1 02/28/1986 M 09/15/2017 (blank) Police Police Information Center Tech 1 1 1 01/26/1987 F 09/15/2017 (blank) Youth & Family Development Teacher 1 1 11/29/1986 F 09/19/2017 (blank) Youth & Family Development Teacher 1 1 03/28/1978 F 09/29/2017 (blank) Transportation Engineering Coordinator 1 1 10/29/1964 F 09/29/2017 (blank) Public Works Assistant Director Parks 1 1 10/22/1981 M 09/29/2017 (blank) Public Works Assistant Director Parks 1 1 03/25/1972 F 09/29/2017 (blank) Youth & Family Development Teacher 1 1 1 03/28/1972 F 10/06/2017 (blank) Youth & Family Development Teacher Teacher 1 1 1 10/19/1991 F 09/29/2017 (blank) Youth & Family Development Teacher Assistant 1 1 1		02/27/1957 F		Transportation	Traffic Signal Designer Specialist	÷+1	H	46,000.00
02/28/1986 M 09/15/2017 (blank) Police Police Information Center Tech 1 1 1 01/26/1987 F 09/19/2017 (blank) Youth & Family Development Teacher 1 <t< td=""><td>01</td><td>04/04/1996 F</td><td></td><td>Police</td><td>Police Information Center Tech 1</td><td>- </td><td>•</td><td>25,133.00</td></t<>	01	04/04/1996 F		Police	Police Information Center Tech 1	- 	•	25,133.00
01/26/1987 F 09/19/2017 (blank) Youth & Family Development Teacher 1 11/29/1986 F 09/19/2017 (blank) Youth & Family Development Center Clerk 1 03/28/1978 F 09/29/2017 (blank) Youth & Family Development Teacher 1 05/07/1979 F 09/29/2017 (blank) Transportation Engineering Coordinator 1 10/22/1981 M 09/29/2017 (blank) Public Works Assistant Director Parks 1 03/25/1972 F 09/29/2017 (blank) Finance & Admin Revenue Specialist 1 1 03/28/1987 F 10/06/2017 (blank) Youth & Family Development Teacher 1 1 10/19/1991 F 09/29/2017 (blank) Youth & Family Development Teacher Assistant 1 1	σ.			Police	Police Information Center Tech 1	441	red.	25,133.00
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05/07/1979 F 09/29/2017 (blank) Transportation Engineering Coordinator 1 1 10/29/1964 F 09/29/2017 (blank) Public Works Civil Engineer 1 1 1 10/22/1981 M 09/29/2017 (blank) Public Works Assistant Director Parks 1 1 1 1 1 1 03/25/1972 F 09/29/2017 (blank) Finance & Admin Revenue Specialist 1 1 1 1 1 1 03/28/1987 F 10/06/2017 (blank) Youth & Family Development Teacher Assistant 1 1 1 1 10/19/1991 F 09/29/2017 (blank) Youth & Family Development Teacher Assistant 1 1 1	10	03/28/1978 F		Youth & Family Development		æi	e-f	31,312.13
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10/22/1981 M 09/29/2017 (blank) Public Works Assistant Director Parks 1 03/25/1972 F 09/29/2017 (blank) Finance & Admin Revenue Specialist 1 1 03/28/1987 F 10/06/2017 (blank) Youth & Family Development Teacher 1 10/19/1991 F 09/29/2017 (blank) Youth & Family Development Teacher Assistant 1	7	10/29/1964 F		Public Works	Civil Engineer	en:	Ħ	48,000.00
03/25/1972 F 09/29/2017 (blank) Finance & Admin Revenue Specialist 1 1 03/28/1987 F 10/06/2017 (blank) Youth & Family Development Teacher 1 1 10/19/1991 F 09/29/2017 (blank) Youth & Family Development Teacher Assistant 1 1	00			Public Works	Assistant Director Parks	::::1	कर्न संस्थ	55,195.00
03/28/1987 F 10/06/2017 (blank) Youth & Family Development Teacher 1 1 10/19/1991 F 09/29/2017 (blank) Youth & Family Development Teacher Assistant 1 1	0	03/25/1972 F		Finance & Admin		+4	til	25,995.00
10/19/1991 F 09/29/2017 (blank) Youth & Family Development Teacher Assistant 1 1 1	-	03/28/1987 F		Youth & Family Development	Teacher	н	eri.	24,606.00
	10	10/19/1991 F		Youth & Family Development	Teacher Assistant	₩	્ર	17,103.45

80076	06/03/1979 F	09/29/2017 (blank)	Youth & Family Development Executive Assistant	Executive Assistant	F	_	35,500.00
	06/08/1976 M	09/29/2017 (blank)	Youth & Family Development Teacher	Teacher	₩	-	29.682.00
	05/12/1970 F	09/29/2017 (blank)	General Gov't & Agencies	Customer Service Representative 1	1	ı 🕂	26.500.00
	06/10/1976 F	09/29/2017 (blank)	Youth & Family Development	Youth & Family Development Professional Development Supv	П	\vdash	40,248.00
	06/08/1991 F	09/29/2017 (blank)	Youth & Family Development Teacher Assistant	Teacher Assistant	П	1	21,334.95
	10/16/1994 F	09/29/2017 (blank)	Youth & Family Development Teacher Assistant	Teacher Assistant	Π	T	21,280.35
	04/17/1986 M	10/13/2017 (blank)	General Gov't & Agencies	Planner 1	П	П	35,281.05
	04/07/1975 F	10/13/2017 (blank)	Police	Police Property Technician	1	1	25,995.00
	10/16/1969 F	10/13/2017 (blank)	General Gov't & Agencies	Customer Service Representative 1	⊣	Π	26,500.00
	01/21/1972 M	10/13/2017 (blank)	Public Works	Equipment Operator 4	H	1	28,615.00
	09/11/1986 M	10/13/2017 (blank)	Public Works	Crew Worker 1	П	1	24,600.00
	12/05/1994 F	10/27/2017 (blank)	Youth & Family Development	Youth & Family Development Soc Serv Delvry Wker Program Coord	₽	1	27,500.00
80258	10/21/1991 M	10/27/2017 (blank)	Transportation	Traffic Engineering Technician	□	1	31,500.00
	04/28/1961 F	10/27/2017 (blank)	Youth & Family Development Family Services Assistant	Family Services Assistant	Н	₹	17,379.45
	08/31/1989 F	10/27/2017 (blank)	Public Works	Equipment Operator 4	\vdash	Н	28,615.00
	07/25/1964 M	10/27/2017 (blank)	Police	Police Property Technician	⊣	₽	25,995.00
	05/18/1956 F	11/10/2017 (blank)	Youth & Family Development Teacher	Teacher	⊣	₽	31,482.00
	11/29/1960 M	11/10/2017 (blank)	Youth & Family Development	Youth & Family Development Recreation Program Coordinator	⊣	₽	38,348.00
	03/12/1965 M	11/27/2017 (blank)	Public Works	Industrial Maintenance Mechanic 1	1	₽	31,548.00
	10/21/1979 F	11/27/2017 (blank)	General Gov't & Agencies	Procurement Analyst	1	1	40,265.00
80357	01/05/1960 M	11/27/2017 (blank)	Finance & Admin	Accountant 1	1	1	44,392.00
80358	01/05/1965 M	11/27/2017 (blank)	Public Works	Equipment Mechanic 1	T	1	28,615.00
	02/24/1980 M	12/07/2017 (blank)	Executive Branch	Deputy Chief of Staff	□	1	99,500.00
80399	05/02/1987 F	12/08/2017 (blank)	General Gov't & Agencies	Library Assistant 2	1	П	31,548.00
	08/21/1982 F	12/08/2017 (blank)	Youth & Family Development	Clerk III	1	П	26,707.20
	11/12/1957 F	12/18/2017 (blank)	Executive Branch	Administrative Support Asst 1	1	1	26,000.00
Grand Total					2275	1356 99	1356 99,231,355.70

Basic Life & AD&D Policy Voluntary Life & AD&D Policy

YOUR GROUP **LIFE INSURANCE** PLAN

For Employees of City of Chattanooga

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B-14069 (06-14)

RELIASTAR LIFE INSURANCE COMPANY Minneapolis, Minnesota 55440

ReliaStar Life Insurance Company (ReliaStar Life) certifies that it has issued the Group Policy listed below to the Policyholder. All benefits are controlled by the terms and conditions of the Group Policy.

The Group Policy is on file in the Policyholder's office. You may look at the Group Policy there.

Group Policy Number 67988-7GAT

Policyholder City of Chattanooga

The Dependent's Insurance part of this certificate applies to you only if you are insured for it.

Your beneficiary is the last beneficiary you named, according to the records on file in ReliaStar Life's Home Office or on file with the Plan Administrator, if applicable. You may change your beneficiary any time, according to the terms of the Group Policy.

The certificate summarizes and explains the parts of the Group Policy which apply to you. This certificate is not an insurance policy. In any case of differences or errors, the Group Policy rules.

This certificate replaces any other certificates ReliaStar Life may have given you under the Group Policy.

Pamela Chock
Registrar

SCHEDULE OF BENEFITS

Basic Life and Accidental Death and Dismemberment (AD&D) Insurance

Class All Eligible Full-time, Active Employees	Amount of Life Insurance The lesser of: 1 times your Basic Yearly Earnings or \$50,000; with a minimum amount of \$10,000	Full Amount of AD&D Insurance The lesser of: 1 times your Basic Yearly Earnings or \$50,000. with a minimum amount of \$10,000
Employees approved for portability	Approved ported amount, but the total amount of ported Basic and Supplemental Life will not exceed the lesser of 5 times your Basic Yearly Earnings or \$750,000	Approved ported amount, not to exceed ported Life amount

Supplemental Life and Accidental Death and Dismemberment (AD&D) Insurance

Class All Eligible Full-time, Active Employees	Amount of Life Insurance* \$10,000 to a maximum of \$500,000; chosen in \$10,000 increments, not to exceed 5 times your Basic Yearly Earnings	Full Amount of AD&D Insurance* An amount equal to your Supplemental Life Insurance amount
Employees approved for portability	Approved ported amount, but the total amount of ported Basic and Supplemental Life will not exceed the lesser of 5 times Basic Yearly Earnings or \$750,000	Approved ported amount, not to exceed ported Life amount

^{*}Beginning on and after your 70th birthday, ReliaStar Life decreases the amount of your insurance. ReliaStar Life pays a percentage of the amount otherwise payable as follows:

- From your 70th birthday to age 75, ReliaStar Life pays 65%,
- From your 75th birthday and after, ReliaStar Life pays 50%.

Basic Yearly Earnings – the yearly salary or wage you receive for work done for the Policyholder. It does not include bonuses, commissions or overtime pay.

Hourly Paid is the product of 1) the average number of hours You worked per year, not including overtime pay over the most recent one year period immediatly prior to the date You were last actively at work, multiplied by 2) Your hourly wage in effect on the date prior to the date last actively at work.

To determine benefits, your amount of insurance is rounded to the next higher \$1,000 multiple unless the amount equals a multiple of \$1,000.

Accelerated Death Benefit

This benefit is equal to 75% of your amount of Basic and Supplemental Life Insurance in force, or \$500,000, whichever is less. This benefit is available to employees only. Employees must have at least \$10,000 in Life Insurance coverage in force to qualify for this benefit.

^{*}Your minimum amount of ported coverage, including decreases, is \$5,000 total Life Insurance and \$5,000 total AD&D Insurance.

SCHEDULE OF BENEFITS

Dependent Life and Accidental Death and Dismemberment (AD&D) Insurance

Class	Amount of Life Insurance	Full Amount of AD&D Insurance
• Spouse	\$5,000 to a maximum of \$250,000; chosen in \$5,000 increments. Not to exceed 100% of your amount of insur- ance.	An amount equal to your Spouses Dependent Life Insur- ance amount
Child (each)		
 From birth but less than 6 months of age 	\$1,000	\$1,000
 6 months but less than 26 years of age 	\$2,000 to a maximum of \$10,000; chosen in \$2,000 increments. Not to exceed 100% of your amount of insur- ance.	An amount equal to your Child Dependent Life Insurance amount
Spouse approved for portability	Approved ported amount, not to exceed the employee's ported Life amount	Approved ported amount, not to exceed ported Dependent Life amount
Child approved for portability	Approved ported amount, not to exceed the lesser of the employee's ported Life amount or \$10,000	Approved ported amount, not to exceed ported Dependent Life amount

Beginning on and after your 70th birthday, ReliaStar Life decreases the amount of dependent's insurance on your spouse. ReliaStar Life pays a percentage of the amount otherwise payable as follows:

- From the 70th birthday to age 75, ReliaStar Life pays 65%,
- From the 75th birthday and after. ReliaStar Life pays 50%.

The minimum amount of ported Dependent's Insurance for each insured dependent, including decreases, on your spouse and your children over 6 months of age, is \$1,000 total Dependent Life Insurance and \$1,000 total Dependent AD&D Insurance.

If your ported coverage stops decreasing, the ported coverage on your dependent spouse will also stop decreasing.

Proof of Good Health

Proof of good health is required for amounts in excess of the limits described below. Coverage is subject to the Group Policy's proof of good health requirements that are in force on the effective date of coverage. Any increase to coverage is subject to the Group Policy's proof of good health requirements that are in force on the effective date of the increase. For proof of good health, a completed Evidence of Insurability form must be submitted to ReliaStar Life for approval.

Employee-Basic Life Insurance

Limit without Proof

 Coverage on the Group Policy Effective Date continued from the Policyholder's prior plan...

Current amount, up to \$50,000

 Initial Eligibility after the Group Policy Effective Date... \$50,000

 Increases due to salary, job or class changes, that combined with existing coverage do not exceed \$50,000... Amount of the increase

SCHEDULE OF BENEFITS

Employee-Supplemental Life Insurance	Limit without Proof
 Coverage on the Group Policy Effective Date continued from the Policyholder's prior plan 	Current amount, up to \$500,000
 Enrollment on the Group Policy Effective Date, for employees who had no supplemental cov- erage under the Policyholder's prior plan 	\$150,000
 Initial eligibility after the Group Policy Effective Date 	\$150,000
 Application at annual enrollment for an increase to existing supplemental coverage when new coverage combined with existing supplemental coverage does not exceed 	\$150,000
 All other applications for new coverage more than 31 days after the date you become eligible for insurance 	None. Proof of good health is required.
 All other applications for an increase to existing supplemental coverage 	None. Proof of good health is required.
Dependent Life Insurance	Limit without Proof
Dependent Life Insurance Coverage on the Group Policy Effective Date continued from the Policyholder's prior plan	Limit without Proof Current amount, up to \$250,000 on your spouse, and up to \$10,000 on your child(ren).
Coverage on the Group Policy Effective Date	Current amount, up to \$250,000 on your spouse,
 Coverage on the Group Policy Effective Date continued from the Policyholder's prior plan Enrollment on the Group Policy Effective Date, for employees who had no dependent coverage 	Current amount, up to \$250,000 on your spouse, and up to \$10,000 on your child(ren). \$25,000 on your spouse, and \$10,000 on your
 Coverage on the Group Policy Effective Date continued from the Policyholder's prior plan Enrollment on the Group Policy Effective Date, for employees who had no dependent coverage under the Policyholder's prior plan Initial eligibility for dependent coverage after the 	Current amount, up to \$250,000 on your spouse, and up to \$10,000 on your child(ren). \$25,000 on your spouse, and \$10,000 on your child(ren).
 Coverage on the Group Policy Effective Date continued from the Policyholder's prior plan Enrollment on the Group Policy Effective Date, for employees who had no dependent coverage under the Policyholder's prior plan Initial eligibility for dependent coverage after the Group Policy Effective Date Application at annual enrollment for an increase to existing Dependent coverage when new coverage combined with existing Dependent cov- 	Current amount, up to \$250,000 on your spouse, and up to \$10,000 on your child(ren). \$25,000 on your spouse, and \$10,000 on your child(ren). \$25,000 on your spouse, and \$10,000 on your child(ren).

EMPLOYEE'S INSURANCE

Eligibility

You are eligible on the later of the following dates:

- The Group Policy's Effective Date, July 1, 2013.
- Excluding the month of hire, the first day of the month following 30 days of continuous employment with the Policyholder for Supplemental Life and AD&D; and the first day of the month on or after the date you complete 6 months of continuous service with the Policyholder for Basic Life and AD&D.

You must meet the following conditions to become insured:

- · Be eligible for the insurance.
- · Be actively at work.
- Apply for the insurance, if you have to pay any part of the premium.
- Give to ReliaStar Life proof of good health, which it approves, as required on the Schedule of Benefits

Effective Date of Employee's Insurance

Your insurance starts on the latest of the following dates:

- The date you become eligible.
- The date you return to active work if you are not actively at work on the date insurance would otherwise start. **Exception:** Your insurance starts on a nonworking day if you were actively at work on your last scheduled working day before the nonworking day.
- The date you apply for insurance, if you have to pay any part of the premium.
- The date ReliaStar Life approves your proof of good health, if proof is required.

Effective Date of Change in Amount of Insurance

If there is an increase in the amount of your insurance, the increase will take effect on:

- The first day of the month on or after the date of the increase, if you are actively at work on the date
 of the increase.
- The date you return to active work if you are not actively at work on the first day of the month on or after the date of the increase.
- The first day of the month on or after the date of the increase, if the first day of the month is a nonworking day and you were actively at work on your last scheduled working day before the non-working day.

If proof of good health is required, the increase will take effect on the later of the dates indicated above or the date ReliaStar Life approves your proof of good health.

The amount of your insurance decreases on the date of change in your class or earnings.

If there is an increase in the amount of your insurance, due to coverage amounts elected during Annual Enrollment the increase will take effect on:

- The Policy Anniversary on or after the date of the increase, if you are actively at work on the date of the increase.
- The date you return to active work, if you are not actively at work on the Policy Anniversary on or after the date of the increase.
- The Policy Anniversary on or after the date your insurance increases, if the Policy Anniversary is a
 nonworking day and you were actively at work on your last scheduled working day before the nonworking day.

If proof of good health is required, the increase will take effect on the later of the dates indicated above or the date ReliaStar Life approves your proof of good health.

The amount of your insurance decreases on the date of change in your class or earnings. If you elect to decrease your insurance, the decrease will take effect on the Policy Anniversary on or after the date of the elected decrease.

Termination of Insurance

Your insurance stops on the earliest of the following dates:

- For coverage not ported, the last day of the month during which you were last actively at work for the Policyholder.
- For coverage not ported, the last day of the month during which you are no longer eligible for insurance under the Group Policy.
- · For coverage not ported, the last day of the month during which you retire.

EMPLOYEE'S INSURANCE

- The end of the period for which you paid premiums, if you do not make the next required premium contribution when due.
- The date the Policyholder replaces the Life Insurance under this plan with a similar life insurance plan through another insurance carrier, if you are actively at work for the Policyholder on that date.
- The date the Group Policy terminates.
- For ported Life Insurance, the date you attain age 80.
- For ported AD&D Insurance, the date you attain age 70.
- For all AD&D Insurance, the date your Life Insurance terminates or the date your Life Insurance premiums are waived due to total disability. For coverage not ported, AD&D Insurance stops at the beginning of the period in which you are eligible to convert your Life Insurance.
- For Accelerated Death Benefit, the date your Life Insurance terminates. For coverage not ported, the Accelerated Death Benefit stops at the beginning of the period in which you are eligible to convert your Life Insurance.
- For Accelerated Death Benefit on ported Life Insurance, the date you attain age 70.

ReliaStar Life stops providing a specific benefit to you on the date that benefit is no longer provided under the Group Policy.

Family and Medical Leave Act of 1993

Certain employers are subject to the FMLA. If you have a leave from active work certified by your employer, then for purposes of eligibility and termination of coverage you will be considered to be actively at work. Your coverage will remain in force so long as you continue to meet the requirements as set forth in the FMLA.

Continuation of Life Insurance

If you are no longer eligible for Life Insurance because you stop active work, the Policyholder may continue your insurance. Premiums must be paid. Your continuation of insurance is subject to all other terms of the Group Policy.

The length of time your insurance continues depends on the reason you stop active work.

Your continuation of insurance stops on the earliest of the following dates:

- The end of the period for which your premiums were paid, if the next premium contribution is not paid on time.
- The date the Group Policy stops.
- The end of the month in which you stop active work, if you stop active work due to Military leave of absence or an approved Non-Medical leave of absence.
- For coverage not continued under the portability option, the date you attain age 65 if you stop active work due to sickness or accidental injury, including total disability.
- For coverage not continued under the portability option, the date your Life Insurance has been continued for 12 months if you stop active work due to sickness or accidental injury, including total disability.
- For coverage not continued under the portability option, the date your Life Insurance premiums are waived under the Waiver of Life Insurance Premium Disability Benefit.

Portability

You can apply to continue your terminated Basic and Supplemental Life and AD&D Insurance until age 80 if certain conditions are met. AD&D Insurance may only be ported if Life Insurance is ported, and before you reach age 70. You may elect to decrease your ported coverage. You will not be eligible to increase your ported coverage.

The minimum amount of your Life Insurance that you can apply to port is \$5,000. See the Schedule of Benefits for maximum amounts. If your total amount of terminated Life Insurance otherwise eligible to be ported is less than \$5,000, then you may be eligible for conversion as described in the **Conversion Rights** section.

You must apply for portability within 31 days of the date your insurance terminates due to the following:

- You retire or terminate employment with the Policyholder, if coverage is in effect for active employees under the Group Policy; or
- The Policyholder terminates Basic and Supplemental Life Insurance for active employees under the Group Policy and does not replace it with a similar life insurance plan; or
- · You are no longer eligible for Employee's Insurance under the Group Policy; or

EMPLOYEE'S INSURANCE

· All other continuation under the Group Policy ends.

If your amount of insurance reduces due to age or a change in employment status, this is not considered a termination of insurance for purposes of portability. Please refer to the **Conversion Rights** section for more information about conversion following reductions in coverage.

Your application for portability is subject to approval by ReliaStar Life. If you are not approved for portability, you may still be eligible for conversion as described in the **Conversion Rights** section.

The Incontestability provision in the **General Provisions** section also applies to ported coverage starting with the effective date of your ported coverage and continuing for two years while you are living.

If you port coverage and then later become eligible as an active employee for Employee's Insurance under a Group Policy issued by ReliaStar Life, then your amount of ported coverage will be reduced by your amount of insurance as an active employee.

Reinstatement

ReliaStar Life will reinstate your insurance if you stop work due to a Military leave of absence or an approved Non-Medical leave of absence and then return to work within 12 months. Your coverage will be reinstated to the previous elected amounts prior to the date of termination due to your leave of absence. You will be eligible for insurance on the date you return to active work with the Policyholder without having to provide proof of good health.

If you return to active work after 12 months, you will have to provide proof of good health for any Supplemental Life and AD&D Insurance and/or Dependent Life Insurance.

If you ported or converted your prior coverage and have become eligible again for insurance under the Group Policy as an active employee, you may choose to do one, but not both, of the following:

- Keep your insurance. You must give ReliaStar Life proof of good health it accepts for any increase in the amount of insurance.
- Terminate the continued coverage. You may re-apply for insurance under the Group Policy, subject to the terms of the Group Policy.

