



# TEXAS ASSOCIATION *of* COUNTIES HEALTH AND EMPLOYEE BENEFITS POOL

A LIFE QUOTE FOR

## TYLER COUNTY



NOVEMBER 1, 2018

Lorie Floyd

Employee Benefits Consultant | [www.county.org](http://www.county.org)

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# Tyler County

A LIFE QUOTE



NOVEMBER 1, 2018

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The mission of the Texas Association of Counties is to unite counties to achieve better solutions.

August 10, 2018



Honorable Jacques Blanchette  
Tyler County Judge  
100 West Bluff Street, Room 102  
Woodville, TX 75979

Dear Judge Blanchette,

The Texas Association of Counties Health and Employee Benefits Pool (TAC HEBP) is pleased to provide a quote for Basic Life and AD&D and Voluntary Life and AD&D coverages for Tyler County's November 1, 2018 effective date.

TAC HEBP partners with VOYA Financial to provide Life and AD&D benefits. The proposed rate for Basic Life is \$0.27 per \$1,000 of base pay, which is lower than your current rate of \$0.30. We estimate a savings to Tyler County of about 8% for Basic life and AD&D, including Retirees. Our life plans include Travel Assistance and Funeral Planning and Concierge Services at no additional cost.

We appreciate our relationship with Tyler County over the past several years as the provider of your employee health benefits. Rest assured that the same value and service will be provided to your employees and their families, should you elect to offer your life benefits through TAC HEBP. We believe there is no better partner for Tyler County than TAC HEBP: the organization that is focused entirely on county needs. We are committed to providing the highest quality benefits at the best long term cost. Please feel free to contact me at (512) 765-2128 or by email at [lorief@county.org](mailto:lorief@county.org) for any additional information.

Sincerely,

A handwritten signature in cursive script that reads "Lorie Floyd".

Lorie Floyd  
Employee Benefits Consultant  
Texas Association of Counties Health and Employee Benefits Pool



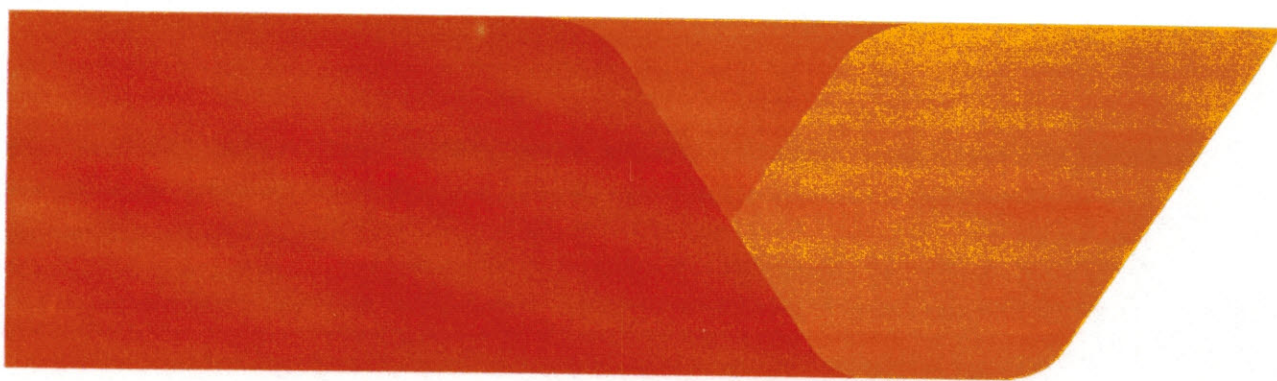
TEXAS ASSOCIATION *of* COUNTIES  
HEALTH AND EMPLOYEE BENEFITS POOL

A Life Quote Prepared by Voya Employee Benefits

- Basic Life and AD&D Insurance
- Voluntary Life and AD&D Insurance

A Proposal for:

# Tyler County



Presented To:

Tyler County

August 10, 2018

# A Proposal For Tyler County

## Life Insurance Benefits and Cost Representation

### Outline of Benefits

At Voya Employee Benefits, we've been offering group life insurance products for more than 80 years. Our broad life insurance product offerings are designed to meet the diverse needs of today's employees. All of our products can be enhanced with value-added services and technology, including a variety of enrollment options, reporting, and special transition services to aid the bereaved.

Benefit provisions and availability may vary by state.

*Insurance provided by ReliaStar Life Insurance Company. Policy form number LP00GP.*

This is a summary of certain benefit and rating features associated with this proposal. More detailed information about our products and benefits is available upon request.

#### Basic Life Insurance

Classification	Benefit Amount
Retirees	A flat amount of \$10,000.
No Reductions.	

