



Renewal Information and Exhibits

Prepared For:

City of Coppel

Group ID: G000BLBT

Renewal Effective Date: October 1, 2023



Thank you for choosing Mutual of Omaha Insurance Company or one of its affiliates, as City of Coppel's benefits provider. It has been our pleasure to provide City of Coppel with group benefits and services that are unique to its needs. We are committed to providing unparalleled service that will meet the needs of our customers.

Each renewal period, we analyze current benefit and rate structures to determine the appropriate rates for continued group insurance protection for your valued employees. This process includes recalculation of the premium rates to reflect factors like:

- Plan features
- Demographics
- Experience
- Any adjustments to our underlying rate structure

Based on our review, please find below the renewal rates for City of Coppel's benefit plans. We appreciate your business and look forward to the continued opportunity to meet your group insurance needs.

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Renewal Contact Information

Mike Masse'
Renewal Executive
Dallas Group Office
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CITY OF COPPELL

LIFE AND AD&D

Rate Guarantee Period - October 1, 2023 to October 1, 2024

Additional Value Added Services Included - Employee Assistance Program (EAP), Travel Assistance/Identity Theft Assistance

Life

Current Monthly Premium	Renewal Monthly Premium	Renewal Monthly Premium Change
\$4,129.45	\$5,014.33	\$884.88

Class Description

All Eligible Employees

Employee Rate Basis - per \$1,000

Lives	Volume	Current Rate	Renewal Rate
373	\$58,992,100	\$0.070	\$0.085

AD&D

Current Monthly Premium	Renewal Monthly Premium	Renewal Monthly Premium Change
\$1,120.85	\$1,120.85	\$0.00

Class Description

All Eligible Employees

Employee Rate Basis - per \$1,000

Lives	Volume	Current Rate	Renewal Rate
373	\$58,992,100	\$0.019	\$0.019



CITY OF COPPELL

VOLUNTARY LIFE AND AD&D

Rate Guarantee Period - October 1, 2023 to October 1, 2024

Voluntary Life

Current Monthly Premium	Renewal Monthly Premium	Renewal Monthly Premium Change
\$12,295.07	\$12,295.07	\$0.00

Class Description

All Eligible Employees

Employee Rate Basis - per \$1,000

Age of Employee	Lives	Volume	Current Rate	Renewal Rate
Less than 24	4	\$320,000	\$0.073	\$0.073
25-29	33	\$3,280,000	\$0.087	\$0.087
30-34	33	\$3,450,000	\$0.093	\$0.093
35-39	37	\$5,320,000	\$0.116	\$0.116
40-44	44	\$8,760,000	\$0.153	\$0.153
45-49	39	\$7,630,000	\$0.229	\$0.229
50-54	37	\$7,950,000	\$0.373	\$0.373
55-59	20	\$2,860,000	\$0.633	\$0.633
60-64	12	\$960,000	\$1.002	\$1.002
65-69	7	\$539,500	\$1.659	\$1.659
70-74	5	\$50,000	\$2.881	\$2.881
75-79	0	\$0	\$4.795	\$4.795
80-84	0	\$0	\$7.845	\$7.845
85-89	0	\$0	\$7.845	\$7.845
90-100	0	\$0	\$7.845	\$7.845

Spouse Rate Basis - per \$1,000

Age of Employee	Lives	Volume	Current Rate	Renewal Rate
Less than 24	0	\$0	\$0.073	\$0.073
25-29	8	\$160,000	\$0.087	\$0.087
30-34	4	\$350,000	\$0.093	\$0.093
35-39	17	\$445,000	\$0.116	\$0.116
40-44	23	\$1,050,000	\$0.153	\$0.153
45-49	19	\$1,030,000	\$0.229	\$0.229
50-54	13	\$425,000	\$0.373	\$0.373

55-59	11	\$320,000	\$0.633	\$0.633
60-64	5	\$115,000	\$1.002	\$1.002
65-69	3	\$94,500	\$1.659	\$1.659
70-74	1	\$5,000	\$2.881	\$2.881
75-79	0	\$0	\$4.795	\$4.795
80-84	0	\$0	\$7.845	\$7.845
85-89	0	\$0	\$7.845	\$7.845
90-100	0	\$0	\$7.845	\$7.845