DEPENDENT'S INSURANCE

Eligibility

You are eligible for Dependent's Insurance on the later of the following dates:

- The date you are eligible for Employee's Supplemental Life Insurance.
- · The date you first acquire a dependent as defined.

You must meet all of the following conditions to become insured for Dependent's Insurance:

- · Be insured for Employee's Supplemental Life Insurance.
- Apply for Dependent's Insurance, if you must pay any part of the premium. You must apply for all dependents you have within 31 days of the date you are initially eligible for Dependent's Insurance.
- Give ReliaStar Life proof of good health for your dependent, which it approves, as required on the Schedule of Benefits.

If you and your spouse are insured as employees under the Group Policy, either you or your spouse, but not both, can apply for Dependent's Insurance. If the spouse carrying the Dependent's Insurance stops being insured as an employee, the other spouse may become insured for Dependent's Insurance by applying within 31 days.

Any person eligible for insurance as an employee under the Group Policy is not considered an eligible dependent for Dependent's Insurance.

Effective Date of Dependent's Insurance

Your dependent's insurance starts on the latest of the following dates:

- The date you become eligible for Dependent's Insurance.
- The date your dependent is no longer confined at home or in any facility for care and treatment of sickness or accidental injury, for any dependent, other than a newborn, who is confined at home or in such facility on the date your dependent's insurance starts.
- The date ReliaStar Life approves your dependent's proof of good health, if ReliaStar Life requires proof.
- · The date you apply for Dependent's Insurance, if you have to pay any part of the premium.

If you acquire a new dependent and additional premium is required, you can apply for dependent coverage only during an annual enrollment period. If you acquire a new dependent while insured for Dependent's Insurance, and no additional premium is required, you should complete an enrollment form.

A newborn child will be covered from the date of eligibility. A foster or adopted child will be covered from the date of placement in the home.

Effective Date of Change in Amount of Insurance

If there is an increase in the amount of your dependent's insurance, the increase will take effect on the latest of the following dates:

- The Policy Anniversary on or after the date you are eligible to increase Dependent's Insurance.
- The date your dependent is no longer confined at home or in any facility for care and treatment of sickness or accidental injury, if your dependent is so confined on the Policy Anniversary on or after the date of the increase.
- The date ReliaStar Life approves your dependent's proof of good health, if proof is required.

If you elect to decrease your insured dependent's insurance, the decrease will take effect on the Policy Anniversary on or after the date of the elected decrease. All other decreases will take effect on the date of the decrease.

Termination of Dependent's Insurance

Your dependent's insurance stops on the earliest of the following dates:

- The date your insurance terminates.
- · For dependent's insurance not ported, the date you retire.
- The end of the period for which you made your last premium contribution for Dependent's Insurance if you do not make the next required contribution when due.
- The date the Dependent's Insurance part of the Group Policy terminates.
- The date the Group Policy terminates.
- The date your Life Insurance premiums are waived due to total disability.
- The date your insured dependent is no longer an eligible dependent as defined.
- · The date your dependent's life insurance is converted.

DEPENDENT'S INSURANCE

- For Dependent AD&D Insurance, the date your dependent's life insurance terminates. For coverage not ported, your dependent's AD&D insurance stops at the beginning of the period in which your dependent's life insurance is eligible for conversion.
- For ported Dependent AD&D Insurance, the date your ported AD&D Insurance terminates.

ReliaStar Life stops providing a specific benefit under your dependent's insurance on the date that benefit is no longer provided under the Group Policy.

Family and Medical Leave Act of 1993

If your coverage remains in force due to a certified leave under the FMLA, then your dependents' coverage will also remain in force so long as you continue to meet the requirements as set forth in the FMLA.

Continuation of Insurance

Your insured dependent's insurance may be continued. Premiums must be paid. Your insured dependent's insurance stops at the end of the period for which the last premium was paid if the next premium is not paid on time. Your insured dependent's continuation is subject to all other terms of the Group Policy.

You Stop Active Work

If you stop active work and your insurance is being continued, your dependent's insurance will also be continued as shown in the Employee's Insurance part of this certificate.

Handicapped Dependent Child

If your insured dependent child is physically handicapped or mentally retarded and reaches the maximum age for Dependent's Insurance, you may continue this child's insurance as long as all required premiums are paid. You must give ReliaStar Life proof that:

- · The child is handicapped and not self-supporting.
- · The child became handicapped before reaching the maximum age for Dependent's Insurance.
- The child is dependent on you for support.

Proof must be given within 31 days after the date the child reaches the maximum age for insurance. Before granting a continuation of this child's insurance, ReliaStar Life may require that a doctor examine the child. ReliaStar Life will specify the doctor and pay the fee for all exams ReliaStar Life requires. During the 2 years after the child reaches the maximum age, ReliaStar Life may ask for regular proof of the child's continued handicap. After the 2 year period, ReliaStar Life will not ask for proof, including doctor's exams, more often than once a year.

This handicapped child's continuation stops on the earliest of the following dates:

- The date the child becomes covered under any other group plan.
- · The date the child is no longer handicapped.
- The date you do not give ReliaStar Life proof of the child's handicap when requested.
- The end of the period for which you paid premiums for this continuation, if you do not make the next required premium contribution when due.
- The date your Dependent's Insurance would otherwise stop under the Group Policy.

The Conversion Right will be available to your insured dependent child when all continuation is exhausted.

Portability

You can apply to continue your terminated Dependent's Insurance at the same time you apply for portability of your coverage. Dependent Life Insurance may only be ported if your Life Insurance is ported. Dependent AD&D Insurance may only be ported if Dependent Life Insurance and your AD&D Insurance are ported. You may elect to decrease ported coverage. You will not be eligible to increase ported coverage.

Your application for portability of Dependent's Insurance is subject to approval by ReliaStar Life. If your Dependent's Insurance is not approved for portability, your insured dependent may still be eligible for conversion as described in the **Conversion Rights** section.

The Incontestability provision in the **General Provisions** section also applies to ported coverage starting with the effective date of ported coverage and continuing for two years while your insured dependent is living.

DEPENDENT'S INSURANCE

If you port Dependent's Insurance and then later become eligible as an active employee for Dependent's Insurance under a Group Policy issued by ReliaStar Life, then your amount of ported Dependent's Insurance will be reduced by your amount of Dependent's Insurance as an active employee.

Employee's Life Insurance

ReliaStar Life pays a death benefit to your beneficiary if written proof is received that you have died while this insurance is in force. The death benefit is the amount of Life Insurance for your class shown on the Schedule of Benefits in effect on the date of your death.

ReliaStar Life pays the death benefit for all causes of death. However, for Supplemental Life Insurance, if you commit suicide, while sane or insane, within 2 years of the date your insurance starts, ReliaStar Life will refund the amount of premiums paid for your Supplemental Life Insurance under the Group Policy instead of paying a death benefit.

Beneficiary

The beneficiary is named to receive the proceeds to be paid at your death. You may name more than one beneficiary. The Policyholder cannot be the beneficiary.

You may name, add or change beneficiaries by written request as described below. You may also choose to name a beneficiary that you cannot change without his or her consent. This is an irrevocable beneficiary.

You may name, add or change beneficiaries by written request if all of the following conditions are met:

- · Your coverage is in force.
- ReliaStar Life has written consent of all irrevocable beneficiaries.
- You have not assigned the ownership of your insurance. The rights of an assignee are described in the Assignment section.

All requests are subject to the approval of ReliaStar Life. A change will take effect as of the date it is signed but will not affect any payment ReliaStar Life makes or action it takes before receiving your notice.

Payment of Proceeds

ReliaStar Life pays proceeds to the beneficiary. If there is more than one beneficiary, each receives an equal share, unless you have requested otherwise, in writing. To receive proceeds, a beneficiary must be living on the earlier of the following dates:

- The date ReliaStar Life receives proof of your death.
- · The tenth day after your death.

If there is no eligible beneficiary or if you did not name one, ReliaStar Life pays the proceeds in the following order:

- 1. Your spouse.
- 2. Your natural and adopted children.
- 3. Your parents.
- 4. Your estate.

The person must be living on the tenth day after your death.

Settlement Options

Settlement options are alternative ways of paying the proceeds under the Group Policy. Proceeds is the amount of each benefit ReliaStar Life pays when you die or when you receive a lump sum amount under the Accelerated Death Benefit. To find out more about settlement options, please contact the Policyholder.

Waiver of Life Insurance Premium Disability Benefit

ReliaStar Life waives your Life Insurance premium that becomes due while you are totally disabled. The premium will be waived if you satisfy certain conditions. When ReliaStar Life waives a premium, the amount of Life Insurance equals the amount that would have been provided if you had not become totally disabled. That amount will reduce or stop according to the Schedule of Benefits in effect on the date total disability begins.

When ReliaStar Life waives a premium it includes Life Insurance, Accelerated Death Benefit, and Waiver of Premium. It does not include AD&D Insurance, Dependent's Insurance, or any other benefits as elected under this certificate which were effective at the time of disability.

Conditions, Notice and Proof of Total Disability

ReliaStar Life requires written notice of claim and proof of total disability to waive your premium. All of the following conditions must also be met:

- · Total disability must begin before your 60th birthday.
- You are insured for the Waiver of Life Insurance Premium Disability Benefit on the date you become totally disabled.
- · You continue to be totally disabled.
- · Your insurance is in force when you suffer the sickness or accidental injury causing the total disability.
- · All premiums are paid up to the date the Waiver of Premium is approved by ReliaStar Life.

ReliaStar Life needs written notice of claim before it waives any premium. This notice must be received -

- · while you are living,
- · while you are totally disabled, and
- within one year from the date total disability begins. If you cannot give ReliaStar Life notice within one
 year, your claim is still valid if you show you gave ReliaStar Life notice as soon as reasonably possible

ReliaStar Life needs proof of your total disability before any premiums can be waived. ReliaStar Life may require you to have a physical exam by a doctor it chooses. ReliaStar Life pays for that exam. ReliaStar Life can only require one exam a year after premiums have been waived for 2 full years.

When ReliaStar Life approves your proof of total disability, premiums are waived as of the date you became totally disabled. ReliaStar Life refunds, to the Policyholder, any premium paid for a period during which you were totally disabled. It is the Policyholder's responsibility to refund to you any part of the premium you paid.

Termination of Waiver of Premium

ReliaStar Life stops waiving premiums on the earliest of the following dates:

- The date you are no longer totally disabled.
- The date you do not give ReliaStar Life proof of total disability when asked.
- The date you attain age 65.

If ReliaStar Life stops waiving your premiums, your Life Insurance will stay in force only if all of the following conditions are met:

- The Life Insurance under the Group Policy is still in force.
- · You are eligible for Employee's Insurance under the Group Policy.
- · Your premium payments are resumed.

The amount of Life Insurance that stays in force will be the amount shown on the Schedule of Benefits in effect on the date your premium payments are resumed.

You will not be eligible to continue insurance under the portability option when ReliaStar Life stops waiving your premiums.

If you buy an individual policy under the Conversion Right of the Group Policy during the first year of your total disability, your Life Insurance may be restored. ReliaStar Life will cancel the individual policy as of its issue date if within 12 months of the date you become totally disabled you —

- · file a claim under this provision and ReliaStar Life approves it, and
- · surrender the individual policy without claim, except for refund of premium.

When ReliaStar Life cancels your individual policy, ReliaStar Life -

- refunds all premiums paid for the individual policy.
- · restores your Life Insurance under the Group Policy.
- retains the beneficiary named under the individual policy as beneficiary under the Group Policy, unless you ask ReliaStar Life to change the beneficiary in writing.

Accelerated Death Benefit

NOTE: AT THIS TIME IT IS UNCLEAR WHETHER YOU WILL BE REQUIRED TO PAY TAX ON ACCELERATED DEATH BENEFIT PROCEEDS. YOU SHOULD CONSULT WITH YOUR PERSONAL TAX ADVISER TO ASSESS POSSIBLE TAX IMPLICATIONS.

ReliaStar Life pays this benefit if it has been determined that you have a terminal condition. Accelerated Death Benefit proceeds is the amount ReliaStar Life pays to you or your legal representative while you are living when it has been determined that you have a terminal condition. The Accelerated Death Benefit proceeds are paid in one lump sum and are paid only once. This lump sum payout is the only Settlement Option available to you prior to your death.

The Accelerated Death Benefit is the amount of the Accelerated Death Benefit shown on the Schedule of Benefits in effect on the date you apply for Accelerated Death Benefit proceeds. You will not be able to increase your contributory Life Insurance benefit after the time you apply for the Accelerated Death Benefit, unless you are determined to be ineligible to receive Accelerated Death Benefit proceeds.

To receive the Accelerated Death Benefit, all of the following conditions must be met. You must:

- request this benefit in writing while you are living. If you are unable to request this benefit yourself, your legal representative may request it for you.
- · be insured as an employee for Life Insurance benefits.
- have Life Insurance benefits of at least \$10,000 as shown on the Schedule of Benefits.
- provide to ReliaStar Life a doctor's statement which gives the diagnosis of your medical condition; and states that because of the nature and severity of such condition, your life expectancy is no more than 12 months. ReliaStar Life may require that you be examined by a doctor of its choosing. If ReliaStar Life requires this, ReliaStar Life pays for the exam.
- provide to ReliaStar Life written consent from any irrevocable beneficiary, assignee, and, in community property states, from your spouse.

Benefit Payment

ReliaStar Life pays the Accelerated Death Benefit proceeds to you unless both of the following are true:

- It is shown, to the satisfaction of ReliaStar Life, that you are physically and mentally incapable of receiving and cashing the lump sum payment.
- · A representative appointed by the courts to act on your behalf does not make a claim for the payment.

If ReliaStar Life does not pay you because the two above conditions apply, payments instead will be made to one of the following:

- · A person who takes care of you.
- · An institution that takes care of you.
- · Any other person ReliaStar Life considers entitled to receive the payments as your trustee.

Accelerated Death Benefit Exclusions

ReliaStar Life does not pay benefits for a terminal condition if either of the following apply:

- the required Accelerated Death Benefit premium or Life Insurance premium is due and unpaid.
- the terminal condition is directly or indirectly caused by attempted suicide or intentionally self-inflicted injury, whether sane or insane.

Effects on Coverage

When ReliaStar Life pays out this benefit, your coverage is affected in the following ways:

- Your total available Life Insurance benefit equals your amount of Basic and Supplemental Life Insurance shown on the Schedule of Benefits at the time you apply for the Accelerated Death Benefit.
- Your Life Insurance benefit is reduced by the Accelerated Death Benefit proceeds paid out under this
 provision.
- Your Life Insurance benefit amount which you may convert is reduced by the Accelerated Death Benefit proceeds paid out under this provision.
- You will not be able to increase your Life Insurance benefit after ReliaStar Life approves you to receive the Accelerated Death Benefit.
- Your premium is based upon the Life Insurance benefit amount in force prior to any proceeds paid under this Accelerated Death Benefit provision. Such premium must be paid, unless waived, to keep the Life Insurance coverage in force.
- Your remaining Life Insurance benefit is subject to future age reductions, if any, as shown on the Schedule of Benefits.

- You will not be able to reinstate your coverage to its full amount in the event of a recovery from a terminal condition.
- Your dependents' Life Insurance coverage will be unaffected by Accelerated Death Benefit proceeds paid to you, provided all required premiums are paid.
- Your receipt of Accelerated Death Benefit proceeds does not affect your Accidental Death and Dismemberment Insurance. Thus, if you should die in an accident after receiving Accelerated Death Benefit Proceeds, your Accidental Death and Dismemberment Insurance will be based on your Life Insurance in force prior to the Accelerated Death Benefit payout, provided your premium is not being waived.

Accidental Death & Dismemberment (AD&D) Insurance

ReliaStar Life pays this benefit if you suffer a covered loss due to a covered accident. All of the following conditions must be met:

- · You are covered for AD&D Insurance on the date of the accident.
- · Loss occurs within 180 days of the date of the accident.
- · The cause of the loss is not excluded.

ReliaStar Life pays the benefit shown below if you suffer any of the losses listed. The Full Amount is shown on the Schedule of Benefits. ReliaStar Life pays only one Full Amount while the Group Policy is in effect. If you have a loss for which ReliaStar Life paid 1/2 of the Full Amount, ReliaStar Life pays no more than 1/2 of the Full Amount for the next loss.

Loss of hands or feet means loss by being permanently, physically severed at or above the wrist or ankle. Loss of sight means total and permanent loss of sight. Loss of speech and hearing means total and permanent loss of speech and hearing. Loss of thumb and index finger means loss by being permanently, physically, entirely severed.

Quadriplegia means total paralysis of all four limbs. Paraplegia means total paralysis of both lower limbs. Hemiplegia means paralysis of one arm and one leg on the same side of the body.

Paralysis must be the result of a spinal cord injury which is due to an accident. ReliaStar Life does not pay an AD&D benefit for any paralysis caused by a stroke. Paralysis must be determined by competent medical authority to be permanent, complete and irreversible.

ReliaStar Life does not pay a benefit for loss of use of the hand or foot or thumb and index finger.

Death benefits are paid to your beneficiary. All other benefits are paid to you.

Exposure and Disappearance Benefit

ReliaStar Life pays an Exposure benefit if:

- · the loss is from injury caused by exposure to the elements, and
- · is the result of a covered accident.

ReliaStar Life pays a Disappearance benefit if:

- you are in a conveyance, including but not limited to an automobile, airplane, ship or train, that disappears, sinks or wrecks; and
- you disappear and your body is not found, and the disappearance is the result of a covered accident;
 and

- · a reasonable period of time, but no more than one year, has lapsed since the accident, and
- · ReliaStar Life has reviewed all evidence and there is no reason to believe that you are living.

The amount payable for the Exposure benefit is contained in the table above. The amount payable for the Disappearance benefit is the AD&D benefit for loss of life. If benefits are paid for Exposure or Disappearance, no other AD&D benefits will be payable under the Group Policy.

Exposure benefits are paid to you if living, otherwise to your beneficiary. Disappearance benefits are paid to your beneficiary.

If ReliaStar Life pays the Disappearance benefit and it is later found you are alive, the amount of benefits paid must be refunded to ReliaStar Life.

Safe Driver Benefit

ReliaStar Life pays a **Safe Driver** benefit in addition to the AD&D benefit and subject to the exclusions listed below if you were:

- · killed due to an automobile accident, and
- · wearing a properly fastened safety belt at the time of the accident.

An additional amount will be paid if you were also driving in or riding in an automobile equipped with a factory installed airbag that operated properly upon impact.

For loss of:

Life (with safety belt only)

An additional 10% of Full Amount of AD&D Insurance up to a maximum of \$25,000

Life (with safety belt and airbag)

An additional 15% of Full Amount of AD&D Insurance up to a maximum of \$40,000

Automobile means any self-propelled private passenger vehicle which has four or more tires and which is not being used for commercial purposes. **Safety belt** means a passenger restraint system properly installed in the vehicle in which you were riding. **Airbag** means an additional restraint system which inflates for added protection to the head and chest areas.

ReliaStar Life will not pay the Safe Driver benefit if the loss of life was caused directly or indirectly by any use of intoxicating liquors, marijuana, narcotic drugs, depressants or similar substances, whether or not prescribed by a doctor, by you or by the driver of the automobile in which you were riding.

Safe Driver benefits are paid to your beneficiary.

Coma Benefit

ReliaStar Life pays a **Coma** benefit if, due to an accident, you are in a coma. Coma benefit payments will stop when you are no longer in a coma or when maximum benefits have been paid, whichever comes first.

In the event of:

Coma

An additional 2% of Full Amount of AD&D Insurance per month for up to 12 months to a total maximum of \$24,000

Coma means that you remain unresponsive to any stimuli and speechless for a period of time not less than 30 days, as determined by a competent medical authority.

If you are physically and mentally incapable of receiving and cashing Coma benefit payments, then the payments instead will be made to a person legally authorized to receive the payments on your behalf.

Education Benefit

ReliaStar Life pays an **Education** benefit in addition to the AD&D benefit and subject to the conditions below if you die due to an accident. This benefit will be paid at the end of each annual period following your death to your dependent who is enrolled as a full-time student in an accredited post-secondary institution of higher learning beyond grade 12 within 365 days following the date of your death. Benefit payments will stop if either of the following is true during the preceding annual period —

- · the student's full-time school attendance is less than 6 months; or
- the student would no longer be considered your eligible dependent under the definition of dependent in the policy.

For:	The benefit is
Education	An additional 5% of Full Amoun
	of AD&D Insurance
	per year for up to 4 years
	to a maximum of \$3,000 per yea

Education benefits are paid to each eligible dependent student, or to the dependent's legal guardian.

Transportation Benefit

ReliaStar Life pays a **Transportation** benefit in addition to the AD&D benefit if you die due to an accident that occurs at least 75 miles from your primary residence.

For:

Transportation

An additional 2% of Full Amount of AD&D Insurance up to a maximum of \$2,000

Transportation benefits are paid to your beneficiary.

Child Care Benefit

ReliaStar Life pays a **Child Care** benefit in addition to the AD&D benefit if you die due to an accident, and your dependent child under age 13 years is enrolled in a licensed day care center within 90 days of your death. This benefit is paid on behalf of each eligible dependent child at the end of each annual period following your death. Benefit payments will stop if either of the following is true during the preceding annual period —

- · your dependent child does not attend a licensed day care center for at least 1000 hours; or
- · your dependent child is not under age 13 years for any part of that year.

For:

Child Care

An additional 3% of Full Amount of AD&D Insurance per year for up to 6 years to a maximum of \$2,000 per year

Child Care benefits are paid to the person who has incurred the cost of day care expenses for your eligible dependent child.

Occupational Assault Benefit

ReliaStar Life pays an **Occupational Assault** benefit in addition to the AD&D benefit if you suffer a covered loss due to an accident, **and**:

- the loss is due to an intentional and unlawful act of physical violence directed at you by another person.
- you are actively at work, performing assigned duties on behalf of the Policyholder at the time of the assault, and
- a report of criminal activity has been filed on your behalf with the appropriate law enforcement authority within 48 hours of the assault.

For loss due to:

The benefit is:

Occupational Assault benefits are paid to you if living, otherwise to your beneficiary.

Accidental Death and Dismemberment Exclusions

ReliaStar Life does not pay benefits for loss directly or indirectly caused by any of the following:

- · Suicide or intentionally self-inflicted injury, while sane or insane.
- · Physical or mental illness.
- Bacterial infection or bacterial poisoning. Exception: Infection from a cut or wound caused by an accident.
- · Riding in or descending from an aircraft as a pilot or crew member.
- · Any armed conflict, whether declared as war or not, involving any country or government.
- · Injury suffered while in the military service for any country or government.
- · Injury which occurs when you commit or attempt to commit a felony.
- Use of any drug, narcotic or hallucinogenic agent –
- unless prescribed by a doctor.
- which is illegal.
- not taken as directed by a doctor or the manufacturer.
- Your intoxication. Intoxication means your blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the accident occurred.

Dependent's Life Insurance

ReliaStar Life pays a death benefit in the amount of the Dependent's Life Insurance shown on the Schedule of Benefits. ReliaStar Life pays according to the Schedule of Benefits in effect on the date your insured dependent dies.

