

**COMMISSIONERS' COURT
SPECIAL MEETING
NOVEMBER 27, 2001**

BE IT REMEMBERED THAT THE TITUS COUNTY COMMISSIONERS' COURT met in *Special Session* on Monday, November 26, 2001, in the Titus County Courtroom with the following members present:

- DANNY P. CROOKS.....COUNTY JUDGE
- BOB FITCHCOMMISSIONER PRECINCT 1
- MIKE FIELDS.....COMMISSIONER PRECINCT 2
- BILLY J. THOMPSON.....COMMISSIONER PRECINCT 3
- THOMAS E. HOCKADAY.....COMMISSIONER PRECINCT 4
- JEAN CROVER.....DEPUTY COUNTY CLERK

ABSENT: NONE

PUBLIC AND COUNTY OFFICIALS ATTENDING MEETING:

**CARL JOHNSON, COUNTY AUDITOR
CYTHNIA AGAN, COUNTY TREASURER**

GAIL NORRIS	GORDON HALL
AARON GANN	DALVA ALLEN
RON KRENS	HUDSON OLD
BOB GRAY	MICHAEL FLORES
BRIAN A. MYERS	

**IN THE MATTER OF
HEARING PRESENTATION BY GAIL NORRIS
REGARDING THE TITUS COUNTY SELF-INSURED HEALTH**

Health First Administrators representative, Gail Norris presented her recommendation for health insurance for the employees of Titus County for 2002. She recommended that Titus County go with Standard Security Life for both health, dental and life insurance. This will give the County a Stop Loss at \$25,000 instead of last year's rate of \$20,000 Stop Loss. The high Stop Loss would cost the County an additional \$2,000.

Gail Norris was to check into the cost of obtaining Life Insurance for the employees at one time their annual salary for death and double in case of an accident instead of the \$10,000 life insurance the county now carries.

Motion was made by Commissioner Thomas E. Hockaday and seconded by Commissioner Billy J. Thompson to approve purchasing insurance coverage for Titus County Employees from Standard Security Life with benefits staying the same except for the Stop Loss at \$25,000 instead of \$20,000. Motion carried unanimously. *SEE ATTACHMENT "A"*

IN THE MATTER OF
ADOPTION OF PROCLAMATIONS FOR TRI-WATER,
TXU, FOXWORTH-GALBRAITH BUILDING MATERIAL CENTER
AND RON KREISS

Motion was made by Commissioner Billy J. Thompson and seconded by Thomas E. Hockaday to approve Proclamations for Tri-Water, TXU, Foxworth-Galbraith Building Material Center and Ron Kreiss for their work with flush valves for Titus County to assist fire fighters. Eighty-Five flush valves are located through out Titus County. Motion carried unanimously. *SEE ATTACHMENT "B"*

The Court presented Tri-Water, TXU, Foxworth-Galbraith Building Material Center and Ron Kreiss with framed copies of their proclamations.

IN THE MATTER OF
APPROVING DEPUTATION OF
SHANA KAYE WALKER AS DEPUTY SHERIFF

Motion was made by Commissioner Thomas E. Hockaday and seconded by Commissioner Billy J. Thompson to approve the deputation of Shana Kaye Walker as Deputy Sheriff. Motion carried unanimously.

IN THE MATTER OF
APPROVING BUDGET AMENDMENTS

Motion was made by Commissioner Thomas E. Hockaday and seconded by Commissioner Billy J. Thompson to approve budget amendment number 100 for the 2000-2001 Budget. Motion carried unanimously.

IN THE MATTER OF
SIGNING PAY ORDERS AND PAYING BILLS

Motion was made by Commissioner Thomas E. Hockaday and seconded by Commissioner Bob Fitch to approve signing pay orders and paying bills. Motion carried unanimously.

IN THE MATTER OF
APPROVING COUNTY OFFICIAL REPORTS

Motion was made by Commissioner Bob Fitch and seconded by Commissioner Mike Fields to approve reports from County Auditor, County Clerk, Justice of the Peace, Precinct 1, Titus County Extension Service, Titus County Environmental Inspection Service, Cookville Volunteer Fire Department, Sugar Hill Volunteer Fire Department and Winfield Volunteer Fire Department. Motion carried unanimously.

IN THE MATTER OF
CONSIDERING AND APPROVING
2002 TITUS COUNTY HOLIDAYS

Motion was made by Commissioner Billy J. Thompson and seconded by Commissioner Mike Fields to approve the 2002 Titus County Holidays. Motion carried unanimously. *SEE ATTACHMENT "C"*

IN THE MATTER OF
ADJOURNMENT

Motion was made by Commissioner Billy J. Thompson and seconded by Commissioner Thomas E. Hockaday to adjourn. Motion carried unanimously.

