



Summary Agreement for Renewal of Williamson County Contract

Contract Number:	4333	Department:	HUMAN RESOURCES
Vendor Name:	SYMETRA LIFE INSURANCE COMPANY		
Purpose/Intended Use of Product or Service (summary):			
RENEWAL #1 Life, AD&D, STD, LTD, Vol Benefits			
Type of Contract:	RFP	Start Date:	01/01/2024
Purchasing Contact:	KIM CHAPPIUS	End Date:	12/31/2024
Department Contact:	SHELLEY LOUGHREY		

- **Williamson County wishes to extend this bid/proposal with a price increase (as detailed in the attached proposal) and same terms and conditions as the existing contract with Symetra Life Insurance Company.**
- PLEASE INCLUDE THE FOLLOWING:
 - COMPLETED 1295 FORM; AND
 - RENEWED INSURANCE CERTIFICATE IF IT WAS REQUIRED IN BID/PROPOSAL.
- **Extend Contract for the 1ST of two (2) one (1) year renewal option periods:**

Renewal Option Period 2	January 01, 2024 – December 31, 2024
Renewal Option Period 1	January 01, 2021 – December 31, 2023
Initial Contract Period	January 01, 2021 – December 31, 2023

BY SIGNING BELOW, THE PARTIES AGREE TO THE TERMS OF EXTENSION SET FORTH AS STATED ABOVE

Vendor Symetra Life Insurance Company

Williamson County, 710 Main St., Georgetown, TX 78626

Name Rachel Stetzer

Bill Gravell, Jr

Title Regional Account Manager

Williamson County Judge

Signature *Rachel Stetzer*

Signature _____

Date 12/14/2023

Date _____



Symetra Group Benefits

Response to Proposal Request

Prepared for:

Williamson County

Georgetown, TX

on behalf of Holmes Murphy & Associates, Inc.

June 22, 2023

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Symetra Executive Summary



From implementation to claims, we deliver a high-quality customer experience to you and your employees at every touch point.

GREAT EMPLOYERS OFFER GREAT BENEFITS

When it comes to your group's benefits, you deserve a plan that positively impacts the lives of your employees and their families, and enables cost-effective delivery of the right services at the right time.

At Symetra, we strive to give you just that. Our group life and disability income insurance provide important benefits that can make a difference at a critical time in employees' lives. And to give you the most value for your benefits, we listen to your concerns and work to create a policy that's right for you, your group and your budget.

WITH YOU EVERY STEP OF THE WAY

From implementation to claims, we deliver a high-quality customer experience to you and your employees at every touch point. We'll be there to guide you and provide the resources you need to successfully manage your plan.

Our implementation managers work closely with you and your broker throughout the entire onboarding process—walking you through policy details, administrative training, reporting needs and more. They'll provide constant support, communication and transparency to ensure implementation is simple and seamless.

Once your plan is set up, our experienced account managers act as your ongoing contact for the life of your policy. They provide invaluable expertise and can meet with you to address your concerns and find ways to improve your group's experience.

Our collaborative approach to implementation and account management fosters responsiveness and innovative problem solving to deliver outstanding service to you and your employees.

FULLY INTEGRATED CLAIMS MANAGEMENT

Whether it's working with employees on disability leave, or helping a beneficiary after the loss of a loved one, our team of claim professionals is committed to helping employees and their families navigate the road to recovery. Your employees will receive empathetic, courteous and prompt service at every interaction.

And with Group Online (GO), our state-of-the-art online processing tool, you have an easy, convenient way to manage life, disability and absence management claims 24/7—significantly easing the burden of administering your group's absences.

It's all part of our fully integrated approach to claims management—offering you and your employees exceptional service from start to finish.

Symetra Group Life Insurance Proposal

June 22, 2023

Presented to

Williamson County

Georgetown, TX

Presented on behalf of

Holmes Murphy & Associates, Inc.