ReliaStar Life pays the death benefit for all causes of death. However, for Dependent Life Insurance, if your insured dependent, while sane or insane, commits suicide within 2 years from the date his or her coverage starts, ReliaStar Life will refund the amount of premiums already paid for Dependent Life Insurance instead of paying a death benefit.

ReliaStar Life requires that proof of your insured dependent's death be mailed to ReliaStar Life at its Home Office.

ReliaStar Life pays benefits for your insured dependent's death to you, if you are living on the earlier of the following:

- The date ReliaStar Life receives proof of your insured dependent's death at its Home Office.
- The tenth day after your insured dependent's death.

If you are not living on either of these dates, ReliaStar Life pays the proceeds to the following in the order listed:

- 1. Your spouse, if living.
- 2. Your estate.

Dependent's Accidental Death & Dismemberment (AD&D) Insurance

ReliaStar Life pays this benefit if your insured dependent suffers a covered loss due to a covered accident. All of the following conditions must be met:

- · Your insured dependent is covered for AD&D Insurance on the date of the accident.
- · Loss occurs within 180 days of the accident.
- · The cause of the loss is not excluded.

ReliaStar Life pays the benefit shown below if your insured dependent suffers any of the losses listed. The Full Amount is shown on the Schedule of Benefits. ReliaStar Life pays only one Full Amount while the Group Policy is in effect. If your insured dependent has a loss for which ReliaStar Life paid 1/2 of the Full Amount, ReliaStar Life pays no more than 1/2 of the Full Amount for the next loss.

Loss of hands or feet means loss by being permanently, physically severed at or above the wrist or ankle. Loss of sight means total and permanent loss of sight. Loss of speech and hearing means total and permanent loss of speech and hearing. Loss of thumb and index finger means loss by being permanently, physically, entirely severed.

Quadriplegia means total paralysis of all four limbs. **Paraplegia** means total paralysis of both lower limbs. **Hemiplegia** means paralysis of one arm and one leg on the same side of the body.

Paralysis must be the result of a spinal cord injury which is due to an accident. ReliaStar Life does not pay an AD&D benefit for any paralysis caused by a stroke. Paralysis must be determined by competent medical authority to be permanent, complete and irreversible.

ReliaStar Life does not pay a benefit for loss of use of the hand or foot or thumb and index finger.

ReliaStar Life pays all dismemberment and paralysis benefits for your insured dependent to you.

Exposure and Disappearance Benefit

ReliaStar Life pays an **Exposure** benefit if:

- · your insured dependent's loss is from injury caused by exposure to the elements, and
- · is the result of a covered accident.

ReliaStar Life pays a **Disappearance** benefit if:

- your insured dependent is in a conveyance, including but not limited to an automobile, airplane, ship or train, that disappears, sinks or wrecks; and
- your insured dependent disappears and your insured dependent's body is not found, and the disappearance is the result of a covered accident; and
- · a reasonable period of time, but no more than one year, has lapsed since the accident, and
- ReliaStar Life has reviewed all evidence and there is no reason to believe that your insured dependent is living.

The amount payable for the Exposure benefit is contained in the table above. The amount payable for the Disappearance benefit is the AD&D benefit for loss of life. If benefits are paid for Exposure or Disappearance, no other AD&D benefits will be payable under the Group Policy.

Exposure and Disappearance benefits for your insured dependent are paid to you.

If ReliaStar Life pays the Disappearance benefit and it is later found your insured dependent is alive, the amount of benefits paid must be refunded to ReliaStar Life.

Safe Driver Benefit

ReliaStar Life pays a **Safe Driver** benefit in addition to the AD&D benefit and subject to the exclusions listed below if your insured dependent was:

- · killed due to an automobile accident, and
- · wearing a properly fastened safety belt at the time of the accident.

An additional amount will be paid if your insured dependent was also driving in or riding in an automobile equipped with a factory installed airbag that operated properly upon impact.

Your dependent must be insured for at least \$25,000 Dependent AD&D Insurance as shown on the Schedule of Benefits in order to be eligible for a Safe Driver benefit.

For loss of:	The benefit is:
Life (with safety belt only)	An additional 10% of Full Amount of Dependent AD&D Insurance up to a maximum of \$25,000
Life (with safety belt and airbag)	An additional 15% of Full Amount of Dependent AD&D Insurance up to a maximum of \$40,000

Automobile means any self-propelled private passenger vehicle which has four or more tires and which is not being used for commercial purposes. **Safety belt** means a passenger restraint system properly installed in the vehicle in which your insured dependent was riding. **Airbag** means an additional restraint system which inflates for added protection to the head and chest areas.

ReliaStar Life will not pay the Safe Driver benefit if the loss of life was caused directly or indirectly by any use of intoxicating liquors, marijuana, narcotic drugs, depressants or similar substances, whether or not prescribed by a doctor, by your insured dependent or by the driver of the automobile in which your insured dependent was riding.

Coma Benefit

ReliaStar Life pays a **Coma** benefit if, due to an accident, your insured dependent is in a coma. Coma benefit payments will stop when your insured dependent is no longer in a coma or when maximum benefits have been paid, whichever comes first. Your dependent must be insured for at least \$25,000 Dependent AD&D Insurance as shown on the Schedule of Benefits in order to be eligible for a Coma benefit.

In the event of:	The benefit is:
Coma	An additional 2% of Full Amount
	of Dependent AD&D Insurance
	per month for up to 12 months
	to a total maximum of \$24,000

Coma means that your insured dependent remains unresponsive to any stimuli and speechless for a period of time not less than 30 days, as determined by a competent medical authority.

Coma benefits for your insured dependent are paid to you.

Education Benefit

ReliaStar Life pays an **Education** benefit in addition to the AD&D benefit and subject to the conditions below if your insured dependent spouse dies due to an accident. This benefit will be paid at the end of each annual period following your dependent spouse's death to your spouse's dependent who is enrolled as a full-time student in an accredited post-secondary institution of higher learning beyond grade 12 within 365 days following the date of your spouse's death. Benefit payments will stop if either of the following is true during the preceding annual period —

- · the student's full-time school attendance is less than 6 months; or
- the student would no longer be considered your spouse's eligible dependent under the definition of dependent in the policy.

Your dependent spouse must be insured for at least \$25,000 Dependent AD&D Insurance as shown on the Schedule of Benefits in order for the dependent student to be eligible for an Education benefit.

For:	The benefit is
Education	An additional 5% of Full Amoun
	of Dependent AD&D Insurance
	per year for up to 4 years
	to a maximum of \$3,000 per yea

Education benefits are paid to each eligible dependent student, or to the dependent's legal guardian.

Transportation Benefit

ReliaStar Life pays a **Transportation** benefit in addition to the AD&D benefit if your insured dependent dies due to an accident that occurs at least 75 miles from his or her primary residence. Your dependent must be insured for at least \$25,000 Dependent AD&D Insurance as shown on the Schedule of Benefits in order to be eligible for a Transportation benefit.

For:	The benefit is:
Transportation	. An additional 2% of Full Amount
	of Dependent AD&D Insurance
	up to a maximum of \$2,000

Transportation benefits for your insured dependent are paid to you.

Accidental Death and Dismemberment Exclusions

ReliaStar Life does not pay benefits for loss directly or indirectly caused by any of the following:

- · Suicide or intentionally self-inflicted injury, while sane or insane.
- · Physical or mental illness.
- Bacterial infection or bacterial poisoning. **Exception:** Infection from a cut or wound caused by an accident.
- · Riding in or descending from an aircraft as a pilot or crew member.
- · Any armed conflict, whether declared as war or not, involving any country or government.
- Injury suffered while in the military service for any country or government.
- · Injury which occurs when your insured dependent commits or attempts to commit a crime.
- Use of any drug, narcotic or hallucinogenic agent —
- unless prescribed by a doctor.
- which is illegal.
- not taken as directed by a doctor or the manufacturer.
- Your insured dependent's intoxication. Intoxication means your insured dependent's blood alcohol
 content meets or exceeds the legal presumption of intoxication under the laws of the state where the
 accident occurred.

CONVERSION RIGHTS

Life Insurance

You or your insured dependent may convert this insurance to an individual life insurance policy if any part of your or your insured dependent's Life Insurance under the Group Policy stops. Proof of good health is not required.

Conditions for Conversion

You or your insured dependent may convert Life Insurance if it terminates for any of the following reasons:

- For coverage not ported, you are no longer actively at work.
- For coverage not ported, you are no longer eligible for Employee's Insurance under the Group Policy.
- · For ported coverage, you have reached the termination age under the Group Policy.
- The Group Policy is changed or cancelled, and your Life Insurance under the Group Policy has been in effect for at least 5 years in a row.
- Your premiums are no longer being waived due to total disability, and your group Life Insurance terminates.
- · For your Life Insurance, the amount of insurance is reduced.
- · For your dependent's life insurance -
- your dependent's life insurance terminates.
- your dependent is no longer an eligible dependent as defined.
- your dependent's life insurance shown on the Schedule of Benefits is reduced.
- your Life Insurance premiums are waived due to total disability.
- you die.

You or your insured dependent may convert this insurance by applying and paying the first premium for an individual policy within 31 days after any part of your or your insured dependent's insurance stops.

If you or your insured dependent is not given notice of this conversion right within 16 days after any part of your Life Insurance or your Dependents' Life Insurance stops, you or your insured dependent will have more time to apply and pay the first premium for the individual policy. This additional time period will end 15 days after you or your insured dependent is given notice of this conversion right. In no event will the additional time period extend for more than 91 days after any part of your Life Insurance or Dependents' Life stops.

ReliaStar Life or the Policyholder must be notified. ReliaStar Life will supply you or your insured dependent with a conversion form to complete and return.

If your insured dependent is too young to contract for life insurance, the following people may apply in this order:

- 1. You, while living.
- 2. Your spouse, while living.
- 3. The court-appointed guardian of your insured dependent.

Type of Converted Policy

You or your insured dependent may purchase any individual nonparticipating policy offered by ReliaStar Life, except term insurance. The new policy must provide for a level amount of insurance and have premiums at least equal to those of ReliaStar Life's whole life plan with the lowest premium.

If your previous coverage included additional benefits such as disability, Accidental Death and Dismemberment Insurance or the Accelerated Death Benefit, the new insurance will not include these benefits.

Amount of Conversion Coverage

If your or your insured dependent's Life Insurance is changed or cancelled because the Group Policy is changed or cancelled, and your Life Insurance under the Group Policy has been in effect for at least 5 years in a row, the amount of the individual policy is limited to the lesser of —

- \$5,000 or
- the amount of your or your insured dependent's Life Insurance which stops, minus the amount of other group insurance for which you or your insured dependent becomes eligible, within 31 days of the date your or your insured dependent's insurance stops.

CONVERSION RIGHTS

If your or your insured dependent's Life Insurance stops for any reason other than the above, the amount of your or your insured dependent's individual policy may be any amount up to the amount of your or your insured dependent's Life Insurance that stopped.

Effective Date

The new policy takes effect 31 days after the part of your or your insured dependent's Life Insurance being converted stops.

If you or your insured dependent dies within the 31-day period allowed for making application to convert, ReliaStar Life will pay a death benefit to your or your insured dependent's beneficiary in the amount you or your insured dependent were entitled to convert. ReliaStar Life will pay the amount whether or not application was made. ReliaStar Life will return any premium paid for the individual policy to your or your insured dependent's beneficiary named under the Group Policy.

Premiums

Premiums for the new policy are based on your or your insured dependent's age on the date of conversion.

CLAIM PROCEDURES

Submitting a Claim

You, your insured dependent or someone on your behalf must send ReliaStar Life written notice of the loss on which your claim will be based. The notice must -

- include information to identify you or your insured dependent, like your name, address and Group Policy number.
- · be sent to ReliaStar Life or to the authorized administrator.
- be sent within 91 days after the loss for which claim is based has occurred or as soon as reasonably possible.

Claim Forms

ReliaStar Life or its authorized administrator will send proof of loss claim forms within 15 days after ReliaStar Life receives notice of claim.

Completed proof of loss claim forms or other written proof of loss detailing how the loss occurred must be sent to ReliaStar Life within 91 days after the loss or as soon as reasonably possible.

GENERAL PROVISIONS

Life Insurance Assignment

You can change the owner of your Life Insurance under the Group Policy by sending ReliaStar Life written notice. This change is an absolute assignment. You cannot make an absolute assignment to the Policyholder. You transfer all your rights and duties as owner to the new owner. The new owner can then make any change the Group Policy allows. A request for an absolute assignment —

- · does not change the insurance or the beneficiary.
- applies only if ReliaStar Life receives your notice.
- · takes effect from the date signed.
- does not affect any payment ReliaStar Life makes or action ReliaStar Life takes before receiving your notice.

A collateral assignment is not allowed.

ReliaStar Life assumes no responsibility for the validity of any assignment. You are responsible to see that the assignment is legal in your state and that it accomplishes the goals that you intend.

Legal Action

Legal action may not be taken to receive benefits until 60 days after the date proof of loss is submitted according to the requirements of the Group Policy. Legal action must be taken within 3 years after the date proof of loss must be submitted.

If the Policyholder's state requires longer time limits, ReliaStar Life will comply with the state's time limits.

Exam and Autopsy

For AD&D, when reasonably necessary, ReliaStar Life may have you or your insured dependent examined while a claim is pending under the Group Policy. ReliaStar Life pays for the initial exam. ReliaStar Life may have an autopsy made if you or your insured dependent dies, if not forbidden by state law.

Incontestability

Your and your dependent's insurance has a contestable period starting with the effective date of your insurance and continuing for 2 years while you are living. During that 2 years, ReliaStar Life can contest the validity of your and your dependent's insurance because of inaccurate or false information received relating to your and your insured dependent's insurability. Only statements that are in writing and signed by you or your insured dependent can be used to contest the insurance.

Accident - an unexpected and sudden event which the insured does not foresee.

Active Work, Actively at Work – the employee is physically present at his or her customary place of employment with the intent and ability of working the scheduled hours and doing the normal duties of his or her job on that day.

Child -

- · your natural or adopted child.
- a child for whom you have legal obligation for purposes of adoption.
- a child who is primarily dependent on you for support and lives with you in a permanent parent-child relationship, and who is your stepchild, your foster child, or a child for whom you are a legal guardian.

Dependent -

- · your lawful spouse.
- · your unmarried child from birth but less than 26 years of age.

The term "dependent" does not include --

- · a married child.
- a spouse or child living outside the United States.
- · a spouse or child eligible for Employee's Insurance under the Group Policy.
- · a spouse or child on active military duty.
- · a parent of you or your spouse.
- a spouse or child who does not give proof of good health when requested, or whose proof is not approved.

Employee – an active employee residing in the United States who is employed by the Policyholder and is regularly scheduled to work on at least a 30-hour-per-week basis. Such employees of companies and affiliates controlled by the Policyholder are included. Temporary and seasonal employees are excluded.

Group Policy - the written group insurance contract between ReliaStar Life and the Policyholder.

Nonworking Day – a day on which the employee is not regularly scheduled to work, including time off for the following:

- · Vacations.
- · Personal holidays.
- · Weekends and holidays.
- Approved nonmedical leave of absence.
- · Paid Time Off for nonmedical-related absences.

Nonworking day does not include time off for any of the following:

- Medical leave of absence. Time off for a medical leave of absence will be considered a scheduled working day.
- · Temporary layoff.
- The Policyholder suspending its operations, in part or total.
- Strike.

Policyholder - City of Chattanooga

ReliaStar Life - ReliaStar Life Insurance Company, at its Home Office in Minneapolis, Minnesota.

Terminal Condition – an injury or sickness which is expected to result in your death within 12 months and from which there is no reasonable chance of recovery. ReliaStar Life, or a qualified party chosen by ReliaStar Life, will make this determination.

Total Disability, Totally Disabled – your inability, due to sickness or accidental injury, to work at or perform the material and substantial duties of any job suited to your education, training or experience.

Written, In Writing – signed, dated and received at ReliaStar Life's Home Office in a form ReliaStar Life accepts.

You, Your - an employee insured for Employee's Insurance under the Group Policy.

VOLUNTARY LIFE & AD&D POLICY

YOUR GROUP MONTHLY INSURANCE PLAN

For Employees of City of Chattanooga

GROUP LONG TERM DISABILITY INCOME INSURANCE CERTIFICATE OF COVERAGE

RELIASTAR LIFE INSURANCE COMPANY 20 Washington Avenue South Minneapolis, Minnesota 55401

POLICYHOLDER:

City of Chattanooga

GROUP POLICY NUMBER:

67988-7LTD2011

POLICY EFFECTIVE DATE:

July 1, 2013

GOVERNING JURISDICTION:

Tennessee

ReliaStar Life Insurance Company (ReliaStar Life) certifies that it has issued the group policy listed above to the **Policyholder**. The policy is available for **you** to review if **you** contact the **Policyholder** for more information. **This is your Certificate of Coverage as long as you are eligible for coverage and you become insured. Please read it carefully and keep it in a safe place.** This Certificate of Coverage replaces any other certificates ReliaStar Life may have given **you** under the policy.

The Certificate of Coverage summarizes and explains the parts of the policy which apply to **you**. The Certificate of Coverage is part of the group policy but by itself is not a policy. **Your** coverage may be changed under the terms and conditions of the policy.

The policy is delivered in and is governed by the **laws** of the governing jurisdiction and to the extent applicable by the Employee Retirement Income Security **Act** of 1974 (ERISA) and any amendments.

For purposes of effective dates and ending dates under the policy, all days begin at 12:01 a.m. standard time at the **Policyholder's** address and end at 12:00 midnight standard time at the **Policyholder's** address.

The policy does not replace or affect any requirements for coverage by any Workers' Compensation or state disability insurance. The policy covers disabilities due to an occupational sickness or injury.

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BENEFITS AT A GLANCE

The Long Term Disability policy provides benefits to replace a portion of **your** income while **you** are disabled. The amount **you** receive is based on the amount **you** earned before **your** disability began, subject to all policy provisions.

EMPLOYER: City of Chattanooga **GROUP POLICY NUMBER:** 67988-7LTD2011

ELIGIBLE CLASS(ES)

All Active, Full-time **employees** in **active employment** with the **Employer** in the United States who participate in the General Pension Plan.

You must be an employee of the Employer and in an eligible class.

Temporary and seasonal workers are excluded from coverage.

MINIMUM HOURS REQUIREMENT

30 hours per week

WAITING PERIOD

For persons in an eligible class on or before the policy effective date: End of the month in which **you** complete a continuous period of 6 months of **active employment**.

For persons entering an eligible class after the policy effective date: End of the month in which **you** complete a continuous period of 6 months of **active employment**.

REHIRE

If **your** employment ends due to military leave of absence or an approved non-medical leave of absence and **you** are rehired within 12 months, **your** previous work while in an eligible class will apply toward the **waiting period**. All other policy provisions apply.

WHO PAYS FOR THE COVERAGE

Your Employer pays the cost of your coverage.

WAIVER OF PREMIUM

We do not require premium payments for your coverage while you are receiving or are entitled to receive Long Term Disability payments under the policy.

ELIMINATION PERIOD

The latest of the following:

- · 180 consecutive days for disability due to injury.
- · 180 consecutive days for disability due to sickness.
- The date your salary continuation or accumulated sick leave payments end, if applicable.

The elimination period begins on the first day of your disability.

Benefits for a payable claim begin the day after the elimination period is completed.

ACCUMULATION OF ELIMINATION PERIOD

Accumulation period: 360 consecutive days.

The elimination period and the accumulation period begin on the first day of your disability.

Benefits for a payable claim begin the day after the elimination period is completed.

MONTHLY BENEFIT

60% of monthly earnings to a maximum benefit of \$5,000 per month.

Your benefit may be reduced by any deductible sources of income and disability earnings. Some disabilities may not be covered or may have limited coverage under the policy.

MONTHLY EARNINGS

Monthly earnings means your gross monthly income from your Employer in effect just prior to your date of disability. It includes your total income before taxes, and any deductions made for pre-tax contributions to a qualified deferred compensation plan, Section 125 plan, or flexible spending account. It does not include income received from commissions, bonuses, overtime pay, any other extra compensation, or income received from sources other than your Employer.

BENEFITS AT A GLANCE

Earnings, whether for a full year or partial year, will be converted to a monthly amount for the purpose of calculating the **monthly payment**.

MAXIMUM PERIOD OF PAYMENT

For a disability which begins before **you** reach age 60, the **maximum period of payment** will be until the Social Security Normal Retirement Age (SSNRA) as shown in the following table:

Year of Birth

Social Security Normal Retirement Age (SSNRA)*

efore 1938	-
938	nonths
939 65 years and 4 m	nonths
940	nonths
941	nonths
942 65 years and 10 m	nonths
943-1954	years
955 66 years and 2 m	onths
956	nonths
957 66 years and 6 m	onths
958	onths
959 66 years and 10 m	nonths
960 and after	years

For a disability which starts on or after **you** reach age 60, the **maximum period of payment** will be determined according to the following table:

Your Age When Disability Begins

Maximum Period of Payment

Age 60 60 more Age 61 48 more Age 62 42 more Age 63 36 more Age 64 30 more Age 65 Age 66 Age 67	nths or to SSNRA*, whichever is greater in this in the second secon
Age 68Age 69 and over	

^{*}Age at which **you** are entitled to unreduced Social Security benefits based on the Social Security Amendments of 1983.

REGULAR OCCUPATION PERIOD

2 Year(s)

TOTAL BENEFIT CAP

If you are eligible to receive payments under the policy in addition to your monthly payment, the total benefit payable to you on a monthly basis (including all benefits provided under the policy) will not exceed 100% of your monthly earnings. However, if you are participating in a vocational rehabilitation plan, the total benefit payable to you on a monthly basis (including all benefits provided under the policy) will not exceed 110% of your monthly earnings.

The above items are only highlights of the policy. For a full description of your coverage, including any additional benefits, exclusions or limitations that may apply, continue reading your Certificate of Coverage.

ACCIDENT or ACCIDENTAL means a sudden, unexpected event that was not reasonably foreseeable.

ACTIVE EMPLOYMENT means **you** are working for **your Employer** for earnings that are paid regularly and that **you** are performing the **material and substantial duties** of **your regular occupation**. **You** must be working at least the minimum number of hours as described under the MINIMUM HOURS REQUIREMENT in the BENEFITS AT A GLANCE.

To be in active employment, your work site must be one of the following:

- · Your Employer's usual place of business.
- · An alternative work site at the direction of your Employer, including your home.
- · A location to which your job requires you to travel.

Normal vacation is considered active employment.

Temporary and seasonal workers are excluded from coverage.

APPROPRIATE CARE means that all of the following are true:

- You visit a doctor as frequently as medically required according to standard medical practice to effectively treat and manage your disabling condition(s).
- You receive care or treatment appropriate for the disabling condition(s), conforming with standard medical practice, by a **doctor** whose specialty or experience is appropriate for the disabling condition(s) according to standard medical practice.
- You have the obligation to minimize your disabling condition including having corrective treatment or minor surgery.

