

**PHARR-SAN JUAN-ALAMO ISD**  
RFP #18-19-025  
Voluntary Personal Insurance  
Review Date: March 29, 2019

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**PHARR-SAN JUAN-ALAMO ISD**  
 Voluntary Cancer RFP # 18-19-025  
 Sorted by Annual Premium (After Renewal Premium)  
 Effective Date: May 1, 2019  
 Review Date: March 29, 2019

Proposal Number	Insurance Company	Agent	Take Over	Comparable Benefits	Annual Premium	Rate (2) Basis (3)	Premium Change		Rate Guarantee
							Annual	PEPM	
Current	Allstate Benefits	Bob Trevino	N/A	Yes	\$734,035	Composite		-	3 Years
Renewal	Allstate Benefits (5)	Bob Trevino	Yes	Yes	\$734,035	Composite		\$0.00	3 Years
18	Sun Life (6)	Bob Trevino	TBD	No	\$642,091	Composite	(\$91,944)	(\$3.47)	3 Years
7	Colonial (4) (6)	4 Agents (4)	No	Yes	\$693,992	Composite	(\$169,939)	(\$6.41)	2 Years
10	Guardian Life	Bob Trevino	Yes	Yes	\$818,447	Composite	\$84,412	\$3.18	3 Years
16	American Public Life (6)	Finacial Benefit Services	TBD	No	\$825,444	Attained Age	\$91,409	\$3.45	1 Year
11	Kemper (Reserve Life)	Chris Forton	Yes	No	\$828,125	Composite	\$94,090	\$3.55	2 Years
4	Assurity	Bob Trevino	TBD	Yes	\$1,121,114	Attained Age	\$37,079	\$1.40	2 Years
2,209	Employees								

Comment:

- (1) Source is detail tabulation of proposals.
- (2) Composite rate is the rate filed with Texas Department of Insurance & is not based on insured's age.
- (3) Attained Age Rate is based on age at time of take-over.
- (4) Agents representing Colonial Life are the following:
  - a) Bob Trevino- Pharr, TX; b) Lone Star Insurance - McAllen, TX; Puro Aseguro - Pharr, TX; c) Tamez Financial Group - Weslaco, TX;
  - d) Ortegon Insurance Agency - Weslaco, TX
- (5) Allstate will allow open enrollment.
- (6) No coverage for Pre-existing conditions.

**PHARR-SAN JUAN-ALAMO ISD**  
 Voluntary Cancer Insurance Proposals (RFP# 18-19-025)  
 Review Date: March 29, 2019

<b>General</b>	<b>Current</b>		<b>RECOMMENDATION</b>	
RFP Number	<b>Allstate Benefits</b>		<b>Renwal</b>	
Insurance Company	A+ / XV; Stable		<b>Allstate Benefits</b>	
A.M. Best Rating	Richard Pina		A+ / XV; Stable	
Company Representative	Bob Trevino		Richard Pina	
Agent			Bob Trevino	
Agent Location	Pharr, TX		Pharr, TX	
Policy Type	Group		Group	
Portability	Yes, Conversion to Individual Policy at Issue Age		Yes, Conversion to Individual Policy at Issue Age	
<b>Guarantee Issue</b>				
Take-over	Yes, Current Carrier		Yes, Current Carrier	
Open Enrollment	GI All New Uninsured & Upgrades for Current Insureds		GI All New Uninsured & Upgrades for Current Insureds	
Pre-existing Condition Limitation	12/12		12/12	
Comment				
<b>Benefit</b>				
	<u>Basic</u>	<u>High</u>	<u>Basic</u>	<u>High</u>
Number of Benefit Categories	28	28	28	28
Radiation/Chemotherapy	Up to \$5,000	Up to \$10,000	Up to \$5,000	Up to \$10,000
Initial Diagnosis	\$3,000	\$5,000	\$3,000	\$5,000
Hospital Confinement	\$100/Day-70 Days	\$300/Day-70 Days	\$100/Day-70 Days	\$300/Day-70 Days
Intensive Care	Same	Same	Same	Same
Surgery	Up to \$1,500	Up to \$4,500	Up to \$1,500	Up to \$4,500
Experimental Treatment	Up to \$5,000	Up to \$5,000	Up to \$5,000	Up to \$5,000
Blood	Up to \$5,000	Up to \$10,000	Up to \$5,000	Up to \$10,000
Anti Nausea Benefit	Up to \$200	Up to \$200	Up to \$200	Up to \$200
At Home Nursing	Up to \$100/Day	Up to \$300/Day	Up to \$100/Day	Up to \$300/Day
Physical/Speech Therapy	Up to \$50/Day	Up to \$50/Day	Up to \$50/Day	Up to \$50/Day
Outpatient Lodging	Up to \$50/Day	Up to \$50/Day	Up to \$50/Day	Up to \$50/Day
Non-Local Transportation	Coach or \$.40 Mile	Coach or \$.40 Mile	Coach or \$.40 Mile	Coach or \$.40 Mile
Family Lodging	Up to \$50/Day	Up to \$50/Day	Up to \$50/Day	Up to \$50/Day
Bone Marrow/Stem Cell Transplant	Up to \$2,500 Per Year	Up to \$2,500 Per Year	Up to \$2,500 Per Year	Up to \$2,500 Per Year
Annual Wellness	\$50	\$100	\$50	\$100
Other Specified Diseases	29 Diseases	29 Diseases	29 Diseases	29 Diseases
<b>Cost</b>	<u>Total</u>	<u>Basic</u>	<u>Basic</u>	<u>High</u>
EE Only	1,281	705	\$14.52	\$29.28
EE & SP	221	121	\$25.36	\$50.56
EE & CH.	309	170	\$25.36	\$50.56
EE & FAM	398	219	\$25.36	\$50.56
Total	2,209	1,215	\$278,042	\$455,992
Combined				\$734,035
Increase ( Decrease)				-
<b>RATE GUARANTEE</b>	3 Years		3 Years	
<b>RATE BASIS</b>	Composite		Composite	
<b>COMMENT</b>	Transmittal letter indicates that Allstate underwriting has approved a "true open enrollment."			

**PHARR-SAN JUAN-ALAMO ISD**  
 Voluntary Cancer Insurance Proposals (RFP# 18-19-025)  
 Review Date: March 29, 2019

<b>General</b>	<b>4</b>		<b>7</b>	
RFP Number	<b>Assurity Life Insurance</b>		<b>Colonial Life &amp; Accident Insurance Co.</b>	
Insurance Company	A-/IX		A/XV	
A.M. Best Rating	Steve Wilson		Regina Lane	
Company Representative	Bob Trevino		1. Bob Trevino Insurance/Workplace Benefit Advisors	
Agent			2. Lone Star Insurance Services	
			3. Puro Aseguro	
			4. Tamez Financial Group	
			5. Ortegon Insurance Agency	
Agent Location	Pharr, TX		Pharr, TX; McAllen, TX; Weslaco, TX	
Policy Type	Group		Group	
Portability	Yes		Conversion to Individual Policy	
<b>Guarantee Issue</b>	TBD		TBD	
Take-over	UW waived for current insureds;		GI for Initial Enrollment	
Open Enrollment	& Simplified Issue for New			
Pre-existing Condition Limitation	12/12		No coverage for Pre-Existing Conditions	
Comment				
<b>Benefit</b>	<b>Basic</b>	<b>High</b>	<b>Level 2 Basic</b>	<b>Level 4 High</b>
Number of Benefit Categories	28	28	33	33
Radiation/Chemotherapy	\$2,500	\$2,500	Up to \$5,000	Up to \$10,000
Initial Diagnosis	\$500	\$2,500	\$3,000	\$3,000
Hospital Confinement	\$150/Day-75 Days	\$150/Day-75 Days	\$100/Day-30 Days	\$300/Day-30 Days
Intensive Care	Rider	\$300/Day	Same	Same
Surgery	Up to \$5,000	Up to \$5,000	Up to \$1,500	Up to \$4,500
Experimental Treatment	\$5,000	\$5,000	Up to \$10,000	Up to \$10,000
Blood	\$150/Day, 30 Days	\$150/Day, 30 Days	Up to \$5,000	Up to \$10,000
Anti Nausea Benefit	Up to \$500	Up to \$500	Up to \$200	Up to \$200
At Home Nursing	Up to \$100/Day	Up to \$100/Day	Up to \$300/Day	Up to \$300/Day
Physical/Speech Therapy	TBD	TBD	TBD	TBD
Outpatient Lodging	Up to \$60/Day	Up to \$60/Day	Up to \$50/Day	Up to \$50/Day
Non-Local Transportation	\$175/week	\$175/week	\$.40 Mile	\$.40 Mile
Family Lodging	Up to \$60/Day	Up to \$60/Day	Up to \$50/Day	Up to \$50/Day
Bone Marrow/Stem Cell Transplant	Up to \$10,000	Up to \$10,000	\$10,000 /lifetime	\$10,000 /lifetime
Annual Wellness	\$100	\$100	\$50	\$100
Other Specified Diseases	Rider	Yes	Yes	Yes
<b>Cost</b>	<b>Total</b>	<b>Basic</b>	<b>Basic</b>	<b>High</b>
EE Only	1,281	705	\$29.67	\$37.01
EE & SP	221	121	\$59.63	\$71.55
EE & CH	309	170	\$30.82	\$39.84
EE & FAM	398	219	\$58.11	\$74.40
Total	2,209	1,215	\$553,177	\$567,937
Combined				\$1,121,114
Increase ( Decrease)				\$387,080
<b>RATE GUARANTEE</b>	1 Year		2 Years	
<b>RATE BASIS</b>	Age Rated		Composite..	
<b>COMMENT</b>	Non Responsive; Age Banded Rates; For Evaluation Used Age 50 Rates; High Plan Includes Riders For 3 Benefits.		Rates Include Riders for Specified Disease & Initial Diagnosis	

**PHARR-SAN JUAN-ALAMO ISD**  
 Voluntary Cancer Insurance Proposals (RFP# 18-19-025)  
 Review Date: March 29, 2019

<b>General</b>	<b>10</b>		<b>11</b>	
RFP Number	<b>Guardian Life Insurance Company</b>		<b>Kemper (Reserve National Ins.)</b>	
Insurance Company	A++/XV		A-/X	
A.M. Best Rating	Jeremy Koger		Robbie Nevers	
Company Representative	Bob Trevino		Chris Forton	
Agent				
Agent Location	Pharr, TX		Austin, TX	
Policy Type	Group		Group	
Portability	Yes			
<b>Guarantee Issue</b>				
Take-over	Yes		Yes	
Open Enrollment	EOI above Non-Medical Amounts		TBD	
Pre-existing Condition Limitation	3/6/12		1/1	
Comment				
<b>Benefit</b>	<b>Basic</b>	<b>High</b>	<b>Basic</b>	<b>High</b>
Number of Benefit Categories	33	33	36	-
Radiation/Chemotherapy	Up to \$5,000	Up to \$10,000	Up to \$2,500	-
Initial Diagnosis	\$2,500	\$5,000	TBD	-
Hospital Confinement	\$300/Day-30 Days	\$400/Day-30 Days	\$200/Day-60 Days	-
Intensive Care	\$400/Day-30 Days	\$600/Day-30 Days	TBD	-
Surgery	Up to \$4,125	Up to \$5,500	Up to \$3,000	-
Experimental Treatment	Up to \$1,000/month	Up to \$2,400/month	Up to \$7,500/year	-
Blood	Up to \$5,000	Up to \$10,000	Up to \$200/Day	-
Anti Nausea Benefit	\$50/Day, 75 visits	\$50/Day, 75 visits	Up to \$250/year	-
At Home Nursing	\$50/visit, 30 visits	\$100/visit, 30 visits	Up to \$100/Day	-
Physical/Speech Therapy	\$25/visit, 4/month	\$50/visit, 4/month	Up to \$35/session	-
Outpatient Lodging	\$250/Day, 3 Days/proc.	\$350/Day, 3 Days/proc.	Up to \$75/Day	-
Non-Local Transportation	\$.50 Mile to \$1000	\$.50 Mile to \$1500	\$.50 Mile to \$700	-
Family Lodging	\$250/Day, 3 Days/proc.	\$350/Day, 3 Days/proc.	Up to \$75/Day	-
Bone Marrow/Stem Cell Transplant	Up to \$7,500	Up to \$10,000	Up to \$15,000	-
Annual Wellness	\$100	\$100	\$75	-
Other Specified Diseases	None	None	32 Diseases	32 Diseases
<b>Cost</b>	<b>Total</b>	<b>Basic</b>	<b>Basic</b>	<b>High</b>
EE Only	1,281	705	\$20.42	\$26.96
EE & SP	221	121	\$39.43	\$51.97
EE & CH.	309	170	\$24.67	\$31.68
EE & FAM	398	219	\$43.68	\$56.69
Total	2,209	1,215	\$395,123	\$423,324
Combined				\$818,447
Increase ( Decrease)				\$84,413
<b>RATE GUARANTEE</b>	3 Years		2 Years	
<b>RATE BASIS</b>	Composite		Composite	
<b>COMMENT</b>	Annual Open Enrollment included.		It is unclear whether the benefits described are illustrative of all plans offered or specific to this proposal. Longer rate guarantee is negotiable.	

