PHARR-SAN JUAN-ALAMO ISD
RFP # 18-19-035
Summary of Employee Group Life/AD&D Proposals
Proposal Received: June 24, 2019
Review Date: August 5, 2019

Proposal Number	Proposal Description	Agent	Insurance Company	Annual Cost	Increase / Decrease ($)	Increase / Decrease (%)	Rate Guarantee	Comment
-	**CURRENT**	**Puro Aseguro, Inc. (Robert Ramirez)**	**Sun Life Assurance Company of Canada**	**$ 868,567**	-	-	-	
8	RENEWAL & BAFO	Puro Aseguro, Inc. (Robert Ramirez)	Sun Life Assurance Company of Canada	$ 868,567	$ -	0.0%	3 Years	Annual Open Enrollment Guarantee Issue of $50,000 For Supplemental Employee Life Insurance Participants.
3	Dearborn Life Insurance Company	Puro Aseguro, Inc. (Robert Ramirez)	Dearborn Life Insurance Company	$ 862,819	$ (5,748)	-0.7%	5 Years	Note lower rate for EE Supplemental AD&D.
5	Minnesota Life Insurance Company	Puro Aseguro, Inc. Robert Ramirez)	Minnesota Life Insurance Company	$ 833,583	$ (34,983)	-4.0%	4 Years	Rate Reduction For Supplemental Life.
9	Voya Financial / ReliaStar Life Insurance	Puro Aseguro, Inc. (Robert Ramirez)	Voya Financial / ReliaStar Life Insurance	$ 862,871	$ (5,695)	-0.7%	3 Years	Rate guarantee may be extended an additional two years contingent on evaluation of loss ratio (<80%) after 30 months.
4	Metropolitan Life Insurance Company	Bob Trevino; Dennis Carruth; Highlander Financial Group; Newkirk & Newkirk; Yvonne Ortegon; Puro Aseguro; Tamez Financial Group	Metropolitan Life Insurance Company	$ 886,792	$ 18,225	2.1%	3 Years	Rates shown are for Cost Reallocated Quote. Standard rates, slightly lower for some employees and higher for the employer, are also quoted.
11	The Hartford	Puro Aseguro, Inc. (Robert Ramirez)	The Hartford	$ 902,739	$ 34,172	3.9%	3 Years	
2	CIGNA (LINA)	Puro Aseguro; Bob Trevino; Highlander Financial Group; Tamez Financial Group; Lonestar Insurance; Yvonne Ortegon; Dennis Carruth	CIGNA (LINA)	$ 1,029,610	$ 152,043	14.8%	3 Years	Proposal Does Not Include Questionaire Response.
10	Mutual of Omaha	Highlander Financial Services	Mutual of Omaha	$ 1,326,135	$ 457,569	52.7%	3 Years	Optional Child coverage under Basic Life. Employees may increase benefit by $10,000 annually without EOI.

PHARR-SAN JUAN-ALAMO ISD
Employee Group Life /AD&D Insurance RFP 18-19-035
Effective Date: 09-01-2019
Review Date: 08/05/2019

General	**CURRENT**
Proposal Number	
Insurance Company	**Sun Life Assurance Company of Canada**
A.M. Best Rating	A+/XV
Re Agent Name	Puro Aseguro, Inc. (Robert Ramirez)
Agent Location	Pharr, TX
Agent Commission	7% Basic; 7% Supplemental
Client References	Fort Bend ISD, Goose Creek CISD, Laredo ISD
Benefits	
Waive Actively at Work For Take-Over	Yes, Subject to Continuity of Coverage Provision
Waiver of Premium	Yes
Accelerated Death Benefit	Yes
Portability	Yes
Initial Enrollment	
Accept Current Records?	Yes
Open Enrollment-Current Insureds	Yes, to $50,000 Supplemental Life
No Loss No Gain Take-Over	Yes
Employee	
Maximum-Guarantee Issue	$250,000 (Basic & Supplemental)
Maximum-Medical Information	5 Times Salary to $500,000
Benefit Elections	$10,000 Increments
Anniversary Date Age Change	Yes
Spouse	
Maximum-Guarantee Issue	$50,000
Maximum-Medical Information	$125,000
Benefit Elections	$5,000 Increments to 100% EE Coverage
Rate Structure	EE's Age; Anniversary Date Age Change
Children	
Coverage Period	Birth to Age 26
Benefit Amount	$10,000
Rate Structure	Flat Rate
Benefit Reduction Percent	33% @ 70; 50% @ 75

Rates/Annual Premium

Basic Life/AD&D	Count	Volume	Current Rate	Monthly Rate
Group Life	4,753	$ 94,922	$ .025	$ .025
Group AD&D	4,753	$ 260,897	$ .010	$ .010
Mo. Premium			$ 4,982	$ 4,982
Annual			$ 59,784	$ 59,784

Supplemental Life I	Count	Volume	Rate	Monthly Rates
Group Life	380	$ 10,293	$ .080	$ .080
Mo. Premium			$ 823	$ 823
Annual			$ 9,881	$ 9,881

