

August 27, 2007

VIA ELECTRONIC COPY

Steve Miller, Employee Benefits Administrator
Insurance Services Division
City of Las Vegas
400 Stewart Avenue
Las Vegas, NV 89101

Dear Steve:

On behalf of Health Plan of Nevada (HPN), I would like to thank you for allowing us to help you and your employees meet your benefit goals over the past year. For more than 20 years, HPN has been the local industry leader for providing affordable, quality-driven healthcare benefit plans, supported by personal service.

Effective **January 1, 2008**, your group health plan is due for renewal. Each year, we review your group benefits program and determine your group rates based on a number of factors including:

- Employee age and gender
- Changes in group size
- Industry
- Medical Inflation

Your current medical plan and renewal rates are included with this package. The enclosed information provides specific detail of the renewal rating as well as tools to support your ongoing benefit goals with affordable plan options.

In order for HPN to continue to provide quality service to you and your employees, we encourage you to notify our office as soon as possible regarding your decision to renew with Health Plan of Nevada.

I would be glad to meet with your and/or your insurance broker to discuss your renewal options. Your broker or I will arrange for a follow-up phone call with you shortly.

Thank you for considering HPN for your companys health insurance needs. We look forward to the opportunity to continue to strengthen our partnership with **City of Las Vegas**.

Sincerely,

Jamie Martin
Account Executive

Enclosures

cc: Broker