



January 22, 2026

Carol Thurkettle
City of Laredo
1110 Houston Street
Laredo, TX 78040

Dear Carol Thurkettle,

We at Blue Cross and Blue Shield of Texas (BCBSTX) appreciate the opportunity to continue providing benefits for you and your employees, and we are pleased to present to you our October 1, 2026 renewal package.

City of Laredo has been a valued customer of Blue Cross and Blue Shield of Texas for the past 3 years. It's our pleasure to be of service to you, and we would like to confirm the renewal of your benefits. For detailed changes to your renewal rates, please refer to the reporting package provided with this letter. We have outlined the specifics with a rate table and experience exhibits.

To learn more about our products and services, please visit us at bcbstx.com/ancillary

Thank you for choosing Blue Cross and Blue Shield of Texas. If you have any questions or need assistance, please let me know. I am happy to help.

Sincerely,

Myra Hamilton-Brown

Your Ancillary Account Executive

Rate Table:

Based on the current demographics and experience since we last reviewed the activity of your plan, the renewal rates result in an overall 1.5% decrease in premium of \$21,656.00 annually. The following renewal rates will go into effect October 1, 2026 and will be guaranteed for 3 years. Proposed renewal rates are contingent upon a packaged renewal of all coverages.

Coverage	Curent Rate	Renewal Rate
Basic Life	\$0.050 / \$1,000	\$0.035 / \$1,000
Basic AD&D	\$0.012 / \$1,000	\$0.012 / \$1,000
Basic Dependent Life	\$1.300 / PEPM	\$1.300 / PEPM
Supplemental Employee & Spouse Life		
<20	\$0.054 / \$1,000	\$0.054 / \$1,000
20-24	\$0.054 / \$1,000	\$0.054 / \$1,000
25-29	\$0.054 / \$1,000	\$0.054 / \$1,000
30-34	\$0.068 / \$1,000	\$0.068 / \$1,000
35-39	\$0.081 / \$1,000	\$0.081 / \$1,000
40-44	\$0.114 / \$1,000	\$0.114 / \$1,000
45-49	\$0.171 / \$1,000	\$0.171 / \$1,000
50-54	\$0.262 / \$1,000	\$0.262 / \$1,000
55-59	\$0.464 / \$1,000	\$0.464 / \$1,000
60-64	\$0.673 / \$1,000	\$0.673 / \$1,000
65-69	\$1.117 / \$1,000	\$1.117 / \$1,000
70-74	\$1.761 / \$1,000	\$1.761 / \$1,000
75+	\$2.958 / \$1,000	\$2.958 / \$1,000
Supplemental Dependent Child(ren) Life	\$0.200 / \$1,000	\$0.200 / \$1,000
Voluntary AD&D - Employee	\$0.025 / \$1,000	\$0.025 / \$1,000
Voluntary AD&D - Family	\$0.040 / \$1,000	\$0.040 / \$1,000
Short Term Disability - 14/14 EP & City Manager		
<20	\$0.330 / \$100 MCP	\$0.330 / \$100 MCP
20-24	\$0.330 / \$100 MCP	\$0.330 / \$100 MCP
25-29	\$0.580 / \$100 MCP	\$0.580 / \$100 MCP
30-34	\$0.720 / \$100 MCP	\$0.720 / \$100 MCP
35-39	\$0.600 / \$100 MCP	\$0.600 / \$100 MCP
40-44	\$0.540 / \$100 MCP	\$0.540 / \$100 MCP
45-49	\$0.610 / \$100 MCP	\$0.610 / \$100 MCP
50-54	\$0.780 / \$100 MCP	\$0.780 / \$100 MCP
55-59	\$0.930 / \$100 MCP	\$0.930 / \$100 MCP
60-64	\$1.190 / \$100 MCP	\$1.190 / \$100 MCP
65+	\$1.440 / \$100 MCP	\$1.440 / \$100 MCP
Short Term Disability - 30/30 EP		



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<20	\$0.220 / \$100 MCP	\$0.220 / \$100 MCP
20-24	\$0.220 / \$100 MCP	\$0.220 / \$100 MCP
25-29	\$0.330 / \$100 MCP	\$0.330 / \$100 MCP
30-34	\$0.420 / \$100 MCP	\$0.420 / \$100 MCP
35-39	\$0.380 / \$100 MCP	\$0.380 / \$100 MCP
40-44	\$0.380 / \$100 MCP	\$0.380 / \$100 MCP
45-49	\$0.450 / \$100 MCP	\$0.450 / \$100 MCP
50-54	\$0.590 / \$100 MCP	\$0.590 / \$100 MCP
55-59	\$0.710 / \$100 MCP	\$0.710 / \$100 MCP
60-64	\$0.900 / \$100 MCP	\$0.900 / \$100 MCP
65+	\$1.100 / \$100 MCP	\$1.100 / \$100 MCP
Long Term Disability		
<20	\$0.112 / \$100 MCP	\$0.112 / \$100 MCP
20-24	\$0.112 / \$100 MCP	\$0.112 / \$100 MCP
25-29	\$0.134 / \$100 MCP	\$0.134 / \$100 MCP
30-34	\$0.213 / \$100 MCP	\$0.213 / \$100 MCP
35-39	\$0.302 / \$100 MCP	\$0.302 / \$100 MCP
40-44	\$0.437 / \$100 MCP	\$0.437 / \$100 MCP
45-49	\$0.593 / \$100 MCP	\$0.593 / \$100 MCP
50-54	\$0.817 / \$100 MCP	\$0.817 / \$100 MCP
55-59	\$1.288 / \$100 MCP	\$1.288 / \$100 MCP
60-64	\$2.116 / \$100 MCP	\$2.116 / \$100 MCP
65-69	\$2.576 / \$100 MCP	\$2.576 / \$100 MCP
70+	\$1.613 / \$100 MCP	\$1.613 / \$100 MCP