



Revised v2 Renewal Information and Exhibits

Prepared For:

Indian River County Government

Group ID: G000AJFS

Renewal Effective Date: October 1, 2020



Thank you for choosing Mutual of Omaha Insurance Company or one of its affiliates, as Indian River County Government's benefits provider. It has been our pleasure to provide Indian River County Government 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 Indian River County Government'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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INDIAN RIVER COUNTY GOVERNMENT

LIFE AND AD&D

Rate Guarantee Period - October 1, 2020 to October 1, 2022

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

Life

Class Description

All Eligible Active Elected Officials and Employees

Employee Rate Basis - per \$1,000

Lives	Volume	Current Rate	Renewal Rate
1481	\$78,667,500	\$0.168	\$0.182

Child(ren) Rate Basis - per \$10,000

Lives	Volume	Current Rate	Renewal Rate
363	\$3,630,000	\$0.60	\$0.64

Class Description

All Eligible Active Paramedics

Employee Rate Basis - per \$1,000

Lives	Volume	Current Rate	Renewal Rate
5	\$330,000	\$0.168	\$0.182

Child(ren) Rate Basis - per \$10,000

Lives	Volume	Current Rate	Renewal Rate
3	\$30,000	\$0.60	\$0.64

Class Description

All Eligible Grandfathered Retirees Who Retired Prior To 10/01/1999 (Closed Class)

Employee Rate Basis - per \$1,000

Lives	Volume	Current Rate	Renewal Rate
39	\$169,000	\$0.70	\$0.75

Class Description

All Eligible Retirees Who Retired On Or After 10/01/1999

Employee Rate Basis - per \$1,000

Lives	Volume	Current Rate	Renewal Rate
340	\$4,720,000	\$0.70	\$0.75

AD&D

Class Description

All Eligible Active Elected Officials and Employees

Employee Rate Basis - per \$1,000

Lives	Volume	Current Rate	Renewal Rate
1481	\$78,667,500	\$0.03	\$0.03

Class Description

All Eligible Active Paramedics

Employee Rate Basis - per \$1,000

Lives	Volume	Current Rate	Renewal Rate
5	\$330,000	\$0.03	\$0.03



INDIAN RIVER COUNTY GOVERNMENT

VOLUNTARY LIFE AND AD&D

Rate Guarantee Period - October 1, 2020 to October 1, 2022

Voluntary Life

Class Description

All Other Eligible Employees

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

Age of Employee	Lives	Volume	Current Rate	Renewal Rate
Less than 24	18	\$1,370,000	\$0.03	\$0.03
25-29	36	\$4,430,000	\$0.04	\$0.04
30-34	52	\$7,065,000	\$0.05	\$0.05
35-39	69	\$9,970,000	\$0.08	\$0.08
40-44	60	\$7,630,000	\$0.13	\$0.13
45-49	98	\$12,235,000	\$0.23	\$0.23
50-54	77	\$8,010,000	\$0.38	\$0.38
55-59	64	\$6,520,000	\$0.68	\$0.68
60-64	43	\$3,440,000	\$0.73	\$0.73
65-69	7	\$500,000	\$1.27	\$1.27
70-74	4	\$70,000	\$2.27	\$2.27
75-79	0	\$0	\$8.70	\$8.70
80-84	0	\$0	\$8.70	\$8.70
85-89	0	\$0	\$8.70	\$8.70
90-100	0	\$0	\$8.70	\$8.70

Class Description

All Eligible Employees With Age Banded Rating

Less than 24	0	\$0	\$0.03	\$0.03
25-29	0	\$0	\$0.04	\$0.04
30-34	0	\$0	\$0.05	\$0.05
35-39	0	\$0	\$0.08	\$0.08
40-44	0	\$0	\$0.13	\$0.13
45-49	0	\$0	\$0.23	\$0.23
50-54	0	\$0	\$0.38	\$0.38
55-59	2	\$120,000	\$0.68	\$0.68
60-64	0	\$0	\$0.73	\$0.73
65-69	0	\$0	\$1.27	\$1.27
70-74	0	\$0	\$2.27	\$2.27
75-79	0	\$0	\$8.70	\$8.70

80-84	0	\$0	\$8.70	\$8.70
85-89	0	\$0	\$8.70	\$8.70
90-100	0	\$0	\$8.70	\$8.70

Class Description

All Eligible Grandfathered Employees With Composite Rating (Closed Class)

