

Metropolitan Life Insurance Company  
4150 N Mulberry Drive, Suite 300  
Kansas City, MO 64116



JONATHAN PAPP  
13800 JACKSON RD  
MISHAWAKA, IN 46544

Re:           Group # 05922969  
              WARREN COUNTY SCHOOL DISTRICT

Subject:    November 1, 2018 Renewal

Dear Broker / Agent / Third Party Administrator:

Enclosed is a copy of the renewal letter that will be sent to your client.

Thank you for your business!

MetLife Renewal Underwriting



August 3, 2018

Attn: Benefits Administrator  
WARREN COUNTY SCHOOL DISTRICT  
6820 MARKET STREET  
RUSSELL, PA 16345

Subject: Revised Renewal Rate Analysis For WARREN COUNTY SCHOOL DISTRICT - Group #  
05922969

Dear Benefits Administrator:

We would like to take this opportunity to thank you for your continued business. Each year MetLife conducts an evaluation of your company's composition — analyzing industry trends, age, gender, salary and where applicable, utilization patterns — to determine your group renewal rates.

After careful review, we have prepared the group renewal rates for your Basic Life, Basic AD&D, Supplemental Life and Supplemental AD&D coverages. Please refer to the Renewal Rates section for details.

**Renewal Effective Date:**

Billing statements as of November 1, 2018 will reflect the renewal rates listed in the Renewal Rates section. Any additional group coverages not specifically mentioned in this letter that are active at the time of the renewal will have their rates continued through the coming year.

**Complementary Employee Paid Benefits:**

MetLife offers a range of products and services designed, priced and administered to help satisfy all types of benefit plan objectives and the diverse needs of employees. Providing access to valuable employee-paid benefits is a smart, easy and cost effective way to enhance overall satisfaction with your company's benefit package and help attract and retain employees.

**MetLaw – MetLife's Legal Services plan**, helps employees navigate important moments in their life by providing convenient, full-service access to local attorneys at a competitive monthly rate. Employees can meet with attorneys face-to-face or over the phone on an unlimited number of personal matters such as buying a home or creating a will. Our network contains nearly 14,000 attorneys who meet established criteria and have an overall average of 25 years of experience.

**Add More Value to Your Benefits Plan**

Optimize your benefits investment by adding a MetLife group Dental and Disability plan to your benefits program. Our unmatched product suite, exceptional service and results driven enrollment programs can help you build a benefits program that's right for you and your employees.

If you have any questions, please contact your Broker or MetLife Chicago Sales Office at 1-800-638-1361.

We look forward to continuing to provide quality benefit solutions to you and your employees.

Sincerely,

MetLife Renewal Underwriting

cc: Chicago Sales Office

## Renewal Rates effective November 1, 2018

\*Specific group coverages not listed below will be renewed at current rates

<u>Coverage</u>	<u>Current Rate(s)</u>	<u>Renewal Rate(s)</u>	<u>Volume/Lives</u>	<u>Renewal Annual Premium</u>	<u>% Change</u>
Basic Life	\$0.112/\$1,000	\$0.1344/\$1,000	\$30,990,000.00	\$49,980.67	20.0%
Rates are guaranteed from November 1, 2018 - October 31, 2019 (12 months)					

<u>Coverage</u>	<u>Current Rate(s)</u>	<u>Renewal Rate(s)</u>	<u>Volume/Lives</u>	<u>Renewal Annual Premium</u>	<u>% Change</u>
Basic AD&D	\$0.017/\$1,000	\$0.017/\$1,000	\$30,290,000.00	\$6,179.16	0.0%
Rates are guaranteed from November 1, 2018 - October 31, 2019 (12 months)					

<u>Coverage</u>	<u>Current Rate(s)</u>	<u>Renewal Rate(s)</u>	<u>Volume/Lives</u>	<u>Renewal Annual Premium</u>	<u>% Change</u>
Supplemental Life			\$300,000.00	\$748.80	0.0%
Age 0-29	\$0.050/\$1,000	\$0.050/\$1,000			
Age 30-34	\$0.056/\$1,000	\$0.056/\$1,000			
Age 35-39	\$0.070/\$1,000	\$0.070/\$1,000			
Age 40-44	\$0.100/\$1,000	\$0.100/\$1,000			
Age 45-49	\$0.150/\$1,000	\$0.150/\$1,000			
Age 50-54	\$0.230/\$1,000	\$0.230/\$1,000			
Age 55-59	\$0.405/\$1,000	\$0.405/\$1,000			
Age 60-64	\$0.580/\$1,000	\$0.580/\$1,000			
Age 65-69	\$0.877/\$1,000	\$0.877/\$1,000			
Age 70-99	\$1.658/\$1,000	\$1.658/\$1,000			
Rates are guaranteed from November 1, 2018 - October 31, 2019 (12 months)					

<u>Coverage</u>	<u>Current Rate(s)</u>	<u>Renewal Rate(s)</u>	<u>Volume/Lives</u>	<u>Renewal Annual Premium</u>	<u>% Change</u>
Supplemental AD&D	\$0.018/\$1,000	\$0.018/\$1,000	\$300,000.00	\$64.80	0.0%
Rates are guaranteed from November 1, 2018 - October 31, 2019 (12 months)					

Like most group insurance policies and benefit programs, insurance policies and benefit programs offered by Metropolitan Life Insurance Company and its affiliates contain certain exclusions, exceptions, waiting periods, reductions of benefits, limitations and terms for keeping them in force. Please contact MetLife for complete details.

