



UNITED INDEPENDENT SCHOOL DISTRICT INFORMATIONAL ITEM

Topic: Employee Benefit Committee (EBC) Selection of Supplemental Life, Disability and Vision Care Insurances

Submitted by: Ms. Cordelia Flores-Jackson / Mr. Roberto Chapa **of:** Purchasing Department / Risk Management

Approved for transmittal to school board: May 16, 2012

Informational Report:

The Employee Benefits Committee has negotiated for Disability, Vision and Life Insurances and has selected the following awards as they provide the best value in terms coverage, providers, guarantee rate and price.

Disability Insurance - RFP 2012-011 Voluntary Group Disability Insurance

- Unum Insurance Company represented by Laurel Insurance & Associates
3 year rate guarantee
A cost savings of 46.69% from current rates
Current plan participation includes 2555 employees with Unum Insurance Company represented by Laurel Insurance & Associates

Vision Insurance - RFP 2012-012 Voluntary Group Vision Insurance

- Eyetopia Care Vision Company - direct
5 year rate guarantee
A cost increase of 7.85% from current rates
Current plan participation includes 1791 employees with Eyetopia Vision Care - direct

Supplemental Life Insurance - RFP 2012-013 Supplemental Life Insurance

- Sun Life Insurance Company represented by Laurel Insurance & Associates
5 year rate guarantee – Guarantee minimum was increased from \$200,000 to \$350,000
A cost savings of 26.88% from current rates
Current participation includes 5393 employees with OneAmerica represented by Dennis Carruth Insurance & Associates

The effective date for all policies will be September 1, 2012.



UNITED INDEPENDENT SCHOOL DISTRICT

Robert Chapa
Director of Risk Management

April 27, 2012

To: Cordelia Flores Jackson,
Director of Purchasing

Re: Employee Benefits Committee (EBC) Selection of
Supplemental Life, Disability, and Vision Care Insurances

The EBC has concluded negotiations for group Supplemental Life, Disability, and Vision Care Insurances. The following are the selections of the committee:

Supplemental Life Insurance

The EBC awarded the district supplemental life contract to the Sun Life Insurance Company represented by the Robert Laurel Insurance Company.

Disability Insurance

The EBC awarded the district disability contract to the UNUM Insurance Company represented by the Robert Laurel Insurance Company.

Vision Care Insurance

The EBC awarded the district vision care contract to the Eyetopia Care Vision Company (direct contract).

Supporting documentation is attached. Please contact us if you have any questions.

RFP 2012-011 Voluntary Group Disability Insurance
Detailed Tabulation

Plan A up to 65

Vendor	Current Plan (Unum)			American Family Life Assurance Co. of Columbus (Aflac)				Bay Bridge Administrators LLC				Lincoln Financial Group			
Agent				Gerardo Garza				Laurel Insurance & Associates				Alamo Insurance Group		Laurel Insurance & Associates	
Employee Option	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan D	Plan A	Plan B	Plan C	Plan D	Plan A	Plan B	Plan C	Plan D
Age Band	14 day EP	30 day EP	60 day EP	14 day EP	30 day EP	60 day EP	180 day EP	14 day EP	30 day EP	60 day EP	180 day EP	14 day EP	30 day EP	60 day EP	180 day EP
Less than 30	\$2.20	\$1.58	\$1.12					\$1.67	\$1.20	\$0.85		\$2.07	\$1.93	\$1.59	
30 to 34	\$2.58	\$1.79	\$1.29					\$1.96	\$1.36	\$0.98					
35 to 39	\$2.87	\$2.13	\$1.56	Did Not Submit Quote for Comparable				\$2.18	\$1.62	\$1.19					
40 to 44	\$3.20	\$2.56	\$1.95					\$2.43	\$1.95	\$1.48					
45 to 49	\$4.21	\$3.44	\$2.72					\$3.20	\$2.61	\$2.07					
50 to 54	\$5.53	\$4.52	\$3.64					\$4.20	\$3.44	\$2.77					
55 to 59	\$7.39	\$5.85	\$4.95					\$5.62	\$4.45	\$3.72					
60 to 64	\$7.44	\$5.24	\$4.30					\$5.65	\$3.98	\$3.27					
65+	\$9.84	\$6.86	\$5.55					\$7.48	\$5.21	\$4.22					
Non- Age Rated Premiums								\$2.60	\$2.35	\$1.95		\$2.07	\$1.93	\$1.59	
Notes								Per \$100 Monthly Premium Benefit				Premiums Not Age Rated			

Plan B 3 Year Coverage

Vendor	Current Plan (Unum)			American Family Life Assurance Co. of Columbus (Aflac)				Bay Bridge Administrators LLC				Lincoln Financial Group			
Agent				Gerardo Garza				Laurel Insurance & Associates				Alamo Insurance Group		Laurel Insurance & Associates	
Employee Option	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan D	Plan A	Plan B	Plan C	Plan D	Plan A	Plan B	Plan C	Plan D
Age Band	14 day EP	30 day EP	60 day EP	14 day EP	30 day EP	60 day EP	60 day EP	14 day EP	30 day EP	60 day EP	180 day EP	14 day EP	30 day EP	60 day EP	180 day EP
Less than 30	\$1.82	\$1.20	\$0.74					\$1.38	\$0.91	\$0.56		\$2.07	\$1.93	\$1.59	
30 to 34	\$2.10	\$1.31	\$0.81					\$1.60	\$1.00	\$0.62		Premiums Not Age Rated Coverage through Retirement Age			
35 to 39	\$2.23	\$1.49	\$0.92	Did Not Submit Quote for Comparable				\$1.69	\$1.13	\$0.70					
40 to 44	\$2.32	\$1.68	\$1.07					\$1.76	\$1.28	\$0.81					
45 to 49	\$2.91	\$2.14	\$1.42					\$2.21	\$1.63	\$1.08					
50 to 54	\$3.79	\$2.78	\$1.90					\$2.88	\$2.11	\$1.44					
55 to 59	\$5.39	\$3.40	\$2.50					\$4.10	\$2.93	\$2.24					
60 to 64	\$7.40	\$5.14	\$4.20					\$5.58	\$3.91	\$3.19					
65+	\$9.72	\$6.74	\$5.43					\$7.38	\$5.12	\$4.13					
Non- Age Rated Premiums								\$2.10	\$1.81	\$1.45		\$2.07	\$1.93	\$1.59	
Notes	66 2/3% Max of \$10,000 3 Year Quote			6 Month Coverage - Only 14/14 Plan 50% Max of \$1,250 Pays only on Total Disability 1 Year Quote Only				Per \$100 Monthly Premium Benefit				66 2/3% Max of \$8,000 3 Year Quote			

