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Robby McGowen
Region 4 Education Service Center
7145 W Tidwell Rd
Houston, TX 77092

Subject: Region 4 Education Service Center renewal effective September 1, 2025, Policy Number 010.050943

Thank you for choosing an Ameritas Eye Care Plan.

We're proud to provide plans that help employees get the eye care coverage they need for good health, and we'll work hard to keep earning the privilege of insuring Region 4 Education Service Center.

A team of associates with actuarial, administrative, marketing, and sales experience has prepared this renewal for the year beginning September 1, 2025. To predict your plan's future performance, we analyzed Region 4 Education Service Center's claims history and combined this with the historical data of all groups insured for similar benefits.

Based on this analysis, your Eye Care rates will be adjusted. Effective 9/1/2025 through 9/1/2027, the following rates will apply:

Division 1/Class 1

EYE CARE RATES

	<u>CURRENT</u>	<u>RENEWAL</u>
Employee	\$ 8.60	\$ 9.04
Employee + Spouse	\$ 15.52	\$ 16.32
Employee + Child(ren)	\$ 16.32	\$ 17.12
Employee + Spouse + Child(ren)	\$ 25.88	\$ 27.16

Division 1/Class 2

EYE CARE RATES

	<u>CURRENT</u>	<u>RENEWAL</u>
Employee	\$ 11.80	\$ 12.40
Employee + Spouse	\$ 21.08	\$ 22.12
Employee + Child(ren)	\$ 22.48	\$ 23.60
Employee + Spouse + Child(ren)	\$ 35.16	\$ 36.88

Our product flexibility enables us to package solutions balanced between benefits and premium to help maximize the plan's effectiveness. At your request, we can research alternatives that may better meet the needs of your company and its employees.

Thank you again for your business. I welcome the opportunity to discuss this renewal. We appreciate the opportunity to continue providing fast and accurate claims processing, exceptional administration, and excellent customer service in the years to come.

Sincerely,

Phillip Hamm
Regional Sales Manager

cc: First Financial Capital Corporation