



Renewal Information and Exhibits

Prepared For:

City of Fort Walton Beach

Group ID: G000ALF8

Revised Renewal Effective Date: May 1, 2016



Thank you for choosing Mutual of Omaha as City of Fort Walton Beach's benefits provider. It has been our pleasure to provide City of Fort Walton Beach with group benefits and services that are unique to its needs. Mutual of Omaha is 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 Fort Walton Beach'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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CITY OF FORT WALTON BEACH

LIFE AND AD&D

Rate Guarantee Period - May 1, 2016 to May 1, 2018

Additional Value Added Services Included - Travel Assistance/Identity Theft Assistance

Class Description

CLOSED CLASS: All Retirees with a non-reducing \$5,000 benefit

Employee Rate Basis - per \$1,000

Lives	Volume	Current Rate	Renewal Rate
17	\$85,000	\$1.60	\$1.92

Class Description

CLOSED CLASS: All Retirees with a non-reducing \$10,000 benefit

Employee Rate Basis - per \$1,000

Lives	Volume	Current Rate	Renewal Rate
3	\$30,000	\$1.60	\$1.92

Class Description

All Eligible Active Department Heads & Elected Officials

Employee Rate Basis - per \$1,000

Lives	Volume	Current Rate	Renewal Rate
26	\$469,000	\$0.205	\$0.246

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

Lives	Volume	Current Rate	Renewal Rate
5	\$31,000	\$1.24	\$1.24

Class Description

All Other Eligible Active Employees

Employee Rate Basis - per \$1,000

Lives	Volume	Current Rate	Renewal Rate
232	\$4,575,000	\$0.205	\$0.246

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

Lives	Volume	Current Rate	Renewal Rate
22	\$136,000	\$1.24	\$1.24

Class Description

All Retirees with a \$20,000 benefit

Employee Rate Basis - per \$1,000

Lives	Volume	Current Rate	Renewal Rate
103	\$1,491,000	\$1.60	\$1.92

Class Description

CLOSED CLASS: All Retirees with a non-reducing \$2,500 benefit

Employee Rate Basis - per \$1,000

Lives	Volume	Current Rate	Renewal Rate
1	\$2,500	\$1.60	\$1.92

Class Description

CLOSED CLASS: All Retirees with a reducing \$10,000 benefit

Employee Rate Basis - per \$1,000

Lives	Volume	Current Rate	Renewal Rate
2	\$11,500	\$1.60	\$1.92

AD&D

Class Description

All Eligible Active Department Heads & Elected Officials

Employee Rate Basis - per \$1,000

Lives	Volume	Current Rate	Renewal Rate
26	\$469,000	\$0.025	\$0.025

Class Description

All Other Eligible Active Employees

Employee Rate Basis - per \$1,000

Lives	Volume	Current Rate	Renewal Rate
232	\$4,575,000	\$0.025	\$0.025



CITY OF FORT WALTON BEACH

VOLUNTARY LIFE

Rate Guarantee Period - May 1, 2016 to May 1, 2018

Class Description

All Eligible Active Department Heads & Elected Officials

All Other Eligible Active Employees

Employee & Spouse Rate Basis - per \$1,000

Age of Employee	Lives	Volume	Current Rate	Renewal Rate
Less than 24	0	\$0	\$0.05	\$0.05
25-29	10	\$935,000	\$0.05	\$0.05
30-34	11	\$850,000	\$0.06	\$0.06
35-39	13	\$1,615,000	\$0.09	\$0.09
40-44	13	\$1,900,000	\$0.13	\$0.13
45-49	13	\$1,890,000	\$0.19	\$0.19
50-54	25	\$2,575,000	\$0.32	\$0.32
55-59	22	\$1,570,000	\$0.54	\$0.54
60-64	11	\$775,000	\$0.83	\$0.83
65-69	4	\$130,000	\$1.59	\$1.59
70-74	1	\$25,000	\$2.58	\$2.58
75-79	0	\$0	\$2.58	\$2.58
80-84	0	\$0	\$2.58	\$2.58
85-89	0	\$0	\$2.58	\$2.58
90-100	0	\$0	\$2.58	\$2.58

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

Lives	Volume	Current Rate	Renewal Rate
14	\$280,000	\$0.15	\$0.15