RFP 2012-011 Voluntary Group Disability Insurance
Detailed Tabulation

Plan A up to 65

Vendor	Current Plan (Unum)			Hartford Life & Accident Insurance Company											
Agent				Alamo Insurance Group-BB				Dennis Carruth & Associates				Laurel Insurance Agency & Associates			
Employee Option	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan D	Plan A	Plan B	Plan C	Plan D	Plan A	Plan B	Plan C	Plan D
Age Band	14 day EP	30 day EP	60 day EP	14 day EP	30 day EP	60 day EP	180 day EP	14 day EP	30 day EP	60 day EP	180 day EP	14 day EP	30 day EP	60 day EP	180 day EP
Less than 30	\$2.20	\$1.58	\$1.12	\$2.25	\$2.00	\$1.37		\$2.25	\$2.00	\$1.37		\$2.23	\$2.08	\$1.42	
30 to 34	\$2.58	\$1.79	\$1.29												
35 to 39	\$2.87	\$2.13	\$1.56												
40 to 44	\$3.20	\$2.56	\$1.95												
45 to 49	\$4.21	\$3.44	\$2.72												
50 to 54	\$5.53	\$4.52	\$3.64												
55 to 59	\$7.39	\$5.85	\$4.95												
60 to 64	\$7.44	\$5.24	\$4.30												
65+	\$9.84	\$6.86	\$5.55												
Non- Age Rated Premiums				\$2.25	\$2.00	\$1.37		\$2.25	\$2.00	\$1.37		\$2.33	\$2.08	\$1.42	
Notes	Premiums Not Age Rated														

Plan B 3 Year Coverage

Vendor	Current Plan (Unum)			Hartford Life & Accident Insurance Company											
Agent				Alamo Insurance Group-BB				Dennis Carruth & Associates				Laurel Insurance Agency & Associates			
Employee Option	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan D	Plan A	Plan B	Plan C	Plan D	Plan A	Plan B	Plan C	Plan D
Age Band	14 day EP	30 day EP	60 day EP	14 day EP	30 day EP	60 day EP	180 day EP	14 day EP	30 day EP	60 day EP	180 day EP	14 day EP	30 day EP	60 day EP	180 day EP
Less than 30	\$1.82	\$1.20	\$0.74	\$1.90	\$1.65	\$0.70		\$1.90	\$1.65	\$0.70		\$1.97	\$1.72	\$0.73	
30 to 34	\$2.10	\$1.31	\$0.81	Premiums Not Age Rated											
35 to 39	\$2.23	\$1.49	\$0.92												
40 to 44	\$2.32	\$1.68	\$1.07												
45 to 49	\$2.91	\$2.14	\$1.42												
50 to 54	\$3.79	\$2.78	\$1.90												
55 to 59	\$5.39	\$3.40	\$2.50												
60 to 64	\$7.40	\$5.14	\$4.20												
65+	\$9.72	\$6.74	\$5.43												
Non- Age Rated Premiums				\$2.25	\$2.00	\$1.37		\$2.25	\$2.00	\$1.37		\$2.23	\$2.08	\$1.42	
Notes	66 2/3% Max of \$10,000 3 Year Quote			B Plans are 3 years for illness. To retirement for injury. 66 2/3% Max of \$7,500 3 Year Quote											

RFP 2012-011 Voluntary Group Disability Insurance
Detailed Tabulation

Plan A up to 65

Vendor	Current Plan (Unum)			Reliance Standard Life Insurance Company				Standard Insurance Company				Unum			
Agent				Dennis Carruth & Associates				Laurel Insurance & Associates				Laurel Insurance & Associates			
Employee Option	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan D	Plan A	Plan B	Plan C	Plan D	Plan A	Plan B	Plan C	Plan D
Age Band	14 day EP	30 day EP	60 day EP	14 day EP	30 day EP	60 day EP	180 day EP	14 day EP	30 day EP	60 day EP	180 day EP	14 day EP	30 day EP	60 day EP	180 day EP
Less than 30	\$2.20	\$1.58	\$1.12	\$1.88	\$1.35	\$0.96		1.67	1.2	0.86		\$1.50	\$1.07	\$0.76	
30 to 34	\$2.58	\$1.79	\$1.29	\$2.20	\$1.53	\$1.10		1.96	1.36	0.98		\$1.75	\$1.22	\$0.88	
35 to 39	\$2.87	\$2.13	\$1.56	\$2.45	\$1.82	\$1.33		2.19	1.62	1.19		\$1.95	\$1.45	\$1.06	
40 to 44	\$3.20	\$2.56	\$1.95	\$2.74	\$2.19	\$1.67		2.43	1.95	1.48		\$2.18	\$1.74	\$1.33	
45 to 49	\$4.21	\$3.44	\$2.72	\$3.60	\$2.95	\$2.33		3.2	2.61	2.07		\$2.86	\$2.34	\$1.85	
50 to 54	\$5.53	\$4.52	\$3.64	\$4.73	\$3.87	\$3.12		4.2	3.44	2.76		\$3.76	\$3.07	\$2.47	
55 to 59	\$7.39	\$5.85	\$4.95	\$6.32	\$5.01	\$4.19		5.61	4.45	3.72		\$5.02	\$3.98	\$3.36	
60 to 64	\$7.44	\$5.24	\$4.30	\$6.37	\$4.48	\$3.68		5.65	3.98	3.27		\$5.06	\$3.56	\$2.93	
65+	\$9.84	\$6.86	\$5.55	\$8.42	\$5.86	\$4.75		7.48	5.22	4.22		\$6.69	\$4.66	\$3.78	
Non- Age Rated Premiums												\$2.68	\$2.32	\$1.90	
Notes				Per \$100 of Monthly Benefit				Per \$100 Monthly Premium Benefit				Per \$100 Monthly Premium Benefit			

