

December 14, 2010

Mr. Gilbert Jalomo Fort Bend County Purchasing Agent 4520 Reading Road, Suite A Rosenberg, TX 77471

Re: Fort Bend County Employee Benefit Plan & Trust 2011 Plan Year Renewal

Dear Mr. Jalomo,

Following is the Fort Bend County Employee Benefit Plan renewal by type of service contract:

Reinsurance: Sunlife

Specific Coverage: Sunlife offers a 12/36 contract. This type of coverage eliminates large claim run off liability. The carrier has offered the following renewal for the plan year 2011: \$225,000.00 deductible with a rate of \$85.62 per employee per month. Coverage increases from \$2,000,000 per person per lifetime to \$2,000,000 per person annually in compliance with the Patient Protection and Affordable Care Act.

Aggregate Coverage: The aggregate rate is \$1.44 per employee per month and the aggregate factor is \$727.69. Your contract will remain the same as last year.

All reinsurance rates and factors are based upon final claims experience.

Medical administration: No change from current fee.

Dental administration: No change from current fee.

Cobra/Flex administration: No change from current fee.

It has been a great pleasure to work with you and Fort Bend County and we hope to continue our relationship for many years.

Sincerely,

Sheryl Bonner Director of Service

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