Less than 24	0	\$0	\$0.50	\$0.50
25-29	0	\$0	\$0.50	\$0.50
30-34	0	\$0	\$0.50	\$0.50
35-39	0	\$0	\$0.50	\$0.50
40-44	0	\$0	\$0.50	\$0.50
45-49	1	\$10,000	\$0.50	\$0.50
50-54	1	\$70,000	\$0.50	\$0.50
55-59	8	\$280,000	\$0.50	\$0.50
60-64	19	\$1,050,000	\$0.50	\$0.50
65-69	6	\$210,000	\$0.50	\$0.50
70-74	2	\$20,000	\$0.50	\$0.50
75-79	1	\$5,000	\$0.50	\$0.50
80-84	0	\$0	\$0.50	\$0.50
85-89	0	\$0	\$0.50	\$0.50
90-100	0	\$0	\$0.50	\$0.50

Voluntary AD&D

Class Description

All Other Eligible Employees

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

Lives	Volume	Current Rate	Renewal Rate
528	\$61,240,000	\$0.03	\$0.03

Class Description

All Eligible Employees With Age Banded Rating

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

Lives	Volume	Current Rate	Renewal Rate
2	\$120,000	\$0.03	\$0.03

Class Description

All Eligible Grandfathered Employees With Composite Rating (Closed Class)

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

Lives	Volume	Current Rate	Renewal Rate
38	\$1,645,000	\$0.04	\$0.04



INDIAN RIVER COUNTY GOVERNMENT

VOLUNTARY LONG-TERM DISABILITY

Rate Guarantee Period - October 1, 2020 to October 1, 2022

Class Description

All Eligible Paramedics Electing the 90 Day Elimination Period Plan

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

Age of Employee	Lives	Volume	Current Rate	Renewal Rate
Less than 19	0	\$0	\$0.100	\$0.100
20-24	0	\$0	\$0.100	\$0.100
25-29	0	\$0	\$0.100	\$0.100
30-34	0	\$0	\$0.176	\$0.176
35-39	0	\$0	\$0.217	\$0.217
40-44	0	\$0	\$0.315	\$0.315
45-49	0	\$0	\$0.488	\$0.488
50-54	0	\$0	\$0.716	\$0.716
55-59	0	\$0	\$0.865	\$0.865
60-64	0	\$0	\$0.902	\$0.902
65-69	0	\$0	\$0.902	\$0.902
70-99	0	\$0	\$0.902	\$0.902

Class Description

All Eligible Paramedics Electing the 180 Day Elimination Period Plan

Less than 19	0	\$0	\$0.081	\$0.081
20-24	0	\$0	\$0.081	\$0.081
25-29	1	\$4,198	\$0.081	\$0.081
30-34	0	\$0	\$0.143	\$0.143
35-39	0	\$0	\$0.181	\$0.181
40-44	0	\$0	\$0.263	\$0.263
45-49	0	\$0	\$0.407	\$0.407
50-54	0	\$0	\$0.598	\$0.598
55-59	0	\$0	\$0.721	\$0.721
60-64	0	\$0	\$0.751	\$0.751
65-69	0	\$0	\$0.751	\$0.751
70-99	0	\$0	\$0.751	\$0.751

Class Description

All Other Eligible Employees Electing the 90 Day Elimination Period Plan

Less than 19	1	\$2,295	\$0.100	\$0.100
20-24	29	\$95,473	\$0.100	\$0.100
25-29	71	\$266,313	\$0.100	\$0.100
30-34	82	\$318,762	\$0.176	\$0.176
35-39	74	\$315,089	\$0.217	\$0.217
40-44	66	\$296,054	\$0.315	\$0.315
45-49	109	\$524,367	\$0.488	\$0.488
50-54	93	\$448,293	\$0.716	\$0.716
55-59	84	\$389,803	\$0.865	\$0.865
60-64	57	\$264,433	\$0.902	\$0.902
65-69	11	\$46,555	\$0.902	\$0.902
70-99	2	\$6,426	\$0.902	\$0.902

Class Description

All Other Eligible Employees Electing the 180 Day Elimination Period Plan

Less than 19	0	\$0	\$0.081	\$0.081
20-24	10	\$34,128	\$0.081	\$0.081
25-29	14	\$54,405	\$0.081	\$0.081
30-34	10	\$35,571	\$0.143	\$0.143
35-39	14	\$56,669	\$0.181	\$0.181
40-44	11	\$51,936	\$0.263	\$0.263
45-49	12	\$70,052	\$0.407	\$0.407
50-54	12	\$59,165	\$0.598	\$0.598
55-59	17	\$85,421	\$0.721	\$0.721
60-64	13	\$57,429	\$0.751	\$0.751
65-69	2	\$8,934	\$0.751	\$0.751
70-99	1	\$8,333	\$0.751	\$0.751