



Revised Renewal Information and Exhibits

Prepared For:

Indian River County Government

Group ID: G000AJFS

Renewal Effective Date: October 1, 2018



Thank you for choosing Mutual of Omaha 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. 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 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, 2018 to October 1, 2020

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	Current Rate	Renewal Rate
1385	\$0.168	\$0.168

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

Lives	Current Rate	Renewal Rate
866	\$0.60	\$.60

Class Description

All Eligible Active Paramedics

Employee Rate Basis - per \$1,000

Lives	Current Rate	Renewal Rate
6	\$0.168	\$0.168

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

Lives	Current Rate	Renewal Rate
4	\$0.60	\$.60

Class Description

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

Employee Rate Basis - per \$1,000

Lives	Current Rate	Renewal Rate
23	\$0.50	\$0.70

Class Description

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

Employee Rate Basis - per \$1,000

Lives	Current Rate	Renewal Rate
254	\$0.50	\$0.70



INDIAN RIVER COUNTY GOVERNMENT

AD&D

Class Description

All Eligible Active Elected Officials and Employees

Employee Rate Basis - per \$1,000

Lives	Current Rate	Renewal Rate
1385	\$0.03	\$0.03

Class Description

All Eligible Active Paramedics

Employee Rate Basis - per \$1,000

Lives	Current Rate	Renewal Rate
6	\$0.03	\$0.03



INDIAN RIVER COUNTY GOVERNMENT

VOLUNTARY LIFE AND AD&D

Rate Guarantee Period - October 1, 2018 to October 1, 2020

Voluntary Life

Class Description

All Other Eligible Employees

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

Age of Employee	Lives	Current Rate	Renewal Rate
Less than 24	5	\$0.03	\$0.03
25-29	28	\$0.04	\$0.04
30-34	28	\$0.05	\$0.05
35-39	56	\$0.08	\$0.08
40-44	60	\$0.13	\$0.13
45-49	90	\$0.23	\$0.23
50-54	68	\$0.38	\$0.38
55-59	51	\$0.68	\$0.68
60-64	22	\$0.73	\$0.73
65-69	9	\$1.27	\$1.27
70-74	3	\$2.27	\$2.27
75-79	0	\$8.70	\$8.70
80-84	0	\$8.70	\$8.70
85-89	0	\$8.70	\$8.70
90-100	0	\$8.70	\$8.70



INDIAN RIVER COUNTY GOVERNMENT

Rate Guarantee Period - October 1, 2018 to October 1, 2020

Voluntary Life

Class Description

All Eligible Employees With Age Banded Rating

Age of Employee	Lives	Current Rate	Renewal Rate
Less than 24	0	\$0.03	\$0.03
25-29	0	\$0.04	\$0.04
30-34	0	\$0.05	\$0.05
35-39	0	\$0.08	\$0.08
40-44	0	\$0.13	\$0.13
45-49	1	\$0.23	\$0.23
50-54	3	\$0.38	\$0.38
55-59	13	\$0.68	\$0.68
60-64	6	\$0.73	\$0.73
65-69	2	\$1.27	\$1.27
70-74	0	\$2.27	\$2.27
75-79	0	\$8.70	\$8.70
80-84	0	\$8.70	\$8.70
85-89	0	\$8.70	\$8.70
90-100	0	\$8.70	\$8.70

Class Description

All Eligible Grandfathered Employees With Composite Rating (Closed Class)

Age of Employee	Lives	Current Rate	Renewal Rate
Less than 24	0	\$0.38	\$0.50
25-29	0	\$0.38	\$0.50
30-34	0	\$0.38	\$0.50
35-39	0	\$0.38	\$0.50
40-44	0	\$0.38	\$0.50
45-49	1	\$0.38	\$0.50
50-54	4	\$0.38	\$0.50
55-59	12	\$0.38	\$0.50
60-64	17	\$0.38	\$0.50
65-69	7	\$0.38	\$0.50
70-74	2	\$0.38	\$0.50
75-79	1	\$0.38	\$0.50
80-84	0	\$0.38	\$0.50
85-89	0	\$0.38	\$0.50
90-100	0	\$0.38	\$0.50



