



**CONTRACT RENEWAL LETTER**

**Date:** March 14, 2022  
**Contract #:** UCPJMU6003  
**Service:** Voluntary Supplemental Health Insurance  
**Renewal Period:** 4/5/2022 to 4/4/2023  
**Renewal #:** 1 of 7 One-Yr  
**Issued By:** James Madison University  
Dana Simmers, Buyer Senior Ph: 540-568-5113  
Fx: 540-568-7935

**Contractor:** American Family Life Assurance Company of  
Columbus (Aflac)  
Attn: Deedee Johnson  
2400 Parkersburg Pike  
Swoope, VA 24479

**Contract Administrator:** Julie Byers, Human Resources

**Description of Renewal Notice:**

In accordance with the renewal provision of the original contract all terms, conditions, and specifications of the original contract remain the same during the contract renewal period, along with any modifications that have been incorporated up until this point. The contract pricing will remain the same and is attached to this renewal.

All invoices shall be submitted within sixty days of contract renewal term expiration as well as for each subsequent contract renewal period. Any invoices submitted after the sixty day period will not be processed for payment.

Return one executed renewal notice to my attention within ten days.

**American Family Life Assurance Company of  
Columbus (Aflac)**

By: J Lee  
Jamie Lee

*Name (print)*

SVP, Aflac US Chief Service Officer 3/15/22

*Title Date Signed*

**James Madison University**

By: Dana Simmers  
Dana Simmers, CUPO

*Name (print)*

Buyer Senior

*Title Date Signed* 3/15/22

**Contract #:** UCPJMU6003

**Contractor:** American Family Life Assurance Company of Columbus (Aflac)

**Renewal Period:** 4/5/2022 – 4/4/2023

**Commodity:** Voluntary Supplemental Health Insurance

**Pricing Schedule**

1. Contract Pricing: \*\*\*No minimum enrollment requirement

<b><u>Accident Advantage Plan (A36000)</u></b>				
Semi-Monthly Rates				
<i>Coverage Type- Ages</i> <i>18-75</i>	<i>Option 1 Base</i> <i>Plan</i>	<i>Option 2 Base</i> <i>Plan</i>	<i>Option 3 Base</i> <i>Plan</i>	<i>Option 4 Base</i> <i>Plan</i>
Individual	\$6.44	\$8.65	\$10.99	\$12.55
Insured & Spouse	\$9.04	\$12.29	\$15.60	\$17.94
One-Parent Family	\$10.34	\$14.63	\$18.46	\$21.52
Two-Parent Family	\$13.52	\$19.11	\$23.92	\$28.08
<b>* Optional Accident Benefit Rider (ages 18-70)</b>				
Individual	\$2.15			
Insured & Spouse	\$2.99			
One-Parent Family	\$2.41			
Two-Parent Family	\$3.38			

<b><u>Personal Cancer Indemnity Plan (A75000)</u></b>			
Semi-Monthly Rates			
<i>Coverage Type- Ages</i> <i>18-70</i>	<i>Level 1</i>	<i>Level 2</i>	<i>Level 3</i>
Individual	\$9.35	\$13.45	\$16.75
One-Parent Family	\$10.85	\$16.45	\$20.10
Two-Parent Family	\$15.25	\$22.75	\$27.95
<b>* Optional Riders</b>			
<i>Coverage Type- Ages</i> <i>18-70</i>	<i>Initial Diagnosis \$100/unit</i>		<i>Specified Disease</i>
Individual	*\$0.30		\$0.50
One-Parent Family	*\$0.45		\$0.75
Two-Parent Family	*\$0.65		\$1.00
*Rate per \$100 unit of coverage; minimum = one unit; maximum = five units			

<b><u>Hospital Confinement Indemnity Plan (A49000)</u></b>					
Semi-Monthly Rates					
<b><i>Essentials Plan</i></b>					
<i>Coverage Type</i>	<i>Ages</i>	<i>Option 1</i>	<i>Option 2</i>	<i>Option 3</i>	<i>Option 4</i>

Individual	18 – 75	\$8.97	\$12.74	\$16.45	\$20.93
One-Parent Family	18 – 75	\$12.09	\$19.05	\$22.88	\$27.56
Insured & Spouse	18 – 75	\$12.87	\$20.54	\$26.78	\$35.17
Two-Parent Family	18 – 75	\$14.37	\$23.34	\$29.51	\$36.21
<b><i>Preferred Plan</i></b>					
Coverage Type	Ages	Option 1	Option 2	Option 3	Option 4
Individual	18-75	\$15.15	\$18.85	\$22.23	\$26.78
One-Parent Family	18-75	\$20.61	\$27.50	\$31.33	\$36.08
Insured & Spouse	18-75	\$22.49	\$30.16	\$36.47	\$44.85
Two-Parent Family	18-75	\$25.42	\$34.39	\$40.63	\$47.26
<b><i>Select 1500</i></b>					
Coverage Type	Ages	Option 1	Option 2	Option 3	Option 4
Individual	18-75	\$20.80	\$24.51	\$27.95	\$32.44
One-Parent Family	18-75	\$27.17	\$34.13	\$37.96	\$42.71
Insured & Spouse	18-75	\$31.53	\$39.20	\$45.44	\$53.89
Two-Parent Family	18-75	\$34.06	\$43.10	\$49.27	\$55.90
<b><i>Select 2000</i></b>					
Coverage Type	Ages	Option 1	Option 2	Option 3	Option 4
Individual	18-75	\$26.39	\$30.10	\$33.54	\$38.03
One-Parent Family	18-75	\$33.80	\$40.76	\$44.59	\$49.27
Insured & Spouse	18-75	\$40.63	\$48.30	\$54.54	\$62.99
Two-Parent Family	18-75	\$42.71	\$51.68	\$57.85	\$64.55