Child(ren) Rate Basis - per \$1,000

Lives	Volume	Current Rate	Renewal Rate
63	\$552,500	\$0.076	\$0.076

Voluntary AD&D

Current Monthly Premium	Renewal Monthly Premium	Renewal Monthly Premium Change
\$1,115.24	\$1,115.24	\$0.00

Class Description

All Eligible Employees

Employee Rate Basis - per \$1,000

Lives	Volume	Current Rate	Renewal Rate
271	\$45,913,500	\$0.018	\$0.018

Spouse Rate Basis - per \$1,000

Lives	Volume	Current Rate	Renewal Rate
104	\$14,145,000	\$0.02	\$0.02

Child(ren) Rate Basis - per \$1,000

Lives	Volume	Current Rate	Renewal Rate
63	\$590,000	\$0.010	\$0.010



CITY OF COPPELL

SHORT-TERM DISABILITY

Rate Guarantee Period - October 1, 2023 to October 1, 2024

STD

Current Monthly Premium	Renewal Monthly Premium	Renewal Monthly Premium Change
\$5,864.95	\$8,624.93	\$2,759.98

Class Description

All Eligible Employees

Employee Rate Basis - per \$10 of Total Weekly Benefit

Lives	Volume	Current Rate	Renewal Rate
373	\$344,997	\$0.17	\$0.25



CITY OF COPPELL

LONG-TERM DISABILITY

Rate Guarantee Period - October 1, 2023 to October 1, 2024

LTD

Current Monthly Premium	Renewal Monthly Premium	Renewal Monthly Premium Change
\$6,229.68	\$7,226.43	\$996.75

Class Description

All Eligible Employees

Employee Rate Basis - per \$100 of Monthly Covered Payroll

Lives	Volume	Current Rate	Renewal Rate
373	\$2,491,871	\$0.25	\$0.29

Mutual of Omaha Long Term Disability Contract Update

Why did Mutual of Omaha update our LTD contracts?

To ensure that you and your employees are insured with modern, best-in-class provisions that lead the industry, we continually look for ways to improve the products and services we offer. With your renewal, you will receive an updated LTD contract that offers our latest language and benefit provisions:

- **New Earnings Definitions**
Our long-term disability contract now has a new standard earnings definition. Long-term disability contracts that utilized a month prior earnings average will now include our standard earnings definition that uses earnings just prior to disability. Any averaging of commissions or bonuses will remain as previously elected.
- **No Earnings Loss During the Elimination Period Under Our Definitions of Disability**
Our long-term disability contract now only considers a loss of at least one material duty during the elimination period. It does not require a loss of earnings. This definition of disability makes it easier for your employees to qualify for disability.
- **New LTD Provision – Individual Continuity of Coverage for Pre-existing Condition Provision**
Our new long-term disability contract now includes a provision that counts time served towards the preexisting condition provision for your new hires that had prior group long-term disability coverage that was not with you, as the policyholder. This is a new standard feature in every new long-term disability contract, is unique to the industry and provides a benefit to new employees you hire into your organization. Contact your sales representative or service team for more information.

Will benefits or claims be affected by the update?

There will be no change in how benefits are paid for claims submitted prior to the effective date of the upgrade. The new contract provisions are effective as soon as the new contract becomes effective for your group.



Voluntary | Accident | Life
Critical Illness | Dental | Vision
Hospital Indemnity | Disability

Mutual of Omaha Short Term Disability Contract Update

Why did Mutual of Omaha update the STD contracts?

To ensure that you and your employees are insured with modern, best-in-class provisions that lead the industry, we continually look for ways to improve the products and services we offer. With your renewal, you will receive an updated STD contract that offers our latest language and benefit provisions:

- **New Earnings Definitions**
Our short-term disability contract now has a new standard earnings definition. Short-term disability contracts that utilized a week prior earnings average will now include our standard earnings definition that uses earnings just prior to disability. Any averaging of commissions or bonuses will remain as previously elected.
- **No Earnings Loss During the Elimination Period Under Our Definitions of Disability**
Our short-term disability contract now only considers a loss of at least one material duty during the elimination period and not a loss of earnings. This definition of disability makes it easier for your employees to qualify for disability.

Will benefits or claims be affected by the update?

There will be no change in how benefits are paid for claims submitted prior to the effective date of the upgrade. The new contract provisions are effective as soon as the new contract becomes effective for your group.



Voluntary | Accident | Life
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