Proposed Contract Effective Date 1/1/2024

*Any policy sold and issued in the State of New York is insured and underwritten
by First Symetra National Life Insurance Company of New York, a New York-licensed insurer.
Any policy sold and issued in any state other than the State of New York is insured and underwritten
by Symetra Life Insurance Company, an Iowa-domiciled insurer
that is licensed in all states except New York.*

Proposed Rates

Basic Employee Life Rate					
	Lives	Volume	Rate per \$1,000	Monthly Premium	Annual Premium
Active Basic Employee Life	1,962	\$91,805,000	\$0.033	\$3,029.57	\$36,354.78

- There are no Basic Employee Life commissions.
- Basic Employee Life Rates are guaranteed for 2 years

Basic Employee AD&D Rate					
	Lives	Volume	Rate per \$1,000	Monthly Premium	Annual Premium
Basic Employee AD&D	1,962	\$91,805,000	\$0.022	\$2,019.71	\$24,236.52

- There are no Basic Employee AD&D commissions.
- Basic Employee AD&D Rates are guaranteed for 2 years

Basic Dependent Life Rate					
	Lives	Volume	Rate per unit	Monthly Premium	Annual Premium
Spouse	1,124	\$1,124	\$0.655	\$736.22	\$8,834.64

- There are no Basic Dependent Life commissions.
- Basic Dependent Life Rates are guaranteed for 2 years.

Supplemental Employee Life Rates					
Age Band	Lives	Volume	Rate per \$1,000	Monthly Premium	Annual Premium
< 25	21	\$1,250,000	\$0.086	\$107.50	\$1,290.00
25 - 29	71	\$5,590,000	\$0.086	\$480.74	\$5,768.88
30 - 34	108	\$10,470,000	\$0.086	\$900.42	\$10,805.04
35 - 39	151	\$15,010,000	\$0.108	\$1,621.08	\$19,452.96
40 - 44	118	\$12,970,000	\$0.151	\$1,958.47	\$23,501.64
45 - 49	144	\$14,360,000	\$0.218	\$3,130.48	\$37,565.76
50 - 54	147	\$14,440,000	\$0.324	\$4,678.56	\$56,142.72
55 - 59	109	\$9,160,000	\$0.542	\$4,964.72	\$59,576.64
60 - 64	70	\$5,210,000	\$0.599	\$3,120.79	\$37,449.48
65 - 69	29	\$2,090,000	\$0.997	\$2,083.73	\$25,004.76
70 - 74	3	\$330,000	\$1.748	\$576.84	\$6,922.08
75 +	1	\$200,000	\$6.546	\$1,309.20	\$15,710.40
Total	972	\$91,080,000		\$24,932.53	\$299,190.36

- There are no Supplemental Employee Life commissions
- Supplemental Employee Life Rates are guaranteed for 2 years

Proposed Rates

Supplemental Spouse & Child Life Rates					
Age Band	Lives	Volume	Rate per \$1,000	Monthly Premium	Annual Premium
< 25	2	\$135,000	\$0.056	\$7.56	\$90.72
25 - 29	12	\$835,000	\$0.056	\$46.76	\$561.12
30 - 34	34	\$1,800,000	\$0.056	\$100.80	\$1,209.60
35 - 39	68	\$3,305,000	\$0.078	\$257.79	\$3,093.48
40 - 44	58	\$4,565,000	\$0.121	\$552.37	\$6,628.38
45 - 49	72	\$3,495,000	\$0.188	\$657.06	\$7,884.72
50 - 54	82	\$3,450,000	\$0.294	\$1,014.30	\$12,171.60
55 - 59	55	\$1,760,000	\$0.512	\$901.12	\$10,813.44
60 - 64	35	\$910,000	\$0.569	\$517.79	\$6,213.48
65 - 69	11	\$265,000	\$0.967	\$256.26	\$3,075.06
Spouse Total	429	\$20,520,000		\$4,311.80	\$51,741.60
Child	536	\$5,360,000	\$0.540	\$2,894.40	\$34,732.80

- There are no Supplemental Spouse & Child Life commissions
- Supplemental Spouse & Child Life Rates are guaranteed for 2 years

Supplemental AD&D Rate					
	Lives	Volume	Rate per \$1,000	Monthly Premium	Annual Premium
Supplemental Employee	972	\$91,080,000	\$0.020	\$1,821.60	\$21,859.20

- There are no Supplemental Employee AD&D commissions
- Supplemental AD&D Rates are guaranteed for 2 years

