



Hidalgo County and Unum

Partners in productivity and engagement

July 11, 2018

**2802 South Business Highway 281
Edinburg, TX 78539**

Thank you for the opportunity to respond to the Request for Proposal for Hidalgo County. It has been our privilege to provide Hidalgo County with Disability insurance that benefits both the organization and its employees. Based on our productive partnership, we request that you recommend Unum – a provider of benefit solutions that help individuals, families and employers manage many of life’s challenges – as the carrier to provide the additional lines of coverage, as well.

Unum Leadership

At our core, Unum is a company of people serving people. We insure the employees of more than 193,000 business groups worldwide, making us the leader in both Group and Individual Disability insurance and one of the top providers of voluntary and supplemental benefits. Headquartered in Chattanooga, Tennessee, we have nearly 10,000 employees in Maine, Massachusetts, California, Louisiana, South Carolina (Colonial Life & Accident Insurance Company), and in the United Kingdom.

Market Share

Product	Ranking	Market Share
LTD & STD ¹	1	13%
Individual Disability ²	1	37%
Group Life Insurance ³	3	12%
Voluntary Benefits ⁴	3	7%

¹ LTD, STD: *Group Disability: LIMRA, U.S. Group Disability Insurance 2016 Annual Sales and Inforce (2017)*. Inforce premium.

² Individual Disability: *LIMRA, Individual Disability Income Sales and In-Force Survey Annual Review 2016 (2017)*, based on multilife Inforce Cases.

³ Group Life: *Gen Re, 2016 U.S. Total Group Term Life Sales and Inforce Results (2017)*. Inforce cases.

⁴ Voluntary Benefits: *Eastbridge U.S. Worksite/Voluntary Sales Report, Carrier Results for 2017 (2018)*. Inforce premium.

Competence and Compassion at Claim Time

Because our company specializes in providing financial benefits to people at a potentially difficult time in their lives, Unum's primary focus has always been – and will continue to be – the people we are privileged to serve. When injury, illness or the loss of a loved one occurs, we are ready to provide caring, responsive and courteous service at claim time.

We help employers and employees manage the risk — and cost — of disability through careful, compassionate and knowledgeable claim management. We took the industry standard and raised the bar by:

- Training our claim professionals to listen to claimants and understand their ability, desire and motivation to move beyond their disability;
- Identifying other medical conditions that can affect a claimant's ability to return to work and a productive lifestyle including providing a dedicated behavioral health team focused on early intervention strategies;
- Connecting employees to their employer's health management resources to increase participation and engagement.

Effectively managing a Life claim also requires special skills. Unum's Life benefits staff are passionate about what they do, having an average of 10 years of experience and having undergone extensive training including annual bereavement counseling. Life claims support includes:

- Online claim filing option
- Generous accelerated benefit provision
- Will preparation assistance
- Integrated waiver/disability claims submission/management and choice of payment options
- Certified death certificate (CDC) not required on every claim



Critical Illness

While an employer's group health care insurance effectively covers basic medical needs, certain conditions — such as cancer, heart attacks or strokes — may put extra financial strains on a family's budget. To help employees meet the added expenses associated with these serious conditions, Unum offers critical illness insurance.

This coverage can supplement an employer's health care and disability benefits. This solution has many exciting features such as flexible rating, funding options and single state situs.

Life Insurance to Changing Financial and Life Situations

Our individually-owned voluntary life plans can build on the foundation of an employer-sponsored group insurance plan — or the employee can build a life insurance plan solely from our voluntary benefits program.

Unum is a top provider
of Voluntary Whole
Life.*

By having access to both types of insurance, employees are better able to meet their changing financial obligations throughout different life stages and secure protection even if their health or job status changes.

WHOLE LIFE INSURANCE

- Our coverage includes a fully paid-up policy at age 70 option – to ease the financial strain when on a fixed income.
- It also offers a living benefit if an employee has a terminal illness.
- Our policy accumulates cash value at a tabular rate based on a guaranteed interest rate of 4.5%.

