

October 21, 2015

Kerstin Hancock- Deputy Purchasing Agent

Williamson County

901 S. Austin Ave

Georgetown, TX 78626

Re: Aetna Stop Loss for 11/1/15 – 12/31/16

Dear Kerstin:

This letter is Gallagher's recommendation to accept the Aetna Stop Loss proposal for the above listed plan year. After careful review, we believe the proposal from Aetna will best meet the needs of the County.

Sincerely,

Gary Hysell

Account Executive

Gallagher Benefit Services