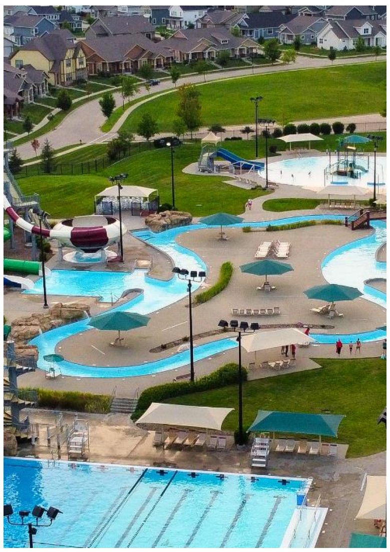
2025-2026
Benefits Guide
Part-time Employees



city of Ankeny

bringing it all together®

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This guide highlights the main features of many of the benefit plans sponsored by City of Ankeny. Full details of these plans are contained in the legal documents governing the plans. If there is any discrepancy between the plan documents and the information described here, the plan documents will govern. In all cases, the plan documents are the exclusive source for determining rights and benefits under the plans. Participation in the plans does not constitute an employment contract. City of Ankeny reserves the right to modify, amend or terminate any benefit plan or practice described in this guide. Nothing in this guide guarantees that any new plan provisions will continue in effect for any period of time. This guide serves as a summary of material modifications as required by the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

WHEN COVERAGE BEGINS

Initial Enrollment

If you are a part-time employee you could be eligible for benefits described in this guide; please note eligibility details listed with each benefit. Benefits for new hires are effective date of hire.

Annual Open Enrollment

The open enrollment period will be held **May 13th – May 28th, 2025**. The benefits you elect during open enrollment will be effective from July 1, 2025 through June 30, 2026.

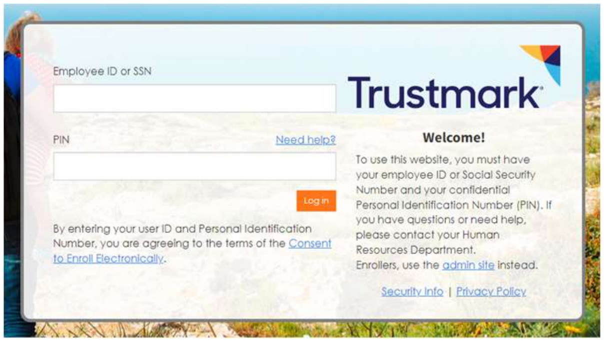
Dependent Eligibility

The following family members are eligible for medical, vision and voluntary benefits through the City; **legal spouse** and **dependent children**. If your child becomes ineligible for coverage (i.e., turning age 26 under the medical plan), you must notify Human Resources.

Making Changes to Coverage

During open enrollment, all employees are required to log in to the [Trustmark Enrollment Site](https://www.trustmark.benselect.com/enroll) to review their current elections and make any necessary changes. Your PIN will be the last 4 digits of your SSN + the last 2 digits of your birth year.

If you have a qualifying event to mid-year, you should contact Human Resources to make a change.



www.trustmark.benselect.com/enroll

When to Make Changes

Mid-year changes are only permitted if you have a qualified change in status and notify Human Resources within 30 days of the event. Qualified changes in status include marriage, divorce, legal separation, birth or adoption of a child, change in child’s dependent status, death of spouse, child or other qualified dependent, change in residence due to an employment transfer for you or your spouse, commencement or termination of adoption proceedings, or change in spouse’s or employment status, reduction in hours, or marketplace open enrollment.

2025-2026 Insurance Premiums

Medical

$750 PPO	Total Monthly Premium	30+ hour employee pays Bi-Weekly
Employee Only	$663.97	$306.45
Employee/Spouse	$1,359.80	$627.60
Employee/Child(ren)	$1,256.89	$580.10
Family	$2,037.71	$940.48
HDHP	**Total Monthly Premium**	**30+ hour employee pays Bi-Weekly**
Employee Only	$515.84	$238.08
Employee/Spouse	$1,056.44	$487.59
Employee/Child(ren)	$976.49	$450.69
Family	$1,583.13	$730.68

Vision - EE Pays Bi-Weekly

Employee Only	$2.24
Employee/Spouse	$4.23
Employee/Child(ren)	$4.79
Family	$6.31

Voluntary Benefits

Rate tables included with summaries

Voluntary Life & AD&D - Monthly

Age Bands	Rates per $1,000
Under 30	$0.136
30-34	$0.152
35-39	$0.184
40-44	$0.258
45-49	$0.388
50-54	$0.604
55-59	$1.035
60-64	$1.537
65-69	$2.307
70-74	$4.548
75+	$7.738
Children (per family)	$1.20

*Spouse rates based on spouse age

Part-time employees working 30+ hours per week are eligible for medical benefits through City of Ankeny.

CHOOSING A MEDICAL PLAN

The City of Ankeny's medical options both provide coverage for the same types of expenses, such as doctor's office visits, preventive care, prescription drugs, and hospitalization. You choose the option that makes the most sense for you and your family based on your needs and what you want to pay for coverage.

When it comes to medical coverage, the City of Ankeny offers you these choices:

- $750 Traditional PPO Plan
- $3,300 High Deductible Health Plan (HDHP)

Preferred Provider Organizations (PPO)

The PPO plans offer in-network and out-of-network benefits. When you need care, you decide whether to go to an in-network or an out-of-network provider. If you receive care from in-network doctors and facilities, your out-of-pocket costs will be lower than if you use out-of-network providers and facilities because network providers discount their fees. And, with in-network providers, you generally do not have to file claims.

If you choose to receive care from an out-of-network provider, the medical plan pays a lower benefit, and you must file a claim to receive reimbursement for covered expenses.

High Deductible Health Plan

The High Deductible Health Plan (HDHP) works much like the PPO plan in that you can choose to receive care from in-network or out-of-network providers when you need medical care — and it covers the same types of services — but you pay less out of your paycheck for coverage. However, the HDHP has higher deductibles and no office visit copays. Once you've met the in-network or out-of-network deductible, you and the plan begin sharing expenses. Your portion of the expense is the coinsurance. **This also applies to prescription drugs, which are subject to the plan's deductibles. Once the deductible is met, you pay the applicable prescription drug cost or copay amount.**

In addition, the HDHP offers a tax-savings feature called the Health Savings Account (HSA). With this account, you can pay for certain out-of-pocket medical expenses throughout the year. You can also enroll in the Limited Purpose Flexible Spending Account (FSA) to help you cover eligible out-of-pocket dental and vision expenses.

Part-time employees working 30+ hours per week are eligible for Health Savings Accounts through City of Ankeny.

Health Savings Account

A Health Savings Account (HSA) is a tax-free account that earns interest. The City of Ankeny allows contributions to an eligible account of your choosing from your paychecks throughout the year.

You can use the HSA to pay for eligible health care expenses, such as deductibles, coinsurance, and other out-of-pocket dental, vision, and prescription drug expenses not covered by a health plan. Your account balance can carry over from year to year, and you can take it with you if you leave the company.

City of Ankeny's Contributions

When you enroll in the HDHP you will automatically be enrolled in an HSA through HealthEquity. The City will contribute to the account for you. Here's a look at what you and your employer together can contribute to your HSA each year:

Coverage Level	Employer Contribution	Total HSA Contribution Allowed Per Year	Remaining Employee Contribution Allowed
Employee only	$1,650	$4,300	$2,650
Employee + dependents	$3,300	$8,550	$5,250

Once you reach at 55, you can contribution an additional $1,000 each year.

Who Is Eligible for the HSA?

You can participate in the HSA only if you enroll in the HDHP. You are not eligible to contribute if:

- **You are enrolled in Medicare.**
- **You are covered by another medical plan (such as your spouse's plan) that does not qualify as a high deductible health plan.**
- **You or your spouse participates in a Health Care Flexible Spending Account (FSA) at the City of Ankeny or at your spouse's employer.**

Part-time employees working 30+ hours per week are eligible for medical benefits through City of Ankeny.

MEDICAL PLANS - WELLMARK

The following highlights the in-network benefits provided by the medical plans offered through the City of Ankeny.

	$750 PPO Plan	$3,300 HDHP Plan
	In-Network	In-Network
Annual Deductible		
Individual	$750	$3,300
Family	$1,500	$6,600
Coinsurance	0%	0%
Annual Out-of-Pocket Maximum		
Individual	$1,500	$3,300
Family	$3,000	$6,600
Lifetime Maximum	Unlimited	Unlimited
Coinsurance/Copays		
Preventive Care	Covered at 100%	Covered at 100%
Primary Care Physician	$20 Copayment	Deductible
Doctor on Demand	$10 Copayment	Deductible
Specialist	$20 Copayment	Deductible
Diagnostics, X-Ray, and Lab Services	Deductible	Deductible
Urgent Care	$20 Copayment	Deductible
Emergency Room	$100 Copayment	Deductible
Inpatient Hospital Care	Deductible	Deductible
Outpatient Surgery	Deductible	Deductible

Provider Search: find a health care provider or facility
'Browse List of Plans' Select 'Wellmark Blue PPO'

PHARMACY - WELLMARK

Prescription Drugs – Blue Rx Complete Formulary		
Out-of-Pocket Maximum	$5,600 Single / $11,200 Family	Aggregates with Medical
Retail (30 day supply)	$15 Tier 1 / $30 Tier 2 / $60 Tier 3 $60 Specialty	Deductible
Mail Order (90 day supply)	2 Copays	Deductible

For a complete formulary drug list, visit https://www.wellmark.com/member/prescription-drugs and select Blue Rx Complete.

Reduce out-of-pocket costs on your specialty medications

Introducing an innovative way to help you save

Prudent Rx

CVS Caremark® has collaborated with **PrudentRx** exclusively for a program that may help save you money when you fill eligible specialty medications.*

How it works

A **PrudentRx** trained member advocate will be able to assist you through a high-touch, proactive engagement process to facilitate enrollment and help you obtain non-need based manufacturer assistance where applicable.** Participating members will have a **$0 out-of-pocket** cost on eligible specialty medications!†

How to get started

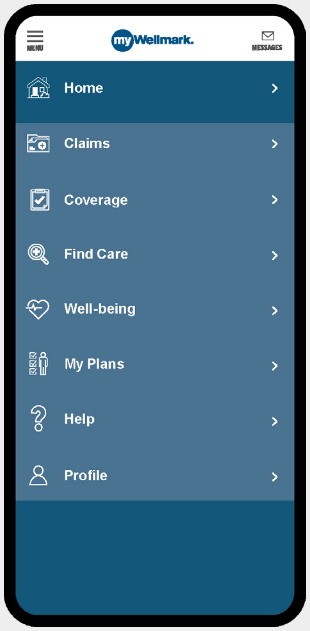
Your enrollment in the program will begin automatically, but response to a PrudentRx advocate is required. You can choose to opt-out at any time.

If you have an eligible medication, PrudentRx will begin proactive communications to you to enroll. If you enroll in the program, eligible medications will come at no cost to you. If you decline enrollment, you will pay 30% coinsurance on the eligible medication.

*Due to limitations that exist within various external pharmacy systems, implementing the PrudentRx solution on high-deductible health plans (HDHPs) with health savings accounts (HSAs) will be limited to only those medications included on the client's specialty drug list and dispensed by CVS Specialty® and will not include limited distribution drugs.
**Not all specialty prescriptions offer manufacturer assistance. Eligibility for third-party copay assistance program is dependent on the applicable terms and conditions required by that particular program and are subject to change. Copay assistance program may not be used with any Federal health care program.
†Participating members enrolled in an HDHP with HSA must fully satisfy their deductible before they are eligible for a final $0 out-of-pocket cost, unless the member has been prescribed a medication that qualifies as "preventive care" under the Internal Revenue Code, which is administered and enforced by the Internal Revenue Service.

Go MOBILE

Manage your health with the Wellmark® Blue Cross® and Blue Shield® app



For illustrative purposes only

Use these helpful tools on-the-go:

CLAIMS — Track the status of claims, along with sort and filter capabilities. Opt-in for digital Explanation of Benefits (EOB) to get notifications when they're ready.

COVERAGE — The app features your personalized health benefits right at your fingertips, which include copay and deductible amounts and out-of-pocket maximums.

FIND CARE — Find in-network physical and mental health care providers to help save you money. You can also access patient reviews and ratings for hospitals and doctors.

FIND COSTS — Use the cost estimator tool to find how much you'll pay for common procedures and services.

WELL-BEING SERVICES — Take a mental health or wellness assessment. Get discounts with Blue365®. Read the latest health and wellness news and find additional well-being resources.

VIEW AND EMAIL your ID card from your smartphone.

Get the care you need, when you need it.

