



Dearborn National[®]

July 9, 2018

Martha Salazar, CPPB, Purchasing Agent
Purchasing Department
Hidalgo County
2802 S. Business Hwy. 281
Administration Building
Edinburg, TX 78539

RE: RFP No.: 2018-148-06-20-YZV – Hidalgo County – Section 125 Voluntary Insurance Products & COBRA Administration Services

Dear Ms. Salazar:

On behalf of Dearborn National Life Insurance Company, and in conjunction with Puro Aseguro Insurance, please accept our proposal in response to the above referenced Request for Proposal (RFP). We are providing a proposal for the Voluntary Term Life and Voluntary Vision Insurance Plans. The proposed agent is able to perform the enrollment services requested in the RFP. We believe you will find our proposal exceeds your expectations for complying with the RFP specifications, benefits quoted and cost.

We have been privileged to insure the County's Life insurance coverage for many years, and we are fully committed to providing the highest level of benefits and services as described in our proposal. Dearborn National is committed to a fair and competitive bid process with public employers. We abide by all requirements of the RFP process and all applicable restrictions on information sharing described in the RFP.

For your convenience, the following is a summary of our proposal highlights:

Voluntary Term Life Proposal

- A three-year rate guarantee
- Our proposal is net of commissions
- \$10,000 increments to a maximum of \$500,000 for employees, with 50% of that amount for the spouse, and \$5,000 or \$10,000 for child(ren)
- Our standard reduction schedule and accelerated death benefit are included.
- Our proposal includes the following value-added services at no additional cost:
 - Beneficiary Resource Services: Grief, Legal, and Financial counseling and other services for beneficiaries or those employees applying for accelerated death benefits. This valuable service includes 5 face to face sessions if needed. There is also a Funeral Planning website which assists beneficiaries at their time of need.
 - Travel Resource Services: Travel assistance and other related services for employees when they are over 100 miles from home and need assistance with medical and other issues. Services include medical evacuation, assistance with stranded dependents, language assistance, help with prescriptions and glasses, etc. Also includes access to a web site 24/7 that is an excellent resource for planning a trip.

Voluntary Vision Proposal

- A three-year rate guarantee

1800 West Loop South, Suite 600 ▲ Houston, TX 77027 ▲ Phone: 713-663-1109

Products and services marketed under the Dearborn National[®] brand and the star logo are underwritten and/or provided by Dearborn National[®] Life Insurance Company, (Downers Grove, IL) in all states (excluding New York), the District of Columbia, the United States Virgin Islands and Puerto Rico. Product features and availability vary by state and company, and are solely the responsibility of each affiliate.

Dearborn National[®]

- Our proposal is net of commissions
- **America's largest vision network¹:** Members will have access to 85,000 providers including 48,000 independent providers². Plus, members can visit top retail providers such as LensCrafters[®], Pearle Vision^{3SM}, Sears Optical[®], Target OpticalSM, and JCPenney Optical[®].
- **A more convenient experience:** Our member portal gives access to benefit details, claims, provider locations and more. And, since many providers offer extended evening and weekend hours, members can get care when it works for them.
- **Choices that will make you happy:** No restrictions or limiting frame towers here! Members can choose from popular designer frame brands such as Armani, Coach, Ray-Ban, DKNY and many more.
- **Amazing savings:** Dearborn National Vision Care members get even more "bang for their buck" with 40% off additional complete pairs of eyeglasses, 20% off non-prescription sunglasses and 15% off laser vision correction.
- **Answers when you need them:** Members receive a welcome kit with answers to frequently asked questions, an ID card and more. Dearborn National Vision Care members also have access to one of America's highest-rated and award-winning customer call centers.

Dearborn National has been providing insurance since 1969, and we are consistently rated "A" by both A.M. Best Company⁴ and Standard & Poor's.⁵ These superior financial ratings demonstrate the financial security your employees will have with their coverages insured by Dearborn National.

Dearborn National is a wholly owned subsidiary of Health Care Service Corporation, a Mutual Legal Reserve Company, which operates health insurance plans in Illinois, Montana, New Mexico, Oklahoma and Texas. Because of this, we can provide a combined service experience for your life, vision and health insurance products. Our Dearborn National Account Manager and your Blue Cross and Blue Shield Account Manager will work together to provide enrollment and other administrative services. At Dearborn National, we are committed to excellent service, and we and will always do our best to accommodate your needs. Our Account Management team will work with you to ensure a smooth transition and seamless implementation and ongoing maintenance of your benefits program.

Please feel free to contact me with any questions. I look forward to discussing our proposal with you soon. Thank you again for the opportunity to provide these valuable benefits to your employees.

Sincerely,

Kevin Brabham
Manager, Regional Sales
Dearborn National
1800 West Loop South, Suite 600
Houston, TX 77027
Phone: 713-663-1109
E-mail: Kevin_Brabham@dearbornnational.com

¹ EyeMed Analysis of NetMinder data through November 2016.

² On the Dearborn National Vision Care Select Network.

³ Affirmed August 31, 2017. A.M. Best Company rates the overall financial result of a company using a scale of A++ (Superior) to F (in Liquidation).

⁵ Affirmed November 15, 2017. Standard & Poor's Insurer Financial Strength Rating uses a scale ranging from AAA (extremely Strong) to R (Experienced Regulatory Action).

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ATTENTION!
Hidalgo County Purchasing Department
2812 S. Hwy. Business 281
Administration Building
Edinburg, TX 78539

Due to offer
Address: 11/20/18
2018 by 10:00 AM
RFP 02018-144-00-20
AZA-Hidalgo County
Section 125 Voluntary
Products &

Sealed by National
Medical Accounts Marketing
and East Texas Div
Huntsville, TX 75883
SEALED BID
DO NOT OPEN

0215



Am...

**SEALED BID
DO NOT OPEN**

Submitted by:
20 Municipal
National Accounts Marketing
1001 East Lookout Drive
Richardson, TX 75082

*Bob
Travis*

1 OF 2
UPS TO:
HIDALGO COUNTY PURCHASING DEPT.
ADMINISTRATION BUILDING
2812 S. HWY. BUSINESS 281
EDINBURG TX 78539

TX 785 1-02



UPS NEXT DAY AIR 1

TRACKING # 1Z 9243 9900 0000 2014



Call Center 877-877-8772

RECEIVED BY PURCHASING
BOB'S BUS NEWS DEPARTMENT 281

BOBBY L GOUDIN JR
1029
281
1029

ATTENTION:
Hidalgo County Purchasing Department
2812 S. Hwy. Business 281
Administration Building
Edinburg, TX 78539

Due Date/Time:
Wednesday, June 26,
2014 by 10:00 AM
Phone: 3616-148-08-24

Services