

UNITED INDEPENDENT SCHOOL DISTRICT
 Voluntary Group Disability Insurance RFP # 005-2015
 Tabulation of Proposals - Cost Summary
 Effective Date: September 1, 2015
 Review Date: March 25, 2015

Proposal Number	Insurance Company	Agent Name	Current or Alternate Benefits	Age Based Rates	Monthly Amount	Rate Guarantee
1A	Sun Life Assurance Company	Laurel Insurance Agency Carruth & Associates Mike Gilpin (TCOR)	Current	Yes	\$115,902	3 Years
1B	Sun Life Assurance Company	Laurel Insurance Agency Carruth & Associates Mike Gilpin (TCOR)	Alternate	Yes	\$110,089	3 Years
2	Standard Insurance Company	Laurel Insurance Agency	Current	Yes	\$125,006	2 Years
3	Standard Insurance Company	Gene Tyler	Current	Yes	\$121,991	2 Years
4	Life Insurance Company of North America (CIGNA)	Laurel Insurance Agency	Current	Yes	\$127,500	2 Years
5A	Hartford Life & Accident Insurance	Laurel Insurance Agency	Current	Yes	\$171,389	3 Years
5B	Hartford Life & Accident Insurance	Laurel Insurance Agency	Alternate	Yes	\$165,425	3 Years
6	Aetna Life Insurance Company	Laurel Insurance Agency Gallagher Benefit Services	Current	No	-	-
7A	UNUM Life Insurance Company	Laurel Insurance Agency	Current	Yes	\$112,847	1 Year & 10% Cap Year 2
7B	UNUM Life Insurance Company	Laurel Insurance Agency	Alternate	Yes	\$105,917	1 Year & 10% Cap Year 2
8	Hartford Life & Accident Insurance	Carruth & Associates	Current	Yes	\$171,348	3 Years
9	American Fidelity Assurance Company	First Financial	Current	No	-	-

Comments:

1. Monthly premium is based on current monthly benefit amounts for each age group applied to respective monthly rate.
2. Current number of participants is 2,902 and current monthly benefit is \$5,312,400.
3. Rates for proposals number 6 and 9 are non-responsive because rates are not provided in 5 year age bands.

UNITED INDEPENDENT SCHOOL DISTRICT
 Voluntary Group Disability Insurance RFP # 005-2015
 Tabulation of Proposals - Cost
 Effective Date: September 1, 2015
 Review Date: March 25, 2015

Proposal Number: 1A (Current Benefits)
 Insurance Company: Sun Life Assurance Company
 AM Best Rating: A+/XV
 Company Representative: Mathew Hershberger
 Agent Name: Laurel Insurance Agency, Carruth & Associates, Mike Gilpin
 Agent Location: McAllen, TX, Laredo, TX, New Braunfels, TX
 Rate Guarantee: 3 years

COST:							
Age	Monthly Rates by Type of Plan (Per \$100 Benefit)						Monthly Premium
	A	B	C	D	E	F	
< 29	\$ 1.50	\$ 1.07	\$.76	\$ 1.24	\$.82	\$.50	\$ 4,455
30-34	\$ 1.75	\$ 1.22	\$.88	\$ 1.43	\$.89	\$.55	\$ 14,002
35-39	\$ 1.95	\$ 1.45	\$ 1.06	\$ 1.52	\$ 1.02	\$.62	\$ 16,318
40-44	\$ 2.18	\$ 1.74	\$ 1.33	\$ 1.58	\$ 1.14	\$.73	\$ 17,826
45-49	\$ 2.86	\$ 2.34	\$ 1.85	\$ 1.98	\$ 1.45	\$.97	\$ 19,913
50-54	\$ 3.76	\$ 3.07	\$ 2.47	\$ 2.58	\$ 1.89	\$ 1.30	\$ 18,131
55-59	\$ 5.02	\$ 3.98	\$ 3.36	\$ 3.66	\$ 2.62	\$ 2.00	\$ 15,186
60-64	\$ 5.06	\$ 3.56	\$ 2.93	\$ 4.99	\$ 3.79	\$ 2.86	\$ 7,519
65+	\$ 6.69	\$ 4.66	\$ 3.78	\$ 6.61	\$ 4.58	\$ 3.70	\$ 2,552
Monthly Premium	\$ 55,123	\$ 11,165	\$ 3,863	\$ 36,534	\$ 7,472	\$ 1,745	\$ 115,902

Comments:

1) Plan Description is the following:

<u>Plan Code</u>	<u>Benefit Period</u>	<u>Elimination Period</u>	<u>Plan Code</u>	<u>Benefit Period</u>	<u>Elimination Period</u>
A	Age 65	14 Days	D	3 Years	14 Days
B	Age 65	30 Days	E	3 Years	30 Days
C	Age 65	60 Days	F	3 Years	60 Days

2) Continuation of current benefits.