HEALTHFIRST
Third Party Administrators

**Renewal
Management Reports
for
Titus County**

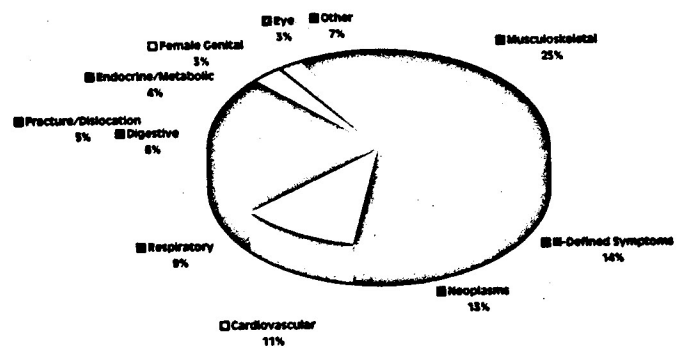


**Renewal
2002**

Titus County

Top Medical Diagnosis By Dollar Amount
January 1, 2001 through October 31, 2001

	TOTAL PAID FOR THIS DIAGNOSIS	PERCENTAGE
Musculoskeletal	\$87,252	25%
Ill-Defined Symptoms	\$49,801	14%
Neoplasms	\$44,796	13%
Cardiovascular	\$39,057	11%
Respiratory	\$29,588	9%
Digestive	\$20,104	6%
Fracture/Dislocation	\$18,618	5%
Endocrine/Metabolic	\$12,311	4%
Female Genital	\$10,687	3%
Eye	\$9,276	3%
Other	\$24,573	7%
Prescription	\$133,352	(Not Charted)
TOTALS	\$479,414	100%

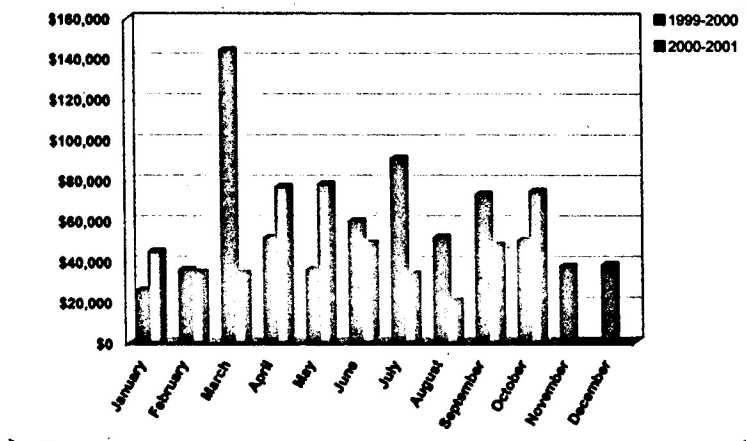


Excludes dental charges.

Titus County

Total Medical Claims Paid By Month December 1, 2000 through October 31, 2001

	1999-2000	2000-2001
January	\$25,827	\$44,821
February	\$35,822	\$34,521
March	\$144,065	\$33,967
April	\$51,542	\$76,747
May	\$35,821	\$77,907
June	\$59,721	\$48,948
July	\$90,830	\$33,826
August	\$51,629	\$20,145
September	\$72,912	\$47,851
October	\$50,227	\$74,588
November	\$37,604	
December	\$38,368	
TOTAL	\$694,368	\$493,321

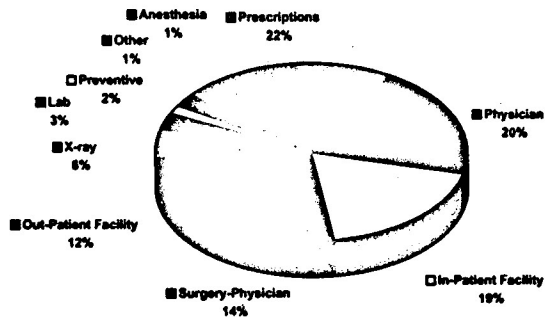


Includes prescription charges and excludes dental charges.

Titus County

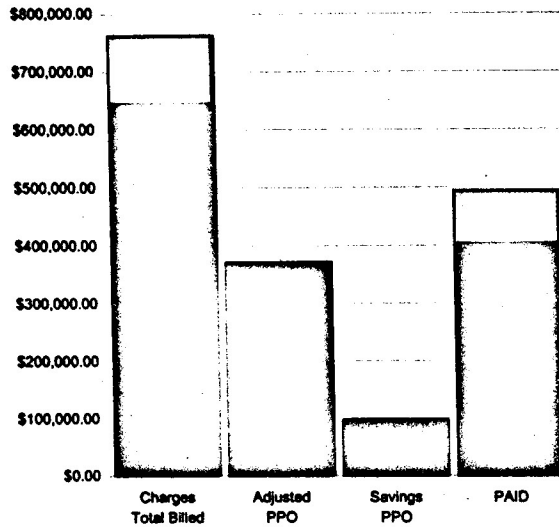
Most Frequently Used Medical Charge Codes January 1, 2001 through October 31, 2001

CHARGE TYPE	TOTAL DOLLARS PAID
Prescriptions	\$111,326
Physician	\$99,379
In-Patient Facility	\$93,464
Surgery-Physician	\$66,906
Out-Patient Facility	\$61,450
X-ray	\$28,428
Lab	\$13,648
Preventive	\$7,814
Other	\$6,963
Anesthesia	\$4,061
TOTALS	\$493,440



Titus County

PPO Savings January 1, 2001 through October 31, 2001



	Total Billed Charges	PPO Adjusted	PPO Savings	PAID
■ PPO CHARGES	\$469,213.62	\$371,511.20	\$97,702.42	\$302,570.50
□ NON-PPO	\$176,753.09			\$100,779.84
□ RX	\$116,232.51			\$90,089.40
TOTAL	\$762,199.22	\$371,511.20	\$97,702.42	\$493,439.74

