

Account Number: 1047409

Anniversary Date: July 1, 2025



May 20, 2025

CITY OF CRETE  
ATTN: WENDY THOMAS  
243 E 13TH STREET  
PO BOX 86  
CRETE, NE 68333

OCI INSURANCE AND FINANCIAL SERVICES, INC.  
4221 N 203RD ST STE 200  
ELKHORN, NE 68022-3474

As you approach your upcoming renewal with Principal Life Insurance Company®, we would like to thank you for your continued business over the past year. Our goal is to offer competitive benefit solutions supported with exceptional service. Your business is very important to us and we look forward to supporting your business needs in the coming years!

#### Your renewal

Your renewal rates are on the following pages. Your coverage will renew on your policy anniversary date (July 1, 2025).

Help your renewal go smoothly by reviewing this checklist: [principal.com/groupinsurancerenewal](https://principal.com/groupinsurancerenewal)

#### How to renew your coverage

To renew coverage, please notify your agent and your payment of the premium due is your acceptance of the rates. We look forward to continuing our relationship with you.

#### Available discounts

You may be able to take advantage of the Principal Life **Multiple Product Discount** when you're paying for at least three qualifying coverages. A strong and competitive benefit offering will help you retain excellent employees.

#### Contact Us

If you have questions about this renewal or exploring alternate benefit designs, contact your broker or local Principal Life Insurance Company® sales office at 515-223-4931.

Sincerely,

Group Benefits Underwriting  
Specialty Benefits Division



**Renewal rates**  
**Effective July 1, 2025**

**Dental**

<b>MEMBERS ELECTING HIGH PLAN</b>					
	<b>Lives</b>	<b>Current rates</b>	<b>Renewal rates</b>	<b>Current monthly premium</b>	<b>Renewal monthly premium</b>
Employee	2	\$34.12	\$36.44	\$68.24	\$72.88
Employee & spouse	2	\$66.79	\$71.33	\$133.58	\$142.66
Employee & child(ren)	3	\$83.39	\$89.06	\$250.17	\$267.18
Family	3	\$121.94	\$130.23	\$365.82	\$390.69
<b>Total</b>				\$817.81	\$873.41

Renewal rates are guaranteed through June 30, 2026.

<b>MEMBERS ELECTING LOW PLAN</b>					
	<b>Lives</b>	<b>Current rates</b>	<b>Renewal rates</b>	<b>Current monthly premium</b>	<b>Renewal monthly premium</b>
Employee	21	\$27.53	\$29.40	\$578.13	\$617.40
Employee & spouse	9	\$53.89	\$57.55	\$485.01	\$517.95
Employee & child(ren)	5	\$59.05	\$63.06	\$295.25	\$315.30
Family	9	\$89.17	\$95.23	\$802.53	\$857.07
<b>Total</b>				\$2,160.92	\$2,307.72

Renewal rates are guaranteed through June 30, 2026.

**Vision**

<b>ALL MEMBERS</b>					
	<b>Lives</b>	<b>Current rates</b>	<b>Renewal rates</b>	<b>Current monthly premium</b>	<b>Renewal monthly premium</b>
Employee	17	\$9.54	\$9.54	\$162.18	\$162.18
Employee & spouse	7	\$14.19	\$14.19	\$99.33	\$99.33
Employee & child(ren)	8	\$14.19	\$14.19	\$113.52	\$113.52
Family	10	\$23.97	\$23.97	\$239.70	\$239.70
<b>Total</b>				\$614.73	\$614.73

Renewal rates are guaranteed through June 30, 2026.

Your rates aren't changing.

Account Number: 1047409

Anniversary Date: July 1, 2025



**Principal Life Insurance Company**  
Des Moines, Iowa 50392  
© 2017-2020 Principal Financial Services, Inc.