

**Tom Green County Commissioner's Court
Special Workshop Meeting
September 5, 2001**

The Tom Green County Commissioner's Court met in a Special Session in the Edd B. Keyes Building Wednesday, September 5, 2001, with the following present:

Karl Bookter, Commissioner Precinct #2
Jodie R. Weeks, Commissioner Precinct #3
Michael D. Brown, County Judge
Elizabeth McGill, County Clerk and Ex-officio Clerk of the County Commissioner's Court

Judge Brown called the Special Workshop Session to order at 10:09 AM.

Don Gray , County's insurance consultant, and Dianna Spieker, County Treasurer, presented those present with a spread sheet on 3 different proposals for Life Insurance. Mr. Gray pointed out the major differences in policies.

Judge Brown moved to approve terms and conditions as stated in the proposal from Dave Adams representing the Reliance Standard Life Insurance Plan. Commissioner Weeks seconded the motion and all voted in favor.

Don Gray and Dianna Spieker also presented a spread sheet representing the 5 lowest bids for health insurance. Representatives were present from the Legacy group and the EBA group to answer questions and offer explanations. There were many questions and much controversy regarding continuing with a self funded plan or going with a fully insured plan.

Commissioner Weeks moved to pass the Health Insurance proposals until the regular meeting on Tuesday, September 11, 2001, when there would be a larger number of the Court present to make a decision on such a large expenditure that would effect so may. Commissioner Bookter seconded the motion and all voted in favor.

Judge Brown adjourned the meeting at 12:20 PM.

Michael D. Brown, County Judge

Elizabeth McGill, County Clerk and Ex-officio Clerk
of the Commissioner's Court

Life Insurance Proposals

	Expiring	Dave Adams	Dave Adams	TAC
		Reliance Standard	Liberty Financial	Fort Dearborn Life
Monthly Premium	\$1,852	\$1,755	\$2,077	\$1,796
Employee Limit	\$15,000	\$15,000	\$15,000	\$15,000
Employee Rate/\$15,000	3.63	3.45	4.05	3.53
Employee Monthly premium (480 lives)	\$1,742	\$1,656	\$1,944	\$1,694
Dependent limit	\$3,000 spouse, \$1,500 child > 1 yr., \$150 child 14 days to 1 year	\$3,000 spouse, \$1,500 child > 6 months, \$250 child 14 days to 6 months	\$3,000 spouse, \$1,500 child > 1 yr., \$150 child 14 days to 1 year	\$3,000 spouse, \$1,500 child > 6 months, \$250 child 14 days to 6 months
Dependent Rate/unit	\$1.00	\$0.90	\$1.21	\$0.93
Dependent Monthly premium (110 units)	\$110	\$99	\$133	\$102
Employee Life Reduction		35% drop at 65, 60% at 70, 80% at 75	40% drop at 65, 65% at 70, 75% at 75, 80% at 80	40% drop at 65, 65% at 70, 75% at 75, 80% at 80
Participation Requirements		75%	75%	100% of employees, 25% of dependent units
Premium Waiver terms (Employee Life)		Employees who become disabled prior to age 60 can qualify to age 70	Employees who become disabled prior to age 60 can qualify to age 65	Employees who become disabled prior to age 60 can qualify to age 70
Accelerated death benefit		Yes	Yes	Yes
Extension of Life insurance benefit		Yes – 12 month leave of absence	Yes – 12 month leave of absence	No
Portability features		Limited to conversion to permanent life insurance	Limited to conversion to permanent life insurance	Limited to conversion to permanent life insurance
Rate guarantee		2 years	1 years	2 years