

**Diman Regional Vocational Technical High School  
Disability Program Comparison Exhibit - Mosse & Mosse vs. Current MTA**

**Current Plan - MTA through UNUM**

**STD Plan Design**  
30 Day Elimination Period  
60% of pay to a max of \$1,150 per week

**LTD Plan Design**

Benefit is 60% of pay to \$5,000/month  
180 Day Elimination Period  
No Offsets with Sick pay  
24 month limitation for self reported disabilities  
2 Year Own Occupation Protection  
No Cost of Living Adjustment (COLA) included  
12/12 pre-existing condition clause for all new hires

**Current Enrollment:** 55 Employees  
**Total Current Premium:** \$78,800

**Mosse & Mosse - SunLife Financial**

**LTD Plan Design for employees enrolled in STD only or both STD/LTD**  
30 Day Elimination Period  
60% of pay to a maximum of \$6,000/month  
See below for remainder of benefit provisions

**LTD Plan Design for employees enrolled in LTD**

Benefit is 60% of pay to **\$6,000/month**  
**90 Day Elimination Period**  
No Offsets with Sick pay  
*No limitation on self reported disabilities*  
*Extended Own Occupation Protection*  
**3% Cost of Living Adjustment (COLA) for up to 5 adjustments**  
**Waiver of 3/12 pre-existing condition clause for active employees during one time initial open enrollment; future hires have pre-ex**

<b>Current Enrollment:</b>	<b>55 Employees</b>
<b>Total Annual Premium:</b>	<b>\$45,210</b>
<b>\$ Savings:</b>	<b>\$33,590</b>
<b>% Savings:</b>	<b>42.6%</b>

**Please Note, in addition to the improved contract language and policy enhancements:**

- The 20 Employees on both STD and LTD will see average annual **savings** of 41%
- The 29 Employees on just the LTD plan will see average annual **savings** of 43% and Elimination period cut in half to 90 days
- The 6 Employees on just the STD plan will see average annual **savings** of 43% and have their maximum benefit now payable to age 65/SSNRA/ADEA

**Diman Regional - Disability Cost Comparison Exhibit - Mosse & Mosse Program vs. MTA Program**

Age Band	MTA Short Term Disability				MTA 180 Day			
	MTA 30 Day STD Rates	Cost Example \$50K Salary Annual Premium	Sunlife 30 Day Rates	Sunlife 30 EP LTD Annual Premium	MTA 180 Day LTD Rates	Cost Example 50K Salary Annual Premium	Sunlife 90 Day Rates	Sunlife 90 EP LTD Premium
Age 0-24	\$0.58	\$402	0.33	\$165	0.33	\$165	0.20	\$100
25-29	\$0.60	\$415	0.36	\$180	0.36	\$180	0.23	\$115
30-34	\$0.62	\$429	0.46	\$230	0.40	\$200	0.27	\$135
35-39	\$0.70	\$485	0.58	\$290	0.51	\$255	0.33	\$165
40-44	\$0.90	\$623	0.70	\$350	0.66	\$330	0.44	\$220
45-49	\$1.07	\$741	0.90	\$450	0.88	\$440	0.55	\$275
50-54	\$1.23	\$852	1.10	\$550	1.27	\$635	0.66	\$330
55-59	\$1.68	\$1,163	1.33	\$665	1.51	\$755	0.83	\$415
60+	\$2.14	\$1,482	1.60	\$800	1.65	\$825	1.10	\$550
Age	Cost of \$50K salary with Both STD/LTD With MTA				Sunlife Savings vs. MTA STD/LTD			
0-24	\$567		0.33	\$165	71%			
25-29	\$595		0.36	\$180	70%			
30-34	\$629		0.46	\$230	63%			
35-39	\$740		0.58	\$290	61%			
40-44	\$953		0.70	\$350	63%			
45-49	\$1,181		0.90	\$450	62%			
50-54	\$1,487		1.10	\$550	63%			
55-59	\$1,918		1.33	\$665	65%			
60+	\$2,307		1.60	\$800	65%			

Premium Calculation for Short Term Disability (STD)

Premium Calculation for Long Term Disability (LTD)