**All Duplicate Claim Submissions Have Been Excluded
From These Numbers**

Total PPO Billed Charges Minus PPO Adjusted Equals PPO Savings
PPO Adjusted Equals PPO Charges Minus Network Discounts.
Other Charges Are Non-Network Billed Charges

Excludes Dental

Titus County

**Top 10 Medical Providers
January 1, 2001 through October 31, 2001**

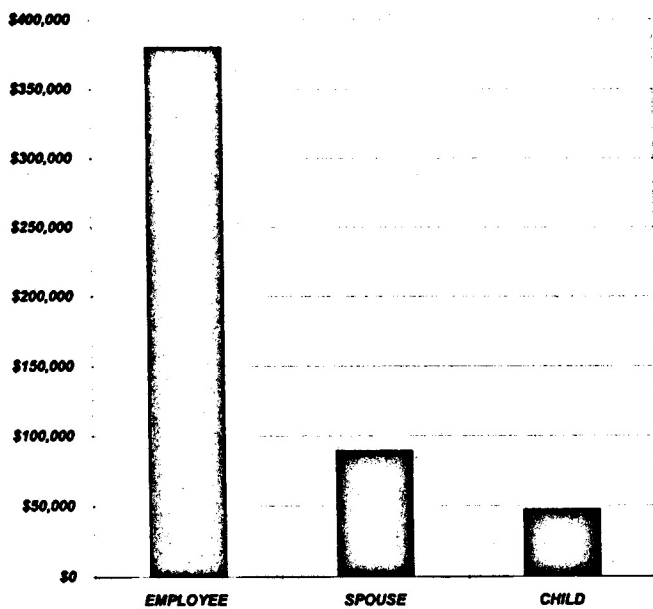
	Total Paid
Titus County Memorial Hospital	\$87,562
Presbyterian Plano	\$24,083
East Texas Medical Center Tyler	\$21,151
O M Reichert DO	\$17,179
John Regan MD	\$14,966
UT Health Center at Tyler	\$11,936
Michael Kerley MD	\$11,700
Childrens Medical Center	\$7,645
Mark E Quiring MD PA	\$7,326
Anthony V Greco MD	\$6,373
All Others	\$136,140
TOTALS	\$346,062

Excludes Prescription and Dental charges.

Titus County

Total Claims Paid by Covered Lives
January 1, 2001 through October 31, 2001

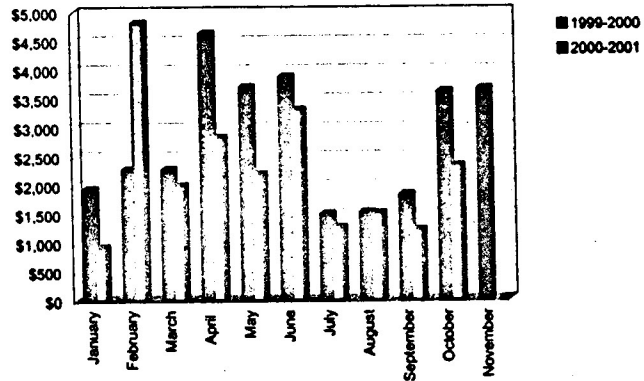
	TOTAL DOLLARS PAID OUT
EMPLOYEE	\$379,939
SPOUSE	\$88,926
CHILD	\$46,973



Titus County

Total Dental Claims Paid By Month January 1, 2001 through October 31, 2001

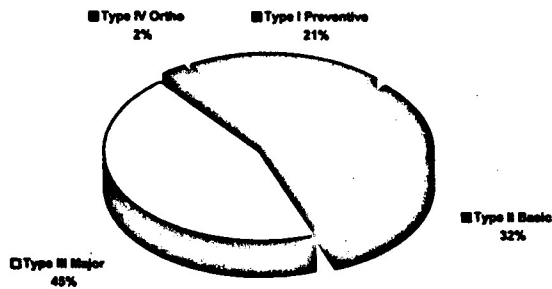
	1999-2000	2000-2001
January	\$1,936	\$922
February	\$2,272	\$4,809
March	\$2,270	\$1,991
April	\$4,624	\$2,826
May	\$3,692	\$2,192
June	\$3,871	\$3,304
July	\$1,493	\$1,260
August	\$1,524	\$1,503
September	\$1,828	\$1,219
October	\$3,614	\$2,326
November	\$3,658	
December	\$5,642	
TOTAL	\$36,424	\$22,352



Titus County

Most Frequently Used Dental Charge Codes January 1, 2001 through October 31, 2001

CHARGE TYPE	TOTAL DOLLARS PAID
Type I Preventive	\$4,616
Type II Basic	\$7,125
Type III Major	\$10,127
Type IV Ortho	\$530
TOTALS	\$22,398



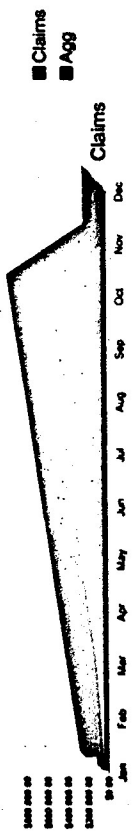
Titus County

Aggregate Monthly Report

Reinsurer: **Excess, Inc.**
 Plan Year: **January 1, 2001 through December 31, 2001**
 Specific Deductible: **\$20,000**
 Aggregate Factor: **Employee \$458.49 Family \$1,119.66**