#### Basic Life and AD&D Insurance

Classification	Benefit Amount
Actives	2 times basic annual earnings rounded to the next higher \$1,000 to a maximum of \$250,000.
Benefit amount reduces to 65% at age 65 and to 50% at age 70. Coverage terminates at retirement unless retiree coverage is provided.	

#### Supplemental Life and AD&D Insurance

Classification	Benefit Amount
Actives	\$10,000 to a maximum of \$500,000 in \$10,000 increments.
Benefit amount reduces to 65% at age 65 and to 50% at age 70. Coverage terminates at retirement unless retiree coverage is provided.	
If Supplemental Life Insurance is elected, an equal amount of Supplemental AD&D Insurance is automatically included.	

# A Proposal For Tyler County

## Life Insurance Benefits and Cost Representation

### *Supplemental Spouse Life and AD&D Insurance*

Classification	Benefit Amount
Spouse	\$5,000 to a maximum of \$100,000 in \$5,000 increments, not to exceed 50% of the employee's Supplemental Life insurance amount.
Benefit amount reduces to 65% at age 65. Coverage terminates at the earliest of: retirement (unless retiree coverage is provided), age 70, or when the spouse is no longer a dependent as defined by the policy.	

### *Supplemental Dependent Life and AD&D Insurance*

Classification	Benefit Amount
Children	Live birth to age 26: \$1,000, \$2,000, \$4,000, \$5,000, or \$10,000
No Reductions. Coverage terminates at retirement unless retiree coverage is provided. Dependent child coverage terminates when the child is no longer a dependent as defined by the policy.	

### *Eligibility*

Classification	Eligibility Waiting Period	Eligibility Definition
Actives	The first of the month following 30 days.	30 Hours / Week
Retirees	N/A	N/A



# A Proposal For Texas Association of Counties (TAC)

## Life Insurance Benefits and Cost Representation

### Estimated Monthly Cost

#### *Basic Life and AD&D Insurance and Added Services*

Coverage	Cost/\$1,000	Volume	Monthly Cost
Basic Life Active EEs	\$0.27*	\$8,204,400	\$2,215.19
Basic Life Retiree EEs	\$3.25	\$170,000	\$552.50
AD&D	\$0.035	\$8,204,400	\$287.15
<b>Total Estimated Monthly Cost</b>			<b>\$3,054.84</b>

\* Cost includes Basic Life, Voya Travel Assistance and Funeral Planning and Concierge Services.

#### *Supplemental Life Insurance - Employee Rates*

Age	Rate/\$1,000
<25	\$0.086
25-29	\$0.086
30-34	\$0.086
35-39	\$0.102
40-44	\$0.153
45-49	\$0.219
50-54	\$0.373
55-59	\$0.611
60-64	\$0.831
65-69	\$1.479
70+	\$3.266

# A Proposal For Tyler County

## Life Insurance Benefits and Cost Representation

### *Supplemental Life Insurance - Spouse Rates*

Age	Rate/\$1,000
<25	\$0.081
25-29	\$0.081
30-34	\$0.081
35-39	\$0.091
40-44	\$0.139
45-49	\$0.198
50-54	\$0.345
55-59	\$0.584
60-64	\$0.909
65-69	\$1.618
70+	N/A

### *Supplemental AD&D Insurance*

Coverage	Rate/\$1,000
Employee	\$0.035
Spouse	\$0.035
Child(ren)	\$0.035

### *Supplemental Dependent Life Insurance*

Option	Rate/\$1,000
1	\$0.20

# A Proposal For Tyler County

## Life Insurance Benefits and Cost Representation

### Assumptions

#### *Assumptions - Life*

Effective Date.....	<i>November 1, 2018</i>
Proposal Expiration Date.....	<i>October 31, 2018</i>
Situs State.....	<i>Texas</i>
Eligible Employees	
Basic Eligible Employees.....	<i>126</i>
Supplemental Eligible Employees.....	<i>126</i>
Retired Eligible Employees	
Retired Basic Eligible Employees.....	<i>17</i>
Accelerated Benefit**.....	<i>Included for all employee Basic and Supplemental Life</i>
Maximum Life Expectancy.....	<i>12 months</i>
Minimum Life Coverage.....	<i>\$10,000</i>
Maximum Life Coverage.....	<i>\$500,000</i>
% of Face Amount.....	<i>75%</i>
Actively-at-Work Provision.....	<i>Required to become insured. If not actively at work on the day insurance would otherwise start, the employee will be eligible for insurance on the date he or she returns to active work.</i>
Funding.....	<i>Pooled</i>
Rate Guarantee.....	<i>Until next TAC renewal for Basic Life and AD&amp;D</i> <i>Until next TAC renewal for Supplemental Life and AD&amp;D</i>
Administration	
Basic Administration.....	<i>Employer</i>
Supplemental Administration.....	<i>Employer</i>
Employer Contribution.....	<i>100% for Basic Life and AD&amp;D</i>
Employee Participation.....	<i>100% for Basic Life and AD&amp;D</i> <i>33% for Supplemental Life and AD&amp;D</i>
Minimum Participation Required.....	<i>20% covered employees required to establish a Supplemental Life Plan. See Issue Limit requirements for further participation requirements.</i>
Suicide Exclusion.....	<i>2 years on Supplemental Life and on contributory Dependent Life</i>

