

Evaluation Criteria total package	Possible Percent	Symetra	Metlife	Unum	The Hartford	Comments
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	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	
TOTAL POINTS	100	92	88	83	89	

Mandatory requirments	Metlife			Symetra	
Rating Firm	Rating	Date of Rating		Rating	Date of Rating
AM Best Co	A+	2/27/2015		A	10/30/2014
Moody's Investors Service Inc.	Aa3	2/27/2015		A3	7/25/2014
Standard & Poor's Corp.	AA-	2/27/2015		A	7/30/2014
Licensed to do business in the State of Texas	Yes			Yes	
2 most recent financial statement prior to contract award					

Provided website to get
ratings. Ratings last
update 2/27/15

Mandatory requirments	The Hartford			Unum	
Rating Firm	Rating	Date of Rating		Rating	Date of Rating
AM Best Co	A	5/1/2015		A	12/19/2014
Moody's Investors Service Inc.	A2	4/23/2015		A2	8/16/2012
Standard & Poor's Corp.	A	4/17/2015		A	10/9/2012
Licensed to do business in the State of Texas	Yes			Yes	
2 most recent financial statement prior to contract award					

Evaluation Criteria Basic Life	Possible Percent	Symetra	Metlife	Unum	The Hartford	Comments
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	
System Ownership	3	3	3	3	3	
Claims Processing/Benefit Determination total	20					
Brief Description of Capabilities	3	3	3	3	3	
Claim management process	5	4	5	5	5	Symetra light on explanation
Benefit determination	4	4	4	4	4	
Payment to beneficiary	4	3	4	4	4	
Auditing	4	4	4	4	4	
Reporting Total	20					
Periodic Reporting	10	10	10	10	10	
Self Billing	10	10	10	10	10	
Cost Total	40					
Rates	25	25	0	0	9	UNUM did not quote retiree according to instructions, Metlife did not quote according to instructions
Guarantee Period	10	10	10	5	10	
Additional Costs	5	5	5	5	5	
TOTAL POINTS	90	88	65	60	74	

Metlife	ADB - 80%, Claims team, elec/mail/fax. Status online, 95% w/in 5 days
Symetra	ADB - 75% or 80%, Claims telephonic, sends to examiner
Sun Life Financial	
The Hartford	
Unum	

Evaluation Criteria Voluntary Life and AD&D	Possible Percent	Symetra	Metlife	Unum	The Hartford	Comments
Firm's Qualifications and Capabilities total	10					
Brief Description of Firm	2	2	2	2	2	
Identify legal entity	2	2	2	2	2	
Orginazation Structure	3	3	3	3	3	
Sytem Ownership	3	3	3	3	3	
Claims Processing/Benefit Determination total	20					
Brief Description of Capabilities	3	3	3	3	3	
Claim management process	5	5	5	5	5	
Benefit determination	4	4	4	4	4	
Payment to beneficiary	4	3	4	3	3	Unum acct. for beneficiary to use
Auditing	4	4	4	4	4	
Reporting Total	20					
Periodic Reporting	10	10	10	10	10	
Self Billing	10	10	10	10	10	
Cost Total	40					
Rates	25	17	25	10	20	
Guarantee Period	10	10	10	5	10	2 year rates for UNUM
Additional Costs	5	5	5	5	5	
TOTAL POINTS	90	81	90	69	84	

Metlife
Symetra
Sun Life Financial
The Hartford
Unum

ADB - 80%, Claims team, elec/mail/fax. Status online, 95% w/in 5 days
ADB - 75% or 80%, Claims telephonic, sends to examiner

**HEALTH RELATED SERVICES FOR WILLIAMSON COUNTY EMPLOYMENT BENEFIT ADMINISTRATION – BASIC LIFE,
DEPENDENT LIFE, VOLUNTARY LIFE, VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT, VOLUNTARY SHORT TERM
DISABILITY, VOLUNTARY LONG TERM DISABILITY
FOR WILLIAMSON COUNTY**

**15RFP125
EVALUATION SUMMARY**

6/5/2015 3:00PM

Name of Proposers

Evaluation Criteria Short Term Disability	Possible Percent	Symetra	Metlife	Unum	The Hartford	Comments
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 total	30					
Brief Description of Capabilities	3	3	3	3	3	
Claim management process	5	5	5	5	5	
Benefit determination	4	4	2	4	4	Metlife requires 80% participation

Partial / residual disability	5	5	5	5	5	
Coordination with SSN, other income	5	5	5	5	5	
Payment to beneficiary	5	5	5	5	5	
Auditing	3					
Reporting Total	20					
Periodic Reporting	10	10	10	10	10	
Self Billing	10	10	10	10	10	
Cost Total	40					
Rates	25	20	25	18	13	
Guarantee Period	10	0	0	0	10	All except Hartford quoted 2 year rates, Hartford quoted 3 year rates
Additional Costs	5	5	5	5	5	No additional costs
TOTAL POINTS	100	82	85	80	85	

Metlife
Symetra
Sun Life Financial
The Hartford
Unum

Works with absence management specialist throughout claim. . Clinical consultants work to get ee back to work. Works to define other work capacity, some vocational rehab.

Evaluation Criteria Short / Long Term Disability	Possible Percent	Symetra	Metlife	Unum	The Hartford	Comments
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	
System Ownership	3	3	3	3	3	
Claims Processing/Benefit Determination total	25					
Brief Description of Capabilities	3	2	3	3	1	
Claim management process	5	4	5	5	5	Symetra light on explanation
Benefit determination	4	4	4	4	4	
Partial / residual disability	5	4	5	5	5	Symetra light on explanation
Payment to beneficiary	5	4	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	10	25	12	
Guarantee Period	10	10	10	10	10	
Additional Costs	5	5	5	5	5	
TOTAL POINTS	95	87	80	95	80	