<b><u>Critical Care Protection Plan (A74000)</u></b>						
Semi-Monthly Rates						
<i>Coverage Type</i>	<i>Ages</i>	<i>Level 1</i>	<i>Level 2</i>	<i>Level 3</i>	<i>First Occurrence Building Benefit Rider</i>	<i>Specified Health Event Recovery Benefit Rider</i>
Individual	18 – 35	\$4.68	\$8.45	\$8.91	\$1.17	\$0.59
	36 – 45	\$7.28	\$12.03	\$12.61	\$2.15	\$1.43



	46 – 55	\$10.14	\$16.38	\$18.59	\$2.54	\$2.34
	56 – 70	\$13.65	\$21.13	\$25.74	\$2.80	\$3.32
Insured + Spouse	18 – 35	\$6.70	\$16.25	\$17.10	\$2.34	\$1.17
	36 – 45	\$11.18	\$21.13	\$22.62	\$4.29	\$2.41
	46 – 55	\$16.77	\$28.47	\$34.84	\$5.07	\$4.03
	56 – 70	\$24.57	\$39.65	\$49.66	\$5.59	\$6.18
One Parent Family	18 – 35	\$5.20	\$14.37	\$15.15	\$1.24	\$0.65
	36 – 45	\$7.54	\$17.03	\$17.88	\$2.28	\$1.43
	46 – 55	\$10.47	\$21.91	\$23.01	\$2.60	\$2.34
	56 – 70	\$13.98	\$28.80	\$32.44	\$2.93	\$3.38
Two-Parent Family	18 – 35	\$7.74	\$18.46	\$19.37	\$2.41	\$1.24
	36 – 45	\$12.35	\$23.47	\$24.64	\$4.42	\$2.60
	46 – 55	\$18.20	\$31.33	\$36.92	\$5.14	\$4.36
	56 – 70	\$26.26	\$43.03	\$53.17	\$5.72	\$6.50

<b>Short-Term Disability Plan (A57600)</b>								
Industry Class A-0/14 Elimination Period								
Semi-Monthly Rates								
<b>Annual Income</b>		<b>\$9,000 \$500</b>	<b>\$12,000 \$600</b>	<b>\$12,000 \$7000</b>	<b>\$16,000 \$800</b>	<b>\$18,000 \$900</b>	<b>\$20,000 \$1,000</b>	<b>\$22,000 \$1,100</b>
Benefit Period 12- months	Age							
	18 – 49	\$8.78	\$10.53	\$12.29	\$14.04	\$15.80	\$17.55	\$19.31
	50 – 64	\$10.40	\$12.48	\$14.56	\$16.64	\$18.72	\$20.80	\$22.88
	65 – 74	\$14.63	\$17.55	\$20.48	\$23.40	\$26.33	\$29.25	\$32.18
<b>Annual Income</b>		<b>\$24,000 \$1,200</b>	<b>\$26,000 \$1,300</b>	<b>\$28,000 \$1,400</b>	<b>\$30,000 \$1,500</b>	<b>\$32,000 \$1,600</b>	<b>\$34,000 \$1,700</b>	<b>\$36,000 \$1,800</b>
Benefit Period 12- months	Age							
	18 – 49	\$21.06	\$22.82	\$24.57	\$26.33	\$28.08	\$29.84	\$31.59
	50 – 64	\$24.96	\$27.04	\$29.12	\$31.20	\$33.28	\$35.36	\$37.44
	65 – 74	\$35.10	\$38.03	\$40.95	\$43.88	\$46.80	\$49.73	\$52.65
<b>Annual Income</b>		<b>\$38,000 \$1,900</b>	<b>\$40,000 \$2,000</b>	<b>\$42,000 \$2,100</b>	<b>\$44,000 \$2,200</b>	<b>\$46,000 \$2,300</b>	<b>\$48,000 \$2,400</b>	<b>\$50,000 \$2,500</b>
Benefit Period 12- months	Age							
	18 – 49	\$33.35	\$35.10	\$36.86	\$38.61	\$40.37	\$42.12	\$43.88
	50 – 64	\$39.52	\$41.60	\$43.68	\$45.76	\$47.84	\$49.92	\$52.00
	65 – 74	\$55.58	\$58.50	\$61.43	\$64.35	\$67.28	\$70.20	\$73.13
<b>Annual</b>		<b>\$52,000</b>	<b>\$54,000</b>	<b>\$56,000</b>	<b>\$58,000</b>	<b>\$60,000</b>	<b>\$61,000</b>	<b>\$63,000</b>

