

4800 Deerwood Campus Parkway
Building 200
Jacksonville, FL 32246
904/302-8128

May 9, 2011

St. Lucie County Public Schools
4204 Okeechobee Road
Fort Pierce, FL 34947

c/o Employers Mutual, Inc.
Attn: Jim Davis
700 Central Parkway
Stuart, FL 34994

Dear Jim:

Blue Cross Blue Shield of Florida (BCBSF) and Florida Combined Life Insurance Company (FCL), are pleased to provide the attached proposal for dental coverage for the St Lucie County Public Schools. BCBSF and FCL have been providing health and ancillary solutions to Floridians and public sector clients for decades. FCL's experience in the ancillary arena, combined with BCBSF's medical experience, helps you have the confidence that we do everything possible to meet your overall benefit goals and objectives. FCL is rated "A", and BCBSF is rated "A+" by the A.M. Best Company, the leading independent insurance company rating organization.

It is certainly our intention to further build upon the current relationship with St. Lucie Schools and be a partner in providing quality medical and ancillary benefit solutions well into the future. As part of the options proposed within our dental response, St. Lucie Schools will continue to work with, and receive the high level of account service from your current Account Management Specialist, Pat Houston, complemented with an experienced Account Manager from FCL, Tracey Carbonell. Additionally, Melissa Rusignuolo, your BCBSF on-site service representative, will be available to provide customer service inquiry support for our dental products.

We have provided two fully-insured options for voluntary group PPO dental coverage as requested. We have quoted benefits as close to requested as possible. Along with our proposals, we have also included a geo access report, a brief explanation of our rollover benefit, an explanation of our Total Health initiative and a PPO Directory for St Lucie, Martin and Indian River Counties. FCL will assume any current rollover balances that employees have with the current dental carrier. A report indicating these balances will need to be provided to FCL from St Lucie County Schools or the current carrier.

In addition to what has been outlined within the dental proposal, **BCBSF will be reducing the January 1, 2012 medical renewal by 1%, should our dental offering be selected. Additionally, BCBSF will be providing a \$150,000.00 Wellness Incentive to the school district in 2011 at the time our proposal is selected.** Our organization is thoroughly committed to our health and dental packaged offerings and believe new integrated programs, such as **Total Health**, bring great value and future improved medical savings for groups that combine health and dental products under one umbrella. With the integration of health and dental, we are seeing better disease management and care coordination outcomes, which ultimately can reduce medical claims costs.

Andy Carroll will continue to be your primary day-to-day contact throughout this RFP process. Andy possesses many years of experience in employee benefits and insurance with BCBSF. Andy can be reached by phone at (407) 833-7703, or via email at andy.carroll@bcbsfl.com. I will work in tandem with Andy in answering any questions or providing additional information for the dental proposal response. I can be reached directly at (904) 302-8128 or greg.sutton@bcbsfl.com.

Jim, we believe our offering and the integration of the health and dental products under the Blue umbrella, represent a very attractive financial decision for St. Lucie County Schools for both the short and long term. We look forward to discussing any aspects of this proposal which may need clarification. Thank you for your consideration and we look forward to expanding our product offerings for St Lucie County Public Schools.

Sincerely,

A handwritten signature in black ink, appearing to read "Greg Sutton", written over a light blue horizontal line.

Greg Sutton
Director, National/Public Sales
Florida Combined Life
Blue Cross Blue Shield of Florida
904-302-8128
greg.sutton@bcbsfl.com