



MEMORANDUM

TO : All Navajo Nation Employee Benefit Plan Participants
 FROM : Navajo Nation Employee Benefit Program
 DATE : April 29, 2016
 SUBJECT : GROUP LIFE INSURANCE PREMIUM RATE INCREASE 2016

The group life insurance premium rates will increase effective June 1, 2016. Based on increased life claim costs, the premiums will be as follows:

EMPLOYEE BENEFIT	CURRENT MONTHLY PREMIUM RATE	NEW MONTHLY PREMIUM RATE (06/01/2016)
Employee Basic and AD&D Life		
Class 1 - \$30,000 +	\$35.58	\$36.83
Class 2 - \$20,000 - \$29,999	\$25.61	\$26.51
Class 3 - \$17,000 - \$19,999	\$22.77	\$23.57
Class 4 - \$14,000 - \$16,999	\$18.50	\$19.15
Class 5 - \$12,000 - \$13,999	\$15.65	\$16.20
Class 6 - \$10,000 - \$11,999	\$14.23	\$14.73
Class 7 - Under \$9,999	\$13.66	\$14.14

Participants enrolled in the Navajo Nation’s employee benefit plans may or may not be affected by these changes in premium rates. The employer/employee contribution percentages established by each organization will be communicated to its employee groups directly by its Human Resources, Benefits or Payroll Departments.

We continue to work diligently in the operation of the benefit plan to provide participants with a well-defined Plan. These changes are necessary due to 2013 - 2015 life claims experience reports. We appreciate your understanding and cooperation.

Our staff is available if you have any questions. Thank you for your support.

DISTRIBUTION