Month	Employee	Employee/Spouse	Family	Employee/Child	Total Count
Jan	79	13	17	10	119
Feb	80	14	17	10	121
Mar	72	14	12	10	108
Apr	77	16	14	8	115
May	71	13	17	7	108
Jun	74	11	20	8	113
Jul	73	14	13	10	110
Aug	75	15	15	8	113
Sep	77	16	15	8	116
Oct	70	15	16	8	109
Nov					0
Dec					0

Month	Monthly Aggregate Attach. Point	Accum Aggregate Attach. Point	Total Claims Paid	Over Specific	Not Covered Claims	Adjustment	Net Claims Paid	Accum. Net Claims Paid	Payable By Reins.	Accum. Aggregate Payable	Accum. Aggregate Attach Point
Jan	81007	81007	45921	16949	748	0	28223	28223	0	0	0
Feb	82585	163592	39161	6303	532	0	32347	60570	0	0	0
Mar	73319	236911	36153	0	241	0	33912	94482	0	0	0
Apr	77851	314762	79373	2023	4007	0	73542	170024	0	0	0
May	73960	388742	80113	3504	1004	0	75606	245630	0	0	0
Jun	77595	466337	52253	15277	0	0	38976	284606	0	0	0
Jul	74897	541235	35086	1060	138	0	33868	316454	0	0	0
Aug	76934	618168	21648	492	462	0	20695	337189	0	0	0
Sep	78970	697139	49070	700	338	0	47632	384821	0	0	0
Oct	75761	772900	76840	454	439	0	75948	460767	0	0	0
Nov											
Dec											



08-Nov-2001 CLAIM ANALYSIS FOR HEALTHFIRST TPA ABO11, FOR CASE: 0000100 TITUS COUNTY

	MONTH INCURRED												PRIOR	TOTAL	
	OCT 01	SEP 01	AUG 01	JUL 01	JUN 01	MAY 01	APR 01	MAR 01	FEB 01	JAN 01	DEC 00	NOV 00			OCT 00
OCT 01	482	40810	27567	486	268	301	3350	924	16	15	-43	-84	2384	439	76914
SEP 01			10621	30052	1732	1874	1424	2285				330	15	738	49070
H AUG 01			98	8948	7759	739	1407	959	117	285	845	33	171	287	21648
O JUL 01				723	19801	3833	3792	2665	2951	479	171	202	361	108	35086
N JUN 01					5136	27868	12021	2018	3768	391	448	243	359		52253
T MAY 01						5409	37292	14958	12917	980	2253	4261	1056	973	80099
H APR 01							766	32632	35200	3027	2281	898	822	3947	79573
MAR 01								586	13364	18146	3161	303	353	46	35958
P FEB 01									1560	5843	18097	12278	694	858	39330
A JAN 01										706	2476	41360	630	571	45743
I DEC 00															0
D NOV 00															0
OCT 00															0
PRIOR															0
TOTAL	482	40810	38286	40209	34695	40023	60052	57028	69893	29872	29689	59824	6845	7967	515674
PREMIUM	18279	19062	18590	18098	18738	17868	18819	17720	20497	20636					188328
L/R X	2.64X	213.86X	205.95X	222.17X	185.16X	223.99X	319.09X	321.82X	341.00X	144.75X					273.82X
CASES	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
INDIV'S	109	116	113	110	113	108	115	108	121	122					

Case Range: 0000100-0000100	MEMBER CLAIMS :	\$379,957	73.68X	CLAIM TYPE MD:	\$227,487	44.11X
Division Range:	DEPENDENT CLAIMS:	\$135,717	26.32X	CLAIM TYPE H :	\$186,978	36.26X
Date Range: 01/01/2001-10/31/2001				CLAIM TYPE P :	\$78,061	15.14X
Claim Type:				CLAIM TYPE V :	\$421	0.08X
Check Format:				CLAIM TYPE D :	\$22,352	4.33X
Premium Carrier:				CLAIM TYPE MR:	\$121	0.02X
Premium Type: Actual				CLAIM TYPE PB:	\$255	0.05X
Active Only: N						
X Prem/Claims: 1/1						
Case Field 1: 0						
Case Field 2: 0						
Draft field: 0						
Initial Date: Y						
Chg Types:						

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XLOSS - Claims Excess Loss Report
HEALTHFIRST TPA ABOT1

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Excess Loss Amount : 10,000.00
Date Range : 01/01/2001-10/31/2001

Case Information	Individual Information	Clmt #		
0000100 TITUS COUNTY	0009 -	1	Claimant Total:	25,848.96
			Certificate Total:	25,848.96
	0115 -	1	Claimant Total:	47,857.95
	0115 -	4	Claimant Total:	10,621.16
			Certificate Total:	58,479.11
	0133 -	5	Claimant Total:	11,606.12
			Certificate Total:	11,606.12
	0153 -	2	Claimant Total:	12,354.67
			Certificate Total:	12,354.67
	0237 -	1	Claimant Total:	10,159.47
			Certificate Total:	10,159.47
	0318 -	1	Claimant Total:	32,750.46
			Certificate Total:	32,750.46
	0333 -	2	Claimant Total:	11,637.77
			Certificate Total:	11,637.77
	0352 -	1	Claimant Total:	17,239.62
			Certificate Total:	17,239.62

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XLOSS - Claims Excess Loss Report
HEALTHFIRST TPA ABOT1

