

September 1, 2011

Kerstin Hancock Assisting Purchasing Agent Williamson County 301 SE Inner Loop – Suite 106 Georgetown, TX 78626

Dear Kerstin,

At the request of Williamson County, our office assisted in the preparation of proposals for the Voluntary Disability Program.

The County received five (5) proposals with ten (10) various options. The Disability Program vendors that submitted a proposal were The Standard, Cigna, Metlife, Dearborn National, and Kansas City Life through North American Benefits Company. After a complete, in depth review and analysis of the proposal with the Benefits Committee, it is our recommendation that the County select Cigna Healthcare for the Voluntary Disability Program based on benefit offerings and rates.

We have attached a copy of the proposal analysis for your review. Please do not hesitate to give us a call with any questions or concerns that you may have.

Sincerely,

Eric D. Smith

Smith & Associates Consulting

Enclosures