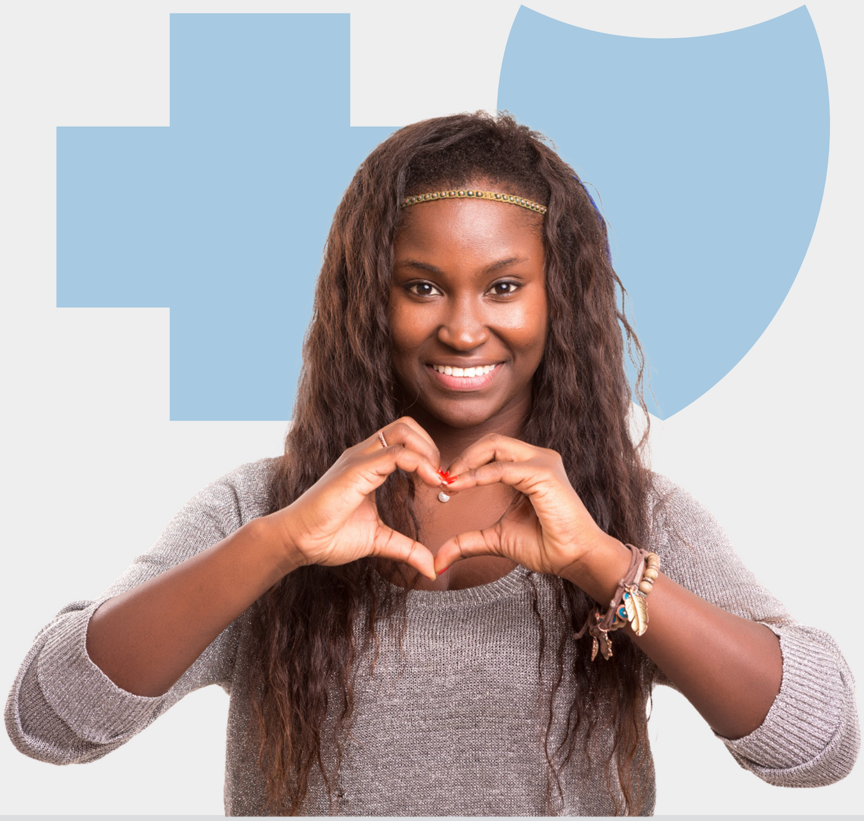
In addition to finding important information about your health plan benefits, the Wellmark mobile app can help you get the care you need.

- **VIEW PROVIDERS AND HOSPITALS** within the Wellmark health plan network.
- **FIND THE CLOSEST PROVIDER OR FACILITY** using GPS technology.
- **VIEW A MAP OR GET DRIVING DIRECTIONS** to your doctor or hospital.
- **SHARE PROVIDER, DENTIST OR FACILITY INFORMATION** by text or email, or save to your favorites for easy access in the future.
- **CONNECT DIRECTLY** to your health care provider's office or to a health professional.
- **GET HEALTH ANSWERS** over the phone with ease.

Register today!

Download the free Wellmark mobile app at myWellmark.com, the App Store® or on Google Play™.

Feeling better **should be easy**



Visit a doctor on your smartphone, tablet or computer from virtually anywhere.

Connect in minutes

Same day mental health appointments are available. You can also choose your provider and see a therapist or psychiatrist within days rather than months. Plus, get treatment for 90 percent of all common ER complaints, from common colds to uncommon rashes, whenever and wherever you're comfortable.

Get treatment for:

- **Mental health[1]**
- **Cold and flu**
- **Bronchitis and sinus infections**
- **Urinary tract infections**
- **Sore throats**
- **Allergies**
- **Fever**
- **Headache**
- **Pink eye**
- **Skin conditions**

Getting started is easy.

1. Scan the QR code to visit. **DoctorOnDemand.com/Wellmark** and download the Doctor On Demand® app.
2. Have your Wellmark Blue Cross and Blue Shield member ID card ready.
3. Create an account or sign in to begin your visit.
4. Pick your provider. Select the next available appointment or find the time best for your schedule.

24/7 QUESTIONS: Call 800-997-6196

Callers could experience longer wait times between 10 p.m. and 6 a.m. CST or may be directed to schedule an appointment in some instances.

[1] Mental health coverage includes psychiatry services and medication management along with treatment for psychological conditions, emotional issues and chemical dependency. For more information, call Wellmark with the number on the back of your ID card.

Safe, secure and protected

Your Wellmark health insurance coverage keeps you safe, secure and protected from more than the cost of health care. Just by being a member, you and your dependents have exclusive, free access to identity protection services called IDX™ Identity. It's just another way you get more as a Wellmark member.

Priceless peace of mind

Join thousands of people around the country who have already chosen IDX Identity for identity protection services.

With IDX Identity, you can:

- Monitor your credit record.
- Keep track of your online activity 24 hours a day, seven days a week.
- Have access to complete identity recovery if fraudulent activity is found.

Enroll in identity protection services today!

Register or sign in to myWellmark® at myWellmark.com to get started.

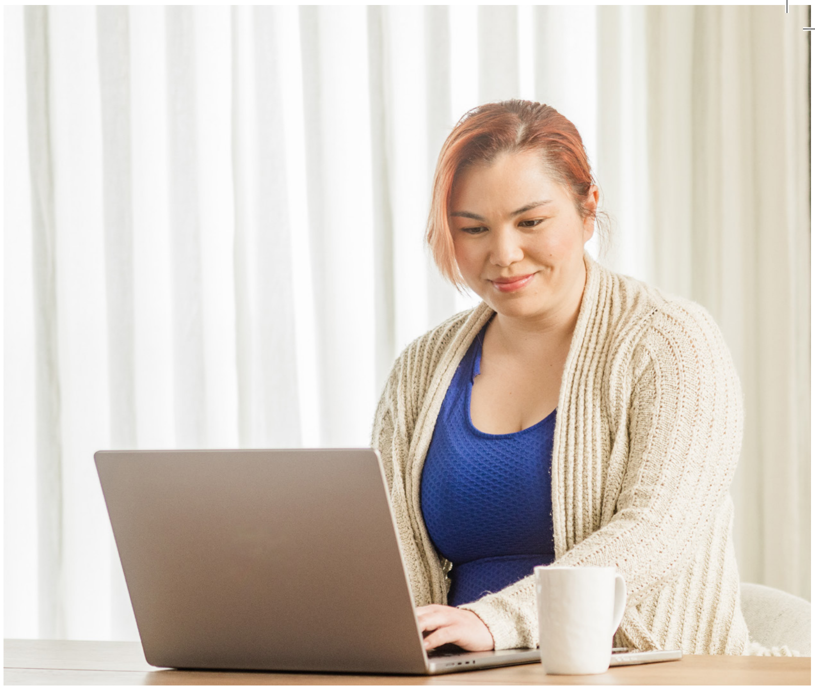
1. Select **Identity Protection** from the bottom of the myWellmark homepage. On the mobile app, this is towards the bottom of the navigation menu.
2. Select **Enroll Now** from the IDX home page.
3. Fill out the **Group ID and Subscriber ID** (also known as your Wellmark ID number). Both are found on your Wellmark ID card.
4. Enter your personal information and create a **username** and **password**.
5. To **activate credit monitoring**, enter your birth date and Social Security number.

Rather enroll over the phone?

Just call 866-486-4812

and make sure you have your

Wellmark ID card handy.



Identity protection services aren't the only ways you **get more for being a Wellmark member.**

As part of your health plan, you also have access to products and services like:

myWellmark®

Your one-stop-shop for tools, resources and insights to help you manage health care spending and live a healthier life.

Blue365®

Find exclusive ways to save on top wellness services and products you use every day.

BeWell 24/7®

Get connected with a real person who can help you with a variety of health-related concerns. Just call **844-84-BEWELL (239355)**.

BlueSM

Simply visit **Wellmark.com/Blue** to stay informed on health plan updates and the latest in health and wellness.

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Part-time employees working 20+ hours per week are eligible for vision benefits through City of Ankeny.

VISION PLAN – DELTA VISION

City of Ankeny's Vision Plan is a materials only plan and is administered through DeltaVision.

If you enroll in vision coverage, you can go to any eye care provider you choose for care. However, if you choose providers who are part of the Insight network, you will receive a discount on services. To find an in-network provide go to www.deltadentalia.com, find a provider and select 'Insight Network'.

Vision Plan Highlights

	In-Network	Out-of-Network
Plan Feature	You Pay	Reimbursement
Vision Exam	Not Covered	Not Covered
Prescription Glasses		
Single Lenses	$10 Copay	up to $25
Bifocals	$10 Copay	up to $40
Trifocals	$10 Copay	up to $55
Standard Progressive Lens	$75	up to $40
Premium Progressive Lens *Tier 1 / Tier 2 / Tier 3 / Tier 4*	$95 / $105 / $120 / 80% of Charge less $120, plus $75 Copay	up to $40
Frames	80% of balance, over $150	up to $75
Other Covered Services		
Elective Contacts	85% of balance of $150	up to $120
LASIK or PRK Vision Correction	15% off retail price or 5% off promotional price	N/A
Benefit Frequency		
Exam	Not Covered	
Frames	Once every 2 calendar years	
Lenses or Contacts	Once every calendar year	

All employees are eligible for an Employee Assistance Program through City of Ankeny.

Employer Paid Benefit

Employee Assistance Program (EAP) – Employee & Family Resources

You and your covered dependents have free access to the City of Ankeny’s Employee Assistance Program (EAP) through Employee and Family Resources. This confidential service offers 24/7 support over-the-phone as well as 3 face-to-face counseling sessions for both you and your covered dependents. Counselors can help with concerns about things like:

- Connection to Mental Health Professionals for emotional challenges, including depression, substance abuse, relationships, and work-related issues
- Financial and legal consultations, one half-hour per issue
- Access to information, referral resources and support involving childcare and care for an aging family member

To contact the EAP, call (800) 327-4692, 24 hours a day, seven days a week, to talk to a professional counselor. You can also get more information online at www.efr.org

Use your EAP or SAP on-the-go with features like:

- Chat with a counselor
- Read EFR's blog
- Listen to Emotion Well podcast
- Register for webinars
- And more!

Download the EFR mobile app today!

scan the QR code below

TAKE EFR WHEREVER **YOU GO**

EFR EMPLOYEE & FAMILY RESOURCES

Part-time employees working 20+ hours per week are eligible for Voluntary Life, Short Term Disability, Accident, Critical Illness, Hospital Indemnity and Universal Life.

OTHER BENEFITS

Optional Life Insurance

In addition to Basic Life Insurance, you may also purchase Optional Life Insurance for yourself, your spouse, and your dependent children. However, you may only elect coverage for your dependents if you enroll for Optional Life coverage for yourself. You pay for the cost of Optional Life Insurance on an after-tax basis through payroll deductions.

Voluntary Short-Term Disability

Employees can elect to purchase a Short-Term Disability policy that would supplement their income prior to LTD. There are two benefits to choose from; both begin on the 1st day after an accident, one begins on the 8th day after an illness and the other begins on the 15th day. Both policies replace 60% of your pre disability earnings up to $1,500 per week.

Accident – Reliance Standard

Provides a range of lump-sum benefits for injuries resulting from a covered accident. These benefits are paid directly to the insured and may be used for any reason, from deductibles and prescriptions to transportation and childcare.

Critical Illness – Reliance Standard

Provides a fixed lump-sum benefit upon diagnosis of a covered critical illness which can include heart attack, stroke, paralysis and more.

Hospital Indemnity – Reliance Standard

Provides a range of fixed lump-sum daily benefits to help cover costs associated with a hospital admission, including room and board.

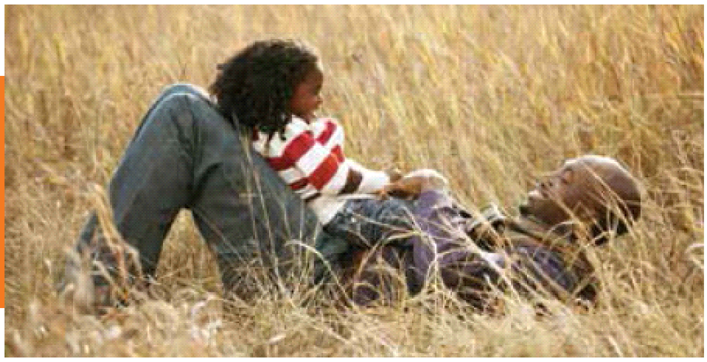
Universal Life with Long Term Care – Trustmark

Life insurance with a higher death benefit during your working years and Long-term care benefits that stay the same throughout your life.

For additional information please reference the following benefit summaries.

Plan Highlights

Group Voluntary and Dependent Life Insurance



City of Ankeny

ELIGIBILITY

Each Active, Full-Time Employee working 40 or more hours per week, Part-Time and EMS/Firefighter Employee working 1040 hours or more per year

Dependents: You must be insured in order for Dependents to be covered.
Dependents are:

- your legal spouse not legally separated or divorced from you
- your unmarried financially dependent children* age 14 days to 20 years (to 26 years if full-time student).
  *natural and adopted children; stepchildren and foster children in your custody.
  Age limit does not apply to handicapped children.
- A person may not have coverage as both an Employee and Dependent.
- Only one insured spouse may cover Dependent children.

