

Alecia Patrick
Regional Account Manager

August 7, 2015

Calvin Strong
Strong Financial Resources, Inc.

RE: City of Grand Island - December 1, 2015 - Disability Renewal



7400 W 110th St
Suite 400
Overland Park, KS 66210
Telephone: 913-323-2661
Email: Alecia.Patrick@Cigna.com

Dear Calvin,

Thank you for allowing Cigna Group Insurance to provide the Disability benefits for the employees of City of Grand Island. We appreciate the opportunity to serve you both and assist in meeting your employee benefits needs.

Based on our analysis of the group's current performance, we have determined that there is a necessary rate increase to the Basic LTD plan.

Below is an overview of our renewal position, effective December 1, 2015:

Plan	Policy	Current Rate	Rate Basis	Renewal Rate	Rate Guarantee
Basic LTD	LK 0962692	\$0.18	Per \$100 Covered Payroll	\$0.20	24 Months

Please respond via email with your acceptance of the above rates. Thirty days prior to the above renewal date we will proceed with processing the amendments. Remember to update your premium reporting to reflect the new rates, and begin payment at the new rates, as of the renewal date listed above, to constitute active acceptance.

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 employees

We value our relationship with you and look forward to continuing this partnership.

Cigna is pleased to offer you pre-disability vocational services as standard feature along with your long-term disability policy. Pre-disability vocational services is a voluntary service feature of Cigna's Healthy Working Life™ program of vocational services 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.

There is no cost to the policyholder for this enhancement which provides for approved stay-at-work expenses of up to \$1,000 per employee per diagnostic event. A Schedule of Services delineating the details for this offering accompanies this letter, and if you currently are not receiving these services, here is the link to the client orientation website for this program www.cigna.com/predisability where you will also obtain all the information, tools and forms you need to use the service and make referrals.

Should you have any questions regarding this renewal position or any other matters, please do not hesitate to call me.

Thank you,

Alecia Patrick
Regional Account Manager

Signature for Approval

10/14/2015

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