



Renewal Information and Exhibits

Prepared For:

City of Coppel

Group ID: G000BLBT

Renewal Effective Date: October 1, 2021



Thank you for choosing Mutual of Omaha Insurance Company or one of its affiliates, as City of Coppell's benefits provider. It has been our pleasure to provide City of Coppell 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 Coppell's benefit plans. We appreciate your business and look forward to the continued opportunity to meet your group insurance needs.

Renewal Contact Information

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Renewal Executive
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CITY OF COPPELL

LIFE AND AD&D

Rate Guarantee Period - October 1, 2021 to October 1, 2023

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
\$3,220.38	\$3,757.11	\$536.73

Class Description

All Eligible Employees

Employee Rate Basis - per \$1,000

Lives	Volume	Current Rate	Renewal Rate
369	\$53,672,950	\$0.060	\$0.070

AD&D

Current Monthly Premium	Renewal Monthly Premium	Renewal Monthly Premium Change
\$1,019.79	\$1,019.79	\$0.00

Class Description

All Eligible Employees

Employee Rate Basis - per \$1,000

Lives	Volume	Current Rate	Renewal Rate
369	\$53,672,950	\$0.019	\$0.019



CITY OF COPPELL

VOLUNTARY LIFE AND AD&D

Rate Guarantee Period - October 1, 2021 to October 1, 2023

Voluntary Life

Current Monthly Premium	Renewal Monthly Premium	Renewal Monthly Premium Change
\$17,984.03	\$19,419.62	\$1,435.59

Class Description

All Eligible Employees

Employee Rate Basis - per \$1,000

Age of Employee	Lives	Volume	Current Rate	Renewal Rate
Less than 24	5	\$910,000	\$0.068	\$0.073
25-29	31	\$4,000,000	\$0.081	\$0.087
30-34	42	\$7,040,000	\$0.086	\$0.093
35-39	39	\$7,990,000	\$0.107	\$0.116
40-44	53	\$11,270,000	\$0.142	\$0.153
45-49	39	\$8,410,000	\$0.212	\$0.229
50-54	33	\$8,290,000	\$0.345	\$0.373
55-59	21	\$3,700,000	\$0.586	\$0.633
60-64	21	\$4,860,000	\$0.928	\$1.002
65-69	7	\$884,000	\$1.536	\$1.659
70-74	2	\$165,000	\$2.668	\$2.881
75-79	0	\$0	\$4.440	\$4.795
80-84	0	\$0	\$7.264	\$7.845
85-89	0	\$0	\$7.264	\$7.845
90-100	0	\$0	\$7.264	\$7.845

Spouse Rate Basis - per \$1,000

Age of Employee	Lives	Volume	Current Rate	Renewal Rate
Less than 24	1	\$25,000	\$0.068	\$0.073
25-29	8	\$130,000	\$0.081	\$0.087
30-34	13	\$280,000	\$0.086	\$0.093
35-39	16	\$605,000	\$0.107	\$0.116
40-44	27	\$1,535,000	\$0.142	\$0.153
45-49	15	\$605,000	\$0.212	\$0.229
50-54	13	\$585,000	\$0.345	\$0.373
55-59	12	\$395,000	\$0.586	\$0.633

60-64	10	\$395,000	\$0.928	\$1.002
65-69	2	\$35,750	\$1.536	\$1.659
70-74	1	\$25,000	\$2.668	\$2.881
75-79	0	\$0	\$4.440	\$4.795
80-84	0	\$0	\$7.264	\$7.845
85-89	0	\$0	\$7.264	\$7.845
90-100	0	\$0	\$7.264	\$7.845

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

Lives	Volume	Current Rate	Renewal Rate
72	\$650,000	\$0.076	\$0.076

Voluntary AD&D

Current Monthly Premium	Renewal Monthly Premium	Renewal Monthly Premium Change
\$1,134.16	\$1,134.16	\$0.00

Class Description

All Eligible Employees

Employee Rate Basis - per \$1,000

Lives	Volume	Current Rate	Renewal Rate
293	\$57,519,000	\$0.018	\$0.018

Spouse Rate Basis - per \$1,000

Lives	Volume	Current Rate	Renewal Rate
118	\$4,615,750	\$0.02	\$0.02

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

Lives	Volume	Current Rate	Renewal Rate
72	\$650,000	\$0.010	\$0.010



CITY OF COPPELL

SHORT-TERM DISABILITY

Rate Guarantee Period - October 1, 2021 to October 1, 2023

STD

Current Monthly Premium	Renewal Monthly Premium	Renewal Monthly Premium Change
\$5,302.88	\$5,302.88	\$0.00

Class Description

All Eligible Employees

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

Lives	Volume	Current Rate	Renewal Rate
369	\$311,934	\$0.17	\$0.17



CITY OF COPPELL

LONG-TERM DISABILITY

Rate Guarantee Period - October 1, 2021 to October 1, 2023

LTD

Current Monthly Premium	Renewal Monthly Premium	Renewal Monthly Premium Change
\$4,956.41	\$5,632.28	\$675.87

Class Description

All Eligible Employees

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

Lives	Volume	Current Rate	Renewal Rate
369	\$2,252,913	\$0.22	\$0.25