BENEFIT AMOUNT

Voluntary Life:

Choose from a minimum of $10,000 to a maximum of $500,000 in $10,000 increments

(Not to exceed 5 times Earnings)

Dependent Life

Spouse

Choose from a minimum of $5,000 to a maximum of $150,000 in $5,000 increments

(Spouse amount may not exceed 50% of employee amount)

Dependent Child(ren)

14 days to 6 months : $20,000
6 months to age 20 : $20,000
(up to age 26 if a full-time student)

GUARANTEED ISSUE (INITIAL ELIGIBILITY PERIOD ONLY)

Employee: $150,000
Spouse: $50,000
Child: all child amounts are guaranteed issue

Matching AD&D: Employee and Spouse

For Accidental Loss of:	Amount Payable:
Life	100%
Both hands or both feet	100%
Sight of both eyes	100%
One hand and one foot	100%
One hand and sight of one eye	100%
One foot and sight of one eye	100%
Speech and hearing	100%
One hand or One foot	50%
Sight of one eye	50%
Speech or Hearing	50%

BENEFIT REDUCTION DUE TO AGE (applicable to employee/spouse coverage)

Age	Original Benefit Reduced To
70	65%
75	45%
80	30%

FEATURES

- Accelerated Death Benefit (expressed as Living Benefit Rider in some states and Imminent Death Benefit in PA)
- Conversion Privilege
- Education Benefit
- Loss of Use Benefit
- Portability
- Seat Belt Benefit
- Waiver of Premium

EXCLUSIONS

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-6422, et al.

Reliance Standard Plans
Supplemental and Dependent Life and AD&D Insurance
Premium Table

Plan Holder: City of Ankeny

Scheduled Benefit: Each eligible employee may elect for himself/herself and/or his/her eligible spouse an amount of insurance shown in the table below.

For employees age 65 and older: Benefit amounts are reduced according to the age-based reduction chart shown in the Supplemental Life brochure.

Employee/Spouse Premiums: To find you and your spouse's premium:
- Determine your age band: Your age = your age at your last birthday.
- Select a benefit amount (employees age 65 and older: see above comment).
- Spouse premium: Repeat the steps above for your spouse at his/her age at his/her last birthday.
- Employee and spouse rates change as they respectively move from one age bracket to the next.

Employee Bi-Weekly Premiums

Benefit Amount	Age 18-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70-74	Age 75+
$10,000	$0.63	$0.63	$0.70	$0.85	$1.19	$1.79	$2.79	$4.78	$7.07	$10.65	$20.99	$35.71
$20,000	$1.26	$1.26	$1.40	$1.70	$2.38	$3.58	$5.58	$9.55	$14.13	$21.30	$41.98	$71.43
$30,000	$1.88	$1.88	$2.10	$2.55	$3.57	$5.37	$8.36	$14.33	$21.20	$31.94	$62.97	$107.14
$40,000	$2.51	$2.51	$2.81	$3.40	$4.76	$7.16	$11.15	$19.11	$28.26	$42.59	$83.96	$142.86
$50,000	$3.14	$3.14	$3.51	$4.25	$5.95	$8.95	$13.94	$23.88	$35.33	$53.24	$104.95	$178.57
$60,000	$3.77	$3.77	$4.21	$5.10	$7.14	$10.74	$16.73	$28.66	$42.40	$63.89	$125.94	$214.28
$70,000	$4.39	$4.39	$4.91	$5.94	$8.34	$12.54	$19.51	$33.44	$49.46	$74.53	$146.94	$250.00
$80,000	$5.02	$5.02	$5.61	$6.79	$9.53	$14.33	$22.30	$38.22	$56.53	$85.18	$167.93	$285.71
$90,000	$5.65	$5.65	$6.31	$7.64	$10.72	$16.12	$25.09	$42.99	$63.60	$95.83	$188.92	$321.42
$100,000	$6.28	$6.28	$7.02	$8.49	$11.91	$17.91	$27.88	$47.77	$70.66	$106.48	$209.91	$357.14
$110,000	$6.90	$6.90	$7.72	$9.34	$13.10	$19.70	$30.66	$52.55	$77.73	$117.12	$230.90	$392.85
$120,000	$7.53	$7.53	$8.42	$10.19	$14.29	$21.49	$33.45	$57.32	$84.79	$127.77	$251.89	$428.57
$130,000	$8.16	$8.16	$9.12	$11.04	$15.48	$23.28	$36.24	$62.10	$91.86	$138.42	$272.88	$464.28
$140,000	$8.79	$8.79	$9.82	$11.89	$16.67	$25.07	$39.03	$66.88	$98.93	$149.07	$293.87	$499.99
$150,000	$9.42	$9.42	$10.52	$12.74	$17.86	$26.86	$41.82	$71.65	$105.99	$159.72	$314.86	$535.71
$160,000	$10.04	$10.04	$11.22	$13.59	$19.05	$28.65	$44.60	$76.43	$113.06	$170.36	$335.85	$571.42
$170,000	$10.67	$10.67	$11.93	$14.44	$20.24	$30.44	$47.39	$81.21	$120.12	$181.01	$356.84	$607.14
$180,000	$11.30	$11.30	$12.63	$15.29	$21.43	$32.23	$50.18	$85.98	$127.19	$191.66	$377.83	$642.85
$190,000	$11.93	$11.93	$13.33	$16.14	$22.62	$34.02	$52.97	$90.76	$134.26	$202.31	$398.82	$678.56
$200,000	$12.55	$12.55	$14.03	$16.98	$23.82	$35.82	$55.75	$95.54	$141.32	$212.95	$419.82	$714.28
$210,000	$13.18	$13.18	$14.73	$17.83	$25.01	$37.61	$58.54	$100.32	$148.39	$223.60	$440.81	$749.99
$220,000	$13.81	$13.81	$15.43	$18.68	$26.20	$39.40	$61.33	$105.09	$155.46	$234.25	$461.80	$785.70
$230,000	$14.44	$14.44	$16.14	$19.53	$27.39	$41.19	$64.12	$109.87	$162.52	$244.90	$482.79	$821.42
$240,000	$15.06	$15.06	$16.84	$20.38	$28.58	$42.98	$66.90	$114.65	$169.59	$255.54	$503.78	$857.13
$250,000	$15.69	$15.69	$17.54	$21.23	$29.77	$44.77	$69.69	$119.42	$176.65	$266.19	$524.77	$892.85
$260,000	$16.32	$16.32	$18.24	$22.08	$30.96	$46.56	$72.48	$124.20	$183.72	$276.84	$545.76	$928.56
$270,000	$16.95	$16.95	$18.94	$22.93	$32.15	$48.35	$75.27	$128.98	$190.79	$287.49	$566.75	$964.27
$280,000	$17.58	$17.58	$19.64	$23.78	$33.34	$50.14	$78.06	$133.75	$197.85	$298.14	$587.74	$999.99
$290,000	$18.20	$18.20	$20.34	$24.63	$34.53	$51.93	$80.84	$138.53	$204.92	$308.78	$608.73	$1,035.70
$300,000	$18.83	$18.83	$21.05	$25.48	$35.72	$53.72	$83.63	$143.31	$211.98	$319.43	$629.72	$1,071.42
$310,000	$19.46	$19.46	$21.75	$26.33	$36.91	$55.51	$86.42	$148.08	$219.05	$330.08	$650.71	$1,107.13
$320,000	$20.09	$20.09	$22.45	$27.18	$38.10	$57.30	$89.21	$152.86	$226.12	$340.73	$671.70	$1,142.84
$330,000	$20.71	$20.71	$23.15	$28.02	$39.30	$59.10	$91.99	$157.64	$233.18	$351.37	$692.70	$1,178.56
$340,000	$21.34	$21.34	$23.85	$28.87	$40.49	$60.89	$94.78	$162.42	$240.25	$362.02	$713.69	$1,214.27
$350,000	$21.97	$21.97	$24.55	$29.72	$41.68	$62.68	$97.57	$167.19	$247.32	$372.67	$734.68	$1,249.98
$360,000	$22.60	$22.60	$25.26	$30.57	$42.87	$64.47	$100.36	$171.97	$254.38	$383.32	$755.67	$1,285.70
$370,000	$23.22	$23.22	$25.96	$31.42	$44.06	$66.26	$103.14	$176.75	$261.45	$393.96	$776.66	$1,321.41
$380,000	$23.85	$23.85	$26.66	$32.27	$45.25	$68.05	$105.93	$181.52	$268.51	$404.61	$797.65	$1,357.13
$390,000	$24.48	$24.48	$27.36	$33.12	$46.44	$69.84	$108.72	$186.30	$275.58	$415.26	$818.64	$1,392.84
$400,000	$25.11	$25.11	$28.06	$33.97	$47.63	$71.63	$111.51	$191.08	$282.65	$425.91	$839.63	$1,428.55
$410,000	$25.74	$25.74	$28.76	$34.82	$48.82	$73.42	$114.30	$195.85	$289.71	$436.56	$860.62	$1,464.27
$420,000	$26.36	$26.36	$29.46	$35.67	$50.01	$75.21	$117.08	$200.63	$296.78	$447.20	$881.61	$1,499.98
$430,000	$26.99	$26.99	$30.17	$36.52	$51.20	$77.00	$119.87	$205.41	$303.84	$457.85	$902.60	$1,535.70
$440,000	$27.62	$27.62	$30.87	$37.37	$52.39	$78.79	$122.66	$210.18	$310.91	$468.50	$923.59	$1,571.41

$450,000	$28.25	$28.25	$31.57	$38.22	$53.58	$80.58	$125.45	$214.96	$317.98	$479.15	$944.58	$1,607.12
$460,000	$28.87	$28.87	$32.27	$39.06	$54.78	$82.38	$128.23	$219.74	$325.04	$489.79	$965.58	$1,642.84
$470,000	$29.50	$29.50	$32.97	$39.91	$55.97	$84.17	$131.02	$224.52	$332.11	$500.44	$986.57	$1,678.55
$480,000	$30.13	$30.13	$33.67	$40.76	$57.16	$85.96	$133.81	$229.29	$339.18	$511.09	$1,007.56	$1,714.26
$490,000	$30.76	$30.76	$34.38	$41.61	$58.35	$87.75	$136.60	$234.07	$346.24	$521.74	$1,028.55	$1,749.98
$500,000	$31.38	$31.38	$35.08	$42.46	$59.54	$89.54	$139.38	$238.85	$353.31	$532.38	$1,049.54	$1,785.69

Spouse Bi-Weekly Premiums

Benefit Amount	Age 18-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70-74	Age 75+
$5,000	$0.31	$0.31	$0.35	$0.42	$0.60	$0.90	$1.39	$2.39	$3.53	$5.32	$10.50	$17.86
$10,000	$0.63	$0.63	$0.70	$0.85	$1.19	$1.79	$2.79	$4.78	$7.07	$10.65	$20.99	$35.71
$15,000	$0.94	$0.94	$1.05	$1.27	$1.79	$2.69	$4.18	$7.17	$10.60	$15.97	$31.49	$53.57
$20,000	$1.26	$1.26	$1.40	$1.70	$2.38	$3.58	$5.58	$9.55	$14.13	$21.30	$41.98	$71.43
$25,000	$1.57	$1.57	$1.75	$2.12	$2.98	$4.48	$6.97	$11.94	$17.67	$26.62	$52.48	$89.28
$30,000	$1.88	$1.88	$2.10	$2.55	$3.57	$5.37	$8.36	$14.33	$21.20	$31.94	$62.97	$107.14
$35,000	$2.20	$2.20	$2.46	$2.97	$4.17	$6.27	$9.76	$16.72	$24.73	$37.27	$73.47	$125.00
$40,000	$2.51	$2.51	$2.81	$3.40	$4.76	$7.16	$11.15	$19.11	$28.26	$42.59	$83.96	$142.86
$45,000	$2.82	$2.82	$3.16	$3.82	$5.36	$8.06	$12.54	$21.50	$31.80	$47.91	$94.46	$160.71
$50,000	$3.14	$3.14	$3.51	$4.25	$5.95	$8.95	$13.94	$23.88	$35.33	$53.24	$104.95	$178.57
$55,000	$3.45	$3.45	$3.86	$4.67	$6.55	$9.85	$15.33	$26.27	$38.86	$58.56	$115.45	$196.43
$60,000	$3.77	$3.77	$4.21	$5.10	$7.14	$10.74	$16.73	$28.66	$42.40	$63.89	$125.94	$214.28
$65,000	$4.08	$4.08	$4.56	$5.52	$7.74	$11.64	$18.12	$31.05	$45.93	$69.21	$136.44	$232.14
$70,000	$4.39	$4.39	$4.91	$5.94	$8.34	$12.54	$19.51	$33.44	$49.46	$74.53	$146.94	$250.00
$75,000	$4.71	$4.71	$5.26	$6.37	$8.93	$13.43	$20.91	$35.83	$53.00	$79.86	$157.43	$267.85
$80,000	$5.02	$5.02	$5.61	$6.79	$9.53	$14.33	$22.30	$38.22	$56.53	$85.18	$167.93	$285.71
$85,000	$5.34	$5.34	$5.96	$7.22	$10.12	$15.22	$23.70	$40.60	$60.06	$90.51	$178.42	$303.57
$90,000	$5.65	$5.65	$6.31	$7.64	$10.72	$16.12	$25.09	$42.99	$63.60	$95.83	$188.92	$321.42
$95,000	$5.96	$5.96	$6.66	$8.07	$11.31	$17.01	$26.48	$45.38	$67.13	$101.15	$199.41	$339.28
$100,000	$6.28	$6.28	$7.02	$8.49	$11.91	$17.91	$27.88	$47.77	$70.66	$106.48	$209.91	$357.14
$105,000	$6.59	$6.59	$7.37	$8.92	$12.50	$18.80	$29.27	$50.16	$74.19	$111.80	$220.40	$375.00
$110,000	$6.90	$6.90	$7.72	$9.34	$13.10	$19.70	$30.66	$52.55	$77.73	$117.12	$230.90	$392.85
$115,000	$7.22	$7.22	$8.07	$9.77	$13.69	$20.59	$32.06	$54.93	$81.26	$122.45	$241.39	$410.71
$120,000	$7.53	$7.53	$8.42	$10.19	$14.29	$21.49	$33.45	$57.32	$84.79	$127.77	$251.89	$428.57
$125,000	$7.85	$7.85	$8.77	$10.62	$14.88	$22.38	$34.85	$59.71	$88.33	$133.10	$262.38	$446.42
$130,000	$8.16	$8.16	$9.12	$11.04	$15.48	$23.28	$36.24	$62.10	$91.86	$138.42	$272.88	$464.28
$135,000	$8.47	$8.47	$9.47	$11.46	$16.08	$24.18	$37.63	$64.49	$95.39	$143.74	$283.38	$482.14
$140,000	$8.79	$8.79	$9.82	$11.89	$16.67	$25.07	$39.03	$66.88	$98.93	$149.07	$293.87	$499.99
$145,000	$9.10	$9.10	$10.17	$12.31	$17.27	$25.97	$40.42	$69.27	$102.46	$154.39	$304.37	$517.85
$150,000	$9.42	$9.42	$10.52	$12.74	$17.86	$26.86	$41.82	$71.65	$105.99	$159.72	$314.86	$535.71