Supplemental Life II Employee & Spouse Rates Per $1,000 Volume

	--Employee----		---Spouse-----		Monthly	Monthly Rates	
Age	Count	Volume	Count	Volume	Rate	Employee	Spouse
18-24	69	$ 7,430	5	$ 200	$ .030	$ .030	$ .030
25-29	261	$ 30,520	48	$ 2,210	$ .030	$ .030	$ .030
30-34	311	$ 40,730	83	$ 3,955	$ .040	$ .040	$ .040
35-39	432	$ 58,805	126	$ 6,265	$ .060	$ .060	$ .060
40-44	453	$ 66,925	168	$ 8,980	$ .080	$ .080	$ .080
45-49	421	$ 59,890	142	$ 7,245	$ .130	$ .130	$ .130
50-54	414	$ 47,440	174	$ 8,370	$ .200	$ .200	$ .200
55-59	282	$ 30,910	103	$ 4,260	$ .300	$ .300	$ .300
60-64	173	$ 16,640	69	$ 3,355	$ .500	$ .500	$ .500
65-69	46	$ 3,035	16	$ 480	$ .830	$ .830	$ .830
70-74	14	$ 779	0	$ -	$ 1.490	$ 1.490	$ -
75-79	3	$ 216	0	$ -	$ 1.490	$ 1.490	$ -
Total	2,879	$ 363,320	934	$ 45,320		$ 50,518	$ 7,295
Mo. Premium		$ 50,518		$ 7,295	$ 57,813		$ 57,813
Annual		$ 606,220		$ 87,535	$ 693,754		$ 693,754
Children Group Life			$ .130	$ 12,520	$ 19,531	$ .130	$ 19,531

Supplemental AD&D	Count	Volume	Rate	Monthly Rate
Employee Only	677	$ 95,792	$ .020	$ .020
Employee & Family	1,481	$ 260,940	$ .020	$ .020
Mo. Premium		$ 356,732	$ 7,135	$ 7,135
Annual			$ 85,616	$ 85,616
Total Annual			$ 868,567	$ 868,567
Increase (Decrease)				
Rate Guarantee				4 Years
Comments				Annual Open Enrollment Guarantee Issue of $50,000 For Supplemental Employee Life Insurance Participants.

PHARR-SAN JUAN-ALAMO ISD

Employee Group Life /AD&D Insurance RFP 18-19-035

Effective Date: 09-01-2019

Review Date: 08/05/2019

General	**RENEWAL & BAFO**
Proposal Number	**8**
Insurance Company	**Sun Life Assurance Company of Canada**
A.M. Best Rating	A+/XV
Re Agent Name	Puro Aseguro, Inc. (Robert Ramirez)
Agent Location	Pharr, TX
Agent Commission	7% Basic; 7% Supplemental
Client References	-
Benefits	
Waive Actively at Work For Take-Over	Yes, Subject to Continuity of Coverage Provision
Waiver of Premium	Yes
Accelerated Death Benefit	Yes
Portability	Yes
Initial Enrollment	
Accept Current Records?	Yes
Open Enrollment-Current Insureds	Yes, to $50,000 Supplemental Life
No Loss No Gain Take-Over	Yes
Employee	
Maximum-Guarantee Issue	$250,000 (Basic & Supplemental)
Maximum-Medical Information	5 Times Salary to $500,000
Benefit Elections	$10,000 Increments
Anniversary Date Age Change	Yes
Spouse	
Maximum-Guarantee Issue	$50,000
Maximum-Medical Information	$125,000
Benefit Elections	$5,000 Increments to 100% EE Coverage
Rate Structure	EE's Age; Anniversary Date Age Change
Children	
Coverage Period	Birth to Age 26
Benefit Amount	$10,000
Rate Structure	Flat Rate
Benefit Reduction Percent	33% @ 70; 50% @ 75

Rates/Annual Premium			Current	
Basic Life/AD&D	Count	Volume	Rate	Monthly Rate
Group Life	4,753	$ 94,922	$ .025	$ .025
Group AD&D	4,753	$ 260,897	$ .010	$ .010
Mo. Premium			$ 4,982	$ 4,982
Annual			$ 59,784	$ 59,784
Supplemental Life I	Count	Volume	Rate	Monthly Rates
Group Life	380	$ 10,293	$ .080	$ .080
Mo. Premium			$ 823	$ 823
Annual			$ 9,881	$ 9,881

Supplemental Life II Employee & Spouse Rates Per $1,000 Volume

	--Employee----		---Spouse-----		Monthly	Monthly Rates	
Age	Count	Volume	Count	Volume	Rate	Employee	Spouse
18-24	69	$ 7,430	5	$ 200	$ .030	$ .030	$ .030
25-29	261	$ 30,520	48	$ 2,210	$ .030	$ .030	$ .030
30-34	311	$ 40,730	83	$ 3,955	$ .040	$ .040	$ .040
35-39	432	$ 58,805	126	$ 6,265	$ .060	$ .060	$ .060
40-44	453	$ 66,925	168	$ 8,980	$ .080	$ .080	$ .080
45-49	421	$ 59,890	142	$ 7,245	$ .130	$ .130	$ .130
50-54	414	$ 47,440	174	$ 8,370	$ .200	$ .200	$ .200
55-59	282	$ 30,910	103	$ 4,260	$ .300	$ .300	$ .300
60-64	173	$ 16,640	69	$ 3,355	$ .500	$ .500	$ .500
65-69	46	$ 3,035	16	$ 480	$ .830	$ .830	$ .830
70-74	14	$ 779	0	$ -	$ 1.490	$ 1.490	$ -
75-79	3	$ 216	0	$ -	$ 1.490	$ 1.490	$ -
Total	2,879	$ 363,320	934	$ 45,320		$ 50,518	$ 7,295
Mo. Premium		$ 50,518		$ 7,295	$ 57,813		$ 57,813
Annual		$ 606,220		$ 87,535	$ 693,754		$ 693,754
Children Group Life			$ .130	$ 12,520	$ 19,531	$ .130	$ 19,531

