



March 27, 2015

City of Orlando  
Ana Palenzuela  
Human Resource Division Manager  
400 South Orange Avenue, 7th Floor  
Orlando FL 32802

**Group Number 646879**

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, effective January 1, 2016, we are adjusting your premium rates as indicated in the chart below. These monthly rates are guaranteed until January 1, 2018.

<b><u>Product &amp; Services</u></b>	<b><u>Through 12/31/2015</u></b>	<b><u>Effective 01/01/2016</u></b>
<b>Basic Life – Active Members</b>	Rate Per \$1000 of Benefit	Rate Per \$1000 of Benefit
Age of Member as of Last Jan 1		
Under 30	0.021	0.023
30-34	0.034	0.037
35-39	0.034	0.037
40-44	0.062	0.068
45-49	0.096	0.106
50-54	0.157	0.173
55-59	0.254	0.279
60-64	0.384	0.422
65-69	0.644	0.708
70 or over	1.068	1.175
<b>Basic Life – Retired Members</b>		
Age of Member as of Last Jan 1	Rate Per \$1000 of Benefit	Rate Per \$1000 of Benefit
Under 30	0.048	0.053
30-34	0.096	0.106
35-39	0.096	0.106
40-44	0.156	0.172
45-49	0.263	0.289
50-54	0.431	0.474
55-59	0.659	0.725
60-64	1.024	1.126
65-69	1.760	1.936
70 or over	3.005	3.306
<b>Member AD&amp;D</b>	\$0.015 Per \$1,000 of Benefit	\$0.015 Per \$1,000 of Benefit

<b><u>Product &amp; Services</u></b>	<b><u>Through 12/31/2015</u></b>	<b><u>Effective 01/01/2016</u></b>
<b>LTD – Plan 1</b>	Percent of Insured Earnings	Percent of Insured Earnings
Age of Member as of Last Jan 1		
29 and Under	0.085	0.094
30 - 34	0.094	0.103
35 - 39	0.128	0.141
40 - 44	0.179	0.197
45 - 49	0.221	0.243
50 - 54	0.298	0.328
55 - 59	0.391	0.430
60 - 64	0.434	0.477
65	0.519	0.571
66	0.434	0.477
67	0.323	0.355
68	0.187	0.206
69 and older	0.068	0.075
<b>LTD – Plan 2</b>	Percent of Insured Earnings	Percent of Insured Earnings
Age of Member as of Last Jan 1		
29 and Under	0.136	0.150
30 - 34	0.162	0.178
35 - 39	0.230	0.253
40 - 44	0.357	0.393
45 - 49	0.510	0.561
50 - 54	0.680	0.748
55 - 59	0.740	0.814
60 - 64	0.757	0.833
65	0.825	0.908
66	0.672	0.739
67	0.485	0.534
68	0.306	0.337
69 and older	0.111	0.122
<b>LTD – Plan 3</b>	Percent of Insured Earnings	Percent of Insured Earnings
Age of Member as of Last Jan 1		
29 and Under	0.187	0.206
30 - 34	0.230	0.253
35 - 39	0.323	0.355
40 - 44	0.536	0.590
45 - 49	0.799	0.879
50 - 54	1.054	1.159
55 - 59	1.097	1.207
60 - 64	1.080	1.188
65	1.131	1.244
66	0.910	1.001
67	0.646	0.711
68	0.425	0.468
69 and older	0.162	0.178

<b>Product &amp; Services</b>	<b><u>Through 12/31/2015</u></b>	<b><u>Effective 01/01/2016</u></b>
<b>LTD – Plan 4</b>	<b>Percent of Insured Earnings</b>	<b>Percent of Insured Earnings</b>
Age of Member as of Last Jan 1		
29 and Under	0.238	0.262
30 - 34	0.295	0.325
35 - 39	0.447	0.492
40 - 44	0.713	0.784
45 - 49	1.074	1.181
50 - 54	1.416	1.558
55 - 59	1.444	1.588
60 - 64	1.416	1.558
65	1.463	1.609
66	1.178	1.296
67	0.827	0.910
68	0.561	0.617
69 and older	0.219	0.241
<b>STD</b>	<b>Rate Per \$10.00 of Benefit</b>	<b>Rate Per \$10.00 of Benefit</b>
Age of Member as of Last Jan 1		
Under 25	\$0.31	\$0.31
25-29	\$0.34	\$0.34
30-34	\$0.31	\$0.31
35-39	\$0.25	\$0.25
40-44	\$0.22	\$0.22
45-49	\$0.22	\$0.22
50-54	\$0.27	\$0.27
55-59	\$0.34	\$0.34
60 or over	\$0.44	\$0.44

As a reminder, the Basic Life and Short Term Disability plans are refund eligible.

If you have any questions about your rates or our review process, the Tampa Employee Benefits Sales and Service Office at (813) 878-0279 is available to serve your needs. We value your business and welcome the opportunity to provide continued assistance to you.

Sincerely yours,



Jim Wiechelman  
National Accounts Underwriter  
Employee Benefits Division  
Standard Insurance Company

cc: ROBINSON BUSH INC  
Leslie Huffman, National Accounts Consultant  
Merritt Mosley, Employee Benefits Specialist  
Christine D'Angelo, Account Manager