



Town of Prosper

2026 Marketing Summary Analysis

*Medical and PBM Marketing Summary, Life/AD&D,
Short-term Disability, Long-term Disability*

Life/AD&D, Short-term Disability, Long-term Disability

- Town of Prosper/Holmes Murphy submitted a formal RFP to the market for Life & AD&D, Short-Term Disability, Long-Term Disability services.
- As summary of carrier responses are below:

Services Quoted			
Proposing Vendors	Life	STD	LTD
Mutual of Omaha	X	X	X
Lincoln	X	X	X
New York Life	X	X	X
Ochs	X	X	X
Prudential	X	X	X
Symetra	X	X	X
The Hartford	X	X	X

- The Town of Prosper's current Life & AD&D, Short-Term Disability, and Long-Term Disability are all with Mutual of Omaha

Medical and PBM Marketing Summary

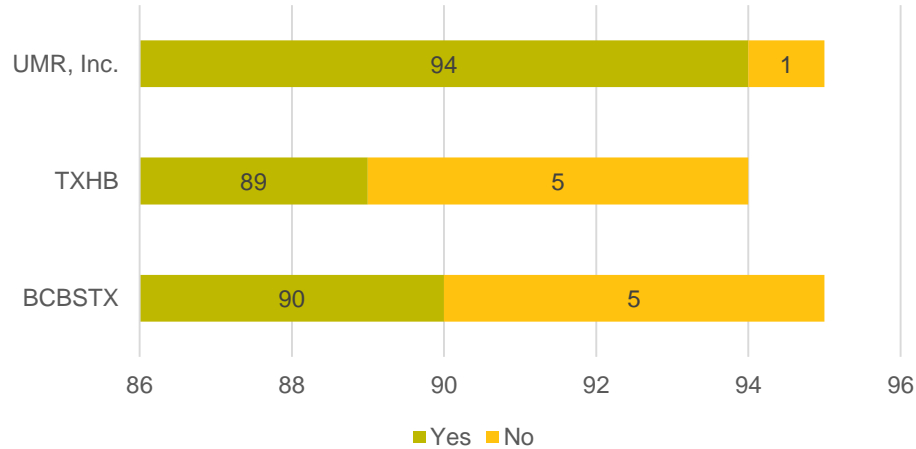
Services Quoted			
Vendor	Medical	Pharmacy	Notes
UMR	X	X	Incumbent
Aetna	X		Quoted Level Funded; did not complete questionnaire
BCBSTX	X		
Cigna	X		Quoted Fully Insured and ASO Graded Funding; did not complete questionnaire
TXHB	X	X	Utilizes BCBS network
ProAct		X	



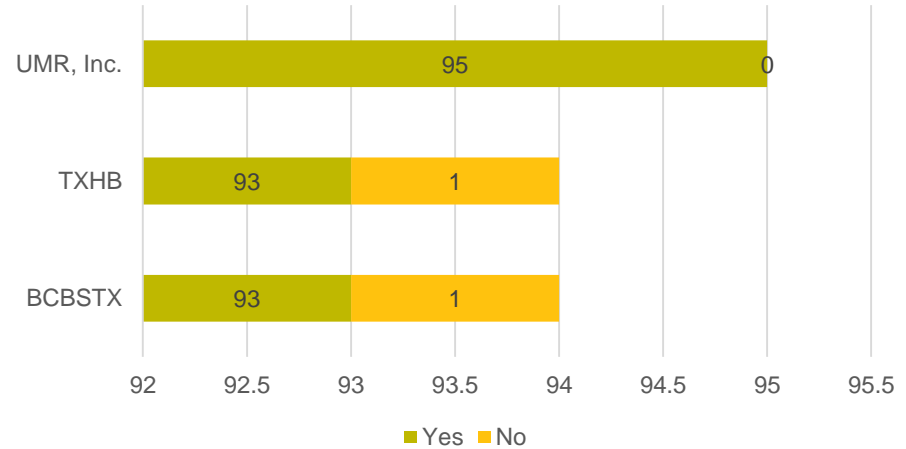
Network Disruption

Top 95 Providers Used by Members by Spend and Visit Count

Disruption By Spend



Disruption by Visit Count



Medical Network Summary

Available Providers and Facilities

<u>Geo Access Results - Broad PPO Network</u>	Aetna			BlueCard National PPO Network			TXHB			UHC		
	CPOSII			National PPO						UnitedHealthcare Choice Plus		
All Employees	PCPs	Specialists	Hospitals	PCPs	Specialists	Hospitals	PCPs	Specialists	Hospitals	PCPs	Specialists	Hospitals
# Employees / Zip Codes Evaluated	341	341	341	338	338	338	336	336	336	338	338	338
X Providers within X Miles	2 / 10	2 / 15	2 / 20	2 / 10	2 / 15	2 / 20	2 / 10	2 / 15	2 / 20	2 / 10	2 / 15	2 / 20
% of Employees WITH access	97.1%	100%	100%	96.2%	98.2%	94.4%	100%	100%	100%	95.60%	100%	92.90%
Average distance to 2 providers for employees WITHOUT desired access (in miles)	11.2	0	0	13.3	16.3		N/A	N/A	N/A	12.9	0	23.1