Plan B 3 Year Coverage

Vendor	Current Plan (Unum)			Reliance Standard Life Insurance Company				Standard Insurance Company				Unum			
Agent				Dennis Carruth & Associates				Laurel Insurance & Associates				Laurel Insurance & Associates			
Employee Option	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan D	Plan A	Plan B	Plan C	Plan D	Plan A	Plan B	Plan C	Plan D
Age Band	14 day EP	30 day EP	60 day EP	14 day EP	30 day EP	60 day EP	180 day EP	14 day EP	30 day EP	60 day EP	180 day EP	14 day EP	30 day EP	60 day EP	180 day EP
Less than 30	\$1.82	\$1.20	\$0.74	\$1.56	\$1.03	\$0.64		1.39	0.91	0.56		\$1.24	\$0.82	\$0.50	
30 to 34	\$2.10	\$1.31	\$0.81	\$1.80	\$1.12	\$0.69		1.6	1	0.62		\$1.43	\$0.89	\$0.55	
35 to 39	\$2.23	\$1.49	\$0.92	\$1.91	\$1.27	\$0.79		1.69	1.13	0.7		\$1.52	\$1.02	\$0.62	
40 to 44	\$2.32	\$1.68	\$1.07	\$1.99	\$1.43	\$0.91		1.77	1.27	0.82		\$1.58	\$1.14	\$0.73	
45 to 49	\$2.91	\$2.14	\$1.42	\$2.42	\$1.83	\$1.22		2.21	1.62	1.08		\$1.98	\$1.45	\$0.97	
50 to 54	\$3.79	\$2.78	\$1.90	\$3.24	\$2.38	\$1.62		2.88	2.11	1.44		\$2.58	\$1.89	\$1.30	
55 to 59	\$5.39	\$3.40	\$2.50	\$4.61	\$3.30	\$2.53		4.09	2.93	2.24		\$3.66	\$2.62	\$2.00	
60 to 64	\$7.40	\$5.14	\$4.20	\$6.28	\$4.40	\$3.59		5.58	3.9	3.19		\$4.99	\$3.49	\$2.86	
65+	\$9.72	\$6.74	\$5.43	\$8.30	\$5.77	\$4.65		7.38	5.12	4.12		\$6.61	\$4.58	\$3.70	
Non- Age Rated Premiums												\$2.13	\$1.73	\$1.24	
Notes	66 2/3% Max of \$10,000 3 Year Quote			Per \$100 of Monthly Benefit / This plan includes 6 options 66 2/3% Max of \$7,500 ***** 5Year Fixed Rate Quote*****				Per \$100 Monthly Premium Benefit 66 2/3% Max of \$8,000 3 Year Quote				Per \$100 Monthly Premium Benefit 66 2/3% Max of \$10,000 3 Year Quote			

**United Independent School District
Voluntary Group Disability Insurance
RFP 2012-011**

Vendors:

Aflac Insurance

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Pearland, Texas 77581
Phone: 281-997-1365
Fax: 281-412-2468
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6909 Springfield Ave #105
Laredo, TX 78041
Phone: 956-287-3699 / 337-3038
Fax: 8888-596-8395
Jerry Garza
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Alamo Insurance Group

3201 Cherry Ridge Dr. Ste D 405
San Antonio, Texas 78230
Phone: 210-930-6665
Fax: 210-930-1838
Mike Gilpin
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pcolon@alamoinsgrp.com
alamogrp@alamoinsgrp.com

All State

201 W. Del Mar, Ste 14
Laredo, Texas 78041
Phone: 956-725-4934
Fax: 956-725-5618
Marcus Moreno
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marcusmoreno@allstate.com

American Stop Loss

250 Commercial St
Ste 200
Worcester, MA 01608
Phone; 800-944-7659 X 3009
phone: 508-373-0706
Fax: 508-799-0161
Karen Rosati
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Arag Group

400 Locus St. Ste 480
Des Moines, IA 50309
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14241 Dallas Parkway
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Dallas, Texas 75254
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Associated Benefit Consultants, Inc

7272 Wurzbach Rd. Ste. 104
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Hector E. Villarreal
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Association Member Benefits

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6034 West Court Yard Dr
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Dan Battarbee
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Bay Bridge Administrators

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Austin, Texas 78716
Phone: 800-845-7519
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Blue Cross Blue Shield of Texas

1001 E. Lookout Drive
14th Floor, Tower B, 14.305
Richardson, Texas 75082
Phone: 972-766-9377
Cell: 972-978-8598
john_walker@bcbstx.com

Blas Martinez Jr

4519 San Bernardo
Laredo, Texas 78041
Phone: 956-724-9083
Fax: 956-726-1873
Blas Martinez Jr
blasmartinez@yahoo.com

Canada Life Assurance Co.

North Point Center II
6850 Austin Ctr. Blvd
Ste 195
Austin, Texas 78731
Phone: 866-381-8973
Fax: 512-527-9360
us-cust-serv@canadalifeus.com

Carlisle Insurance

PO Box Drawer 3030
Alice, Texas 78333
Phone:361-664-4348
Fax: 361-664-1822
Marta Garcia, ACSR, CISR
martag@carlisleins.com

Caruth & Associates

PO Box 4768
McAllen, Texas 78502
Phone: 956-682-1023
Fax: 956-682-0165
Dennis Carruth
Carruthandassoc@aol.com
drcarruth@aol.com

Catholic life Insurance

1635 N.E. Loop 410
PO Box 659527
San Antonio, Texas 78265
Phone: 210-828-9921
Fax: 210-828-4629
mscenter@cliu.com
donna@cliu.com
mfoersster@cliu.com

Claims Administrative Services

501 Shelly Dr
Tyler, Texas 75701
Phone: 800-765-2412
Fax: 903-509-1888
Sheila Darland
sheila.darland@cas-services.com

Colonial Life & Accident Ins.