CONTEST means that, if **we** determine **you** made a material misrepresentation in **your** application for coverage under the policy, **we** notify **you** in writing that such coverage was therefore never effective. This is subject to the INCONTESTABILITY provision.

DEDUCTIBLE SOURCES OF INCOME means income from other sources as listed in the certificate which **you** receive or are eligible to receive while **you** are disabled. This income will be subtracted from **your gross monthly payment.**

DISABILITY EARNINGS means the earnings which **you** receive while **you** are disabled and working, plus the earnings **you** could receive if **you** were working to **your maximum capacity**.

Disability earnings does not include earnings from secondary employment if such employment began prior to **your** date of disability; however, it does include any increase in earnings from that secondary employment occurring after **your** date of disability.

DOCTOR means a person performing tasks that are within the limits of his or her medical license, and also meets one of the following requirements:

- · Is licensed to practice medicine and prescribe and administer drugs or to perform surgery.
- · Has a doctoral degree in Psychology (Ph.D. or Psy.D.) whose primary practice is treating patients.
- Is a legally qualified medical practitioner according to the laws and regulations of the jurisdiction where treatment occurred.

We will not recognize you or your family members, including but not limited to: spouse, domestic partner, children, parents, including in-laws, or siblings, including in-laws, a business or professional partner, or any person who has a financial affiliation or business interest with you as a doctor for a claim that you send to us.

ELIGIBLE SURVIVOR means your spouse, if living; otherwise, your children under age 26.

EMPLOYEE means a person who is a citizen or legal resident of the United States in **active employment** with the **Employer** in the United States.

EMPLOYER means the **Policyholder** and includes any division, subsidiary or affiliated company named in the policy.

FAMILY MEMBER means an individual who can be claimed as a dependent by **you** for federal income tax purposes.

GAINFUL OCCUPATION means an occupation that is or can be expected to provide **you** with an income within 12 months of **your** return to work, that exceeds:

- 80% of your indexed monthly earnings, if you are working.
- 60% of your indexed monthly earnings, if you are not working.

GRACE PERIOD means the 45 day period following the premium due date during which premium payment for the policy may be made by the **Policyholder**.

GROSS MONTHLY PAYMENT means your benefit before any reduction for deductible sources of income and disability earnings.

HOSPITAL, **HEALTH FACILITY or INSTITUTION** means an accredited facility licensed to provide care and treatment for the condition causing **your** disability.

INDEXED MONTHLY EARNINGS means your monthly earnings adjusted on each anniversary of benefit payment by the lesser of 10% or the current annual percentage increase in the Consumer Price Index. Your indexed monthly earnings may increase or remain the same, but will never decrease.

The Consumer Price Index CPI-U is published by the U.S. Department of Labor. **We** reserve the right to use some other similar measurement if the Department of Labor changes or stops publishing the CPI-U. Indexing is only used as a factor in the determination of the percentage of lost earnings while **you** are disabled and working, and in the determination of **gainful occupation**.

INJURY means a bodily **injury** that is the direct result of an **accident** and not related to any other cause. The **injury** must occur, and disability resulting from the **injury** must begin, while **you** are covered under the policy. **Injury** that occurs before **you** are covered under the policy will be treated as a **sickness**.

INSURED PERSON means a person who is eligible for the coverage under the policy, becomes covered according to the terms of the policy, and whose coverage remains in effect according to the terms of the policy.

LAW, PLAN or ACT means the original enactments of the law, plan or act and all amendments.

LEAVE OF ABSENCE means **you** are absent from **active employment** for a period of time that has been agreed to in advance in writing by **your Employer**. **Your** normal vacation time or any period of disability is not considered a **leave of absence**.

MATERIAL AND SUBSTANTIAL DUTIES means duties that are normally required for the performance of your regular occupation and that cannot be reasonably be omitted or modified, except that if you are required to work on average in excess of 40 hours per week, we will consider you able to perform that requirement if you have the capacity to work 40 hours per week.

MAXIMUM BENEFIT means the total monthly benefit amount for which **you** are insured under the policy subject to all policy provisions.

MAXIMUM CAPACITY means, based on your restrictions and limitations:

- During the regular occupation period, the greatest extent of work you are able to do in your regular occupation.
- Beyond the **regular occupation period**, the greatest extent of work **you** are able to do in any occupation for which **you** are reasonably fitted by education, training or experience.

MAXIMUM PERIOD OF PAYMENT means the longest period of time we will make payments to you for any one period of disability.

MENTAL ILLNESS means a psychiatric or psychological condition classified in the Diagnostic and Statistical Manual of Mental Health Disorders (DSM), published by the American Psychiatric Association, most current as of the start of a disability. Such disorders include, but are not limited to: psychotic, emotional or behavioral disorders, or disorders related to stress or to substance abuse or dependency. If the DSM is discontinued or replaced, these disorders will be those classified in the diagnostic manual then used by the American Psychiatric Association as of the start of a disability.

MONTHLY EARNINGS means your gross monthly income from your Employer as stated in the BEN-EFITS AT A GLANCE.

MONTHLY PAYMENT means your benefit after any deductible sources of income and disability earnings have been subtracted from your gross monthly payment.

OCCUPATIONAL SICKNESS OR INJURY means a **sickness** or **injury** that was caused by or aggravated by any employment for pay or profit.

PART-TIME BASIS means the ability to work and earn from 20% through 80% of **your indexed monthly earnings**.

PAYABLE CLAIM means a claim for which we are liable under the terms of the policy.

POLICYHOLDER means the **Employer** to whom the policy is issued and who sponsors the coverage for its **employees**.

PRE-EXISTING CONDITION means any condition for which **you** have done any of the following at any time during the 3 months just prior to **your** effective date of coverage, whether or not that condition is diagnosed or misdiagnosed:

- · Received medical treatment or consultation.
- · Taken or were prescribed drugs or medicine.
- · Received care or services, including diagnostic measures.

RECURRENT DISABILITY means a disability for which both of the following are true:

- · It is caused by a worsening in your condition.
- · It is due to the same cause(s) as your prior disability for which we made a monthly payment.

REGULAR OCCUPATION means the occupation **you** are routinely performing when **your** disability begins. **We** will look at **your** occupation as it is normally performed in the national economy, instead of how the work tasks are performed for a specific employer or at a specific location.

REGULAR OCCUPATION PERIOD is the period of time shown in the BENEFITS AT A GLANCE that begins after the elimination period.

RETIREMENT PLAN means a defined contribution plan or defined benefit plan. These are plans which provide retirement benefits to **insured persons** and are not funded entirely by **insured person** contributions. **Retirement plan** includes but is not limited to any plan which is part of any federal, state, county, municipal or association retirement system.

SALARY CONTINUATION or **ACCUMULATED SICK LEAVE** means continued payments to **you** by **your Employer** of all or part of **your monthly earnings**, after **you** become disabled as defined by the policy. This continued payment must be part of an established plan maintained by **your Employer**, and includes **salary continuation** or **accumulated sick leave** or any similar **Employer** sponsored paid time off plan.

SICKNESS means illness, disease or physical condition. Disability resulting from the **sickness** must begin while **you** are covered under the policy.

VOCATIONAL REHABILITATION PLAN means a written plan that a vocational rehabilitation professional, designated by **us**, prepares in accordance with the VOCATIONAL REHABILITATION SERVICES provision of the certificate.

WAITING PERIOD means the continuous period of time (shown in the BENEFITS AT A GLANCE) that **you** must be in **active employment** in an eligible class before **you** are eligible for coverage under the policy.

WE, US and OUR means ReliaStar Life Insurance Company.

YOU and YOUR means a person who is eligible for coverage under the policy.

GENERAL PROVISIONS

CERTIFICATE OF COVERAGE

This Certificate of Coverage is a written statement prepared by **us** and may include riders, endorsements and/or amendments. It tells **you:**

- · The coverage to which you may be entitled.
- · To whom we will make a payment,
- The limitations, exclusions and requirements that apply within the policy.

ELIGIBILITY DATE

If you are working for your Employer in an eligible class, the date you are eligible for coverage is the later of the following:

- · The policy effective date.
- · The day after you complete your waiting period.

WHEN COVERAGE BEGINS

When the **Policyholder** pays 100% of the cost of **your** coverage under the policy, **you** will be covered at 12:01 a.m. standard time at the **Policyholder's** address on the date **you** are eligible for coverage.

In order for your coverage to begin, you must be in active employment. Your coverage is subject to payment of premium.

CHANGES TO YOUR COVERAGE

Once your coverage begins, any increased or additional coverage will take effect immediately if you are in active employment or if you are on a covered leave of absence. If you are not in active employment due to injury or sickness, any increased or additional coverage will begin on the date you return to active employment.

Any decrease in coverage will take effect immediately but will not affect a **payable claim** that occurs prior to the decrease.

LEAVE OF ABSENCE AFTER YOUR COVERAGE BEGINS

If you are on a leave of absence, and if premium is paid, your coverage may be continued beyond the date you are no longer in active employment, limited to the time periods described below.

If you are on a leave of absence as described under the Family and Medical Leave Act of 1993 ("FMLA") or applicable state family and medical leave law ("State FML"), and your Employer's Human Resource Policy provides for continuation of disability coverage during an FMLA or State FML leave of absence, your coverage will be continued until the end of the later of:

- The leave period permitted by the federal Family and Medical Leave Act of 1993 and any amendments
- · The leave period permitted by applicable state law.

If you are on a leave of absence other than an FMLA or State FML leave of absence, and if premium is paid, your coverage will be continued through the end of the month that immediately follows the month in which your leave of absence begins.

If you are on a leave of absence for active military service as described under the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA) and applicable state law, your coverage may be continued until the end of the later of:

- The length of time the coverage may be continued under the Certificate of Coverage for an FMLA or State FML leave of absence.
- The length of time the coverage may be continued under the Certificate of Coverage for a leave of absence other than an FMLA or State FML leave of absence.

If your Employer has approved more than one type of leave of absence for you during any one period that you are not in active employment, we will consider such leaves to be concurrent for the purpose of determining how long your coverage may continue under the policy.

If your coverage is not continued during an FMLA or State FML leave of absence, and you return to active employment immediately following the end of your FMLA or State FML leave of absence, your coverage will be reinstated. We will not apply a new waiting period, or require evidence of insurability, or apply a new pre-existing condition limitation.

GENERAL PROVISIONS

If your coverage is not continued during a leave of absence for active military service, and you return to active employment, your coverage may be reinstated in accordance with USERRA and applicable state law.

In no event will **your** coverage under the policy be continued beyond the date **your** coverage would otherwise end according to the terms of the WHEN YOUR COVERAGE ENDS provision.

WHEN YOUR COVERAGE ENDS

Your coverage under the policy ends on the earliest of the following dates:

- · The date the policy is canceled.
- · The date you are no longer in an eligible class.
- · The date your eligible class is no longer covered.
- The end of the Policyholder's grace period, if the Policyholder does not remit premium to us by the end of such period.
- · The last day you are in active employment except as provided under a covered leave of absence.

We will provide coverage for a **payable claim** that occurs while **you** are covered under the policy. Termination of the policy during a disability will have no effect on a **payable claim**.

TIME LIMITS FOR LEGAL PROCEEDINGS

You can start legal action regarding your claim 60 days after proof of claim has been given to us, and up to three years from the time proof of claim is required, unless otherwise provided under federal law.

REPRESENTATIONS NOT WARRANTIES

We consider any statements the Policyholder and you make in an application representations and not warranties. No statements made by you will be used to reduce or deny any claim or to cancel your coverage unless both of the following are true:

- · The statement is in writing and is signed by you.
- · A copy of that statement is given to your personal representative.

INCONTESTABILITY

Except in the case of fraud, no statement made by **you** in the application relating to **your** insurability will be used to **contest** the insurance for which the statement was made after the coverage has been in force for two years during **your** lifetime.

Beyond the periods stated in the PRE-EXISTING CONDITION LIMITATION provision, no claim for disability with respect to which the claim is made shall be reduced or denied on the ground that a disease or physical condition, not excluded from coverage by name or specific description effective on the date of disability, had existed prior to the effective date of the coverage.

CLERICAL ERROR

Clerical error or omission by us or by the Policyholder will not:

- · Prevent you from receiving coverage, if you are entitled to coverage under the terms of the policy.
- · Cause coverage to begin or continue for you when the coverage would not otherwise be effective.

If the Policyholder gives us information about you that is incorrect, we will do both of the following:

- · Use the facts to decide whether you have coverage under the policy and in what amounts.
- · Make a fair adjustment of the premium.

MISSTATEMENT OF AGE

If premiums applicable to **you** are based on age and **you** have misstated **your** age, there will be a fair adjustment of premiums based on **your** true age. If the benefits applicable to **you** are based on age and **you** have misstated **your** age, there will be an adjustment of said benefits based on **your** true age. **We** may require satisfactory proof of **your** age before paying any claim.

WORKERS' COMPENSATION OR STATE DISABILITY INSURANCE

The policy does not replace or affect the requirements for coverage by any workers' compensation or state disability insurance.

AGENCY

For purposes of the policy, the **Policyholder** acts on its own behalf or as **your** agent. Under no circumstances will the **Policyholder** be deemed **our** agent.

DEFINITION OF DISABILITY

You are considered disabled when we review your claim and determine that, due to your sickness or injury, both of the following are true:

- · You are unable to perform all the material and substantial duties of your regular occupation.
- · You have a 20% or more loss in your indexed monthly earnings.

After the **regular occupation period**, **you** are considered disabled when **we** review **your** claim and determine that, due to **your sickness** or **injury**, **you** are unable to perform the duties of any **gainful occupation** for which **you** are reasonably qualified based on **your** training, education and experience.

The loss of a professional or an occupational license or certification does not, in itself, constitute disability.

You must be under the appropriate care of a doctor in order to be considered disabled.

We may require you to be examined by one or more doctors, other medical practitioners or vocational experts of our choice. We will pay for this examination. We can require an examination as often as it is reasonable to do so. We may also require you to be interviewed by our authorized representative. Your failure to comply with this request may result in denial or termination of benefits.

ACCUMULATION OF ELIMINATION PERIOD

You must be continuously disabled through your elimination period. Your elimination period is as stated in the BENEFITS AT A GLANCE and is the period of continuous disability you must satisfy before you are eligible to receive benefits under the policy.

If you return to work while satisfying your elimination period, you may satisfy your elimination period within the accumulation period. The accumulation period is as stated in the BENEFITS AT A GLANCE.

The days that you are not disabled will not count toward your elimination period.

If you do not satisfy the elimination period within the accumulation period, a new period of disability will begin.

The elimination period and the accumulation period begin on the first day of your disability.

Benefits for a payable claim begin the day after the elimination period is completed.

SATISFYING YOUR ELIMINATION PERIOD IF YOU ARE WORKING

If you are working while you are disabled, the days you are disabled will count toward your elimination period.

WHEN YOU RECEIVE PAYMENTS

You will begin to receive payments when we approve your claim, providing the elimination period has been met and you are disabled. We will send you a monthly payment at the end of each month for any period for which we are liable.

After the elimination period, if you are disabled for less than 1 month, we will send you 1/30th of your monthly payment for each day of your disability.

AMOUNT OF PAYMENT

A. IF YOU ARE DISABLED AND NOT WORKING, OR DISABLED AND WORKING AND YOUR DISABILITY EARNINGS ARE LESS THAN 20% OF YOUR INDEXED MONTHLY EARNINGS

We will follow this process to figure your payment:

- 1. Multiply your monthly earnings by 60%.
- 2. The maximum benefit is \$5,000 per month.
- 3. Compare the answers from Step 1 and Step 2. The lesser of these two amounts is **your gross monthly payment.**
- 4. Subtract from your gross monthly payment any deductible sources of income.

The amount figured in Step 4 is **your monthly payment**. If this amount is less than the MINIMUM PAYMENT amount under the policy, **your** payment will be subject to the MINIMUM PAYMENT provision.

B. IF YOU ARE DISABLED AND WORKING, AND YOUR DISABILITY EARNINGS ARE AT LEAST 20% BUT LESS THAN OR EQUAL TO 80% OF YOUR INDEXED MONTHLY EARNINGS

During the first 12 months of payments, the sum of your gross monthly payment plus disability earnings may be less than or equal to, but not more than, 100% of your indexed monthly earnings. If the sum exceeds 100% of your indexed monthly earnings, we will reduce your payment under the policy by the excess amount.

To determine whether the sum of your gross monthly payment plus disability earnings is less than or equal to or exceeds 100% of your indexed monthly earnings, we will follow this process:

- 1. Multiply your monthly earnings by 60%.
- 2. The maximum benefit is \$5,000 per month.
- 3. Compare the answers from Step 1 and Step 2. The lesser of these two amounts is **your gross monthly payment.**
- 4. Add your disability earnings to your gross monthly payment.

If the answer in Step 4 above is less than or equal to 100% of **your indexed monthly earnings**, **your monthly payment** will be **your gross monthly payment**. minus any **deductible sources of income**. If this amount is less than the MINIMUM PAYMENT amount under the policy, **your** payment will be subject to the MINIMUM PAYMENT provision.

If the answer in Step 4 above is greater than 100% of your indexed monthly earnings, we will follow this process to figure your monthly payment:

- a. Add your disability earnings to your gross monthly payment.
- b. From the answer in Step a, subtract your indexed monthly earnings. If the result is zero or less, record your answer as zero.
- c. From your gross monthly payment, subtract the answer in Step b and any deductible sources of income.

The amount figured in Step c is **your monthly payment**. If this amount is less than the MINIMUM PAYMENT amount under the policy, **your** payment will be subject to the MINIMUM PAYMENT provision.

After 12 months of monthly payments, you will receive payments based on the percentage of income you are losing due to your disability. We will follow this process to determine your monthly payment:

- 1. Subtract your disability earnings from your indexed monthly earnings.
- 2. Divide the answer in Step 1 by your indexed monthly earnings. The result is your percentage of lost earnings.
- 3. From your gross monthly payment, subtract any deductible sources of income.
- 4. Multiply the answer in Step 2 by the answer in Step 3.

The answer in Step 4 is **your monthly payment.** If this amount is less than the MINIMUM PAYMENT amount under the policy, **your** payment will be subject to the MINIMUM PAYMENT provision.

C. IF YOU ARE DISABLED AND WORKING, AND YOUR DISABILITY EARNINGS ARE MORE THAN 80% OF YOUR INDEXED MONTHLY EARNINGS

If you are working and your disability earnings are more than 80% of your indexed monthly earnings, no benefit will be payable.

We may require you to send proof of your monthly disability earnings each month. We will adjust your payment based on your monthly disability earnings.

As part of **your** proof of **disability earnings**, **we** can require that **you** send **us** appropriate financial records that **we** believe are necessary to substantiate **your** income.

IF YOUR DISABILITY EARNINGS FLUCTUATE

If your disability earnings routinely fluctuate widely from month to month, we may average your disability earnings over the most recent three months to determine if your claim should continue.

If we average your disability earnings, we will not terminate your claim unless the average of your disability earnings from the last three months exceeds 80% of your indexed monthly earnings.

We will not pay you for any month during which your disability earnings exceed the amount allowable under the policy. In no event will benefits be paid beyond the maximum period of payment.

WE WILL NEVER PAY MORE THAN 100% OF MONTHLY EARNINGS

If you are eligible to receive benefits under the policy in addition to the monthly payment, the total benefit payable to you on a monthly basis (including all benefits provided under the policy) will not exceed 100% of your monthly earnings. However, if you are participating in a vocational rehabilitation plan, the total benefit payable to you on a monthly basis (including all benefits provided under the policy) will not exceed 110% of your monthly earnings.

DEDUCTIBLE SOURCES OF INCOME

The following are deductible sources of income:

- The amount that **you** receive, or are eligible to receive, as disability income payments under any:
- State compulsory benefit act or law.
- Individual disability income plans which are wholly or partially paid for by the Policyholder or for which the Policyholder makes payroll deductions, and which are purchased on or after the effective date of the group policy.
- Automobile liability insurance policy or "no fault" motor vehicle plan, whichever is applicable.
- Military disability benefit plan.
- Governmental retirement system as a result of your job with your Employer.
- Other group insurance policy.
- The amount you receive as a result of any action brought under Title 46, United States Code Section 688 (The Jones Act).
- The amount **you** receive from a third party as compensation for lost wages, lost income or lost time from work (after subtracting attorney's fees) by judgment, settlement or otherwise.
- · The amount that you:
- receive as disability payments under your Employer's retirement plan;
- voluntarily elect to receive as retirement payments under your Employer's retirement plan; or
- are eligible to receive as retirement payments when you reach the later of age 62 or normal retirement age, as defined in your Employer's retirement plan.

Disability payments under a **retirement plan** will be those benefits which are paid due to disability and do not reduce the retirement benefit which would have been paid if the disability had not occurred.

Retirement payments will be those benefits which are paid based on **your Employer's** contribution to the **retirement plan**. Disability benefits which reduce the retirement benefit under the plan will also be considered as a retirement benefit.

Regardless of how the retirement funds from the **retirement plan** are distributed, **we** will consider the **Employer** and **insured person** contributions to be distributed simultaneously throughout **your** lifetime.

Amounts received do not include amounts rolled over or transferred to any eligible **retirement plan**. **We** will use the definition of eligible **retirement plan** as defined in Section 402 of the Internal Revenue Code including any future amendments which affect the definition.

- The amount that **you**, **your** spouse and **your** children receive, or are eligible to receive, as disability payments because of **your** disability under:
 - The United States Social Security Act.
- The Canada Pension Plan.
- The Quebec Pension Plan.
- Any similar Plan or Act.
- The amount that **you** receive as retirement payments or the amount **your** spouse and **your** children receive as retirement payments because **you** are receiving retirement payments under:
 - The United States Social Security Act.
 - The Canada Pension Plan.
 - The Quebec Pension Plan.
 - Any similar Plan or Act.
- · The amount you receive from any form of employment.

If you have earnings from secondary employment, and such employment began prior to your date of disability, the amount of earnings you were receiving from that secondary employment before your

disability began is not a **deductible source of income**. Any increase in earnings from that secondary employment occurring after **your** date of disability is a **deductible source of income**.

- · The amount you receive from any unemployment compensation law.
- · The amount that you receive, or are eligible to receive, under:
- A workers' compensation law.
- An occupational disease law.
- Any other act or law with similar intent.

With the exception of retirement payments, we will only subtract deductible sources of income which are payable as a result of the same disability.

We will not reduce your payment by your Social Security retirement income if your disability begins after age 65 and you were already receiving Social Security retirement payments.

COST OF LIVING INCREASES FOR DEDUCTIBLE SOURCES OF INCOME

Other than for increases in any income you earn from any form of employment, once we have subtracted any deductible sources of income from your gross monthly payment, we will not further reduce your payment due to a cost of living increase from that source.

IF YOU QUALIFY FOR DEDUCTIBLE SOURCES OF INCOME

When we determine that you may qualify for benefits for which you are eligible in the deductible sources of income provision, we will estimate your entitlement to these benefits. We can reduce your benefit under the policy by the estimated amounts if such benefits have either:

- · Not been awarded or denied.
- · Been denied and the denial is being appealed.