Excess Loss Amount : 10,000.00
Date Range : 01/01/2001-10/31/2001

Case Information	Individual Information	Client #

Total Claimants Selected:		9
Total Over Excess Loss Amount:		90,076.18
Case Total:		180,076.18
Report Total Over Excess Loss Amount:		90,076.18
Report Total:		180,076.18

TITUS COUNTY
2008 STOP LOSS PROPOSAL

	CURRENT:	RENEWAL:	ALLIANCE UNDERWRITER AMERICAN NATIONAL	AMERICAN NATIONAL	HEALTHCARE PARTNERS	HEALTHCARE PARTNERS
11/09/2001 CARRIER:	\$20,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000
SPECIFIC DEDUCTIBLE PREMIUM						
EMPLOYEE	74	\$114.73	\$139.39	\$146.52	\$119.73	\$129.55
EE/FAMILY	40	\$262.77	\$306.61	\$304.20	\$254.28	\$289.10
TOTAL MONTHLY		\$19,000.82	\$22,579.26	\$23,010.48	\$19,031.22	\$21,150.70
TOTAL ANNUAL CONTRACT BASIS		\$228,009.84	\$270,951.12	\$276,125.76	\$228,374.64	\$253,808.40
AGGREGATE STOP LOSS PREMIUM						
PER EMP. PER MONTH	114	\$11.85	\$13.02	\$12.96	\$12.39	\$8.18
TOTAL MONTHLY		\$1,350.90	\$1,484.28	\$1,477.44	\$1,412.46	\$932.52
TOTAL ANNUAL		\$16,210.80	\$17,811.36	\$17,729.28	\$16,949.52	\$11,190.24
ADMINISTRATION						
PER EMP. PER MONTH	114	\$14.75	\$15.00	\$15.00	\$15.00	\$15.00
TOTAL MONTHLY		\$1,681.50	\$1,710.00	\$1,710.00	\$1,710.00	\$1,710.00
TOTAL ANNUAL		\$20,178.00	\$20,520.00	\$20,520.00	\$20,520.00	\$20,520.00
COBRA & HIPAA ADMINISTRATION						
PER EMP. PER MONTH	114	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50
TOTAL MONTHLY		\$171.00	\$171.00	\$171.00	\$171.00	\$171.00
TOTAL ANNUAL		\$2,052.00	\$2,052.00	\$2,052.00	\$2,052.00	\$2,052.00
QUARTERLY MANAGEMENT REPORTS						
PER EMP. PER MONTH	114	\$0.00	\$1.00	\$1.00	\$1.00	\$1.00
TOTAL MONTHLY		\$0.00	\$114.00	\$114.00	\$114.00	\$114.00
TOTAL ANNUAL		\$0.00	\$1,368.00	\$1,368.00	\$1,368.00	\$1,368.00
UR REVIEW						
PER EMP. PER MONTH	114	\$1.35	\$1.35	\$1.35	\$1.35	\$1.35
TOTAL MONTHLY		\$153.90	\$153.90	\$153.90	\$153.90	\$153.90
TOTAL ANNUAL		\$1,846.80	\$1,846.80	\$1,846.80	\$1,846.80	\$1,846.80
PPO NETWORK						
PER EMP. PER MONTH	114	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
TOTAL MONTHLY		\$228.00	\$228.00	\$228.00	\$228.00	\$228.00
TOTAL ANNUAL		\$2,736.00	\$2,736.00	\$2,736.00	\$2,736.00	\$2,736.00
LIFE PLAN VOLUME	1,239,600					
LIFE \$1,000		The Standard	The Standard	The Standard	The Standard	The Standard
ADAD \$1,000		\$0.28	\$0.28	\$0.28	\$0.28	\$0.28
DEPENDENT LIFE	40	\$0.03	\$0.03	\$0.03	\$0.03	\$0.03
TOTAL MONTHLY		\$2.89	\$2.89	\$2.89	\$2.89	\$2.89
TOTAL ANNUAL		\$499.85	\$499.85	\$499.85	\$499.85	\$499.85
TOTAL ANNUAL		\$5,998.14	\$5,998.14	\$5,998.14	\$5,998.14	\$5,998.14

ABOVE IS FOR ILLUSTRATION PURPOSES ONLY AND DOES NOT FORM A PART OF ANY CONTRACT. THE PLAN DOCUMENT ALONE DETERMINES BENEFITS PAYABLE. ALL PROPOSALS ARE SUBJECT TO HOME OFFICE REVIEW.