PO Box 21811
Laredo, Texas 78044
Phone: 956-723-8405
Fax: 956-723-8405
Andres Ramos Jr
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Combenefts Corp

100 Glenborough Dr
Suite # 390
Houston, Texas 77067
Phone: 800-633-1262
Fax: 888-844-0831
Andrew Hillyer
Roberto Laurel
bob@laurelassoc.com

Corporate Health Plans of America

5000 Legacy Drive
Plano, Texas 75024
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Llona Lyde
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Crest Benefits Consulting, Inc

9440 Viscount, Ste. 101
El Paso, Texas 79925
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kenolson@crestconsultants.com

Delgado Insurance Agency

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Employee Benefits

15455 Dallas Parkway, Ste 1250
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Employers General

Thanksgiving Tower
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Fax: 214-665-6180
Gene Farnsworth, CPCU, AIC
egig@empgen.com

Employer Risk Inc

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El Paso, Texas 79912
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quotes@employerrisk.com
David Wysong

Farley Financial

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First Financial

2300 W. Pike Ste 103
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Doug Banks
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Fort Dearborn Life Insurance Co.

1020 31st
Downers Grove, IL 60515
Phone: 630-691-0224
Fax: 630-691-0235
marketing@dearbornnational.com
www.dearbornnational.com
John Doyle, VP Chief Marketing Officer
john_doyle@dearbornnational.com

Fringe Benefits Managements Co.

1720 So Gadsden St.
Tallahassee, FL 32301
Phone: 800-425-6200 X 201
Fax: 850-425-6220
Lorraine Ritch
lritch@fbmc-benefits.com

Goff Insurance Agency

Prepaid Legal Services, Inc
304 N. Pasadena
Kingsville, Texas 78363
Phone: 361-592-1026
pgoff@intcomm.net

Guzman Life Ins. Co of America

7000 N Mopac
Suite 140
Austin, Texas 78731
Phone: 800-436-5866
Fax: 512-343-8613
Denise Zapalac
denise_zapalac@glic.com

Guzman Agency

7540 Old Prue Rd Lot 1
San Antonio, Texas 78249
Phone: 210-331-8228
Jesus Segovia
Phone: 956-744-0019
guzmanjoseins@yahoo.com

Hartford Life

200 Hopmeadow St
Simbury, CT 06089
Phone: 281-877-3812
Phone: 800-523-2233
Fax: 281-877-3910
John Weitzel
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Harry Monti

Henri D. Kahn Insurance Service

104 Del Court, Ste 300
Laredo, Texas 78041
Phone: 956-725-3936
Fax: 956-791-0627
HENRI D. KAHN
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hkahn@kahnins.com

Highmark Life & Casualty

5956 Sherry Lane, Ste 1000
Dallas, Texas 75225
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Fax: 281-379-4735
Alberto Lucio
Albert.lucio@highmarklife.com

Holmes Murphy & Associates of Texas Inc

5949 Sherry Lane, Ste 902 LB78
Dallas, Texas 75225
Phone: 800-882-5949
Fax: 214-691-4639
H Louis
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Horace Mann Life Insurance

One Horace Mann Plaza
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Chris Deloney
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Humana

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San Antonio, Texas 78229
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agrove@humana.com

Icon Benefit Administrators

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Inscorp Partners, L & H, LLC

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Laredo, Texas 78044
Phone: 956-722-0566
Fax: 956-724-7734
Glen Jackson
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Jerry Jacobs Insurance Agency

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Port Mansfield, Texas 78598
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Jesse Trevino Insurance

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Fax: 210-521-8854
Allan Bassuk
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Laurel Insurance

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blas@laurelassoc.com

Legal Access Plans

2401 Fountain View, Ste 300
Houston, Texas 77050
Phone: 410-788-4499
Fax: 410-788-9489
Mary Scheeler
hotline@legalaccessplans.com

Lincoln Financial Group

4975 Preston Park Blvd. Ste 510W
Plano, TX 75093
Phone: 972-202-4760
Fax: 972-202-4256
1155 Dairy Ashford, Ste 209
Houston, TX 77079
Cas Petkovic
Abby.Hentges@ifg.com
cas.petkovic@ifg.com
www.ifg.com

Marnell & Associates

702 Wyoming Ave
El Paso, Texas 79902
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Fax: 915-532-1426

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leslie@marnellassociates.com
jessica@marnellassociates.com
krystal@marnellassociates.com
irene.estala@marnellassociates.com
info@marnellassociates.com

Meritain Health

An Aetna Company
3800 Sandshell Drive #260
Fort Worth, Texas 76137
Phone: 713-614-4008
Cell: 713-254-9565
Fax: 716-541-6645

Jennifer L. Henry VP
jennifer.henry@meritain.com

Metropolitan Life Insurance Co.

5400 LBJ Freeway, Ste 1100
Dallas, TX 75240
Phone: 512-691-1928
Fax: 512-691-1933
Crayton Davidson
cdavidson@metlife.com
astocker@metlife.com
www.metlife.com

Minnesota Life Insurance Company

400 Robert St. N.
St. Paul, MN 55101
Phone: 651-665-6308
Fax: 651-665-1541

Brian Anderson
brian.anderson@securian.com
www.lifebenefits.com

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Tab RFP 2012-012 Voluntary Group Vision Insurance
Detailed Tabulation

Low Plan - Monthly Rate

Current Plan	Company	Ameritas Life Insurance Corp.			Avesis Third Party Administrators Inc	Block Vision of Texas Inc.	Davis Vision Inc.
Eyetopia	Agent (s)	Alamo Ins. Group	Laurel Ins. & Assoc.	United Specialty Benefits	Alamo Group Insurance	Alamo Group, Carruth & Assoc., Laurel Ins. & Assoc., Highlander Financial	
\$8.50	Subscriber Only	\$8.70		\$8.90	\$7.11	\$6.90 / \$7.25 / \$7.61	\$5.60
N/A	Subscriber + One	N/A		N/A	\$12.56	\$11.80 / \$12.39 / \$13.01	N/A
\$22.00	Subscriber + Family	\$25.32		\$25.92	\$18.31	\$17.30 / \$18.16 / \$19.06	\$15.96
	Notes:	Addtl. plan available / 4 Optometrists / 2 Year rate guarantee			Addtl plan available / 9 Optometrists / 3 Year rate guarantee	Addtl plan available / 8 Optometrists, 3 Ophthalmologist / 3 year rate guarantee + 1 Year option not to exceed 5%	Addtl plan available / 9 Optometrists / 5 Year rate guarantee