## A Proposal For Tyler County

### Life Insurance Benefits and Cost Representation

Waiver of Premium.....	<i>Included for employee coverage</i>
Waiver Waiting Period.....	<i>6 months</i>
Waiver Age at Disability.....	<i>Must be totally disabled prior to age 60 to qualify</i>
Waiver Termination.....	<i>Earlier of insured's age 65, the date of recovery, or date insured's coverage would otherwise terminate under the policy.</i>
Voya Travel Assistance.....	<i>Included</i>
Funeral Planning and Concierge Services..	<i>Included: Level 1 Employee, Spouse &amp; Child(ren)</i>
AD&D.....	<i>24-hour coverage</i>
AD&D Loss through Paralysis.....	<i>Included</i>
AD&D Safe Driver.....	<i>Included</i>
AD&D Coma.....	<i>Included</i>
AD&D Education.....	<i>Included</i>
AD&D Transportation.....	<i>Included</i>
AD&D Child Care.....	<i>Included</i>
AD&D Occupational Assault.....	<i>Included (employee only)</i>
AD&D Exposure/Disappearance.....	<i>Included</i>

*\*\*Accelerated Benefit exclusions apply.*

*Note: Non-insurance services included in this proposal: Voya Travel Assistance services are provided by Europ Assistance USA, Bethesda, MD. Funeral Planning and Concierge services are provided by Everest Funeral Package, LLC, Houston, TX.*

## A Proposal For Tyler County

# Life Insurance Benefits and Cost Representation

### *Disclosure for Texas Plans and Texas Residents*

*The accelerated benefit under the group policy is intended to qualify for favorable tax treatment under the Internal Revenue Code of 1986. If the accelerated benefit qualifies for such favorable tax treatment, the benefits will be excludable from the insured's income and not subject to federal taxation. Tax laws relating to accelerated benefits are complex. The insured is advised to consult with a qualified tax advisor about circumstances under which he/she could receive accelerated benefits excludable from income under federal law.*

*Receipt of accelerated benefits may affect the insured's, the insured's spouse's, or the insured's family's eligibility for public assistance programs such as medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), supplementary social security income (SSI), and drug-assistance programs. The insured is advised to consult with a qualified tax adviser and with social service agencies concerning how receipt of such a payment will affect the insured's, the insured's spouse's, or the insured's family's eligibility for public assistance.*

## A Proposal For Tyler County

# Life Insurance Benefits and Cost Representation

### *Additional Assumptions*

- Rates may be adjusted with enrollment shifts of 15% or more.
- Any changes may require an adjustment to the Life and AD&D rates.
- All claims are paid in U.S. dollars.
- Individuals who are U.S. Citizens and are assigned outside of the U.S., or Foreign Nationals, will not be covered by this policy.
- For any grandfathered coverage, a listing of current participants including name, DOB, and amount of insurance must be provided and approved.
- This proposal assumes our standard contract language.
- Spouse coverage includes domestic partners as defined.
- This proposal assumes pricing of basic and supplemental coverage together. Underwriting approval would be required for a quote of either coverage separately.
- Retirees are not eligible for Voya Travel Assistance.
- Retirees are not eligible for Funeral Planning and Concierge Services.
- Implementation fees may be paid for reasonable costs directly associated with the initial implementation of our products. All fees must be requested and approved during the proposal process. In order to issue payment, a detailed invoice, Statement of Work, or other applicable Agreement (as directed by us) must be provided to us showing the costs incurred that are associated with the implementation and/or ongoing administration of our product(s). We will only remit payment directly to the selected vendor providing services, and will not provide payment to an employer. We do not pay fees on behalf of the employer that the employer would have otherwise incurred unrelated to our products, nor will we issue credits against premiums for implementation fees.
- Rates are based on pricing that assumes County of Tyler continues as a member of Texas Association of Counties.

## A Proposal For Tyler County

# Life Insurance Benefits and Cost Representation

### *AD&D Exclusions (may vary by state)*

No benefit is paid for loss directly or indirectly caused by any of the following:

- Suicide or intentionally self-inflicted injury while sane or insane.
- Physical or mental illness.
- Bacterial infection or bacterial poisoning with the exception of infection from a cut or wound caused by an accident.
- Riding in or descending from an aircraft as a pilot or crew member.
- Any armed conflict, whether declared as war or not, involving any country or government.
- Injury sustained while in the military service for any country or government.
- Injury which occurs when the insured commits or attempts to commit a felony.
- Use of any drug, narcotic or hallucinogenic agent, 1) unless prescribed by a doctor, 2) which is illegal, or 3) not taken as directed by a doctor or the manufacturer.
- The insured's intoxication. Intoxication means the insured's blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the accident occurred.