Supplemental AD&D	Count	Volume	Rate	Monthly Rate
Employee Only	677	$ 95,792	$ .020	$ .020
Employee & Family	1,481	$ 260,940	$ .020	$ .020
Mo. Premium		$ 356,732	$ 7,135	$ 7,135
Annual			$ 85,616	$ 85,616
Total Annual			$ 868,567	$ 868,567
Increase (Decrease)				$ -
Rate Guarantee				3 Years
Comments				Annual Open Enrollment Guarantee Issue of $50,000 For Supplemental Employee Life Insurance Participants.

PHARR-SAN JUAN-ALAMO ISD
Employee Group Life /AD&D Insurance RFP 18-19-035
Effective Date: 09-01-2019
Review Date: 08/05/2019

General	
Proposal Number	**2**
Insurance Company	**CIGNA (LINA)**
A.M. Best Rating	A/XV
Re Agent Name	Puro Aseguro; Bob Trevino; Highlander Financial Group; Tamez Financial Group; Lonestar Insurance; Yvonne Ortegon; Dennis Carruth
Agent Location	Pharr, TX; Woodlands, TX; Weslaco, TX; McAllen, TX
Agent Commission	5% Basic; 8% Voluntary Life
Client References	
Benefits	
Waive Actively at Work For Take-Over	TBD
Waiver of Premium	Yes
Accelerated Death Benefit	TBD
Portability	Yes
Initial Enrollment	
Accept Current Records?	TBD
Open Enrollment-Current Insureds	TBD
No Loss No Gain Take-Over	TBD
Employee	
Maximum-Guarantee Issue	$230,000
Maximum-Medical Information	$500,000
Benefit Elections	$10,000
Anniversary Date Age Change	TBD
Spouse	
Maximum-Guarantee Issue	$50,000
Maximum-Medical Information	TBD
Benefit Elections	TBD
Rate Structure	TBD
Children	
Coverage Period	Birth to Age 26
Benefit Amount	Birth to 6 Months $500; 6 Months to 26 $10,000
Rate Structure	Flat Rate
Benefit Reduction Percent	TBD

Rates/Annual Premium

Basic Life/AD&D	Count	Volume	Current Rate	Monthly Rate
Group Life	4,753	$ 94,922	$ .025	$ .125
Group AD&D	4,753	$ 260,897	$ .010	$ .013
Mo. Premium			$ 4,982	$ 15,257
Annual			$ 59,784	$ 183,083

Supplemental Life I	Count	Volume	Rate	Monthly Rates
Group Life	380	$ 10,293	$ .080	$ .080
Mo. Premium			$ 823	$ 823
Annual			$ 9,881	$ 9,881

Supplemental Life II Employee & Spouse Rates Per $1,000 Volume

	--Employee----		---Spouse-----		Monthly	Monthly Rates	
Age	Count	Volume	Count	Volume	Rate	Employee	Spouse
18-24	69	$ 7,430	5	$ 200	$ .030	$ .030	$ .030
25-29	261	$ 30,520	48	$ 2,210	$ .030	$ .030	$ .030
30-34	311	$ 40,730	83	$ 3,955	$ .040	$ .030	$ .030
35-39	432	$ 58,805	126	$ 6,265	$ .060	$ .060	$ .060
40-44	453	$ 66,925	168	$ 8,980	$ .080	$ .080	$ .080
45-49	421	$ 59,890	142	$ 7,245	$ .130	$ .130	$ .130
50-54	414	$ 47,440	174	$ 8,370	$ .200	$ .200	$ .200
55-59	282	$ 30,910	103	$ 4,260	$ .300	$ .300	$ .300
60-64	173	$ 16,640	69	$ 3,355	$ .500	$ .500	$ .500
65-69	46	$ 3,035	16	$ 480	$ .830	$ .830	$ .830
70-74	14	$ 779	0	$ -	$ 1.490	$ 1.490	$ 1.490
75-79	3	$ 216	0	$ -	$ 1.490	$ -	$ -
Total	2,879	$ 363,320	934	$ 45,320		$ 49,789	$ 7,255
Mo. Premium	$ 50,518			$ 7,295	$ 57,813		$ 57,044
Annual	$ 606,220			$ 87,535	$ 693,754		$ 684,530
Children Group Life	$ .130	$ 12,520			$ 19,531	$ .130	$ 19,531

Supplemental AD&D	Count	Volume	Rate	Monthly Rate
Employee Only	677	$ 95,792	$ .020	$ .020
Employee & Family	1,481	$ 260,940	$ .020	$ .035
Mo. Premium		$ 356,732	$ 7,135	$ 11,049
Annual			$ 85,616	$ 132,585
Total Annual			$ 868,567	$ 1,029,610
Increase (Decrease)				$ 161,044
Rate Guarantee				3 Years
Comments				Proposal Does Not Include Questionaire Response.

