

**From:** Ferguson, Dave C [DCFERGUSON@ARKBLUECROSS.COM]  
**Sent:** Wednesday, December 14, 2016 3:21 PM  
**To:** Suzanne M. Allen; Dewayne Douglas  
**Subject:** City of Jonesboro - USABLE Life Group Term Life Renewal - no change in rates  
**Attachments:** City of Jonesboro.pdf

Hello Suzanne and Dewayne,

I think I shared this with you both already, but just in case I did not – The City of Jonesboro's USABLE Life Group Term Life and AD&D policy renews January 1, 2017.

The 2017 renewal is for no change in current rates, with a two-year rate guarantee. So, the next renewal for this policy will be 1-1-2019.

Just please see attached renewal for your file. You do not need to sign or do anything. Please let me know if you need anything.

Thanks.  
Dave

David C. Ferguson, JD, RHU, CHC, FAHM  
Major Accounts Manager  
Arkansas Blue Cross / BlueAdvantage Administrators  
Health Advantage HMO / True Blue PPO  
Phone: 870-974-5760 / 800-619-7690



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YOUR USABLE LIFE RENEWAL IS ENCLOSED.



**Thank you**  
for being our customer

USABLE Life renewal for  
**CITY OF JONESBORO**






**USABLE Life**  
Live life. You're covered.®



# CITY OF JONESBORO

RE:Group Number 50001517      Effective Date 01-01-2017

Your group insurance plan with USABLE Life renews 01-01-2017. We have completed the review of the rates for your plan. Your rates are shown below:

	Benefit	Current Rate	Renewal Rate	Rate Guarantee
	Group Term Life	\$0.18 Per \$1000	\$0.18 Per \$1000	Two Years
	Accidental Death and Dismemberment	\$0.03 Per \$1000	\$0.03 Per \$1000	Two Years
	Dependent Life	\$1.20 Per Family Unit	\$1.20 Per Family Unit	Two Years
	Voluntary Group Term Life	Age-Banded rates not impacted at renewal		Two Years
	Voluntary Spouse Group Term Life	Age-Banded rates not impacted at renewal		Two Years
	Voluntary Child Group Term Life	\$1.50 Per \$5000	\$1.50 Per \$5000	Two Years

Thank you for giving us the opportunity to serve your employees' insurance needs. Please feel free to contact our office (501-375-7200 or 800-648-0271) or your local insurance representative whenever we can be of assistance.

## As your Comprehensive Benefits Solutions Partner, USABLE Life makes benefits stronger and employees' experience better

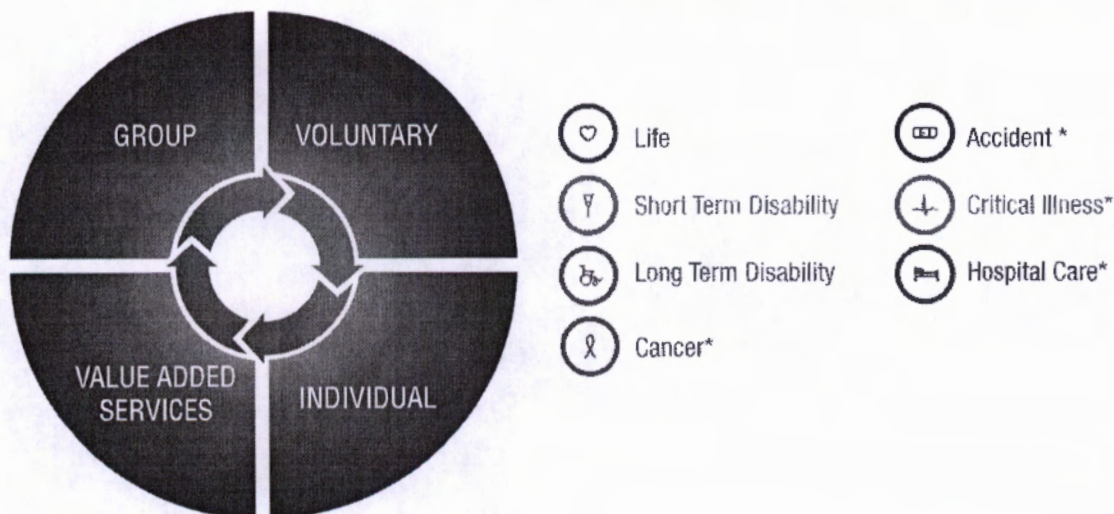
### Delivering comprehensive and customized benefits solutions

- ✓ A broad product portfolio that gives employees the coverage they want and need
- ✓ Cash payments can be used to **cover deductible or everyday expenses**
- ✓ Ability to build benefits plan that serves the **unique needs of your business**
- ✓ **Simple and easy** billing statements
- ✓ **Quick and efficient** claims processing

### Life Less Complicated®

- ✓ **One-stop shopping** covers all your benefit needs
- ✓ **Responsive support services** that are readily available to orchestrate our resources to support your organization
- ✓ Impressive online benefits administration to **operate your benefits program with ease and efficiency**

### Products – Comprehensive Benefit Solutions that make a meaningful difference



Our robust product portfolio provides a **complete range of group, voluntary and worksite benefits** focused on the needs of the individual employee and employers of all sizes.

*\*Not available in all markets*

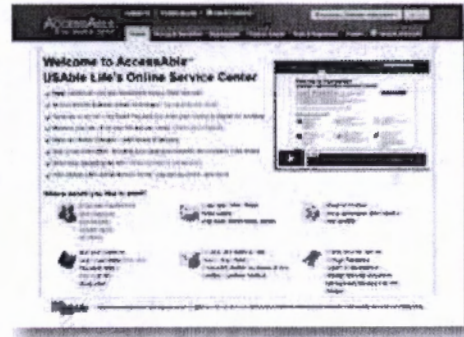


## Life Less Complicated<sup>®</sup>: Support Services for Your Business

### Simplicity – easy online administration solutions

Your business will realize incredible functionality in a **simple and easy-to-use online service center** offered by USAbLe Life. Below is just a sampling of the powerful, time-saving capabilities that we've developed to make managing your employees' group and voluntary benefits easy:

- ✓ **View, print and pay your bill online**
- ✓ All changes are effective in **real time, no waiting** for overnight batch processing
- ✓ **Add or terminate employees and change benefit amounts**
- ✓ **View group benefits, participation and status of claims**
- ✓ **Update employee salaries and classes**



### Financial strength and stability

At USAbLe Life we take great pride in our financial strength. That's important to deliver on our promise to pay benefits to employees in their time of need.

#### BEST'S REVIEW<sup>®</sup>

Since 2009, Best's Review counts USAbLe Life among the top 25 Life Companies for Group Life.



Rated "A" (excellent) by A.M. Best for eight consecutive years.

### Customer service – taking care of your needs

USAbLe Life offers outstanding support to take care of all the details related to your benefits and ensure a **great experience for you and your employees.**

- ✓ Providing a **dedicated customer service team to make your life easier** and your benefits package the best it can be - a central point of contact to launch and manage ongoing benefit program activities
- ✓ **Error-free payroll deductions** - supporting your payroll process and ensuring you have the needed information to process payroll with applicable coverage and costs
- ✓ **Everything is updated in real time** - your entries, our actions, all of it!

### Industry Leading Enrollment Services