## A Proposal For Tyler County

### Life Insurance Benefits and Cost Representation

#### Evidence of Insurability

Evidence of Insurability is required for any elected increase or any coverage amount above the limits described below:

<i>Basic Life Insurance</i>	<i>Evidence Required</i>
Coverage on the policy effective date continued from the policyholder's prior plan	Any amount exceeding the lesser of the most recent coverage from the policyholder's prior plan or the plan maximum
Initial eligibility on or after the policy effective date	Evidence is not required for any amount less than or equal to the plan maximum
Increases due to salary, job or class changes	Evidence is not required for any increase in which the total Basic Life Insurance amount is less than or equal to the plan maximum

<i>Supplemental Life Insurance</i>	<i>Evidence Required</i>
Coverage on the policy effective date continued from the policyholder's prior plan	Any amount exceeding the lesser of the most recent coverage from the policyholder's prior plan or the plan maximum
Initial eligibility for supplemental coverage on or after the policy effective date	Any amount exceeding \$100,000.
Enrollment for supplemental coverage on the policy effective date, for employees who had supplemental coverage under the policyholder's prior plan	All increased amounts
Enrollment for supplemental coverage on the policy effective date, for employees who had no supplemental coverage under the policyholder's prior plan	All amounts
Enrollment at a scheduled annual enrollment period for an increase to existing supplemental coverage...	Any amount of total Supplemental Life Insurance exceeding \$10,000 or 1 plan increment, whichever is less.



## A Proposal For Tyler County

### Life Insurance Benefits and Cost Representation

<i>Supplemental Spouse Life Insurance</i>	<i>Evidence Required</i>
Coverage on the policy effective date continued from the policyholder's prior plan	Any amount exceeding the lesser of the most recent coverage from the policyholder's prior plan or the plan maximum
Initial eligibility for supplemental spouse coverage on or after the policy effective date	Any amount exceeding \$25,000.
Enrollment for supplemental spouse coverage on the policy effective date, for employees who had supplemental spouse coverage under the policyholder's prior plan	All increased amounts
Enrollment for supplemental spouse coverage on the policy effective date, for employees who had no supplemental spouse coverage under the policyholder's prior plan	All amounts
Enrollment at a scheduled annual enrollment period for an increase to existing supplemental spouse coverage	Any amount of total Supplemental Spouse Life Insurance exceeding \$5,000 or 1 plan increment, whichever is less.

<i>Supplemental Children's Life Insurance</i>	<i>Evidence Required</i>
Coverage on the policy effective date continued from the policyholder's prior plan	Any amount exceeding the lesser of the most recent coverage from the policyholder's prior plan or the plan maximum
Initial eligibility for supplemental children's coverage on or after the policy effective date	Evidence is not required for any amount less than or equal to the plan maximum
Enrollment at a scheduled annual enrollment period for initial supplemental children's coverage, or an increase to existing supplemental children's coverage	Evidence is not required for any increase in which the total Supplemental Children's Life Insurance amount is less than or equal to the plan maximum
* If employee participation in the supplemental plan falls below or does not achieve 33%, Evidence of Insurability may be required for all future supplemental, spouse, or child coverage issued.	

# Funeral Planning & Concierge Services

## About Voya Employee Benefits

Voya Employee Benefits offers a broad array of traditional group insurance products, voluntary benefits and value-added services to meet the financial needs of employers and their employees.

## About Funeral Planning & Concierge Services

Voya Employee Benefits works with Everest Funeral Package, LLC\* to offer employer groups funeral planning and concierge services. This is a unique opportunity for employees to discuss and obtain information from independent experts regarding the planning of a funeral.

With this service, employees have the ability to contact professionals who will aid them with funeral planning for themselves and eligible family members. Everest, an independent consumer advocate, helps consumers prepare for and deal with all aspects of a funeral.

The funeral planning and concierge service is available in conjunction with our Group Life Insurance contracts. Employers can elect to offer one of the plan levels available for all eligible employees.

## Key Program Features

Employees will receive the following benefits:

- Advisor Planning Assistance from highly trained advisors, 24 hours a day, 7 days a week
  - Assistance to discuss funeral planning issues
  - Help creating a personal funeral plan
- PriceFinder Research Reports
  - Detailed, local funeral home price comparisons
  - Available on demand via Everest's website
- Online Funeral Planning Tools
- Family Assistance and Plan Implementation
- Negotiation Assistance

## Plan Levels

Employers can choose one of the following:

**Level 1:** Employee, Spouse and Children

**Level 2:** Employee, Spouse, Children and Parents of the Employee and Spouse

*\*Funeral Planning and Concierge Services provided by Everest Funeral Package, LLC, Houston TX 77056*

# Travel Assistance Services

## About Voya Employee Benefits

Voya Employee Benefits offers a broad array of traditional group insurance products, voluntary benefits and value-added services to meet the financial needs of employers and their employees.

