

July 1, 2015

Re: Williamson County  
Life / Disability – recommendations

Williamson County did a Request for Proposal (RFP) on their current coverages of basic life, AD&D, voluntary life / AD&D, and voluntary long term disability coverages as their contract was ending with their current carrier, CIGNA. Additionally, the County requested quotes for voluntary short term disability in the same RFP. In conjunction with the selection committee, Gallagher and Williamson County have recommending moving all these coverages to Symetra Life. Below are highlights of the findings.

- Williamson County received quoted from five (5) carriers for quotes; Symetra Life, MetLife, UNUM, Hartford, and SunLife. The SunLife bid was eliminated as they did not provide rates in their proposal. The incumbent, CIGNA, did not submit a quote in time
- Careful review occurred looking at various aspects of the proposals, including capabilities, services, and cost
- Symetra was considered the best fit due to the following;
  - Overall price on the County paid benefits. Approximately \$10,000 annual savings to the County with no change in coverage
  - The total cost, both to the County and employees was lower with Symetra
  - Participation requirements for the voluntary coverages were in line with industry norms
  - Capabilities with Symetra were consistent with the needs of the County. Online capabilities makes the process much easier than currently done
  - Implementation and ongoing process with Symetra was smooth and consistent with keeping with the same carrier

Gallagher and Williamson County is confident Symetra will provide excellent service and comprehensive coverage for the employees..

Accepted by Selection Committee:

John Lued 7-15-15

Williamson County Score Sheet for RFP#15RFP125, Basic Life, Dependent Life, Voluntary Life, Voluntary AD&D, Voluntary Short Term Disability, Voluntary Long Term Disability  
June 26, 2015

Evaluation Criteria total package	Possible Percent	Symetra	Metlife	Unum	The Hartford
Firm's Qualifications and Capabilities total	10				
Brief Description of Firm	2	2	2	2	2
Identify legal entity	2	2	2	2	2
Organization Structure	3	3	3	3	3
Sytem Ownership	3	3	3	3	3
Claims Processing/Benefit Determination tot	30				
Brief Description of Capabilities	3	3	3	3	3
Claim management process	5	4	5	5	5
Benefit determination	4	4	4	4	4
Partial / residual disability	5	4	5	5	5
Coordination with SSN, other income	5	5	5	5	5
Payment to beneficiary	5	5	5	5	5
Auditing	3	3	3	3	3
Reporting Total	20				
Periodic Reporting	10	10	10	10	10
Self Billing	10	10	10	10	10
Cost Total	40				
Rates	25	21	15	13	14
Guarantee Period	10	8	8	5	10
Additional Costs	5	5	5	5	5
<b>TOTAL POINTS</b>	<b>100</b>	<b>92</b>	<b>88</b>	<b>83</b>	<b>89</b>

Committee  
Members:

*Terrence Ewertson*

*John Shedd*

*David House*

Purchasing Representative

*Karen W. Adams*