<b>Income</b>		<b>\$2,600</b>	<b>\$2,700</b>	<b>\$2,800</b>	<b>\$2,900</b>	<b>\$3,000</b>	<b>\$3,100</b>	<b>\$3,200</b>
Benefit Period	Age							
12-months	18 – 49	\$45.63	\$47.39	\$49.14	\$50.90	\$52.65	\$54.41	\$56.16
	50 – 64	\$54.08	\$56.16	\$58.24	\$60.32	\$62.40	\$64.48	\$66.56
	65 – 74	\$76.05	\$78.98	\$81.90	\$84.83	\$87.75	\$90.68	\$93.60
<b>Annual Income</b>		<b>\$68,000</b>	<b>\$73,000</b>	<b>\$78,000</b>	<b>\$82,000</b>	<b>\$87,000</b>	<b>\$92,000</b>	<b>\$97,000</b>
		<b>\$3,300</b>	<b>\$3,400</b>	<b>\$3,500</b>	<b>\$3,600</b>	<b>\$3,700</b>	<b>\$3,800</b>	<b>\$3,900</b>
Benefit Period	Age							
12-months	18 – 49	\$57.92	\$59.67	\$61.43	\$63.18	\$64.94	\$66.69	\$68.45
	50 – 64	\$68.64	\$70.72	\$72.80	\$74.88	\$76.96	\$79.04	\$81.12
	65 – 74	\$96.53	\$99.45	\$102.38	\$105.30	\$108.23	\$111.15	\$114.08
<b>Annual Income</b>		<b>\$102,000</b>	<b>\$106,000</b>	<b>\$111,000</b>	<b>\$116,000</b>	<b>\$121,000</b>	<b>\$126,000</b>	<b>\$130,000</b>
		<b>\$4,000</b>	<b>\$4,100</b>	<b>\$4,200</b>	<b>\$4,300</b>	<b>\$4,400</b>	<b>\$4,500</b>	<b>\$4,600</b>
Benefit Period	Age							
12-months	18 – 49	\$70.20	\$71.96	\$73.71	\$75.47	\$77.22	\$78.98	\$80.73
	50 – 64	\$83.20	\$85.28	\$87.36	\$89.44	\$91.52	\$93.60	\$95.68
	65 – 74	\$117.00	\$119.93	\$122.85	\$125.78	\$128.70	\$131.63	\$134.55
<b>Annual Income</b>		<b>\$135,000</b>	<b>\$140,000</b>	<b>\$145,000</b>	<b>\$149,000</b>	<b>\$153,000</b>	<b>\$156,000</b>	<b>\$159,000</b>
		<b>\$4,700</b>	<b>\$4,800</b>	<b>\$4,900</b>	<b>\$5,000</b>	<b>\$5,100</b>	<b>\$5,200</b>	<b>\$5,300</b>
Benefit Period	Age							
12-months	18 – 49	\$82.49	\$84.24	\$86.00	\$87.75	\$89.51	\$91.26	\$93.02
	50 – 64	\$97.76	\$99.84	\$101.92	\$104.00	\$106.08	\$108.16	\$110.24
	65 – 74	\$137.48	\$140.40	\$143.33	\$146.25	\$149.18	\$152.10	\$155.03
<b>Annual Income</b>		<b>\$162,000</b>	<b>\$165,000</b>	<b>\$168,000</b>	<b>\$171,000</b>	<b>\$174,000</b>	<b>\$177,000</b>	<b>\$180,000</b>
		<b>\$5,400</b>	<b>\$5,500</b>	<b>\$5,600</b>	<b>\$5,700</b>	<b>\$5,800</b>	<b>\$5,900</b>	<b>\$6,000</b>
Benefit Period	Age							
12-months	18 – 49	\$94.77	\$96.53	\$98.28	\$100.04	\$101.79	\$103.55	\$105.30
	50 – 64	\$112.32	\$114.40	\$116.48	\$118.56	\$120.64	\$122.72	\$124.80
	65 – 74	\$157.95	\$160.88	\$163.80	\$166.73	\$169.65	\$172.58	\$175.50

For individual plans, as long as premiums are paid, the Contractor shall continue coverage regardless of the number of claims filed or the amount of benefits the policyholder receives. All individual plans are portable at the same payroll rates, as long as one month of premium has been remitted to the Contractor, through payroll deduction when employees leave or retire from the Purchasing Agency.

2. No other fees shall apply other than those identified