Duluth Public Schools ING Employee Benefits Renewal– 01/01/12 – 12/31/2012

	<u>Current</u>	<u>Renewal</u>
Basic Life and AD&D:	\$.14	\$.165
Supplemental Life including AD&D:	\$.14	\$.14
Supplemental Life Dependent Family Per Dependent Unit:	\$.40	\$.40
Long Term Disability:	\$.265	\$.265

- Currently there are 1,088 employees enrolled for Basic Life with \$54,598,750 in volume. Supplemental Life has 504 enrolled with \$22,144,500 in volume.
- Basic Life premium increases from \$7.00 per month to \$8.25 per month.
- 101% overall combined Basic and Supplemental Life loss ratio since January 1, 2008.

Dated: 09/26/11

