

September 20, 2024

Jesse Ashbaugh
Payroll Clerk
Freshwater Education District 6004
2222 Industrial Drive
Wadena, MN 56482

RE: Insurance Renewal for Freshwater Education District 6004, Group # 033225
Vision, Ameritas Life Insurance Corp
Carrier Policy # 10-52761, NIS Policy # 16112

Dear Mr. Ashbaugh:

The Vision Insurance renews January 1, 2025. I am pleased to inform you that Ameritas Life Insurance Corp has determined that a rate adjustment is not needed. Your renewal rates are as follows:

Vision

Class #	Class Title	Current Rate Per Person Per Month	Renewal Rate Per Person Per Month	Impact
01	EMPLOYEE	\$9.32	\$9.32	Pass
02	EMPLOYEE PLUS ONE	\$17.40	\$17.40	Pass
03	EMPLOYEE PLUS TWO OR MORE	\$26.80	\$26.80	Pass

These rates are guaranteed for 1 Year until January 1, 2026, assuming no changes to the current benefit structure.

We believe our level of commitment to you is most evident in our ongoing efforts to secure both competitive pricing and extended rate guarantees. We truly appreciate your business and the opportunity to continue negotiating on your behalf.

In return for your commitment to National Insurance Services (NIS), NIS agrees to provide the following:

- Annual Best Practices Service Visit or Call
- Dedicated Account Representative
- Dedicated Client Relations Representative
- Free Gap Analysis (when requested)
- Compliance with State Bid Laws
- Monitoring Market Conditions

By signing the below, you are acknowledging your reciprocal 1 Year commitment to NIS. In pricing the renewal, the claims risk and administrative expenses are spread over the rate guarantee. In exchange for our rate guarantee, you must remain directly contracted with NIS for the duration of the rate guarantee. In the event you cancel prior to the end of the rate guarantee a risk charge in the amount of 1% of annual premium will be assessed for each month remaining on the rate guarantee.

Please complete the bottom portion and return a copy to National Insurance Services as indication of your acceptance of the renewal. Thank you for your continued business. Please do not hesitate to call me if you have any questions.

Sincerely,

Jordynn Stanley
Account Executive - EB

The January 1, 2025 renewal of Group Vision Insurance as outlined above is accepted.

 Business
Manager
9/23/24
Signature & Title Date

Renewal eForm # 18475

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