



Renewal Information and Exhibits

Prepared For:

City of Coppel

Group ID: G000BLBT

Renewal Effective Date: October 1, 2025

NOTE: This is a PACKAGED renewal offer. This assumes that all in-force lines of coverage remain in place with Mutual. If any in-force lines are terminated or removed, the remaining lines may be re-rated



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.

Renewal Contact Information

Saydie Rusk
Renewal Executive
Dallas Group Office
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CITY OF COPPELL

LIFE AND AD&D

Rate Guarantee Period - October 1, 2025 to October 1, 2027

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

Life

Class Description

All Eligible Employees

Employee Rate Basis - per \$1,000

Lives	Volume	Current Rate	Renewal Rate
371	\$65,750,650	\$0.085	\$0.085

AD&D

Class Description

All Eligible Employees

Employee Rate Basis - per \$1,000

Lives	Volume	Current Rate	Renewal Rate
371	\$65,750,650	\$0.019	\$0.019



CITY OF COPPELL

VOLUNTARY LIFE AND AD&D

Rate Guarantee Period - October 1, 2025 to October 1, 2027

Voluntary Life

Class Description

All Eligible Employees

Employee Rate Basis - per \$1,000

Age of Employee	Lives	Volume	Current Rate	Renewal Rate
Less than 25	5	\$870,000	\$0.073	\$0.073
25-29	23	\$3,160,000	\$0.087	\$0.087
30-34	39	\$4,540,000	\$0.093	\$0.093
35-39	44	\$4,800,000	\$0.116	\$0.116
40-44	38	\$6,670,000	\$0.153	\$0.153
45-49	30	\$6,230,000	\$0.229	\$0.229
50-54	36	\$7,930,000	\$0.373	\$0.373
55-59	24	\$3,970,000	\$0.633	\$0.633
60-64	11	\$1,580,000	\$1.002	\$1.002
65-69	10	\$500,500	\$1.659	\$1.659
70-74	1	\$10,000	\$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 25	0	\$0	\$0.073	\$0.073
25-29	5	\$105,000	\$0.087	\$0.087
30-34	5	\$300,000	\$0.093	\$0.093
35-39	17	\$495,000	\$0.116	\$0.116
40-44	17	\$890,000	\$0.153	\$0.153
45-49	14	\$690,000	\$0.229	\$0.229
50-54	14	\$510,000	\$0.373	\$0.373
55-59	9	\$358,250	\$0.633	\$0.633
60-64	7	\$255,000	\$1.002	\$1.002
65-69	3	\$73,000	\$1.659	\$1.659
70-74	0	\$0	\$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
62	\$547,500	\$0.076	\$0.076

Voluntary AD&D

Class Description

All Eligible Employees

Employee Rate Basis - per \$1,000

Lives	Volume	Current Rate	Renewal Rate
261	\$40,260,500	\$0.018	\$0.018

Spouse Rate Basis - per \$1,000

Lives	Volume	Current Rate	Renewal Rate
91	\$3,676,250	\$0.02	\$0.02

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

Lives	Volume	Current Rate	Renewal Rate
62	\$547,500	\$0.010	\$0.010



CITY OF COPPELL

SHORT-TERM DISABILITY

Rate Guarantee Period - October 1, 2025 to October 1, 2027

STD

Class Description

All Eligible Employees

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

Lives	Volume	Current Rate	Renewal Rate
371	\$383,763	\$0.25	\$0.25



CITY OF COPPELL

LONG-TERM DISABILITY

Rate Guarantee Period - October 1, 2025 to October 1, 2027

LTD

Class Description

All Eligible Employees

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

Lives	Volume	Current Rate	Renewal Rate
371	\$2,772,010	\$0.29	\$0.29

Mutual of Omaha Life Contract Update

Why did Mutual of Omaha update the Life contracts?

To ensure that you and your employees are insured with modern, best-in-class provisions and language 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 Life contract that offers our latest language and benefit provisions and include items such as:

- **Line of Duty Benefit**
A new Line of Duty accidental death benefit is available to add to basic life contracts that include AD&D benefits. It is designed to pay an additional accidental death benefit if an insured person dies in the line of duty while acting as a public safety officer.
- **Updated Definitions**
Multiple definitions have been reworded to allow for increased flexibility and updated language. These include definitions of:
 - Actively Working/Active Work
 - Annual Earnings
 - Spouse

Will benefits or claims be affected by the update?

There will be no change in how benefits are paid for claims. The upgraded contract language and provisions are included as the enhanced contract becomes effective on the group's renewal date.



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