Basic Employee Life and AD&D Insurance Alternate Plan

Eligibility:	All full-time and part-time active employees meeting the minimum work hour requirement who are citizens or legal residents of the United States, excluding temporary, leased or seasonal employees
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Basic Employee Life Insurance	
Classes:	Class 1: Active Full-Time Employees
Waiting Period (months):	2
Benefit Schedule:	Class 1: Flat \$50,000
Benefit Maximum:	Class 1: \$50,000
Benefit Minimum:	\$0
Guaranteed Issue Amount:	Class 1: \$50,000
Disability Provision:	Class 1: Premium Waiver If Disabled Prior To Age 60
Premium Waiver Elimination Period:	Class 1: 6 Months
Disability Duration:	Class 1: To Age 65
Accelerated Death Benefit %:	75%
Combined Accelerated Death Benefit Maximum:	Class 1: \$337,500
Terminal Illness Period:	Class 1: 24 Months Or Less
Definition of Earnings:	Salary
Rounding Method:	Next Higher \$1,000
Enhanced No Loss / No Gain:	Included
Portability:	Not Included
Minimum Hour Requirement:	Class 1: 30
Employee Contribution:	0%
Employer Contribution:	100%
Current Participation Level:	62%
Age Reduction:	Class 1: reduced to - Original volume 65% @ age 65, 45% @ age 70, 30% @ age 75, 20% @ age 80
Conversion:	Included

Basic Employee Life and AD&D Insurance Alternate Plan

Basic Employee AD&D Insurance	
Classes:	Class 1: Active Full-Time Employees
Benefit Schedule:	Class 1: Flat \$50,000
Benefit Maximum:	Class 1: \$50,000
Benefit Minimum:	Class 1: \$0.00
Guaranteed Issue Amount:	Class 1: Match Maximum Benefit Amount
Coverage Type:	Class 1: 24-hour coverage
Common Carrier Benefit:	Not Included
Definition of Earnings:	Class 1: Salary
Rounding Method:	Class 1: Next Higher \$1,000
Enhanced No Loss / No Gain:	Class 1: Included
Minimum Hour Requirement:	Class 1: 30
Employee Contribution:	0%
Employer Contribution:	Class 1: 100%
Current Participation Level:	Class 1: 62%
Age Reduction:	Class 1: reduced to - Original volume 65% @ age 65, 45% @ age 70, 30% @ age 75, 20% @ age 80
Conversion:	Not Included
Portability:	Not Included

Supplemental Employee Life and AD&D Insurance Alternate Plan

Eligibility:	All full-time and part-time active employees meeting the minimum work hour requirement who are citizens or legal residents of the United States, excluding temporary, leased or seasonal employees
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Supplemental Employee Life Insurance	
Classes:	Active Full-Time Employees
Waiting Period (months):	2
Benefit Schedule:	Increments of \$10,000
Benefit Maximum:	The Lesser of 5 X Annual Earnings Or \$400,000
Benefit Minimum:	\$0
Guaranteed Issue Amount:	\$100,000
Disability Provision:	Premium Waiver If Disabled Prior To Age 60
Premium Waiver Elimination Period:	6 Months
Disability Duration:	To Age 65
Accelerated Death Benefit %:	75%
Combined Accelerated Death Benefit Maximum:	\$337,500
Terminal Illness Period:	24 Months Or Less
Definition of Earnings:	Salary
Rounding Method:	Next Higher \$1,000
Enhanced No Loss / No Gain:	Not Included
Portability:	Included
Combined Portability Maximum:	\$300,000
Employee Contribution:	100%
Employer Contribution:	0%
Current Participation Level:	62%
Age Reduction:	reduced to - Original volume 65% @ age 65, 45% @ age 70, 30% @ age 75, 20% @ age 80
Suicide Exclusion:	24 Months
Conversion:	Included

Supplemental Employee AD&D Insurance	
Classes:	Active Full-Time Employees
Benefit Schedule:	Increments of \$10,000
Benefit Maximum:	The Lesser of 5 X Annual Earnings Or \$400,000
Benefit Minimum:	\$0
Guaranteed Issue Amount:	Match Maximum Benefit Amount
Coverage Type:	24-Hour Coverage
Common Carrier Benefit:	Not Included
Definition of Earnings:	Salary
Rounding Method:	Next Higher \$1,000
Enhanced No Loss / No Gain:	Not Included
Employee Contribution:	100%
Employer Contribution:	0%
Age Reduction:	reduced to - Original volume 65% @ age 65, 45% @ age 70, 30% @ age 75, 20% @ age 80
Conversion:	Not Included
Portability:	Not Included

