

BOARD OF COUNTY COMMISSIONERS  
SARPY COUNTY, NEBRASKA

RESOLUTION RENEWING EMPLOYEE INSURANCE SERVICES with METLIFE

WHEREAS, pursuant to Neb. Rev. Stat. §23-104(6) (Reissue 1997), the County has the power to do all acts in relation to the concerns of the County necessary to the exercise of its corporate powers; and,

WHEREAS, pursuant to Neb. Rev. Stat. §23-103 (Reissue 1997), the powers of the County as a body are exercised by the County Board; and,

WHEREAS, the County of Sarpy desires to renew its agreement with Metropolitan Life Insurance Company (MetLife) for employee dental insurance services effective July 1, 2009 through June 30, 2010; and,

WHEREAS, the County Board, has determined that it is in the best interests of Sarpy County, the employees of Sarpy County, and the public to renew the contract with Metropolitan Life Insurance Company (MetLife) for employee dental insurance; and

NOW, THEREFORE, BE IT RESOLVED by the Sarpy County Board of Commissioners that this Board does hereby authorize the Chairman to approve the renewal of dental insurance services with MetLife effective July 1, 2009 through June 30, 2010 with the approved changes attached.

DATED this 19<sup>th</sup> day of May, 2009.

Moved by Tom Richards, seconded by Pat Thomas, that the above Resolution be adopted. Carried.

YEAS:

NAYS:

ABSENT:

Heather H

none

none

Janis Jones

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\_\_\_\_\_

Rich Jones

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ABSTAIN:

Patrick Thomas

\_\_\_\_\_

none

Tom Richards

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Debra Houghtaling

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\_\_\_\_\_

County Clerk



Approved as to form:

[Signature]  
Deputy County Attorney

### Sarpy County Renewal

#### MetLife Renewal

	<b>LTD</b>	<b>Increase</b>	<b>Life</b>	<b>Increase</b>	<b>Dental</b>	<b>Increase</b>
Current Rates	\$0.48		\$0.13 / \$0.03		\$29.68 / \$74.15	
Original Renewal	\$0.48		\$0.14 / \$0.03		\$33.84 / \$84.53	
Revised Renewal	\$0.48	0%	\$0.13 / \$0.03	0%	\$31.16 / \$77.86	5%
Rate Guarantee	2 years		2 Years		1 Year	

**Williams-Deras & Associates / Holmes-Murphy**  
**May 15, 2009**

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



May 26, 2009  
**REVISED**

BENEFITS ADMINISTRATOR  
SARPY COUNTY  
1210 GOLDEN GATE DRIVE  
SUITE 1118  
PAPILLION, NE 68046

Re: Customer # 05588993

Dear Benefits Administrator:

We have completed our annual renewal evaluation of your group coverage with MetLife. Our analysis takes into consideration a variety of elements that include overall industry trends in claims incidence, shifts in employee composition as well as other financial or premium related issues that have a bearing on our cost structure.

After careful consideration of the above factors, we have established our pricing for the upcoming policy year. Following are both your current and renewal rates, which will be effective on July 1, 2009.

<u>Coverage</u>	<u>Current Rates</u>	<u>Renewal Rates</u>	<u>Rate Basis</u>
LIFE	\$0.130	\$0.130	per \$1000 of insurance
AD&D	\$0.032	\$0.032	per \$1000 of insurance
LTD	\$0.480	\$0.480	per \$100 of covered monthly payroll
DENTAL	\$29.680	\$31.160	Employee
	\$74.150	\$77.860	Employee + Dependents

Billing statements on and after July 1, 2009 will reflect the renewal rates. Dental rates are guaranteed for 12 months subject to the terms, conditions and provisions of your group insurance policy. Life and LTD rates are still subject to previous rate guarantee given last year. Any additional 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.

It is our expressed intent to provide the best possible relationship of benefit costs to the products we provide to your group. Please be assured that our analysis has been completed with this in mind. We appreciate the opportunity to provide your employee benefits and look forward to continuing our relationship. If you have any questions regarding our assessment, please do not hesitate to contact us at 800 ASK-4-MET.

Sincerely,

MetLife Renewal Underwriting

cc: MICHAEL R WILLIAMS  
KANSAS CITY REGIONAL SALES OFFICE

## **INTERMEDIARY 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 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. 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 2.25% of premium. The supplemental compensation percentage may be based on: (1) the number of Products sold or inforce through your Intermediary during a prior one-year period; (2) the amount of premium or fees with respect to Products sold or inforce through your Intermediary during a prior one-year period; and/or (3) 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 2.25% 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 that involve the payment of compensation and benefits that may or may not be related to your relationship with MetLife (e.g., consulting 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.whymetlife.com/brokercompensation](http://www.whymetlife.com/brokercompensation). Questions regarding Intermediary compensation can be directed to [ask4met@metlifesevice.com](mailto:ask4met@metlifesevice.com), or if you would like to speak to someone about Intermediary compensation, please call (800) ASK 4MET.

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