PHARR-SAN JUAN-ALAMO ISD
Employee Group Life /AD&D Insurance RFP 18-19-035
Effective Date: 09-01-2019
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General						**BAFO**	
Proposal Number						**3**	
Insurance Company						**Dearborn Life Insurance Co.**	
A.M. Best Rating						A/XV	
Re Agent Name						Puro Aseguro, Inc. (Robert Ramirez)	
Agent Location						Pharr, TX	
Agent Commission						5% Basic; 8% Supplemental	
Client References						Alief ISD; Mesa Unified School District #4; Metro Nashville Public Schools	
Benefits							
Waive Actively at Work For Take-Over						Yes	
Waiver of Premium						Yes	
Accelerated Death Benefit						Yes	
Portability						Yes	
Initial Enrollment							
Accept Current Records?						Yes	
Open Enrollment-Current Insureds						No	
No Loss No Gain Take-Over						TBD	
Employee							
Maximum-Guarantee Issue						$250,000 (Basic & Supplemental)	
Maximum-Medical Information						$500,000	
Benefit Elections						$10,000 Increments	
Anniversary Date Age Change						Yes	
Spouse							
Maximum-Guarantee Issue						$50,000	
Maximum-Medical Information						$125,000	
Benefit Elections						$5,000 Increments to 100% EE Coverage	
Rate Structure						EE's Age; Anniversary Date Age Change	
Children							
Coverage Period						Birth to Age 26	
Benefit Amount						$10,000	
Rate Structure						Flat Rate	
Benefit Reduction Percent						33% @ 70; 50% @ 75	
Rates/Annual Premium					Current		
Basic Life/AD&D			Count	Volume	Rate		Monthly Rate
Group Life			4,753	$ 94,922	$ .025		$ .025
Group AD&D			4,753	$ 260,897	$ .010		$ .010
Mo. Premium					$ 4,982		$ 4,982
Annual					$ 59,784		$ 59,784
Supplemental Life I			Count	Volume	Rate		Monthly Rates
Group Life			380	$ 10,293	$ .080		$ .080
Mo. Premium					$ 823		$ 823
Annual					$ 9,881		$ 9,881
Supplemental Life II Employee & Spouse Rates Per $1,000 Volume							
	--Employee----		---Spouse-----		Monthly	Monthly Rates	
Age	Count	Volume	Count	Volume	Rate	Employee	Spouse
18-24	69	$ 7,430	5	$ 200	$ .030	$ .030	$ .030
25-29	261	$ 30,520	48	$ 2,210	$ .030	$ .030	$ .030
30-34	311	$ 40,730	83	$ 3,955	$ .040	$ .040	$ .040
35-39	432	$ 58,805	126	$ 6,265	$ .060	$ .060	$ .060
40-44	453	$ 66,925	168	$ 8,980	$ .080	$ .080	$ .080
45-49	421	$ 59,890	142	$ 7,245	$ .130	$ .130	$ .130
50-54	414	$ 47,440	174	$ 8,370	$ .200	$ .200	$ .200
55-59	282	$ 30,910	103	$ 4,260	$ .300	$ .300	$ .300
60-64	173	$ 16,640	69	$ 3,355	$ .500	$ .500	$ .500
65-69	46	$ 3,035	16	$ 480	$ .830	$ .830	$ .830
70-74	14	$ 779	0	$ -	$ 1.490	$ 1.490	$ 1.490
75-79	3	$ 216	0	$ -	$ 1.490	$ 1.490	$ 1.490
Total	2,879	$ 363,320	934	$ 45,320		$ 50,518	$ 7,295
Mo. Premium	$ 50,518			$ 7,295	$ 57,813		$ 57,813
Annual	$ 606,220			$ 87,535	$ 693,754		$ 693,754
Children Group Life			$ .130	$ 12,520	$ 19,531	$ .130	$ 19,531
Supplemental AD&D							Monthly Rate
Employee Only			677	$ 95,792	$ .020		$ .015
Employee & Family			1,481	$ 260,940	$ .020		$ .020
Mo. Premium				$ 356,732	$ 7,135		$ 6,656
Annual					$ 85,616		$ 79,868
Total Annual					$ 868,567		$ 862,819
Increase (Decrease)							$ (5,748)
Rate Guarantee						5 Years	
Comments						Note lower rate for EE Supplemental AD&D.	

