



## RISK MANAGEMENT DEPARTMENT

Fort Bend County, Texas

**Wyatt O. Scott**

Director

Phone: 281-341-8630

Fax: 281-341-3751

TO: Jaime Kovar  
Purchasing Agent

FROM: Wyatt Scott  
Director of Risk Management

DATE: July 29, 2024

SUBJECT: Unum Life Insurance, Accident Death and Dismemberment and Long-term Disability Plan  
Renewals with Rate Guarantees for CYs 2025 til 2028.

Unum has offered to continue their benefit coverages for the 2025 till 1/1/2028 calendar benefit years with no rate increases or administrative fees (supporting documents attached).

Risk Management recommends renewing the proposed Unum Plans as quoted.

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

Thank you,

Wyatt Scott

Director of Risk Management



April 26, 2024

Mr. Wyatt Scott  
Personal & Confidential  
301 Jackson Street  
Richmond, TX 77469

Re: Rates Effective January 1, 2025  
**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:

Policy #	Product	Product Type	Rate Basis	Current Rate	Rates Guaranteed Until
22814	LTD	Traditional	Per \$100	\$0.180	<b>1/1/2028</b>
951096	Life	Base	Per \$1000	\$0.140	
931260	Life	Voluntary	Per \$1000	See Rate Tables	
931260	Dep	Dependent	Per \$1000	See Rate Tables	
951096	AD&D	Base AD&D	Per \$1000	\$0.020	
931260	AD&D	Buy-Up AD&D	Per \$1000	\$0.020	

Policy #	Product	Product Type	Rate Basis	Current Annual Premium	Renewal Annual Premium
22814	LTD	Traditional	Employer	\$345,850	\$345,850
951096	Life	Base	Employer	\$126,624	\$126,624
931260	Life	Voluntary	Employee	\$191,743	\$191,743
931260	Dep	Dependent	Employee	\$36,180	\$36,180
951096	AD&D	Base AD&D	Employer	\$18,089	\$18,089
931260	AD&D	Buy-Up AD&D	Employee	\$10,521	\$10,521

**Policy #931260 - Fort Bend County Lifestyle Life Rates**

Age	Employee Life Rates per \$10,000	Spouse Life Rates per \$10,000	Child Life Rate per \$10,000
< 25	\$0.640	\$0.640	\$1.420
25-29	\$0.640	\$0.640	
30-34	\$0.870	\$0.870	
35-39	\$1.110	\$1.110	
40-44	\$1.420	\$1.420	
45-49	\$2.140	\$2.140	
50-54	\$3.710	\$3.710	
55-59	\$6.550	\$6.550	
60-64	\$8.360	\$8.360	
65-69	\$15.090	\$15.090	
70-74	\$15.090	\$15.090	
75 +	\$15.090	\$15.090	

If you have any questions, please contact me or your broker. 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  
Senior Account Executive  
**Unum**

cc: Gallagher