**PHARR-SAN JUAN-ALAMO ISD**  
 Voluntary Cancer Insurance Proposals (RFP# 18-19-025)  
 Review Date: March 29, 2019

<b>General</b>	<b>16</b>	<b>18</b>					
RFP Number	<b>MGM Benefits (American Public Life)</b>	<b>Sun Life</b>					
Insurance Company	A+/X	A+/XV					
A.M. Best Rating	Peggy Hayes	Brian Montgomery					
Company Representative	Financial Benefit Services	Bob Trevino					
Agent	Gilbert Gonzalez						
Agent Location	Richardson, TX	Pharr, TX					
Policy Type	Group	Group					
Portability		Yes					
<b>Guarantee Issue</b>							
Take-over	Yes, with restrictions	TBD					
Open Enrollment	TBD	TBD					
Pre-existing Condition Limitation	No coverage for Pre-Existing Conditions	12/12					
Comment							
<b>Benefit</b>	<u>Basic</u>	<u>High</u>	<u>Basic</u>	<u>High</u>			
Number of Benefit Categories	35	35	27	27			
Radiation/Chemotherapy	Up to \$10,000	Up to \$10,000	Up to \$4,000	Up to \$12,000			
Initial Diagnosis	\$2,500	\$5,000	None	\$5,000			
Hospital Confinement	\$100/Day-30 Days	\$100/Day-30 Days	\$200/Day-90 Days	\$400/Day-90 Days			
Intensive Care	Up to \$600/Day	Up to \$600/Day	TBD	TBD			
Surgery	Up to \$3,000	Up to \$3,000	Up to \$5,500	Up to \$5,500			
Experimental Treatment	Same as other benefit	Same as other benefit	None	Up to \$1,050/month			
Blood	\$300/Day	\$300/Day	\$50/Day	\$50/Day			
Anti Nausea Benefit	None	None	None	\$100/Month			
At Home Nursing	\$100/Day	\$100/Day	None	\$50/Day			
Physical/Speech Therapy	Up to \$25/visit	Up to \$25/visit	TBD	TBD			
Outpatient Lodging	\$50/Day	\$50/Day	None	\$100/Day			
Non-Local Transportation	Coach or \$.40 Mile	Coach or \$.40 Mile	None	\$500/Trip			
Family Lodging	\$50/Day	\$50/Day	None	None			
Bone Marrow/Stem Cell Transplant	Up to \$6,000	Up to \$6,000	None	Up to \$10,000			
Annual Wellness	Up to \$650	Up to \$650	\$50	\$75			
Other Specified Diseases	TBD	TBD	None	None			
<b>Cost</b>	<u>Total</u>	<u>Basic</u>	<u>High</u>	<u>Basic</u>	<u>High</u>		
EE Only	1,281	705	576	\$20.80	\$23.86	\$14.24	\$24.87
EE & SP	221	121	100	\$43.78	\$50.40	\$25.49	\$45.28
EE & CH.	309	170	139	\$27.08	\$30.62	\$15.95	\$28.96
EE & FAM	398	219	179	\$50.02	\$57.14	\$27.20	\$49.37
Total	2,209	1,215	994	\$426,232	\$399,211	\$261,501	\$380,589
Combined					\$825,444		\$642,091
Increase ( Decrease)					\$91,409		(\$91,944)
<b>RATE GUARANTEE</b>		1 Year		3 Years			
<b>RATE BASIS</b>		Composite		Composite			
<b>COMMENT</b>							

**PHARR-SAN JUAN-ALAMO ISD.**  
 Voluntary Accident Insurance  
 Sorted by Coverage Type and Premium  
 Effective Date: May 1, 2019  
 Review Date: March 29, 2019

Proposal Number	Insurance Company	Agent	Portable	Coverage Type	Ambulance Ground	Ambulance Air	Emergency Room	Hospital Admission	Hospital Sickness	Annual Premium	Increase (Decrease)	PEPM	Rate Guarantee
Current	UNUM	Bob Trevino	Yes	Non - Occupational	\$400	\$1,500	\$200	\$1,000	Yes	\$177,735	\$ -	\$ -	3 Years
Renewal	UNUM	Bob Trevino	Yes	Non - Occupational	\$400	\$1,500	\$200	\$1,000	Yes	\$177,735	\$ -	\$ -	3 Years
18	Sun Life	Bob Trevino	Yes	Non - Occupational	\$100	\$750	\$100	\$25 (6 Visits)	No	\$133,194	\$ (44,541)	\$ (3.33)	3 Years
2	Aetna	3 Agents (3)	Yes	Non - Occupational	\$300	\$1,500	\$50	\$1,000	No	\$148,088	\$ (29,647)	\$ (2.22)	3 Years
10	Guardian	Bob Trevino	Yes	Non - Occupational	\$400	\$1,500	\$50	\$1,000	Yes	\$151,124	\$ (26,611)	\$ (1.99)	3 Years
6	CIGNA	2 Agents (4)	Yes (2)	Non - Occupational	\$400	\$1,500	\$100	\$1,000	No	\$159,992	\$ (17,743)	\$ (1.33)	3 Years
21	Hartford	2 Agents (10)	Yes (2)	Non - Occupational	\$200	\$600	\$100	\$500	No	\$162,381	\$ (15,354)	\$ (1.15)	3 Years
23	Voya/ReliaStar	Bob Trevino	Yes	Non - Occupational	\$400	\$1,500	\$150	\$1,250	No	\$162,381	\$ (15,354)	\$ (1.15)	3 Years
13	Manhattan Life	Bob Trevino	Yes	Non - Occupational	\$75	\$150	\$500	\$250	No	\$175,838	\$ (1,897)	\$ (0.14)	3 Years
19	Symetra Life	TBD	TBD	Non - Occupational	\$100	\$1,000	\$150	\$1,000	No	\$219,801	\$ 42,066	\$ 3.15	3 Years
7	Colonial	4 Agents (5)	Yes	Non - Occupational	\$300	\$1,500	\$150	\$1,000	No	\$231,597	\$ 53,862	\$ 4.03	3 Years
4	Assurity	Bob Trevino	Yes (1)	Non - Occupational	\$150	\$450	\$75	\$1,000	No	\$255,958	\$ 78,223	\$ 5.86	3 Years
3	Allstate	Bob Trevino	Yes	24 Hour	\$100	\$300	\$50	\$1,000	No	\$167,509	\$ (10,226)	\$ (0.77)	3 Years
15	Metropolitan Life	6 Agents (8)	Yes	24 Hour	\$400	\$1,500	\$50	\$1,000	No	\$170,794	\$ (6,941)	\$ (0.52)	3 Years
12	Lincoln Financial	2 Agents (6)	Yes	24 Hour	\$225	\$1,125	\$150	\$1,000	No	\$170,955	\$ (6,780)	\$ (0.51)	3 Years
8	Chubb	Bob Trevino	Yes	24 Hour	\$240	\$1,500	\$150	\$1,000	No	\$175,683	\$ (2,052)	\$ (0.15)	3 Years
17	Securian Financial	Carlos Tamez	TBD	24 Hour	\$400	\$1,500	\$50	\$1,000	No	\$211,051	\$ 33,316	\$ 2.49	3 Years
14	Mass Mutual	3 Agents (7)	TBD	24 Hour	\$100	\$400	\$100	\$750	No	\$238,509	\$ 60,774	\$ 4.55	TBD
11	Kemper	Chris Forton	Yes	24 Hour	\$250	\$1,000	\$100	\$1,000	No	\$296,952	\$ 119,217	\$ 8.93	2 Years
16	American Public Life	2 Agents (9)	TBD	TBD	\$1,250	\$1,250	\$450	Optional	No	\$220,872	\$ 43,137	\$ 3.23	1 Years
1,113	Employees												

Comments:

- (1) Portable after 6 months.
- (2) Portable only if Master contract is in place.
- (3) Agents representing Aetna are the following
  - a) Bob Trevino-Pharr, TX; b) First Financial-Houston; c) Puro Aseguro-Pharr, TX
- (4) Agents representing CIGNA are the following
  - a) Bob Trevino-Pharr, TX; b) Highlanders Financial-Woodlands, TX.
- (5) Agents representing Colonial Life are the following
  - a) Bob Trevino-Pharr, TX; b) Lone Star Insurance-McAllen, TX; c) Puro-Aseguro-Pharr, TX; d) Carlos Tamez-Weslaco, TX
- (6) Agents representing Lincoln Financial are the following
  - a) Lone Star Insurance-McAllen, TX; b) Puro Aseguro-Pharr, TX
- (7) Agents representing Mass Mutual are the following
  - a) Bob Trevino-Pharr, TX; b) First Financial-Houston, TX; c) Puro Aseguro-Pharr, TX
- (8) Agents representing Metropolitan Life are the following
  - a) Bob Trevino-Pharr, TX; b) Carlos Tamez-Weslaco, TX; c) Pierre Newkirk-McAllen; TX; d) Puro Aseguro-Pharr, TX; e) Albert Salinas-Harlingen, TX; f) Dennis Carruth-McAllen TX
- (9) Agents representing American Public Life are the following
  - a) Financial Benefit Services, Richardson, TX; b) Gilbert Gonzalez-Edinburg, TX
- (10) Agents representing Hartford are the following
  - a) Lone Star Insurance-McAllen, TX; b) Puro Aseguro-Pharr, TX