PHARR-SAN JUAN-ALAMO ISD
Employee Group Life /AD&D Insurance RFP 18-19-035
Effective Date: 09-01-2019
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General	
Proposal Number	4
Insurance Company	**Metropolitan Life Insurance Company**
A.M. Best Rating	A+/XV
Re Agent Name	Bob Trevino; Dennis Carruth; Highlander Financial Group; Newkirk & Newkirk; Yvonne Ortegon; Puro Aseguro; Tamez Financial Group
Agent Location	TBD
Agent Commission	TBD
Client References	El Paso ISD; Alief ISD; Austin ISD
Benefits	
Waive Actively at Work For Take-Over	Yes
Waiver of Premium	Yes
Accelerated Death Benefit	Yes
Portability	Yes
Initial Enrollment	
Accept Current Records?	No
Open Enrollment-Current Insureds	TBD
No Loss No Gain Take-Over	Yes
Employee	
Maximum-Guarantee Issue	$250,000 (Basic & Supplemental)
Maximum-Medical Information	$500,000
Benefit Elections	$10,000 Increments
Anniversary Date Age Change	Yes
Spouse	
Maximum-Guarantee Issue	$50,000
Maximum-Medical Information	$125,000
Benefit Elections	$5,000 Increments to 100% EE Coverage
Rate Structure	EE's Age; Anniversary Date Age Change
Children	
Coverage Period	Birth to Age 26
Benefit Amount	$10,000
Rate Structure	Flat Rate
Benefit Reduction Percent	33% @ 70; 50% @ 75

Rates/Annual Premium

Basic Life/AD&D	Count	Volume	Current Rate	Monthly Rate
Group Life	4,753	$ 94,922	$ .025	$ .041
Group AD&D	4,753	$ 260,897	$ .010	$ .010
Mo. Premium			$ 4,982	$ 6,501
Annual			$ 59,784	$ 78,009

Supplemental Life I	Count	Volume	Rate	Monthly Rates
Group Life	380	$ 10,293	$ .080	$ .080
Mo. Premium			$ 823	$ 823
Annual			$ 9,881	$ 9,881

Supplemental Life II Employee & Spouse Rates Per $1,000 Volume

Age	--Employee---- Count	Volume	---Spouse----- Count	Volume	Monthly Rate	Monthly Rates Employee	Spouse
18-24	69	$ 7,430	5	$ 200	$ .030	$ .030	$ .030
25-29	261	$ 30,520	48	$ 2,210	$ .030	$ .030	$ .030
30-34	311	$ 40,730	83	$ 3,955	$ .040	$ .040	$ .040
35-39	432	$ 58,805	126	$ 6,265	$ .060	$ .060	$ .060
40-44	453	$ 66,925	168	$ 8,980	$ .080	$ .080	$ .080
45-49	421	$ 59,890	142	$ 7,245	$ .130	$ .130	$ .130
50-54	414	$ 47,440	174	$ 8,370	$ .200	$ .200	$ .200
55-59	282	$ 30,910	103	$ 4,260	$ .300	$ .300	$ .300
60-64	173	$ 16,640	69	$ 3,355	$ .500	$ .500	$ .500
65-69	46	$ 3,035	16	$ 480	$ .830	$ .830	$ .830
70-74	14	$ 779	0	$ -	$ 1.490	$ 1.490	$ 1.490
75-79	3	$ 216	0	$ -	$ 1.490	$ 1.490	$ 1.490
Total	2,879	$ 363,320	934	$ 45,320		$ 50,518	$ 7,295
Mo. Premium		$ 50,518		$ 7,295	$ 57,813		$ 57,813
Annual		$ 606,220		$ 87,535	$ 693,754		$ 693,754
Children Group Life		$ .130		$ 12,520	$ 19,531	$ .130	$ 19,531

Supplemental AD&D	Count	Volume	Rate	Monthly Rate
Employee Only	677	$ 95,792	$ .020	$ .020
Employee & Family	1,481	$ 260,940	$ .020	$ .020
Mo. Premium		$ 356,732	$ 7,135	$ 7,135
Annual			$ 85,616	$ 85,616
Total Annual			$ 868,567	$ 886,792
Increase (Decrease)				$ 18,225
Rate Guarantee				3 Years
Comments				Rates shown are for Cost Reallocated Quote. Standard rates, slightly lower for some employees and higher for the employer, are also quoted.

PHARR-SAN JUAN-ALAMO ISD
Employee Group Life /AD&D Insurance RFP 18-19-035
Effective Date: 09-01-2019
Review Date: 08/05/2019

General	**BAFO**
Proposal Number	5
Insurance Company	**Minnesota Life Insurance Company**
A.M. Best Rating	A+/XV
Re Agent Name	Puro Aseguro, Inc.
Agent Location	Pharr, TX.
Agent Commission	BAFO Changed To Include Commission
Client References	Aldine ISD; Pasadena ISD; Houston ISD
Benefits	
Waive Actively at Work For Take-Over	Yes
Waiver of Premium	Yes
Accelerated Death Benefit	Yes
Portability	Yes
Initial Enrollment	
Accept Current Records?	Yes
Open Enrollment-Current Insureds	No
No Loss No Gain Take-Over	Yes
Employee	
Maximum-Guarantee Issue	$250,000 (Basic & Supplemental)
Maximum-Medical Information	$500,000
Benefit Elections	$10,000 Increments
Anniversary Date Age Change	Yes
Spouse	
Maximum-Guarantee Issue	$50,000
Maximum-Medical Information	$125,000
Benefit Elections	$5,000 Increments to 100% EE Coverage
Rate Structure	EE's Age; Anniversary Date Age Change
Children	
Coverage Period	Birth to Age 26
Benefit Amount	$10,000
Rate Structure	Flat Rate
Benefit Reduction Percent	33% @ 70; 50% @ 75