*Insurance products and services are provided by ReliaStar Life Insurance Company. Plan provisions and availability may vary by state.*

## About Voya Travel Assistance

Travel assistance services have become increasingly important for employers looking to provide employees and their dependents a sense of security when traveling away from home or the office.

For this reason, Voya Employee Benefits is pleased to announce its collaboration with Europ Assistance USA, to provide the Voya Travel Assistance Program.

*Services offered under the Voya Travel Assistance Services are provided by Europ Assistance USA, 1825 K Street N.W., Suite 1000 Washington, D.C. 20006. Europ Assistance USA is not affiliated with Voya Employee Benefits or ReliaStar Life Insurance Company. The Voya family of companies shall not be held liable or responsible for any acts or omissions by Europ Assistance USA in connection with or arising under this travel assistance plan.*

## Services

When traveling more than 100 miles from home, whether domestic or international travel, Voya Travel Assistance provides employees and their dependents four types of services: Emergency Transportation Services, Medical Assistance Services, Emergency Personal Services, and Pre-trip Information. These services are described in further detail below.

Covered employees and their dependents will have toll-free access to the Voya Travel Assistance customer service center 24 hours a day from anywhere in the world.

### *Emergency Transportation Services*

This service offers the following features:

- **Emergency Evacuation/Medically Necessary Repatriation**

In the event of a medical emergency where it is determined medically necessary for an insured person to be transported under medical supervision to the nearest hospital or treatment facility or to be returned to his/her place of residence for treatment, Voya Travel Assistance will arrange and pay for the transport under proper medical supervision. All decisions as to the medical need for evacuation and/or return home, the means and/or timing of any evacuation, the medical equipment and escort to be used, and the final destination are decisions which will be made by physicians designated by Voya Travel Assistance in consultation with a local attending physician based on medical factors.

- **Visit by a Family Member or Friend**

If an insured person is traveling alone and is likely to be hospitalized for seven (7) consecutive days, or is in critical condition, Voya Travel Assistance will arrange and pay for economy class round trip transportation for one (1) member of the insured's immediate family or one (1) friend designated by the covered person from his or her home to the place where he or she is hospitalized.

- **Traveling Companion Transportation**

If a travel companion loses previously made travel arrangements due to a covered person's medical emergency, Voya Travel Assistance will arrange and pay for the traveling companion's return home by the most direct and economical route.

- **Return of Dependent Children**

If a covered person is traveling alone and is likely to be hospitalized for seven (7) consecutive days, or is in critical condition and dependent children traveling with the covered person are left unattended because the covered person is in the hospital, Voya Travel Assistance will arrange and pay for their economy class transportation home with a qualified escort if necessary.

- **Return of Mortal Remains**

In case of death while traveling, Voya Travel Assistance will arrange and pay for the proper return of remains to the deceased's place of residence for burial, including all necessary government authorizations and transportation.

### *Medical Assistance Services*

If medical care is required while abroad, Voya Travel Assistance can assist in the following ways:

- **Medical Referrals**

Voya Travel Assistance will assist covered persons in finding physicians, dentists, and medical facilities.

- **Medical Monitoring**

During the course of a medical emergency, professional case managers, including physicians and nurses, will make sure the appropriate level of care is maintained or determine if further intervention, medical transportation, or possibly repatriation (return to U.S.) is needed.

- **Emergency Medical Payments**

When it is necessary for a covered person to obtain needed medical services, Voya Travel Assistance, upon request, will advance up to \$10,000 to cover on-site medical expenses. The advance of funds will be made to the medical provider after Voya Travel Assistance has secured funds from the covered person or the covered person's family.

- **Replacement of Medication and Eyeglasses**

Voya Travel Assistance will arrange to fill a prescription that has been lost, stolen, or requires a refill, subject to local law, whenever possible. Voya Travel Assistance will also arrange for shipment of replacement eyeglasses. Costs for shipping of medication or eyeglasses, or a prescription refill, etc. are the covered person's responsibility.

## *Emergency Personal Services*

To prepare for unexpected situations of a non-medical nature, Voya Travel Assistance offers these services:

- **Urgent Messages**

Voya Travel Assistance can send urgent messages and keep messages for you in its offices for up to 15 days.

- **Emergency Travel Arrangements**

If appropriate, Voya Travel Assistance will make new travel arrangements or change airline, hotel, and car rental reservations.