**PHARR-SAN JUAN-ALAMO ISD.**

Voluntary Accident Insurance

Sorted by Proposal Number

Effective Date: May 1, 2019

Review Date: March 29, 2019

Proposal Number	Insurance Company	Agent	Portable	Coverage Type	Ambulance Ground	Ambulance Air	Emergency Room	Hospital Admission	Hospital Sickness	Annual Premium	Increase (Decrease)	PEPM	Rate Guarantee
Current	UNUM	Bob Trevino	Yes	Non - Occupational	\$400	\$1,500	\$200	\$1,000	Yes	\$177,735	\$ -	\$ -	3 Years
Renewal	UNUM	Bob Trevino	Yes	Non - Occupational	\$400	\$1,500	\$200	\$1,000	Yes	\$177,735	\$ -	\$ -	3 Years
2	Aetna	3 Agents (3)	Yes	Non - Occupational	\$300	\$1,500	\$50	\$1,000	No	\$148,088	\$ (29,647)	\$ (2.22)	3 Years
3	Allstate	Bob Trevino	Yes	24 Hour	\$100	\$300	\$50	\$1,000	No	\$167,509	\$ (10,226)	\$ (0.77)	3 Years
4	Assurity	Bob Trevino	Yes (1)	Non - Occupational	\$150	\$450	\$75	\$1,000	No	\$255,958	\$ 78,223	\$ 5.86	3 Years
6	CIGNA	2 Agents (4)	Yes (2)	Non - Occupational	\$400	\$1,500	\$100	\$1,000	No	\$159,992	\$ (17,743)	\$ (1.33)	3 Years
7	Colonial	4 Agents (5)	Yes	Non - Occupational	\$300	\$1,500	\$150	\$1,000	No	\$231,597	\$ 53,862	\$ 4.03	3 Years
8	Chubb	Bob Trevino	Yes	24 Hour	\$240	\$1,500	\$150	\$1,000	No	\$175,683	\$ (2,052)	\$ (0.15)	3 Years
10	Guardian	Bob Trevino	Yes	Non - Occupational	\$400	\$1,500	\$50	\$1,000	Yes	\$151,124	\$ (26,611)	\$ (1.99)	3 Years
11	Kemper	Chris Forton	Yes	24 Hour	\$250	\$1,000	\$100	\$1,000	No	\$296,952	\$ 119,217	\$ 8.93	2 Years
12	Lincoln Financial	2 Agents (6)	Yes	24 Hour	\$225	\$1,125	\$150	\$1,000	No	\$170,955	\$ (6,780)	\$ (0.51)	3 Years
13	Manhattan Life	Bob Trevino	Yes	Non - Occupational	\$75	\$150	\$500	\$250	No	\$175,838	\$ (1,897)	\$ (0.14)	3 Years
14	Mass Mutual	3 Agents (7)	TBD	24 Hour	\$100	\$400	\$100	\$750	No	\$238,509	\$ 60,774	\$ 4.55	TBD
15	Metropolitan Life	6 Agents (8)	Yes	24 Hour	\$400	\$1,500	\$50	\$1,000	No	\$170,794	\$ (6,941)	\$ (0.52)	3 Years
17	Securian Financial	Carlos Tamez	TBD	24 Hour	\$400	\$1,500	\$50	\$1,000	No	\$211,051	\$ 33,316	\$ 2.49	3 Years
18	Sun Life	Bob Trevino	Yes	Non - Occupational	\$100	\$750	\$100	\$25 (6 Visits)	No	\$133,194	\$ (44,541)	\$ (3.33)	3 Years
19	Symetra Life	TBD	TBD	Non - Occupational	\$100	\$1,000	\$150	\$1,000	No	\$219,801	\$ 42,066	\$ 3.15	3 Years
21	Hartford	2 Agents (10)	Yes (2)	Non - Occupational	\$200	\$600	\$100	\$500	No	\$162,381	\$ (15,354)	\$ (1.15)	3 Years
23	Voya/ReliaStar	Bob Trevino	Yes	Non - Occupational	\$400	\$1,500	\$150	\$1,250	No	\$162,381	\$ (15,354)	\$ (1.15)	3 Years
16	American Public Life	2 Agents (9)	TBD	TBD	\$1,250	\$1,250	\$450	Optional	No	\$220,872	\$ 43,137	\$ 3.23	1 Years
1,113	Employees												

Comments:

- (1) Portable after 6 months.
- (2) Portable only if Master contract is in place.
- (3) Agents representing Aetna are the following
  - a) Bob Trevino-Pharr, TX; b) First Financial-Houston; c) Puro Aseguro-Pharr, TX
- (4) Agents representing CIGNA are the following
  - a) Bob Trevino-Pharr, TX; b) Highlanders Financial-Woodlands, TX.
- (5) Agents representing Colonial Life are the following
  - a) Bob Trevino-Pharr, TX; b) Lone Star Insurance-McAllen, TX; c) Puro-Aseguro-Pharr, TX; d) Carlos Tamez-Weslaco, TX
- (6) Agents representing Lincoln Financial are the following
  - a) Lone Star Insurance-McAllen, TX; b) Puro Aseguro-Pharr, TX
- (7) Agents representing Mass Mutual are the following
  - a) Bob Trevino-Pharr, TX; b) First Financial-Houston, TX; c) Puro Aseguro-Pharr, TX
- (8) Agents representing Metropolitan Life are the following
  - a) Bob Trevino-Pharr, TX; b) Carlos Tamez-Weslaco, TX; c) Pierre Newkirk-McAllen; TX; d) Puro Aseguro-Pharr, TX; e) Albert Salinas-Harlingen, TX; f) Dennis Carruth-McAllen TX
- (9) Agents representing American Public Life are the following
  - a) Financial Benefit Services, Richardson, TX; b) Gilbert Gonzalez-Edinburg, TX
- (10) Agents representing Hartford are the following
  - a) Lone Star Insurance-McAllen, TX; b) Puro Aseguro-Pharr, TX

**PHARR-SAN JUAN-ALAMO I.S.D.**  
 Voluntary Accident Insurance Proposals (RFP # 18-19-025)  
 Review Date: March 29, 2019

<b>General</b>		<b>RECOMMENDATION</b>					
RFP Number		<b>Current</b>	<b>Renewal</b>			<b>2</b>	
Insurance Company		UNUM	UNUM			Aetna	
A.M. Best Rating		A/XV	A/XV			A/XV	
Company Representative		Kurt Chesshir	Joe Pacaccio			Belinda Jackson	
Claim Administrator		UNUM	UNUM			TBD	
Agent		Bob Trevino	Bob Trevino			Bob Trevino, et al.	
Agent Location		Pharr, TX	Pharr, TX			Pharr, TX	
<b>Coverage</b>							
Policy Type		Group	Group			Group	
Guarantee Issue		Yes	Yes			Yes	
Coverage Type		Non-Occupational	Non-Occupational			Non-Occupational	
Portability		Yes	Yes			Yes	
<b>Benefits</b>							
<b>Wellness</b>		None	None			None	
<b>Accidental Death (AD&amp;D)</b>							
Employee		\$50,000	\$50,000			\$50,000	
Spouse		\$20,000	\$20,000			\$25,000	
Children		\$10,000	\$10,000			\$25,000	
<b>Dismemberment</b>		Up To \$100,000	Up To \$100,000			Up to \$10,000	
<b>Paralysis</b>		Up To \$15,000	Up To \$15,000			Up to \$10,000	
<b>Accidental Injury</b>							
Ambulance-Ground		\$400	\$400			\$300	
Ambulance-Air		\$1,500	\$1,500			\$1,500	
Initial Doctor Visit		\$50	\$50			\$50	
Emergency Room		\$200	\$200			\$50	
Hospital Admission		\$1,000	\$1,000			\$1,000	
Follow Up Treatment		\$50	\$50			\$50	
Lacerations		Up To \$600	Up To \$600			Up to \$600	
Dislocation or Fracture		Up To \$7,500	Up To \$7,500			Up to \$4,125	
Burns		Up To \$10,000	Up To \$10,000			Up to \$18,000	
Dental		\$300	\$300			Up to \$225	
Eye		\$300	\$300			TBD	
<b>Employee Options</b>							
Disability Income		None	None			None	
Sickness		Hospital	Hospital			None	
Wellness		None	None			None	
<b>Cost</b>	<b>Units</b>	<b>Accident</b>	<b>Sickness</b>	<b>Accident</b>	<b>Sickness</b>	<b>Accident</b>	<b>Sickness</b>
EE Only	645	\$9.03	\$11.25	\$9.03	\$11.25	\$7.13	-
EE & SP	112	\$13.94	\$18.38	\$13.94	\$18.38	\$12.39	-
EE & CH	156	\$18.10	\$22.72	\$18.10	\$22.72	\$15.27	-
EE & FAM	200	\$23.01	\$29.85	\$23.01	\$29.85	\$19.86	-
<b>Total Annual</b>	1,113	\$177,735	\$225,950	\$177,735	\$225,950	\$148,088	-
Increase (Decrease)				-	-	(\$29,647)	-
Percent				-	-	(16.7)%	-
Rate Guarantee		3 Years		3 Years		3 Years	
Comment		Optional Sickness Requires Medical Underwriting.		Optional Sickness Requires Medical Underwriting.			

**PHARR-SAN JUAN-ALAMO I.S.D.**  
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<b>General</b>							
RFP Number		<b>3</b>		<b>4</b>		<b>6</b>	
Insurance Company		<b>Allstate</b>		<b>Assurity</b>		<b>CIGNA (Life Ins. Co. N.America)</b>	
A.M. Best Rating		A+/XV		A-/IX		A/XV	
Company Representative		Randy Martin		Steve Wilson		Ashley Sheble	
Claim Administrator		Allstate		Assurity		CIGNA	
Agent		Bob Trevino		Bob Trevino		2 Agents	
Agent Location		Pharr, TX		Pharr, TX		Pharr, TX	
<b>Coverage</b>							
Policy Type		Group		Group		Group	
Guarantee Issue		Yes		Yes		Yes	
Coverage Type		24 Hour		Non-Occupational		Non-Occupational	
Portability		Yes		Yes, after 6 mos.		Yes	
<b>Benefits</b>							
<b>Wellness</b>		None		\$50		None	
<b>Accidental Death (AD&amp;D)</b>							
Employee		\$20,000; \$50,000 Common Carrier		\$40,000		\$50,000; \$75,000 auto; \$100,000 CC	
Spouse		\$20,000; \$50,000 Common Carrier		\$20,000		\$25,000; \$37,500 auto; \$50,000 CC	
Children		\$20,000; \$50,000 Common Carrier		\$10,000		\$12,000; \$18,750 auto; \$25,000 CC	
<b>Dismemberment</b>		\$20,000		Up to \$40,000		Up to \$30,000	
<b>Paralysis</b>		\$20,000		Up to \$22,500		Up to \$10,000	
<b>Accidental Injury</b>							
Ambulance-Ground		\$100		\$150		\$400	
Ambulance-Air		\$300		\$450		\$1,500	
Initial Doctor Visit		\$50		\$75		\$50	
Emergency Room		\$200		Up to \$75		\$100	
Hospital Admission		\$1,000		\$1,000		\$1,000	
Follow Up Treatment		\$50		\$75 (up to 2 visits)		\$50 (up to 10 visits)	
Lacerations		\$50		Up to \$75		Up to \$600	
Dislocation or Fracture		\$4,000		Up to \$3,000		Up to \$6,000	
Burns		Up to \$500		Up to \$750		Up to \$10,000	
Dental		\$100		Up to \$150		Up to \$200	
Eye		\$100		\$150		Up to \$400	
<b>Employee Options</b>							
Disability Income		None		None		None	
Sickness		None		None		None	
Wellness		None		Included		None	
<b>Cost</b>	<b>Units</b>	<b>Accident</b>	<b>Sickness</b>	<b>Accident</b>	<b>Sickness</b>	<b>Accident</b>	<b>Sickness</b>
EE Only	645	\$8.01	-	\$11.88	-	\$8.13	-
EE & SP	112	\$13.85	-	\$20.58	-	\$12.55	-
EE & CH	156	\$18.24	-	\$26.63	-	\$16.29	-
EE & FAM	200	\$21.98	-	\$36.04	-	\$20.71	-
<b>Total Annual</b>	1,113	\$167,509	-	\$255,958	-	\$159,992	-
Increase (Decrease)		(\$10,226)	-	\$78,223	-	(\$17,742)	-
Percent		(5.8)%	-	44.0%	-	(10.0)%	-
Rate Guarantee		3 Years		1 Year		3 Years	
Comment				Includes \$200/day hospital confinement benefit.		Need to confirm whether all benefits listed, including Optional and AD&D, are included in rates.	

