



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 16, 2019

SUBJECT: 2020 Humana and Unum (with rate guarantee to 2022) Benefit Renewals

The following benefit vendors have offered to continue their benefit coverages for the 2020 benefit year with no increases in rates or administration fees (supporting documents attached, of note, Unum is quoted with a two year rate guarantee until calendar year 2022). :

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

Risk Management recommends renewing all of the proposed benefits as quoted and requesting approval of Unum benefits until January 1, 2022.

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

Thank you,

A handwritten signature in black ink, appearing to read "Wyatt Scott", is written over a horizontal line.

Wyatt Scott
Director of Risk Management



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

July 8, 2019

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 following rates are effective January 1, 2020:

Product	Current Rate	Rate Guaranteed Until
LTD	\$0.18 per \$100	January 1, 2022
Life/AD&D	\$0.14/\$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

NE

Policy 931260

Voluntary Life	Employee	Spouse	Rate Guaranteed Until
<29	\$0.64 /\$10,000	\$0.64 /\$10,000	January 1, 2022
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



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7/15/19

Fort Bend County
Wyatt Scott
301 Jackson Street, Suite 224
Richmond, TX 77469

RE: Unum 2019 Renewal

Dear Wyatt,

This letter is to confirm that the contracts between Unum and Fort Bend County for Basic Life Insurance and AD&D, Long Term Disability and Voluntary Life and AD&D has been extended until January 1, 2022 at no change in rates. Please see the enclosed letter form Unum confirming the renewal.

Unum also approved an Open Enrollment period in 2019 were late entrants can apply up to the GI without EO (excluding prior declines who will need to submit EOI). Any approved coverages will be effective 1/1/20.

If you have any questions, do not hesitate to contact me.

Regards,

Daniel Bowen
Area Vice President
Gallagher Benefit Services

Enclosed: Unum Renewal Letter