

August 10, 2016

Tara Malone City of Alachua 15100 NW 142nd Terrace Alachua, FL 32615-0000

RE: Policy: 160-649026 Renewal Effective: 10/1/2016

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.

Premiums are calculated considering a health insurer fee required under the Affordable Care Act (ACA). Plan designs and rates are subject to change in accordance with the ACA.

We have carefully reviewed the current composition of your organization and evaluated the experience of your dental policy. Based upon this review and application of rate factors appropriate for your industry classification, we are renewing your policy at the existing premium rates as indicated in the chart below. These rates are guaranteed until October 1, 2017.

Division 1/Class 1

Dental Coverage	Through 9/30/2016	Effective 10/1/2016
Employee	\$29.88 per member	\$29.88 per member
Employee & Spouse	\$70.72 per member	\$70.72 per member
Employee & Child(ren)	\$82.60 per member	\$82.60 per member
Employee, Spouse and Children	\$119.48 per member	\$119.48 per member

If you have any questions about your rates or our review process our Employee Benefits Sales and Service office at 972-943-1615 is available to serve your needs. We value your business and welcome the opportunity to provide continued assistance to you.

Sincerely yours, Employee Benefit Services Standard Insurance Company