Geo Access Results - Alternate Network 1

	Aetna			BCBS		
	Texas Health ACO			Blue Essentials		
All Employees	PCPs	Specialists	Hospitals	PCPs	Specialists	Hospitals
# Employees / Zip Codes Evaluated	328	328	328	336	336	336
X Providers within X Miles	2 / 10	2 / 15	2 / 20	2 / 10	2 / 15	2 / 20
% of Employees WITH access	98.2%	100%	100%	100%	98.8%	100%
Average distance to 2 providers for employees WITHOUT desired access (in miles)	11.4	0	0	0 miles	14 miles	0 miles



Life & AD&D

Basic Life Pricing Comparison

Carrier	Mutual of Omaha-Current	Mutual of Omaha-Renewal	The Hartford	Lincoln	New York Life	Ochs	Prudential	Symetra
Life Volume		52,472,250	52,472,250	52,472,250	52,472,250	52,472,250	52,472,250	52,472,250
AD&D Volume		52,472,250	52,472,250	52,472,250	52,472,250	52,472,250	52,472,250	52,472,250
Employee AD&D	\$0.085	\$0.085	\$0.085	\$0.051	\$0.075	\$0.085	\$0.085	\$0.085
- Basic Employee Life Rate (Per \$1,000) Part-Time	\$0.020	\$0.020	\$0.020	\$0.020	\$0.020	\$0.020	\$0.020	\$0.020
Monthly Premium		\$5,510	\$5,510	\$3,726	\$4,985	\$5,510	\$5,510	\$5,510
Annual Premium		\$66,115	\$66,115	\$44,706	\$59,818	\$66,115	\$66,115	\$66,115
+/- Premium to current		\$0.00	\$0	-\$21,408.68	-\$6,296.67	\$0.00	\$0.00	\$0.00
+/- Percentage to current		0.00%	0%	-32%	-10%	0%	0%	0%
Rate Guarantee		2 Yrs.	2 years	3 Years	3 Years	3 years	4 years	



Paid Basic Life Plan Design

Basic Life Plan Design Confirmation	Mutual of Omaha	Hartford	Lincoln	New York Life	Ochs	Prudential	Symetra
Class 1							
Plan Eligibility:	All eligible Public Safety Employees	All eligible Public Safety Employees	All Full-Time Public Safety Employees	All eligible Public Safety Employees	All eligible Public Safety Employees	All eligible Public Safety Employees	All eligible Public Safety Employees
Waiting Period:	Day employee begins active work	Day employee begins active work	Day employee begins active work (LFG will Mirror)	Day employee begins active work	Day employee begins active work	Day employee begins active work	Day employee begins active work
Basic Life Insurance Benefit:	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000
Class 2							
Plan Eligibility:	All Eligible Executives	All Eligible Executives	All Full-Time Executives	All Eligible Executives	All Eligible Executives	All Eligible Executives	All Eligible Executives
Waiting Period:	Day employee begins active work	Day employee begins active work	Day employee begins active work (LFG will Mirror)	Day employee begins active work	Day employee begins active work	Day employee begins active work	Day employee begins active work
Basic Life Insurance Benefit:	1x annual earnings to max of \$150k	1x annual earnings to max of \$150k	1x annual earnings to max of \$150k	1x annual earnings to max of \$150k	1x annual earnings to max of \$150k	1x annual earnings to max of \$150k	1x annual earnings to max of \$150k
Class 3							
Plan Eligibility:	All Other Eligible FTEs	All Other Eligible FTEs	All Other Full-Time Employees	All Other Eligible FTEs	All Other Eligible FTEs	All Other Eligible FTEs	All Other Eligible FTEs
Waiting Period:	Day employee begins active work	Day employee begins active work	Day employee begins active work (LFG will Mirror)	Day employee begins active work	Day employee begins active work	Day employee begins active work	Day employee begins active work
Basic Life Insurance Benefit:	\$75,000	\$75,000	\$75,000	\$75,000	\$75,000	\$75,000	\$75,000

