



# Your Employee Benefits Proposal

**Prepared for:** Brazoria County

**Presented by:** HUB INTERNATIONAL - DALLAS

**Proposal Prepared on:**  
August 25, 2025

**Proposed Effective Date:**  
October 1, 2025

Life and AD&D Insurance  
Dependent Life Insurance  
Long Term Disability Insurance

Standard Insurance Company





Life and AD&D Insurance

Handling a Life insurance claim takes a special touch. All of our Life benefits employees complete annual grief training helping them to empathize with beneficiaries and recognize when they need special attention. And we're focused on settling claims quickly: Our median calculation turnaround time in 2023 was 2 days for clean claims and 3 days for all claims (internal company data as of January 2024).

Covered Members

<b>Plan 1</b> An active employee of the Employer working 30 or more hours per week.	<b>Plan 2</b> An employee of the Employer who retired under the Employer's retirement program.
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	Basic - Actives Plan 1	Basic- Retirees Plan 2
Benefit Schedule	Flat \$200,000	Flat \$50,000
Guarantee Issue	Full Benefit	Full Benefit
AD&D Benefit	Matches Life Benefit	n/a
Age Reduction Schedule	To 65% at age 65 To 45% at age 70 To 30% at age 75 To 20% at age 80	None
Employer Contribution	100%	100%
Minimum Participation	100%	100%

Life Highlights

	Basic - Actives Plan 1	Basic- Retirees Plan 2
Waiver of Premium	Eligible to age 60 Waived to age 65	Not Included
Conversion	Included	Included
Portability	Included	Included
Continuity of Coverage	Included	Included
Repatriation Benefit	Included	Included
Travel Assistance	Included	Included
Life Services Toolkit	Included	Included

## AD&D Highlights

	Basic - Actives Plan 1	Basic- Retirees Plan 2
Loss of life	100% (including disappearance and exposure)	n/a
Loss of one hand or one foot	50%	n/a
Loss of sight of one eye	50%	n/a
Loss of speech	50%	n/a
Loss of hearing in both ears	50%	n/a
Any combination of the above losses	100%	n/a
Loss of thumb and index finger of same hand	25%	n/a
Quadriplegia	100%	n/a
Triplegia	75%	n/a
Paraplegia	75%	n/a
Hemiplegia	50%	n/a
Uniplegia	25%	n/a
Seat Belt Benefit	10% of AD&D benefit payable up to \$25,000	n/a
Air Bag Benefit	5% of AD&D benefit payable up to \$5,000	n/a
Helmet Benefit	10% of AD&D benefit payable up to \$5,000	n/a
Family Benefits Package	Included	n/a
Portability	Included	n/a
Loss of one arm or one leg	75%	n/a
Loss of four fingers of the same hand	20%	n/a
Loss of all toes on the same foot	20%	n/a
Loss of thumb or the fifth finger (pinky)	15%	n/a
Assault Benefit	50% of AD&D benefit up to \$25,000	n/a
Public Transportation Benefit	AD&D benefit payable up to \$200,000	n/a
Coma	5% of AD&D benefit payable per month for 11 months, remainder of AD&D benefit the 12th month	n/a
Brain Damage	100%	n/a
Third Degree Burn	Included	n/a
Adaptive Home and Vehicle Benefit	Expenses up to lesser of 2.5% of AD&D benefit payable or \$2,500	n/a
Artificial Limb Benefit	Expenses up to lesser of 25% of AD&D benefit payable or \$5,000	n/a
Line of Duty Benefit	AD&D Benefit payable up to \$50,000	n/a

## Additional Plan Design Details

- If Life is sold with Standard's LTD, then the LTD claim will initiate a claim for Standard's Life Waiver of Premium.
- Travel Assistance is included and provides assistance with pre-trip planning, medical assistance services, emergency transportation services, travel and technical assistance services and legal referral.
- The Life Services Toolkit is included and helps beneficiaries cope with grief and loss, get answers to legal questions, plan a memorial or a funeral, and address financial concerns. Additionally, all covered employees will have access to online will preparation and other estate planning documents as well as articles to help deal with identity theft, improve wellness and more.