Current Plan	Company	Dental Select	Eye Med Vision Care	Eyetopia Vision Care Inc.		Humana	Spectera Inc. / United Healthcare
Eyetopia	Agent (s)		Carruth & Assoc., Laurel Ins. & Assoc., United Specialty Benefits Co.	Direct	Laurel Ins. & Assoc.	Highlander Financial Services	
\$8.50	Subscriber Only	\$8.90	\$10.69	\$7.50	\$8.00	\$10.22	\$7.77
N/A	Subscriber + One	N/A	N/A	\$14.00	\$15.00	N/A	N/A
\$22.00	Subscriber + Family	\$21.50	\$29.72	\$22.00	\$24.00	\$24.82	\$22.91
	Notes:	6 Optometrists / 4 Year rate guarantee	4 Year rate guarantee	9 Optometrists, 1 ophthalmologists / 5 year rate guarantee		4 Year rate guarantee	Addtl plan available / 4 Year rate guarantee / 6 optometrists

Current Plan	Company	Superior Vision Services Inc	Vision Service Plan
Eyetopia	Agent (s)	Laurel Ins. & Assoc.	
\$8.50	Subscriber Only	\$9.92	\$12.92
N/A	Subscriber + One	N/A	N/A
\$22.00	Subscriber + Family	\$24.88	\$35.66
	Notes:	4 Year rate guarantee	2 Year rate guarantee

Tab RFP 2012-012 Voluntary Group Vision Insurance
Detailed Tabulation

High Plan - Monthly Rate

Current Plan	Company	Ameritas Life Insurance Corp.			Avesis Third Party Administrators Inc	Block Vision of Texas Inc.	Davis Vision Inc.
Eyetopia	Agent (s)	Alamo Ins. Group	Laurel Ins. & Assoc.	United Specialty Benefits	Alamo Group Insurance	Alamo Group, Carruth & Assoc., Laurel Ins. & Assoc., Highlander Financial	
\$16.85	Subscriber Only	\$12.74		\$13.00	\$7.81	\$19.88 / \$20.87 / \$21.91	\$7.46
N/A	Subscriber + One	N/A		N/A	\$13.80	\$33.79 / \$35.48 / \$37.25	N/A
\$43.20	Subscriber + Family	\$34.78		\$35.52	\$20.12	\$53.63 / \$56.31 / \$59.13	\$20.12
	Notes:	Addtl. plan available / 4 Optometrists / 2 Year rate guarantee			Addtl plan available / 9 Optometrists / 3 Year rate guarantee	Addtl plan available / 8 Optometrists, 3 Ophthalmologist / 3 year rate guarantee + 1 Year option not to exceed 5%	Addtl plan available / 9 Optometrists / 5 Year rate guarantee

Current Plan	Company	Dental Select	EyeMed Vision Care	Eyetopia Vision Care Inc.		Humana	Spectera Inc. / United Healthcare
Eyetopia	Agent (s)		Carruth & Assoc., Laurel Ins. & Assoc., United Specialty Benefits Co.	Direct	Laurel Ins. & Assoc.	Highlander Financial Services	
\$16.85	Subscriber Only	\$10.00	\$18.79	\$18.00	\$20.00	\$13.52	\$14.66
N/A	Subscriber + One	N/A	N/A	\$36.00	\$39.00	N/A	N/A
\$43.20	Subscriber + Family	\$23.90	\$49.88	\$50.00	\$54.00	\$32.86	\$43.24
	Notes:	6 Optometrists / 4 Year rate guarantee	4 Year rate guarantee	9 Optometrists, 1 ophthalmologists / 5 year rate guarantee		4 Year rate guarantee	Addtl plan available / 4 Year rate guarantee / 6 optometrists

Current Plan	Company	Superior Vision Services Inc	Vision Service Plan
Eyetopia	Agent (s)	Laurel Ins. & Assoc.	
\$16.85	Subscriber Only	\$16.88	\$19.82
N/A	Subscriber + One	N/A	N/A
\$43.20	Subscriber + Family	\$42.34	\$54.68
	Notes:	4 Year rate guarantee	2 Year rate guarantee

United Independent School District
Voluntary Group Vision Insurance
RFP 2012-012

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**RFP 2012-013 Supplemental Group Life Insurance
Detailed Tabulation**

Company	Current Plan		The Hartford		The Hartford	
	OneAmerica		Laurel Insurance Agency		Dennis Carruth & Associates	
Agent	Dennis Carruth & Associates		Laurel Insurance Agency		Dennis Carruth & Associates	
Eligible employees	All TRS eligible employees		All Active Eligible Full Time Employees		All Active Eligible Full Time Employees	
A.M. Best Financial Rating	A+		A		A	
Maximum amount of life insurance	\$500,000, not to exceed 7x employee's annual base salary in increments of \$1,000		\$500,000, not to exceed 7x earnings rounded to next higher \$1,000		\$500,000, not to exceed 7x earnings rounded to next higher \$1,000	
Minimum amount of life insurance	\$10,000		\$10,000		\$10,000	
Guaranteed issue amount	\$200,000		\$200,000		\$200,000	
Reduction schedule: Age when reduction occurs and amount of coverage after reduction						
	65	65%	65	65%	65	65%
	70	40%	70	40%	70	40%
	75	30%	75	30%	75	30%
	80		80		80	
Coverage terminates at age:	80 or retirement		80		80	
Dependent coverage: Guaranteed issue						
	*Spouse	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
	#Children	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Age limit for Spouse	70		not listed		not listed	
Children coverage	Up to age 25, Unmarried, Full-time Student		Up to age 25, Student extension		Up to age 25, Student extension	
	Live birth to six months is 10% of full benefit		Live birth to six months is 10% of full benefit		Live birth to six months is 10% of full benefit	
Other Benefits	Accelerated Death Benefit - 50% up to \$100,000		Accelerated Death Benefit - 80% up to \$500,000		Accelerated Death Benefit - 80% up to \$500,000	
	Suicide Limitation - two years		Suicide Limitation - two years		Suicide Limitation - two years	
	Conversion Provision		Conversion Provision		Conversion Provision	
	Waiver of premium - six months		Waiver of premium**		Waiver of premium**	
	Portability Provision					
Premium rates/\$1,000/age category			Employee Rate	Spouse Rate	Employee Rate	Spouse Rate
	0-29	\$0.04	0.036	0.040	0.036	0.040
	30-34	\$0.05	0.045	0.050	0.045	0.050
	35-39	\$0.06	0.055	0.060	0.054	0.060
	40-44	\$0.09	0.082	0.090	0.081	0.090
	45-49	\$0.14	0.128	0.140	0.126	0.140
	50-54	\$0.22	0.201	0.220	0.198	0.220
	55-59	\$0.37	0.338	0.370	0.333	0.370
	60-64	\$0.58	0.529	0.580	0.522	0.580
	65-69	\$1.02	0.930	1.020	0.918	1.020
	70-74	\$1.82	1.660	1.820	1.638	1.820
	75+	\$1.82	1.660	1.820	1.638	1.820
	80-99					
Contract terms	N/A		three year rate guarantee		three year rate guarantee	
Comments	*not to exceed 50% of employee coverage #Coverage rate is \$1.92		** Six month elimination period rates Child rate = \$1.92 per child unit		** Six month elimination period rates Child rate = \$1.92 per child unit	

