

## OASSIS Agency Rate History for Packaged Plans (groups with 1 to 50 employees)

*OASSIS continues to make strides for the not-for-profit sector with great affordability and an exceptional rate history for the past 5 years. Obtain a free-on-line quote today: [www.oassisplan.com](http://www.oassisplan.com), select agencies with 1 to 50 employees and get a quote.*

2016	2017	2018	2019	2020
Health +10.9%	Health -0.5%	Health +2%	Health +1.4%	Health +2%
Dental + 9.6%	Dental -1.8%	Dental +5.4%	Dental +6.0%	Dental -4%
Life - 20%	Life no change	Life no change	Life - 14%	Life 0%
LTD no change	LTD no change	LTD +14%	LTD +15%	LTD +27.3%*
<b>Overall 4.6% rate increase</b>	<b>Overall No change</b>	<b>Overall +4.8% rate increase</b>	<b>Overall +4.5% rate increase</b>	<b>Overall +5.9% rate increase</b>
5% subsidy applied	3% subsidy applied	3% subsidy applied	3% subsidy applied	2% subsidy applied

\*Several Plan Design Changes presented at renewal time to reduce this increase