Voluntary Life Pricing Comparison

	Current	Mutual of Omaha	Hartford	Lincoln	New York Life	Ochs	Prudential	Symetra
	Proposed	Proposed	Proposed	Proposed	Proposed	Proposed	Proposed	Proposed
Minimum Participation		25%	Current	25%	20%	0%	20%	
Rate Guarantee	1 year	2 years	2 Years	3 Years	3 years	3 years	4 years	
Voluntary Life Rate per \$10,000 of coverage	Current	Proposed Rates	Proposed Rates	Proposed Rates	Proposed Rates	Proposed Rates	Proposed Rates	Proposed Rates
Employee/Spouse Age	Rates are per \$1,000							
20 - 24	\$0.810	\$0.610	\$0.900	\$0.610	\$0.610	\$0.810	\$0.061	\$0.810
25 - 34	\$1.210	\$1.010	\$1.300	\$1.010	\$1.010	\$1.210	\$1.010	\$1.210
35 - 39	\$1.410	\$1.010	\$1.300	\$1.210	\$1.210	\$1.410	\$1.210	\$1.410
40 - 44	\$1.910	\$1.210	\$1.500	\$1.710	\$1.710	\$1.910	\$1.710	\$1.910
45 - 49	\$2.710	\$1.710	\$2.100	\$2.510	\$2.510	\$2.710	\$2.510	\$2.710
50 - 54	\$4.210	\$2.510	\$3.000	\$4.010	\$4.010	\$4.210	\$4.010	\$4.210
55 - 59	\$6.510	\$4.010	\$4.600	\$6.310	\$6.310	\$6.510	\$6.310	\$6.510
60 - 64	\$9.910	\$6.310	\$7.200	\$9.710	\$9.710	\$9.910	\$9.710	\$9.910
65 - 69	\$16.410	\$9.710	\$10.900	\$16.210	\$16.210	\$16.410	\$16.210	\$16.410
70 - 74	\$33.110	\$16.210	\$18.000	\$32.910	\$32.910	\$33.110	\$32.910	\$33.110
75+	\$66.510	\$66.310	\$36.400	\$66.310	\$66.310	\$66.510	\$66.310	\$66.510
Voluntary Child Life Rate per \$1000 of coverage		\$0.020	\$0.700	\$0.1900	\$0.190	\$0.210	\$0.190	\$0.081

Voluntary Life/AD&D Plan Design Overview

Carrier	CURRENT	Mutual Of Omaha	Hartford	Lincoln	New York Life	Ochs	Prudential	Symetra
Supplemental Life Insurance Benefit:	\$100,000	\$100,000	\$500,000	\$100,000	\$100,000	\$10,000	\$10,000 Increments to \$300,000 or 5x earnings.	\$100,000
Supplemental Life Insurance Maximum Benefit:	5x annual salary or \$100,000	5x annual salary or \$100,000	\$10,000 increments not to exceed 5 times Earnings or \$500,000	5x annual salary or \$300,000	Group has \$300k max not \$100k	\$500,000	\$300,000	5x annual salary or \$100,000
Guarantee Issue Benefit:	\$100,000	\$100,000	\$100,000	\$150,000	\$100,000	\$200,000	\$100,000	\$100,000
Waiver of Premium:	Available	Available	Available	Available	Available	Available	Available	Available
Reduction Schedule:	65 - 65% 70 - 50% 75 - 35%	65 - 65% 70 - 50% 75 - 35%	65 - 65% 70 - 50% 75 - 35%	50% @75	65 - 65% 70 - 50% 75 - 35%	None	65 - 65% 70 - 50% 75 - 35%	65 - 65% 70 - 50% 75 - 35%
Conversion:	Available	Available	Available	Available when insurance terminates	Available	Available (Life Only)	Available (Life Only)	Available
Portability:	Available	Available	Available	Available	Available	Available (Life Only)	Available	Available
Supplemental Life Plan Design Confirmation - Spouse								
Supplemental Life Insurance Benefit:	\$5,000 to \$50,000, in increments of \$5,000	\$5,000 to \$50,000, in increments of \$5,000	\$5,000 increments to \$50,000	\$5,000 to \$50,000, in increments of \$5,000	\$5,000 to \$50,000, in increments of \$5,000	\$5,000	\$5,000 to \$50,000, in increments of \$5,000	\$5,000 to \$50,000, in increments of \$5,000
Supplemental Life Insurance Maximum Benefit:	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	Available	\$50,000	\$50,000
Guarantee Issue Benefit:	100% of elected amount of life insurance or \$30,000	100% of elected amount of life insurance or \$30,000	100% of elected amount of life insurance or \$30,000	100% of elected amount of life insurance or \$30,000	100% of elected amount of life insurance or \$30,000	\$30,000	\$30,000	100% of elected amount of life insurance or \$30,000
Supplemental Life Plan Design Confirmation - Child								
Supplemental Life Insurance Benefit:	5% of the principal sum, up to a maximum of \$5,000	5% of the principal sum, up to a maximum of \$5,000	\$10,000.00	\$10,000, \$20,000	5% of the principal sum, up to a maximum of \$5,000	\$10,000 or \$15,000	\$10,000	5% of the principal sum, up to a maximum of \$5,000
Supplemental Life Insurance Maximum Benefit:	\$5,000	\$5,000	\$10,000.00	\$20,000	\$5,000	\$15,000	\$10,000	\$5,000
Guarantee Issue Benefit:	100% of elected amount of life insurance	100% of elected amount of life insurance	\$10,000.00	100% of elected amount of life insurance	100% of elected amount of life insurance	\$15,000	\$10,000	100% of elected amount of life insurance