**PHARR-SAN JUAN-ALAMO I.S.D.**  
 Voluntary Accident Insurance Proposals (RFP # 18-19-025)  
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<b>General</b>		<b>7</b>		<b>8</b>		<b>10</b>	
RFP Number							
Insurance Company		<b>Colonial Life &amp; Accident</b>		<b>Combined Insurance (Chubb)</b>		<b>Guardian Life Insurance</b>	
A.M. Best Rating		A/XV		A+/IX		A++/XV	
Company Representative		Regina Lane		Phil Martin & Robert Champion		Jeremy Koger	
Claim Administrator		Colonial Life & Accident		Combined Insurance (Chubb)		Guardian Life Insurance	
Agent		4 Agents		Bob Trevino		Bob Trevino	
Agent Location		4 Locations		Pharr, TX		Pharr, TX	
<b>Coverage</b>							
Policy Type		Group		Group		Group	
Guarantee Issue		Yes		Yes		Yes	
Coverage Type		Non-Occupational		24 Hour		Non-Occupational	
Portability		Yes (with Master Contract in effect)		Yes		Yes	
<b>Benefits</b>							
<b>Wellness</b>		None		None		None	
<b>Accidental Death (AD&amp;D)</b>							
Employee		\$50,000; \$200,000 Common Carrier		\$50,000; \$100,000 Common Carrier		\$50,000	
Spouse		\$50,000; \$200,000 Common Carrier		\$50,000; \$100,000 Common Carrier		\$20,000	
Children		\$10,000; \$40,000 Common Carrier		\$10,000; \$20,000 Common Carrier		\$10,000	
<b>Dismemberment</b>		Up to \$18,000		Up to \$20,000		Up to \$50,000	
<b>Paralysis</b>		Up to \$50,000		TBD		TBD	
<b>Accidental Injury</b>							
Ambulance-Ground		\$300		\$240		\$400	
Ambulance-Air		\$1,500		\$2,000		\$1,500	
Initial Doctor Visit		\$150		\$50		\$100	
Emergency Room		\$150		\$50		\$50	
Hospital Admission		\$1,000		\$1,000		\$1,000	
Follow Up Treatment		\$50 (up to 4 visits per accident)		\$50 (2 visits)		\$50 (up to 6 visits)	
Lacerations		Up to \$600		Up to \$600		Up to \$600	
Dislocation or Fracture		Up to \$7,500		Up to \$7,500		Up to \$7,500	
Burns		Up to \$15,000		Up to \$15,000		Up to \$10,000	
Dental		Up to \$300		Up to \$400		Up to \$300	
Eye		\$300 (surgical)		\$400		\$300	
<b>Employee Options</b>							
Disability Income		None		None		None	
Sickness		None		None		Hospital	
Wellness		None		None		None	
<b>Cost</b>	<b>Units</b>	<b>Accident</b>	<b>Sickness</b>	<b>Accident</b>	<b>Sickness</b>	<b>Accident</b>	<b>Sickness</b>
EE Only	645	\$11.59	-	\$8.92	-	\$7.68	\$9.56
EE & SP	112	\$18.97	-	\$13.80	-	\$11.85	\$15.62
EE & CH	156	\$23.10	-	\$17.88	-	\$15.39	\$19.31
EE & FAM	200	\$30.48	-	\$22.76	-	\$19.56	\$25.37
<b>Total Annual</b>	1,113	\$231,597	-	\$175,683	-	\$151,124	\$192,024
Increase (Decrease)		\$53,863	-	(\$2,051)	-	(\$26,611)	(\$33,926)
Percent		30.3%	-	(1.2)%	-	(15.0)%	(15.0)%
Rate Guarantee		2 Years		2 Years		3 Years	
Comment		Rates shown are for non-occupational. Rates for 24 hr.: \$14.93, \$24.64, \$28.56\$, 38.27.Waiting period not waived.		Child Sports Injury benefit option; Premium rates will increase 25%.		Rates shown are for Advantage Plan 1. Hospital sickness benefit included under Advantage Plan 2.	

**PHARR-SAN JUAN-ALAMO I.S.D.**  
 Voluntary Accident Insurance Proposals (RFP # 18-19-025)  
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<b>General</b>		<b>11</b>		<b>12</b>		<b>13</b>	
RFP Number							
Insurance Company		<b>Kemper (Reserve National Ins.)</b>		<b>Lincoln Financial Group</b>		<b>ManhattanLife</b>	
A.M. Best Rating		A-/X		A+/XV		B+/VIII	
Company Representative		Robbie Nevers		Bradley Murphy		Jack Femrite	
Claim Administrator		Kemper Benefits		Lincoln Financial Group		ManhattanLife	
Agent		Chris Forton		2 Agents		Bob Trevino	
Agent Location		Austin TX.		2 Locations		Pharr, TX	
<b>Coverage</b>							
Policy Type		Group		Group		Group	
Guarantee Issue		Yes		Yes		Yes	
Coverage Type		24 Hour		24 Hour		Non-Occupational	
Portability		Yes		Yes		Yes	
<b>Benefits</b>							
<b>Wellness</b>		None		None		None	
<b>Accidental Death (AD&amp;D)</b>							
Employee		\$50,000; \$100,000 Common Carrier		\$50,000; \$100,000 Common Carrier		\$25,000; \$50,000 Common Carrier	
Spouse		\$20,000; \$40,000 Common Carrier		\$20,000; \$40,000 Common Carrier		\$12,500; \$25,000 Common Carrier	
Children		\$10,000; \$20,000 Common Carrier		\$10,000; \$20,000 Common Carrier		\$6,250; \$12,500 Common Carrier	
<b>Dismemberment</b>		Up to \$25,000		Up to \$30,000		Up to \$25,000; \$50,000 CC	
<b>Paralysis</b>		TBD		Up to \$30,000		None	
<b>Accidental Injury</b>							
Ambulance-Ground		\$250		\$225		\$75	
Ambulance-Air		\$1,000		\$1,125		\$150	
Initial Doctor Visit		\$75		\$75		Up to \$500	
Emergency Room		\$100		\$150		Up to \$500	
Hospital Admission		\$1,000		\$1,000		\$250	
Follow Up Treatment		\$75 (2 visits)		\$75 (2 visits)		Up to \$500	
Lacerations		Up to \$600		Up to \$400		TBD	
Dislocation or Fracture		Up to \$5,000		Up to \$3500		Up to \$750	
Burns		Up to \$10,000		Up to \$10,000		TBD	
Dental		Up to \$300		Up to \$150		TBD	
Eye		\$300		Up to \$300		TBD	
<b>Employee Options</b>							
Disability Income		None		None		None	
Sickness		None		None		None	
Wellness		None		None		None	
<b>Cost</b>	<b>Units</b>	<b>Accident</b>	<b>Sickness</b>	<b>Accident</b>	<b>Sickness</b>	<b>Accident</b>	<b>Sickness</b>
EE Only	645	\$14.05	-	\$9.10	-	\$8.70	-
EE & SP	112	\$24.82	-	\$14.72	-	\$12.95	-
EE & CH	156	\$27.23	-	\$15.77	-	\$18.79	-
EE & FAM	200	\$43.28	-	\$21.34	-	\$23.30	-
<b>Total Annual</b>	1,113	\$296,952	-	\$170,955	-	\$175,838	-
Increase (Decrease)		\$119,217	-	(\$6,780)	-	(\$1,897)	-
Percent		67.1%	-	(3.8)%	-	(1.1)%	-
Rate Guarantee		2 Years		3 Years		3 Years	
Comment				Child Sports Injury benefit option; Premium rates will increase 25%.		Medical treatment benefits are combined and paid based on actual expense up to the maximum amount scheduled.	

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<b>General</b>							
RFP Number		<b>14</b>		<b>15</b>		<b>16</b>	
Insurance Company		<b>MassMutual</b>		<b>Metropolitan Life Insurance Co.</b>		<b>MGM Benefits (American Public Life)</b>	
A.M. Best Rating		A++/XV		A+/XV		A+/X	
Company Representative		Sammy Carr		Preston Jarrell		Casey Shirley	
Claim Administrator		MassMutual		Metropolitan Life Insurance Co.		American Public Life	
Agent		3 Agents		6 Agents		2 Agents	
Agent Location		3 Locations		6 Locations		2 Locations	
<b>Coverage</b>							
Policy Type		Group		Group		Group	
Guarantee Issue		Yes		Yes		Yes	
Coverage Type		24 Hour		24 Hour		TBD	
Portability		TBD		Yes		TBD	
<b>Benefits</b>							
<b>Wellness</b>		None		None		None	
<b>Accidental Death (AD&amp;D)</b>							
Employee		\$100,000		\$50,000; \$150,000 Common Carrier		\$5,000	
Spouse		\$50,000		\$20,000; \$60,000 Common Carrier		\$5,000	
Children		\$10,000		\$10,000; \$30,000 Common Carrier		\$5,000	
<b>Dismemberment</b>		Up to \$20,000		Up to \$100,000		Up to \$5000	
<b>Paralysis</b>		Up to \$7,500		Up to \$50,000		TBD	
<b>Accidental Injury</b>							
Ambulance-Ground		\$100		\$400		Up to \$1,250	
Ambulance-Air		\$1,000		\$1,500		Up to \$1,250	
Initial Doctor Visit		\$75		\$50		Up to \$500	
Emergency Room		\$100		\$50		Up to \$500 less \$50 Deductible	
Hospital Admission		\$750		Up to \$1,000		Optional	
Follow Up Treatment		\$25		\$50		TBD	
Lacerations		Up to \$400		Up to \$400		TBD	
Dislocation or Fracture		Up to \$1,500		Up to \$7,500		TBD	
Burns		Up to \$7,500		Up to \$10,000		TBD	
Dental		TBD		Up to \$300		TBD	
Eye		Up to \$250		\$300		TBD	
<b>Employee Options</b>							
Disability Income		None		None		Yes	
Sickness		None		None		None	
Wellness		None		None		None	
<b>Cost</b>	<b>Units</b>	<b>Accident</b>	<b>Sickness</b>	<b>Accident</b>	<b>Sickness</b>	<b>Accident</b>	<b>Sickness</b>
EE Only	645	\$13.19	-	\$8.60	-	\$10.80	-
EE & SP	112	\$17.90	-	\$13.93	-	\$19.40	-
EE & CH	156	\$20.65	-	\$17.69	-	\$21.20	-
EE & FAM	200	\$30.71	-	\$21.83	-	\$29.80	-
<b>Total Annual</b>	1,113	\$238,509	-	\$170,794	-	\$220,872	-
Increase (Decrease)		\$60,774	-	(\$6,941)	-	\$43,137	-
Percent		34.2%	-	(3.9)%	-	24.3%	-
Rate Guarantee		No change for inforce business.		3 Years		1 Year	
Comment		Rates shown are for "Low Plan." Higher rates and benefits for Medium and High Plans. Includes Child Sports Injury benefit +25% and Waiver of Premium.				Rates and benefits are for Level 1. Proposal response indicates that "takeover is not available." Medical expense benefits paid based on actual	

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<b>General</b>							
RFP Number		<b>17</b>		<b>18</b>		<b>19</b>	
Insurance Company		<b>Securian Financial</b>		<b>Sun Life</b>		<b>Symetra Life Insurance Co.</b>	
A.M. Best Rating		A+/XV		A+/XV		A/XV	
Company Representative		Jeffrey Morgan		Brian Montgomery		Michelle Ballert	
Claim Administrator		Securian Life Insurance		Sun Life		Symetra Select Benefits	
Agent		Carlos Tamez		Bob Trevino		TBD	
Agent Location		Weslaco, TX		Pharr, TX		TBD	
<b>Coverage</b>							
Policy Type		Group		Group		Group	
Guarantee Issue		Yes		Yes		Yes	
Coverage Type		24 Hour		Non-Occupational		Non-Occupational	
Portability		TBD		Yes		TBD	
<b>Benefits</b>							
<b>Wellness</b>		None		\$50		None	
<b>Accidental Death (AD&amp;D)</b>							
Employee		\$50,000; \$100,000 Common Carrier		\$15,000; \$30,000 Common Carrier		\$50,000; \$100,000 Common Carrier	
Spouse		\$20,000; \$40,000 Common Carrier		\$7,500; \$15,000 Common Carrier		\$25,000; \$50,000 Common Carrier	
Children		\$10,000; \$20,000 Common Carrier		\$3,000; \$7,500 Common Carrier		\$12,500; \$25,000 Common Carrier	
<b>Dismemberment</b>		Up to \$50,000		Up to \$7,500		Up to \$50,000	
<b>Paralysis</b>		TBD		Up to \$25,000		Up to \$10,000	
<b>Accidental Injury</b>							
Ambulance-Ground		\$400		\$100		\$100	
Ambulance-Air		\$1,500		\$750		\$1,000	
Initial Doctor Visit		\$50		\$25		\$50	
Emergency Room		\$50		\$100		\$150	
Hospital Admission		\$1,000		\$500		\$1,000	
Follow Up Treatment		\$50		\$25 (6 visits)		\$50	
Lacerations		Up to \$300		Up to \$250		Up to \$200	
Dislocation or Fracture		Up to \$7,500		Up to \$3,000		Up to \$3,000	
Burns		Up to \$10,000		Up to \$10,000		Up to \$10,000	
Dental		Up to \$300		Up to \$100		Up to \$100	
Eye		Up to \$300		\$125		Up to \$100	
<b>Employee Options</b>							
Disability Income		None		None		None	
Sickness		None		None		None	
Wellness		None		Included		None	
<b>Cost</b>	<b>Units</b>	<b>Accident</b>	<b>Sickness</b>	<b>Accident</b>	<b>Sickness</b>	<b>Accident</b>	<b>Sickness</b>
EE Only	645	\$10.56	-	\$6.93	-	\$10.28	-
EE & SP	112	\$16.22	-	\$11.28	-	\$17.87	-
EE & CH	156	\$19.37	-	\$12.63	-	\$22.03	-
EE & FAM	200	\$29.69	-	\$16.98	-	\$31.24	-
<b>Total Annual</b>	1,113	\$211,051	-	\$133,194	-	\$219,801	-
Increase (Decrease)		\$33,316	-	(\$44,541)	-	\$42,066	-
Percent		18.7%	-	(25.1)%	-	23.7%	-
Rate Guarantee		3 Years		3 Years		3 Years	
Comment				Benefits and rates shown are for Low Level plan. High Plan, EE: \$12.39, also available. Dismemberment benefits are reduced for spouse and children.		Benefits and rates shown are for Base Plan. Dismemberment benefits are reduced for spouse and children.	