Basic Spouse Alternate Plan

Eligibility:	All full-time active employees meeting the minimum work hour requirement who are citizens or legal residents of the United States, excluding temporary, leased or seasonal employees
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Provision

Spouse Benefit Schedule:	Flat Amount
Spouse Benefit Maximum:	\$10,000
Spouse Guarantee Issue:	\$10,000
Enhanced No Loss / No Gain:	Included
Portability:	Not Included
Conversion:	Included

Group Life Provisions Included in this Proposal

Enhanced No Loss/No Gain

Provided the employee was insured under the prior carrier contract and premiums were being paid on the day preceding our effective date, we will waive the actively at work requirement on a no loss/no gain basis for a maximum of 12 consecutive months after the Policy Effective Date. Coverage will not be deferred if an eligible employee is insured under the prior policy and, although not actively at work on the policy effective date, would otherwise meet the eligibility requirements of the policy period. The amount of insurance will be the lesser of the amount of life insurance and AD&D principal sum in effect under the prior policy or shown in the schedule and reduced by any coverage amount in force, paid or payable under the prior policy.

Right of Conversion

If Life Insurance coverage or any portion of it under The Policy ends for any reason, the insured may have the right to convert the coverage that terminated to an individual conversion policy without providing Evidence of Insurability. Conversion is not available for:

1. the Accidental Death and Dismemberment Benefits; or
2. any Amount of Life Insurance for which the insured was not eligible under The Policy.

Waiver of Premium

The Waiver of Premium provision allows continuation of life insurance coverage without paying premium if the insured is: disabled and qualifies for Waiver of Premium. To qualify, an insured must become disabled prior to age 60 and, if approved, premiums will be waived to age 65 as long as the insured remains disabled. If the insured qualifies, the amount of continued coverage:

1. will be the amount in force on the date the insured ceases to be an active employee;
2. will be subject to any reductions provided by The Policy; and
3. will not increase.

Accidental Death & Dismemberment Loss Schedule

If the insured sustains an injury which results in any of the following losses within **365 days** of the date of accident, we will pay the injured person's amount of Principal Sum or a portion of such Principal Sum, as shown opposite the loss after we receive Proof of Loss in accordance with the Proof of Loss provision.

No more than the Principal Sum will be paid to any one person, for all losses due to the same accident.

Accidental Loss Of:	Amount of Principal Sum Payable:
Life	100%
Both hands or both feet or sight of both eyes	100%
One hand and one foot	100%
Speech and hearing in both ears	100%
Either hand or foot and sight of one eye	100%
Movement of both upper and lower limbs (Quadriplegia)	100%
Movement of both lower limbs (Paraplegia)	75%
Movement of three limbs (Triplegia)	75%
Movement of the upper and lower limbs of one side of the body (Hemiplegia)	50%
Either hand or foot	50%
Sight of one eye	50%
Speech or hearing in both ears	50%
Movement of one limb (Uniplegia)	25%
Thumb and index finger of either hand	25%

Additional Benefits:	Percent	Maximum
Seatbelt	10.0%	\$10,000
Airbag	5.0%	\$5,000
Repatriation	5.0%	\$5,000
Exposure and Disappearance Benefit	Included	
Child Education (payable up to 4 years)	2.5%	\$2,500
Daycare (payable up to 4 years)	2.5%	\$2,500
Rehabilitation Benefit	2.5%	\$2,500

Accidental Death & Dismemberment Exclusions

The Policy does not cover any Loss caused or contributed by:

- 1) Intentionally self-inflicted Injury;
- 2) Suicide or attempted suicide, whether sane or insane;
- 3) War or act of war, whether declared or not;
- 4) Injury sustained while on full-time active duty as a member of the armed forces (land, water, air) of any country or international authority;
- 5) Injury sustained while on any aircraft except a Civil or Public Aircraft, or Military Transport Aircraft;
- 6) Injury sustained while on any aircraft:
 - a) as a pilot, crewmember or student pilot;
 - b) as a flight instructor or examiner;
 - c) if it is owned, operated or leased by or on behalf of the Policyholder, or any Employer or organization whose eligible persons are covered under The Policy;
 - d) being used for tests, experimental purposes, stunt flying, racing or endurance tests;
- 7) Injury sustained while taking drugs, including but not limited to sedatives, narcotics, barbiturates, amphetamines, or hallucinogens, unless as prescribed by or administered by a Physician;
- 8) Injury sustained while riding or driving in a scheduled race or testing any Motor Vehicle on tracks, speedways or proving grounds;
- 9) Injury sustained while committing or attempting to commit a felony;
- 10) Injury sustained while Intoxicated; or
- 11) Injury sustained while driving while Intoxicated.

