



October 19, 2009

City of Euless
Attn: Loretta Getchell
201 N Ector Dr
Euless TX 76039

Group Number 645039

Thank you for allowing Standard Insurance Company to provide quality products to support your employees' insurance needs. We are pleased to renew your policy with continued coverage and services.

We have carefully reviewed the current composition of your organization, evaluating age, occupation, gender and salary of your insured employees. Based upon this review and application of rate factors appropriate for your industry classification, we are renewing your policy at existing premium rates as indicated in the chart below. These rates are guaranteed until January 1, 2011.

Insurance Coverage	Through 12/31/09	Effective 01/01/10
Basic Term Life	\$0.087 Per \$1000 of Benefit	\$0.087 Per \$1000 of Benefit
Basic AD&D	\$0.02 Per \$1000 of Benefit	\$0.02 Per \$1000 of Benefit
Additional Term Life	Rate Varies	Rate Varies – no change
Dependents Life (plan 1)	\$3.00 Per Member, elective	\$3.00 Per Member, elective
Dependent Life (plan 2)	Rate Varies	Rate Varies – no change
Dependents Life (plan 3-12)	\$0.20 Per \$1000, elective	\$0.20 Per \$1000, elective
Long Term Disability	0.24 Percent of Insured Earnings	0.24 Percent of Insured Earnings

If you have any questions about your rates or our review process, the Dallas Employee Benefits Sales and Service Office at (800) 727-7112 is available to serve your needs. We value your business and welcome the opportunity to provide continued assistance to you.

Sincerely yours,

Louise Gullickson
Central Risk Team 1
Employee Benefits Division
Standard Insurance Company

cc: DAVID D INGRAM
Dallas Employee Benefits Sales and Service Office
Contract file

Return Address
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