Your gross monthly payment will NOT be reduced by the estimated amount if both of the following are true:

- You apply for the disability payments for which you are eligible in the deductible sources of income provision and appeal your denial to all administrative levels we determine are necessary.
- You sign our form. This form states that you promise to pay us any overpayment caused by an award and we shall be entitled to impose a constructive trust on any such award.

If your gross monthly payment has been reduced by an estimated amount, your gross monthly payment will be adjusted when we receive either of the following:

- · Proof of the amount awarded.
- Proof that benefits have been denied and all appeals **we** determine necessary have been completed. In this case, a lump sum refund of the estimated amount will be made to **you**.

If **you** receive a lump sum payment from any **deductible source of income**, the lump sum will be pro-rated on a monthly basis over the time period for which the sum was given. If no time period is stated, the sum will be pro-rated on a monthly basis from the date of the award over **your** expected lifetime as determined by **us**.

NON-DEDUCTIBLE SOURCES OF INCOME

We will not subtract from your gross monthly payment income you receive from the following:

- · 401(k) plans.
- · Salary continuation or accumulated sick leave plans.
- · Profit sharing plans.
- · Thrift plans.
- · Tax-sheltered annuities.
- · Stock ownership plans.
- · Credit disability insurance.
- · Non-qualified plans of deferred compensation.
- · Pension plans for partners.
- · Military pension plans.
- · Franchise disability income plans.
- · Individual disability plans wholly paid for by the insured person and not through payroll deduction.
- · A retirement plan from another employer.
- · Individual retirement accounts (IRA).

MINIMUM PAYMENT

The minimum payment each month for a payable claim is the greater of:

- \$100.
- · 10% of your gross monthly payment.

We may apply this amount to recover any outstanding overpayment.

DURATION OF PAYMENTS

We will send you a payment each month up to the maximum period of payment. Your maximum period of payment is stated in the BENEFITS AT A GLANCE, will be paid during a continuous period of disability, and will be based on your age at disability.

WHEN PAYMENTS END

We will stop sending you payments and your claim will end on the earliest of the following:

- · The end of the maximum period of payment.
- · The date you are no longer disabled under the terms of the policy.
- · The date you fail to submit proof of continuing disability.
- · The date you die.
- During the regular occupation period when you are able to return to work in your regular occupation on a part-time basis but you do not.
- After the regular occupation period, when you are able to work in any gainful occupation on a part-time basis but you do not.
- · The date your disability earnings exceed 80% of your indexed monthly earnings.
- After 12 months of payments if you are considered to reside outside the United States or Canada.
 You will be considered to reside outside these countries when you have been outside the United States or Canada for a total period of 6 months or more during any 12 consecutive months of benefits

We will not pay a benefit for any period of disability during which you are incarcerated.

DISABILITIES NOT COVERED UNDER THE POLICY

The policy does not cover any disabilities caused by, contributed by, or resulting from your:

- · Loss of professional license, occupational license or certification.
- · Commission of or attempt to commit a felony.
- · Intentionally self-inflicted injuries.
- · Attempted suicide, regardless of mental capacity.
- Being legally intoxicated or being under the influence of any narcotic, unless the narcotic is taken under the direction of and as directed by a **doctor**.
- · Participation in a war, declared or undeclared, or any act of war.
- · Active military duty.
- · Active participation in a riot.
- · Engaging in any illegal or fraudulent occupation, work or employment.
- · Commission of a crime for which you have been convicted.
- Elective surgery except when required for your appropriate care as a result of your injury or sickness.
- Traveling or flying on any aircraft operated by or under the authority of military or any aircraft being used for experimental purposes.

PRE-EXISTING CONDITION LIMITATION

Benefits will not be paid if **your** disability begins in the first 12 months following the effective date of **your** coverage and **your** disability is caused by, contributed to by, or the result of a **pre-existing condition**.

MENTAL ILLNESS LIMITATION

The lifetime cumulative maximum period of payment for all disabilities due to mental illness is 24 months. Only 24 months of benefits will be paid even if the disabilities are not continuous and/or are not related.

If you are confined to a hospital, health facility or institution at the end of the 24 month period, we will continue to send you payment(s) during your confinement. If you are still disabled when you are

discharged, **we** will send **you** payment(s) for a recovery period of up to 90 days. If **you** become reconfined at any time during the recovery period and remain confined for at least 14 days in a row, **we** will send payment(s) during that additional confinement and for one additional recovery period up to 90 more days.

If you continue to be disabled after the 24 month period, and subsequently become confined to a hospital, health facility or institution for at least 14 days in a row, we will send payment(s) during the length of the reconfinement.

We will not make payments beyond the limited pay period as indicated above, or the maximum period of payment, whichever occurs first.

We will not apply the mental illness limitation to a disability due to dementia if it is a result of stroke, trauma, viral infection or Alzheimer's disease.

ALCOHOLISM OR DRUG ABUSE LIMITATION

The lifetime cumulative maximum period of payment for all disabilities due to alcoholism or drug abuse is 24 months. Only 24 months of benefits will be paid even if the disabilities are not continuous and/or are not related.

If you are confined to a hospital, health facility or institution at the end of the 24 month period, we will continue to send you payment(s) during your confinement. If you are still disabled when you are discharged, we will send you payment(s) for a recovery period of up to 90 days. If you become reconfined at any time during the recovery period and remain confined for at least 14 days in a row, we will send payment(s) during that additional confinement and for one additional recovery period up to 90 more days.

If you continue to be disabled after the 24 month period, and subsequently become confined to a hospital, health facility or institution for at least 14 days in a row, we will send payment(s) during the length of the reconfinement.

We will not make payments beyond the limited pay period as indicated above, or the maximum period of payment, whichever occurs first.

CONTINUITY OF COVERAGE

If you are not in active employment due to injury or sickness or leave of absence on the date your Employer changes insurance carriers to our policy, and you were covered under the prior policy at the time your Employer's coverage under our policy became effective, we will provide continuity of coverage under our policy. In order for this provision to apply, the prior policy's coverage must be similar to our policy.

If you are not in active employment due to injury or sickness or leave of absence on the effective date of our policy, and you would otherwise be eligible to become insured under our policy, we will provide limited coverage under our policy. Coverage under this provision will begin on our policy effective date and will continue until the earliest of the following:

- · The date you return to active employment.
- · The end of any period of continuance or extension provided under the prior policy.
- · The date coverage would otherwise end, according to the provisions of our policy.

Your coverage under this provision is subject to payment of premium.

Any benefits payable under this provision will be paid as if the prior policy had remained in force. **We** will reduce **your** payment by any amount for which the prior carrier is liable.

If coverage ends under this provision, or if **you** were not covered under **your Employer's** prior policy on the date that policy terminated, the WHEN COVERAGE BEGINS provision under **our** policy will apply.

CONTINUITY OF COVERAGE AND PRE-EXISTING CONDITIONS

We may pay benefits if your disability is caused by, contributed by or results from a pre-existing condition if both of the following are true:

- You were insured by the prior policy at the time your Employer changed insurance carriers to our policy.
- You have been continuously covered under our policy from the effective date of our policy through the date your disability began.

In order to receive a payment, **you** must satisfy the **pre-existing condition** provision under either **our** policy or under the prior policy, if benefits would have been paid had that policy remained in force.

If you satisfy the pre-existing condition provision of our policy, we will determine your payments according to our policy's provisions.

If you do not satisfy the pre-existing condition provision of our policy, but you do satisfy the prior policy's pre-existing condition provision, then both of the following apply:

- · Your monthly payment will be the lesser of:
- the monthly payment that would have been payable under the terms of the prior policy had it remained in force.
- the monthly payment under our policy.
- · Benefits will end on the earlier of:
- the date benefits end under **our** policy, as described under the WHEN PAYMENTS END provision.
- the date benefits would have ended under the prior policy if it had remained in force.

If you do not satisfy either our policy's or the prior policy's pre-existing condition provision, we will not make any payments.

We will require proof that you were insured under the prior policy. All other provisions of our policy will apply.

RECURRENT DISABILITY

If you have a recurrent disability, and after your prior disability ended, you returned to work for your Employer for 6 months or less, we will treat your disability as part of your prior claim and you do not have to complete another elimination period. Only one maximum period of payment will apply when your disability is considered part of your prior claim.

Your monthly payment will be based on your monthly earnings as of the date of your initial claim. Your disability, as outlined above, will be subject to the same terms of the policy as your prior claim.

Your disability will be treated as a new claim if either of the following is true:

- · Your current disability is unrelated to your prior disability.
- After your prior disability ended, you returned to work for your Employer for more than 6 consecutive months.

The new claim will be subject to all of the provisions of the policy and **you** will be required to satisfy a new elimination period. A new **maximum period of payment** will apply.

If our policy terminates and you become eligible for coverage under any other group disability plan that replaces our policy, you will not be eligible for coverage under our policy.

VOCATIONAL REHABILITATION SERVICES

We have vocational rehabilitation services available to assist you in returning to work to the extent of your ability. We will review your disability claim to determine whether you are eligible for these services. In order to be eligible for vocational rehabilitation services and benefits, you must be medically able to participate in a return to work plan.

Your claim file will be reviewed by a vocational rehabilitation professional to determine if rehabilitation services might help **you** return to gainful employment. As **your** file is reviewed, medical and vocational information will be analyzed to determine an appropriate return to work plan.

We will make the final determination of your eligibility for these services.

If we determine that vocational rehabilitation services are appropriate, we will provide you with a written vocational rehabilitation plan developed specifically for you.

The vocational rehabilitation plan may include, but is not limited to the following services:

- · Coordination with your Employer to assist you to return to work.
- · Evaluation of adaptive equipment or job accommodations to allow you to work.
- Evaluation of possible workplace modifications which might allow **you** to return to work in **your** regular occupation or another job or occupation.
- · Vocational evaluation to determine how your disability may impact your employment options.
- · Job placement services, including resume preparation services and training in job-seeking skills.
- · Alternative treatment plans such as recommendations for support groups, physical therapy, occupational therapy or other treatment designed to enhance **your** ability to work.

VOCATIONAL REHABILITATION BENEFIT

If you are receiving monthly payments under the policy, and you are participating in a vocational rehabilitation plan, you may be eligible for an additional Vocational Rehabilitation Benefit. We will pay an additional benefit of 5% of your gross monthly payment to a maximum of \$500 per month.

This benefit is not subject to policy provisions which would otherwise increase or reduce the benefit amount such as **deductible sources of income**. However, the Total Benefit Cap will apply.

Vocational Rehabilitation Benefits will end on the earliest of the following dates:

- The date we determine that you are no longer eligible to participate in a vocational rehabilitation plan.
- · The date you are no longer participating in a vocational rehabilitation plan.
- · Any other date on which monthly payments would stop in accordance with the policy.

FAMILY MEMBER CARE EXPENSE BENEFIT

If you are receiving monthly payments under the policy, and you are participating in a vocational rehabilitation plan, you will be eligible for an additional Family Member Care Expense Benefit if you are incurring expenses to provide care for a family member who requires personal care assistance.

We will pay a Family Member Care Expense Benefit of \$350 per family member not to exceed a maximum of \$1,000 per month.

The Family Member Care Expense Benefit will end on the earliest of the following dates:

- The date you are no longer incurring family member care expenses.
- · The date you are no longer participating in a vocational rehabilitation plan.
- · After 12 months of Family Member Care Expense Benefits have been paid for each family member.
- · Any other date on which monthly payments would stop in accordance with the policy.

To receive this benefit, you must provide satisfactory proof that you are incurring a family member care expense.

Family member care means care or supervision of your family member and care is given by a licensed child-care center or a licensed caregiver who is not related to you by blood or marriage.

This benefit is not subject to policy provisions which would otherwise increase or reduce the benefit amount such as **deductible sources of income**. However, the Total Benefit Cap will apply.

WORKPLACE MODIFICATION BENEFIT

If you are disabled and are receiving a payment under the policy from us, a Workplace Modification Benefit may be payable to your Employer. Subject to the maximum amount below, we will reimburse your Employer for 100% of the reasonable costs your Employer incurs through modifications to the workplace to accommodate your return to work, and to assist you in remaining at work.

The amount we pay will not exceed the lesser of the following:

- · Two times your last monthly payment.
- · \$5,000.

You must meet both of the following requirements:

- · Be disabled according to the terms of the policy.
- Have the reasonable expectation of returning to active employment and remaining in active employment with the assistance of the proposed workplace modification.

Your Employer must give **us** a written proposal of the proposed workplace modification. This proposal must include all of the following:

- · Input from the Employer, you and your doctor.
- · The purpose of the proposed workplace modification.
- · The expected completion date of the workplace modification.
- · The cost of the workplace modification.

We will reimburse the costs of the workplace modification when all of the following are true:

- · We approve the proposal in writing.
- · We receive proof from your Employer that the workplace modification is complete.
- · We receive proof of the costs incurred by your Employer for the workplace modification.

The Workplace Modification Benefit is available on a one-time basis for each **insured person** under the policy.

SURVIVOR BENEFIT

When we receive proof that you have died, we will pay your eligible survivor a lump sum benefit equal to three (3) times your last full monthly payment if, on the date of your death, both of the following are true:

- · Your disability had continued for 180 or more consecutive days.
- · You were receiving or were eligible to receive payments under the policy.

If you have no eligible survivors, payment will be made to your estate, unless there is none. In this case, no payment will be made.

However, we will first apply the Survivor Benefit to recover any overpayment that may exist on your claim.

CLAIM INFORMATION

NOTICE OF CLAIM

We encourage you to notify us of your claim as soon as possible so that a claim decision can be made in a timely manner. Written notice of claim should be given to us within 30 days after the date your disability begins. The notice may be given to us at our home office or to our authorized agent or administrator. Failure to give notice within this timeframe will not invalidate or reduce any payable claim if it can be shown that it was not reasonably possible to give such notice within that time and the notice was given as soon as reasonably possible.

The claim form is available from the **Policyholder** or **you** can request a claim form from **us**. If **you** do not receive the form from **us** within 15 days of **your** request, send **us** written proof of claim without waiting for the form.

You must notify us immediately when you return to work in any capacity.

FILING A CLAIM

You and your Employer must fill out your own sections of the claim form and then give it to your attending doctor. Your doctor should fill out his or her section of the form and send it directly to us.

PROOF OF YOUR CLAIM

You must send us written proof of your claim no later than 90 days after your elimination period ends. Failure to give such proof within this timeframe will not invalidate or reduce any payable claim if it can be shown that it was not reasonably possible to give such proof within that time, and the proof was given as soon as reasonably possible. You must provide proof of claim no later than 1 year after the time proof is otherwise required, except in the absence of legal capacity.

Your proof of claim, provided at your expense, must show all of the following:

- · That you are under the appropriate care of a doctor.
- · The date your disability began.
- · The cause of your disability.
- · The appropriate documentation of your earnings and your activities.
- The extent of your disability, including restrictions and limitations preventing you from performing your regular occupation.
- The name and address of any hospital, health facility or institution where you received treatment, including all attending doctors.
- · Documentation of prior disability coverage, if applicable.

In some cases, **you** will be required to give **us** authorization to obtain additional medical information, and to provide non-medical information as part of **your** proof of claim, or proof of continuing disability. **We** will deny **your** claim, or stop sending **you** payments, if the appropriate information is not submitted within 45 days of the request.

You must notify us immediately when you return to work in any capacity.

MAKING PAYMENTS

Once your claim has been approved, we will send you a payment at the end of each month for any period for which we are liable. Any balance remaining unpaid at the termination of a period of disability will be paid immediately upon receipt of your proof of claim.

OVERPAID CLAIMS

We have the right to recover any overpayments. In the absence of fraud, or unless **you** have agreed to make a refund to **us** for the overpayment of a claim, **we** will not recover an overpayment more than 24 months after the overpayment was made.

You must reimburse us in full. We will determine the method by which the repayment is to be made. We will not recover more money than the amount we paid you. However, we reserve the right to recover any prior or current overpayment from any past, current or new payable disability claim under the policy.

SHORT TERM DISABILITY POLICY

YOUR GROUP **WEEKLY INSURANCE** PLAN

For Employees of City of Chattanooga

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RELIASTAR LIFE INSURANCE COMPANY Minneapolis, Minnesota 55440

ReliaStar Life Insurance Company (ReliaStar Life) certifies that it has issued the Group Policy listed below to the Policyholder. All benefits are controlled by the terms and conditions of the Group Policy.

The Group Policy is on file in the Policyholder's office. You may look at the Group Policy there.

Group Policy Number 67988-7DISABILITY

Policyholder City of Chattanooga

The insurance included in this certificate applies to you only if you have elected and are insured for it.

The certificate summarizes and explains the parts of the Group Policy which apply to you. This certificate is not an insurance policy. In any case of differences or errors, the Group Policy rules.

This certificate replaces any other certificates ReliaStar Life may have given you under the Group Policy.

Towallackett

Registrar

SCHEDULE OF BENEFITS

Disability Income Insurance - Weekly Income Benefits

Option 1

Weekly Income Benefit Percentage	50%
Maximum Weekly Income Benefit	\$2,000
Minimum Weekly Income Benefit	\$25
Option 2	
Weekly Income Benefit Percentage	70%
Maximum Weekly Income Benefit	\$2,000

Weekly Income Benefit

Your Gross Weekly Benefit minus Other Income.

Your Gross Weekly Benefit is defined as follows:

- Take the Benefit Percentage and multiply by your Basic Weekly Earnings.
- · Compare this result to the Maximum Weekly Income Benefit and take the lesser of the two amounts.

Other Income is described in the Disability Income Insurance section of the certificate.

Recovery Work Earnings is defined in the Definitions section of the certificate.

In no event will your Weekly Income Benefit plus Other Income be greater than your predisability Basic Weekly Earnings.

Basic Weekly Earnings – the basic salary or wage you received on the last day you worked for the Policyholder, before becoming disabled. It does not include bonuses, commission or overtime pay.

Benefit Waiting Period

Disability caused by accidental injury
 Disability caused by sickness
 Maximum Benefit Period
 24 weeks

Proof of Good Health for Disability Income Insurance

Proof of good health will be required:

- · For any increase to your amount of Disability Income Insurance.
- for any amount of Disability Income Insurance, if you apply more than 31 days after the date you become eligible.

EMPLOYEE'S INSURANCE

Eligibility

You are eligible on the later of the following dates:

- The Group Policy's Effective Date, July 1, 2013.
- Excluding the month of hire, the first day of the month following 30 days of continuous active employment with the Policyholder.

You must meet the following conditions to become insured:

- · Be eligible for the insurance.
- · Be actively at work.
- · Apply for the insurance.
- Give to ReliaStar Life proof of good health, which it approves, as required on the Schedule of Benefits.

Effective Date of Employee's Insurance

Your insurance starts on the latest of the following dates:

- The date you become eligible.
- The date you return to active work if you are not actively at work on the date insurance would otherwise start. **Exception:** Your insurance starts on a nonworking day if you were actively at work on your last scheduled working day before the nonworking day.
- · The date you apply for insurance.
- The date ReliaStar Life approves your proof of good health, if proof is required.

You must be actively at work for 5 working days in a row before insurance starts. The fifth working day must fall on or after the effective date of Employee's Insurance.

Continuity of Coverage

If you are not actively at work on the date insurance would otherwise start, ReliaStar Life will waive the actively at work requirement if both of the following are true:

- You are eligible for insurance except for meeting the actively at work requirement on the Group Policy's Effective Date.
- You were covered under the Policyholder's prior group disability income plan on the day before the Group Policy's Effective Date.

Your insurance is subject to payment of premium. Before you return to active work, any benefit will be limited to the amount that would have been paid under the prior plan. ReliaStar Life reduces the amount it pays by any amount for which the prior plan is liable. Your insurance will stop on the date benefits would have ended under the prior plan had it remained in force.

Effective Date of Change in Amount of Insurance

If there is an increase in the amount of your insurance, the increase will take effect on:

- The date of the increase, if you are actively at work on that date.
- The date you return to active work, if you are not actively at work on the date your insurance increases.
- The nonworking day on which the increase was effective, if you were actively at work on your last scheduled working day before the nonworking day.

If proof of good health is required, the increase will take effect on the later of the dates indicated above or the date ReliaStar Life approves your proof of good health.

A decrease in the amount of your insurance will take effect on the date of the decrease.

Termination of Insurance

Your insurance stops on the earliest of the following dates:

- The date you are no longer actively at work for the Policyholder.
- The date you are no longer eligible for insurance under the Group Policy.
- The date the Group Policy stops.
- The end of the period for which you paid premiums, if you do not make the next required premium contribution when due.

ReliaStar Life stops providing a specific benefit to you on the date that benefit is no longer provided under the Group Policy.

EMPLOYEE'S INSURANCE

Family and Medical Leave Act of 1993

Certain employers are subject to the FMLA. If you have a leave from active work certified by your employer, then for purposes of eligibility and termination of coverage you will be considered to be actively at work. Your coverage will remain in force so long as you continue to meet the requirements as set forth in the FMLA.

Reinstatement

ReliaStar Life will reinstate your insurance if you stop work due to a Military leave of absence or an approved Non-Medical leave of absence and then return to work within 12 months. Your coverage will be reinstated to the previous elected amounts prior to the date of termination due to your leave of absence. You will be eligible for insurance on the date you return to active work with the Policyholder without having to provide proof of good health.

If you return to work after 12 months, you will have to provide proof of good health for any Weekly Income Benefit Insurance.

Weekly Income Benefits

Qualifying for Benefits

ReliaStar Life pays benefits if you become disabled and qualify to receive benefits. The benefit payable is based on the Schedule of Benefits in effect on the date you became disabled.

To qualify for benefits, all of the following conditions must be met:

You must -

- be insured on the date you become disabled and the condition causing your disability is not excluded from coverage.
- · be insured on the date the benefit waiting period begins.
- send written notice of the disability as described in the Claim Procedures Section.
- be receiving regular and appropriate care and treatment.
- · have the length of your disability approved by the disability management program.

Disability Management for Weekly Income Benefits

The disability management program evaluates disability to approve the length of disability and establish a target date for return to work. Your doctor must call the number listed on your disability I.D. card to have the length of your disability approved. If your disability is expected to continue beyond the number of approved days, your doctor must call to have the extended period of disability approved. Benefits are not payable until approval is obtained. Benefits are not payable for non-approved days.

Benefit Waiting Period

The benefit waiting period is the length of time you must be continuously disabled before you qualify to receive any benefits. **Exception:** For weekly income benefits, you may return to work for up to 5 days during the benefit waiting period without having to begin a new benefit waiting period. The days you work and are not disabled do not count toward meeting the benefit waiting period.

The benefit waiting period begins on the first day you see a doctor and he or she states in writing that you are disabled because of sickness or accidental injury.

The benefit waiting period is shown on the Schedule of Benefits.

Benefit Payments

Weekly income benefits are paid at the end of each week for the period for which you qualified. If you are disabled for part of a week the benefit payable is based on 1/7 of your weekly income benefit for each day you are disabled.

The weekly income benefits are determined as shown on the Schedule of Benefits. Benefits continue while you are disabled up to the maximum benefit period shown on the Schedule of Benefits. You must complete the benefit waiting period before any benefits are payable.

