



November 28, 2012

Important Notice to Plan Members with Life Insurance
New contract awarded to Prudential; life insurance rates to increase in 2013

The current Office of Group Benefits life insurance contract will terminate on December 31, 2012. A new contract has been awarded to Prudential and will go into effect January 1, 2013. There is an increase in the new rates, as follows:

	<u>Current Rate Per Thousand</u>	<u>New Rate Per Thousand</u>
Face Life Amounts	\$0.96	\$1.04
Accidental Death & Dismemberment (AD&D)	\$0.04	\$0.04
Dependent Life	\$0.88	\$0.98

Basic and Supplemental Life Insurance schedules with the new rates are posted on the OGB website on the life insurance benefits page. Click [here](#) to view the rates.

Plan members who are enrolled in OGB's Premium Conversion option have until December 31, 2012, to drop their Prudential Life Insurance coverage by using the IRS-recognized Qualifying Event, "Significant Cost Increase," if they choose to do so due to the premium increase.