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<b>General</b>					
RFP Number	<b>21</b>			<b>23</b>	
Insurance Company	<b>The Hartford</b>			<b>Voya Financial (ReliaStar Life Ins.)</b>	
A.M. Best Rating	A/XV			A/XV	
Company Representative	Troy Davis			John Weitzel	
Claim Administrator	WebTPA			Voya Employee Benefits	
Agent	2 Agents			Bob Trevino	
Agent Location	2 Locations			Pharr, TX	
<b>Coverage</b>					
Policy Type	Group			Group	
Guarantee Issue	Yes			Yes	
Coverage Type	Non-Occupational			Non-Occupational	
Portability	Yes (with Master Contract in effect)			Yes	
<b>Benefits</b>					
<b>Wellness</b>	None			None	
<b>Accidental Death (AD&amp;D)</b>					
Employee	\$20,000; \$60,000 Common Carrier			\$50,000; \$100,000 Common Carrier	
Spouse	\$10,000; \$30,000 Common Carrier			\$20,000; \$50,000 Common Carrier	
Children	\$5,000; \$15,000 Common Carrier			\$10,000; \$25,000 Common Carrier	
<b>Dismemberment</b>	Up to \$20,000			Up to \$28,000	
<b>Paralysis</b>	Up to \$5,000			Up to \$24,000	
<b>Accidental Injury</b>					
Ambulance-Ground	\$200			\$400	
Ambulance-Air	\$600			\$1,500	
Initial Doctor Visit	\$50			\$90	
Emergency Room	\$100			\$150	
Hospital Admission	\$500			\$1,250	
Follow Up Treatment	\$50 (3 visits)			\$90	
Lacerations	Up to \$400			Up to \$600	
Dislocation or Fracture	Up to \$2,000			Up to \$7,700	
Burns	Up to \$5,000			Up to \$15,000	
Dental	Up to \$150			Up to \$350	
Eye	Up to \$300			Up to \$350	
<b>Employee Options</b>					
Disability Income	None			None	
Sickness	None			None	
Wellness	None			None	
<b>Cost</b>	<b>Units</b>	<b>Accident</b>	<b>Sickness</b>	<b>Accident</b>	<b>Sickness</b>
EE Only	645	\$8.31	-	\$8.77	-
EE & SP	112	\$13.06	-	\$13.75	-
EE & CH	156	\$14.34	-	\$16.71	-
EE & FAM	<u>200</u>	<u>\$22.36</u>	-	<u>\$21.69</u>	-
<b>Total Annual</b>	1,113	\$162,381	-	\$169,697	-
Increase (Decrease)		(\$15,354)	-	(\$8,038)	-
Percent		(8.6)%	-	(4.5)%	-
Rate Guarantee	3 Years			3 Years	
Comment				Need more information about the Catastrophic Accident benefit.	

**PHARR-SAN JUAN-ALAMO ISD**

Voluntary Critical Illness Insurance RFP # 18-19-025

Sorted by Annual Premium (After Renewal Premium)

Effective Date: May 1, 2019

Review Date: March 29, 2019

Proposal Number	Insurance Company	Agent	Comparable Benefits	Annual Premium	Rate (2) Basis (3)	Premium Change		Rate Guarantee
						Annual	PEPM	
Current	Allstate	Bob Trevino	Yes	\$ 475,201	Issue Age		-	
Renewal	Allstate	Bob Trevino	Yes	\$ 475,201	Issue Age		-	3 Years
6	CIGNA-BAFO	2 Agents (4)	Yes	\$ 271,860	Attained Age	\$ (203,341)	(\$11.91)	3 Years
15	Metropolitan	Bob Trevino	Yes	\$ 312,095	Attained Age	\$ (163,106)	(\$9.55)	3 Years
21	Hartford	Bob Trevino	Yes	\$ 328,730	Attained Age	\$ (146,471)	(\$8.58)	3 Years
9	Companion Life	Newkirk & Newkirk	Yes	\$ 340,493	Attained Age	\$ (134,708)	(\$7.89)	2 Years
23	Voya (3)	Bob Trevino	Yes	\$ 345,670	Issue Age	\$ (129,531)	(\$7.59)	3 Years
12	Lincoln Financial	Lone Star & Puro Aseguro	Yes	\$ 366,938	Attained Age	\$ (108,263)	(\$6.34)	3 Years
11	Kemper	Chris Forton	Yes	\$ 370,665	Attained Age	\$ (104,536)	(\$6.12)	2 Years
2	Aetna (3)	3 Agents (5)	Yes	\$ 370,977	Issue Age	\$ (104,224)	(\$6.10)	3 Years
10	Guardian	Bob Trevino	Yes	\$ 410,638	Attained Age	\$ (64,563)	(\$3.78)	3 Years
18	SunLife	Bob Trevino	Yes	\$ 417,497	Attained Age	\$ (57,704)	(\$3.38)	3 Years
7	Colonial	4 Agents (6)	Yes	\$ 424,708	Attained Age	\$ (50,493)	(\$2.96)	2 Years
5	Beazely	Bob Trevino	Yes	\$ 427,190	Attained Age	\$ (48,011)	(\$2.81)	3 Years
13	Manhattan Life	Bob Trevino	Yes	\$ 441,962	Attained Age	\$ (33,239)	(\$1.95)	3 Years
22	UNUM	Bob Trevino	Yes	\$ 443,421	Attained Age	\$ (31,780)	(\$1.86)	2 Years
17	Securian	Carlos Tamez	Yes	\$ 471,504	Issue Age	\$ (3,697)	(\$0.22)	3 Years
8	Combined Insurance	Bob Trevino	Yes	\$ 491,589	Attained Age	\$ 16,388	\$0.96	2 Years
4	Assurity	Bob Trevino	Yes	\$ 516,668	Attained Age	\$ 41,467	\$2.43	1 Year
14	Mass Mutual	Bob Trevino	Yes	\$ -	Issue Age	-	-	No Information
19	Symetra	No Information	No	\$ -	Attained Age	-	-	No Information
1,423	Employees							

Comment:

- (1) Source is detail tabulation of proposals.
- (2) Attained Age rate is based on age at time of take-over.
- (3) Voya & Aetna are Issue Age for current insureds & attained age for new insureds.
- (4) Agents representing CIGNA are the following:
  - a) Bob Trevino-Pharr, TX; b) Highlanders Financial-Woodlands, TX. c) Yvonne Ortegon-Weslaco, TX
- (5) Agents representing Aetna are the following:
  - a) Bob Trevino-Pharr, TX; b) First Financial-Houston; c) Puro Aseguro-Pharr, TX
- (6) Agents representing Colonial Life are the following:
  - a) Bob Trevino-Pharr, TX; b) Lone Star Insurance-McAllen, TX; c) Puro-Aseguro-Pharr, TX; d) Carlos Tamez-Weslaco, TX

**PHARR-SAN JUAN-ALAMO I.S.D.**  
 Voluntary Group Critical Illness Insurance Proposals (RFP # 18-19-025)  
 Review Date: March 29, 2019

<b>GENERAL</b>			
RFP No.	<b>Current</b>	<b>Renewal</b>	2
Insurance Company	<b>Allstate</b>	<b>Allstate</b>	Aetna
A. M. Best Rating	A+/XV	A+/XV	A/XV
Company Representative	Richard Pena	Randy Martin	Belinda Jackson
Claim Administrator	Allstate	Allstate	TBD
Agent	Bob Trevino	Bob Trevino	Bob Trevino First Financial Group Puro Aseguro
Agent Location	Pharr, TX	Pharr, TX	Pharr, TX Richardson, TX Pharr, TX
Takeover-No Underwriting or Pre X	Yes	Yes	TBD
Policy Type	Group	Group	Group
<b>BENEFIT</b>			
Guarantee Issue			
Employee	\$30,000	\$30,000	\$30,000
Spouse	\$15,000	\$15,000	\$15,000
Open Enrollment	Yes	Yes	TBD
Minimum Benefit			
Employee	\$10,000	\$10,000	\$10,000
Spouse	\$5,000	\$5,000	\$5,000
Maximum Benefit			
Employee	\$30,000	\$30,000	\$30,000
Spouse	\$15,000	\$15,000	\$15,000
Child	\$15,000	\$15,000	\$15,000
Major Disease Categories	Heart, Organ & Cancer	Heart, Organ & Cancer	Heart, Organ, Cancer, Nervous, Other
Recurrence/Restoration Benefit	100% After 12 Months (1Time)	100% After 12 Months (1Time)	100% After 180 Days
Pre-existing Condition Limitation	12/12	12/12	Waived
Annual Wellness Benefit	Yes \$50 to \$75	Yes \$50 to \$75	\$100
Cancer Benefit	Yes	Yes	Yes
Portability	Yes, Issue Age Rates For Lifetime.	Yes, Issue Age Rates For Lifetime.	Yes
Maximum Lifetime Benefit		TBD	TBD
<b>RATES / ANNUAL</b>	Non-Tobacco	Non-Tobacco	Uni-Tobacco
	<b>Rate</b>	<b>Rate</b>	<b>Rate</b>
<b>Percent</b>	<b>Age</b>	<b>Age</b>	<b>Age</b>
<b>Nbr.</b>	<b>Monthly \$1,000 EE Only</b>	<b>Monthly \$1,000 EE Only</b>	<b>Monthly \$1,000 EE Only</b>
<b>Volume @\$15,000</b>	<b>Monthly Rate \$10,000 Benefit</b>	<b>Monthly Rate \$10,000 Benefit</b>	<b>Monthly Rate \$10,000 Benefit</b>
2.2%	12	\$ 180,000	18-24 \$ .485 \$ 4.85
8.7%	73	\$ 1,095,000	18-24 \$ .485 \$ 4.85
11.7%	162	\$ 2,430,000	25-29 \$ .485 \$ 4.85
13.9%	191	\$ 2,865,000	25-29 \$ .485 \$ 4.85
13.0%	229	\$ 3,435,000	30-34 \$ .831 \$ 8.31
13.9%	248	\$ 3,720,000	30-34 \$ .831 \$ 8.31
14.4%	235	\$ 3,525,000	35-39 \$ .831 \$ 8.31
12.8%	164	\$ 2,460,000	35-39 \$ .831 \$ 8.31
7.7%	75	\$ 1,125,000	40-44 \$ 1.530 \$ 15.30
1.7%	34	\$ 510,000	40-44 \$ 1.530 \$ 15.30
			45-49 \$ 1.530 \$ 15.30
			45-49 \$ 1.530 \$ 15.30
			50-54 \$ 2.661 \$ 26.61
			50-54 \$ 2.661 \$ 26.61
			55-59 \$ 2.661 \$ 26.61
			55-59 \$ 2.661 \$ 26.61
			60-64 \$ 4.310 \$ 43.10
			60-64 \$ 4.310 \$ 43.10
			65-69 \$ 5.607 \$ 56.07
			65-69 \$ 5.607 \$ 56.07
100.0%	1,423	Total Annual	\$ 475,201
			\$ 475,201
Increase (Decrease)			\$ -
Percent			0.0%
<b>RATE GUARANTEE</b>	3 Years	3 Years	3 Years
<b>RATE BASIS</b>	Issue Age	Issue Age	Attained Age
<b>COMMENT</b>			
Enrollment Assumption based on Current Enrollment & \$15,000 Benefit		Attained Age For New Insureds.	

