

PROPOSAL INFORMATION FOR TITUS COUNTY

I. SAVINGS AND COSTS

- A. Titus County saves approximately \$18,000 annually in payroll taxes through Cafeteria Plan**
- B. NO CHARGE FOR ADMINISTRATION OF THE PLAN**

II. PARTNERSHIP & COMPLIANCE

- A. Ron Fischer/Colonial 23 year partnership with County**
- B. Titus County passed 2 IRS audits with Plan Documents**

III. PRODUCTS & SERVICES

- A. Top of the line policies, Life Insurance, Cancer, Disability, Critical Illness, Accident, Hospital Indemnity**
- B. Covered Employees no pre existing conditions & Equity**
- C. Employees have guaranteed offers, own their policies and can continue policies at the same cost if no longer working**
- D. Claims & Service issues handled by Ron Fischer**
- E. ALL FULL TIME ELIGIBLE EMPLOYEES OFFERED COVERAGE**
- F. ALL COLONIAL POLICIES ARE VOLUNTARY**
- G. Approximately 70% employees participate & are satisfied**

IV. COMMUNICATION

- A. Election Forms provided for County & Employees**
- B. Information provided to employees of Titus County's amounts paid for Medical, Dental, Vision & Life Insurance**
- C. Experience Benefit Counselors professional approach**

NEW COLONIAL GUARANTEE OFFERS

WHOLE LIFE

NO HEALTH QUESTIONS \$18.00/WK OR \$75,000 (THE LESSER OF THE TWO)

CRITICAL ILLNESS (HEART/STROKE POLICY)

Guarantee Issue up to \$20,000 (Lump Sum Payment)

SHORT TERM DISABILITY

**Guarantee Issue up to 60% of Income, regardless of health
Eligible for claims 1st day off job accident and 8th day illness**