### Plan 1

- An Accelerated Death Benefit is included. Terminally ill members may withdraw up to 80% of their Life benefit to a maximum of \$500,000 (when Basic Life and any Additional Life are combined).
- The Family Benefits Package includes:
  - The Higher Education Benefit reimburses tuition expenses up to \$5,000 per child per year towards a 4-year college education for the deceased's children - not to exceed a cumulative total of \$20,000 or 25% of the AD&D benefit per child, whichever is less.
  - Career Adjustment Benefit reimburses tuition expenses up to \$5,000 per year to help a spouse to return to the workforce after the death of their spouse - not to exceed the cumulative total of \$10,000 or 25% of the AD&D benefit, whichever is less.
  - Child Care Benefit reimburses a family's child care expenses up to \$5,000 per year - not to exceed \$10,000 or 25% of the AD&D benefit, whichever is less.
- The Helmet Benefit pays a benefit for a loss of life due to an accident that occurs when riding a bicycle or a motorcycle and wearing a helmet.
- The Third Degree Burn Benefit pays the following:
  - 100% of the AD&D benefit payable for third degree burns covering 75% to 100% of the body.
  - 75% of the AD&D benefit payable for third degree burns covering 50% to 74% of the body.
  - 50% of the AD&D benefit payable for third degree burns covering 25% to 49% of the body.
  - 25% of the AD&D benefit payable for third degree burns confined to the face.
- A hand and/or foot that is lost and later surgically reattached will still be considered a loss.
- Payment for AD&D losses, including any coma benefit, brain damage benefit or third degree burn payments, for the same accident cannot exceed 100% of the AD&D Insurance Benefit.
- An Assault Benefit is included and provides an additional benefit if a member suffers death or dismemberment as a result of an act of physical violence at work that is punishable by law
- The Line of Duty Benefit is included for Public Safety Officers. It provides an additional AD&D benefit for public safety officers who suffer death or dismemberment in an accident while acting in the line of duty.

## **Additional Plan Design Details (continued)**

- An automated portability and conversion notification service is included. Based on data provided by the policyholder, The Standard will notify members of potential eligibility for conversion and/or portability.
- The AD&D Occupational Assistance service is included and provides access to a Workplace Possibilities (SM) Consultant who helps those with a specified accidental dismemberment return to productive work and life.
- Your product quote from The Standard includes a Benefit Administration Technology benefit. This provides a credit of 3 percent of paid premium for the use of Benefit Administration Technology for the enrollment of two or more applicable lines of coverage with The Standard. This credit will be paid monthly or in accordance with billing frequency for a maximum of 36-months. Payment may be made directly to the Benefit Administration technology platform provider or broker. The payment amount is specific to the respective lines of coverage in force. Payment will be made in the form of a fee and disclosed via Schedule A (Form 5500) or other compensation disclosures. A signed Benefit Administration Fee Agreement form along with the payee's W-9 is required for set-up. The effective date of the payment will be the later of the effective date of the group policy, or first of the month following the date on which the Policyholder signs the agreement. The cost has been included in the proposed rates.

### **Plan 2**

- Your product quote from The Standard includes a Benefit Administration Technology benefit. This provides a credit of 3 percent of paid premium for the use of Benefit Administration Technology for the enrollment of two or more applicable lines of coverage with The Standard. This credit will be paid monthly or in accordance with billing frequency with a maximum payout period through the initial rate guarantee. Payment may be made directly to the Benefit Administration technology platform provider or broker. The payment amount is specific to the respective lines of coverage in force. Payment will be made in the form of a fee and disclosed via Schedule A (Form 5500) or other compensation disclosures. A signed Benefit Administration Fee Agreement form along with the payee's W-9 is required for set-up. The effective date of the payment will be the later of the effective date of the group policy, or first of the month following the date on which the Policyholder signs the agreement. The cost has been included in the proposed rates.

## Cost

	Basic - Actives Plan 1	Basic- Retirees Plan 2
<b>Life</b>		
<b>Members</b>	1,490	37
<b>Volume</b>	\$291,590,000	\$1,850,000
<b>Rate: Per \$1,000</b>	.198	2.150
<b>Monthly Premium</b>	\$57,735	\$3,978
<b>AD&amp;D</b>		
<b>Members</b>	1,490	n/a
<b>Volume</b>	\$291,590,000	n/a
<b>Rate</b>	.024 per \$1,000	n/a
<b>Premium</b>	\$6,998 monthly	n/a
<b>Total Billed Premium</b>	\$64,733	\$3,978
<b>Rate Guarantee</b>	3 years	3 years

## Assumptions

- Rates include electronic documents. Printed certificates are available for an additional cost.
- Rates assume Life and LTD will be purchased as a package.
- Rates assume billing is centralized in one location.
- The proposed rates assume coverage currently in force.
- If the current contract contains a Waiver of Premium provision, The Standard assumes all waiver claims before the effective date of coverage with The Standard have been filed with the current carrier.
- Series 20.

### Plan 1

- This is not our customary age-reduction schedule. We assume you have determined that the schedule you requested complies with the ADEA.

## Conditions

### Plan 1

- Member must be insured under Basic Life in order to be eligible for Basic AD&D.
- The elected benefit amount for Basic AD&D must match the benefit amount for Basic Life.

## More Information

For additional information on the available features and benefits of Life and AD&D Insurance from The Standard, click here:  
<http://www.standard.com/group-life-add>

## Dependent Life Insurance

### Covered Members

An active employee of the Employer working 30 or more hours per week.

