

Rate Confirmation Exhibit

SHORT-TERM DISABILITY RATES AND FEES

Fully-Insured, Non-Participating

Class 1 (180 day benefit period) Classes 2, 3 (52 week benefit period)	2020-23 Premium Rates Effective July 18, 2020	2023-25 Maximum Premium Rates Effective July 29, 2023 5% Rate Cap*
Monthly Rate (Per \$10 of weekly benefit)	\$0.916	\$0.962
Biweekly Rate (Per \$10 of weekly benefit)	\$0.423	\$0.444
Class 4 (90 day benefit period)	2020-23 Premium Rates Effective July 18, 2020	2023-25 Maximum Premium Rates Effective July 29, 2023 5% Rate Cap*
Monthly Rate (Per \$10 of weekly benefit)	\$0.622	\$0.653
Biweekly Rate (Per \$10 of weekly benefit)	\$0.287	\$0.301
Class 5 (30 day benefit period)	2020-23 Premium Rates Effective July 18, 2020	2023-25 Maximum Premium Rates Effective July 29, 2023 5% Rate Cap*
Monthly Rate (Per \$10 of weekly benefit)	\$0.318	\$0.334
Biweekly Rate (Per \$10 of weekly benefit)	\$0.147	\$0.154

LONG-TERM DISABILITY RATES AND FEES

Fully-Insured, Non-Participating

	3-year Premium Rates Effective July 18, 2020 thru July 29, 2023	2023-25 Maximum Premium Rates Effective July 29, 2023 5% Rate Cap*
Monthly Rate (Per \$100 of total insured payroll)	\$0.240	\$0.252
Biweekly Rate (Per \$100 of total insured payroll)	\$0.111	\$0.116

PROTECTED MEDICAL LEAVE ADMINISTRATION RATES AND FEES

	2020-23 Premium Rates** Effective July 18, 2020	2023-25 Premium Rates** Effective July 30, 2020 5% Rate Cap*
Monthly Rate (Per employee per month)	\$3.49	\$3.61
Biweekly Rate (Per employee per biweekly)	\$1.61	\$1.67

***Including County of San Bernardino Administrative Fee \$1.04 per employee per month (\$0.48 bi-weekly)*

**Rates based on 4th year rate cap. MetLife guarantees the Short Term and Long Term Disability rates for the 4th and 5th years if the tolerable loss ratio is 81% or lower.*

EMPLOYEE ASSISTANCE PROGRAMS

Monthly Fee per employee	Included in rates above***
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****Includes the following EAP Services*

- Legal
- Financial
- Elder Care Info and Referral
- Child Care Info and Referral
- Daily Living
- Identity Theft Recovery
- Health Information Audio Library
- Weight Management Counseling
- Tobacco Cessation Counseling
- Fitness and Exercise
- Nutrition
- Stress Management
- Overall Lifestyle Improvement
- Lifestyle Support for Chronic Conditions
- Health Risk Appraisal Questionnaire
- EAP seminars on topics such as positive parenting, living with teenagers, identifying and reducing stress, etc.