Dependent Child(ren) Bi-Weekly Premiums:

Benefit Amount	Premium
$20,000	$0.55

(One rate and benefit amount for all eligible children in family, regardless of number)

PREMIUM CALCULATION (Add your elections here):

Employee Premium	
Spouse Premium	
Dependent Child(ren) Premium	
Total Premium	

(Rates are calculated as of coverage effective date and are based on insured's age in relation to Plan anniversary date. Billed rates may be higher if, at application, the person is at the highest age in an age band).

Please read this important information:

- **You may not have coverage as both an employee and as a dependent.**
- **Only one insured spouse may cover the eligible dependent children.**

Rates are subject to change.

Plan Highlights

Voluntary Group Short Term Disability Insurance

City of Ankeny - 1/8 **Elimination**

COVERAGE

Disability income protection insurance provides a benefit for "short term" disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

BENEFIT AMOUNT

You may elect a weekly benefit in increments of $25, from a minimum of $100 up to a maximum benefit of $1,500 per week, not to exceed 60% of your weekly covered earnings (rounded to the lower $25 increment)

DAY BENEFITS BEGIN

Injury (accident): Benefits begin on the 1st consecutive day of disability;
Sickness (illness): Benefits begin on the 8th consecutive day of disability

MAXIMUM BENEFIT DURATION

Benefits for one period of disability, will be paid up to a maximum of 13 weeks.

CONTRIBUTION REQUIREMENTS

Coverage is 100% employee paid.

FEATURES

- Maternity covered as any other illness
- Non-occupational coverage
- Partial Disability benefit included
- Zero Day Residual included Definition

LIMITATIONS

- Pre-Existing Condition Limitation – 3/12

EXCLUSIONS

Benefits will not be payable for any disability caused by: an intentionally self-inflicted injury; an act of war (declared or undeclared); commission of a felony; sickness covered by workers' compensation or other workers' disability law; injury occurring out of or in the course of work for wage or profit.

For a comprehensive list of exclusions, limitations, and any applicable benefit offsets, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-6451, et al.

Reliance Standard Voluntary Plans
Voluntary Group Short Term Disability Insurance
Premium Table
Plan Holder: City of Ankeny - 1/8 Elimination

Scheduled Benefit: Each eligible employee may elect an amount of insurance, in increments of $25 from a minimum of $100 to a maximum of $1,500 per week up to 60% of covered earnings (rounded down to the lower $25).

You may select any benefit amount from $100 up to your maximum weekly benefit. Locate your weekly earnings to determine your maximum weekly benefit amount. If your covered earnings fall between ranges, the lesser benefit amount will apply.

Employee Bi-Weekly Premiums

Weekly Earnings	Weekly Benefit Amount	Age -19	Age 20-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70+
$288	$100	$1.71	$1.71	$1.71	$1.85	$1.75	$2.12	$2.68	$3.37	$4.34	$4.98	$5.45	$5.82
$288	$125	$2.13	$2.13	$2.13	$2.31	$2.19	$2.65	$3.35	$4.21	$5.42	$6.23	$6.81	$7.27
$288	$150	$2.56	$2.56	$2.56	$2.77	$2.63	$3.18	$4.02	$5.05	$6.51	$7.48	$8.17	$8.72
$292	$175	$2.99	$2.99	$2.99	$3.23	$3.07	$3.72	$4.68	$5.90	$7.59	$8.72	$9.53	$10.18
$333	$200	$3.42	$3.42	$3.42	$3.69	$3.51	$4.25	$5.35	$6.74	$8.68	$9.97	$10.89	$11.63
$375	$225	$3.84	$3.84	$3.84	$4.15	$3.95	$4.78	$6.02	$7.58	$9.76	$11.22	$12.25	$13.08
$417	$250	$4.27	$4.27	$4.27	$4.62	$4.38	$5.31	$6.69	$8.42	$10.85	$12.46	$13.62	$14.54
$458	$275	$4.70	$4.70	$4.70	$5.08	$4.82	$5.84	$7.36	$9.27	$11.93	$13.71	$14.98	$15.99
$500	$300	$5.12	$5.12	$5.12	$5.54	$5.26	$6.37	$8.03	$10.11	$13.02	$14.95	$16.34	$17.45
$542	$325	$5.55	$5.55	$5.55	$6.00	$5.70	$6.90	$8.70	$10.95	$14.10	$16.20	$17.70	$18.90
$583	$350	$5.98	$5.98	$5.98	$6.46	$6.14	$7.43	$9.37	$11.79	$15.18	$17.45	$19.06	$20.35
$625	$375	$6.40	$6.40	$6.40	$6.92	$6.58	$7.96	$10.04	$12.63	$16.27	$18.69	$20.42	$21.81
$667	$400	$6.83	$6.83	$6.83	$7.38	$7.02	$8.49	$10.71	$13.48	$17.35	$19.94	$21.78	$23.26
$708	$425	$7.26	$7.26	$7.26	$7.85	$7.45	$9.02	$11.38	$14.32	$18.44	$21.18	$23.15	$24.72
$750	$450	$7.68	$7.68	$7.68	$8.31	$7.89	$9.55	$12.05	$15.16	$19.52	$22.43	$24.51	$26.17
$792	$475	$8.11	$8.11	$8.11	$8.77	$8.33	$10.08	$12.72	$16.00	$20.61	$23.68	$25.87	$27.62
$833	$500	$8.54	$8.54	$8.54	$9.23	$8.77	$10.62	$13.38	$16.85	$21.69	$24.92	$27.23	$29.08
$875	$525	$8.97	$8.97	$8.97	$9.69	$9.21	$11.15	$14.05	$17.69	$22.78	$26.17	$28.59	$30.53
$917	$550	$9.39	$9.39	$9.39	$10.15	$9.65	$11.68	$14.72	$18.53	$23.86	$27.42	$29.95	$31.98
$958	$575	$9.82	$9.82	$9.82	$10.62	$10.08	$12.21	$15.39	$19.37	$24.95	$28.66	$31.32	$33.44
$1,000	$600	$10.25	$10.25	$10.25	$11.08	$10.52	$12.74	$16.06	$20.22	$26.03	$29.91	$32.68	$34.89
$1,042	$625	$10.67	$10.67	$10.67	$11.54	$10.96	$13.27	$16.73	$21.06	$27.12	$31.15	$34.04	$36.35
$1,083	$650	$11.10	$11.10	$11.10	$12.00	$11.40	$13.80	$17.40	$21.90	$28.20	$32.40	$35.40	$37.80
$1,125	$675	$11.53	$11.53	$11.53	$12.46	$11.84	$14.33	$18.07	$22.74	$29.28	$33.65	$36.76	$39.25
$1,167	$700	$11.95	$11.95	$11.95	$12.92	$12.28	$14.86	$18.74	$23.58	$30.37	$34.89	$38.12	$40.71
$1,208	$725	$12.38	$12.38	$12.38	$13.38	$12.72	$15.39	$19.41	$24.43	$31.45	$36.14	$39.48	$42.16
$1,250	$750	$12.81	$12.81	$12.81	$13.85	$13.15	$15.92	$20.08	$25.27	$32.54	$37.38	$40.85	$43.62
$1,292	$775	$13.23	$13.23	$13.23	$14.31	$13.59	$16.45	$20.75	$26.11	$33.62	$38.63	$42.21	$45.07
$1,333	$800	$13.66	$13.66	$13.66	$14.77	$14.03	$16.98	$21.42	$26.95	$34.71	$39.88	$43.57	$46.52
$1,375	$825	$14.09	$14.09	$14.09	$15.23	$14.47	$17.52	$22.08	$27.80	$35.79	$41.12	$44.93	$47.98
$1,417	$850	$14.52	$14.52	$14.52	$15.69	$14.91	$18.05	$22.75	$28.64	$36.88	$42.37	$46.29	$49.43
$1,458	$875	$14.94	$14.94	$14.94	$16.15	$15.35	$18.58	$23.42	$29.48	$37.96	$43.62	$47.65	$50.88
$1,500	$900	$15.37	$15.37	$15.37	$16.62	$15.78	$19.11	$24.09	$30.32	$39.05	$44.86	$49.02	$52.34

Employee Bi-Weekly Premiums

Weekly Earnings	Weekly Benefit Amount	Age -19	Age 20-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70+
$1,542	$925	$15.80	$15.80	$15.80	$17.08	$16.22	$19.64	$24.76	$31.17	$40.13	$46.11	$50.38	$53.79
$1,583	$950	$16.22	$16.22	$16.22	$17.54	$16.66	$20.17	$25.43	$32.01	$41.22	$47.35	$51.74	$55.25
$1,625	$975	$16.65	$16.65	$16.65	$18.00	$17.10	$20.70	$26.10	$32.85	$42.30	$48.60	$53.10	$56.70
$1,667	$1,000	$17.08	$17.08	$17.08	$18.46	$17.54	$21.23	$26.77	$33.69	$43.38	$49.85	$54.46	$58.15
$1,708	$1,025	$17.50	$17.50	$17.50	$18.92	$17.98	$21.76	$27.44	$34.53	$44.47	$51.09	$55.82	$59.61
$1,750	$1,050	$17.93	$17.93	$17.93	$19.38	$18.42	$22.29	$28.11	$35.38	$45.55	$52.34	$57.18	$61.06
$1,792	$1,075	$18.36	$18.36	$18.36	$19.85	$18.85	$22.82	$28.78	$36.22	$46.64	$53.58	$58.55	$62.52
$1,833	$1,100	$18.78	$18.78	$18.78	$20.31	$19.29	$23.35	$29.45	$37.06	$47.72	$54.83	$59.91	$63.97
$1,875	$1,125	$19.21	$19.21	$19.21	$20.77	$19.73	$23.88	$30.12	$37.90	$48.81	$56.08	$61.27	$65.42
$1,917	$1,150	$19.64	$19.64	$19.64	$21.23	$20.17	$24.42	$30.78	$38.75	$49.89	$57.32	$62.63	$66.88
$1,958	$1,175	$20.07	$20.07	$20.07	$21.69	$20.61	$24.95	$31.45	$39.59	$50.98	$58.57	$63.99	$68.33
$2,000	$1,200	$20.49	$20.49	$20.49	$22.15	$21.05	$25.48	$32.12	$40.43	$52.06	$59.82	$65.35	$69.78
$2,042	$1,225	$20.92	$20.92	$20.92	$22.62	$21.48	$26.01	$32.79	$41.27	$53.15	$61.06	$66.72	$71.24
$2,083	$1,250	$21.35	$21.35	$21.35	$23.08	$21.92	$26.54	$33.46	$42.12	$54.23	$62.31	$68.08	$72.69
$2,125	$1,275	$21.77	$21.77	$21.77	$23.54	$22.36	$27.07	$34.13	$42.96	$55.32	$63.55	$69.44	$74.15
$2,167	$1,300	$22.20	$22.20	$22.20	$24.00	$22.80	$27.60	$34.80	$43.80	$56.40	$64.80	$70.80	$75.60
$2,208	$1,325	$22.63	$22.63	$22.63	$24.46	$23.24	$28.13	$35.47	$44.64	$57.48	$66.05	$72.16	$77.05
$2,250	$1,350	$23.05	$23.05	$23.05	$24.92	$23.68	$28.66	$36.14	$45.48	$58.57	$67.29	$73.52	$78.51
$2,292	$1,375	$23.48	$23.48	$23.48	$25.38	$24.12	$29.19	$36.81	$46.33	$59.65	$68.54	$74.88	$79.96
$2,333	$1,400	$23.91	$23.91	$23.91	$25.85	$24.55	$29.72	$37.48	$47.17	$60.74	$69.78	$76.25	$81.42
$2,375	$1,425	$24.33	$24.33	$24.33	$26.31	$24.99	$30.25	$38.15	$48.01	$61.82	$71.03	$77.61	$82.87
$2,417	$1,450	$24.76	$24.76	$24.76	$26.77	$25.43	$30.78	$38.82	$48.85	$62.91	$72.28	$78.97	$84.32
$2,458	$1,475	$25.19	$25.19	$25.19	$27.23	$25.87	$31.32	$39.48	$49.70	$63.99	$73.52	$80.33	$85.78
$2,500	$1,500	$25.62	$25.62	$25.62	$27.69	$26.31	$31.85	$40.15	$50.54	$65.08	$74.77	$81.69	$87.23