Annual Salary / 52 = weekly salary

Annual Salary / 100 x rate = Annual Premium

Weekly Salary x .60 = Weekly Covered Benefit

Weekly Covered benefit / 10 x rate = monthly premium

Monthly Premium x 12 = annual premium

<i>Client</i>	<i>Location</i>	<i>Client Since:</i>
Agawam Public Schools	Agawam, MA	2015
Amesbury Public School Administrators	Amesbury, MA	2004
Ashburnham/Westminster Regional School District AFSCME Union	Westminster, MA	2002
Ashburnham/Westminster Regional School District Paraprofessionals	Westminster, MA	2010
Ashburnham-Westminster Regional School District Administrators	Westminster, MA	2011
Ashland Public Schools	Ashland, MA	2016
Assabet Valley Vocational Technical School	Marlborough, MA	1997
Avon Public Schools	Avon, MA	2003
Bay Path Regional Vocational Technical High School	Charlton, MA	2007
Bennington-Rutland Supervisory Union	Manchester Center, VT	2000
Berlin/Boylston Public Schools & Tahanto Regional School District	Boylston, MA	1995
Billerica Public Schools	Billerica, MA	2011
Blackstone Valley Technical School	Upton, MA	2011
Bristol-Plymouth Regional Technical School	Taunton, MA	2017
Brookline Educators Union	Brookline, MA	2008
Brookline Public Schools Administrators	Brookline, MA	1999
Brookline Town Department Heads	Brookline, MA	2007
Brookline, Town of	Brookline, MA	2009
Caledonia North Supervisory Union	Lyndonville, VT	2016
Cape Cod Technical High School	Harwich, MA	2016
Central Berkshire Regional School District	Dalton, MA	2010
CHARMS Collaborative	Stoughton, MA	2004
Chester School District -SAU #82	Chester, NH	2010
Danvers Public Schools Administrators	Danvers, MA	2002
Diman Regional Vocational School Administrators	Fall River, MA	2006
Dudley-Charlton Regional School District	Dudley, MA	2007
Everett Public Schools	Everett, MA	2017
Fall River Educators Association	Fall River, MA	2012
Franklin & Hill School District - SAU #18 Administrators	Franklin, NH	2010
Franklin County Technical School	Turners Falls, MA	1999
Freetown-Lakeville Regional School District	Lakeville, MA	2012
Freetown-Lakeville Regional School Administrators	Lakeville, MA	2012
Gilbert School	Winstead, CT	2013
Greater Lawrence Technical School	Andover, MA	2017
Greater Lowell Technical School	Tyngsboro, MA	2005
Greater New Bedford Regional Vocational Technical High School	New Bedford, MA	2017
Hampton School District & SAU #90	Hampton, NH	2011
Harwich, Town of	Harwich, MA	2002
Hopkinton Public Schools	Hopkinton, MA	1999
Hopkinton School District #66 & the Town of Hopkinton, NH	Contoocook, NH	2011
Hopkinton, Town of	Hopkinton, MA	2001
Ipswich Public Schools	Ipswich, MA	2000
Laconia School Administrators	Laconia, NH	2014
Leicester Public Schools	Leicester, MA	2004
Leominster Public Schools	Leominster, MA	2013
Lincoln Public Schools	Lincoln, MA	2000

<i>Client</i>	<i>Location</i>	<i>Client Since:</i>
Lincoln-Sudbury Regional Schools	Sudbury, MA	1996
Lynn Public School Administrators	Lynn, MA	2013
Mason School District - SAU #89	Mason, NH	2010
Methuen Public Schools	Methuen, MA	2008
Minuteman Regional High School	Lexington, MA	2008
Monomoy Regional School District	Harwich, MA	2012
Narragansett Regional School District	Baldwinville, MA	2001
Nashoba Valley Vocational Technical School	Westford, MA	2005
New Salem/Wendell Union School District	Erving, MA	1999
Newport County Regional Special Education Department	Middletown, RI	2011
North Country Supervisory Union	Newport, VT	2013
North Middlesex Regional School District	Townsend, MA	2005
North Shore Regional Vocational School District	Middleton, MA	1999
Northborough-Southborough & Algonquin Regional High School	Northborough, MA	1994
Northeast Metropolitan School District	Wakefield, MA	1999
Norwood Public Schools	Norwood, MA	2007
Old Colony Regional Vocational School	Rochester, MA	2002
Oxford Public Schools	Oxford, MA	2009
Town of Oxford	Oxford, MA	2014
Pelham School District SAU #28	Pelham, NH	2015
Pentucket Regional School District	West Newbury, MA	1996
Pentucket Regional School District Paraprofessionals	West Newbury, MA	2011
Portsmouth School Department	Portsmouth, NH	2010
Quabbin Regional School District	Barre, MA	2003
Ralph C. Mahar Regional School District	Orange, MA	2000
School Administrative Unit #21	Hampton, NH	2010
School Administrative Unit #58	Groveton, NH	2011
School Administrative Unit #70	Hanover, NH	2012
Sharon Public School Administrators	Sharon, MA	2002
Shawsheen Valley Regional Vocational School	Billerica, MA	1999
Shrewsbury Public Schools	Shrewsbury, MA	2011
Shrewsbury Public Schools Administrators	Shrewsbury, MA	1999
Southern Worcester County Educational Collaborative	Dudley, MA	2010
St. George's School	Newport, RI	1991
Swampscott Teacher Aides	Swampscott, MA	2006
Tantasqua Regional School District	Fiskdale, MA	2007
Tewksbury Public Schools	Tewksbury, MA	2017
Tri-County Regional Vocational Technical School	Franklin, MA	2005
Triton Regional School District	Byfield, MA	2012
Upper Cape Cod Regional Technical School District	Bourne, MA	2017
Washington South Supervisory Union	Northfield, VT	2014
Westwood Public Schools	Westwood, MA	2000
Town of Westwood	Westwood, MA	2014
Whittier Regional Vocational School District	Haverhill, MA	2000
Wilton-Lyndeborough Cooperative School District SAU #63	Wilton, NH	2014
Winthrop Teachers Association	Winthrop, MA	1998