**RFP 2012-013 Supplemental Group Life Insurance
Detailed Tabulation**

Company	The Hartford		Cigna Benefit Solutions		Minnesota Life
Agent	Alamo Insurance Group		Laurel Insurance Agency		Dennis Carruth & Associates
Eligible employees	All Active Eligible Full Time Employees		All active , full time employees of the employer regularly working a minimum of 30 hours per week		Regularly full-time employees actively working a minimum of 30 hours per week at the employer's normal place of business
A.M. Best Financial Rating	A		A		A+
Maximum amount of life insurance	\$500,000, not to exceed 7x earnings rounded to next higher \$1,000		The lesser of 7 times annual compensation to a maximum of \$500,000 rounded to the nearest \$1,000		The lesser of \$500,000 or seven times basic annual earnings
Minimum amount of life insurance	\$10,000		\$10,000		\$10,000
Guaranteed issue amount	\$200,000		\$200,000		\$200,000
Reduction schedule: Age when reduction occurs and amount of coverage after reduction					
	65	65%		-	65%
	70	40%		65%	40%
	75	30%		45%	30%
	80			30%	-
Coverage terminates at age:	80		99		-
Dependent coverage: Guaranteed issue					
	*Spouse	\$50,000		\$50,000	\$50,000
	#Children	\$10,000		All guaranteed issue	\$10,000
Age limit for Spouse	not listed		70		70
Children coverage	Up to age 25, Student extension		25 years (if full time student)		Up to age 25
	Live birth to six months is 10% of full benefit		Live birth to six months is \$1,000		Live birth to six months is \$1,000 benefit
Other Benefits	Accelerated Death Benefit - 80% up to \$500,000		Terminal Illness - 75%		Accelerated death benefit - 100%
	Suicide Limitation - two years		Suicide Limitation - two years		Suicide Limitation - two years
	Conversion Provision		Conversion Provision		Conversion provision
	Waiver of premium**		Waiver of premium - 9 months		Waiver of premium - 9 months
					Portability provision
Premium rates/\$1,000/age category	Employee Rate	Spouse Rate	Employee Rate	Ported Rate	
0-29	0.036	0.040	0.036	0.153	0.030
30-34	0.045	0.050	0.045	0.177	0.040
35-39	0.055	0.060	0.054	0.190	0.050
40-44	0.082	0.090	0.081	0.243	0.070
45-49	0.128	0.140	0.126	0.384	0.110
50-54	0.201	0.220	0.198	0.726	0.180
55-59	0.338	0.370	0.334	1.347	0.300
60-64	0.538	0.580	0.523	2.461	0.470
65-69	0.946	1.020	0.920	4.065	0.830
70-74	1.687	1.820	1.642		1.480
75+	1.687	1.820	1.642		1.480
80-99					
Contract terms	three year rate guarantee		36 month rate guarantee		Three year guaranteed, Years 4-5 negotiable based on loss ratio of first three years is 75% or less
Comments	** Six month elimination period rates				
*not to exceed 50% of employee coverage	Child rate = \$1.92 per child unit		Child rate \$0.20/\$1000 up to \$15,000		Child rate is \$0.11/\$1,000
#Coverage rate is \$1.92					

**RFP 2012-013 Supplemental Group Life Insurance
Detailed Tabulation**

Company	Aflac	OneAmerica dba AUL	Sun Life Financial
Agent	Gerardo A. Garza	Dennis Carruth & Associates	Laurel Insurance Agency
Eligible employees	All full-time employees, working at least 16 hours or more weekly, with at least 90 days of continuous employment by the date of the enrollment are eligible.	All eligible full-time employees working 20 hours/week	All full-time United States employees working in the United States who are scheduled to work a minimum of 30 hours per week
A.M. Best Financial Rating	A+	A+	A+
Maximum amount of life insurance	\$100,000	\$500,000, not to exceed 7x employee's annual base salary in increments of \$1,000	\$500,000 or 7 times annual earnings, whichever is less
Minimum amount of life insurance	\$20,000	\$10,000	\$10,000
Guaranteed issue amount	Employee amount purchased by \$12/week and \$5,000 spouse based on 10% participation	\$300,000	\$350,000
Reduction schedule: Age when reduction occurs and amount of coverage after reduction			
	65	-	65%
	70	-	40%
	75	-	30%
	80	-	-
Coverage terminates at age:	70	80 or retirement	99
Dependent coverage: Guaranteed issue			
*Spouse	\$50,000	\$75,000	Lesser of current or \$50,000
#Children	\$10,000	\$10,000	\$10,000
Age limit for Spouse	70	70	70
Children coverage	Up to age 25	Up to age 25, Unmarried, Full-time Student	Unmarried from 14 days - 19 years or 25 years if full-time student
	Child Term Rider	Live birth to six months is 10% of full benefit	14 days to 6 months - \$1,000
Other Benefits	No accelerated death benefit	Accelerated death benefit up to 50% of life amount	Accelerated death benefits up to 75%, \$500,000 max
	Waiver of premium - 6 months, ages 18-55	Suicide limitation - two years	Portability provision
		Portability provision	Conversion privilege
		Continuity of coverage	Waiver of premium - 6 months
		Conversion privilege	Suicide limitation - two years
		Waiver of premium - 6 months	
Premium rates/\$1,000/age category			
0-29	Age 25 Non Tobacco \$0.78/\$1,000	0.039	0.031
30-34	Age 35 Non Tobacco \$1.08/\$1,000	0.048	0.039
35-39	Age 45 Non Tobacco \$1.82/\$1,000	0.058	0.047
40-44	Age 55 Non Tobacco \$3.51/\$1,000	0.086	0.0706
45-49		0.133	0.110
50-54	Age 25 Tobacco \$1.13/\$1,000	0.210	0.173
55-59	Age 35 Tobacco \$1.60/\$1,000	0.353	0.290
60-64	Age 45 Tobacco \$2.73/\$1,000	0.553	0.455
65-69	Age 55 Tobacco \$4.81/\$1,000	0.971	0.800
70-74		1.733	1.427
75+		1.733	1.427
80-99			
Contract terms		Five years guaranteed	Five year rate guarantee
Comments			
*not to exceed 50% of employee coverage	Different rates for spouse. Rates based on whole life scale	Child rate \$1.92	Child rate \$1.92
#Coverage rate is \$1.92	Child rate different scale		