- **Emergency Cash**

Voya Travel Assistance will advance up to \$500 after satisfactory guarantee of reimbursement from a covered person. Any fees associated with the transfer or the delivery of funds are the covered person's responsibility.

- **Location Lost/Stolen Luggage/Personal Possessions**

Voya Travel Assistance will assist in locating and replacing lost or stolen luggage, documents, and personal possessions.

- **Legal Assistance/Bail**

Voya Travel Assistance will locate an attorney and advance bail funds, where permitted by law, with satisfactory guarantee of reimbursement (the covered person must pay attorney fees).

- **Interpretation/Translation**

Voya Travel Assistance will assist with the telephone interpretation in all major languages or will refer a covered person to an interpretation or translation service for written documents.

## *Pre-Trip Information*

Voya Travel Assistance offers a wide range of informational services before a covered person leaves home, including:

- **Visa, Passport, Inoculation and Immunization Requirements**
- **Cultural Information**
- **Temperature and Weather Conditions**
- **Embassy and Consular Referrals**
- **Foreign Exchange Rates**
- **Travel Advisories**
- **International "Hot Spots"**

## Plan Administration

In the event of an Emergency Medical situation involving an employee or their dependent, Voya Travel Assistance will need to contact the Group Policyholder to verify coverage. Voya Travel Assistance will contact in this order:

- The Billing Contact as identified by Voya Employee Benefits
- The Case Contact as identified by Voya Employee Benefits

It is the responsibility of the Group Policyholder to notify both Voya Employee Benefits and Voya Travel Assistance if you change your contact person.

The Contact will be required to provide verification that (a) the Group Policyholder has current coverage with ReliaStar Life Insurance Company, and (b) the employee is individually covered under the Group Policy.

## Payment for Services

After coverage has been verified, Voya Travel Assistance will arrange and pay for the following within the guidelines previously described:

- Emergency Evacuation/Medically Necessary Repatriation
- Visit by a Family Member or Friend
- Traveling Companion Transportation
- Return of Dependent Children
- Return of Mortal Remains

These services are only eligible for payment by Voya Travel Assistance if Voya Travel Assistance is contacted at the time of service and arranged for the service.

## Terminations

Europ Assistance USA will provide Travel Assistance services under the Voya Travel Assistance Program until the Group Policyholder's expiration or cancellation date, whichever comes first, or if Voya Employee Benefits terminates its Travel Assistance Program with Europ Assistance USA.

## Exclusions and Limitations

- A. Voya Travel Assistance shall not evacuate or repatriate an eligible member or dependent if the individual has a) infections that are under treatment that have not yet healed or b) if the individual is pregnant and is either in or passed her sixth month of pregnancy or c) if the Voya Travel Assistance designated physician determines that such transport is not medically advisable or necessary.
- B. Voya Travel Assistance shall not provide benefits and/or services enumerated if the coverage is sought as a result of:
  - Suicide or attempted suicide;
  - Intentionally self-inflicted injuries;
  - War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war;

- Participation in any military maneuver or training exercise;
- Being under the influence of alcohol;
- Being under the influence of drugs or intoxicants unless prescribed by a physician;
- Commission or the attempt to commit a criminal act;
- Participation as a professional athlete in sports;
- Participation in bodily contact sports, skydiving, hang-gliding, parachuting, mountaineering, any race, bungee cord jumping, or speed contest;
- Spelunking or caving, heliskiing, extreme skiing;
- Pregnancy or childbirth (except for complications of pregnancy);
- Curtailments or delayed return for other than medical reasons;
- Traveling for the purpose of securing medical treatment;
- Injury or illness which can be treated locally and does not prevent the continuing of the trip;
- Travel undertaken against the advice of a physician;
- Service not shown as covered.

C. The services described above currently are available in every country except Afghanistan, Somalia, Eritrea, Yemen and Eastern Timor. Voya Travel Assistance reserves the right to update the list of countries in which its services are not available. It is the responsibility of the eligible employee to inquire whether a country is "open" for assistance prior to his or her departure and during his or her stay.

Voya Travel Assistance also reserves the right to suspend, curtail or limit its services in any area in the event of rebellion, riot, military uprising, war, terrorism, labor disturbance, strikes, nuclear accidents, acts of God or refusal of authorities to permit Voya Travel Assistance to fully provide services.

If a covered employee requests transport related to a condition for which a transport has not been deemed medically necessary by a physician designated by Voya Travel Assistance in consultation with a local attending physician or to any condition excluded hereunder, and the employer agrees to be financially responsible for all expenses related to that transport, Voya Travel Assistance will arrange but not pay for such transport to a medical facility or to the covered person's residence and will make such arrangements using the same degree of care and completeness as if Voya Travel Assistance was providing service under this agreement.

