

## 2020 Cost Summaries: Zurich Short-term and Long-term Disability Coverage

Prepared for: <name of Diocese/Parish or school>  
Diocese of <name>

Client ID: <Client ID>

### I. Short-term Disability Coverage

The customized table below identifies the new Zurich coverage that aligns most closely with your current short-term disability (STD) coverage, and how these options are estimated to compare in cost to your current STD coverage with Lincoln Financial Group (Lincoln). (In both tables on this page, the Zurich premiums are based on the compensation of your enrolled employees as of June 2019.) **These coverages are effective January 1, 2020.**

**Note:** If you do not select a STD coverage option by **October 25, 2019**, your current participating employees will be enrolled automatically in the corresponding default plan option shown below (shaded in blue).

Short-term Disability Coverage Compared			
Vendor	Lincoln	Zurich	
		(Employer-paid)	(Employee-paid)
Coverage Option	<Plan name> (current plan)	<Default plan>	<Default plan>
Annual Premium (estimated)	\$<amount>	\$<amount>	\$<amount>
<b>Cost Impact</b> (compared to current coverage)	N/A	\$<amount>	\$<amount>

The following table lists each of the Zurich STD coverage options available to you for 2020. **Each coverage design is detailed in this enrollment packet.**

Zurich Short-term Disability Coverage (all options)		
Option <sup>1</sup>	2020 Annual Premium (estimated)	
	(Employer-paid)	(Employee-paid)
26 weeks at 60%	\$<amount>	\$<amount>
26 weeks at 66.67%	\$<amount>	\$<amount>
13 weeks at 60%	\$<amount>	\$<amount>
13 weeks at 66.67%	\$<amount>	\$<amount>

<sup>1</sup> Due to the individual structures of the STD and LTD coverage, it is important to align the STD benefit period (expressed in weeks) to the LTD elimination period (expressed in days). For instance, the STD coverage options with 26-week benefit periods are intended to pair with the LTD coverage options with 180-day elimination periods.

(Compliance Number)

## II. Long-term Disability Coverage

The customized table below identifies the new Zurich coverage that aligns most closely with your current long-term disability (LTD) coverage, and how this option is estimated to compare in cost to your current LTD coverage with Lincoln. (In both tables on this page, the Zurich premiums are based on the compensation of your enrolled employees as of June 2019.) **This coverage is effective January 1, 2020.**

**Note:** If you do not select an LTD coverage option by **October 25, 2019**, your current participating employees will be enrolled automatically in the corresponding default plan option shown below (shaded in blue).

Long-term Disability Coverage Compared		
Vendor	Lincoln	Zurich
Coverage Option	<Plan name> (current plan)	<Default plan>
Payor	<Employer or Employee>	<Employer or Employee>
Annual Premium (estimated)	\$<amount>	\$<amount>
<b>Cost Impact</b> (compared to current coverage)	N/A	\$<amount>

The following table lists each of the Zurich LTD coverage options available to you for 2020 (Employee-paid options are further denoted by gray shading.) **Each coverage design is detailed in this enrollment packet.**

Zurich Long-term Disability Coverage (all options)		
Option <sup>2</sup>	2020 Annual Premium (estimated)	Payor
180 days at 40%	\$<amount>	Employer
180 days at 60%	\$<amount>	Employer
180 days at 66.67%	\$<amount>	Employer
180 days at 50%	\$<amount>	Employee
90 days at 40%	\$<amount>	Employer
90 days at 0%	\$<amount>	Employer
90 days at 66.67%	\$<amount>	Employer
90 days at 50%	\$<amount>	Employee

<sup>2</sup> Due to the individual structures of the STD and LTD coverage, it is important to align the STD benefit period (expressed in weeks) to the LTD elimination period (expressed in days). For instance, the STD coverage options with 26-week benefit periods are intended to pair with the LTD coverage options with 180-day elimination periods.

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