RFP 2012-013 Supplemental Group Life Insurance
Detailed Tabulation

Company	The Standard	Reliance Standard	UNUM
Agent	Laurel Insurance Agency	Dennis Carruth & Associates	Laurel Insurance Agency
Eligible employees	All active employees of the employer working 30 hours per week	Each active full-time other working 30 or more hours per week except any person working on a temporary or seasonal basis	All active full-time employees working 30 hours per week in the United States with the employer
A.M. Best Financial Rating	A	A	A
Maximum amount of life insurance	Increments of \$1,000 to a maximum of \$750,000	\$500,000 in increments of \$10,000	\$500,000, five times annual earnings rounded to the next higher \$10,000
Minimum amount of life insurance	\$10,000	\$10,000	\$10,000
Guaranteed issue amount	\$250,000	Under age 60 \$200,000, Age 60-69 \$20,000	\$250,000
Reduction schedule: Age when reduction occurs and amount of coverage after reduction			
	65 65%		65%
	70 40%		40%
	75 30%		30%
	80		
Coverage terminates at age:	80		
Dependent coverage: Guaranteed issue			
*Spouse	\$50,000	Under age 60 \$50,000	\$50,000
#Children	\$15,000	All child amounts guaranteed	Not more than 100% of the employee life amount
Age limit for Spouse	80	75	
Children coverage	Live birth through age 20, or thru age 24 if the child is a full-time registered student	Unmarried financially dependent children from 14 days to age 25	
		14 days up to 6 months \$1,000	
Other Benefits	Accelerated death benefit up to 75%, max \$500,000	Accelerated death benefit - 50% to \$250,000 lump sum payout	Accelerated death benefit - 50% of life amount up to a maximum of \$750,000
	Suicide limitation - two years	Suicide limitation - two years	24 month suicide exclusion
	Waiver of premium - 180 calendar days	Conversion provision	Portability provision
	Portability provision	Waiver of premium - six months	Conversion provision
	Conversion provision	Portability provision	No defined waiver of premium period
Premium rates/\$1,000/age category			
	0-29 0.030	0.036	0.032
	30-34 0.040	0.045	0.040
	35-39 0.050	0.054	0.049
	40-44 0.070	0.081	0.073
	45-49 0.110	1.260	0.113
	50-54 0.180	1.980	0.177
	55-59 0.300	3.330	0.298
	60-64 0.460	5.220	0.467
	65-69 0.820	9.180	0.822
	70-74 1.460	16.380	1.466
	75+ 1.460	16.380	1.466
	80-99		
Contract terms	Three years guaranteed	60 month rate guarantee	Three year rate guarantee. Years 4 and 5 will be discussed if selected as finalist
Comments *not to exceed 50% of employee coverage #Coverage rate is \$1.92	Child rate \$.15/\$1,000	Questionable rate schedule	Child rate \$0.879/\$2,500

**RFP 2012-013 Supplemental Group Life Insurance
Detailed Tabulation**

Company	UNUM	UNUM	5 Star
Agent	Alamo Insurance	Financial Benefits Service	Financial Benefits Service
Eligible employees	All active full-time employees working 30 hours per week in the United States with the employer	All active full-time employees working 30 hours per week in the United States with the employer	All permanent full-time active employees, spouses and dependent children. 30 hours per week
A.M. Best Financial Rating	A	A	A-
Maximum amount of life insurance	\$500,000, five times annual earnings rounded to the next higher \$10,000	\$500,000, five times annual earnings rounded to the next higher \$10,000	5 times annual salary up to \$500,000
Minimum amount of life insurance	\$10,000	\$10,000	\$10,000
Guaranteed issue amount	\$250,000	\$250,000	5 times annual salary up to \$500,000
Reduction schedule: Age when reduction occurs and amount of coverage after reduction			
	65 65%	65%	
	70 40%	40%	65%
	75 30%	30%	45%
	80		30%
Coverage terminates at age:			
Dependent coverage: Guaranteed issue			
*Spouse	\$50,000	\$50,000	50% of employee benefit up to \$50,000
#Children	Not more than 100% of the employee life amount	Not more than 100% of the employee life amount	50% of employee benefit up to \$10,000
Age limit for Spouse			75
Children coverage			14 days old up to 21(25 if a full-time student)
Other Benefits	Accelerated death benefit - 50% of life amount up to a maximum of \$750,000	Accelerated death benefit - 50% of life amount up to a maximum of \$750,000	Accelerated death benefit up to 50% of life benefit not to exceed a maximum of \$150,000
	24 month suicide exclusion	24 month suicide exclusion	Portability provision
	Portability provision	Portability provision	Conversion provision
	Conversion provision	Conversion provision	Waiver of premium - 9 months
	No defined waiver of premium period	No defined waiver of premium period	Suicide limitation - two years
Premium rates/\$1,000/age category			
0-29	0.033	0.033	0.040
30-34	0.041	0.041	0.050
35-39	0.050	0.050	0.060
40-44	0.075	0.075	0.090
45-49	0.115	0.115	0.140
50-54	0.181	0.181	0.220
55-59	0.305	0.305	0.370
60-64	0.477	0.477	0.580
65-69	0.840	0.840	1.020
70-74	1.499	1.499	1.820
75+	1.499	1.499	1.820
80-99			
Contract terms	Three year rate guarantee. Years 4 and 5 will be discussed if selected as finalist	Three year rate guarantee. Years 4 and 5 will be discussed if selected as finalist	36 month rate guarantee
Comments *not to exceed 50% of employee coverage #Coverage rate is \$1.92	Child rate \$0.879/\$2,500	Child rate \$0.879/\$2,500	Child rate \$.20/\$1,000