Disability Results

STD Plan Design Comparison

Carrier	Mutual of Ohama – Current	Hartford	Lincoln	New York Life	Ochs	Prudential	Symetra
Plan Eligibility							
Class Description	All eligible employees	All eligible employees	All eligible employees	All eligible employees	All eligible employees	All Eligible Employees	All eligible employees
Plan Benefits and Features							
Benefit Duration	11 weeks	11 weeks	11 weeks	11 weeks	11 weeks	11 weeks	11 weeks
Benefit Percentage	60% of basic weekly earnings	60% of basic weekly earnings	60% of basic weekly earnings	60% of basic weekly earnings	60% of basic weekly earnings	60% of basic weekly earnings	60% of basic weekly earnings
Maximum Benefit	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
Minimum Benefit Amount	\$15	\$15	\$25	\$15	\$15	\$15	\$15
Illness Elimination Period	14 calendar days	15 calendar days	14 calendar days	14 calendar days	14 calendar days	14 calendar days	14 calendar days
Accident Elimination Period	14 calendar days	15 calendar days	14 calendar days	14 calendar days	14 calendar days	14 calendar days	14 calendar days
Pre-Existing Condition Limitation	3/6	1/4	3/6	3/6	3/6	3/12	3/6
Portability	Included	Included	Included	Included	Not included	Not Included	Not Included



LTD Pricing Comparison

Carrier	Current	Mutual of Omaha	Hartford	Lincoln	New York Life	Ochs	Prudential	Symetra Life
Volume	\$30,740,544	\$30,740,544	\$30,740,544	\$30,740,544	\$30,740,544	\$30,740,544	\$30,740,544	\$30,740,544
Voluntary LTD rate per \$100 of benefit	\$0.21	\$0.21	\$0.31	\$0.13	\$0.15	\$0.15	\$0.21	\$0.147
Monthly Premium	\$6,905	\$6,905	\$3,946	\$6,215	\$5,480	\$5,864	\$4,494	\$2,302
Annual Premium	\$82,862	\$82,862	\$47,350	\$74,576	\$65,764	\$70,367	\$53,926	\$27,621
Annual \$ Difference		-	\$30,741	-\$25,822	-\$18,444	-\$19,367	\$0	-\$19,367
Annual % Difference		-	48%	-40%	-29%	-30%	0%	-30%
Employer Contribution		100%	100%	100%	100%	100%	100%	100%
Participation Requirements		100%	100	100%	-	100%	100%	100%
Rate Guarantee		2 years	2 Years	3 years	3 years	3 years	3 years	3 years



Medical/RX, Life & Disability RFP Scoring

Medical/RX

Medical Plan Scoring Criteria	Points
Plan Design and Administration Services	35
Fees, Renewals, and Guarantees	35
Network and Disruption	15
References	10
Adherence to the Terms and Conditions of RFP	5
Total Available Points	100

Life & AD&D

Life & AD&D Scoring Criteria	Points
Cost and Value	30
Experience and Expertise	25
Service and Administration	20
Financial Stability and Ability to Obtain Insurance and Bonding	10
Technical Capabilities	10
Implementation and Transition Plan	5
Total Available Points	100

Disability

Disability Scoring Criteria	Points
Plan Design and Administration Services	40
Cost Effectiveness	40
Fees, Renewals, and Rate Guarantees	20
Total Available Points	100

