



October 1, 2020

Sedgwick County Employees
510 N Main Suite 306
Wichita, KS 67203

Re: Group No. 00096124
Anniversary Date: January 1, 2021
Andrea Larsen, Senior Group Consultant
Phone Number: (316) 269-1666

Dear Group Leader,

You are a valued member of Advance Insurance Company of Kansas (AICK). Thank you for placing your trust and confidence in us. We look forward to serving you another year by sharing your annual group coverage renewal.

As an employer, you're able to provide peace of mind to your employees with the protection they deserve. While there are many reasons to purchase insurance, we understand anyone with a spouse, children, mortgage or financial obligations is probably in need of income replacement and life insurance coverage. Thank you for providing the protection your employees need when they are developing a plan for a secure future and a secure tomorrow.

Please see the enclosed renewal summary for your 2021 rate information.

Your annual renewal is a great time to review your product portfolio and employee benefit coverage. AICK offers:

- **Term Life and AD&D Insurance:** Term life insurance protects against future loss and helps eligible employees develop a plan for a secure future, providing piece of mind for themselves and their families.
- **Dependent Life:** Dependent life insurance provides coverage for an employee's spouse and unmarried dependent children up to age 23 – a convenient and inexpensive way to purchase even more peace of mind. This coverage is available only with the purchase of a Basic Term Life and AD&D plan.
- **Voluntary Term Life and AD&D Insurance:** Allows eligible employees the opportunity to purchase additional Life and AD&D insurance for themselves, their spouses and their dependent children to help protect their loved one's future.
- **Short- and Long-Term Disability Insurance:** Disability coverage provides income replacement to eligible employees who may become disabled due to a non-work related illness or injury. By adding a disability plan to your benefit package, you are able to provide a valuable safety net feature.
- **Key Man/Buy Sell Insurance:** If you need Key Man or other specialized business life insurance, please contact your representative, who can provide additional information.

If you're interested in adding to your employee benefit coverage, or have questions about the renewal, please contact your representative at the number listed above. We appreciate your business and look forward to serving you in the upcoming year.

Sincerely,

A handwritten signature in black ink that reads "Jerri Shields". The signature is written in a cursive, flowing style.

Jerri Shields
Underwriting
Advance Insurance Company of Kansas

Renewal Summary¹

Date: October 1, 2020

Presented to: Sedgwick County Employees

Group number: 00096124

BCBSKS rep: Andrea Larsen, Senior Group Consultant

Renewal Date: January 1, 2021

Group Benefits	Current Rate	Renewal Rate	2021 Change
Basic Term Life	.085 /1,000	.09 /1,000	.005 Increase
Basic AD&D	.02 /1,000	.02 /1,000	No Change
Dependent Life 5000-5000-5000	1.65 / family unit	1.65 / family unit	No Change
Dependent Life 10,000-10,000-10,000	3.30 / family unit	3.30 / family unit	No Change
Dependent Life 10,000-0000-0000	1.30 / family unit	1.30 / family unit	No Change
Dependent Life 0000-10,000-10,000	2.00 / family unit	2.00 / family unit	No Change
Short Term Disability	***	***	
Long Term Disability	***	***	
Voluntary Benefits	Current Rate	Renewal Rate	2021 Change
Voluntary Term Life	***	***	
Voluntary Short Term Disability <i>(not sold with group Short Term Disability)</i>	***	***	
Voluntary Long Term Disability <i>(not sold with group Long Term Disability)</i>	***	***	
Voluntary AD&D (Employee Only)	***	***	
Voluntary AD&D (Family)	***	***	

These rates for are guaranteed until January 1, 2022.

Payment of the monthly premium is acceptance of the renewal. No other action is required on your part to renew coverage.

*** Not Currently Enrolled.

¹ Some benefits shown above are dependent on underwriting requirements and may not be available for all groups.