INDIAN RIVER COUNTY GOVERNMENT

Rate Guarantee Period - October 1, 2018 to October 1, 2020

Voluntary AD&D

Class Description

All Other Eligible Employees

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

Lives	Current Rate	Renewal Rate
420	\$0.03	\$0.03

Class Description

All Eligible Employees With Age Banded Rating

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

Lives	Current Rate	Renewal Rate
25	\$0.03	\$0.03

Class Description

All Eligible Grandfathered Employees With Composite Rating (Closed Class)

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

Lives	Current Rate	Renewal Rate
44	\$0.04	\$0.04



INDIAN RIVER COUNTY GOVERNMENT

VOLUNTARY LONG-TERM DISABILITY

Rate Guarantee Period - October 1, 2018 to October 1, 2020

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	Current Rate	Renewal Rate
Less than 19	0	\$0.100	\$0.100
20-24	0	\$0.100	\$0.100
25-29	0	\$0.100	\$0.100
30-34	1	\$0.176	\$0.176
35-39	0	\$0.217	\$0.217
40-44	0	\$0.315	\$0.315
45-49	1	\$0.488	\$0.488
50-54	1	\$0.716	\$0.716
55-59	2	\$0.865	\$0.865
60-64	0	\$0.902	\$0.902
65-69	0	\$0.902	\$0.902
70-99	0	\$0.902	\$0.902

Class Description

All Eligible Paramedics Electing the 180 Day Elimination Period Plan

Age of Employee	Lives	Current Rate	Renewal Rate
Less than 19	0	\$0.081	\$0.081
20-24	0	\$0.081	\$0.081
25-29	1	\$0.081	\$0.081
30-34	0	\$0.143	\$0.143
35-39	0	\$0.181	\$0.181
40-44	0	\$0.263	\$0.263
45-49	0	\$0.407	\$0.407
50-54	0	\$0.598	\$0.598
55-59	0	\$0.721	\$0.721
60-64	0	\$0.751	\$0.751
65-69	0	\$0.751	\$0.751
70-99	0	\$0.751	\$0.751



INDIAN RIVER COUNTY GOVERNMENT

VOLUNTARY LONG-TERM DISABILITY

Rate Guarantee Period - October 1, 2018 to October 1, 2020

Class Description

All Other Eligible Employees Electing the 90 Day Elimination Period Plan

Age of Employee	Lives	Current Rate	Renewal Rate
Less than 19	0	\$0.100	\$0.100
20-24	29	\$0.100	\$0.100
25-29	84	\$0.100	\$0.100
30-34	60	\$0.176	\$0.176
35-39	70	\$0.217	\$0.217
40-44	68	\$0.315	\$0.315
45-49	105	\$0.488	\$0.488
50-54	93	\$0.716	\$0.716
55-59	98	\$0.865	\$0.865
60-64	50	\$0.902	\$0.902
65-69	18	\$0.902	\$0.902
70-99	3	\$0.902	\$0.902

Class Description

All Other Eligible Employees Electing the 180 Day Elimination Period Plan

Age of Employee	Lives	Current Rate	Renewal Rate
Less than 19	0	\$0.081	\$0.081
20-24	2	\$0.081	\$0.081
25-29	5	\$0.081	\$0.081
30-34	4	\$0.143	\$0.143
35-39	9	\$0.181	\$0.181
40-44	8	\$0.263	\$0.263
45-49	9	\$0.407	\$0.407
50-54	10	\$0.598	\$0.598
55-59	10	\$0.721	\$0.721
60-64	11	\$0.751	\$0.751
65-69	2	\$0.751	\$0.751
70-99	2	\$0.751	\$0.751

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.