**RFP 2012-013 Supplemental Group Life Insurance
Detailed Tabulation**

Company	Lincoln Financial Group	Lincoln Financial Group	UNUM
Agent	Laurel Insurance Agency	Alamo Insurance Group	Dennis Carruth & Associates
Eligible employees	All permanent employees regularly scheduled to work at least 30 hours each week.	All permanent employees regularly scheduled to work at least 30 hours each week.	All active full-time employees working 30 hours per week in the United States with the employer
A.M. Best Financial Rating	A+	A+	A
Maximum amount of life insurance	Coverage available in \$10,000 increments up to 7x annual salary (rounded to the next higher \$10,000). Maximum coverage is \$500,000	Coverage available in \$10,000 increments up to 7x annual salary (rounded to the next higher \$10,000). Maximum coverage is \$500,000	\$500,000, five times annual earnings rounded to the next higher \$10,000
Minimum amount of life insurance	\$10,000	\$10,000	\$10,000
Guaranteed issue amount	\$400,000**	\$400,000**	\$250,000
Reduction schedule: Age when reduction occurs and amount of coverage after reduction			
65	reduces 35%	reduces 35%	65%
70	reduces an additional 20% of original amount	reduces an additional 20% of original amount	40%
75	reduces an additional 15% of original amount	reduces an additional 15% of original amount	30%
80			
Coverage terminates at age:	99 or retirement	99 or retirement	
Dependent coverage: Guaranteed issue			
*Spouse	\$30,000**	\$30,000**	\$50,000
#Children	\$10,000	\$10,000	Not more than 100% of the employee life amount
Age limit for Spouse	75	75	
Children coverage	6 months - age 25 (25 if unmarried and full-time student)	6 months - age 25 (25 if unmarried and full-time student)	
	live birth - 6 months \$1,000	live birth - 6 months \$1,000	
Other Benefits	Accelerated death benefit - 75% up to \$250,000	Accelerated death benefit - 75% up to \$250,000	Accelerated death benefit - 50% of life amount up to a maximum of \$750,000
	Portability provision	Portability provision	24 month suicide exclusion
	Waiver of premium - six months	Waiver of premium - six months	Portability provision
			Conversion provision
			No defined waiver of premium period
Premium rates/\$1,000/age category			
0-29	0.030	0.030	0.032
30-34	0.040	0.040	0.040
35-39	0.050	0.050	0.049
40-44	0.080	0.080	0.073
45-49	0.120	0.120	0.113
50-54	0.190	0.190	0.177
55-59	0.320	0.320	0.298
60-64	0.510	0.510	0.467
65-69	0.900	0.900	0.822
70-74	1.600	1.600	1.466
75+	1.750	1.750	1.466
80-99	1.800	1.800	
Contract terms	Two year guarantee	Two year guarantee	Three year rate guarantee. Years 4 and 5 will be discussed if selected as finalist
Comments *not to exceed 50% of employee coverage #Coverage rate is \$1.92	**Newly eligible employees - the lesser of \$400,000 or 300% of salary of coverage is available on Guaranteed acceptance basis. Current employees eligibility is up to 2 increments for Guaranteed acceptance. Newly eligible spouse - \$30,000 of coverage is available on a Guaranteed acceptance basis. Current eligible spouses - up to 2 increments are available on a Guaranteed basis. Adjusted once each year on the program anniversary date Child rate is \$0.20/\$1,000	**Newly eligible employees - the lesser of \$400,000 or 300% of salary of coverage is available on Guaranteed acceptance basis. Current employees eligibility is up to 2 increments for Guaranteed acceptance. Newly eligible spouse - \$30,000 of coverage is available on a Guaranteed acceptance basis. Current eligible spouses - up to 2 increments are available on a Guaranteed basis. Adjusted once each year on the program anniversary date Child rate is \$0.20/\$1,000	Child rate \$0.879/\$2,500

**RFP 2012-013 Supplemental Group Life Insurance
Detailed Tabulation**

Company	ING
Agent	Dennis Carruth & Associates
Eligible employees	All employees, No waiting period 30 hours / week
A.M. Best Financial Rating	A
Maximum amount of life insurance	\$500,000 not to exceed 7 times basic annual earnings
Minimum amount of life insurance	\$10,000
Guaranteed issue amount	\$200,000
Reduction schedule: Age when reduction occurs and amount of coverage after reduction	
65	65%
70	40%
75	30%
80	
Coverage terminates at age:	Retirement
Dependent coverage: Guaranteed issue	
*Spouse	\$50,000
#Children	\$10,000
Age limit for Spouse	70
Children coverage	Dependent coverage terminates when the child is no longer a dependent as defined by the policy
Other Benefits	Accelerated death benefits - 50% up to \$250,000
	Suicide limitation - two years
	Portability provision
Premium rates/\$1,000/age category	
0-29	0.030
30-34	0.040
35-39	0.050
40-44	0.070
45-49	0.110
50-54	0.180
55-59	0.300
60-64	0.460
65-69	0.820
70-74	1.460
75+	1.460
80-99	
Contract terms	36 months rate guarantee
Comments *not to exceed 50% of employee coverage #Coverage rate is \$1.92	Child rate \$0.16/\$1,000

**United Independent School District
Voluntary Group Supplemental Life Insurance
RFP 2012-013**

Vendors:

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