Voluntary Group Short Term Disability Insurance

City of Ankeny - 1/15 **Elimination**

COVERAGE

Disability income protection insurance provides a benefit for "short term" disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

BENEFIT AMOUNT

You may elect a weekly benefit in increments of $25, from a minimum of $100 up to a maximum benefit of $1,500 per week, not to exceed 60% of your weekly covered earnings (rounded to the lower $25 increment)

DAY BENEFITS BEGIN

Injury (accident): Benefits begin on the 1st consecutive day of disability;
Sickness (illness): Benefits begin on the 15th consecutive day of disability

MAXIMUM BENEFIT DURATION

Benefits for one period of disability, will be paid up to a maximum of 13 weeks.

CONTRIBUTION REQUIREMENTS

Coverage is 100% employee paid.

FEATURES

- Maternity covered as any other illness
- Non-occupational coverage
- Partial Disability benefit included
- Zero Day Residual included Definition

LIMITATIONS

- Pre-Existing Condition Limitation – 3/12

EXCLUSIONS

Benefits will not be payable for any disability caused by: an intentionally self-inflicted injury; an act of war (declared or undeclared); commission of a felony; sickness covered by workers' compensation or other workers' disability law; injury occurring out of or in the course of work for wage or profit.

For a comprehensive list of exclusions, limitations, and any applicable benefit offsets, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-6451, et al.

Reliance Standard Voluntary Plans
Voluntary Group Short Term Disability Insurance
Premium Table
Plan Holder: City of Ankeny - 1/15 Elimination

Scheduled Benefit: Each eligible employee may elect an amount of insurance, in increments of $25 from a minimum of $100 to a maximum of $1,500 per week up to 60% of covered earnings (rounded down to the lower $25).

You may select any benefit amount from $100 up to your maximum weekly benefit. Locate your weekly earnings to determine your maximum weekly benefit amount. If your covered earnings fall between ranges, the lesser benefit amount will apply.

Employee Bi-Weekly Premiums

Weekly Earnings	Weekly Benefit Amount	Age -19	Age 20-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70+
$288	$100	$1.52	$1.52	$1.52	$1.57	$1.48	$1.75	$2.22	$2.77	$3.60	$4.15	$4.48	$4.80
$288	$125	$1.90	$1.90	$1.90	$1.96	$1.85	$2.19	$2.77	$3.46	$4.50	$5.19	$5.60	$6.00
$288	$150	$2.28	$2.28	$2.28	$2.35	$2.22	$2.63	$3.32	$4.15	$5.40	$6.23	$6.72	$7.20
$292	$175	$2.67	$2.67	$2.67	$2.75	$2.58	$3.07	$3.88	$4.85	$6.30	$7.27	$7.83	$8.40
$333	$200	$3.05	$3.05	$3.05	$3.14	$2.95	$3.51	$4.43	$5.54	$7.20	$8.31	$8.95	$9.60
$375	$225	$3.43	$3.43	$3.43	$3.53	$3.32	$3.95	$4.98	$6.23	$8.10	$9.35	$10.07	$10.80
$417	$250	$3.81	$3.81	$3.81	$3.92	$3.69	$4.38	$5.54	$6.92	$9.00	$10.38	$11.19	$12.00
$458	$275	$4.19	$4.19	$4.19	$4.32	$4.06	$4.82	$6.09	$7.62	$9.90	$11.42	$12.31	$13.20
$500	$300	$4.57	$4.57	$4.57	$4.71	$4.43	$5.26	$6.65	$8.31	$10.80	$12.46	$13.43	$14.40
$542	$325	$4.95	$4.95	$4.95	$5.10	$4.80	$5.70	$7.20	$9.00	$11.70	$13.50	$14.55	$15.60
$583	$350	$5.33	$5.33	$5.33	$5.49	$5.17	$6.14	$7.75	$9.69	$12.60	$14.54	$15.67	$16.80
$625	$375	$5.71	$5.71	$5.71	$5.88	$5.54	$6.58	$8.31	$10.38	$13.50	$15.58	$16.79	$18.00
$667	$400	$6.09	$6.09	$6.09	$6.28	$5.91	$7.02	$8.86	$11.08	$14.40	$16.62	$17.91	$19.20
$708	$425	$6.47	$6.47	$6.47	$6.67	$6.28	$7.45	$9.42	$11.77	$15.30	$17.65	$19.03	$20.40
$750	$450	$6.85	$6.85	$6.85	$7.06	$6.65	$7.89	$9.97	$12.46	$16.20	$18.69	$20.15	$21.60
$792	$475	$7.23	$7.23	$7.23	$7.45	$7.02	$8.33	$10.52	$13.15	$17.10	$19.73	$21.27	$22.80
$833	$500	$7.62	$7.62	$7.62	$7.85	$7.38	$8.77	$11.08	$13.85	$18.00	$20.77	$22.38	$24.00
$875	$525	$8.00	$8.00	$8.00	$8.24	$7.75	$9.21	$11.63	$14.54	$18.90	$21.81	$23.50	$25.20
$917	$550	$8.38	$8.38	$8.38	$8.63	$8.12	$9.65	$12.18	$15.23	$19.80	$22.85	$24.62	$26.40
$958	$575	$8.76	$8.76	$8.76	$9.02	$8.49	$10.08	$12.74	$15.92	$20.70	$23.88	$25.74	$27.60
$1,000	$600	$9.14	$9.14	$9.14	$9.42	$8.86	$10.52	$13.29	$16.62	$21.60	$24.92	$26.86	$28.80
$1,042	$625	$9.52	$9.52	$9.52	$9.81	$9.23	$10.96	$13.85	$17.31	$22.50	$25.96	$27.98	$30.00
$1,083	$650	$9.90	$9.90	$9.90	$10.20	$9.60	$11.40	$14.40	$18.00	$23.40	$27.00	$29.10	$31.20
$1,125	$675	$10.28	$10.28	$10.28	$10.59	$9.97	$11.84	$14.95	$18.69	$24.30	$28.04	$30.22	$32.40
$1,167	$700	$10.66	$10.66	$10.66	$10.98	$10.34	$12.28	$15.51	$19.38	$25.20	$29.08	$31.34	$33.60
$1,208	$725	$11.04	$11.04	$11.04	$11.38	$10.71	$12.72	$16.06	$20.08	$26.10	$30.12	$32.46	$34.80
$1,250	$750	$11.42	$11.42	$11.42	$11.77	$11.08	$13.15	$16.62	$20.77	$27.00	$31.15	$33.58	$36.00
$1,292	$775	$11.80	$11.80	$11.80	$12.16	$11.45	$13.59	$17.17	$21.46	$27.90	$32.19	$34.70	$37.20
$1,333	$800	$12.18	$12.18	$12.18	$12.55	$11.82	$14.03	$17.72	$22.15	$28.80	$33.23	$35.82	$38.40
$1,375	$825	$12.57	$12.57	$12.57	$12.95	$12.18	$14.47	$18.28	$22.85	$29.70	$34.27	$36.93	$39.60
$1,417	$850	$12.95	$12.95	$12.95	$13.34	$12.55	$14.91	$18.83	$23.54	$30.60	$35.31	$38.05	$40.80
$1,458	$875	$13.33	$13.33	$13.33	$13.73	$12.92	$15.35	$19.38	$24.23	$31.50	$36.35	$39.17	$42.00
$1,500	$900	$13.71	$13.71	$13.71	$14.12	$13.29	$15.78	$19.94	$24.92	$32.40	$37.38	$40.29	$43.20

Employee Bi-Weekly Premiums

Weekly Earnings	Weekly Benefit Amount	Age -19	Age 20-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70+
$1,542	$925	$14.09	$14.09	$14.09	$14.52	$13.66	$16.22	$20.49	$25.62	$33.30	$38.42	$41.41	$44.40
$1,583	$950	$14.47	$14.47	$14.47	$14.91	$14.03	$16.66	$21.05	$26.31	$34.20	$39.46	$42.53	$45.60
$1,625	$975	$14.85	$14.85	$14.85	$15.30	$14.40	$17.10	$21.60	$27.00	$35.10	$40.50	$43.65	$46.80
$1,667	$1,000	$15.23	$15.23	$15.23	$15.69	$14.77	$17.54	$22.15	$27.69	$36.00	$41.54	$44.77	$48.00
$1,708	$1,025	$15.61	$15.61	$15.61	$16.08	$15.14	$17.98	$22.71	$28.38	$36.90	$42.58	$45.89	$49.20
$1,750	$1,050	$15.99	$15.99	$15.99	$16.48	$15.51	$18.42	$23.26	$29.08	$37.80	$43.62	$47.01	$50.40
$1,792	$1,075	$16.37	$16.37	$16.37	$16.87	$15.88	$18.85	$23.82	$29.77	$38.70	$44.65	$48.13	$51.60
$1,833	$1,100	$16.75	$16.75	$16.75	$17.26	$16.25	$19.29	$24.37	$30.46	$39.60	$45.69	$49.25	$52.80
$1,875	$1,125	$17.13	$17.13	$17.13	$17.65	$16.62	$19.73	$24.92	$31.15	$40.50	$46.73	$50.37	$54.00
$1,917	$1,150	$17.52	$17.52	$17.52	$18.05	$16.98	$20.17	$25.48	$31.85	$41.40	$47.77	$51.48	$55.20
$1,958	$1,175	$17.90	$17.90	$17.90	$18.44	$17.35	$20.61	$26.03	$32.54	$42.30	$48.81	$52.60	$56.40
$2,000	$1,200	$18.28	$18.28	$18.28	$18.83	$17.72	$21.05	$26.58	$33.23	$43.20	$49.85	$53.72	$57.60
$2,042	$1,225	$18.66	$18.66	$18.66	$19.22	$18.09	$21.48	$27.14	$33.92	$44.10	$50.88	$54.84	$58.80
$2,083	$1,250	$19.04	$19.04	$19.04	$19.62	$18.46	$21.92	$27.69	$34.62	$45.00	$51.92	$55.96	$60.00
$2,125	$1,275	$19.42	$19.42	$19.42	$20.01	$18.83	$22.36	$28.25	$35.31	$45.90	$52.96	$57.08	$61.20
$2,167	$1,300	$19.80	$19.80	$19.80	$20.40	$19.20	$22.80	$28.80	$36.00	$46.80	$54.00	$58.20	$62.40
$2,208	$1,325	$20.18	$20.18	$20.18	$20.79	$19.57	$23.24	$29.35	$36.69	$47.70	$55.04	$59.32	$63.60
$2,250	$1,350	$20.56	$20.56	$20.56	$21.18	$19.94	$23.68	$29.91	$37.38	$48.60	$56.08	$60.44	$64.80
$2,292	$1,375	$20.94	$20.94	$20.94	$21.58	$20.31	$24.12	$30.46	$38.08	$49.50	$57.12	$61.56	$66.00
$2,333	$1,400	$21.32	$21.32	$21.32	$21.97	$20.68	$24.55	$31.02	$38.77	$50.40	$58.15	$62.68	$67.20
$2,375	$1,425	$21.70	$21.70	$21.70	$22.36	$21.05	$24.99	$31.57	$39.46	$51.30	$59.19	$63.80	$68.40
$2,417	$1,450	$22.08	$22.08	$22.08	$22.75	$21.42	$25.43	$32.12	$40.15	$52.20	$60.23	$64.92	$69.60
$2,458	$1,475	$22.47	$22.47	$22.47	$23.15	$21.78	$25.87	$32.68	$40.85	$53.10	$61.27	$66.03	$70.80
$2,500	$1,500	$22.85	$22.85	$22.85	$23.54	$22.15	$26.31	$33.23	$41.54	$54.00	$62.31	$67.15	$72.00

Plan Highlights

Voluntary Group Accident Insurance

City of Ankeny

COVERAGE

Voluntary group accident insurance provides a range of fixed, lump-sum benefits for injuries resulting from a covered accident, or for accidental death and dismemberment (if included). These benefits are paid directly to the insured and may be used for any reason, from deductibles and prescriptions to transportation and childcare.