Other Income

Other Income is subtracted from the benefit you would otherwise receive, as shown on the Schedule of Benefits. Other Income includes any of the following:

- The amount you receive or are entitled to receive under:
- Unemployment benefits under any law or compulsory program.
- Recovery work earnings. Recovery work earnings as described under the Work Incentive Benefit or the Recovery Services Benefit.
- The amount you receive or are entitled to receive as disability income payments under any:
 - Automobile liability insurance benefits.
- Plan or arrangement of disability coverage, whether insured or not, resulting from your employment by or association with any employer, or resulting from your membership in or association with any group, association, union or other organization.
- Group life or group accident insurance policy.
- Individual insurance policy where the premium is wholly or partially paid by an employer or for which an employer makes payroll deductions.
- The amount of any judgments or settlements you receive as the result of the act or omission of a third party.
- The amount you and your dependents receive or are entitled to receive as disability payments because of your disability under:
 - The Federal Social Security Act.

- The Canada Pension Plan.
- The Quebec Pension Plan.
- The Railroad Retirement Act.
- The Jones Act.
- State Disability benefits.
- Any similar act or plan.
- Other government disability income.
- The amount you receive as retirement payments or income your dependents receive as retirement payments because you are receiving retirement payments under:
 - The Federal Social Security Act.
 - The Canada Pension Plan.
- The Quebec Pension Plan.
- The Railroad Retirement Act.
- The Jones Act.
- Any similar act or plan.
- Other government retirement income.

Other income includes the following benefits provided under an employer's retirement plan:

- · Disability benefits.
- · Retirement benefits attributable to employer contributions. These retirement benefits include only:
 - Early retirement benefits you are receiving that are voluntarily selected.
- Retirement benefits that are unreduced by age for which you are eligible on the later of the following:
- · the date you reach age 62.
- · normal retirement age.

ReliaStar Life considers retirement benefits received before age 62, or if later, before normal retirement age, to be voluntarily elected until you provide written proof satisfactory to ReliaStar Life that you did not elect to receive benefits voluntarily.

Disability payments under a retirement plan will be those benefits which are paid due to disability and do not reduce the retirement benefit that would have been paid if the disability had not occurred. If disability benefits reduce the retirement benefit under the plan, they will be considered a retirement benefit.

Except for Other Income retirement benefits, Other Income includes only income which is payable for the same period of disability for which you are claiming benefits under the Group Policy.

ReliaStar Life considers you to be eligible to receive Other Income benefits whether or not you apply for them, until you send ReliaStar Life written proof that the benefits were denied or contested. When ReliaStar Life receives written proof that Other Income benefits were denied or contested, ReliaStar Life will pay benefits you are qualified to receive. However, if the denial of Other Income benefits is not final, you must pursue the Other Income benefits to the fullest extent possible.

Exceptions: Benefits will not be reduced by -

- retirement benefits attributable to employee contributions.
- retirement or disability benefits you receive from a past employer, if these benefits have been paid continuously to you for more than 2 years before you become eligible to receive benefits under the Group Policy.
- · benefits paid by a group or franchise creditor disability plan.
- income received from a profit sharing plan, thrift plan, individual retirement account, tax sheltered annuity, stock ownership plan, or a non-qualified plan of deferred compensation.
- disability or retirement benefits which are received under an employer's retirement plan but are rolled over or transferred to any eligible retirement plan as defined by the Internal Revenue Code.
- Federal Social Security benefits if your disability begins after age 70 and you were receiving Social Security benefits while continuing to work.
- a cost of living increase to any other income benefit after the initial other income benefit becomes payable.

Minimum Weekly Income Benefit

If you receive Other Income, it will be subtracted from the benefit you would otherwise receive. However, after you qualify for weekly income benefits, ReliaStar Life will pay you at least the minimum weekly income benefit shown on the Schedule of Benefits.

Lump Sum Payments

Other Income you receive as a lump sum will be prorated into weekly amounts. The prorated amount will be subtracted from the benefit you would otherwise receive, until the total amount subtracted equals the lump sum payment. ReliaStar Life will determine the prorated amount using the first of the following methods that applies:

- Divide the Other Income lump sum into weekly amounts based on the amount of Other Income you were receiving from the same source prior to receiving the lump sum payment.
- Divide the Other Income lump sum into weekly amounts based on the weekly amount you could have received in lieu of the lump sum payment.
- · Divide the Other Income lump sum into weekly amounts over the remaining maximum benefit period.

Overpayment

If ReliaStar Life pays you a larger benefit than you should have received, ReliaStar Life may recover any overpayments it made.

ReliaStar Life will recover from you the full amount of the overpayment through one or more of the following means:

- · Require you to return the overpayment in one lump sum.
- · Stop payment of benefits until the full overpayment is repaid.
- Require you to assign any Other Income to ReliaStar Life.

Any minimum weekly income benefit otherwise payable will not be paid until the overpayment is recovered.

Waiver of Premium Weekly Income Benefits

ReliaStar Life waives your premium during any period for which benefits are payable. If ReliaStar Life waives your premium it is the Policyholder's responsibility to refund to you any contribution you may make after qualifying for benefits.

Termination of Benefits

ReliaStar Life stops paying benefits on the earliest of the following:

- · The date you are no longer disabled.
- The end of the maximum benefit period for any one period of disability. The maximum benefit period is shown on the Schedule of Benefits.
- The date you no longer qualify for benefits under all the conditions listed.
- · The date of your death.
- The date you fail to provide written proof of disability that ReliaStar Life determines to be satisfactory.
- The date you cease to be under regular and appropriate care of a doctor, or refuse to undergo an examination or testing by a doctor of ReliaStar Life's choosing.
- · The date you refuse to undergo vocational or rehabilitation testing that ReliaStar Life requires.
- The date you refuse to receive medical treatment that is generally acknowledged by doctors to cure or improve your condition so as to reduce its disabling effect.
- The date you refuse to work with the assistance of modifications made to your work environment, functional job elements or work schedule, or adaptive equipment or devices, that a qualified doctor has indicated will accommodate the limiting factors of your sickness or accidental injury.

If the Group Policy or the Disability Income Insurance part of the Group Policy terminates after you qualify to receive benefits, ReliaStar Life continues your benefit payments. Benefits are paid as long as you continue to qualify according to the terms of the Group Policy in effect on the date you qualified.

Recurrent Disability

If you are receiving weekly income benefits, a recurrent disability is a disability due to the same cause which occurs after you have returned to full-time work for the Policyholder for less than 10 working days.

ReliaStar Life pays benefits for a recurrent disability which is a continuation of a previous disability.

A recurrent disability has -

- · no additional benefit waiting period.
- · the same maximum benefit period as the previous disability.

Benefits payable under this recurrent disability provision will stop if benefits are payable to you under any other group disability policy.

Exclusions

ReliaStar Life will not pay benefits if your disability results from any of the following:

- Sickness or injury which occurs in any armed conflict, whether declared as war or not, involving any country or government.
- · Sickness or injury which occurs while you are on military service for any country or government.
- · Intentionally self-inflicted injury or illness, whether you are sane or insane.
- · Injury which occurs when you commit or attempt to commit a felony.
- · Injury suffered in a fight in which you are the aggressor.
- Sickness or injury due to cosmetic or reconstructive surgery, except for surgery necessary to correct a
 deformity caused by sickness or accidental injury.
- For Weekly Income Benefits, sickness or accidental injury for which you have or had a right to payment under a workers' compensation or similar law. This includes payment you would have been entitled to receive if the Policyholder had not declined to provide workers' compensation insurance as allowed by the Policyholder's state of domicile.
- For Weekly Income Benefits, sickness or accidental injury arising out of or in the course of work for pay, profit, or gain.

ReliaStar Life will not pay benefits for the portion of any period of disability that you are confined in a penal or correctional institution as a result of conviction for a criminal or other public offense.

ReliaStar Life will not pay an additional benefit for disability caused by both sickness and accidental injury or by more than one sickness or accidental injury.

CLAIM PROCEDURES

Submitting a Claim

You or someone on your behalf must send ReliaStar Life written notice of the loss on which the claim will be based. The notice must -

- · include information to identify you, such as your name, address and Group Policy number.
- be sent to ReliaStar Life or to its authorized administrator.
- be sent within 20 days after the loss for which claim is based has occurred or as soon as reasonably possible.

Claim Forms

ReliaStar Life or its authorized administrator will send claim forms to you or to the Policyholder to forward. ReliaStar Life will send the forms within 15 days after ReliaStar Life receives notice of claim.

The completed claim forms must be returned to ReliaStar Life within 90 days of the loss. Even if you do not receive claim forms, written proof of loss must be sent to ReliaStar Life within 90 days after the loss or as soon as reasonably possible.

Written proof of loss includes details of how the loss occurred. ReliaStar Life may require further documentation to verify proof of loss.

Benefit Payments

Benefits under the Group Policy are paid when proof of loss is received.

Benefits are paid to you. Any weekly income benefit remaining unpaid at the time of your death will be paid to your survivors or your estate in the following order:

- 1. Your spouse.
- 2. Your children.
- 3. Your estate.

Time of Payment of Claims

Subject to due proof of loss, all accrued benefits payable under the Group Policy will be paid at the end of each week during the period for which ReliaStar Life is liable. Any balance remaining unpaid at the end of such period will be paid as soon as possible after receipt of written proof of loss.

GENERAL PROVISIONS

Free Choice of Doctor

You have the right to choose any doctor.

Assignment

You may not transfer to anyone else -

- · ownership of any certificate issued under the Group Policy.
- · Disability Income Insurance under the Group Policy.

Legal Action

Legal action may not be taken to receive benefits until 60 days after the date proof of loss is submitted according to the requirements of the Group Policy. Legal action must be taken within 3 years after the date proof of loss must be submitted.

If the Policyholder's state requires longer time limits, ReliaStar Life will comply with the state's time limits.

Exam

When reasonably necessary, ReliaStar Life may have you examined while you are claiming benefits. The exam will be conducted by one or more doctors or vocational experts of ReliaStar Life's choice. The exam may include vocational testing and evaluations, or any other type of testing and evaluations ReliaStar Life determines necessary. This right will only be exercised as often as ReliaStar Life reasonably believes necessary to properly evaluate your claim and your potential for rehabilitation. ReliaStar Life has the right to defer or suspend payment of benefits if you fail to attend an exam or fail to cooperate with the doctor. Benefits may be resumed, provided that the required exam occurs within a reasonable time and benefits are otherwise payable.

Reimbursement

If ReliaStar Life pays Disability Income benefits for sickness or accidental injury caused in whole or part by the act or omission of another, you must —

- reimburse ReliaStar Life for the benefits paid if you recover damages for lost income by settlement, court order, judgment or otherwise.
- cooperate with ReliaStar Life, including execution, completion, and filing of any document deemed by ReliaStar Life necessary to protect its reimbursement rights.

ReliaStar Life has a first priority claim against -

- · amounts which are or may be subject to reimbursement.
- any person who is or may be obligated to pay damages for lost income. This includes any insurer of you.

ReliaStar Life will be reimbursed first before other claims against amounts recovered or recoverable from persons who are or may be obligated to pay damages for lost income, even if the amounts are not enough to reimburse ReliaStar Life in full or compensate you in full for damages sustained.

ReliaStar Life has no obligation to pay attorney's fees or other legal fees to your attorney for recovery of amounts subject to reimbursement.

ReliaStar Life will have the right to intervene in any suit or other proceedings to protect its reimbursement rights. Any settlement proceeds received by you or your attorney will be held in trust for ReliaStar Life's benefit. ReliaStar Life's rights herein are enforceable against your legal representatives, heirs, next of kin, and successors in interest.

Subrogation

If ReliaStar Life pays Disability Income benefits for sickness or accidental injury caused in whole or part by the act or omission of another, ReliaStar Life will have a right of subrogation against any person, any insurer, you or any insurer of you, should you receive, or have a right to receive, any damages or payments.

You will do nothing to prejudice ReliaStar Life's subrogation rights and will cooperate with ReliaStar Life to protect such rights. This includes -

- providing information.
- · signing an agreement documenting ReliaStar Life's subrogation rights.
- taking other action ReliaStar Life requests. This includes execution, completion, and filing of any document deemed by ReliaStar Life necessary to protect its rights.

GENERAL PROVISIONS

ReliaStar Life's subrogation rights and amounts recoverable or recovered pursuant to such rights are a first priority claim. Such amounts will be reimbursed first even if all amounts recovered from whatever source are insufficient to compensate you in part or whole for all damages sustained.

At ReliaStar Life's option, action may be taken to preserve its subrogation rights. This includes -

- the right to bring any legal action in your name.
- · seeking reimbursement out of any amount from any source recovered by you.

Any proceeds will be proportionately adjusted for the costs and legal fees you incur to recover from the third party.

Any settlement proceeds received by you or your attorney will be held in trust for ReliaStar Life's benefit. ReliaStar Life will have the right to intervene in any suit or proceeding to protect its subrogation rights. ReliaStar Life's rights herein are enforceable against your legal representatives, heirs, next of kin, and successors in interest.

Incontestability

Any statement you make to obtain insurance or an increase in insurance is a representation and not a warranty. No misrepresentation by you will be used to reduce or deny a claim or to deny the validity of your insurance or an increase in insurance unless all of the following are true:

- It is a material misrepresentation, meaning your insurance or increase in insurance would not have been approved if the truth had been known.
- · Your misrepresentation is contained in a written instrument signed by you.
- You or your beneficiary, if applicable, have been given a copy of the written instrument containing your misrepresentation.

After your insurance or increase in insurance under the Group Policy has been in effect for two continuous years during your lifetime, ReliaStar Life will not use a misrepresentation by you to reduce or deny a claim or to deny the validity of your insurance or increase in insurance unless it was a fradulent misrepresentation made with an actual intent to deceive.

DEFINITIONS

Accidental Injury – bodily injury resulting from an unexpected event. ReliaStar Life considers all injuries received in one accident as one accidental injury. Infection resulting from a cut or wound caused by an accident is also an accidental injury. Injury caused by accidental, unintentional poisoning is also an accidental injury.

Accidental injury does not include disease, intentional poisoning, or any other type of infection, except as stated above.

Active Work, Actively at Work – the employee is physically present at his or her customary place of employment with the intent and ability of working the scheduled hours and doing the normal duties of his or her job on that day.

Damages for Lost Income – any payments which in whole or part can reasonably be considered compensatory for lost income, regardless of designation.

Disability, Disabled – ReliaStar Life's determination that a change in your functional capacity to work due to sickness or accidental injury has caused your inability to perform the essential duties of your regular occupation.

Economic factors such as, but not limited to, recession, job obsolescence, paycuts, and job sharing will not be considered in determining whether you meet the requirements stated above.

You will not be considered disabled solely because of the loss or restriction of your license to engage in your regular occupation.

Doctor – a medical practitioner of a healing art which is recognized by applicable state law, who meets all of the following conditions:

- · He or she is practicing within the scope of his or her license.
- He or she is certified or credentialed by the appropriate medical or professional board that provides certification or credentialing for practitioners who perform the type of treatment or service the practitioner is providing for your sickness or injury.
- He or she possesses the necessary training and qualifications, according to generally accepted medical standards, to evaluate and treat your condition.

The term doctor does not include you, an employee of the Policyholder, anyone related to you by blood or marriage, or anyone living in your household.

Employee – an active employee residing in the United States who is employed by the Policyholder and is regularly scheduled to work on at least a 30-hour-per-week basis. Such employees of companies and affiliates controlled by the Policyholder are included. Temporary and seasonal employees are excluded.

Essential Duties – duties which are normally required for the performance of an occupation as it is normally performed in the national economy and which cannot be reasonably omitted or modified. If you were normally required to perform essential duties in excess of 40 hours per week or 8 hours per day prior to becoming disabled, ReliaStar Life will consider you still able to perform the essential duties if you are working or have the capacity to perform such duties at least 40 hours weekly or 8 hours daily.

Group Policy - the written group insurance contract between ReliaStar Life and the Policyholder.

Nonworking Day – a day on which the employee is not regularly scheduled to work, including time off for the following:

- · Vacations.
- · Personal holidays.
- · Weekends and holidays.
- · Approved nonmedical leave of absence.
- · Paid Time Off for nonmedical-related absences.

Nonworking day does not include time off for any of the following:

- Medical leave of absence. Time off for a medical leave of absence will be considered a scheduled working day.
- · Temporary layoff.
- · The Policyholder suspending its operations, in part or total.
- Strike.

DEFINITIONS

Period of Disability – a new period of disability begins if the new disability results from a cause or causes unrelated to that of any previous disability, separated by active work with the Policyholder. All periods of disability which have the same cause are considered one period of disability. **Exception:** A new period of disability begins when you become disabled due to the same cause after you have been actively at work on a full-time basis with the Policyholder continuously for at least 10 working days.

Policyholder - City of Chattanooga

Reasonable Employment Option – an employment position for which you are able to perform the essential duties given your education, training and experience.

Recovery Work Earnings - is any of the following:

- · Income you receive while working for the Policyholder.
- During the benefit waiting period the excess of income you receive while working for another employer above the average income you received from the Policyholder prior to becoming disabled.
- · Income ReliaStar Life estimates you would be able to earn working to your maximum capacity.

Regular and Appropriate Care - means:

- You personally visit a doctor as often as is medically required, according to generally accepted
 medical standards and consistent with the stated severity of your medical condition, to effectively
 manage and treat your sickness or injury.
- You are receiving care which conforms with generally accepted medical standards for treating your sickness or injury and is consistent with the stated severity of your medical condition.
- Care is rendered by a doctor whose specialty or experience is the most appropriate for your disability according to generally accepted medical standards.
- · You are receiving or actively seeking appropriate physical or psychological rehabilitative services.

Regular Occupation – the activity which, immediately prior to disability, you were regularly performing and which was your source of income from the Policyholder. ReliaStar Life will assess this occupation as it is normally performed in the national economy, rather than how the duties and tasks are performed for a specific employer or at a specific location.

ReliaStar Life - ReliaStar Life Insurance Company, at its Home Office in Minneapolis, Minnesota.

Sickness - any physical illness, mental disorder, normal pregnancy or complication of pregnancy.

Spouse - the legal husband or wife of an employee.

Written, In Writing – signed, dated and received at ReliaStar Life's Home Office in a form ReliaStar Life accepts.

You, Your - an employee insured for Employee's Insurance under the Group Policy.

BASIC LIFE EXPERIENCE

Group: 679887 City of Chattanooga

Basic Life

Year Month	Premium Paid	Date	Charges	Waiver Face Amount	I fype	Volume
2013 redy	£13 £37 0£	00.03	00 00			00 440 00
Solo Solis	\$13,535,23	90.00	90.00		7077	85,140,000
August	\$13,467.92	20.00	\$0.00		2189	84,704,000
September	\$13,580.35	20.00	\$0.00		2208	85,411,000
October	\$13,462.68	\$42,022.39	80.00		2189	84,671,000
November	\$13,593.29	80.00	\$0.00		2213	85,491,000
December	\$13,348.23	00.08	\$1,000.00	\$0.00	2164	83,951,000
2014 January	\$13,263.14	80.00	\$0.00	\$50,000.00	2162	83,416,000
February	\$13,196.21	80.00	80.00	\$50,000.00	2151	82,995,000
March	\$13,084.59	\$0.00	80.00	\$50,000.00	2135	82,293,000
April	\$13,076,64	\$0.00	80.00		2133	82,243,000
May	\$13,425.15	\$15,008.82	80.00	\$50,000.00	2190	84,435,000
June	\$13,425.15	\$0.00	80.00	\$50,000.00	2190	84,435,000
2014 Totals	\$160,460.60	\$57,031.21	\$1,000.00	\$50,000.00	2177	\$84,098,750.00
2014 July	\$13,732.03	80.00	\$0.00	\$50,000.00	2228	86,365,000
August	\$13,629.95	80.00	80.00	\$50,000.00	2210	85,723,000
September	\$13,692.75	80.00	\$0.00	\$50,000.00	2223	86,118,000
October	\$13,587.50	\$32,031,94	20.00	\$50,000.00	2205	85,476,000
November	\$13,599.90	80.00	\$0.00	\$50,000.00	2206	85,534,000
December	\$13,520.88	80.00	80.00	\$50,000.00	2196	85,037,000
2015 January	\$13,676.06	80.00	80.00	\$50,000.00	2223	86,013,000
February	\$13,695.30	80.00	\$0.00	\$50,000.00	2229	86,134,000
March	\$13,676.38	80.00	80.00	\$50,000.00	2225	86,015,000
April	\$13,685.29	80.00	80.00	\$50,000.00	2226	86,072,000
May	\$13,685.29	80.00	80.00	\$50,000.00	2226	86,072,000
June	\$13,685,44	80.00	\$0.00	\$50,000.00	2226	86,072,000
2015 Totals	\$163,866.77	\$32,031.94	\$0.00	\$50,000.00	2219	85,885,917
2015 July	\$13,853.66	80.00	80.00	\$50,000.00	2196	87,130,000
August	\$13,933.37	\$31,004.66	80.00	\$50,000.00	2209	87,631,300
September	\$14,126.35	\$38,016.10	\$0.00	\$116,000.00	2243	88,845,000
October	\$14,081.03	\$0.00	\$0.00	\$83,000.00	2238	88,560,000
November	\$14,047.06	\$0.00	80.00	\$83,000.00	2233	88,350,000
December	\$14,047.06	\$31,041.96	20.00	\$83,000.00	2233	88,350,000
2016 January	\$14 056 63	SO OS	00 US	\$112 000 00	2234	000 017 88

February	\$13,998.52	80.00	\$0.00	\$112,000.00	2241	88,038,000
March	\$13,999.00	80.00	\$0.00	\$112,000.00	2241	88,044,000
April	\$13,998,41	80.00	\$0.00	\$112,000.00	2241	88,044,000
May	\$13,998.52	\$0.00	\$0.00	\$112,000.00	2241	88,044,000
June	\$13,998.52	80.00	\$0.00	\$112,000.00	2241	88,044,000
2016 Totals	\$168,138.13	\$100,062.72	\$0.00	\$112,000.00	2233	88,124,192
2016 July	\$13,725.51	\$61,026.17	\$0.00	\$112,000.00	2187	86,324,000
August	\$13,657.30	\$0.00	\$0.00	\$112,000.00	2177	85,895,000
September	\$13,725.07	\$33,000.00	\$0.00	\$146,000.00	2189	86,301,000
October	\$13,698.16	\$0.00	\$0.00	\$196,000.00	2188	86,152,000
November	\$13,628.68	\$35,030.63	\$0.00	\$162,000.00	2179	85,719,000
December	\$13,629.31	\$0.00	\$0.00	\$162,000.00	2177	85,719,000
2017 January	\$13,687.67	\$62,023.55	\$0.00	\$162,000.00	2157	86,086,000
February	\$13,877.20	\$0.00	\$0.00	\$262,000.00	2188	87,278,000
March	\$13,883.56	\$0.00	\$0.00	\$212,000.00	2188	87,318,000
April	\$14,055.59	\$26,008.53	\$0.00	\$219,000.00	2220	88,400,000
May	\$13,640.81	\$50,002.05	\$0.00	\$169,000.00	2149	85,771,000
June	\$13,738.86	\$36,017.22	\$0.00	\$169,000.00	2170	86,408,000
2017 Totals	\$164,947.72	\$303,108.15	\$0.00	\$169,000.00	2181	86,447,583

