



Date: January 13, 2020

Rick Bender

Bender Benefits & Insurance Services, Inc.

Subject: City of Carson – 3/1/2020, Life, Accident, and Disability Renewal

Policy Numbers: FLX0967822, OK0969324, LK0752174, LK0965343

Dear Rick,

Thank you for choosing Cigna Group Insurance to provide Life, Accident, and Disability benefits for City of Carson these past years. We appreciate the opportunity to help meet the employee benefit needs of your client.

Based on the group's rates, current plan design, and demographics, Cigna is pleased to be able to offer a competitive renewal package for 3/1/2020.

RATE REDUCTION OFFER EFFECTIVE 08/01/2020 THROUGH 07/01/2023 TO ALIGN WITH FISCAL YEAR.

- Cigna has determined that there are no necessary changes required on the Voluntary Life or Basic Accident rates.

The below Renewal Rate Summary provides the rates for all coverages. If you have any questions please do not hesitate to contact me. **Please respond via email with your acceptance of the below rates.** Thirty days prior to the above renewal date we will proceed with processing the amendments.

Sincerely,

Jake Wills – Senior Sales Representative

Viridiana Schoenfeld – Regional Account Manager

Cigna Group Insurance

Renewal Rate Summary

City of Carson

Product	Policy #'s	Inforce Rate	Renewal Rate	Rate Basis	% Change
Basic AD&D	OK0969324	\$0.025	\$0.025	per \$1,000 of coverage	0%
Basic Life	FLX0967822	\$0.014	\$0.012	per \$1,000 of coverage	-14.29
Voluntary Life- Employee	FLX0967822	\$0.49	\$0.49	per \$1,000 of coverage	0%
Voluntary Life- Family	FLX0967822	\$2.40	\$2.40	per \$1,000 of coverage	0%
Long-Term Disability	LK0965343	\$1.05	\$1.05	per \$100 of covered payroll	0%
Short Term Disability	LK0752174	\$0.42	\$0.38	per \$10 of weekly benefit	-9.52%
Rate Guarantee Period	Life, LTD, STD and AD&D= 35 month period to next renewal on 07/01/2023.				

*Please see below for proposed renewal step rates

Cigna reserves the right to change premium rates if any of the following occurs:

- The policy terms change
- A division, subsidiary, eligible company, or class is added/deleted
- There is a change of more than 10% in the number of eligible employees since the last census was provided.

Additional benefits and services

In addition to your current benefit levels, the below are additional benefit programs included at no additional cost to your benefit eligible employees.

Cigna Healthy Rewards® - Offers customers and their household members discounts on a wide variety of health and wellness programs and services from a nationwide network of more than 50,000 providers. Includes:

- Fitness Club Memberships
- Weight Management
- Nutrition Programs
- Alternative Medicine such as Chiropractic and Acupuncture
- Physical and Occupational Therapy
- Vision and Hearing

My Secure Advantage™ - Provides a full-service financial wellness program available to customers, their household members and Cigna insurance beneficiaries. MSA has coaching tracks to address virtually every type of personal financial matter, including:

- 30 days of money coaching pre-paid* by Cigna for customers and their household members
- A designated "Money Coach" (an experienced financial professional) to personally assist, advise, and teach participants new money habits and guide them through the entire process to financial prosperity
- Access to a private secure web portal, MSA website tools, resources and educational webinars
- A free 30-minute financial consultation and 25% discount on tax planning & preparation services
- Identity theft services including a fraud resolution kit and consultation with a Fraud Resolution Specialist for victims of identity theft or to learn how to better protect oneself from identity theft

- Online resources to create and execute state-specific wills, powers of attorney and a variety of other important legal documents. Free 30 minute legal consultation with a licensed practicing attorney to review legal documents and a 25% discount off of standard fixed or hourly attorney's fees.

Cignassurance® – Cigna Group Insurance's standard way of paying Life, AD&D or BTA claims for \$5,000 or more. Beneficiaries are provided access to:

- A Welcome Kit and a free, interest-bearing account for their proceeds.
- Cigna Life Assistance Program (LAP) for grief counseling
- My Secure Advantage™ financial wellness programs
- Healthy Rewards® discounts

Cigna's Healthy Working Life – Pre-disability vocational services is a voluntary service feature of Cigna's Healthy Working Life™ program to assist insured, actively at work employees, with a serious medical condition to remain productive and at work, while also helping them manage limitations that may be associated with their condition.

Cigna Secure Travel® – Provides emergency medical, financial, legal, and communication assistance to covered individuals traveling domestically and internationally. Services include:

- Medical evacuation services
- 24 hour multi-lingual assistance
- Pre-Trip Planning Services
- Assistance with lost or stolen items
- Return Travel arrangements for companion or dependent child
- Medical referrals and prescription refill services

Cigna Life Assistance ProgramSM – Helps individuals balance work/life and stay productive. Provides access to:

- 24/7 telephonic assistance & referrals
- Three face to face sessions available
- Referrals to legal/financial services
- Quarterly calendar of monthly webinars
- Critical Incident services (via separate contract w/ CBH)