



## RISK MANAGEMENT DEPARTMENT

Fort Bend County, Texas

**Wyatt O. Scott**

Director

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**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 be "Wyatt Scott", is written over a horizontal line.

**Wyatt Scott**  
Director of Risk Management

# Dental fully-insured renewal summary

Fort Bend County  
Group 772647

Renewal date: January 1, 2020

## Your current and renewal dental rates

Plan description	Coverage type	Enrollment	Current rate	Monthly premium	Renewal rate	Monthly premium
Plan 1 TX DHMO CS600	Employee	216	\$10.98	\$2,372	\$10.98	\$2,372
	Employee & Spouse	29	\$20.00	\$580	\$20.00	\$580
	Employee & Child(ren)	93	\$21.32	\$1,983	\$21.32	\$1,983
	Family	64	\$29.84	\$1,910	\$29.84	\$1,910
	<b>Total</b>		402		\$6,844	

Humana is committed to addressing the link between oral and overall health through member education and targeted benefits.

You also receive:

**EyeMed Vision discount program**, where you and your employees can save money with more than 65,000 providers at 23,000 locations nationwide including optometrists, ophthalmologists, opticians. Retail locations includes LensCrafters, Pearle, Sears Optical, JCPenney Optical and Target Optical.

**Access anytime** to dental benefits information through our automated information line (1-800-233-4013) and **HumanaDental.com**.

Humana group dental plans are offered by Humana Insurance Company, HumanaDental Insurance Company, Humana Insurance Company of New York, The Dental Concern, Inc., Humana Medical Plan of Utah, CompBenefits Company, CompBenefits Insurance Company, CompBenefits Dental, Inc., CompBenefits of Alabama, Inc., CompBenefits of Georgia, Inc. or DentiCare, Inc. (d/b/a CompBenefits)



# Vision fully-insured renewal summary

Fort Bend County  
Group 772647

Renewal date: January 1, 2019

Your current and renewal vision rates

Renewal rates guaranteed through: December 31, 2020

Plan description	Coverage type	Enrollment	Current rate	Monthly premium	Renewal rate	Monthly premium
<b>Plan 1</b>						
Humana Vision Plan Voluntary, \$10/\$15 In Network Exam/Material Copay, \$130 In Network Frame Allowance, \$130 In Network Contact Lens Allowance, 12/12/24 Exam/Lens or Contact Lens/Frame Frequency Limitation	Employee	974	\$7.27	\$7,081	\$7.27	\$7,081
	Employee + Spouse	265	\$14.49	\$3,840	\$14.49	\$3,840
	Employee & Child(ren)	414	\$13.76	\$5,697	\$13.76	\$5,697
	Family	334	\$24.34	\$8,130	\$24.34	\$8,130
	<b>Total</b>	1987		\$24,747		\$24,747

## Humana Vision

It needs to be easy for your employees to get the vision care they need. At home or on the road, your employees will find a provider with convenient hours and locations. And they'll receive substantial savings on eye wear and exams when they visit network providers.

It's important your employees keep their eyes healthy and get routine care. Exams can help prevent vision loss, but also detect more serious diseases in the body such as diabetes, hypertension, multiple sclerosis, and brain tumors.

Humana Vision plans encourage prevention, early diagnosis, and treatment, helping employees stay healthy and possibly prevent permanent vision loss.

Humana group vision plans are offered by Humana Insurance Company, HumanaDental Insurance Company, Humana Health Benefit Plan of Louisiana, Humana Insurance Company of Kentucky, Humana Insurance Company of New York, CompBenefits Insurance Company, CompBenefits Company, or The Dental Concern, Inc.