FEATURES

- Portability to Employee Age 70
- FMLA/MSLA Continuation
- Newlywed and Newborn Provision
- 24-Hour Travel Assistance Services
- Off the Job Coverage

ELIGIBILITY

All Active eligible Employees per the Employer's guidelines

Dependents: You must be insured for your Dependents to be covered. Dependents are:

- Your legal spouse
- Your dependent children from Birth to 26 years.
- A person may not have coverage as both an Employee and Dependent.

BENEFIT AMOUNT

See Full Schedule of Benefits on next page

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employee Paid.

BI-WEEKLY PREMIUM

Coverage	Premium
Employee	$ 4.53
Employee and Spouse	$ 10.62
Employee & Children	$ 13.39
Employee & Family	$ 16.62

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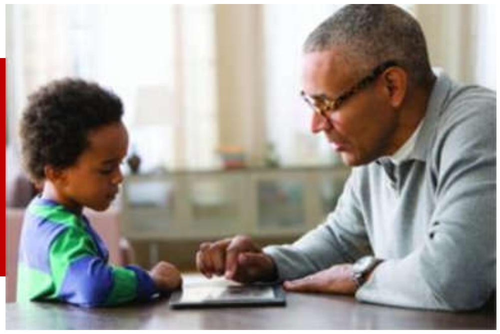
Benefits	Amount
Ambulance	$300 Ground, $1,500 Air
Blood, Plasma and Platelets	$600
Burns	To $800 for 2nd degree burns; To $6,400 for 3rd degree burns; Skin Graft - 50.00% of benefit payable for Burns
Chiropractic Services (per Visit)	$60 per session, 6 sessions maximum
Coma	$20,000
Concussion	$600
Dental Injury	$201 for Crown; $67 for Extraction
Diagnostic Exams	$135 per CT/MRI scan
Dislocation	To $4,000 for Non-surgical; To $8,000 for Surgical; Partial - 37.5% of full dislocation; Multiple - 150% of highest dislocation benefit
Emergency Treatment	$201
Epidural Anesthesia Injection (per Injection)	$100, 2 maximum
Eye Injury	$200 for removal of foreign object, $400 for surgical repair
Fractures	To $4,000 for Non-surgical; To $8,000 for Surgical repair; Chip fracture: 37.5% of non-surgical benefit; Multiple fractures: 150% of highest sustained fracture
Initial Hospital Admission	$2,000
Hospital Confinement (per Day)	$400, 365 days maximum
Intensive Care Unit (ICU) Confinement (per Day)	$800, 30 days maximum
Lacerations	To $800
Lodging (per Day)	$200 per day up to 30 days if more than 100 miles from residence
Medical Appliances	$250
Paralysis	$30,000 quadriplegia; $15,000 paraplegia/hemiplegia
Physical Therapy (per Session)	$60, 6 sessions maximum
Physician Visit	$100 Initial, $100 Follow-up
Prosthesis	$1,000 for one, $2,000 for two or more
Rehabilitation Facility Confinement (per Day)	$200, 30 days maximum
Surgery	$334 for Exploratory; $1,002 for Knee Cartilage; $3,340 for Abdominal or Thoracic; $1,670 for Ruptured Disc; to $2,004 Tendon, Ligament, or Rotator cuff
Transportation	$402, if more than 100 miles from residence
X-Rays	$250
Accidental Death Benefits	**Amount**
Employee AD&D	$50,000
Spouse AD&D	$50,000
Child AD&D	$15,000
Common Carrier	100%
Accidental Dismemberment Benefits	**% of AD Benefit Amount**
Single Loss	50%
Multiple Loss (Catastrophic)	100%
Thumb / Finger / Toe	1%
2+ Thumb / Finger / Toe	3%
Speech	100%
Wellness (Health Screening) Benefit	**Amount**
Wellness (Health Screening)	**$100**

Plan Highlights

Voluntary Group Critical Illness Insurance



City of Ankeny

COVERAGE

Voluntary group critical illness insurance provides a fixed, lump- sum benefit upon diagnosis of a critical illness, which can include heart attack, stroke, paralysis and more. These benefits are paid directly to the insured and may be used for any reason, from deductibles and prescriptions to transportation and child care.

ELIGIBILITY

All Active eligible Employees per the Employer's guidelines

Dependents: You must be insured for your Dependents to be covered. Dependents are:

- Your legal spouse
- Your dependent children from Birth to 26 years.
- A person may not have coverage as both an Employee and Dependent.

BENEFIT AMOUNT

Employee: Choose from a benefit of $10,000 to a maximum of $20,000 in $10,000 increments.

Spouse: Choose from a benefit of $5,000 to a maximum of $20,000 in $5,000 increments (not to exceed 100% of employee amount).

Child(ren): 50% of approved employee amount up to a maximum of $10,000.

GUARANTEED ISSUE

Employee: $20,000
Spouse: $20,000
Child(ren): $10,000

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employee Paid.

RATES

See attached Rate Sheet

FEATURES

DIAGNOSIS ADULT	BENEFIT
Alzheimer's Disease	25%
Benign Brain Tumor	100%
Carcinoma In Situ	25%
Coma	100%
Coronary Disease	25%
Heart Attack	100%
Life Threatening Cancer	100%
Loss of Hearing	100%
Loss of Sight	100%
Major Organ Failure	100%
Paralysis	100%
Parkinson's Disease	25%
Stroke	100%

- Lifetime Maximum Benefit – 1000% of Insurance Amount
- Subsequent Occurrence Benefit – 100% of benefit if diagnosed 3 months or later
- Recurrence Benefit (Same Illness) – 100% of benefit if diagnosed 12 months or later
- Transfer of Coverage
- Portability to employee age 70
- **Wellness (Health Screening) Benefit – $100**

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This Plan Highlight is not a complete description of the insurance coverage. Insurance is provided under group policy form LRS-9537, et al. This is not a binding contract. Should there be a difference between this Plan Highlight and the contract, the contract will govern. The Certificate of Coverage will be made available to you that describes the benefits in greater detail; however a benefit will not be paid if caused or contributed by an exclusion listed in the Certificate.

Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY. Product features and availability may vary by state.

Reliance Standard Voluntary Plans
Critical Illness Insurance
Premium Table

Plan Holder: City of Ankeny

Scheduled Benefit:

Each eligible employee may elect for himself and/or his eligible spouse an amount of insurance shown in the table below.

Employee/Spouse Premiums:

<u>To find you and your spouse's premium -</u>

- Determine your age band:
  - Your age = Your age on the effective date
  - Spouse age = The Employee's age on the effective date
- Select a benefit from:
  - Select an employee and spouse benefit from the table below.
- Employee and spouse rates change as insured moves from one age bracket to the next, based on age determination.

Employee Tobacco User Bi-Weekly Premiums

Benefit Amount	Age 0-29	Age 30-39	Age 40-49	Age 50-59	Age 60-69	Age 70 +
$10,000	$1.57	$3.23	$7.94	$17.17	$28.62	$40.62
$20,000	$3.14	$6.46	$15.88	$34.34	$57.23	$81.23

Employee Non-Tobacco User Bi-Weekly Premiums

Benefit Amount	Age 0-29	Age 30-39	Age 40-49	Age 50-59	Age 60-69	Age 70 +
$10,000	$1.20	$2.12	$4.15	$8.77	$17.54	$23.08
$20,000	$2.40	$4.25	$8.31	$17.54	$35.08	$46.15

Spouse Tobacco User Bi-Weekly Premiums

Benefit Amount	Age 0-29	Age 30-39	Age 40-49	Age 50-59	Age 60-69	Age 70 +
$5,000	$0.78	$1.62	$3.97	$8.58	$14.31	$20.31
$10,000	$1.57	$3.23	$7.94	$17.17	$28.62	$40.62
$15,000	$2.35	$4.85	$11.91	$25.75	$42.92	$60.92
$20,000	$3.14	$6.46	$15.88	$34.34	$57.23	$81.23

Spouse Non-Tobacco User Bi-Weekly Premiums

Benefit Amount	Age 0-29	Age 30-39	Age 40-49	Age 50-59	Age 60-69	Age 70 +
$5,000	$0.60	$1.06	$2.08	$4.38	$8.77	$11.54
$10,000	$1.20	$2.12	$4.15	$8.77	$17.54	$23.08
$15,000	$1.80	$3.18	$6.23	$13.15	$26.31	$34.62
$20,000	$2.40	$4.25	$8.31	$17.54	$35.08	$46.15

Dependent Child(ren):

Your dependent child(ren) is eligible for a benefit amount of 50% of your Critical Illness benefit election, limited to a maximum of $10,000

Please Note: One rate and benefit amount for all eligible children in family, regardless of number. The Child Rate is included in the above Employee Premium Table.

<u>Please read this important information</u>

- You may not have coverage as both an employee and as a dependent.
- Employee must have coverage in order for spouse and dependent children to be covered.

Please note, these rates are approximate and subject to change.

Plan Highlights

Voluntary Group Hospital Indemnity Insurance

City of Ankeny

COVERAGE

Voluntary hospital indemnity insurance provides a range of fixed, lump-sum daily benefits to help cover costs associated with a hospital admission, including room and board costs. These benefits are paid directly to the insured following a hospitalization that meets the criteria for benefit payment.

ELIGIBILITY

All Active eligible Employees per the Employer's guidelines

Dependents: You must be insured for your Dependents to be covered. Dependents are:

- Your legal spouse
- Your dependent children from Birth to 26 years.
- A person may not have coverage as both an Employee and Dependent.

NURSERY BENEFIT

- **Admission Benefit - $1,000 (once per year)**
- **Confinement Benefit - $100 per day (up to 10 days)**

FEATURES

- Guaranteed issue; No medical questions
- No pre-existing conditions exclusions
- Mental & Nervous and Substance Abuse treated same as any other hospital admission
- No deductibles
- Coverage Offered on a Voluntary Basis

BENEFITS

Hospital Room & Board Benefits	
Room & Board Benefit per Day (180 Daily Benefits per Coverage Year)	$100
Hospital Admission Benefit	
One Daily Benefit per Coverage Year	$1,000

BI-WEEKLY PREMIUM

Coverage	Premium
Employee	$ 9.51
Employee & Spouse	$ 18.05
Employee & Child(ren)	$ 13.48
Employee & Family	$ 21.78

RELIANCE STANDARD
LIFE INSURANCE COMPANY

www.reliancestandard.com

This Plan Highlight is not a complete description of the insurance coverage. Insurance is provided under group policy form LRS-9537, et al. This is not a binding contract. Should there be a difference between this Plan Highlight and the contract, the contract will govern. The Certificate of Coverage will be made available to you that describes the benefits in greater detail; however a benefit will not be paid if caused or contributed by an exclusion listed in the Certificate.

Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY. Product features and availability may vary by state.

Trustmark Universal Life/LifeEvents® Insurance with Long-Term Care Benefit

Two choices for combined coverage and lifelong protection.

Financial security even after a loss

Protecting your loved ones is one of life's greatest responsibilities. When a family loses someone, in addition to grief, survivors may suddenly be faced with costly expenses and debts, and even a loss of income. **Universal Life/LifeEvents can help**.

Universal Life provides a consistent lifelong benefit, while, for the same rate, the **Universal LifeEvents** option offers a **higher death benefit** during your working years, when your needs and responsibilities are the greatest. (See reverse for more on how Universal LifeEvents works.) You can choose a plan and benefit amount that provides the **right protection for you**.

Universal Life/LifeEvents insurance can mean those left behind are still able to pursue their own dreams, and help ensure that the **ending** of one story won't stop the **beginning** of another.

Universal Life/LifeEvents sample rates

Sample ranges of weekly rates for employee-only, non-smoker coverage with long-term care benefit. Your exact rate may depend on additional features selected by you and/or by your employer.

Age at purchase	$25,000 Universal Life policy	$25,000 Universal LifeEvents policy
30	from **$5.06 - $6.27**	from **$3.49 - $4.59**
40	from **$7.42 - $9.44**	from **$5.05 - $6.71**
50	from **$11.92 - $15.44**	from **$7.84 - $10.71**

Sample rates are shown for illustrative purposes only. Rates may vary by age, smoking status, state, employer and features selected by you and/or by your employer. An application for insurance must be completed to obtain coverage.

Note: your rate is "locked in" at your age at purchase!
Once you have a policy, your rate will never increase due to age.

Solving the long-term care issue

At any point in your life, you may need long-term care services, which could cost hundreds of dollars per day. Universal Life/LifeEvents includes a **long-term care (LTC)** benefit that can help pay for these services at any age. With either option, this benefit **remains at the same** level throughout your life, so the full amount is always available when you most need it.

Here's how it works:

4% You can **collect 4% of your Universal Life/LifeEvents death benefit per month** for up to 25 months to help pay for long-term care services.