Rates/Annual Premium					Current		
Basic Life/AD&D			Count	Volume	Rate		Monthly Rate
Group Life			4,753	$ 94,922	$ .025		$ .025
Group AD&D			4,753	$ 260,897	$ .010		$ .010
Mo. Premium					$ 4,982		$ 4,982
Annual					$ 59,784		$ 59,784
Supplemental Life I			Count	Volume	Rate		Monthly Rates
Group Life			380	$ 10,293	$ .080		$ .076
Mo. Premium					$ 823		$ 782
Annual					$ 9,881		$ 9,387
Supplemental Life II Employee & Spouse Rates Per $1,000 Volume							
	--Employee----		---Spouse-----		Monthly	Monthly Rates	
Age	Count	Volume	Count	Volume	Rate	Employee	Spouse
18-24	69	$ 7,430	5	$ 200	$ .030	$ .029	$ .029
25-29	261	$ 30,520	48	$ 2,210	$ .030	$ .029	$ .029
30-34	311	$ 40,730	83	$ 3,955	$ .040	$ .038	$ .038
35-39	432	$ 58,805	126	$ 6,265	$ .060	$ .057	$ .057
40-44	453	$ 66,925	168	$ 8,980	$ .080	$ .076	$ .076
45-49	421	$ 59,890	142	$ 7,245	$ .130	$ .124	$ .124
50-54	414	$ 47,440	174	$ 8,370	$ .200	$ .190	$ .190
55-59	282	$ 30,910	103	$ 4,260	$ .300	$ .285	$ .285
60-64	173	$ 16,640	69	$ 3,355	$ .500	$ .475	$ .475
65-69	46	$ 3,035	16	$ 480	$ .830	$ .789	$ .789
70-74	14	$ 779	0	$ -	$ 1.490	$ 1.416	$ 1.416
75-79	3	$ 216	0	$ -	$ 1.490	$ 1.416	$ 1.416
Total	2,879	$ 363,320	934	$ 45,320		$ 48,043	$ 6,895
Mo. Premium		$ 50,518		$ 7,295	$ 57,813		$ 54,939
Annual		$ 606,220		$ 87,535	$ 693,754		$ 659,265
Children Group Life			$ .130	$ 12,520	$ 19,531	$ .130	$ 19,531
Supplemental AD&D							Monthly Rate
Employee Only			677	$ 95,792	$ .020		$ .020
Employee & Family			1,481	$ 260,940	$ .020		$ .020
Mo. Premium				$ 356,732	$ 7,135		$ 7,135
Annual					$ 85,616		$ 85,616
Total Annual					$ 868,567		$ 833,583
Increase (Decrease)							$ (34,983)
Rate Guarantee						4 Years	
Comments						Original Proposal Submitted Direct With No Agent Commission; BAFO Includes Agent Commission.	

PHARR-SAN JUAN-ALAMO ISD
Employee Group Life /AD&D Insurance RFP 18-19-035
Effective Date: 09-01-2019
Review Date: 08/05/2019

General	**BAFO**
Proposal Number	9
Insurance Company	**Voya Financial / ReliaStar Life Insurance**
A.M. Best Rating	A/XIV
Re Agent Name	Puro Aseguro, Inc. (Robert Ramirez)
Agent Location	Pharr, TX
Agent Commission	5% Basic; 7%; Supplemental AD&D
Client References	Pharr-San Juan-Alamo ISD; Cypress Fairbanks ISD; Amarillo ISD
Benefits	
Waive Actively at Work For Take-Over	No
Waiver of Premium	Yes
Accelerated Death Benefit	Yes
Portability	Yes
Initial Enrollment	
Accept Current Records?	Yes
Open Enrollment-Current Insureds	No
No Loss No Gain Take-Over	Yes
Employee	
Maximum-Guarantee Issue	$250,000 (Basic & Supplemental)
Maximum-Medical Information	5 Times Salary to $500,000
Benefit Elections	$10,000 Increments
Anniversary Date Age Change	TBD
Spouse	
Maximum-Guarantee Issue	$50,000
Maximum-Medical Information	$125,000
Benefit Elections	$5,000 Increments to 100% EE Coverage
Rate Structure	TBD
Children	
Coverage Period	Birth to Age 26
Benefit Amount	$10,000
Rate Structure	Flat Rate
Benefit Reduction Percent	33% @ 70; 50% @ 75

Rates/Annual Premium

Basic Life/AD&D	Count	Volume	Current Rate	BAFO Monthly Rate
Group Life	4,753	$ 94,922	$ .025	$ .020
Group AD&D	4,753	$ 260,897	$ .010	$ .010
Mo. Premium			$ 4,982	$ 4,507
Annual			$ 59,784	$ 54,089

Supplemental Life I	Count	Volume	Rate	BAFO Monthly Rates
Group Life	380	$ 10,293	$ .080	$ .080
Mo. Premium			$ 823	$ 823
Annual			$ 9,881	$ 9,881

