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March 2008

MEMO

TO: Participants in Manufacturers' Association Life, AD&D, Short-Term Disability (Weekly Indemnity) and Dental Plans

FROM: Manufacturers' Association of Northwest Pennsylvania Insurance Committee

RE: **2008 Ancillary Renewal**

The Manufacturers' Association is pleased to announce the following changes, effective May 1, 2008.

1. Group Life rates **will not increase**. These rates will be **guaranteed** through April 30, 2009.
2. AD&D rates **will not increase**. These rates will be **guaranteed** through April 30, 2009.
3. Short-Term Disability (Weekly Indemnity) rates **will not increase**. These rates will be **guaranteed** through April 30, 2009.

These rate holds are the result of intensive negotiations with our underwriter, **Aetna Life Insurance Company**, one of the largest and most well-respected insurers in the nation.

Additionally,

4. The dental rate will increase **4.3 percent** for the period from May 1, 2008 through April 30, 2009.
5. Second-year rates (May 2009 through April 2010) will be posted in the Delta Dental bulletin and will be guaranteed not to exceed 5.5 percent above the 2008 rates.

Delta Dental will remain our carrier and is the No. 1 provider of dental benefits in the United States.

Specific details regarding benefit descriptions, underwriting requirements, billing, claims and plan options are listed in the *Bulletins*, which are available on our Web site www.manp.org. Please contact your broker or the Manufacturers' Association at 800/815-2660 or 814/322-3200 with any questions.

We appreciate your continued support of the Association's benefit programs.