	Spouse
<b>Benefit Schedule</b>	Increments of \$5,000
<b>Maximum Benefit</b>	\$150,000
<b>Minimum Benefit</b>	\$5,000
<b>Guarantee Issue</b>	\$25,000
<b>Age Reduction Schedule</b>	To 65% at age 65 To 45% at age 70 To 30% at age 75 To 20% at age 80
<b>Employer Contribution</b>	0%
<b>Minimum Participation</b>	20%

### Life Highlights

	Spouse
<b>Waiver of Premium</b>	Not Included
<b>Conversion</b>	Included
<b>Portability</b>	Included
<b>Continuity of Coverage</b>	Included

### Additional Plan Design Details

- An Accelerated Benefit is not available for dependents.
- Life insurance for dependents continues automatically, without premium payment, for five months after the death of the insured member.

## Cost

Spouse					
Life					
Members	150				
Volume	\$9,945,000				
Rate: Per \$1,000	Lives	Age	Rate	Volume	Premium
	1	0-29	.072	\$25,000	\$2
	8	30-34	.080	\$500,000	\$40
	17	35-39	.090	\$1,395,000	\$126
	23	40-44	.125	\$1,875,000	\$234
	20	45-49	.178	\$1,380,000	\$246
	29	50-54	.310	\$1,855,000	\$575
	25	55-59	.525	\$1,545,000	\$811
	17	60-64	.817	\$965,000	\$788
	7	65-69	1.454	\$280,000	\$407
	3	70-74	3.172	\$125,000	\$397
	0	75-999	12.027	\$0	\$0
Monthly Premium					
Rate Guarantee					

## Assumptions

- Final Spouse Life rates are subject to change if actual enrollment varies from the assumed enrollment of 20%.

## Conditions

- Until coverage has been in force for two years (one year in Colorado, Minnesota, Missouri and North Dakota), death that results from suicide or other intentionally self-inflicted injury is not covered. This exclusion does not apply to plans written in Washington.
- Except as provided in the Additional Plan Design Details, we require evidence of insurability for:
  - Increases in elected benefit amounts from the current plan to this plan.
  - Spouses who are eligible under the current plan but are not enrolled.
  - Individuals who enroll more than 31 days after they are first eligible for coverage.
  - Increases in elected benefit amounts after initial enrollment.
- Member must be enrolled in Basic Life to enroll in the Spouse Life plan.
- Spouse Life can't exceed 100% of member's enrolled benefit for Basic Life.



**Proposed Effective Date**  
October 1, 2025

**Prepared for:**  
Brazoria County



## More Information

For additional information on the available features and benefits of Dependent Life Insurance from The Standard, click here:  
[https://www.standard.com/group\\_life\\_add](https://www.standard.com/group_life_add)

## Long Term Disability Insurance

Protect your employees' income and your company's bottom line. This insurance comes with innovative resources designed to help you build a more productive workplace. Our Workplace Possibilities(SM) program, included at no extra cost, helps employees stay on the job and return to work sooner. While not all claims can be shortened, our customers are currently experiencing anywhere from a 10% to a 25% reduction in disability days who participate in the Workplace Possibilities Program. That's just one example of how we add real value as your partner.

### Covered Members

A regular employee of the Employer working 17.5 or more hours per week.

	Group LTD
<b>Benefit Schedule</b>	60%
<b>Insured Predisability Earnings</b>	\$16,667
<b>Maximum Monthly Benefit</b>	\$10,000
<b>Minimum Monthly Benefit</b>	\$100
<b>Benefit Waiting Period</b>	180 Days
<b>Maximum Benefit Period</b>	To age 65
<b>Guarantee Issue Benefit Amount</b>	Full Benefit
<b>Employer Contribution</b>	100%
<b>Minimum Participation</b>	100%
<b>Taxability of Benefits</b>	Taxable
<b>Own Occupation Period</b>	24 Months
<b>Partial/Residual Disability</b>	Included
<b>Preexisting Condition Period</b>	3/12
<b>Mental &amp; Nervous Limitation</b>	24 months
<b>Substance Abuse Limitation</b>	24 months
<b>Other Limited Conditions</b>	24 months
<b>Return to Work Incentive</b>	24 months
<b>Employee Assistance Program</b>	Included: 3 face-to-face