Supplemental Life II Employee & Spouse Rates Per $1,000 Volume

	--Employee----		---Spouse-----		Monthly	BAFO Monthly Rates	
Age	Count	Volume	Count	Volume	Rate	Employee	Spouse
18-24	69	$ 7,430	5	$ 200	$ .030	$ .030	$ .030
25-29	261	$ 30,520	48	$ 2,210	$ .030	$ .030	$ .030
30-34	311	$ 40,730	83	$ 3,955	$ .040	$ .040	$ .040
35-39	432	$ 58,805	126	$ 6,265	$ .060	$ .060	$ .060
40-44	453	$ 66,925	168	$ 8,980	$ .080	$ .080	$ .080
45-49	421	$ 59,890	142	$ 7,245	$ .130	$ .130	$ .130
50-54	414	$ 47,440	174	$ 8,370	$ .200	$ .200	$ .200
55-59	282	$ 30,910	103	$ 4,260	$ .300	$ .300	$ .300
60-64	173	$ 16,640	69	$ 3,355	$ .500	$ .500	$ .500
65-69	46	$ 3,035	16	$ 480	$ .830	$ .830	$ .830
70-74	14	$ 779	0	$ -	$ 1.490	$ 1.490	$ 1.490
75-79	3	$ 216	0	$ -	$ 1.490	$ 1.490	$ 1.490
Total	2,879	$ 363,320	934	$ 45,320		$ 50,518	$ 7,295
Mo. Premium		$ 50,518		$ 7,295	$ 57,813		$ 57,813
Annual		$ 606,220		$ 87,535	$ 693,754		$ 693,754
Children Group Life			$ .130	$ 12,520	$ 19,531	$ .130	$ 19,531

Supplemental AD&D	Count	Volume	Rate	BAFO Monthly Rate
Employee Only	677	$ 95,792	$ .020	$ .020
Employee & Family	1,481	$ 260,940	$ .020	$ .020
Mo. Premium		$ 356,732	$ 7,135	$ 7,135
Annual			$ 85,616	$ 85,616
Total Annual			$ 868,567	$ 862,871
Increase (Decrease)				$ (5,695)

Rate Guarantee	3 Years
Comments	Rate guarantee may be extended an additional two years contingent on evaluation of loss ratio (<80%) after 30 months.

PHARR-SAN JUAN-ALAMO ISD
Employee Group Life /AD&D Insurance RFP 18-19-035
Effective Date: 09-01-2019
Review Date: 08/05/2019

General	
Proposal Number	**10**
Insurance Company	**Mutual of Omaha**
A.M. Best Rating	A+/XV
Re Agent Name	Highlander Financial Services
Agent Location	The Woodlands, TX
Agent Commission	0% Basic; 10% Supplemental Life; 15%; Supplemental AD&D
Client References	TBD
Benefits	
Waive Actively at Work For Take-Over	Yes
Waiver of Premium	Yes
Accelerated Death Benefit	Yes
Portability	Yes
Initial Enrollment	
Accept Current Records?	TBD
Open Enrollment-Current Insureds	No, but EEs may increase by $10,000/year.
No Loss No Gain Take-Over	Yes
Employee	
Maximum-Guarantee Issue	$320,000 (Basic & Supplemental)
Maximum-Medical Information	5 Times Salary to $500,000
Benefit Elections	$10,000 Increments
Anniversary Date Age Change	Yes
Spouse	
Maximum-Guarantee Issue	$50,000
Maximum-Medical Information	$125,000
Benefit Elections	$5,000 Increments to 100% EE Coverage
Rate Structure	EE's Age; Anniversary Date Age Change
Children	
Coverage Period	Birth to Age 26
Benefit Amount	$10,000
Rate Structure	Flat Rate
Benefit Reduction Percent	33% @ 70; 50% @ 75

Rates/Annual Premium

Basic Life/AD&D	Count	Volume	Current Rate	Monthly Rate
Group Life	4,753	$ 94,922	$ .025	$ .250
Group AD&D	4,753	$ 260,897	$ .010	$ .010
Mo. Premium			$ 4,982	$ 26,339
Annual			$ 59,784	$ 316,074

Supplemental Life I	Count	Volume	Rate	Monthly Rates
Group Life	380	$ 10,293	$ .080	$ .100
Mo. Premium			$ 823	$ 1,029
Annual			$ 9,881	$ 12,352

Supplemental Life II Employee & Spouse Rates Per $1,000 Volume

	--Employee----		---Spouse-----		Monthly	Monthly Rates	
Age	Count	Volume	Count	Volume	Rate	Employee	Spouse
18-24	69	$ 7,430	5	$ 200	$ .030	$ .038	$ .038
25-29	261	$ 30,520	48	$ 2,210	$ .030	$ .038	$ .038
30-34	311	$ 40,730	83	$ 3,955	$ .040	$ .051	$ .051
35-39	432	$ 58,805	126	$ 6,265	$ .060	$ .077	$ .077
40-44	453	$ 66,925	168	$ 8,980	$ .080	$ .102	$ .102
45-49	421	$ 59,890	142	$ 7,245	$ .130	$ .166	$ .166
50-54	414	$ 47,440	174	$ 8,370	$ .200	$ .256	$ .256
55-59	282	$ 30,910	103	$ 4,260	$ .300	$ .384	$ .384
60-64	173	$ 16,640	69	$ 3,355	$ .500	$ .640	$ .640
65-69	46	$ 3,035	16	$ 480	$ .830	$ 1.062	$ 1.062
70-74	14	$ 779	0	$ -	$ 1.490	$ 1.907	$ 1.907
75-79	3	$ 216	0	$ -	$ 1.490	$ 1.907	$ 1.907
Total	2,879	$ 363,320	934	$ 45,320		$ 64,600	$ 9,330
Mo. Premium		$ 50,518		$ 7,295	$ 57,813		$ 73,930
Annual		$ 606,220		$ 87,535	$ 693,754		$ 887,155
Children Group Life			$ .130	$ 12,520	$ 19,531	$ .166	$ 24,940

