August 31, 2007

Bert Palmer Risk Manager The School Board of Sarasota County 1960 Landings Blvd. Sarasota, FL 34231-3331

Dear Bert:

We have reviewed the factors that affect the cost of your group health benefits program and we offer a 6% increase above current rates with no benefit changes as follows:

2008 Renewal Rates

	HMO High	HMO Low	PPO High	PPO Low
Single	\$467.68	\$430.24	\$580.72	\$307.22
Emp/Spouse	\$972.70	\$894.92	\$1,206.84	\$638.46
Emp/Child	\$884.52	\$813.76	\$1,097.12	\$580.46
Family	\$1,355.70	\$1,247.24	\$1,682.08	\$889.90

This letter will serve as confirmation that The School Board of Sarasota County will be implementing the Better you From Blue program in 2008, which will encompass multiple onsite health fairs.

Thank you for the opportunity to serve you and all employees of The School Board of Sarasota County. We value your business and look forward to working with you in the future.

Sincerely,

Robin T. MacDonald Strategic Account Executive

RTM/ch