If you are a customer with employees working in the State of Connecticut, please review the "CT Employee Terminations" topic found in MetLife's online Administration Manual under the appropriate coverage section ([www.whymetlife.com/adminmanual](http://www.whymetlife.com/adminmanual))

**Request to Notify Alaska Residents of Impending Coverage and/or Premium Changes**

Under Alaska Statute 21.36.225, covered individuals residing in Alaska must be notified of impending coverage and/or premium changes, as applicable. If you have employees residing in Alaska who are covered under MetLife's Disability, Dental, Vision or Accidental Death and Dismemberment policies, we ask that you provide them with written notice at least 45 days in advance of the effective date of the renewal, notifying them that coverage and/or premiums may change. Once renewal details are finalized, a second notice must be provided setting forth the details of the coverage premium change. If you would like wording for these notices, please contact your MetLife service team.

Group legal plans and Family Matters are provided by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, OH. In certain states, group legal plans and Family Matters are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company, Warwick, RI. Payroll deduction required. Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods, and terms for keeping them in force. For costs and complete details of the coverage, call or write the company.



## **INTERMEDIARY AND PRODUCER COMPENSATION NOTICE**

MetLife enters into arrangements concerning the sale, servicing and/or renewal of MetLife group insurance and certain other group-related products ("Products") with brokers, agents, consultants, third-party administrators, general agents, associations, and other parties that may participate in the sale, servicing and/or renewal of such Products (each an "Intermediary"). MetLife may pay your Intermediary compensation, which may include, among other things, base compensation, supplemental compensation and/or a service fee. MetLife may pay compensation for the sale, servicing and/or renewal of Products, or remit compensation to an Intermediary on your behalf. Your Intermediary may also be owned by, controlled by or affiliated with another person or party, which may also be an Intermediary and who may also perform marketing and/or administration services in connection with your Products and be paid compensation by MetLife.

Base compensation, which may vary from case to case and may change if you renew your Products with MetLife, may be payable to your Intermediary as a percentage of premium or a fixed dollar amount. MetLife may also pay your Intermediary compensation that is based upon your Intermediary placing and/or retaining a certain volume of business (number of Products sold or dollar value of premium) with MetLife. In addition, supplemental compensation may be payable to your Intermediary. Under MetLife's current supplemental compensation plan, the amount payable as supplemental compensation may range from 0% to 8% of premium. The supplemental compensation percentage may be based on: (1) the number of Products sold through your Intermediary during a prior one-year period; (2) the amount of premium or fees with respect to Products sold through your Intermediary during a prior one-year period; (3) the persistency percentage of Products inforce through your Intermediary during a prior one-year period; (4) premium growth during a prior one-year period; (5) a fixed percentage of the premium for Products as set by MetLife. The supplemental compensation percentage will be set by MetLife prior to the beginning of each calendar year and it may not be changed until the following calendar year. As such, the supplemental compensation percentage may vary from year to year, but will not exceed 8% under the current supplemental compensation plan.

The cost of supplemental compensation is not directly charged to the price of our Products except as an allocation of overhead expense, which is applied to all eligible group insurance products, whether or not supplemental compensation is paid in relation to a particular sale or renewal. As a result, your rates will not differ by whether or not your Intermediary receives supplemental compensation. If your Intermediary collects the premium from you in relation to your Products, your Intermediary may earn a return on such amounts. Additionally, MetLife may have a variety of other relationships with your Intermediary or its affiliates, or with other parties, that involve the payment of compensation and benefits that may or may not be related to your relationship with MetLife (e.g., insurance and employee benefits exchanges, enrollment firms and platforms, sales contests, consulting agreements, or reinsurance arrangements).

More information about the eligibility criteria, limitations, payment calculations and other terms and conditions under MetLife's base compensation and supplemental compensation plans can be found on MetLife's Web site at [www.metlife.com/business-and-brokers/broker-resources/broker-compensation](http://www.metlife.com/business-and-brokers/broker-resources/broker-compensation). Questions regarding Intermediary compensation can be directed to [ask4met@metlifeservice.com](mailto:ask4met@metlifeservice.com), or if you would like to speak to someone about Intermediary compensation, please call (800) ASK 4MET. In addition to the compensation paid to an Intermediary, MetLife may also pay compensation to your representative. Compensation paid to your representative is for participating in the sale, servicing, and/or renewal of Products, and the compensation paid may vary based on a number of factors including the type of Product(s) and volume of business sold. If you are the person or entity to be charged under an insurance policy or annuity contract, you may request additional information about the compensation your representative expects to receive as a result of the sale or concerning compensation for any alternative quotes presented, by contacting your representative or calling (866) 796-1800.