86,449,403	2204		\$1,500.00	\$492,234.02	\$727,750.94	als
87,690,571	2210	\$32,000.00	\$500.00	\$0.00	\$70,337.72	2018 Totals
86,329,000	2187	\$32,000.00	\$0.00	\$0.00	\$0.00	2018 January
86,329,000	2187	\$201,000.00	\$0.00	\$0.00	\$189.86	December
87,727,000	2209		\$0.00	\$0.00	\$13,948.60	November
88,341,000	2221	\$169,000.00	\$0,00	\$0.00	\$14,047,11	October
88,341,000	2221	\$169,000.00	\$0,00	\$0.00	\$14,046.22	September
88,365,000	2222	\$169,000.00	\$500,00	\$0.00	\$14,050.02	August
88,402,000	2222	\$169,000.00	\$0.00	\$0.00	\$14,055.91	2017 July

Supplemental Life

THE REAL PROPERTY.			Paid Claims by Paid			Number of	
Year	Month	Premium Paid	Date	Charges	Waiver Face Amount	Lives	Volume
2013 July	uly	\$14,082.17	\$0.00	\$0.00		635	44,580,000
K	ugust	\$14,211.99	\$0.00	\$0.00		632	44,490,000
S	September	\$14,502.84	\$0.00	\$0.00		631	44,950,000
0	October	\$15,036.97	\$0.00	\$0.00		636	44,930,000
Z	November	\$14,380.33	\$0.00	\$0.00		635	44,960,000

	December	\$14,467.08	\$0.00	80.00		650	46,830,000
2017	2014 January	\$14,242.64	80.00	20.00	\$50,000.00	645	46,120,000
	February	\$14,012.54	\$0.00	\$0.00	\$50,000.00	645	46,250,000
	March	\$14,049.59	80.00	\$0.00	\$50,000.00	899	48,250,000
	April	\$13,245.18	80.00	\$0.00	\$50,000.00	617	44,700,000
	May	\$13,245.21	80.00	80.00	\$50,000.00	617	44,700,000
	June	\$13,245.18	\$0.00	80.00	\$50,000.00	617	44,700,000
2014	Totals	\$168,721.72	\$0.00	\$0.00	\$50,000.00	929	45,455,000
2014	2014 July	\$17,880.77	80.00	\$0.00	\$50,000.00	768	58,120,000
	August	\$17,883,29	80.00	80.00	\$50,000.00	760	57,570,000
	September	\$18,011.37	80.00	80.00	\$50,000.00	771	58,880,000
	October	\$17,866.63	\$80,079.84	80.00	\$50,000.00	734	57,990,000
	November	\$17,851.94	80.00	80.00	\$50,000.00	762	57,960,000
	December	\$17,427.49	\$0.00	80.00	\$50,000.00	754	57,010,000
201	2015 January	\$17,612.23	80.00	80.00	\$50,000.00	755	57,550,000
	February	\$17,613.78	80.00	80.00	\$50,000.00	755	57,600,000
	March	\$17,612.23	80.00	80.00	\$50,000.00	91755	57,550,000
	April	\$17,612.38	80.00	\$0.00	\$50,000.00	755	57,550,000
	May	\$17,612.38	\$0.00	80.00	\$50,000.00	755	57,550,000
	June	\$17,612.23	80.00	80.00	\$50,000.00	755	57,550,000
2015	Totals	\$212,596.72	\$80,079.84	\$0.00	\$50,000,00	8340	57,740,000
2015	2015 July	\$17,760.13	\$0.00	80.00	\$50,000.00	756	57,650,000
	August	\$17,809.85	\$180,125.49	80.00	\$50,000.00	757	57,800,000
	September	\$17,599.91	\$0.00	\$0.00	\$50,000.00	759	57,790,000
	October	\$17,379.91	80.00	80.00	\$50,000.00	759	56,895,000
	November	\$18,465.33	80.00	80.00	\$50,000,00	760	59,040,000
	December	\$18,465.33	80.00	80.00	\$50,000.00	760	59,040,000
2016	2016 January	\$18,465.31	80.00	80.00	\$80,000.00	760	59,040,000
	February	\$18,465.33	80.00	\$0.00	\$80,000.00	760	59,040,000
	March	\$18,464.91	20.00	80.00	\$80,000.00	760	59,040,000
	April	\$18,465.33	80.00	80.00	\$80,000.00	760	59,040,000
	May	\$18,465.33	80:00	80.00	\$80,000.00	760	59,040,000
	June	\$18,465.33	80.00	80,00	\$80,000.00	760	59,040,000
2016	Totals	\$218,272.00	\$180,125.49	\$0.00	\$80,000.00	759	58,537,917
2016	2016 July	\$19,304.28	80.00	80.00	\$80,000.00	742	58,390,000
			- Control Cont		The state of the s		

		75.189,614	\$0.00	\$0.00	\$80,000.00	759	60,220,000
	October	\$19,687.55	\$0.00	\$0.00	\$80,000.00	092	60,410,000
	November	\$19,896.10	\$0.00	\$0.00	\$80,000.00	771	61,730,000
	December	\$19,925.00	\$0.00	\$0.00	\$80,000.00	772	61,780,000
201	2017 January	\$19,483.21	\$50,020.63	\$0.00	\$80,000.00	768	61,260,000
	February	\$19,081.10	\$0.00	\$0.00	\$220,000.00	772	61,630,000
	March	\$19,066.91	\$0.00	\$0.00	\$150,000.00	771	61,510,000
	April	\$18,919.43	\$10,003.28	\$0.00	\$230,000.00	768	61,120,000
	May	\$18,825.48	\$0.00	\$0.00	\$230,000.00	764	60,910,000
	June	\$17,852.13	\$0.00	\$0.00	\$230,000,00	705	57,380,000
2017	Totals	\$231,225.91	\$60,023.91	\$0.00	\$230,000.00	758	60,411,667
	July	\$20,012.72	\$0.00	\$0.00	\$230,000.00	756	61,655,000
	August	\$20,024.63	\$0.00	\$0.00	\$230,000,00	754	61,660,000
	September	\$19,983.10	\$0.00	\$0.00	\$230,000.00	748	61,210,000
	October	\$19,983.11	\$0.00	\$0.00	\$230,000.00	748	61,210,000
	November	\$20,260.39	\$0.00	\$0.00		763	62,640,000
	December	\$574,74	\$0.00	\$0.00	\$230,000.00	743	58,520,000
2018	January	\$0.00	\$0.00	\$0.00	\$20,000.00	743	58,520,000

Basic AD&D

Life Totals

56,583,631

60,773,571

751

\$20,000.00

\$0.00

\$0.00

\$100,838.69

Totals

2018

\$0.00

\$320,229.24

			Paid Claims by Paid	Conversion & Port		Number of	
Year	Month	Premium Paid	Date	Charges	Waiver Face Amount	Lives	Volume
2013	2013 July	\$1,617.65	\$0.00	\$0.00	0	2202	85,140,000
	August	\$1,609.36	\$0.00	\$0.00	0	2189	84,704,000
	September	\$1,622.81	\$0.00	\$0.00	0	2208	85,411,000
	October	\$1,608,75	\$0.00	\$0.00	0	2189	84,671,000
	November	\$1,624.32	\$0.00	\$0.00	0	2213	85,491,000
	December	\$1,595.06	\$0.00	\$0.00	0	2164	83,951,000
2014	2014 January	\$1,584.90	\$0.00	80.00	0	2162	83,416,000
	February	\$1,576.90	\$0.00	\$0.00	0	2151	82,995,000
	March	\$1,563.56	\$0.00	\$0.00	0	2135	82,293,000
	April	\$1,562.61	\$0.00	\$0.00	0	2133	82,243,000
	May	\$1,604.25	\$0.00	80.00	0	2190	84,435,000
	June	\$1,604.25	\$0.00	80.00	0	2190	84,435,000
2014	Totals	\$19,174.42	\$0.00	\$0.00	\$0.00	2177	84,098,750

(inc	\$1,640.94	\$0.00	\$0.00		2228	86,365,000
August	\$1,628.73	\$0.00	\$0.00		2210	85,723,000
September	\$1,636.23	\$0.00	80.00		2223	86,118,000
October	\$1,624.04	\$0.00	80.00		2205	85,476,000
November	\$1,625.14	\$0.00	80.00		2206	85,534,000
December	\$1,615.70	\$0.00	80.00		2196	85,037,000
2015 January	\$1,634.24	\$0.00	80.00		2223	86,013,000
February	\$1,636.54	\$0.00	\$0.00		2229	86,134,000
March	\$1,634.28	80.00	\$0.00		2225	86,015,000
April	\$1,635.36	\$0.00	80.00		2226	86,072,000
May	\$1,635.36	\$0.00	80.00		2226	86,072,000
June	\$1,635.36	80.00	80.00		2226	86,072,000
2015 Totals	\$19,581.92	\$0.00	\$0.00	\$0.00	2219	85,885,917
2015 July	\$1,655.46	\$16,007.65	80.00		2196	87,130,000
August	\$1,664.99	80.00	\$0.00		2209	87,631,300
September	\$1,688.05	\$0.00	\$0.00		2243	88,845,000
October	\$1,682.63	80.00	\$0.00		2238	88,560,000
November	\$1,678.64	80.00	80.00		2233	88,350,000
December	\$1,678.64	80.00	\$0.00		2233	88,350,000
2016 January	\$1,679.78	80.00	\$0.00		2234	88,410,000
February	\$1,672.72	80.00	\$0.00		2241	88,038,000
March	\$1,672.84	\$0.00	\$0.00		2241	88,044,000
April	\$1,672.83	80.00	80.00		2241	88,044,000
May	\$1,672.83	\$0.00	\$0.00		2241	88,044,000
June	\$1,672.83	\$0.00	\$0.00		2241	88,044,000
2016 Totals	\$20,092.24	\$16,007.65	\$0.00	\$0.00	2233	88,124,192
2016 July	\$1,640.15	\$0.00	20.00		2187	86,324,000
August	\$1,632.00	\$0.00	80.00		2177	85,895,000
September	\$1,639.71	80.00	\$0.00		2189	86,301,000
October	\$1,636.88	\$26,037.33	\$0.00		2188	86,152,000
November	\$1,628.65	\$0.00	80.00		2179	85,719,000
December	\$1,628.65	\$0.00	20.00		2177	85,719,000
2017 January	\$1,635.63	\$0.00	80.00		2157	86,086,000
February	\$1,658.28	\$0.00	80.00		2188	87,278,000
March	\$1,659.04	\$0.00	80.00		2188	87,318,000
April	\$1,679.59	\$0.00	\$0.00		2220	88,400,000
Man	E1 620 64	OU US	SO OO		24.40	000 124 000

	June	\$1,641,74	\$0.00	\$0.00		2170	86,408,000
2017	Totals	\$19,709.96	\$26,037.33	\$0.00	\$0.00	2181	86,447,583
20	2017 July	\$1,679.63	\$0.00	\$0.00		2222	88,402,000
	August	\$1,678.93	\$0.00	\$0.00		2222	88,365,000
	September	\$1,678.47	\$0.00	\$0.00		2221	88,341,000
	October	\$1,678.47	\$0.00	\$0.00		2221	88,341,000
	November	\$1,666.80	\$0.00	\$0.00		2209	87,727,000
	December	\$22.68	\$0.00	\$0.00		2187	86,329,000
20	2018 January	00'0\$	\$0.00	00 0\$		2187	86,329,000
2018	Totals	\$8,404.98	\$0.00	\$0.00	\$0.00	2210	87,690,571
Totals		\$86,963.52	\$42,044.98	\$0.00		2204	86,449,403
Supplemental AD&D	I AD&D						
		Pai	id Claims by Paid	Conversion & Port	出 上 日本の 日本の 日本の日本日本日本日本日本日本日本日本日本日本日本日本日本日本	Number of	京 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Year	Month	Premium Paid	Date	Charges	Waiver Face Amount	Lives	Volume
20	2013 July	\$2,178.44	\$0.00	\$0.00		1101	54,461,000
	August	\$2,174.84	\$0.00	\$0.00		1101	54,371,000
	September	\$2,202.64	\$0.00	\$0.00		1100	55,066,000
	October	\$2,203,24	\$0.00	\$0.00		1107	55,081,000
	November	\$2,206.84	\$0.00	\$0.00		1109	55,171,000
	December	\$2,284.04	\$0.00	\$0.00		1128	57,101,000
20	2014 January	\$2,253.84	\$0.00	\$0.00		1121	56,346,000
	February	\$2,263.04	\$0.00	\$0.00		1127	56,576,000
	March	\$2,354.64	\$0.00	\$0.00		1168	58,866,000
	April	\$2,169.04	\$0.00	\$0.00		1071	54,226,000
	May	\$2,167.52	\$0.00	\$0.00		1067	54,188,000
	June	\$2,167,52	\$0.00	00 0\$		1067	54,188,000
2014	Totals	\$26,625.64	\$0.00	\$0.00	\$0.00	1106	55,470,083
20	2014 July	\$2,835.44	\$0.00	00.0\$		1382	70,886,000
	August	\$2,826.12	\$0.00	80.00		1365	70,653,000
	September	\$2,885.92	\$0.00	\$0.00		1385	72,148,000
	October	\$2,848.16	\$0.00	\$0.00		1374	71,204,000
	November	\$2,847.96	\$0.00	\$0.00		1373	71,199,000
	December	\$2,795,72	\$0.00	\$0.00		1359	69,893,000
7	2015 January	\$2,821.72	\$0.00	\$0.00		1364	70,543,000
	February	\$2,821,72	00.0\$	\$0.00		1362	70,543,000
	March	\$2,821.72	\$0.00	00.0\$		1364	70,543,000

	The second secon						
	April	\$2,821.72	80.00	80.00		1364	70,543,000
	May	\$2,821.72	80.00	\$0.00		1364	70,543,000
	June	\$2,821.72	\$10,012.17	\$0.00		1364	70,543,000
2015	Totals	\$33,969.64	\$10,012.17	\$0.00	\$0.00	1368	70,770,083
20	2015 July	\$2,822.28	80.00	\$0.00		1365	70,557,000
	August	\$2,882.28	\$0.00	\$0.00		1366	72,057,000
	September	\$2,890.88	80.00	80.00		1377	72,272,000
	October	\$2,915.08	\$0.00	80.00		1397	72,877,000
	November	\$2,889.08	\$0.00	\$0.00		1390	72,227,000
	December	\$2,889.08	\$0.00	\$0.00		1390	72,227,000
20	2016 January	\$2,889.08	\$0.00	\$0.00		1390	72,227,000
	February	\$2,889.24	\$0.00	80.00		1391	72,231,000
	March	\$2,889.24	80.00	\$0.00		1391	72,231,000
	April	\$2,889.24	80.00	80.00		1391	72,231,000
	May	\$2,889.24	80.00	\$0.00		1391	72,231,000
	June	\$2,889.24	\$0.00	80.00		1391	72,231,000
2016	Totals	\$34,623.96	\$0.00	\$0.00	\$0.00	1386	72,133,250
20	2016 July	\$2,852.12	\$0.00	\$0.00		1361	71,303,000
	August	\$2,854.32	\$0.00	\$0.00		1354	71,358,000
	September	\$2,920.52	80.00	\$0.00		1371	73,013,000
	October	\$2,939.72	80.00	80.00		1371	73,493,000
	November	\$2,998.92	\$0.00	80.00		1387	74,973,000
	December	\$2,998.92	\$0.00	\$0.00		1387	74,973,000
20	2017 January	\$2,971.56	\$0.00	80.00		1376	74,289,000
	February	\$2,984.56	\$0.00	80.00		1378	74,614,000
	March	\$2,978.36	\$0.00	\$0.00		1375	74,459,000
	April	\$2,958.36	80.00	80.00		1370	73,959,000
	May	\$2,948.56	80.00	\$0.00		1359	73,714,000
	June	\$2,769.68	20.00	80.00		1262	69,242,000
2017	Totals	\$35,175.60	\$0.00	\$0.00	\$0.00	1363	73,282,500
20	2017 July	\$2,961.08	\$0.00	80.00		1332	74,027,000
	August	\$2,961.08	80.00	\$0.00		1332	74,027,000
	September	\$2,941.28	80.00	\$0.00		1323	73,532,000
	October	\$2,941.28	80.00	\$0.00		1323	73,532,000
	November	\$3,018.28	80.00	\$0.00		1357	75,457,000

		20.00	80.00	\$0.00		1361	71 303 000
2018 122112		000	0000	C C C			1
4010 January	ary	\$0.00	\$0.00	\$0.00		1361	71,303,000
2018 Totals	<u>s</u>	\$14,823.00	\$0.00	\$0.00	\$0.00	1341	73,311,571
AD&D Totals		\$145,217.84	\$10,012.17	\$0.00		1313	68,993,498
Dependent Life							
			Paid Claims by Paid	Conversion & Port		Number of	
Year	Month	Premium Paid	Date	Charges	Waiver Face Amount	Lives	Volume
2013 July		\$3,492.72	\$0.00	\$0.00		484	10,575,000
August	st	\$3,537.09	\$0.00	\$0.00		487	10,675,000
September	mber	\$3,595.43	\$0.00	\$0.00		487	10,910,000
October	er	\$3,620.83	\$0.00	\$0.00		489	10,945,000
November	mber	\$3,560.36	\$0.00	\$0.00		492	11,005,000
December	mber	\$3,524.98	\$0.00	\$0.00		495	11,035,000
2014 January	ary	\$3,545.34	\$0.00	\$0.00		493	10,990,000
February	lary	\$3,531,77	\$0.00	\$0.00		499	11,090,000
March	_	\$3,559.44	\$0.00	\$0.00		517	11,380,000
April		\$3,574.54	\$0.00	\$0.00		471	10,290,000
May		\$3,566.94	\$0.00	\$0.00		467	10,252,000
June		\$3,505.59	00'0\$	\$0.00		467	9,554,500
2014 Totals	S	\$42,615.03	\$0.00	\$0.00	\$0.00	487	10,725,125
2014 July		\$4,383.27	\$0.00	\$0.00		630	13,520,000
August	st	\$4,418.54	\$0.00	\$0.00		620	13,837,000
September	трег	\$4,427.22	\$25,009.23	\$0.00		630	14,022,000
October	ber	\$4,437.54	00'0\$	\$0.00		626	13,968,000
November	mber	\$4,412.72	\$0.00	\$0.00		627	13,993,000
December	mber	\$4,170.69	\$0.00	\$0.00		621	13,637,000
2015 January	ary	\$4,231.65	\$0.00	\$0.00		625	13,747,000
February	iary	\$4,223.68	\$0.00	80.00		623	13,697,000
March		\$4,231.65	\$0.00	\$0.00		645	13,747,000
April		\$4,231,65	00'0\$	\$0.00		625	13,747,000
May		\$4,231,65	\$0.00	\$0.00		625	13,747,000
June		\$4,231.65	\$10,012.17	\$0.00		625	13,747,000
2015 Totals	<u> </u>	\$51,631.91	\$35,021.40	\$0.00	\$0.00	627	13,784,083
2015 July		\$4,262.59	\$10,006.56	\$0.00		627	13,801,000
August	st	\$4,262.59	\$0.00	\$0.00		627	13,801,000
Septe	September	\$4,256.07	\$0.00	\$0.00		634	13,886,000