TITUS COUNTY
2002 STOP LOSS PROPOSAL

	CURRENT:	RENEWAL:	ALLIANCE UNDERWRITER AMERICAN NATIONAL	LABOR BENEFITS STANDARD SECURITY LIFE	QW INTERNATIONAL BOSTON MUTUAL LIFE
11/09/2001 CARRIER:					
SPECIFIC DEDUCTIBLE	\$20,000	\$25,000	\$25,000	\$25,000	\$25,000
TOTAL FIXED COSTS	\$228,009.84	\$270,951.12	\$276,125.76	\$228,374.64	\$233,808.40
SPECIFIC STOP LOSS	\$16,210.80	\$17,811.36	\$17,729.28	\$16,949.52	\$11,190.24
AGGREGATE STOP LOSS	\$20,178.00	\$20,520.00	\$20,520.00	\$20,520.00	\$20,520.00
ADMINISTRATION	\$2,052.00	\$2,052.00	\$2,052.00	\$2,052.00	\$2,052.00
COBRA/HIPAA ADMIN	\$0.00	\$1,368.00	\$1,368.00	\$1,368.00	\$1,368.00
QUARTERLY MGMT. REPORTS	\$1,846.80	\$1,846.80	\$1,846.80	\$1,846.80	\$1,846.80
UTILIZATION REVIEW	\$2,736.00	\$2,736.00	\$2,736.00	\$2,736.00	\$2,736.00
PPO NETWORK	\$5,998.14	\$5,998.14	\$5,998.14	\$5,998.14	\$5,998.14
LIFE INSURANCE	\$277,031.58	\$323,283.42	\$328,375.98	\$279,845.10	\$289,519.49
TOTAL ANNUAL					
MAX. AGGREGATE CLAIMS					
FACTORS					
EMPLOYEE	74	\$476.12	\$468.55	\$466.64	\$704.30
EE/FAMILY	40	\$1,119.66	\$1,143.26	\$1,159.60	\$704.30
TOTAL ANNUAL	\$944,575.92	\$966,783.36	\$964,837.20	\$970,984.32	\$963,482.40
CONTRACT BASIS	15/12	24/12	15/12	15/12	15/12
RUN-IN LIMIT	\$0	\$0	\$145,568	\$129,030	\$125,253
COMBINED FIXED C "WORST CASE" LIA	\$1,221,607.50	\$1,290,066.78	\$1,293,213.18	\$1,250,829.42	\$1,263,001.98

ABOVE IS FOR ILLUSTRATION PURPOSES ONLY AND DOES NOT FORM A PART OF ANY CONTRACT. THE PLAN DOCUMENT ALONE DETERMINES BENEFITS PAYABLE. ALL PROPOSALS ARE SUBJECT TO HOME OFFICE REVIEW.

TITUS COUNTY
2002 STOP LOSS PROPOSAL

CURRENT:
EXCESS LINE
ALLIANCE UNDERWRITER
AMERICAN NATIONAL

RENEWAL:
EXCESS LINE
ALLIANCE UNDERWRITER
AMERICAN NATIONAL

CURRENT:
EXCESS LINE
ALLIANCE UNDERWRITER
AMERICAN NATIONAL

RENEWAL:
EXCESS LINE
ALLIANCE UNDERWRITER
AMERICAN NATIONAL

11/09/2001 CARRIER	CURRENT:	RENEWAL:	CURRENT:	RENEWAL:
SPECIFIC DEDUCTIBLE	\$20,000	\$20,000	\$20,000	\$20,000
PREMIUM	\$114.73	\$167.80	\$114.73	\$165.75
EMPLOYEE	\$262.77	\$371.68	\$262.77	\$346.78
E/FAMILY	\$19,000.82	\$27,284.40	\$19,000.82	\$26,156.70
TOTAL MONTHLY	\$28,000.84	\$37,212.80	\$28,000.84	\$33,640.40
TOTAL ANNUAL		2412		1512
CONTRACT BASIS				
AGGREGATE STOP LOSS PREMIUM	\$11.85	\$12.83	\$11.85	\$12.82
PER EMP PER MONTH	\$1,350.90	\$1,462.62	\$1,350.90	\$1,461.48
TOTAL MONTHLY	\$16,210.80	\$17,511.44	\$16,210.80	\$17,517.76
TOTAL ANNUAL				
ADMINISTRATION	\$14.75	\$15.00	\$14.75	\$15.00
PER EMP PER MONTH	\$1,681.50	\$1,710.00	\$1,681.50	\$1,710.00
TOTAL MONTHLY	\$20,178.00	\$20,520.00	\$20,178.00	\$20,520.00
TOTAL ANNUAL				
COBRA & HIPAA ADMINISTRATION	\$1.50	\$1.50	\$1.50	\$1.50
PER EMP PER MONTH	\$171.00	\$171.00	\$171.00	\$171.00
TOTAL MONTHLY	\$2,052.00	\$2,052.00	\$2,052.00	\$2,052.00
TOTAL ANNUAL				
QUARTERLY MANAGEMENT REPORTS	\$0.00	\$1.00	\$0.00	\$1.00
PER EMP PER MONTH	\$0.00	\$114.00	\$0.00	\$114.00
TOTAL MONTHLY	\$0.00	\$1,368.00	\$0.00	\$1,368.00
TOTAL ANNUAL				
UR REVIEW	\$1.35	\$1.35	\$1.35	\$1.35
PER EMP PER MONTH	\$153.90	\$153.90	\$153.90	\$153.90
TOTAL MONTHLY	\$1,846.80	\$1,846.80	\$1,846.80	\$1,846.80
TOTAL ANNUAL				
PPO NETWORK	\$2.00	\$2.00	\$2.00	\$2.00
PER EMP PER MONTH	\$228.00	\$228.00	\$228.00	\$228.00
TOTAL MONTHLY	\$2,736.00	\$2,736.00	\$2,736.00	\$2,736.00
TOTAL ANNUAL				
VOLUME	1,239,500	The Standard	1,239,500	The Standard
LIFE/\$1,000	\$0.28	\$0.28	\$0.28	\$0.28
ADAD/\$1,000	\$0.03	\$0.03	\$0.03	\$0.03
DEPENDENT LIFE	\$2.89	\$2.89	\$2.89	\$2.89
TOTAL MONTHLY	\$499.85	\$499.85	\$499.85	\$499.85
TOTAL ANNUAL	\$5,998.14	\$5,998.14	\$5,998.14	\$5,998.14