Supplemental AD&D	Count	Volume	Rate	Monthly Rate
Employee Only	677	$ 95,792	$ .020	$ .020
Employee & Family	1,481	$ 260,940	$ .020	$ .020
Mo. Premium		$ 356,732	$ 7,135	$ 7,135
Annual			$ 85,616	$ 85,616

Total Annual	$ 868,567	$ 1,326,135
Increase (Decrease)		$ 457,569
Rate Guarantee		3 Years
Comments		Optional Child coverage under Basic Life. Employees may increase benefit by $10,000 annually without EOI.

PHARR-SAN JUAN-ALAMO ISD
Employee Group Life /AD&D Insurance RFP 18-19-035
Effective Date: 09-01-2019
Review Date: 08/05/2019

General	
Proposal Number	**11**
Insurance Company	**The Hartford**
A.M. Best Rating	A/XV
Re Agent Name	Puro Aseguro, Inc. (Robert Ramirez)
Agent Location	Pharr, TX
Agent Commission	5% Basic; 8%; Supplemental AD&D
Client References	Will Provide If Selected As A Finalist
Benefits	
Waive Actively at Work For Take-Over	Yes
Waiver of Premium	Yes
Accelerated Death Benefit	Yes
Portability	Yes
Initial Enrollment	Yes
Accept Current Records?	Yes
Open Enrollment-Current Insureds	No
No Loss No Gain Take-Over	
Employee	
Maximum-Guarantee Issue	$230,000
Maximum-Medical Information	$230,000
Benefit Elections	TBD
Anniversary Date Age Change	TBD
Spouse	
Maximum-Guarantee Issue	$50,000
Maximum-Medical Information	$12,500
Benefit Elections	$5,000 Increments to $125,000
Rate Structure	EE's Age; Anniversary Date Age Change
Children	
Coverage Period	Birth to Age 26
Benefit Amount	$10,000
Rate Structure	Flat Rate
Benefit Reduction Percent	33% @ 70; 50% @ 75

Rates/Annual Premium

Basic Life/AD&D	Count	Volume	Current Rate	Monthly Rate
Group Life	4,753	$ 94,922	$ .025	$ .055
Group AD&D	4,753	$ 260,897	$ .010	$ .010
Mo. Premium			$ 4,982	$ 7,830
Annual			$ 59,784	$ 93,956

Supplemental Life I	Count	Volume	Rate	Monthly Rates
Group Life	380	$ 10,293	$ .080	$ .080
Mo. Premium			$ 823	$ 823
Annual			$ 9,881	$ 9,881

Supplemental Life II Employee & Spouse Rates Per $1,000 Volume

Age	--Employee---- Count	Volume	---Spouse----- Count	Volume	Monthly Rate	Monthly Rates Employee	Spouse
18-24	69	$ 7,430	5	$ 200	$ .030	$ .030	$ .030
25-29	261	$ 30,520	48	$ 2,210	$ .030	$ .030	$ .030
30-34	311	$ 40,730	83	$ 3,955	$ .040	$ .040	$ .040
35-39	432	$ 58,805	126	$ 6,265	$ .060	$ .060	$ .060
40-44	453	$ 66,925	168	$ 8,980	$ .080	$ .080	$ .080
45-49	421	$ 59,890	142	$ 7,245	$ .130	$ .130	$ .130
50-54	414	$ 47,440	174	$ 8,370	$ .200	$ .200	$ .200
55-59	282	$ 30,910	103	$ 4,260	$ .300	$ .300	$ .300
60-64	173	$ 16,640	69	$ 3,355	$ .500	$ .500	$ .500
65-69	46	$ 3,035	16	$ 480	$ .830	$ .830	$ .830
70-74	14	$ 779	0	$ -	$ 1.490	$ 1.490	$ 1.490
75-79	3	$ 216	0	$ -	$ 1.490	$ 1.490	$ 1.490
Total	2,879	$ 363,320	934	$ 45,320		$ 50,518	$ 7,295
Mo. Premium		$ 50,518		$ 7,295	$ 57,813		$ 57,813
Annual		$ 606,220		$ 87,535	$ 693,754		$ 693,754
Children Group Life			$ .130	$ 12,520	$ 19,531	$ .130	$ 19,531

Supplemental AD&D	Count	Volume	Rate	Monthly Rate
Employee Only	677	$ 95,792	$ .020	$ .020
Employee & Family	1,481	$ 260,940	$ .020	$ .020
Mo. Premium		$ 356,732	$ 7,135	$ 7,135
Annual			$ 85,616	$ 85,616
Total Annual			$ 868,567	$ 902,739
Increase (Decrease)				$ 34,172
Rate Guarantee				3 Years
Comments				