Flexible features available:

2x **PLUS:** if you collect a benefit for LTC, your **full death benefit** is still available for your beneficiaries, as much as **doubling** your benefit.

The LTC Benefit is an acceleration of the death benefit and is not Long-Term Care Insurance (except in LA and VA, where the LTC benefit is Long-Term Care Insurance). It begins to pay after 90 days of confinement or services, and to qualify you must meet conditions of eligibility for benefits. The LTC benefits provided by this policy may not cover all of the policyholder's LTC expenses. Pre-existing condition limitation may apply. Your policy will contain complete details. You should consult a financial advisor to determine if the long-term care benefits and the retirement benefits provided by this policy are right for you.

Universal Life/LifeEvents is **flexible permanent** life insurance designed to last a lifetime.

The younger you are when you enroll, the **more benefit** you receive for the same premium.

No medical exams or blood work – just answer a few simple questions.

See reverse side for more information on Universal Life/LifeEvents insurance from Trustmark Insurance Company.

What would happen if you weren't around?

1 in 3 households would have immediate trouble paying for living expenses if they lost their primary earner.[1]

40% of Americans live paycheck to paycheck. Could your family afford to stay in your home?[2]

56% of Americans have less than $10,000 saved for retirement – **1 in 3** have $0 saved. Wouldn't it be nice to have some protection?[3]

How the Universal LifeEvents option works

- A **higher death benefit** during working years.
- **Long-term care** (LTC) benefits that **stay the same** throughout your life.

Example: $25,000 policy

Before age 70

Death benefit	**$25,000**
LTC benefits	**$25,000**

After age 70

Death benefit	**$8,333**
LTC benefits	**$25,000**

Universal LifeEvents death benefit reduces to one-third at the latter of age 70 or the 15th policy anniversary.

Benefit for terminal illness

- **Use part of your death benefit** to help manage costs if you're diagnosed with a terminal illness.

Additional advantages

- **Keep your coverage** at the same price and benefits if you change jobs or retire.
- **Apply for coverage for family members:** spouse, children and grandchildren.
- **Convenient payroll deduction;** pay via direct bill, bank draft or credit card if you leave your employer.

**You care.
We listen.**

[1]2018 Insurance Barometer Study LIMRA/Life Happens. [2]nielsen.com/us/en/insights/news/2015/savingspending-and-living-paycheck-to-paycheck-in-america.html. [3]gobankingrates.com/retirement/1-3-americans-0-saved-retirement. [5]An A.M. Best rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. Trustmark is rated A- (4th out of 16 possible ratings ranging from A++ to Suspended).

This provides a brief description of your benefits under GUL.205/IUL.205 and applicable riders HH/LTC.205, BRR.205, BXR.205, ABR.205, ADB.205, CT.205 and WP.205. Benefits, definitions, exclusions, form numbers and limitations may vary by state. This policy contains a provision that guarantees against lapse for a period of 10 years (14 years in OR; 15 years for Universal LifeEvents) as long as premiums are paid as planned. If you make changes to your coverage during this period, or pay only the minimum premium, you may prevent cash value accumulation or reduce your death benefit amount. If there is negative cash value at the end of the no-lapse period, you must pay enough premium to establish positive cash value. You may also need to maintain your policy with a higher premium than the one you paid to satisfy the no-lapse guarantee or coverage may expire prior to age 100 even if the premium shown is paid as scheduled. A policy illustration will be delivered with your policy. Your policy will contain complete information. For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy may be continued in force, see your agent or write to the company. For exclusions and limitations that may apply, visit www.trustmarksolutions.com/disclosures/UL/ (A112-2216-UL). In California, review "A Consumer's Guide to Long-term Care from the Department of Aging" at: http://www.aging.ca.gov/aboutcda/publications/Taking_Care_of_Tomorrow_English/. Underwriting conditions may vary, and determine eligibility for the offer of insurance. Trustmark® and LifeEvents® are registered trademarks of Trustmark Insurance Company.

Products underwritten by Trustmark Insurance Company
Rated A- (Excellent) for financial strength by A.M. Best[5]

TrustmarkVB.com

Trustmark
benefits beyond benefits

Employee Benefit Wellness Plan
add Wellness to your Life

EMPLOYEE BENEFIT WELLNESS PLAN SUMMARY

2025-2026 PLAN YEAR
July 1, 2025 - June 30, 2026

ELIGIBILITY
Regular Full-time employees covered by the city health plan

PLAN SUMMARY

- **Employee Wellness Incentive Program**

  To qualify for a 2% reduction on your health insurance premium for the plan year beginning July 1, 2026 you must participate in the wellness incentive program.
  - Requirements:
    - ✓ Biometric Health Screen *(annually between May 1, 2025 – April 30, 2026)*
    - ✓ Voluntary Events - complete five (5)
  - Participants identified from the health screen as high risk may choose to participate in the following paid for by the City:
    - ✓ Health Coach/Dietitian services
    - ✓ Diabetes Prevention Program
  - Complete the Employee Wellness Incentive Form

ELIGIBILITY
Regular Full-time and Part-time employees working 20+ hours per week; excludes part-time fire. Eligible expenses purchased in the current fiscal year (July 1 – June).

PLAN SUMMARY

- **Wellness Reimbursement Program**
  - Maximum $216 reimbursement per fiscal year* for any combination of the following wellness activities:
    - ✓ Fitness membership - up to $18.00 per month for attending a fitness center at least 6 times per month *(membership receipt and attendance records must be attached)*
    - ✓ 50% reimbursement of the cost for any wellness/fitness related program, for example:
      - Weight Loss Program
      - Fitness class/Personal Trainer
      - Fitness Equipment for a home gym
      - Health event registration: i.e. organized bike ride, walk, run, triathlon, etc.
      - Any other approved fitness/wellness event
  - To request reimbursement, you must complete a Wellness Program Reimbursement Claim Form with itemized receipt. Contact Human Resources for more information.

*Employees covered by a union bargaining agreement may receive the amount specified in their current contract

<u>Wellness Reimbursement How to Submit</u>: Employees will be reimbursed for Fitness Attendance and/or Eligible Expenses purchased in the current fiscal year (July 1 – June 30). An itemized receipt must be attached to the Claim Form. If a used item is purchased, a receipt and a copy of the ad (i.e. Craigslist photo, Facebook photo) must be provided.

*****Items purchased in the fiscal year must be reimbursed in the same fiscal year; no carry over of funds allowed. The same piece of equipment may be purchased only once every three (3) years.

*****If an item's eligibility is questionable, employees should contact HR for approval. **DO NOT PURCHASE THE QUESTIONABLE ITEM PRIOR TO APPROVAL.**

Employee Wellness Eligible Expenses:

- Health club/Fitness facilities memberships for the employee (i.e. monthly dues plus tax and any enrollment fees). If a dual or family membership is purchased, only the amount of a single membership will be eligible. The membership plan noting membership level pricing must be provided with a claim.
- Albaugh Family Senior Community Center - 50% of annual membership
- Virtual fitness membership app (e.g., Peloton, iFIT, BODi, etc.)
- Weight loss or tobacco cessation programs (e.g. nicotine gum and patches, hypnosis, Weight Watchers or similar programs)
- Stress management classes and programs
- Fitness and exercise classes
- Personal trainers
- New and used fitness equipment for a home gym (e.g. stationary bicycle, treadmill, yoga mat, weights, kettle bells, resistance bands, medicine ball, stability ball, other stationary fitness equipment, etc.)
- Heart rate monitor/activity tracker (stand alone, not a phone or watch)
- Registration fees (e.g., sport league registration, equipment rental or events such as running races, walks, bike rides, and triathlon)

Ineligible Expenses:

- Club memberships and leagues fees of a primarily social nature (e.g., country club, golf, bowling)
- Clothing and shoe items
- Smart watches (e.g., Apple Watch, Android Watch)
- Food and supplements, even if purchased in conjunction with a weight loss program
- Backpacks or luggage
- Medical expenses (e.g., lab tests, prescriptions, co-pays, medical equipment)
- Camping, fishing or recreational equipment (e.g., tents, packs, coolers)
- Tips for services
- Fees (e.g., golf green fees, ski lift tickets or ski club membership, licenses, park permits, tanning)
- Day care, recreation club or similar
- Reimbursements for more than one piece of the same equipment
- Weapons, including archery and hunting equipment and firearms
- Basketball hoops and any other sport nets
- Game Consoles
- Golf Clubs
- Massage and Chiropractic visits
- Spa related (e.g. hot tubs, saunas, pools)
- Bicycles, roller blades, or any other outdoor sports equipment.

MissionSquare
RETIREMENT

Get To Know Your

457(b) Deferred Compensation Plan

In addition to any pension or Social Security benefits you may receive, your 457(b) deferred compensation plan offers simple and flexible ways to help increase your retirement savings.

With your 457(b) plan, you're in control of how much you save and where you invest those savings, while also enjoying tax advantages.*

- Contributions are made during your employment, and you can change, stop, and restart them at any time.
- Your account's value is based on those contributions and subsequent investment returns.
- Earnings are not subject to tax until withdrawn.

You have control over:

- How your money is invested.
- How funds are withdrawn following your separation from service.
- Who receives any remaining assets upon your death.

*All investing is subject to risk, including the possible loss of principal.

Contribute what you can.

You and/or your employer contribute to your account each year based on a set formula, which is determined by your employer.

See retirement savings contribution limits at **www.missionsq.org/contributionlimits**.

Contributions

Pretax contributions you make reduce your taxable income for the year. These contributions and all associated earnings won't be taxed until you withdraw them.

You also may be able to make after-tax Roth contributions, if offered by your employer. While they don't reduce your taxable income for the year, future withdrawals may be tax-free. Alternatively, you can contribute to a Roth IRA. For more information, visit **www.missionsq.org/ira**.

Investment Control

A wide range of investment options are available to help you build a diversified portfolio. You control all investment decisions, including:

- How your contributions are invested.
- How to manage your investments on an ongoing basis.

Access to Your Money

Based on your employer's plan rules, withdrawals may be allowed while you're still working.

When you leave your employer, you can withdraw assets regardless of the reason and your years of service.

Enjoy flexible withdrawal options for vested assets like:

- Withdrawal of your entire balance.
- Periodic, partial withdrawals as you see fit.
- Installment payments of a certain dollar amount and frequency, such as monthly or quarterly, that you can change at any time.
- Lifetime income payments.

After you reach age 73* or separate from service, whichever is later, you'll be required to withdraw a minimum amount from pretax assets in your account each year, per IRS rules. If plan and/or IRS rules allow, you can also borrow against your vested assets through a loan.

Beginning with RMDs due in 2024, Roth balances will be excluded from the RMD calculation. Roth was required to be part of the RMD calculation for RMDs due prior to Jan. 1, 2024.

457(b) plans are unique. Unlike with other retirement accounts, you don't have to qualify for an exception to avoid the 10% IRS penalty tax on withdrawals of your contributions and associated earnings before age 59 ½. Just remember that your 457(b) plan is designed to help you save toward your retirement goals. Any withdrawals prior to retirement may reduce your future retirement security.

Learn More

Get to know your 457(b) plan at **www.missionsq.org/457**.

Log in to your account to manage your savings and visit MissionSquare's Financial Wellness Center for 100+ interactive and fun short videos, charts, calculators, articles, and tutorials. Get answers to your questions about debt, emergency savings, college tuition planning, investing, retirement planning, and much more at **www.missionsq.org**.

*Age 70 ½ (if you were born before July 1, 1949), age 72 (if you were born after June 30, 1949, and before Jan. 1, 1951), or age 73 (if you were born after Dec. 31, 1950).

Guided Pathways®

MissionSquare can help you decide how much to save and how to invest through **Guided Pathways®**.**

Guided Pathways Advisory Service is a fee-based service and is not suitable for all investors. Please contact our Guided Pathways team or your MissionSquare Retirement Plan Specialist and fully read the Guided Pathways Fund Advice and Managed Accounts Investment Advisor Agreement prior to enrolling in Managed Accounts to determine if this services is right for you.

Underlying fund expenses and plan administration fees still apply.

Find more information at
www.missionsq.org/guidedpathways.

Roll-Ins

After you leave your employer, assets can be transferred – or rolled in – to another eligible retirement plan without being taxed.

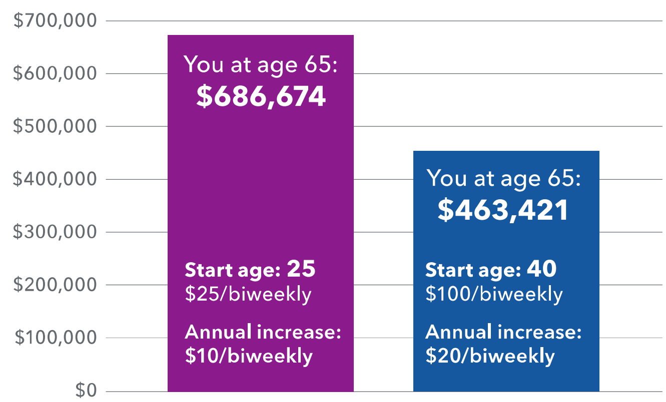
Designate Beneficiaries

You designate a beneficiary, or beneficiaries, to receive any remaining assets upon your death. Beneficiaries control investment decisions, receive the most flexible withdrawal options allowed by law, and aren't subject to any additional fees. If you don't designate beneficiaries, your estate is the default beneficiary, in which case:

- Assets may not be distributed per your wishes.
- Assets are subject to probate costs, potential delays, and creditor claims.
- Non-spouse heirs may receive fewer tax benefits.