HEALTHCARE PARTNERS
HEALTHCARE PARTNERS
HEALTHCARE PARTNERS

MM SOLUTIONS
MM SOLUTIONS
MM SOLUTIONS

HEALTHCARE PARTNERS
HEALTHCARE PARTNERS
HEALTHCARE PARTNERS

THE PLAN DOCUMENT
THE PLAN DOCUMENT
THE PLAN DOCUMENT

ABOVE IS FOR ILLUSTRATION PURPOSES ONLY AND DOES NOT FORM A PART OF ANY CONTRACT. THE PLAN DOCUMENT
ALONE DETERMINES BENEFITS PAYABLE. ALL PROPOSALS ARE SUBJECT TO HOME OFFICE REVIEW.

TITUS COUNTY
2002 STOP LOSS PROPOSAL

11/09/2001 CARRIER	CURRENT: STIGERS INC MEGA LIFE	RENEWAL: STIGERS INC AMERICAN	ALLIANCE UNDERWRITER AMERICAN NATIONAL
SPECIFIC DEDUCTIBLE	\$20,000	\$20,000	\$20,000
TOTAL FIXED COSTS			
SPECIFIC STOP LOSS	\$228,009.84	\$327,412.80	\$313,640.40
AGGREGATE STOP LOSS	\$16,210.80	\$17,551.44	\$17,537.76
ADMINISTRATION	\$20,178.00	\$20,520.00	\$20,520.00
COBRA/HIPAA ADMIN.	\$2,052.00	\$2,052.00	\$2,052.00
QUARTERLY MGMT REPORTS	\$0.00	\$1,368.00	\$1,368.00
UTILIZATION REVIEW	\$1,846.80	\$1,846.80	\$1,846.80
PPO NETWORK	\$2,736.00	\$2,736.00	\$2,736.00
LIFE INSURANCE	\$5,998.14	\$5,998.14	\$5,998.14
TOTAL ANNUAL	\$277,031.58	\$379,485.18	\$365,699.10
MAX AGGREGATE CLAIMS			
FACTORS			
EMPLOYEE	74	\$458.49	\$458.48
EE/FAMILY	40	\$1,119.66	\$1,118.69
TOTAL ANNUAL	\$944,575.92	\$944,575.92	\$944,101.44
CONTRACT BASIS	15/12	24/12	15/12
RUN-IN LIMIT	\$0	\$0	\$142,439
COMBINED FIXED COSTS & "WORST CASE" LIABILITY	\$1,221,607.50	\$1,324,061.10	\$1,309,800.54

ABOVE IS FOR ILLUSTRATION PURPOSES ONLY AND DOES NOT FORM A PART OF ANY CONTRACT. THE PLAN DOCUMENT ALONE DETERMINES BENEFITS PAYABLE. ALL PROPOSALS ARE SUBJECT TO HOME OFFICE REVIEW.

HEALTHFIRST
Third Party Administrators

821 E.S.E. Loop 323, Ste. 200 • Tyler, Texas 75701
 P.O. Box 130187 • Tyler, Texas 75713
 (903) 581-2600 • (800) 477-2287 • Fax (903) 509-5725
 www.hftpa.com

November 12, 2001

Danny P. Crooks
 County Judge
 100 West First Street
 Ste. # 200
 Mt. Pleasant, TX 75455

RE: 2002 RENEWAL / ACE American through *Excess Inc.*

Dear Judge Crooks:

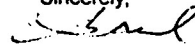
Excess Inc. has completed their annual renewal of your group insurance coverage. Their reevaluation of the rates for your group was based on the census data, nature of your plan, age and sex of your employees, the size of the group and claims experience to date. There will be an adjustment in rates and we have also been advised that the carrier will change to ACE American, effective January 1, 2002. Shown below is a comparison of your current rates and renewal rates as of 01/01/02:

	<u>CURRENT</u>	<u>RENEWAL</u>
	\$ 20,000	\$ 20,000
Specific Stop Loss		
Employee	\$ 114.73	\$ 167.80
Emp/Dep	\$ 262.77	\$ 371.88
Aggregate Factors		
Employee	\$ 458.49	\$ 458.49
Emp/Dep	\$ 1119.66	\$ 1119.66
Annual Aggregate Premium	\$ 14.75	\$ 14.75
Contract Basis	15/12	24/12
	<u>Standard</u>	<u>Standard</u>
Term Life/\$1,000	\$ 0.28	\$ 0.28
AD&D/\$1,000	\$ 0.03	\$ 0.03

As a service to our clients, HealthFirst TPA always searches the market before each renewal. We always try to provide our groups with the most competitive bids. We have prepared a spreadsheet outlining a comparison of your present rates with those of several other carriers from whom we obtained proposals.

Your business is appreciated, and I look forward to working with you and your staff in the coming year. Please do not hesitate to call on me if I can ever be of service in any way.

Sincerely,



Gail Norris

PROCLAMATION

WHEREAS, County Government serves as the citizen's local government voice, providing solutions that improve the quality of rural life, and

WHEREAS, rural firefighting in Titus County has been vastly improved as a result of the addition of eighty-five flush valves, and

WHEREAS, these eighty-five flush valves are located throughout Titus County with easy access for fire trucks to use, and

WHEREAS, in recognition of the leadership, innovation and valuable service provided to Titus County,

NOW, therefore, be it resolved that this Proclamation of Appreciation is presented to Foxworth-Galbraith Building Material Center for their donation of materials and their dedication to the improvement of Titus County.