Intoxicated means:

- 1) the blood alcohol content;
 - 2) the results of other means of testing blood alcohol level; or
 - 3) the results of other means of testing other substances;
- that meet or exceed the legal presumption of intoxication, or under the influence, under the law of the state where the accident occurred.

Qualifications and Deviations

- Symetra's proposal is subject to the qualifications and deviations identified below. Our proposal assumes that all of the preceding information is accurate and correct, to the best of the prospective client's knowledge and belief. If any information is inaccurate or incorrect, we reserve the right to adjust pricing accordingly, withdraw this proposal from consideration or rescind coverage.

Qualifications:

- This quote assumes a situs state of TX and an SIC code of 9199.
- By delivering this proposal for coverage, the producer represents and warrants to Symetra that each of the producer and any other person and entity acting with or on behalf of the producer in the sale or solicitation of such coverage maintains such insurance producer licenses and appointments as are required by each state in which the coverage has been or will be solicited, and in all states in which the policy(ies) will be issued (including any states in which a statutory disability policy may be issued). This proposal is authorized for delivery only if the foregoing representation and warranty is true and correct.
- As compensation for the promotion, sale or renewal of the products and services offered in this proposal, Symetra may pay the selling broker or agency commissions, administrative service fees or bonuses that may be based on factors such as total premium volume written with Symetra, persistency levels, and the overall profitability of the business placed with Symetra. The cost of this compensation may be directly or indirectly reflected in the premium or service fees Symetra collects, and will be included in ERISA Form 5500, Schedule A information provided by Symetra, if applicable. For further details, please contact the agent or broker that represents you.
- Life Insurance standard Value-Added Services include the following services:
 - Beneficiary Companion provides support to help with paperwork, notifications and other time-consuming details in the event of the loss of a loved one.
 - Identity Theft Protection provides guidance to prevent identity theft and services in the event that identity theft actually occurs.
 - Travel Assistance provides services due to medical issues and emergencies that may occur as a direct result when the covered person is traveling on a trip 100 miles or more from home lasting 90 days or less.
- Value-Added Services may not standardly be included in all states.
- The Value-Added Services are provided by third party vendors in a non-discriminatory manner and the cost is reasonable in comparison to the overall premium paid by the policyholder. The policyholder will be provided with contact information to assist employees with questions regarding these services.
- Any policy sold and issued in the State of New York is insured and underwritten by First Symetra National Life Insurance Company of New York, a New York-licensed insurer. Any policy sold and issued in any state other than the State of New York is insured and underwritten by Symetra Life Insurance Company, an Iowa-domiciled insurer that is licensed in all states except New York.
- All rates assume a non-participating financial arrangement.
- Unless otherwise stated, this quote assumes all eligible employees are citizens or legal residents in the United States, and on the U.S. payroll. This quote does not include coverage for temporary, leased or seasonal employees.
- This quote assumes that the employer's benefit plan is governed by ERISA.
- The grace period for premium payment is 31 days unless otherwise required by state law.
- Policies and certificates of insurance will be delivered electronically as PDF attachments. A fee may apply for printing and delivery of paper certificates if requested. The policyholder may not modify the electronic certificates in any way, and is responsible for making certificates available or providing current versions of certificates, including amendments, to insureds.
- Quote assumes premium billing will be on a self-administered basis for groups with 500 or more insureds.
- It is Symetra's intent to provide the requested plan design and benefit levels. However, Symetra's standard policy provisions and language will apply, due to state requirements that policy forms be filed and approved in the state where the policy will be issued.