**PHARR-SAN JUAN-ALAMO I.S.D.**  
 Voluntary Group Critical Illness Insurance Proposals (RFP # 18-19-025)  
 Review Date: March 29, 2019

<b>GENERAL</b>			
RFP No.	4	5	6a (Original)
Insurance Company	Assurity Life Insurance	Beazley Insurance Co.	CIGNA (Life Ins. Co. N.America)
A. M. Best Rating	A-/IX	A/XIII	A/XV
Company Representative	Steve Wilson	Jeff Morgan	Ashley Sheble
Claim Administrator	Assurity Life Insurance	Health Plan Services	TBD
Agent	Bob Trevino	Bob Trevino	Bob Trevino
			Yvonne Ortegon
			Highlander Financial Services, LLC
Agent Location	Pharr, TX	Pharr, TX	Pharr, TX
			Weslaco, TX
			Woodlands, TX
Takeover-No Underwriting or Pre X	Yes	At Current Age	Yes
Policy Type	Group	Group	Group
<b>BENEFIT</b>			
Guarantee Issue			
Employee	\$30,000	\$30,000	\$30,000
Spouse	\$15,000	\$15,000	\$15,000
Open Enrollment	TBD	TBD	Yes
Minimum Benefit			
Employee	\$10,000	\$10,000	\$10,000
Spouse	\$5,000	\$5,000	\$5,000
Maximum Benefit			
Employee	\$30,000	\$30,000	\$30,000
Spouse	\$15,000	\$15,000	\$15,000
Child	\$7,500	\$15,000	\$15,000
Major Disease Categories	Heart, Organ, Cancer, Nervous, Other	Heart, Organ & Cancer	Heart, Organ, Cancer, Nervous, Other
Recurrence/Restoration Benefit	100% After 12 Months (for most)	100% After 12 Months	100% After 12 Months (for most)
Pre-existing Condition Limitation	12/12	6 Months Prior	None
Annual Wellness Benefit	\$50	\$100	\$100
Cancer Benefit	Yes	Yes	Yes
Portability	Yes	Up to 24 Months	Yes
Maximum Lifetime Benefit	TBD	TBD	5 x Face Amount
<b>RATES / ANNUAL</b>	Non-Tobacco	Uni-Tobacco	Non-Tobacco
	Rate	Rate	Rate
	Monthly \$1,000 EE Only	Monthly \$1,000 EE Only	Monthly \$1,000 EE Only
	Monthly Rate \$10,000 Benefit	Monthly Rate \$10,000 Benefit	Monthly Rate \$10,000 Benefit
Percent	Rate Age	Rate Age	Rate Age
Nbr.			
Volume @\$15,000			
18-24	\$ .446	\$ .440	\$ .289
25-29	\$ .593	\$ .440	\$ .289
30-34	\$ .767	\$ .440	\$ .514
35-39	\$ 1.072	\$ 1.200	\$ .514
40-44	\$ 1.412	\$ 1.200	\$ .969
45-49	\$ 1.893	\$ 1.200	\$ .969
50-54	\$ 2.582	\$ 2.400	\$ 1.704
55-59	\$ 3.512	\$ 2.400	\$ 1.704
60-64	\$ 4.338	\$ 4.200	\$ 2.776
65-69	\$ 5.642	\$ 5.600	\$ 2.776
100.0%	\$ 516,668	\$ 427,190	\$ 297,126
Increase (Decrease)	\$ 41,467	\$ (48,011)	\$ (178,075)
Percent	8.7%	(10.1)%	(37.5)%
<b>RATE GUARANTEE</b>	1 Year	3 Years	3 Years
<b>RATE BASIS</b>	Attained Age	Attained Age	Attained Age
<b>COMMENT</b>			
Enrollment Assumption based on Current Enrollment & \$15,000 Benefit			

**PHARR-SAN JUAN-ALAMO I.S.D.**  
 Voluntary Group Critical Illness Insurance Proposals (RFP # 18-19-025)  
 Review Date: March 29, 2019

<b>GENERAL</b>	<b>RECOMMENDATION</b>	<b>7</b>	<b>8</b>								
RFP No.	6b (BAFO)										
Insurance Company	CIGNA (Life Ins. Co. N.America)	Colonial Life & Accident	Combined Insurance (Chubb)								
A. M. Best Rating	A/XV	A/XV	A+/IX								
Company Representative	Ashley Sheble	Regina Lane	Phil Martin & Robert Champion Jr.								
Claim Administrator	TBD	Colonial Life & Accident	Chubb Workplace Benefits								
Agent	Bob Trevino	Bob Trevino	Bob Trevino								
	Yvonne Ortegon	Highlander Financial									
	Highlander Financial Services, LLC										
Agent Location	Pharr, TX	Pharr, TX	Pharr, TX								
	Weslaco, TX	Woodlands, TX									
	Woodlands, TX										
Takeover-No Underwriting or Pre X	Yes	TBD	TBD								
Policy Type	Group	Group	Group								
<b>BENEFIT</b>											
Guarantee Issue											
Employee	\$30,000	\$30,000	\$30,000								
Spouse	\$15,000	\$15,000	\$15,000								
Open Enrollment	Yes	TBD	TBD								
Minimum Benefit											
Employee	\$10,000	\$10,000	\$10,000								
Spouse	\$5,000	\$5,000	\$5,000								
Maximum Benefit											
Employee	\$30,000	\$30,000	\$30,000								
Spouse	\$15,000	\$15,000	\$15,000								
Child	\$15,000	\$15,000	\$15,000								
Major Disease Categories	Heart, Organ, Cancer, Nervous, Other	Heart, Organ & Cancer	Heart, Organ & Cancer								
Recurrence/Restoration Benefit	100% After 12 Months (for most)	25% After 180 Days (for most)	100% After 6 Months								
Pre-existing Condition Limitation	None	12/12	12/12								
Annual Wellness Benefit	\$100	Additional Cost	\$50								
Cancer Benefit	Yes	Yes	Yes								
Portability	Yes	Yes	Yes								
Maximum Lifetime Benefit	5 x Face Amount	TBD	3 x Face Amount								
<b>RATES / ANNUAL</b>	Non-Tobacco	Non-Tobacco	Non-Tobacco								
	<b>Rate</b>	<b>Rate</b>	<b>Rate</b>								
	<b>Age</b>	<b>Age</b>	<b>Age</b>								
	<b>Monthly \$1,000 EE Only</b>	<b>Monthly \$1,000 EE Only</b>	<b>Monthly \$1,000 EE Only</b>								
	<b>Monthly Rate \$10,000 Benefit</b>	<b>Monthly Rate \$10,000 Benefit</b>	<b>Monthly Rate \$10,000 Benefit</b>								
2.2%	12	\$ 180,000	18-24	\$ .485	\$ 4.85	18-24	\$ .310	\$ 3.10	18-25	\$ .524	\$ 5.24
8.7%	73	\$ 1,095,000	25-29	\$ .485	\$ 4.85	25-29	\$ .310	\$ 3.10	26-30	\$ .571	\$ 5.71
11.7%	162	\$ 2,430,000	30-34	\$ .485	\$ 4.85	30-34	\$ .650	\$ 6.50	31-35	\$ .718	\$ 7.18
13.9%	191	\$ 2,865,000	35-39	\$ .485	\$ 4.85	35-39	\$ .650	\$ 6.50	36-40	\$ .991	\$ 9.91
13.0%	229	\$ 3,435,000	40-44	\$ .831	\$ 8.31	40-44	\$ 1.370	\$ 13.70	41-45	\$ 1.283	\$ 12.83
13.9%	248	\$ 3,720,000	45-49	\$ .831	\$ 8.31	45-49	\$ 1.370	\$ 13.70	46-50	\$ 1.805	\$ 18.05
14.4%	235	\$ 3,525,000	50-54	\$ 1.530	\$ 15.30	50-54	\$ 2.520	\$ 25.20	51-55	\$ 2.319	\$ 23.19
12.8%	164	\$ 2,460,000	55-59	\$ 1.530	\$ 15.30	55-59	\$ 2.520	\$ 25.20	56-60	\$ 3.334	\$ 33.34
7.7%	75	\$ 1,125,000	60-64	\$ 2.661	\$ 26.61	60-64	\$ 4.080	\$ 40.80	61-65	\$ 4.603	\$ 46.03
1.7%	34	\$ 510,000	65-69	\$ 2.661	\$ 26.61	65-69	\$ 4.080	\$ 40.80	66-69	\$ 5.855	\$ 58.55
100.0%	1,423	Total Annual		\$ 271,680			\$ 424,708			\$ 491,589	
Increase (Decrease)				\$ (203,520)			\$ (50,493)			\$ 16,388	
Percent				(42.8)%			(10.6)%			3.4%	
<b>RATE GUARANTEE</b>				3 Years			2 Years			2 Years	
<b>RATE BASIS</b>				Attained Age			Attained Age			Attained Age	
<b>COMMENT</b>											
Enrollment Assumption based on Current Enrollment & \$15,000 Benefit							Health Screening Benefit \$100 available for \$6.65/month (EE).			Note different age bands for rates. Optional wellness benefit amounts.	

**PHARR-SAN JUAN-ALAMO I.S.D.**  
 Voluntary Group Critical Illness Insurance Proposals (RFP # 18-19-025)  
 Review Date: March 29, 2019

<b>GENERAL</b>	9	10	11
RFP No.			
Insurance Company	Companion Life Insurance	Guardian Life Insurance Co.	Kemper Benefits (Reserve National)
A. M. Best Rating	A+/XV	A++/XV	A-/X
Company Representative	W. Chase Norris	Jeremy Koger	Robbie Nevers
Claim Administrator	TBD	Guardian Life Insurance Co.	Kemper Service Center
Agent	Newkirk & Newkirk	Bob Trevino	Chris Forton
Agent Location	McAllen, TX	Pharr, TX	Austin, TX
Takeover-No Underwriting or Pre X	TBD	Yes	Yes
Policy Type	Group	Group	Group
<b>BENEFIT</b>			
Guarantee Issue			
Employee	\$30,000	\$30,000	\$20,000
Spouse	\$15,000	\$15,000	\$10,000
Open Enrollment	TBD	TBD	TBD
Minimum Benefit			
Employee	\$10,000	\$5,000	\$5,000
Spouse	\$5,000	\$2,500	\$2,500
Maximum Benefit			
Employee	\$30,000	\$30,000	\$20,000
Spouse	\$15,000	\$15,000	\$10,000
Child	\$15,000	\$7,500	\$5,000
Major Disease Categories	Heart, Organ & Cancer	Heart, Organ & Cancer	Heart, Organ & Other
Recurrence/Restoration Benefit	100% After 12 Months (2Times)	50% After 12 Months (1Time)	100% After 12 Months (No Limit)
Pre-existing Condition Limitation	TBD	3/6/12	12/12
Annual Wellness Benefit	None	\$50	\$50
Cancer Benefit	Yes	Yes	No
Portability	Yes	Yes	Yes
Maximum Lifetime Benefit	TBD	TBD	None
<b>RATES / ANNUAL</b>	Uni-Tobacco	Non-Tobacco	Non-Tobacco
	Rate	Rate	Rate
	Age	Age	Age
	Monthly \$1,000 EE Only	Monthly \$1,000 EE Only	Monthly \$1,000 EE Only
	Monthly Rate \$10,000 Benefit	Monthly Rate \$10,000 Benefit	Monthly Rate \$10,000 Benefit
Percent			
Nbr.			
Volume @\$15,000			
18-24	\$ .180	\$ .538	\$ .550
25-29	\$ .220	\$ .538	\$ .550
30-34	\$ .330	\$ .762	\$ .800
35-39	\$ .550	\$ .762	\$ .800
40-44	\$ .880	\$ 1.352	\$ 1.200
45-49	\$ 1.320	\$ 1.352	\$ 1.200
50-54	\$ 1.980	\$ 2.340	\$ 2.000
55-59	\$ 2.640	\$ 2.340	\$ 2.000
60-64	\$ 2.640	\$ 3.560	\$ 3.300
65-69	\$ 2.640	\$ 3.560	\$ 3.300
100.0%	1,423 Total Annual	\$ 340,493	\$ 410,638
Increase (Decrease)	\$ (134,708)	\$ (64,563)	\$ (104,536)
Percent	(28.3)%	(13.6)%	(22.0)%
<b>RATE GUARANTEE</b>	2 Years	3 Years	2 Years
<b>RATE BASIS</b>	Attained Age	Attained Age	Attained Age (?)
<b>COMMENT</b>			
Enrollment Assumption based on Current Enrollment & \$15,000 Benefit	Note 5-year renewal "age lock" for rates.		

