

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



CAMBRA AASEN  
400 ROBERT ST N STE 1880  
SAINT PAUL, MN 55101

Re: Group # 05940247  
CITY OF NORTHFIELD

Subject: January 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

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



October 2, 2017

Attn: Benefits Administrator  
CITY OF NORTHFIELD  
801 WASHINGTON ST  
NORTHFIELD, MN 55057

Subject: Renewal Rate Analysis For CITY OF NORTHFIELD - Group # 05940247

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 Dental High and Dental Low coverages. Please refer to the Renewal Rates section for details.

**Renewal Effective Date:**

Billing statements as of January 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.

**Add More Value to Your Benefits Plan**

Optimize your benefits investment by adding a MetLife group Life 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 Minneapolis Sales Office at 1-800-805-8468.

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

Sincerely,

MetLife Renewal Underwriting

cc: Minneapolis Sales Office

## Renewal Rates effective January 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>Lives</u>	<u>Renewal Annual Premium</u>	<u>% Change</u>
Dental High				\$30,317.04	2.6%
Employee Only	\$41.70	\$42.77	25		
Employee + Spouse	\$83.80	\$85.95	7		
Employee + Child(ren)	\$90.06	\$92.37	3		
Employee + Family	\$141.00	\$144.62	4		
Total Lives			39		
Rates are guaranteed from January 1, 2018 - December 31, 2018 (12 months)					

<u>Coverage</u>	<u>Current Rate(s)</u>	<u>Renewal Rate(s)</u>	<u>Lives</u>	<u>Renewal Annual Premium</u>	<u>% Change</u>
Dental Low				\$22,651.68	2.6%
Employee Only	\$20.30	\$20.82	20		
Employee + Spouse	\$38.80	\$39.80	3		
Employee + Child(ren)	\$56.09	\$57.53	1		
Employee + Family	\$74.22	\$76.13	17		
Total Lives			41		
Rates are guaranteed from January 1, 2018 - December 31, 2018 (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.

The Patient Protection and Affordable Care Act ("PPACA") includes a health insurance industry fee imposed on all health insurers, including dental and vision insurers. As with the prior year, this fee is included in the dental and/ or vision rates in the rate table.



## **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/brokercompensation](http://www.metlife.com/brokercompensation). 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.