Part 55.50 \$1,0001.23 \$0.00	October	oer .	\$4,313.60	\$0.00	\$0.00		648	14,136,000
Per \$4,575,50 \$1000 <	Nove	mber	\$4,575.50	\$10,001.23	\$0.00		646	13,941,000
V. SA-157-49 \$0.000 \$	Dece	mber	\$4,575.50	80.00	80.00		646	13,941,000
y \$4,575.30 \$0.00 \$1,000.00 \$0.00	2016 Janu	ary	\$4,575,49	80.00	80.00		646	13,941,000
84,576.30 \$0.00 \$0.00 \$0.00 \$6.7 84,576.30 \$0.00 \$0.00 \$0.00 \$6.7 84,576.19 \$0.00 \$0.00 \$0.00 \$6.7 84,576.19 \$0.00 \$0.00 \$0.00 \$6.7 84,576.19 \$0.00 \$0.00 \$0.00 \$6.7 84,776.12 \$0.00 \$0.00 \$0.00 \$6.2 84,786.12 \$0.00 \$0.00 \$0.00 \$6.2 1 \$4,784.56 \$0.00 \$0.00 \$0.00 \$0.00 1 \$4,784.56 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 1 \$4,784.56 \$0.00 \$0.00 \$0.00 \$0.00 \$0.2 1 \$4,784.56 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 1 \$4,784.56 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 2 \$4,784.56 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 <t< td=""><td>Febru</td><td>Jary</td><td>\$4,576.30</td><td>20.00</td><td>\$1,000.00</td><td>\$0.00</td><td>647</td><td>13,945,000</td></t<>	Febru	Jary	\$4,576.30	20.00	\$1,000.00	\$0.00	647	13,945,000
84,576.30 \$0.00	Marc	_	\$4,576.30	\$0.00	80.00		647	13,945,000
\$4,576,19 \$0.000 \$0.000 \$647 \$64,576,19 \$0.000 \$0.000 \$642 \$1 \$63,702,62 \$20,007.79 \$1,000.00 \$0.000 \$629 \$1 \$47,703,62 \$0.000	April		\$4,576.30	80.00	20.00		647	13,945,000
\$4,576,19 \$0.000 \$0.0	May		\$4,576.19	\$0.00	80.00		647	13,945,000
Totals \$53,702.62 \$20,007.79 \$1,000.00 \$0.00 \$42 1 2016 July \$4,726.92 \$0.00 \$0.00 \$0.00 \$0.00 \$0.20 August \$4,766.92 \$0.00 \$0.00 \$0.00 \$0.00 \$0.28 August \$4,764.91 \$0.00 \$0.00 \$0.00 \$0.28 \$0.28 September \$4,764.56 \$0.00 \$0.00 \$0.00 \$0.22 \$0.00 \$0.22 Doctober \$4,764.56 \$0.00 \$0.00 \$0.00 \$0.00 \$0.22 \$0.00 \$0.00 \$0.22 \$0.00	June		\$4,576.19	80.00	\$0.00		645	13,945,000
ber \$4,780.82 \$0.000 \$0.000 \$6.35 r \$4,760.92 \$0.000 \$0.000 \$6.29 r \$4,760.92 \$0.000 \$0.000 \$6.29 r \$4,764.56 \$0.000 \$0.00 \$6.22 ber \$4,764.56 \$0.00 \$0.00 \$6.22 ber \$4,764.56 \$0.00 \$0.00 \$6.22 ber \$4,764.39 \$0.00 \$0.00 \$6.24 y \$4,675.70 \$10,001.09 \$0.00 \$6.22 y \$4,677.30 \$10,001.09 \$0.00 \$6.22 y \$4,677.00 \$10,000 \$0.00 \$0.00 \$0.22 y \$4,677.30 \$10,000 \$0.00 \$0.00 \$0.00 \$0.00 \$4,677.00 \$1,000 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$4,677.03 \$1,000 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$4,66,318.00 \$1,000 \$0.00 \$0.0		<u>s</u>	\$53,702.62	\$20,007.79	\$1,000.00	\$0.00	642	13,931,000
ber \$4,750.92 \$0.00 \$0.00 629 r \$4,764.01 \$0.00 \$0.00 628 r \$4,764.01 \$0.00 \$0.00 628 per \$4,764.66 \$0.00 \$0.00 622 per \$4,764.56 \$0.00 \$0.00 622 per \$4,764.56 \$0.00 \$0.00 622 per \$4,764.56 \$0.00 \$0.00 622 per \$4,764.50 \$0.00 \$0.00 622 per \$4,764.50 \$0.00 \$0.00 622 per \$4,764.30 \$0.00 \$0.00 622 per \$4,764.30 \$0.00 \$0.00 622 per \$4,623.4 \$0.00 \$0.00 \$0.00 \$0.00 \$4,563.4 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 per \$4,862.94 \$0.00 \$0.00 \$0.00 \$0.00 per \$6,00 \$0.00 \$0.00 <td>2016 July</td> <td></td> <td>\$4,780.82</td> <td>\$0.00</td> <td>80.00</td> <td></td> <td>635</td> <td>13 667 000</td>	2016 July		\$4,780.82	\$0.00	80.00		635	13 667 000
ber \$4,764.01 \$0.00 \$0.00 628 r \$4,764.06 \$25,009.23 \$0.00 627 ber \$4,764.66 \$0.00 \$0.00 627 ber \$4,764.66 \$0.00 \$0.00 632 ber \$4,764.66 \$0.00 \$0.00 622 y \$4,675.70 \$0.00 \$0.00 622 y \$4,673.0 \$10,001.09 \$0.00 622 y \$4,673.0 \$10,001.09 \$0.00 622 y \$4,623.13 \$0.00 \$0.00 622 \$4,623.13 \$0.00 \$0.00 \$0.00 622 \$4,623.14 \$0.00 \$0.00 \$0.00 621 11 \$56,318.00 \$35,010.32 \$0.00 \$0.00 \$0.00 \$0.00 ber \$4,865.4 \$10,005.60 \$0.00 \$0.00 \$0.00 \$0.00 c \$5,016.72 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 <td>Augu</td> <td>st</td> <td>\$4,750.92</td> <td>\$0.00</td> <td>20.00</td> <td></td> <td>629</td> <td>13,512,000</td>	Augu	st	\$4,750.92	\$0.00	20.00		629	13,512,000
Fr \$4.880.03 \$25,009.23 \$0.00 627 ber \$4.764.56 \$0.00 \$0.00 632 ber \$4.764.56 \$0.00 \$0.00 632 ber \$4.764.56 \$0.00 \$0.00 622 y \$4.675.70 \$0.00 \$0.00 622 y \$4.673.43 \$0.00 \$0.00 622 \$4.623.13 \$0.00 \$0.00 622 \$4.623.13 \$0.00 \$0.00 612 \$4.623.14 \$0.00 \$0.00 \$0.00 \$4.623.13 \$0.00 \$0.00 \$0.00 \$4.623.14 \$0.00 \$0.00 \$0.00 \$4.623.15 \$0.00 \$0.00 \$0.00 \$56,318.00 \$35,010.32 \$0.00 \$0.00 \$0.00 \$4.859.15 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$4.852.94 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$5.00 \$0.00 \$0.00 <t< td=""><td>Septe</td><td>ember</td><td>\$4,764.01</td><td>\$0.00</td><td>80.00</td><td></td><td>628</td><td>13,547,000</td></t<>	Septe	ember	\$4,764.01	\$0.00	80.00		628	13,547,000
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y \$4,675.70 \$0.00 <th< td=""><td>2017 Janua</td><td>any</td><td>\$4,784.39</td><td>\$0.00</td><td>80.00</td><td></td><td>624</td><td>13,833,000</td></th<>	2017 Janua	any	\$4,784.39	\$0.00	80.00		624	13,833,000
\$4,671.30 \$10,001.09 \$0.00 \$0.00 \$0.00 \$10,001.09 \$0.00 \$0.00 \$10,001.09 \$10,001.09 \$0.00 \$0.00 \$10,001.09	Febr	Jary	84,675.70	\$0.00	80.00		622	13,763,000
\$4,623.13 \$0.00 \$0.00 \$18 \$4,576.39 \$0.00 \$0.00 \$12 \$4,576.39 \$0.00 \$0.00 \$17 \$56,318.00 \$35,010.32 \$0.00 \$0.00 \$17 \$4,846.94 \$10,005.60 \$0.00 \$0.00 \$0.00 ber \$4,852.95 \$0.00 \$0.00 \$0.00 r \$4,852.94 \$0.00 \$0.00 \$0.00 r \$4,852.95 \$0.00 \$0.00 \$0.00 r \$4,852.95 \$0.00 \$0.00 \$0.00 r \$4,852.95 \$0.00 \$0.00 \$0.00 r \$4,852.94 \$0.00 \$0.00 \$0.00 s \$5,00 \$0.00 \$0.00 \$0.00 \$24,473.96 \$10,005.60 \$0.00 \$0.00 \$0.00 \$0.00 \$1,1 \$2,00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 <t< td=""><td>Marc</td><td>ic.</td><td>\$4,671.30</td><td>\$10,001.09</td><td>80.00</td><td></td><td>620</td><td>13,728,000</td></t<>	Marc	ic.	\$4,671.30	\$10,001.09	80.00		620	13,728,000
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\$56,318.00 \$35,010.32 \$0.00	June		\$4,282.19	20.00	80.00		574	12,666,000
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Der \$5,016,72 \$0.00 <	Octo	ner.	\$4,852.94	80.00	80.00		590	13,192,000
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\$0.00 \$0.00 \$0.00 \$24,473.96 \$10,005.60 \$0.00 \$0.00 \$0.00 \$175,038.90 \$80,037.32 \$0.00 597 1	Dece	mber	\$45.26	\$0.00	\$0.00		633	13,653,000
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\$175,038,90 \$80,037.32 \$0.00		S	\$24,473.96	\$10,005.60	\$0.00	\$0.00	909	13,405,714
	indent Life Tota	S	\$175,038.90	\$80,037.32	\$0.00	SA THE PARTY NAMED IN	597	13.098.735

LONG TERM DISABILITY EXPERIENCE

Valuation Date: 12/31/2017

	Prior	Prior Periods			For	mula F	Formula Review Period						Total Excl.
Time Period	Year 5		Year 4	Y	Year 3	×	Year 2	Year 1		IBNR		Formula Review	IBNR
From			7/1/2013		6/1/2014		6/1/2015	6/1/2016	916	6/1/2017	17	6/1/2014	7/1/2013
C											-	5/31/2017	5/31/2017
Paid Claims		s	115,263	G	103,608	€9	82,869 \$	71,918	85	*	00	\$ 258,395	373,658
IBNR		Ш	N A		NA		AN	2	A A	96,982	-1-1-1	s	12
Total Incurred		↔	119,674	↔	156,327	↔	182,302 \$	332,215	to es	96,982		\$ 670,845	790,519
Paid Premium		w	244,862	v>	271,506	so	275,247 \$	284,419	19	120,160		\$ 831,172	1,076,034
Loss Ratio			46%		28%		%99	E	117%	8	81%	81%	73%
Open Claims			-		4		2		00	×	т	14	15
Closed Claims			9		4		4		2			10	16
Total Claims			7		8		9		10		E A	24	31

Insured plans are underwritten by ReliaStar Life Insurance Company, a member of the VOYA family of Companies, For self-funded plans, we provide only administrative services,

SHORT TERM DISABILITY EXPERIENCE



Group #	67988-7	
	Paid Premium	Paid Claims
7/1/2013	24,988.68	6,615.54
8/1/2013	25,097.97	11,885.61
9/1/2013	25,264.45	16,172.63
10/1/2013	25,286.99	18,147.50
11/1/2013	24,773.64	20,078.50
12/1/2013	24,956.94	17,741.70
1/1/2014	24,965.61	4,633.20
2/1/2014	24,906.85	15,430.98
3/1/2014	25,354.22	9,513.17
4/1/2014	24,197.74	16,983.57
5/1/2014	24,197.74	32,416.57
6/1/2014	24,197.74	25,829.62
7/1/2014	30,511.55	32,442.29
8/1/2014	30,232.33	9,891.42
9/1/2014	30,553.02	18,621.70
10/1/2014	30,390.65	19,571.44
11/1/2014	30,488.11	8,928.02
12/1/2014	30,227.66	20,221.06
1/1/2015	30,258.75	6,810.95
2/1/2015	30,258.28	34,379.79
3/1/2015	30,258.75	27,262.14
4/1/2015	30,258.75	9,766.01
5/1/2015	30,258.75	7,007.72
6/1/2015		30,612.73
7/1/2015		29,552.53
8/1/2015		21,037.31
9/1/2015		28,286.21
10/1/2015	30,334.40	14,997.26
11/1/2015		13,988.48
12/1/2015		25,309.45
1/1/2016		14,407.89
2/1/2016		34,039.17
3/1/2016		31,259.38
4/1/2016		15,652.23
5/1/2016		7,981.72
6/1/2016		17,095.43
7/1/2016		8,282.44
8/1/2016		16,840.75
9/1/2016	33,310.64	20,655.86

10/1/2016	33,638.74	8,642.61	
11/1/2016	34,442.78	14,045.42	
12/1/2016	34,466.81	38,142.76	
1/1/2017	35,293.54	26,378.05	
2/1/2017	35,550.84	16,320.45	
3/1/2017	35,542.76	26,144.60	
4/1/2017	35,644.21	16,974.72	
5/1/2017	35,069.81	38,439.59	
6/1/2017	36,152.44	34,625.11	
7/1/2017	35,244.93	22,784.23	
8/1/2017	35,226.77	30,141.09	
9/1/2017	34,890.01	21,274.78	
10/1/2017	34,600.92	17,549.27	
11/1/2017	, H.	22,461.89	
12/1/2017	1.55	31,805.39	

Billing / Rates

12/21/2017

Quantum City of Chattangeron

My Billing

Rec'd thy Neclipt 189955 Wynords 12-28-17

Invoice Summary as of Thu, Dec 21 2017 11:07 AM GMT-05:00

Account Holder: City of Chattanooga

GBP No:

0067988-7

Financial Acct: 582180

Invoice No:

11A9768195

Total Due:

105,111.44

Billing Period: 11/01/17 to 11/30/17 Total Paid:

0.00

Date Due:

11/01/17

Date Paid:

11/01/17

Coverage/Service Fees	Rating Criteries	No mitro	Volume	Right	Prominen	Adjustanens	Premium
Accidental Death & Dismemberment Basic Employee	Cily of Chaltanooga	2.179	86,533,000	0.019/1000 of Coverage Amount	1,644.12	0.00	1,644.12
Accidental Death & Dismemberment Supplemental Dependent Child	City of Chattanooga	279	2,732,000	0.04/1000 of Coverage Amount	109.28	0.00	109.28
Accidental Death & Dismemberment Supplemental Dependent Spouse	City of Chattanooga	325	10,865,000	0.04/1000 of Coverage Amount	434.60	0.00	434.60
Accidental Death & Dismemberment Supplemental Employee	Cily of Chaltanooga	753	61,860,000	0,04/1000 of Coverage Amount	2,474.40	0.00	2,474.40
Life Basic Employee	All Members	2,179	86,533,000	0.159/1000 of Coverage Amount	13,758.74	0.00	13,758.74
Life Supplemental Dependent Children	City of Chattanooga	279	2,732,000	0.2/1000 of Coverage Amount	546.40	0.00	546.40
Life Supplemental Dependent Spouse	Member Age [0-24], City of Chattanooga	5	150,000	0.077/1000 of Coverage Amount	11.55	0.00	11.55
Life Supplemental Dependent Spouse	Member Age [25-29], City of Chattanooga	24	790,000	0.088/1000 of Coverage Amount	69,52	0.00	69.52
Life Supplemental Dependent Spouse	Member Age [30-34], City of Chattanooga	42	1,650,000	0.107/1000 of Coverage Amount	176.55	0.00	176.55
Life Supplemental Dependent Spouse	Member Age [35-39], City of Chattanooga	55	1,885,000	0.148/1000 of Coverage Amount	278.98	0.00	278.98
Life Supplemental Dependent Spouse	Member Age [40-44], City of Chattanooga	50	1,790,000	0.212/1000 of Coverage Amount	379.48	0.00	379.48
Life Supplemental Dependent Spouse	Member Age [45-49], City of Chattanooga	39	1,605,000	0.337/1000 of Coverage Amount	540.88	0.00	540.88
Life Supplemental Dependent Spouse	Member Age [50-54], City of Challanooga	47	1,250,000	0.538/1000 of Coverage Amount	672.50	0.00	672,50
Life Supplemental Dependent Spouse	Member Age [55-59], City of Chattanooga	26	715.000	0.832/1000 of Coverage Amount	594.88	0.00	594.88

/21/2017	voya Financiai	CITIDIDAGO	Deliging Offilling	services - billing			
Life Supplemental Dependent Spouse	Member Age [60-64], City of Chattanooga	27	830,000	1.312/1000 of Coverage Amount	1,088.96	0.00	1,088.96
Life Supplemental Dependent Spouse	Member Age [65-69], City of Chattariooga	6	115,000	2.293/1000 of Coverage Amount	263,69	0.00	263.69
Life Supplemental Dependent Spouse	Member Age (70-74), City of Chattanooga	4	85,000	4.095/1000 of Coverage Amount	348.07	0.00	348.07
Life Supplemental Dependent Spouse	Member Age [75+], City of Chattaneoga	0	0	7.948/1000 of Coverage Amount	0.00	0.00	0.00
Life Supplemental Employee	Member Age [0-24], City of Chattanooga	21	1,730.000	0.077/1000 of Coverage Amount	133.21	0.00	133.21
Life Supplemental Employee	Member Age [25-29], City of Chattanooga	60	5,360,000	0.088/1000 of Coverage Amount	471.68	0.00	471.68
Life Supplemental Employee	Member Age [30-34], City of Chattanooga	81	7,820,000	0.107/1000 of Coverage Amount	836.74	0.00	836 74
Life Supplemental Employee	Member Age [35-39], City of Chattanooga	125	12,230,000	0.148/1000 of Coverage Amount	1,810.04	0.00	1,810.04
Life Supplemental Employee	Member Age [40-44], City of Chattanooga	108	10,750,000	0.212/1000 of Coverage Amount	2,279.00	0.00	2,279.00
Life Supplemental Employee	Member Age [45-49], City of Chattanooga	123	9,780,000	0.337/1000 of Coverage Amount	3,295.86	0.00	3,295.86
Life Supplemental Employee	Member Age [50-54], Gily of Challanooga	101	7,780,000	0.538/1000 of Coverage Amount	4,185.64	0.00	4,185.64
Life Supplemental Employee	Member Age [55-59], City of Chattanooga	81	4,350,000	0.832/1000 of Coverage Amount	3,619.20	0.00	3,619.20
Life Supplemental Employee	Member Age [60-64], City of Chattanooga	40	1,720,000	1.312/1000 of Coverage Amount	2,256.64	0.00	2,256.64
Life Supplemental Employee	Member Age [65-69], City of Challanooga	12	330,000	2.293/1000 of Coverage Amount	756.69	0.00	756.69
Life Supplemental Employee	Member Age [70-74], City of Chattanooga	1	10,000	4,095/1000 of Coverage Amount	40.95	0.00	40.95
Life Supplemental Employee	Member Age [75+], City of Chattanooga	0	o	7,948/1000 of Coverage Amount	0.00	0.00	0.00
Long Term Disability Income Benefit Basic Employee	All Members	1,339	4,430,792	0.55/100 of Coverage Amount	24,369.35	0.00	24,369.35
STD DIAL Fully Insured Voluntary	Member Age [0-24]	44	17,475	0.509/10 of Coverage Amount	889.48	0.00	889.48
STD DIAL Fully Insured Voluntary	Member Age [25-29]	102	41,464	0.509/10 of Coverage Amount	2,110.52	0.00	2,110.52
STD DIAL Fully insured Voluntary	Member Age [30-34]	110	48,228	0.509/10 of Coverage Amount	2,454.81	0.00	2,454.81
STD DIAL Fully Insured Voluntary	Member Age [35-39]	167	80,986	0.509/10 of Coverage Amount	4,122.19	0.00	4,122.19
STD DIAL Fully insured Voluntary	Member Age [40-44]	162	89,122	0.509/10 of Coverage Amount	4,536.31	0.00	4,536.31

Voya Financial Employee Benefits Online Services - Billing

STD DIAL Fully Insured Voluntary	Member Age [45-49]	170	91,945	0.509/10 of Coverage Amount	4,680.00	0.00	4,680.00
STD DIAL Fully Insured Voluntary	Member Age [50-54]	156	81,431	0.509/10 of Coverage Amount	4,144.84	0.00	4,144.84
STD DIAL Fully Insured Voluntary	Member Age [55-59]	152	72,072	0.79/10 of Coverage Amount	5,693.69	0.00	5,693.69
STD DIAL Fully Insured Voluntary	Member Age [60-64]	77	38,475	1.33/10 of Coverage Amount	5,117.18	0.00	5,117.18
STD DIAL Fully Insured Voluntary	Member Age [65-69]	12	5,747	1.33/10 of Coverage Amount	764.35	0.00	764.35
STD DIAL Fully Insured Voluntary	Member Age [70+]	5	2,270	1.33/10 of Coverage Amount	301.91	0.00	301.91
FMLA		0	0	1.32 per 2,158	2,848.56	0.00	2,848.56

Total invoice Amount: 105,111.44

Back

Print

APPENDIX B

PROPOSER QUALIFICATION DATA

All questions must be answered clearly and comprehensively. If necessary, separate sheets may be attached.

1.	Company Name of proposer:	
1.8	Main office address.	
1,	Phone: Fax:	
	Email Address:	
1. (<i>Pleas</i>	Proposers federal tax identification number:se attach Form W-9)	
1.	The proposer is organized as a	
1.	The date the proposer was organized in its current form:	
1.	If a corporation, the state where it is incorporated	
1.	Is your company registered with the Tennessee Secretary of State? a. □ YES b. □ NO - Please explain	
1. preser	How many years have you been engaged in the business described in this solicitation, under your firm or trade name:	your
1. 1. contra	Describe any pending plans to sell or merge your company. Have you ever been debarred or suspended by a government from consideration for the awardets?	d of
	a. Please list the contract party, and explain	
	b. ONO	
1.	Have you ever been disqualified, removed, sued, or otherwise prevented from proposing of	n or

a. OYES - Please list the contract party, and explain

completing any contract?

Have you ever been charged with liquidated damages on a contract?

PYES - Please list the contract party, and explain

NO

Bonding
Limit: \$______

b. Bonding Company: _______

b. ONO

d. Phone Number:

c. Address:

APPENDIX C

Chapter No. 817 (HB0261/SB0377). "Iran Divestment Act" enacted. Vendor Disclosure and Acknowledgement

By submission of this bid, each proposer and each person signing on behalf of any proposer certifies, and in the case of a joint bid each party thereto certifies as to its own organization, under penalty of perjury, that to the best of its knowledge and belief that each proposer is not on the list created pursuant to § 12-12-106.

(SIGNED)

City of Chattanooga, Purchasing Division

(PRINTED NAME)	
(BUSINESS NAME)	
(DATE)	
For further information,	please see website: www.tn.gov, type in search term "List of persons pursuant
to Tenn.Code Ann. 12-12	2-106," and search to access a link to the "Public Information Library."
https://www.tn.gov/gen	neralservices/article/Public-Information-library. There, click on List of persons
pursuant to Tenn.Code A	Ann. 12-12-106, Iran Divestment Act. The list, which is periodically updated, is
there. Currently, as of 10	0/17/17, the link for the list is available at this address:
https://www.tn.gov/ass	ets/entities/generalservices/cpo/attachments/List of persons pursuant to Te
nn. Code Ann. 12-12-1	06 Iran Divestment Act updated 7.7.17.pdf

U July 2016

APPENDIX D

Affirmative Action Plan

The City of Chattanooga is an equal opportunity employer and during the performance of this Contract, the Contractor agrees to abide by the equal opportunity goals of the City of Chattanooga as follows:

- 1. The Contractor will not discriminate against any employee or applicant for employment because of race, color, religion, sex, national origin, or handicap. The Contractor will take affirmative action to ensure that applicants are employed, and the employees are treated during employment without regard to their race, color, religion, sex, national origin, or handicap. Such action shall include, but not be limited to, the following: employment, upgrading, demotion, or transfer, recruitment or recruitment advertising, layoff or termination, rates of pay, or other forms of compensation, and selection for training, including apprenticeship. The Contractor agrees to post in conspicuous places, available to employees and applicants for employment, notices setting forth the
- 2. The Contractor will, in all solicitations or advertisements for employees placed by or on behalf of the Contractor, state that all qualified applicants will receive consideration for employment without regard to race, color, religion, sex, national origin, or handicap.
- 3. The Contractor will send to each labor union or representative of workers with which he/she has a collective bargaining agreement or other contract or understanding, a notice advising the said labor union or workers' representatives of the Contractor's commitments under this section, and shall post copies of the notice in conspicuous places available to employees and applicants for employment.
- 4. During the term of this contract the following non-discriminatory hiring practices shall be employed to provide employment opportunities for minorities and women:
- a. All help wanted ads placed in newspapers or other publications shall contain the phrase "Equal Employment Opportunity Employer."
- b. Seek and maintain contracts with minority groups and human relations organizations as available.
- c. Encourage present employees to refer qualified minority group and female applicants for employment opportunities
- d. Use only recruitment sources which state in writing that they practice equal opportunity. Advise all recruitment sources that qualified minority group members and women will be sought for consideration for all positions when vacancies occur.
 - 2. Minority statistics are subject to audit by City of Chattanooga staff or other governmental agency.
- 6. The Contractor agrees to notify the City of Chattanooga of any claim or investigation by State or Federal agencies as to discrimination.

(Signature of Contractor)	
(Title and Name of Company)	
(Date)	

APPENDIX E

No Contact/No Advocacy Affidavit
City of Chattanooga
Purchasing Division

State of	
County of	
	(agent name), being first duly sworn, deposes and
says that:	
1. He/She is the owner, partner, of	ficer, representative, or agent of
	(business name), the Submitter of the attached sealed tion #;
1. Submitter has taken notice, and will abiclauses:	(agent name) swears or affirms that the ide by the following No Contact and No Advocacy
prohibited from directly or indirectly co	osting of this solicitation, a potential submitter is ontacting any City of Chattanooga representative licitation, unless such contact is made with the
companies and/or individuals submittin	ure the integrity of the review and evaluation process, as sealed solicitation responses, as well as those persons representing such submitters, may not directly or of Chattanooga representative.
	I that does not comply with the No Contact and No the rejection or disqualification of its solicitation
Submitter Signature:	Printed Name:
Title:	
	day of, 2
Notary Public:	
My commission expires:	191