

# WEST BONNER SCHOOL DISTRICT #83

Group Number: 50058286

Your group insurance plan with US Able Life renews 9/1/2026. We have completed the review of the rates for your plan. Your rates are shown below.

**Rate changes effective: 9/1/2026**

Benefit	Current Monthly Rate	Renewal Monthly Rate	Assumed Lives Count	Assumed Volume	Current Monthly Premium *	Renewal Rate Action	Monthly Premium Change	Rate Guarantee
Group Term Life (Per \$1,000 Volume) All Eligible Retirees	\$2.750	\$2.750	11	\$36,200.00	\$99.55	Rate Hold	\$0.00	9/1/2028
Group Term Life (Per \$1,000 Volume) All Ft Active Certified/Classified Employees, Managers and Dept Supervisors	\$0.168	\$0.168	139	\$2,635,000.00	\$442.68	Rate Hold	\$0.00	9/1/2028
AD&D (Per \$1,000 Volume)	\$0.020	\$0.020	139	\$2,635,000.00	\$52.70	Rate Hold	\$0.00	9/1/2028
<b>Total</b>					<b>\$594.93</b>	<b>Rate Hold</b>	<b>\$0.00</b>	

\* Monthly Premium is estimated based on data available at the time of the renewal analysis

Benefit	Current Monthly Rate	Renewal Monthly Rate	Rate Guarantee
Dependent Life (Unit Rate)	\$3.000	\$3.000	9/1/2028
Dependent Life (Unit Rate)	\$0.500	\$0.500	9/1/2028

On behalf of our group, this renewal is accepted.

Printed Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Voluntary Group Term Life	Employee		Spouse	
Age Band	Current Monthly Rate	Renewal Monthly Rate	Current Monthly Rate	Renewal Monthly Rate
Under 25	\$0.072	Rate Hold	\$0.072	Rate Hold
25 - 29	\$0.068		\$0.068	
30 - 34	\$0.077		\$0.077	
35 - 39	\$0.104		\$0.104	
40 - 44	\$0.153		\$0.153	
45 - 49	\$0.237		\$0.237	
50 - 54	\$0.376		\$0.376	
55 - 59	\$0.590		\$0.590	
60 - 64	\$0.828		\$0.828	
65 - 69	\$1.341		\$1.341	
70 - 74	\$2.659		\$2.659	
75+	\$5.476		\$5.476	
Rate Basis	(Per \$1,000 Volume)		(Per \$1,000 Volume)	
Rate Guarantee	9/1/2028		9/1/2028	

\* Spouse rate based on Spouse Age

Benefit	Current Monthly Rate	Renewal Monthly Rate	Rate Guarantee
Voluntary Child Group Term Life	\$0.112	\$0.112	9/1/2028

Benefit	Current Monthly Rate	Renewal Monthly Rate	Rate Guarantee
Voluntary Employee AD&D	\$0.023	\$0.023	9/1/2028
Voluntary Spouse AD&D	\$0.023	\$0.023	9/1/2028
Voluntary Child AD&D	\$0.008	\$0.008	9/1/2028