Qualifications and Deviations

- This proposal is not intended as a contract. Policy provisions, exclusions and limitations will be subject to Symetra standard provisions. If there is any conflict between this proposal and a subsequently issued group policy, the policy will prevail. The limitations and exclusions of any policy issued will comply with state insurance laws and regulations as applicable and/or as amended. The agent/broker does not have authority to bind or modify the terms of this offer without prior written approval from Symetra.
- Our quote is based on the census provided to us when this proposal was requested. If the proposal is accepted, we will require an updated census that reflects the makeup of the group we will be insuring on the policy effective date. Actual cost will be based on the updated census. Should there be any changes in the original data the quote was based on - number of lives, class occupations, salaries, or other pertinent facts - the case will be subject to new underwriting to determine acceptability of the group, and the policy provisions and rate may be changed.
- Symetra reserves the right to revise the quote if the lives and/or total insured risk changes by +/-10% after initial enrollment or if the policyholder adds or removes a division, subsidiary, or affiliated company.
- A copy of the prior policy, a current billing statement to verify covered lives and volumes and a final sold case census are required at time of sale. Census must include lives, classes, and volume by coverage line, and work or home address.
- This proposal is valid for 90 days or until the proposed policy effective date, whichever comes first.
- The rates shown in this proposal will be increased to reflect any additional fees or commissions payable by Symetra other than those noted in this proposal.
- Requests for experience, billing and/or loss units that are outside Symetra's standards for account structure may be subject to additional charges.
- Where "days" are referenced in this proposal, it means calendar days.

Life and AD&D Qualifications:

- The rate structure quoted in this proposal may result in the premiums for voluntary coverages (i.e., employee/member-paid coverages) partially covering the cost of basic coverage (i.e., policyholder-paid coverages). This proposal and the rate structure contained herein is expressly conditioned on the policyholder's determination that the rate structure (i) is part of a single employee benefit plan sponsored by the policyholder, (ii) is consistent with information provided to employees or members, and (iii) is consistent with sponsor's obligations under applicable law and regulation (including ERISA, as applicable). A rate structure in which premiums paid for employee-paid coverages do not cover any of the cost of employer-paid coverages is available upon request.
 - Proposed rates are contingent on writing all lines including Basic Life, Basic AD&D, and Supplemental Life and AD&D coverages as a package.
 - This quote is conditional on satisfying Symetra's concentration of risk requirements. Please provide a list of locations with 500 or more lives, outlining the address and number of lives at the location. Terms of quote are subject to change based on Symetra's evaluation of concentration of risk information received.
 - Symetra requires a list of all employees eligible for life insurance but not actively at work. Symetra must review and approve this list before binding coverage.
 - This proposal assumes that the group of covered persons on the policy effective date does not include any employees whose coverage levels do not conform to the plan design(s) included in this proposal. For any employees whose coverage levels exceed those shown in this proposal, coverage will be decreased to an amount that most closely matches a coverage amount included in this proposal.
- The following Enrollment Rules apply:
- Annual Traditional Evidence of Insurability (EOI) Enrollment: EOI enrollments assume scheduled annual enrollment periods and standard EOI requirements will apply meaning EOI is required for all late entrants, increases in coverage and for amounts in excess of the guarantee issue.
 - There is no open enrollment unless agreed to in writing in advance by Symetra Underwriting.

Life and AD&D Deviations:

- Quoted Basic Life/AD&D Alt Plan at \$50,000
- Quoted Basic Dep Life Spouse alternate plan of \$10,000
- Quoted Employee Supp with increased Max of \$400,000
- Quoted Supplemental Life/AD&D with 15% Commission

About Symetra

Symetra is a financially strong, well-capitalized company on the rise, as symbolized by our brand icon—the swift. Swifts are quick, hardworking and nimble—everything we aspire to be when serving our customers.

We've been in business for more than half a century with a commitment to creating employee benefit products that people need and understand. We appreciate your business and look forward to the opportunity to continue serving you with professional, informative and responsive service.



Our success as a business is guided by the principles of **Value, Transparency and Sustainability, or VTS.**

- **Value:** We provide products and solutions people need at a competitive price—backed by dedication to excellent customer service.
- **Transparency:** We communicate clearly and openly so people can understand what they are buying.
- **Sustainability:** Our products stand the test of time. We're financially disciplined, so we'll be there when customers need us.



www.symetra.com
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