## A FEW WORDS FROM OUR CLIENTS



### Shawsheen Valley Technical High School

**Melanie Hagman, Business Manager, Shawsheen Valley Technical High School**

*"Brian Fitzgerald is one of the most superb consultants I have had the pleasure to work with. He is professional, reliable and dependable and is always there when we need him. Our school is very fortunate to have Brian and Mosse & Mosse working on our behalf."*

**Virginia Watkins, Teacher, Brookline Public Schools**

*"As a teacher who unfortunately became disabled, I have been extraordinarily grateful that my school system worked with Brian Fitzgerald and Mosse & Mosse to develop a strong disability insurance program. Whenever I needed help, Brian and his company were there for me every step of the way."*



### Narragansett Regional School District Templeton ~ Phillipston, MA

**Kathleen Wylie, Benefits Manager and Treasurer, Narragansett Regional School District**

*"Brian Fitzgerald has worked with the Narragansett Regional School District for almost a decade. His efforts have made our employee benefits package significantly better for our employees and so much easier to manage from a Human Resources standpoint. It is a great comfort to know that Brian and Mosse & Mosse are working on our behalf."*

**Sean Gilrein, Superintendent of Schools, Dudley-Charlton Regional**

*"I am most pleased to offer my praise and sincere appreciation to Mosse & Mosse for their outstanding long-term disability program for our employees. In our continued efforts to offer our employees an exemplary benefit program Mosse & Mosse was able to provide a plan that increased coverage, reduced waiting periods and provided a more liberal pre-existing condition clause. An employee had recently confided in me that the support she had received from this program had effectively saved her life. Stating, "If I hadn't had disability insurance, I would have lost my home and would have been unable to pay our medical bills." The added benefit of knowing that she was protected reduced the level of stress and anxiety in her life and allowed her to concentrate on the critical aspect of healing and recov-*



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SCHOOL AND MUNICIPAL SERVICES



**Diman Regional Vocational Technical High School**  
**Disability Program Outline**  
**Open Enrollment Packet**

- **Guaranteed Issue.** The benefit is a guaranteed issue product during this initial open enrollment, meaning you cannot be denied access to the plan for any reason. However, if you do not elect the coverage during this open enrollment and then wish to join the plan at a later date, you have to prove evidence of insurability and you may be denied access to the plan.
- **Benefit: 60% of gross pay** to a maximum of \$6,000 per month. All benefits will be paid tax free, both federal and state, because the employees are paying the premium.
- **Elimination Period: Either 30 or 90 Calendar days.** This is the length of time that one has to be out of work before collecting benefits. Employees can choose either a 30 day or 90 day elimination period on the attached enrollment form.
- **Benefit Duration:** benefits payable for disability to age 65/SSNRA (age 60 and older follow ADEA schedule, see attached).
- **Exclusions:**
  - Intentional self-inflicted injury
  - War, declared or undeclared, or any act of war
  - Committing or attempting to commit an assault, felony or other illegal act
- **Two year limitation** on benefits for:
  - Outpatient drug and alcohol abuse
  - Outpatient mental and nervous disorder
- **Residual/Partial Benefit:** During elimination and benefit period, an employee showing a 20% or greater earnings loss due to disability is benefit eligible. In the elimination period, the days worked on partial basis count towards fulfillment of period. After the elimination period, employee will receive partial benefits not to exceed 100% of pre-disability earnings.
- **Integration/Minimum benefit:** plan offsets with other forms of income including: workers' compensation, social security and retirement benefits. Minimum benefit is \$100 per month.
- **Extended Own Occupation Protection.** This is the definition of disability and states when an individual is considered disabled. This definition states that an individual is disabled if he or she is unable to perform one of the material and substantial duties of his or her own occupation.
- **3% Cost of Living Adjustment (COLA)** for up to a maximum of 5 annual adjustments included.
- **One time waiver of 3/12 Pre-Existing Condition Clause for active employees.** Active employees that have a pre-existing condition that enroll during this one time open enrollment will not have to fulfill a pre-existing condition clause and will be covered on the effective date of the plan. *Employees must be actively at work and not on any leave of absence to enroll.*

## When do potential benefit payments begin?

We have two elimination period options for our staff, either 30 calendar days or 90 calendar days. The elimination period is the length of time that an employee would need to be out before they are eligible to apply for benefits.