Don't Delay – Start Saving Today!

Saving now can help alleviate the pressure to catch up later. Starting early can give you an advantage due to compounding, in which your investments produce earnings from previous earnings.



Assumes an effective annual rate of 6%, compounded biweekly. For illustrative purposes only. This illustration regarding the likelihood of various investment outcomes is hypothetical in nature, does not reflect actual investment results, and is not a guarantee of future results. Results may vary with use and over time, reflecting any changed circumstances, assumptions, or variables upon which the information is based. Projections involve known and unknown risks, uncertainties, and other factors that may cause actual results to differ materially and substantially from any future results or performance expressed or implied by the projections for any reason. Projections in no way represent a guarantee that a particular result will be produced or achieved. The projections do not represent actual securities or client performance and cannot determine which securities to buy or sell, or if your investment strategy is appropriate.

** Investment advice and analysis tools are offered to participants through MissionSquare Retirement, a federally registered investment adviser. Investment advice is the result of methodologies developed, maintained, and overseen by the independent financial expert Morningstar Investment Management LLC. Morningstar Investment Management LLC is a registered investment adviser and subsidiary of Morningstar Inc. Morningstar Inc. and Morningstar Investment Management LLC are not affiliated with MissionSquare Retirement. All rights reserved. The Morningstar name and logo are registered marks of Morningstar Inc. For additional information on our Guided Pathways® Advisory Services, refer to Form ADV Part 2A Brochure, available at www.adviserinfo.sec.gov.

WELCOME TO IPERS!

Congratulations on your new job! You work for an Iowa Public Employees' Retirement System-covered employer, so you're automatically an IPERS member. IPERS is an agency of the state of Iowa, employing about 100 people in Des Moines. We care about IPERS because we're IPERS members too.

Each pay period, IPERS will receive a small portion of your wages. These contributions are pooled with other members' wages — and contributions from employers — and are invested to pay the benefit you'll receive upon retirement. The best part: IPERS retirement benefits are guaranteed for life. Upon retirement, you will receive a predictable monthly benefit payment for the rest of your life. That's what makes IPERS different from traditional 401(k)-type plans; your retirement benefit will never run out.

YOU'RE IN GOOD COMPANY

400,000+ MEMBERS

2,000+ EMPLOYERS

ONE IN 10 IOWANS IS AN IPERS MEMBER

WHAT IS IPERS?

The state's largest public retirement plan, the Iowa Legislature created IPERS in 1953 to attract and retain quality public employees. Today, IPERS is a trust fund of more than $40 billion that pays more than $2 billion in benefits annually. The Iowa Legislature and the Governor are the retirement plan's sponsors, and IPERS is the plan administrator. Federal and state laws regulate the administration of retirement plans for public employees, including IPERS.

IPERS HAS THREE MEMBERSHIP GROUPS

Regular members:
These make up 95% of IPERS membership.

Protection Occupations and Sheriffs/Deputy Sheriffs members:
These are two smaller membership groups. Collectively, IPERS refers to these as Special Service members. These members work in public safety occupations.

The Iowa Legislature and Governor determine the employment positions that qualify for each membership group and the benefits provided. The benefits for each group are somewhat different and are fully explained in the IPERS Member Handbook. To read the IPERS Member Handbook, visit our website at www.ipers.org/publications.

HOW RETIREMENT BENEFITS ARE DETERMINED

Your IPERS retirement benefit is guaranteed because it is calculated using a formula that includes your age, average salary and years of work in IPERS-covered employment. The longer you work in IPERS-covered employment, the larger your retirement benefit.

Your Average Salary × **Multiplier** (Based on the number of years you work in IPERS-covered employment) = **Your IPERS Retirement Benefit**

Photo Credit: Iowa Tourism Office, Northeast Iowa RC&D.

VESTING

Only vested members are eligible to receive a retirement benefit.

Regular members become vested after seven years in IPERS-covered employment or at age 65 while working in IPERS-covered employment, whichever comes first.

Special Service members become vested after four years in IPERS-covered employment or at age 55 while working in IPERS-covered employment, whichever comes first.

DESIGNATE YOUR BENEFICIARY

A few months after you start employment, IPERS will mail you a packet that includes a publication summarizing the IPERS plan and your username to establish an account in My Account, your IPERS retirement toolkit. A few days later, you will receive a second letter that includes your password for My Account. It's important that you establish your account quickly so you can designate your beneficiary. As a new member, it is essential that you designate your beneficiary so IPERS can carry out your wishes at your death. You can also designate your beneficiary using the Beneficiary Designation form at www.ipers.org/forms.

MY ACCOUNT
Your IPERS retirement toolkit

Use this code to watch an overview of My Account.

QUESTIONS?

Please contact us!

www.ipers.org

515-281-0020
800-622-3849
Monday – Friday
7:30 a.m. – 5 p.m.
Central Time
Fax: 515-281-0053
info@ipers.org

MAILING ADDRESS
Iowa Public Employees' Retirement System
P.O. Box 9117
Des Moines, IA 50306-9117

OFFICE HOURS
Monday – Friday
8 a.m. – 4:30 p.m.
Central Time
7401 Register Drive
Des Moines, IA 50321

MFPRSI MUNICIPAL FIRE & POLICE RETIREMENT SYSTEM OF IOWA

7155 Lake Dr., Suite 201
West Des Moines, IA 50266
pensions@mfprsi.org
www.mfprsi.org
my411.mfprsi.org
515.254.9200
888.254.9200

Active Members

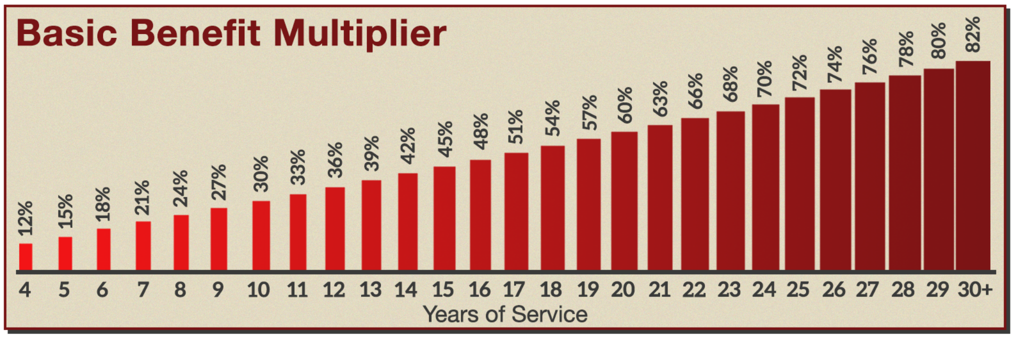
Providing SOUND and SECURE retirement BENEFITS

Since 1992, the purpose of MFPRSI is to provide a sound and secure retirement income for individuals who have dedicated their lives as municipal public safety workers in the state of Iowa.

In order to achieve its goals, MFPRSI administers a contributory defined benefit plan for firefighters and police officers. The benefits available through MFPRSI are based on a formula using the average of a member's highest three years of earned wages and a multiplier based upon years of service.

In addition to service retirement benefits, MFPRSI offers a comprehensive disability and death benefits program. Entrance physical exams, fitness and wellness guidelines, and post-disability compliance requirements fall under MFPRSI's disability responsibilities. Created by an act of the 1990 Iowa Legislature, MFPRSI is administered under a Board of Trustees representing the membership, cities, citizens of Iowa, and the Iowa General Assembly.

Service Retirement Basic Benefit



A service retirement is available to members who have reached age 55 with at least 4 years of service.

The service retirement benefit is equal to 66% of average final compensation with 22 years of service. An additional 2% is granted to each additional year of service, but it will not exceed 82% following the completion of the 30th year of service.

Members who reach age 55 with at least 22 years of service are eligible for the annual escalator which multiplies the monthly benefit by 1.5% plus a flat dollar amount based on the number of years retired.

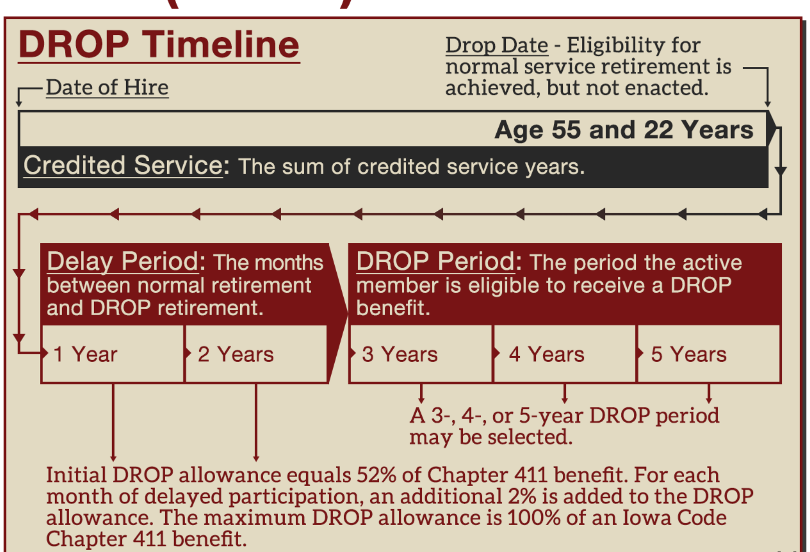
Members eligible for a service retirement have the opportunity to select the "basic benefit" or one of several optional forms of benefit. For more information on the optional forms of benefit, please contact MFPRSI and discuss with a pension officer.

Deferred Retirement Option Plan (DROP)

DROP is a distribution election available to active members who are at least 55 years old with 22 or more years of eligible service. Members who enroll will have the choice of a 3-, 4-, or 5-year period. DROP members will have a dedicated account which will receive a percentage of their regular benefit for the duration of the selected participation period.

DROP benefit includes a minimum of 52% of the regular service benefit plus a percentage determined by the number of months between reaching eligibility and the enrollment in the DROP period.

Contact MFPRSI for more information concerning DROP.



FIRST HOME PARTNERS | city of Ankeny bringing it all together®

Employee Homeownership Assistance Benefit

What is a Homeownership Assistance Benefit?

A groundbreaking new category of **employee benefits** designed to address the often overlooked challenges of homeownership.

Our Employee Benefit

Interest Rate Monitoring

Upon purchase with us, we track your properties interest rate for 18 months and notify you when a lower rate becomes available.

Freedom Financing

We calculate your monthly savings opportunity and upon your approval, refinance your loan to the lower rate at no out-of-pocket cost.

Homeownership Head Start

We're helping to make purchased property easier to maintain through the selection of your preferred home maintenance equipment.

The Challenges of Homeownership for Millennial Employees

With many employees now working in hybrid and virtual capacities, working Americans have gained newfound flexibility in where they desire to call an office.

- Housing Supply Shortage
- Housing Inventory Shortage
- Rapid Home Value Appreciation
- Competition from Investors

Who is First Home Partners?

First Home Partners is an Iowa-based real estate company who simplifies the home buying process by selecting the appropriate real estate agent and mortgage banker who can deliver a successful, seamless purchase experience for employees of the city of Ankeny. Once a transaction is complete, our benefit features are activated.

HOW TO ENROLL INTO THE HOMEOWNERSHIP ASSISTANCE BENEFIT

STEP 1: Visit www.firsthomepartners.com/our-employee-benefit-ankeny

STEP 2: Complete and submit benefit enrollment form.

STEP 3: Upon submission, employees will be connected with representatives from First Home Partners & Northwest Bank to understand your home buying or selling and buying needs.

$0.00 for Employees

- Submission of enrollment form is not an agreement to work with First Home Partners or Northwest Bank.
- Benefit eligibility for all city of Ankeny employees.
- Benefit is intended to support first-time and step-up homebuyers.

QUESTIONS? firsthomepartners.com/faqs

LEARN MORE firsthomepartners.com/how-our-benefit-works

IMPORTANT CONTACTS

Resource	Carrier/Vendor	Phone Number	Website/E-mail
Medical	Wellmark Blue Cross Blue Shield	(800) 524-9242	www.wellmark.com
Vision	Delta Dental of Iowa	(800) 544-0718	www.deltadentalia.com
Health Savings Account (HSA)	HealthEquity	(866) 346-5800	www.healthequity.com
Voluntary Benefits	Reliance Standard	(888) 857-4801 ext 4808	www.reliancestandard.com
Universal Life	Trustmark	(800) 918-8877	www.trustmarksolutions.com
Employee Assistance Program (EAP)	Employee & Family Resources	(800) 327-4692	www.efr.org

For additional assistance, please contact:

HUMAN RESOURCES:

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