## Additional Plan Design Details

- An Assisted Living Benefit (ALB) is an additional benefit up to a separate monthly maximum of \$5,000, which provides a total benefit equal to 80% of insured income replacement, if a disabled member is unable to perform two or more activities of daily living and/or suffers from severe cognitive impairment lasting 90 days or more.
- The Standard pays the employer's matching FICA and Medicare taxes and prepares W-2s for members receiving LTD benefits.
- The plan includes the Workplace Possibilities(SM) program, an innovative approach to addressing and reducing the causes of absence and disability - with innovative tools and resources designed to help keep your employees productive and on the job.
- This coverage includes a \$25,000 Reasonable Accommodation Expense Benefit, which reimburses employers for workplace modifications that enable employees to return to or remain at work. The Reasonable Accommodation Expense Benefit is separate from the LTD claim payment.
- A Rehabilitation Plan Benefit is included, which increases the LTD benefit amount by 10% of predisability earnings, not to exceed the maximum benefit, when member is participating in an approved rehabilitation plan. This benefit will also assist in paying for approved expenses incurred by a disabled member a part of an approved rehabilitation plan.
- 24-month Family Care Expenses Adjustment.
- Survivors Benefit pays a lump sum equal to 3 times the non-integrated LTD benefit.
- Continuity of Coverage.
- The limitations included in the policy are combined lifetime limitations.
- Your product quote from The Standard includes a Benefit Administration Technology benefit. This provides a credit of 3 percent of paid premium for the use of Benefit Administration Technology for the enrollment of two or more applicable lines of coverage with The Standard. This credit will be paid monthly or in accordance with billing frequency for a maximum of 36-months. Payment may be made directly to the Benefit Administration technology platform provider or broker. The payment amount is specific to the respective lines of coverage in force. Payment will be made in the form of a fee and disclosed via Schedule A (Form 5500) or other compensation disclosures. A signed Benefit Administration Fee Agreement form along with the payee's W-9 is required for set-up. The effective date of the payment will be the later of the effective date of the group policy, or first of the month following the date on which the Policyholder signs the agreement. The cost has been included in the proposed rates.

## Cost

	Group LTD
Members	1,490
Volume	\$8,119,191
Rate: Percent of earnings	.360
Monthly Premium	\$29,229
Rate Guarantee	3 years

## Assumptions

- Rates assume Life and LTD will be purchased as a package.
- Sick leave payable to the member will be used as deductible income.
- Workers' compensation benefits will be considered deductible income.
- Benefits received from individual disability plans will not be used as deductible income.
- Primary and dependents Social Security benefits will be used as deductible income.
- Rates assume members participate in Public Employee Retirement System.
- Rates include electronic documents. Printed certificates are available for an additional cost.
- Rates assume billing is centralized in one location.

## Conditions

- Rate assumes that coverage is currently in force.
- Confirmation that you participate in Public Employee Retirement System is required.

## More Information

For additional information on the available features and benefits of Long Term Disability Insurance from The Standard:

Click here for California: <http://www.standard.com/ca-group-long-term-disability>  
Click here for all other states: <http://www.standard.com/group-long-term-disability>



## Producer Compensation Disclosure

We recognize the valuable role of insurance advisors, consultants and brokers ("producers") in helping their clients design an employee benefits program, and we support reasonable and fair compensation for these services. Producers may be eligible to receive compensation from The Standard.

The commission quoted in this proposal are noted below. Additionally, fees for administrative, marketing or consulting services may apply. If applicable, fees are noted below.

Flat 15% commission included for Life and LTD.

Unless participation is declined by the producer or client, contingent compensation is additional compensation that may also be paid and is dependent on the satisfaction of one or more minimum requirements, such as a specified amount of new premium volume or persistency in connection with the producer's block of business. For information about our customary producer rewards program visit [www.standard.com/financial-professional/insurance-benefits/compensation](http://www.standard.com/financial-professional/insurance-benefits/compensation). Some producers may have a contingent compensation arrangement that differs from our customary program. Please consult with your producer for additional details.

## About This Employee Benefits Proposal

We appreciate the opportunity to provide you with this benefit and cost summary proposal from The Standard. This document outlines certain important features of the group insurance coverages available. This is not a contract or an offer to contract for such coverages. Detailed information about other important features of the coverage proposed is available on request. Just ask your broker/consultant or your representative at The Standard.

A completed application must be submitted before a group can be considered for coverage. Insurance will be effective after the application is accepted by The Standard. If approved, we will issue a contract containing our customary language. It will not duplicate policy language from another carrier. The group contract will contain provisions and defined terms not described in this Employee Benefits Proposal. The group contract will control if there are discrepancies between it and this proposal.

This benefit and cost summary proposal expires on November 23, 2025, unless replaced or withdrawn by The Standard.

The proposed premium rate and plan design for each coverage are based on the underwriting data received by The Standard. Final premium rates and plan provisions will be determined by The Standard on the basis of: applicable state laws, policyholder contributions, confirmation of occupations, the actual composition of the group of persons who will become insured and our current underwriting rules and practices.

## Financial Strength Ratings

For information about our Financial strengths ratings visit: <https://www.standard.com/about-standard/company/financial-strength>

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