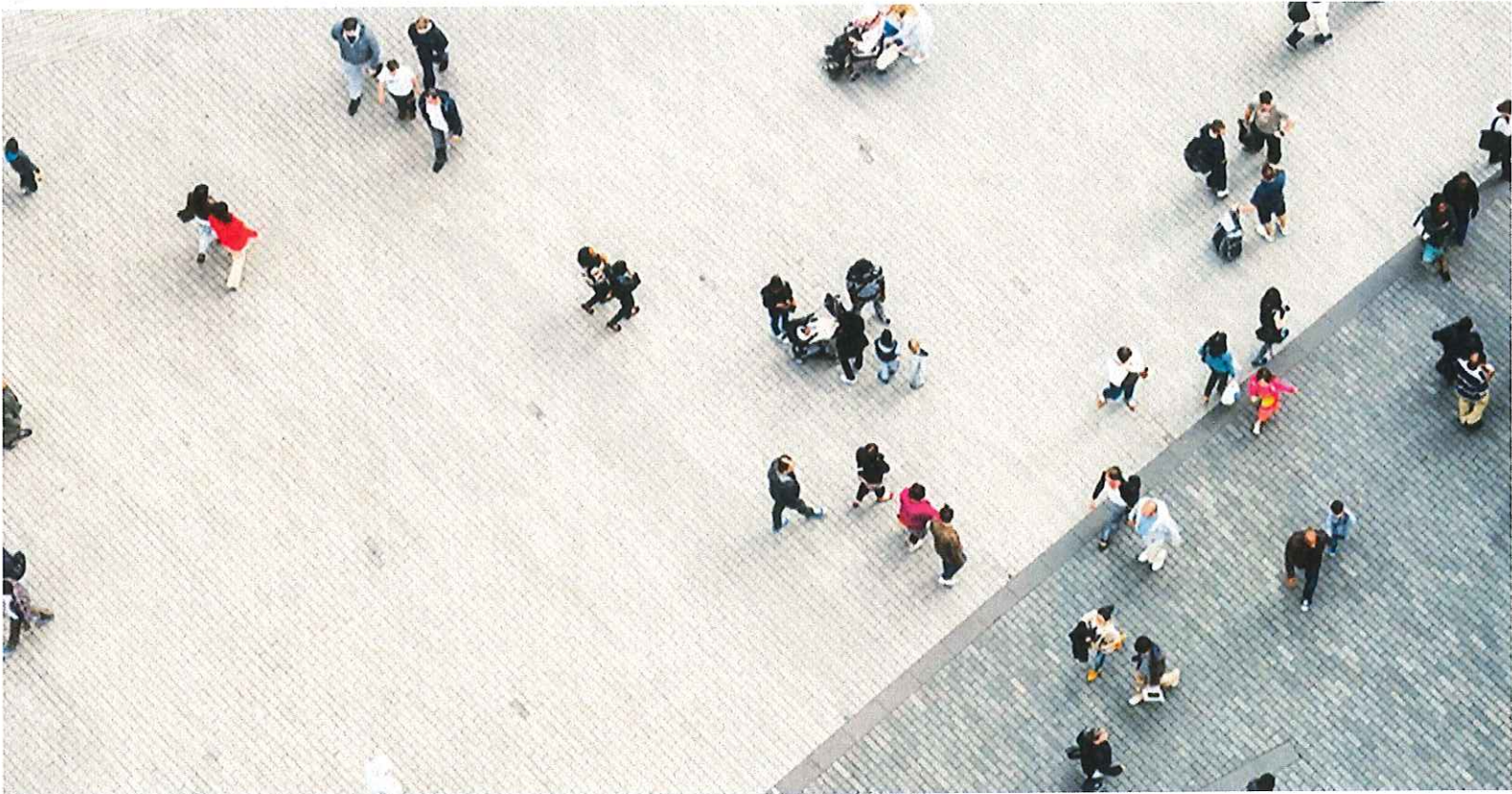
*Eastbridge, U.S. Worksite/Voluntary Sales Report: Carrier Results for 2017 (2018).

As a provider of employee benefits to 88,000 companies in the U.S. including half of the Fortune 100, we ask that Hidalgo County consider the products and services outlined in this proposal to enhance the value of its benefits package. If you have any questions, or if we can provide further information, please do not hesitate to call. We look forward to your feedback. Thank you again for your time, cooperation and consideration.

Sincerely,

Aaron Shisler, Senior Account Executive

Renee Wills, Senior Account Executive



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