



August 31, 2018

City of Northfield  
Ms. Michelle Mahowald  
801 Washington Street  
Northfield, MN 55057

**RE: 2019 Renewal of Long Term Disability & Dental**

Dear Michelle:

The City of Northfield's renewal information is now available. These rates are a blend of your group's employee census, your plan's claim experience and the overall experience of The Municipal Pool which includes nearly 470 public employer groups - representing more than 134,000 employees.

**The Municipal Pool – Madison National Life Insurance Company, Inc.**  
**Long Term Disability - Group No. 27011**

Effective January 1, 2019, Madison National has confirmed the Long Term Disability rates will continue in rate guarantee continuing through July 31, 2020. The rate will remain **unchanged** at **\$.145%** of covered payroll.

**The Municipal Pool – MetLife**  
**Dental Policy No. 5940247**

Effective January 1, 2019, your dental will be **increased**. The following rate schedule will continue until December 31, 2019:

	<b>High Plan Monthly Rate</b>	<b>Low Plan Monthly Rate</b>
Employee	\$45.77	\$22.28
Employee + Spouse	\$96.25	\$42.59
Employee + Child(ren)	\$98.84	\$61.55
Employee + Family	\$154.74	\$81.46

Please let me know if there is anything more we can do. On behalf of Madison National and MetLife, we appreciate the opportunity to work with you and your employees. Ochs, Inc. is the exclusive administrator of The Municipal Pool. If you have any questions concerning your rate or any other aspect of your group insurance program, please contact me anytime at 651-665-3789 or 1-800-392-7295.

Sincerely,

A handwritten signature in dark ink, appearing to read "Rob E. Rohling", written in a cursive style.

Rob E. Rohling  
RER/elw