**PHARR-SAN JUAN-ALAMO I.S.D.**  
 Voluntary Group Critical Illness Insurance Proposals (RFP # 18-19-025)  
 Review Date: March 29, 2019

<b>GENERAL</b>												
RFP No.	12	13	Non Responsive 14									
Insurance Company	Lincoln Financial Group	Manhattan Life	MassMutual									
A. M. Best Rating	A+/XV	B+/VIII	A++/XV									
Company Representative	Bradley Murphy	Jack Femrite	Sammy Carr									
Claim Administrator	Lincoln Financial Group	Manhattan Life	Mass Mutual									
Agent	Lone Star Insurance Services Puro Aseguro	Bob Trevino	Bob Trevino Puro Aseguro Lone Star Insurance									
Agent Location	McAllen, TX Pharr, TX	Pharr, TX	Pharr, TX Pharr, TX McAllen, TX									
Takeover-No Underwriting or Pre X	Yes	Yes	TBD									
Policy Type	Group	Group	Group									
<b>BENEFIT</b>												
Guarantee Issue												
Employee	\$30,000	\$30,000	\$30,000									
Spouse	\$15,000	\$15,000	\$30,000									
Open Enrollment	TBD	TBD	TBD									
Minimum Benefit												
Employee	\$10,000	\$10,000	\$5,000									
Spouse	\$5,000	\$5,000	\$5,000									
Maximum Benefit												
Employee	\$30,000	\$50,000	\$30,000									
Spouse	\$15,000	\$25,000	\$30,000									
Child	\$15,000	\$25,000	\$7,500									
Major Disease Categories	Heart, Organ & Cancer	Heart, Organ & Cancer	Heart, Organ, Cancer, Nervous, Other									
Recurrence/Restoration Benefit	TBD	100% After 12 Months (1Time)	100% After 12 Months (2 Times)									
Pre-existing Condition Limitation	None	12/12	TBD									
Annual Wellness Benefit	\$50 to \$75 to \$100	\$50	TBD									
Cancer Benefit	Yes	Yes	Yes									
Portability	Yes	Yes	TBD									
Maximum Lifetime Benefit	None	TBD	5 x Face Amount									
<b>RATES / ANNUAL</b>												
	Non-Tobacco			Non-Tobacco			Non-Tobacco					
	<b>Percent</b>	<b>Nbr.</b>	<b>Volume @\$15,000</b>	<b>Rate Age</b>	<b>Monthly \$1,000 EE Only</b>	<b>Monthly Rate \$10,000 Benefit</b>	<b>Rate Age</b>	<b>Monthly \$1,000 EE Only</b>	<b>Monthly Rate \$10,000 Benefit</b>	<b>Rate Age</b>	<b>Monthly \$1,000 EE Only</b>	<b>Monthly Rate \$10,000 Benefit</b>
	2.2%	12	\$ 180,000	18-24	\$ .379	\$ 3.79	18-24	\$ .525	\$ 5.25	18-24	\$ -	\$ -
	8.7%	73	\$ 1,095,000	25-29	\$ .379	\$ 3.79	25-29	\$ .525	\$ 5.25	25-29	\$ -	\$ -
	11.7%	162	\$ 2,430,000	30-34	\$ .597	\$ 5.97	30-34	\$ .818	\$ 8.18	30-34	\$ -	\$ -
	13.9%	191	\$ 2,865,000	35-39	\$ .597	\$ 5.97	35-39	\$ .818	\$ 8.18	35-39	\$ -	\$ -
	13.0%	229	\$ 3,435,000	40-44	\$ 1.188	\$ 11.88	40-44	\$ 1.481	\$ 14.81	40-44	\$ -	\$ -
	13.9%	248	\$ 3,720,000	45-49	\$ 1.188	\$ 11.88	45-49	\$ 1.481	\$ 14.81	45-49	\$ -	\$ -
	14.4%	235	\$ 3,525,000	50-54	\$ 2.114	\$ 21.14	50-54	\$ 2.427	\$ 24.27	50-54	\$ -	\$ -
	12.8%	164	\$ 2,460,000	55-59	\$ 2.114	\$ 21.14	55-59	\$ 2.427	\$ 24.27	55-59	\$ -	\$ -
	7.7%	75	\$ 1,125,000	60-64	\$ 3.536	\$ 35.36	60-64	\$ 3.874	\$ 38.74	60-64	\$ -	\$ -
	1.7%	34	\$ 510,000	65-69	\$ 3.536	\$ 35.36	65-69	\$ 4.606	\$ 46.06	65-69	\$ -	\$ -
	100.0%	1,423	Total Annual		\$ 366,938			\$ 441,962			\$ -	
	Increase (Decrease)				\$ (108,263)			\$ (33,239)			-	
	Percent				(22.8)%			(7.0)%			-	
	<b>RATE GUARANTEE</b>				3 Years			3 Years			-	
	<b>RATE BASIS</b>				Attained Age			Issue Age			-	
	<b>COMMENT</b>											
	Enrollment Assumption based on Current Enrollment & \$15,000 Benefit										Could not find complete rate table.	

**PHARR-SAN JUAN-ALAMO I.S.D.**  
 Voluntary Group Critical Illness Insurance Proposals (RFP # 18-19-025)  
 Review Date: March 29, 2019

<b>GENERAL</b>			
RFP No.	15	17	18
Insurance Company	Metropolitan Life Insurance	Securian	Sun Life
A. M. Best Rating	A+/XV	A+/XV	A+/XV
Company Representative	Preston Jarrell	Jeffrey Morgan	Brian Montgomery
Claim Administrator	Metropolitan Life Insurance	Securian	Sun Life
Agent	Bob Trevino & 5 Other Agents	Carlos Tamez	Bob Trevino & 9 Other Agents
Agent Location	Pharr, TX Harlingen, TX McAllen, TX	Weslaco, TX	Pharr, TX Weslaco, TX McAllen, TX
Takeover-No Underwriting or Pre X	Yes	TBD	TBD
Policy Type	Group	Group	Group
<b>BENEFIT</b>			
Guarantee Issue			
Employee	\$30,000	\$30,000	\$30,000
Spouse	\$15,000	\$15,000	\$15,000
Open Enrollment	TBD	TBD	TBD
Minimum Benefit			
Employee	\$10,000	\$10,000	\$5,000
Spouse	\$5,000	\$5,000	\$2,500
Maximum Benefit			
Employee	\$30,000	\$30,000	\$30,000
Spouse	\$15,000	\$15,000	\$15,000
Child	\$15,000	\$15,000	\$5,000
Major Disease Categories	Heart, Organ, Cancer, Nervous, Other	Heart, Organ & Cancer	Heart, Organ, Cancer, Nervous, Other
Recurrence/Restoration Benefit	100% After 12 Months	100% After 12 Months	100% After 12 Months (1Time)
Pre-existing Condition Limitation	None	None	12/12
Annual Wellness Benefit	\$75	\$50	\$50
Cancer Benefit	Yes	Yes	Yes
Portability	Yes	Yes	Yes
Maximum Lifetime Benefit	3 x Face Amount		TBD
<b>RATES / ANNUAL</b>	Non-Tobacco	Non-Tobacco	Non-Tobacco
	<b>Rate</b> <b>Age</b>	<b>Rate</b> <b>Age</b>	<b>Rate</b> <b>Age</b>
	<b>Monthly \$1,000 EE Only</b>	<b>Monthly \$1,000 EE Only</b>	<b>Monthly \$1,000 EE Only</b>
	<b>Monthly Rate \$10,000 Benefit</b>	<b>Monthly Rate \$10,000 Benefit</b>	<b>Monthly Rate \$10,000 Benefit</b>
<b>Percent</b>			
<b>Nbr.</b>			
<b>Volume @\$15,000</b>			
2.2%	12	\$ 180,000	18-24 \$ .480 \$ 4.80
8.7%	73	\$ 1,095,000	25-29 \$ .500 \$ 5.00
11.7%	162	\$ 2,430,000	30-34 \$ .620 \$ 6.20
13.9%	191	\$ 2,865,000	35-39 \$ .700 \$ 7.00
13.0%	229	\$ 3,435,000	40-44 \$ .790 \$ 7.90
13.9%	248	\$ 3,720,000	45-49 \$ 1.080 \$ 10.80
14.4%	235	\$ 3,525,000	50-54 \$ 1.490 \$ 14.90
12.8%	164	\$ 2,460,000	55-59 \$ 2.020 \$ 20.20
7.7%	75	\$ 1,125,000	60-64 \$ 2.700 \$ 27.00
1.7%	34	\$ 510,000	65-69 \$ 3.670 \$ 36.70
100.0%	1,423	Total Annual	\$ 312,095
Increase (Decrease)			\$ (163,106)
Percent			(34.3)%
<b>RATE GUARANTEE</b>			3 Years
<b>RATE BASIS</b>			Attained Age
<b>COMMENT</b>			
Enrollment Assumption based on Current Enrollment & \$15,000 Benefit			



**PHARR-SAN JUAN-ALAMO I.S.D.**  
 Voluntary Group Critical Illness Insurance Proposals (RFP # 18-19-025)  
 Review Date: March 29, 2019

<b>GENERAL</b>						
RFP No.	23					
Insurance Company	Voya Financial (ReliaStar)					
A. M. Best Rating	A/XV					
Company Representative	John Weitzel					
Claim Administrator	Voya Financial					
Agent	Bob Trevino					
Agent Location	Pharr, TX					
Takeover-No Underwriting or Pre X	Yes					
Policy Type	Group					
<b>BENEFIT</b>						
Guarantee Issue						
Employee	\$30,000					
Spouse	\$15,000					
Open Enrollment	TBD					
Minimum Benefit						
Employee	\$10,000					
Spouse	\$5,000					
Maximum Benefit						
Employee	\$30,000					
Spouse	\$15,000					
Child	\$15,000					
Major Disease Categories	Heart, Organ & Cancer					
Recurrence/Restoration Benefit	100% After 12 Months (2 Times)					
Pre-existing Condition Limitation	None					
Annual Wellness Benefit	\$50					
Cancer Benefit	Yes					
Portability	Yes					
Maximum Lifetime Benefit	TBD					
<b>RATES / ANNUAL</b>						
Non-Tobacco						
	Percent	Nbr.	Volume @\$15,000	Rate Age	Monthly \$1,000 EE Only	Monthly Rate \$10,000 Benefit
	2.2%	12	\$ 180,000	18-24	\$ .450	\$ 4.50
	8.7%	73	\$ 1,095,000	25-29	\$ .470	\$ 4.70
	11.7%	162	\$ 2,430,000	30-34	\$ .520	\$ 5.20
	13.9%	191	\$ 2,865,000	35-39	\$ .610	\$ 6.10
	13.0%	229	\$ 3,435,000	40-44	\$ .820	\$ 8.20
	13.9%	248	\$ 3,720,000	45-49	\$ 1.160	\$ 11.60
	14.4%	235	\$ 3,525,000	50-54	\$ 1.700	\$ 17.00
	12.8%	164	\$ 2,460,000	55-59	\$ 2.460	\$ 24.60
	7.7%	75	\$ 1,125,000	60-64	\$ 3.350	\$ 33.50
	1.7%	34	\$ 510,000	65-69	\$ 4.420	\$ 44.20
	100.0%	1,423	Total Annual		\$ 345,670	
Increase (Decrease)	\$ (129,531)					
Percent	(27.3)%					
<b>RATE GUARANTEE</b>	3 Years					
<b>RATE BASIS</b>	Attained Age-New					
<b>COMMENT</b>						
Enrollment Assumption based on Current Enrollment & \$15,000 Benefit	Issue Age For Current Insured; Attained Age For New Insureds.					

