



An Amwins Company

2024 Portfolio Summary

● CoPower ONE CA – The Metallics

- For new business only
- New portfolio with enhanced benefits and new metallic names
- Group size-based rates with decreases on 10+
- Enhanced Life buy-up \$35k down to 2 EE
- 2-year rate guarantee

● CoPower ONE CA – Good to Best

- Rate pass
- Addition of Essential Medical Eyecare on VSP plans
- Enhanced Life buy-up option of \$35k down to 2 EE
- 2-year rate guarantee
- No longer available for new business

● CoPower ONE NY

- No plan or rate changes
- 1-year rate guarantee
- Enhanced Life buy-up \$35k down to 2 EE

● VSP

- New 5-plan portfolio with LightCare & enhanced benefits
- Group size-based rates - significantly reduced!
- 2-year rate guarantee

● Delta Dental SBP and Choice

- No plan or rate changes
- 2-year rate guarantee

● Unum Life (2/1/24)

- No rate changes
- New Guaranteed Issue amounts for Group Basic Life, Standalone and Supplemental Life
- Additional ineligible industries apply
- 3-year rate guarantee

● Unum LTD (2/1/24)

- No rate changes
- New, flat-rate LTD plan for groups with 2+ lives
- Additional ineligible industries apply
- 3-year rate guarantee

● Landmark

- New rates effective 11/1/2023 – 07/01/2024
- 1-year rate guarantee
- Quoting: Calculator available

