

# Texas House Bill 4144 (HB4144) Insurance Solution

In Partnership with MetLife / Policyholder TML Risk Pool

## ► Overview of Texas HB4144

**Texas House Bill 4144** mandates Texas political subdivisions with at least 50 Firefighters or Peace Officers to provide financial protection, for eligible first responders retiring on or after 1/1/26, who develop certain serious health conditions within three years of retirement. These include certain cancers, stroke and heart attack, as defined in HB4144.

**MetLife\*** and **Amwins**, after a full RFP and market analysis, have partnered to deliver the market-leading Critical Illness solution for public entities in the State of Texas. MetLife will provide the fully insured solution, Amwins will provide the benefit administration support, and the **TML Risk Pool** serves as the master policyholder.



## ► MetLife's Insured Solution

MetLife has designed a **Critical Illness insurance product** tailored to meet HB4144 coverage requirements.\*\*

### Key elements of the solution include:

- **Employer paid coverage** offered to eligible retirees of cities, counties, and other political subdivisions for 3 years.
- **Covered conditions** are based on HB4144 requirements, which include cancer<sup>1</sup>, heart attack<sup>2</sup>, and strokes.
- **Benefit level** follows the statutory requirement, the lesser of the retiree's final salary or \$100,000.
- **The benefit maximum** is payable up to 7 times the benefit level per category. *See coverage benefit summary for more details.*
- **All political subdivisions required to comply** with HB4144 will have access to this benefit. This policy is not restricted to current TML Risk Pool members.
- **Non-members of TML Risk Pool who wish to obtain this coverage** may join TML Risk Pool through a simplified process, solely for the purpose of obtaining coverage to satisfy the mandate under Texas House Bill 4144.
- **Fully Insured Premium will be collected** on a monthly basis, with no advance payment required.
- **MetLife has agreed to allow temporary retroactive coverage** to 1/1/26 solely to address the delayed regulatory approval. Coverage for any eligible retired firefighter or peace officer will begin on the later of 1/1/2026, or the individual's actual retirement date.
- **Amwins will serve as the benefit administrator** for all recordkeeping functions. Services include: Marketing, Implementation, Enrollment, Eligibility Management, Billing & Premium Administration, Broker & Underlying Client Support.
- **Brokers and Consultants** – This product is also available to any broker or consulting firm and their clients who must comply with HB4144.

For Marketing Support and Additional Information,  
Contact Amwins TX HB4144 Support Team

 txhb4144@amwins.com  
 800.313.7008

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### ▶ Footnotes

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1. Please review the certificate for specific information about cancer benefits. Not all types of cancer are covered.
  2. The Heart Attack Covered Condition pays a benefit for the occurrence of a myocardial infarction, subject to the terms of the certificate. A myocardial infarction does not include sudden cardiac arrest.
- \* METLIFE CRITICAL ILLNESS INSURANCE (CII) IS A LIMITED BENEFIT GROUP INSURANCE POLICY. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. MetLife's Critical Illness Insurance is not intended to be a substitute for Medical Coverage providing benefits for medical treatment, including hospital, surgical and medical expenses. MetLife's Critical Illness Insurance does not provide reimbursement for such expenses. A more detailed description of the benefits, limitations, and exclusions applicable to MetLife's CII product can be found in the applicable Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. For complete details of coverage and availability, please refer to the group policy form GPNP15-3T-CI-TRUST-NER or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.
- \*\* The product has been approved by the State of Texas Department of Insurance.



## Critical Illness Insurance

Benefits you can use as you see fit, such as to help cover expenses that are not covered by your medical plan.

### Critical Illness Insurance Benefits

Eligible Individual	Benefit Amount	Requirements
<b>Coverage Options</b>		
Peace Officer and/or Firefighter Retiree members of Texas Municipal League Intergovernmental Risk Pool	The lesser of one times the basic annual earnings on file prior to retirement rounded to the next higher \$1,000, or \$100,000	3 Years of consecutive coverage is provided as Employer Paid when you have retired on or after 1/1/2026

### Benefit Payment

Your plan pays a lump-sum benefit upon the first verified diagnosis of each Covered Condition that occurs within the first three years of your retirement. Please refer to the table below for the percentage benefit payable for each Covered Condition.

