

FLORIDA COMBINED LIFE INSURANCE COMPANY

Dental Division
Collier Building
5011 Gate Parkway
Building 2, Suite 300
Jacksonville, FL 32256
904/425-5800
FAX: 904/425-7180

February 25, 2009

Maria Milian
City of Coral Gables
2801 Salzedo Street Suite # 200
Coral Gables, FL 33134

RE: Group Policy Number:
15-Y0009-00

Renewal Date: July 1, 2009

Dear Ms. Milian:

Thank you for choosing Florida Combined Life Insurance Company, an affiliate of Blue Cross Blue Shield of Florida, for your group Dental Insurance benefits. We value you as a customer and appreciate your business.

Your Group Dental Insurance Plan is about to renew. We have completed our annual review of your coverage with FCL, taking into account a variety of factors that affect rate development. After careful consideration and analysis, we have established your renewal rates for the next plan year. Your current and renewal rates are shown below. The renewal rates will take effect on your renewal date and are guaranteed for the following 12 months, subject to the terms and conditions of your group contract.

	<u>Current Rates</u>	<u>New Rates</u>
Employee	\$ 48.17	\$ 48.17
Employee & Spouse	\$ 98.20	\$ 98.20
Employee & Child(ren)	\$ 87.39	\$ 87.39
Family	\$ 119.74	\$ 119.74

We look forward to continuing our relationship well into the future. Should you have any questions regarding this letter please contact your local Blue Cross and Blue Shield sales representative or telephone our office at 1-800-772-8244 ext. 8155.

Sincerely,

Karen Allen
Group Dental Underwriting