IT IS THEREFORE ADOPTED, ORDERED AND ENTERED into the minutes of Commissioner's Court this 26th day of November, 2001.

Danny P. Cook
Danny Cooks, County Judge

Bob Fitch
Bob Fitch
Commissioner, Precinct #1

Mike Fields
Mike Fields
Commissioner, Precinct #2

Billy Jack Thompson
Billy Jack Thompson
Commissioner, Precinct #3

Thomas E. Hockaday
Thomas Hockaday
Commissioner, Precinct #4

ATTEST:

Sherry Mars
Sherry Mars
County Clerk

PROCLAMATION

WHEREAS, County Government serves as the citizen's local government voice, providing solutions that improve the quality of rural life, and

WHEREAS, rural firefighting in Titus County has been vastly improved as a result of the addition of eighty-five flush valves, and

WHEREAS, these eighty-five flush valves are located throughout Titus County with easy access for fire trucks to use, and

WHEREAS, in recognition of the leadership, innovation and valuable service provided to Titus County,

NOW, therefore, be it resolved that this Proclamation of Appreciation is presented to Tri-Water Supply Corporation for their participation and their dedication to the improvement of Titus County.

IT IS THEREFORE ADOPTED, ORDERED AND ENTERED into the minutes of Commissioner's Court this 26th day of November, 2001.

Danny P. Cook
Danny Cook, County Judge

Bob Fitch
Bob Fitch
Commissioner, Precinct #1

Mike Fields
Mike Fields
Commissioner, Precinct #2

Billy Jack Thompson
Billy Jack Thompson
Commissioner, Precinct #3

Thomas E. Hockaday
Thomas Hockaday
Commissioner, Precinct #4

ATTEST:

Sherry Mars
Sherry Mars
County Clerk

PROCLAMATION

WHEREAS, County Government serves as the citizen's local government voice, providing solutions that improve the quality of rural life, and

WHEREAS, rural firefighting in Titus County has been vastly improved as a result of the addition of eighty-five flush valves, and

WHEREAS, these eighty-five flush valves are located throughout Titus County with easy access for fire trucks to use, and

WHEREAS, in recognition of the leadership, innovation and valuable service provided to Titus County,

NOW, therefore, be it resolved that this Proclamation of Appreciation is presented to TXU for their monetary donation and dedication to the improvement of Titus County.

IT IS THEREFORE ADOPTED, ORDERED AND ENTERED into the minutes of Commissioner's Court this 26th day of November, 2001.

Danny Crooks
Danny Crooks, County Judge

Bob Fitch
Bob Fitch
Commissioner, Precinct #1

Mike Fields
Mike Fields
Commissioner, Precinct #2

Billy Jack Thompson
Billy Jack Thompson
Commissioner, Precinct #3

Thomas E. Hockaday
Thomas Hockaday
Commissioner, Precinct #4

ATTEST:

Sherry Mars
Sherry Mars
County Clerk

PROCLAMATION

WHEREAS, County Government serves as the citizen's local government voice, providing solutions that improve the quality of rural life, and

WHEREAS, rural firefighting in Titus County has been vastly improved as a result of the addition of eighty-five flush valves, and

WHEREAS, these eighty-five flush valves are located throughout Titus County with easy access for fire trucks to use, and

WHEREAS, in recognition of the leadership, innovation and valuable service provided to Titus County,

NOW, therefore, be it resolved that this Proclamation of Appreciation is presented to Ron Kreiss for his work and dedication to the improvement of Titus County.

IT IS THEREFORE ADOPTED, ORDERED AND ENTERED into the minutes of Commissioner's Court this 26th day of November, 2001.

Danny P. Crooks
Danny Crooks, County Judge

Bob Fitch
Bob Fitch
Commissioner, Precinct #1

Mike Fields
Mike Fields
Commissioner, Precinct #2

Billy Jack Thompson
Billy Jack Thompson
Commissioner, Precinct #3

Thomas E. Hockaday
Thomas Hockaday
Commissioner, Precinct #4

ATTEST:
Sherry Mars
Sherry Mars
County Clerk

TITUS COUNTY
PROPOSED
2002 HOLIDAYS

NEW YEAR'S DAY	JANUARY 1	TUESDAY
M. L. KING, JR.	JANUARY 21	MONDAY
PRESIDENT'S DAY	FEBRUARY 18	MONDAY
GOOD FRIDAY	MARCH 29	FRIDAY
MEMORIAL DAY	MAY 27	MONDAY
INDEPENDENCE DAY	JULY 4	THURSDAY
LABOR DAY	SEPTEMBER 2	MONDAY
COLUMBUS DAY	OCTOBER 14	MONDAY
VETERAN'S DAY	NOVEMBER 11	MONDAY
THANKSGIVING THANKSGIVING	NOVEMBER 28 NOVEMBER 29	THURSDAY FRIDAY
CHRISTMAS CHRISTMAS	DECEMBER 24 DECEMBER 25	TUESDAY WEDNESDAY
NEW YEAR'S EVE	DECEMBER 31	TUESDAY

APPROVED IN COMMISSIONERS' COURT