

UNITED of OMAHA LIFE INSURANCE COMPANY
Mutual of Omaha Plaza
Omaha, NE 68175
402 342 7600
mutualofomaha.com



December 9, 2002

Mr. Thomas Hayes
Special Deputy City Attorney
City of Milwaukee
Office of City Attorney
800 City Hall
200 East Wells Street
Milwaukee, Wisconsin 53202-3551

Re: Group Policies GLUG-83Y2 & GSL-83Y3

Dear Mr. Hayes:

Section 1 of the master policies for Group Policies GLUG-83Y2 and GSL-83Y3 addresses changes in premium rates. Mutual of Omaha's response to the letter dated October 22, 2002 from Joseph P. Rohde of Mercer Human Resource Consulting acknowledged specific situations that may or may not require a change in premium rates.

Mutual of Omaha agreed that the following benefit changes would not require a change in premium rates.

- A. If a bargaining group is able to increase the "free" amount of insurance.
- B. If the age-based enhanced supplemental life program is rolled out to additional groups.
- C. If maximum life amounts are increased (within reason).

Mutual of Omaha agreed that the following benefit changes may require a change in premium rates.

- D. If the amount of "free" insurance declined for a group.
- E. If the current .21/\$1,000 employee contribution increased significantly.

Further Mutual of Omaha agreed to consider the benefit changes that affect a particular segment of the City in the context of the entire group.

The above are only examples of situations that may or may not require a change in premium rates. Mutual of Omaha maintains the right to change premium rates as otherwise allowed under Group Policies GLUG-83Y2 & GSL-83Y3

Sincerely,

G. Michael Bowman
Vice President, Product Line Underwriting

CC: Geoff Apgar