Voya Travel Assistance shall not be responsible for any claim, damage, loss, costs, liability or expense which arises in whole or in part as a result of Voya Travel Assistance's inability to contact the Group Policyholder's authorized Contact for any reason beyond Voya Travel Assistance's control or as a result of the failure and/or refusal of the Group Policyholder to authorize services proposed by Voya Travel Assistance.

## PLAN ASSUMPTIONS

### Assumptions

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- Rates based upon current benefits and enrollment. A substantial change in enrollment (10 percent over 30 days or 30 percent over 90 days) may result in a change in rates.
  
- Rates are based on a minimum employer contribution of 100 percent of the employee only rate for Basic Life/AD&D, or current funding level.
  
- Enrollment dates and schedule to be determined jointly by group and TAC HEBP.
  
- Enrollments scheduled less than 30 days prior to the effective date may result in a delay in implementation of benefits.
  
- Rates quoted are for the benefits submitted in this proposal. Modifications may be considered during the negotiation phase with TAC HEBP and according to the Local Government Code. Adjustments after final approval and/or effective date will require TAC HEBP approval and may involve system programming charges from our vendors.





TEXAS ASSOCIATION *of* COUNTIES  
HEALTH AND EMPLOYEE BENEFITS POOL

TAC HEBP Partners

## VOYA EMPLOYEE BENEFITS

TAC HEBP partners with VOYA Employee Benefits who provide employer groups with life insurance products that enhance the value of benefits for members and employers alike. Our portfolio of products, along with our commitment to providing superior service, open the way for employers to choose a program that fits the needs of their employees.

**GROUP TERM LIFE INSURANCE, ACCIDENTAL DEATH & DISMEMBERMENT (AD&D), SHORT- AND LONG-TERM DISABILITY, VOLUNTARY TERM LIFE, VOLUNTARY SHORT- AND LONG-TERM DISABILITY.**

## OUR FINANCIAL RATINGS

We're proud of our size, strength and financial stability. You can be confident that the company you entrust to design, implement and administer your employee benefit plan meets strict financial standards.

### ABOUT THE INSURER:

VOYA Employee Benefits products and services are provided by ReliaStar Insurance Company. ReliaStar Life Insurance Company has more than 90 years of experience in the design, implementation and administration of employee benefit plans. ReliaStar Life Insurance Company is licensed in all states except New York.

ReliaStar Life Insurance Company is rated by all four major independent insurance industry rating organizations.

### ABOUT VOYA FINANCIAL

VOYA Financial, Inc. (NYSE: VOYA), which rebranded from ING U.S., is a premier retirement, investment and insurance company serving the financial needs of approximately 13 million individual and institutional customers in the United States. The company's vision is to be America's Retirement Company™ and its guiding principle is centered on solving the most daunting financial challenge facing Americans today – retirement readiness.

VOYA



# About Voya Employee Benefits

# Voya Employee Benefits

## Offering Choice and Depth for the Benefit of our Customers

At Voya Employee Benefits, we offer a broad array of products and services to meet the varied financial needs of mid-sized to large employers and their employees.

## Our Diverse Product Line

Whether you want to offer traditional group benefits, voluntary products, or retirement planning services, we strive to give employees choices and assure you ease and administrative efficiency. Our approach is to package our products with one another to create an integrated benefit program.

*Insurance products and services are provided by ReliaStar Life Insurance Company, ReliaStar Life Insurance Company of New York or other affiliated or non-affiliated companies. Product availability varies by state. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.*

### Life and AD&D Insurance Products & Services

Group Annual Term Life Insurance  
Portable Term Life Insurance  
Dependent Life Insurance  
Whole Life Insurance  
Personal Accident Insurance  
Beneficiary Support Services

### Disability Income Insurance Products & Services

Core Basic Disability Income Insurance  
Supplemental Disability Income Insurance  
Group Voluntary Long-Term Disability Income Insurance  
Voluntary Disability Income Insurance  
Group Voluntary Short-Term Disability Income Insurance  
Case Management  
FMLA Administration (1)

### Stop Loss Insurance

Individual Stop Loss Insurance  
Aggregate Stop Loss Insurance

### Retirement Planning

Retirement programs (2) for the corporate, health, education, and government markets

### Other Products & Services

Travel Assistance Services (3)  
Insurance products for association members  
Employee Assistance Program (4)  
International Benefits Capabilities (5)  
Online services, including billing, reports and documents

### Other Voluntary Health Insurance Products

Accident Insurance  
Critical Illness Insurance

*(1) FMLA Administration is available in conjunction with short-term salary continuation plans. FMLA Administration is provided by ComPsych® Corporation, Chicago, IL.*

*(2) For retirement programs, insurance products and annuities are issued by Voya Retirement Insurance and Annuity Company or other affiliated companies; securities are distributed by Voya Financial Partners, LLC (Member SIPC) or third parties with which it has a selling agreement.*

*(3) Voya Travel Assistance services are provided by Europ Assistance USA, Bethesda, MD.*

*(4) Employee Assistance Program (EAP) provided by ComPsych® Corporation, Chicago, IL.*

*(5) Benefits for U.S. employers who have employees abroad are provided by non-affiliated insurance companies. We are not the agents of nor do we distribute the products of those other companies.*

## Our Financial Ratings

We're proud of our size, strength and financial stability. You can be confident that the company you entrust to design, implement and administer your employee benefit plans meets strict financial standards.

