



Renewal Information and Exhibits

Prepared For:

Lithographers & Photoengravers Local 285 Welfare Fund

Group ID: G000ADJN

Renewal Effective Date: March 1, 2023



Thank you for choosing Mutual of Omaha Insurance Company or one of its affiliates, as Lithographers & Photoengravers Local 285 Welfare Fund's benefits provider. It has been our pleasure to provide Lithographers & Photoengravers Local 285 Welfare Fund with group benefits and services that are unique to its needs. We are committed to providing unparalleled service that will meet the needs of our customers.

Each renewal period, we analyze current benefit and rate structures to determine the appropriate rates for continued group insurance protection for your valued employees. This process includes recalculation of the premium rates to reflect factors like:

- Plan features
- Demographics
- Experience
- Any adjustments to our underlying rate structure

Based on our review, please find below the renewal rates for Lithographers & Photoengravers Local 285 Welfare Fund's benefit plans. We appreciate your business and look forward to the continued opportunity to meet your group insurance needs.

Renewal Contact Information

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LITHOGRAPHERS & PHOTOENGRAVERS LOCAL 285 WELFARE FUND

LIFE AND AD&D

Rate Guarantee Period - March 1, 2023 to March 1, 2025

Additional Value Added Services Included - Travel Assistance/Identity Theft Assistance

Life

Current Monthly Premium	Renewal Monthly Premium	Renewal Monthly Premium Change
\$1,156.80	\$1,156.80	\$0.00

Class Description

All eligible active employees

All other eligible retirees

All eligible retirees with \$20,000 benefit

Employee Rate Basis - per \$1,000

Lives	Volume	Current Rate	Renewal Rate
122	\$1,928,000	\$0.600	\$0.600

AD&D

Current Monthly Premium	Renewal Monthly Premium	Renewal Monthly Premium Change
\$52.80	\$52.80	\$0.00

Class Description

All eligible active employees

All other eligible retirees

All eligible retirees with \$20,000 benefit

Employee Rate Basis - per \$1,000

Lives	Volume	Current Rate	Renewal Rate
88	\$1,760,000	\$0.030	\$0.030



LITHOGRAPHERS & PHOTOENGRAVERS LOCAL 285 WELFARE FUND

SHORT-TERM DISABILITY

Rate Guarantee Period - March 1, 2023 to March 1, 2025

STD

Current Monthly Premium	Renewal Monthly Premium	Renewal Monthly Premium Change
\$756.80	\$756.80	\$0.00

Class Description

All eligible active employees

Employee Rate Basis - per \$10 of Total Weekly Benefit

Lives	Volume	Current Rate	Renewal Rate
88	\$17,600	\$0.430	\$0.430