**PHARR-SAN JUAN-ALAMO ISD.**  
 Voluntary Permanent Life Insurance RFP # 18-19-025  
 Effective Date: May 1, 2019  
 Review Date: March 29, 2019

<b>Proposal Number</b>	<b>Insurance Company</b>	<b>Agent</b>	<b>Coverage Type</b>	<b>Coverage Period</b>	<b>Issue Age</b>	<b>Monthly Premium</b>	<b>Benefit Amount</b>	<b>Guaranteed Cash Value Age 65</b>	<b>Employee Guarantee Issue</b>
Current	Voya/ReliaStar	Bob Trevino	Whole Life	Whole Life	25	\$58.33	\$72,842	\$29,080	\$22/WK - \$100,000
Renewal	Voya/ReliaStar	Bob Trevino	Whole Life	Whole Life	25	\$58.33	\$72,842	\$29,080	\$22/WK - \$100,000
3	Allstate	Bob Trevino	Whole Life	Whole Life	25	\$53.75	\$100,000	\$33,637	18-65 - \$80,000
4	Assurity Life Insurance	Bob Trevino	Whole Life	Whole Life	25	\$59.58	\$75,000	\$41,939	\$75,000
7	Colonial Life & Accident	4 Agents (2)	Whole Life	Whole Life	25	\$39.00	\$50,000	\$32,097	\$50,000
11	Kemper	Chris Forton	Whole Life	Whole Life	25	\$49.00	\$70,000	\$27,550	18-70 - \$100,000
13	Manhattan Life	Bob Trevino	Whole Life	Whole Life	25	\$50.00	\$63,893	\$29,570	18-70 - \$100,000
14	Mass Mutual	4 Agents (3)	Whole Life	Whole Life	25	\$50.00	\$80,000	\$33,627	18-75 - \$100,000
22	UNUM	10 Agents (4)	Whole Life	Whole Life	25	\$52.00	\$71,642	\$24,865	No
1,800	Employees								

Comment:

1. Source is Detail Tabulation of proposals.
2. Agents representing Colonial Life are the following:
  - a) Bob Trevino- Pharr, TX; b) Lone Star Insurance - McAllen, TX; Puro Aseguro - Pharr, TX; c) Tamez Financial Group - Weslaco, TX;
  - d) Ortegon Insurance Agency - Weslaco, TX
3. Agents representing Mass Mutual are the following:
  - a) Bob Trevino- Pharr, TX; b) Texas Insurance Service Center - Harlingen, TX; c) Tamez Financial Group - Weslaco, TX;
  - d) Lone Star Insurance - McAllen, TX
4. Agents representing Unum are the following:
  - a) Bob Trevino- Pharr, TX; b) Texas Insurance Service Center - Harlingen, TX; c) Tamez Financial Group - Weslaco, TX;
  - d) Newkirk & Newkirk - McAllen, TX; e) Carruth & Associates - McAllen, TX; f) Highlander Financial Services - Woodlands, TX;
  - g) Puro Aseguro - Pharr, TX; h) Lone Star Insurance - McAllen, TX; i) Financial Benefit Service - Richardson, TX;
  - j) Yvonne Ortegon - Weslaco, TX

**PHARR-SAN JUAN-ALAMO I.S.D.**

Voluntary Permanent Life Insurance Proposals (RFP # 18-19-025)

Review Date: March 29, 2019

<b>General</b>		<b>RECOMMENDATION</b>	
RFP No.	<b>Current</b>	<b>Renewal</b>	<b>3</b>
Insurance Company	Voya/ReliaStar	Voya/ReliaStar	Allstate
Company Representative	Jeff Flanagan	Jeff Flanagan	Randy Martin
A.M. Best Rating	A / XIV	A / XV	A+ / XV
Agent	Bob Trevino	Bob Trevino	Bob Trevino
Agent Location	Pharr, TX	Pharr, TX	Pharr, TX
<b>Coverage</b>			
Policy Type	Individual	Individual	Group
Coverage Type	Whole Life	Whole Life	Whole Life
Guarantee Issue			
Employee	Age 18-65 \$22/Week to \$100,000	Age 18-65 \$22/Week to \$100,000	Age 18-65 \$80,000
Spouse	Simplified Issue Treatment Last 90 Days	Simplified Issue Treatment Last 90 Days	Working: \$40,000 Non-Working: \$25,000
<b>Benefits</b>			
Premium Basis			
Non Tobacco	Yes	Yes	Yes
Monthly Premium	\$58.33	\$58.33	\$53.75
Issue Age	25	25	25
Term	Whole Life - to Age 121	Whole Life - to Age 121	Whole Life to age 121
Benefit Description			
Type	Guaranteed Amount	Guaranteed Amount	Guaranteed Amount
Initial Amount	\$72,842	\$72,842	\$100,000
Guaranteed	Yes	Yes	Yes
Non Guaranteed	Not Applicable	Not Applicable	Not Applicable
Guarantee Period	Whole Life	Whole Life	Whole Life
Cash Value - Age 65			
Guaranteed Amount	\$29,080	\$29,080	\$33,637
Interest Rate	4.5%	4.5%	4.5%
Current Amount	\$29,080	\$29,080	\$33,637
Interest Rate	4.5%	4.5%	4.5%
Policy Loan			
Guaranteed Rate	7.4%	7.4%	8.0%
Current Rate	7.4%	7.4%	8.0%
<b>Comment</b>	Type of permanent life insurance that remains in force for insured's whole life by payment of fixed premium.	Type of permanent life insurance that remains in force for insured's whole life by payment of fixed premium.	Proposal is for group whole life with employer's choice of four age-rated premium schedules, not found in proposal.

**PHARR-SAN JUAN-ALAMO I.S.D.**

Voluntary Permanent Life Insurance Proposals (RFP # 18-19-025)

Review Date: March 29, 2019

<b>General</b>	<b>4 (a)</b>	<b>7</b>	<b>11</b>
RFP No.			
Insurance Company	Assurity Life Insurance	Colonial Life & Accident	Kemper Benefits(Reserve Nat'l.)
Company Representative	Steve Wilson	Regina Lane	Robbie Nevers
A.M. Best Rating	A- / IX	A / XV	A- / X
Agent	Bob Trevino	Bob Trevino et al.	Chris Forton
Agent Location	Pharr, TX	Pharr, TX	Austin, TX
<b>Coverage</b>			
Policy Type	Group	Individual	Group
Coverage Type	Whole Life	Whole Life	Whole Life
Guarantee Issue			
Employee	\$75,000	\$12/Week to \$50,000	Age 18-70 \$100,000
Spouse	No	No	\$50,000
<b>Benefits</b>			
Premium Basis			
Non Tobacco	Yes	Yes	Yes
Monthly Premium	\$59.58	\$39.00	\$49.00
Issue Age	25	25	25
Term	Whole Life to age 121	Endows at Age 100	Whole Life - Age 121
Benefit Description			
Type	Guaranteed Amount	Guaranteed Amount	Guaranteed Amount
Initial Amount	\$75,000	\$50,000	\$70,000
Guaranteed	\$50,000	Yes	Yes
Non Guaranteed	\$25,000	Not Applicable	Not Applicable
Guarantee Period	Whole Life	Whole Life	Whole Life
Cash Value - Age 65			
Guaranteed Amount	Formula	\$32,097	\$27,550
Interest Rate	Formula	4.5%	4.5%
Current Amount	\$41,939	\$32,097	\$27,550
Interest Rate	4.5%	4.5	
Policy Loan			
Guaranteed Rate	4.5%	8.0%	6.0%
Current Rate	4.5%	8.0%	6.0%
<b>Comment</b>		Two paid-up options: age 65 (ages 16-45) or age 95 (ages 16-79). Endows at age 100. Cash value shown for Paid-Up at Age 95.	Age-rated premium schedules based on benefit amount.

**PHARR-SAN JUAN-ALAMO I.S.D.**

Voluntary Permanent Life Insurance Proposals (RFP # 18-19-025)

Review Date: March 29, 2019

<b>General</b>	<b>13</b>	<b>14</b>	<b>20</b>
RFP No.			
Insurance Company	Manhattan Life	MassMutual	Texas Life Insurance
Company Representative	Jack Femrite	Sammy Carr	Carroll Fadal
A.M. Best Rating	B+ / VIII	A++ / XV	A+ / XIII
Agent	Bob Trevino	Bob Trevino et al.	First Financial Group
Agent Location	Pharr, TX	Pharr, TX	McAllen, TX
<b>Coverage</b>			
Policy Type	Individual	Group	Individual
Coverage Type	Whole Life	Whole Life	Universal Life
Guarantee Issue			
Employee	Age 18-70 \$100,000	Age 18-75 \$100,000	Age 17-49: \$300,000; Age 50-65: \$100,000
Spouse	Age 18-70 \$15,000 CGI; SI \$50,000	Age 18-65 \$25,000 CGI/Express Issue	Age 17-49: \$50,000; Age 50-60: \$25,000
<b>Benefits</b>			
Premium Basis			
Non Tobacco	Yes	Yes	Yes
Monthly Premium	\$50.00	\$50.00	\$50.00
Issue Age	25	25	25
Term	Whole Life - to Age 121	Whole Life - to Age 121	To Age 65
Benefit Description			
Type	Gauranteed Amount	Guaranteed Amount	Extended Term
Initial Amount	\$63,893	\$80,000	\$123,062
Guaranteed	Yes	Yes	Yes
Non Guaranteed	Not Applicable	Not Applicable	None
Guarantee Period	Whole Life	Whole Life	To Age 65
Cash Value - Age 65			
Guaranteed Amount	\$29,570	\$33,627	None
Interest Rate	Not Provided	4.5%	None
Current Amount	\$29,570	\$33,627	None
Interest Rate	Not Provided	4.5%	None
Policy Loan			
Guaranteed Rate	8.0%	8.0%	Not Available
Current Rate	8.0%	8.0%	Not Available
<b>Comment</b>	Age-rated premium schedules based on benefit amount. Paid-up at age 99.	Age-rated premium schedules based on benefit amount.	All coverage (EE and Spouse) is Contingent Guarantee Issue. Proposal indicates "long" rate guarantee.

**PHARR-SAN JUAN-ALAMO I.S.D.**

Voluntary Permanent Life Insurance Proposals (RFP # 18-19-025)

Review Date: March 29, 2019

<b>General</b>	
RFP No.	<b>22</b>
Insurance Company	Unum
Company Representative	Renee Wills
A.M. Best Rating	A / XV
Agent	Bob Trevino et al.
Agent Location	Pharr, TX
<b>Coverage</b>	
Policy Type	Individual
Coverage Type	Whole Life
Guarantee Issue	
Employee	Ages: 15-80; EOI based on age and volume.
Spouse	Ages: 15-80; EOI based on age and volume.
<b>Benefits</b>	
Premium Basis	
Non Tobacco	Yes
Monthly Premium	\$52.00
Issue Age	25
Term	Whole Life - to Age 121
Benefit Description	
Type	Guaranteed Amount
Initial Amount	\$71,642
Guaranteed	Yes
Non Guaranteed	Not Applicable
Guarantee Period	Whole Life
Cash Value - Age 65	
Guaranteed Amount	\$24,865
Interest Rate	4.5%
Current Amount	\$24,865
Interest Rate	4.5%
Policy Loan	
Guaranteed Rate	8.0%
Current Rate	8.0%
<b>Comment</b>	Paid-up options. Note grid for EOI requirements based on age and volume for EE and spouse. Maximum volume EE: \$200,000; SP: \$50,000.