



RISK MANAGEMENT DEPARTMENT

Fort Bend County, Texas

Wyatt O. Scott
Director

Phone: 281-341-8630
Fax: 281-341-3751

TO: Gilbert Jalomo
Purchasing Agent

FROM: Wyatt Scott
Director of Risk Management

DATE: September 30, 2015

SUBJECT: 2016 Benefit Vendor Agreement Renewals

The following benefit vendors have offered to continue their services for the 2016 benefit year with no increases in rates or administration fees. The Vendors are as follows:

- Humana CompDent and VisionCare
- Unum – Long Term Care
- Unum – Long Term Disability
- Unum – Voluntary Life/AD&D

Please submit these renewals to Commissioners Court for approval at the next Commissioners Court meeting.

Thanks

A handwritten signature in blue ink, appearing to be "Wyatt", is written over the word "Thanks".

Wyatt



May 28, 2015

Mr. Wyatt Scott
Director of Risk Management
Personal & Confidential
Fort Bend County
301 Jackson Street
Richmond, TX 77469

Re: Group Life/AD&D, LTD and Voluntary Life/AD&D Renewal
Policy #951096, 22814, and 931260
Unum Life Insurance Company of America

Dear Wyatt,

Thank you for choosing Unum as your insurance provider. By selecting coverage from Unum, you are partnering with a leader in income protection – and with a company that is dedicated to providing responsive service and reliable protection at an affordable price. We offer innovative plan designs as well as unparalleled employee support programs.

Based on our review of your policies this renewal period, the current rates will remain inforce, effective January 1, 2016:

Product	Current Rate	Rate Guaranteed Until
LTD	\$0.18 per \$100	January 1, 2018
Life/AD&D	\$0.14/\$0.02 per \$1,000	
Voluntary Life/AD&D	Please see rate table below	

Your Group Long Term Care policy with Unum is guaranteed renewable, which means that the policy and coverage for participating members will continue as long as premiums are paid within the grace period outlined in your policy. While Unum does reserve the right to adjust pricing for this policy, any adjustment in pricing must be actuarially justified and based on a class of policies similar to your policy. Furthermore, this adjustment must be filed with, and approved by, the state department of insurance. In the event we must adjust your policy's pricing, we will notify you of the change well within the time period specified in your policy.

If you have any questions, please contact your broker or me. In addition, I can help you review all the options available through our group product portfolio to enable you to craft a cost effective benefit plan that meets the needs of your total employee population.

We look forward to strengthening our partnership and continuing to serve your company's benefit needs.

Regards,

Aaron Shisler

Aaron Shisler
Sr. Account Executive
Unum

cc: Gallagher Benefit Services, Inc. of Houston
MS

Policy 931260

Voluntary Life	Employee	Spouse	Rate Guaranteed Until
< 25	\$0.67 /\$10,000	\$0.67 /\$10,000	January 1, 2018
25-29	\$0.67 /\$10,000	\$0.67 /\$10,000	
30-34	\$0.92 /\$10,000	\$0.92 /\$10,000	
35-39	\$1.17 /\$10,000	\$1.17 /\$10,000	
40-44	\$1.49 /\$10,000	\$1.49 /\$10,000	
45-49	\$2.25 /\$10,000	\$2.25 /\$10,000	
50-54	\$3.91 /\$10,000	\$3.91 /\$10,000	
55-59	\$6.89 /\$10,000	\$6.89 /\$10,000	
60-64	\$8.80 /\$10,000	\$8.80 /\$10,000	
65-69	\$15.88 /\$10,000	\$15.88 /\$10,000	
70-74	\$15.88 /\$10,000	\$15.88 /\$10,000	
75-99	\$15.88 /\$10,000	\$15.88 /\$10,000	
Child Rate	\$1.49 /\$10,000		
AD&D	Employee	Spouse	Child
	\$0.20 /\$10,000	\$0.20 /\$10,000	\$0.20 /\$10,000