



RISK MANAGEMENT DEPARTMENT
Fort Bend County, Texas

Wyatt O. Scott
Director

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

TO: Debbie Kaminski
Purchasing Agent

FROM: Wyatt Scott
Director of Risk Management

DATE: August 15, 2018

SUBJECT: 2019 Unum and Humana Benefit Renewals

The following benefit vendors have offered to continue their services for the 2019 benefit year with no increases in rates or administration fees (supporting documents attached, of note, Humana vision is quoted with a two year rate guarantee through calendar year 2020. The Unum quote for 2018 was quoted for a two year rate guarantee, we are requesting approval for the second year of the quote for 2019):

- Humana for CompDent and Humana Vision 130
- Unum for Long Term Disability and Basic Life/AD&D

Risk Management recommends renewing all of the proposed benefits.

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

Thank you,


Wyatt Scott
Director of Risk Management



842 West Sam Houston Parkway North
Suite 325
Houston, Texas 77024

July 28, 2017

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
Policy #951096, 22814, 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, 2018:

Product	Current Rate	Rate Guaranteed Until
LTD	\$0.18 per \$100	January 1, 2020
Life/AD&D	\$0.13/\$0.02 per \$1,000	
Voluntary Life/AD&D	Please see rate table below	

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

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CS-1063-Unum

Policy 931260

Voluntary Life	Employee	Spouse	Rate Guaranteed Until
<29	\$0.64 /\$10,000	\$0.64 /\$10,000	January 1, 2020
30-34	\$0.87 /\$10,000	\$0.87 /\$10,000	
35-39	\$1.11 /\$10,000	\$1.11 /\$10,000	
40-44	\$1.42 /\$10,000	\$1.42 /\$10,000	
45-49	\$2.14 /\$10,000	\$2.14 /\$10,000	
50-54	\$3.71 /\$10,000	\$3.71 /\$10,000	
55-59	\$6.55 /\$10,000	\$6.55 /\$10,000	
60-64	\$8.36 /\$10,000	\$8.36 /\$10,000	
65+	\$15.09 /\$10,000	\$15.09 /\$10,000	
Child Rate	\$1.42 /\$10,000		
AD&D	Employee	Spouse	Child
	\$0.20 /\$10,000	\$0.20 /\$10,000	\$0.20 /\$10,000