### *About the insurer:*

Voya Employee Benefits products and services are provided by ReliaStar Life Insurance Company. ReliaStar Life Insurance Company has more than 90 years of experience in the design, implementation and administration of employee benefit plans. ReliaStar Life Insurance Company is licensed in all states except New York.

ReliaStar Life Insurance Company is rated by all four of the major independent insurance industry rating organizations. Here is a summary of its current ratings:

<i>Organization</i>	<i>Rating</i>	<i>Rating Description</i>
A.M. Best	A	<b>Excellent</b> Third highest of 15 ratings. A.M. Best Company assigns ratings from A++ to F based on a company's financial strength and ability to meet obligations to contract holders.
Moody's	A2	<b>Good</b> Sixth highest of 21 ratings. Moody's Investor Service (Moody's) assigns ratings from Aaa to C based on a company's financial security.
Fitch	A	<b>Strong</b> Sixth highest of 19 ratings. Fitch assigns ratings from AAA to C based on a company's financial strength.
Standard & Poor's	A	<b>Strong</b> Sixth highest of 20 ratings. Standard & Poor's assigns ratings from AAA to CC based on a company's financial security.

*These ratings are determined at least annually after the rating agency meets with company management and reviews extensive financial information. The rating agencies evaluate the strengths and strategies of company management, the operating results of the business units, investment performance, and capitalization. Industry ratings are not a warranty of an insurer's current or future ability to meet its contractual obligations.*

## About Voya Financial

Voya Financial, Inc. (NYSE: VOYA) is a premier retirement, investment and insurance company serving the financial needs of approximately 13 million individual and institutional customers in the United States. The company's vision is to be America's Retirement Company™ and its guiding principle is centered on solving the most daunting financial challenge facing Americans today — retirement readiness. Working directly with clients and through a broad group of financial intermediaries, independent producers, affiliated advisors and dedicated sales specialists, Voya provides a comprehensive portfolio of asset accumulation, asset protection and asset distribution products and services. With a dedicated workforce of approximately 7,000 employees, Voya is grounded in a clear mission to make a secure financial future possible — one person, one family, one institution at a time. For more information, visit [voya.com](http://voya.com). Follow Voya Financial on Facebook and Twitter @VoyaFinancial.



TEXAS ASSOCIATION *of* COUNTIES  
HEALTH AND EMPLOYEE BENEFITS POOL

Services, Policies and Procedures

## SERVICES, POLICIES AND PROCEDURES

### OASYS (ON-LINE ADMINISTRATIVE SYSTEM)

Harris CAD has been using our online administrative system, OASys, to manage your health benefit enrollment. You will be able to use this same system to administer life benefits for your employees.

### ELIGIBILITY PROCEDURES

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#### NEW ENROLLEES

- Enrollees who become effective the **1ST THROUGH THE 15TH OF THE MONTH** will be invoiced for contributions for the full month.
- Enrollees who become effective the **16TH THROUGH THE END OF THE MONTH** will not be invoiced for contributions for the partial month.

### TERMINATION REPORTING

Employers are liable for all contributions through the end of the month in which the termination is reported. This policy will apply to both employee and dependent terminations.

- Life billing will be included on your pre-invoice, which is provided each month to ensure that eligibility is accurate and will help minimize unnecessary expenses.
- The final invoice is then generated and payment is due the 1<sup>st</sup> of each month.
- Employees will be liable for the appropriate dependent costs through the month in which he/she notifies the employer and TAC HEBP is notified appropriately. This does not change the enrollment rules for qualifying events (list available upon request).
- Employees are required to report changes such as marriage, divorce, etc. within 31 days.

## ENROLLMENT PROCEDURES

### ENROLLMENT SCHEDULES

The dates and times of enrollment will be determined jointly by TAC HEBP and the group in accordance with the deadlines set forth in the proposal.

Enrollments scheduled less than 30 days prior to the effective date may result in a delay in implementation of benefits.

### ELECTRONIC ENROLLMENT

- Electronic enrollment is an option in conjunction with certain guidelines:
- Enrollment data must be formatted to meet TAC HEBP programming parameters;
- Data must be received 60 days prior to effective date (less than 60 days must be approved) and;
- Group must review enrollment data for accuracy prior to sending to TAC HEBP.