## How much does the plan cost?

The rates for our program are the most competitive in the marketplace for the benefits in our contract.

<b>Age Band</b>	<b>Rates with 30 Day Elimination Period</b>	<b>Rates with 90 Day Elimination Period</b>
< 24	0.33	0.20
25-29	0.36	0.23
30-34	0.46	0.27
35-39	0.58	0.33
40-44	0.70	0.44
45-49	0.90	0.55
50-54	1.10	0.66
55-59	1.33	0.83
60+	1.60	1.10

### Formula for individual cost:

Annual Salary / \$100 x Rate = Annual Premium

Annual Premium / pay period = Cost/pay

**Cost Example: Age 45, earning \$50,000, 90 Day Elimination Period Plan:**

$\$50,000 / \$100 \times \$0.55 = \$275.00$  Annual Cost

$\$275 / 26 \text{ pays} = \$10.58$  per pay period

## How do I sign up?

If you wish to take advantage of this coverage, please complete the enrollment form by filling out your **name**, **date of birth**, **check "yes"** under acceptance for the plan you would like to enroll in (30 day or 90 day), and **sign** the bottom of the form. If you do not choose to enter the program, simply check "no" under refusal and sign the bottom of the form. All employees should complete a form, even if they don't wish to participate in the program.

If you'd like additional information or have any questions, free to contact our consultant at Mosse & Mosse Associates, Brian Fitzgerald, at 781-224-1709 x139 or [brf@mosseservices.com](mailto:brf@mosseservices.com). He would be happy to answer any questions you may have about the program.

## Maximum Benefit Duration Schedule

### Duration of Benefit Schedule - SSNRA

<u>Year of Birth</u>	<u>Normal Retirement Age</u>
Before 1938	Age 65
1938	Age 65 and 2 months
1939	Age 65 and 4 months
1940	Age 65 and 6 months
1941	Age 65 and 8 months
1942	Age 65 and 10 months
1943 through 1954	Age 66
1955	Age 66 and 2 months
1956	Age 66 and 4 months
1957	Age 66 and 6 months
1958	Age 66 and 8 months
1959	Age 66 and 10 months
After 1959	Age 67

### Duration of Benefit Schedule – ADEA

<u>Age at Disablement</u>	<u>Duration of Benefit</u>
Age 65 but before 68	24 months of disability
Age 68 but before 70	18 months of disability
Age 70 but before 72	15 months of disability
Age 72 or more	12 months of disability

\*Maximum Benefit Period is SSNRA or ADEA whichever is greater



## Are You One of Our 90 School and Municipal Clients?



### School and Municipal Market Leaders

Mosse & Mosse Associates offers employee benefit consulting and brokerage services to **90** school and municipal organizations throughout Massachusetts and New England, some of which have trusted us for over ten years to meet their benefit program needs. We are dedicated to establishing long-term relationships with our customers, and challenge ourselves to bring innovative and cost-effective solutions to our clients, resulting in plan efficiency and savings. Our client retention rate and company growth shows that our solutions are working.

### Comprehensive Consulting Services

In addition to our leadership in Group Long Term Disability solutions, our firm also offers comprehensive and in-depth health and welfare consulting services, as well as retirement planning services including:

- **Group Health Insurance Consulting**
- **GIC Studies & Analysis**
- **Basic & Voluntary Life Programs**
- **Dental Programs**
- **Auto, Home & Legal Plans**

### TRUE Group Long Term Disability Experts

Our firm is the industry leader in Group Long Term Disability solutions for schools and municipalities in New England with over **15,000** employees enrolled in our programs. Our programs offer our clients competitive pricing, enhanced and rich plan provisions and contract flexibility when compared to worksite products and other LTD plans in the marketplace. Our level of service and dedication to our school and municipal business is truly unmatched.

*"I am pleased to offer my praise and sincere appreciation to Mosse & Mosse Associates...An employee recently confided in me that the support she had received from this program had effectively saved her life, stating, 'If I hadn't had disability insurance, I would have lost my home and would have been unable to pay our medical bills.'" - Sean Gilrein, Superintendent of Schools, Dudley-Charlton Regional*

*"Brian Fitzgerald is one of the most superb consultants I have had the pleasure to work with. He is professional, reliable and dependable and is always there when we need him. Our school is very fortunate to have Brian and Mosse & Mosse Associates working on our behalf." - Melanie Hagman, Assistant Superintendent Director/Business Manager*



Contact Brian R. Fitzgerald, COO at 781-224-1709 x139  
or [brf@mosseservices.com](mailto:brf@mosseservices.com)



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## Ten Year School and Municipal Client History

