

## **RATE INFORMATION AMENDMENT**

This amendment forms a part of Group Policy No. 938427 001 issued to the Policyholder:

Metropolitan Library System of Oklahoma County

### ***WHAT IS THE COST OF THIS INSURANCE?***

The initial premium for each **plan** is based on the initial rate(s) shown below.

### **SHORT TERM DISABILITY**

#### **INITIAL RATE**

Premium payments are required for an insured while he or she is receiving Short Term Disability payments under this plan.

<b>Age</b>	<b>Monthly rate per \$100 of weekly benefit</b>
less than age 25	\$1.186
25-29	1.186
30-34	1.186
35-39	1.186
40-44	1.654
45-49	1.654
50-54	1.892
55-59	1.892
60-64	2.136
65 and over	2.136

### ***RATE GUARANTEE AND RATE CHANGES***

A change in premium rate will not take effect before July 1, 2025. However, Unum may change premium rates at any time for reasons which affect the risk assumed, including those reasons shown below:

- a change occurs in this plan design;
- a division, subsidiary, or affiliated company is added or deleted;
- the number of insureds changes by 25% or more; or
- a change in federal or state law, regulation or regulatory process that substantially impacts the policy, the benefits payable or the risk insured.

Unum will notify the Policyholder in writing at least 31 days before a premium rate is changed. A change may take effect on an earlier date when both Unum and the Policyholder agree.

### ***WHEN IS PREMIUM DUE FOR THIS POLICY?***

Premium Due Dates: July 1, 2023 and the first day of each calendar month thereafter.

The **Policyholder** must send all premiums to Unum on or before their respective due date. The premium must be paid in United States dollars.

The effective date of this amendment is July 1, 2023.

Dated at Portland, Maine on August 28, 2023.