Covered Conditions*	One Time Benefit
<b>Cancer Category</b>	
Type A Cancer: cancer that originates at the stomach, colon, rectum, skin (excluding malignant melanoma), prostate, testis, or brain	100% of Benefit Amount
Type B Cancer: non-Hodgkin's lymphoma	100% of Benefit Amount
Type C Cancer: multiple myeloma	100% of Benefit Amount
Type D Cancer: malignant melanoma	100% of Benefit Amount
Type E: renal cell carcinoma	100% of Benefit Amount
<b>Heart Attack Category</b>	
Heart Attack	100% of Benefit Amount
<b>Stroke Category</b>	
Stroke	100% of Benefit Amount

\* Notes Regarding Covered Conditions

MetLife will not pay a benefit for a Covered Condition that is diagnosed prior to the coverage effective date.

- Cancer – Please review the certificate for specific information about cancer benefits. In most states, not all types of cancer are covered.
- Heart Attack – The Heart Attack Covered Condition pays a benefit for the occurrence of a myocardial infarction, subject to the terms of the certificate. A myocardial infarction does not include sudden cardiac arrest.
- Stroke – In certain states, the Covered Condition is Severe Stroke.



## Critical Illness Insurance

### Example of How Benefits are Paid

The example below illustrates a retiree who has a Benefit Amount of \$100,000.

Illness – Covered Condition	Payment
Heart Attack — first verified diagnosis, year one of coverage	Initial Benefit payment of \$100,000 or 100%
Stroke – first verified diagnosis, year two of coverage	Initial Benefit payment of \$100,000 or 100%

This example is for illustrative purposes only. The MetLife Critical Illness Insurance Policy and Certificate are the governing documents with respect to all matters of insurance, including coverage for specific illnesses. The specific facts of each claim must be evaluated in conjunction with the provisions of the applicable Policy and Certificate to determine coverage in each individual case.

### Question & Answer

**Q. Who do I call for assistance?**

**A. Call 1-800-313-7008 or email at [texashb4144@amwins.com](mailto:texashb4144@amwins.com)**

### Insurance Rates

MetLife offers group rates, your retiree rates are outlined below.

#### Monthly Premium per \$1,000 of Coverage

Age	Employee Only
<25	\$0.06
25–29	\$0.08
30–34	\$0.14
35–39	\$0.25
40–44	\$0.46
45–49	\$0.73
50–54	\$1.15
55–59	\$1.73
60–64	\$2.41
65–69	\$3.14
70–74	\$4.01
75–79	\$4.75
80–84	\$5.30
85+	\$5.54

Rates will increase when a Covered Person reaches a new age band.

Rates are subject to change.

METLIFE CRITICAL ILLNESS INSURANCE (CII) IS A LIMITED BENEFIT GROUP INSURANCE POLICY. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. There may be a preexisting condition exclusion. There may be a Benefit Reduction Due to Age provision. There may be a Benefit Suspension Period between recurrences of the same Covered Condition or occurrences of different Covered Conditions. Attained Age rates will increase when a Covered Person reaches a new age band. Rates are subject to change. A more detailed description of the benefits, limitations, and exclusions applicable to MetLife's CII product can be found in the applicable Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. For complete details of coverage and availability, please refer to the group policy form GPNP07-CI, GPNP09-CI, GPNP10-CI, GPNP14-CI, GPNP19-CI or contact MetLife for more information. Please contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

MetLife's Critical Illness Insurance is not intended to be a substitute for Medical Coverage providing benefits for medical treatment, including hospital, surgical and medical expenses. MetLife's Critical Illness Insurance does not provide reimbursement for such expenses.

