



Mission C.I.S.D.

1201 Bryce Drive,
Mission, TX 78572
P: (956) 323-5500

FY2025 Term Contract:	Employer Paid and Voluntary Ancillary Insurance #415-25-0
Awarded To:	<ol style="list-style-type: none"> 1. <u>Davis Vision</u> <ul style="list-style-type: none"> • Group Voluntary Vision 2. <u>MetLife</u> <ul style="list-style-type: none"> • Group Dental • Pet Insurance • Legal Services 3. <u>The Standard Insurance Company</u> <ul style="list-style-type: none"> • Employer Paid Basic Life & Accidental Death and Dismemberment • Group Voluntary Life & Accidental Death and Dismemberment • Voluntary Accident • Voluntary Critical Illness • Voluntary Hospital Indemnity 4. <u>The Hartford</u> <ul style="list-style-type: none"> • Group Voluntary Disability Income Insurance 5. <u>Colonial Life</u> <ul style="list-style-type: none"> • Voluntary Cancer 6. <u>Creative Benefit Administrators</u> <ul style="list-style-type: none"> • Medical & Dependent Care Flexible Spending Account (FSA) Administration 7. <u>Medical Air Services Association Inc (MASA)</u> <ul style="list-style-type: none"> • Emergency Medical Transportation 8. <u>Experian</u> <ul style="list-style-type: none"> • ID Theft/Credit Monitoring 9. <u>Texas Republic Life</u> <ul style="list-style-type: none"> • Voluntary Whole Life Insurance
Term:	One Year
Term Period :	October 2024 – September 2025



Employer Paid and Voluntary Ancillary RFP 415-24-0

Presented by:
Valeria Ybarra, Consultant
Acrisure LLC dba Carlisle Insurance

Employer Paid and Voluntary Ancillary RFP# 415-24-0

RFP Goals and Measurements:

1. Price
2. Carrier financial strength and servicing capabilities
3. Network size
4. Carrier experience with other school districts
5. Minimum disruption for Mission CISD employees and administration

Proposals Received

Group Voluntary Vision

- Davis Vision
- Blue Cross Blue Shield of Texas
- Aflac
- Cigna
- Eyetopia TPA
- Humana
- Independent Eye Care MSO
- National Vision Administrators
- The Standard

Group Voluntary Dental

- Humana
- Ameritas
- Blue Cross Blue Shield of Texas
- Aflac
- Cigna
- Delta Dental
- Guardian Life Insurance Company
- Lincoln Financial
- Met Life
- The Standard
- United Healthcare

Employer Paid Basic Life and Accidental

Death & Dismemberment (AD&D)

- Met Life
- Symetra
- The Hartford
- The Standard

Group Voluntary Life and AD&D

- Met Life
- Symetra
- The Hartford
- The Standard
- Trustmark

Group Voluntary Disability Income Insurance

- The Hartford
- The Standard

Voluntary Accident, Cancer, Critical Illness & Hospital Indemnity

- Aetna
- All State
- Aflac
- Combined Insurance CHUBB
- Guardian
- Lincoln Financial
- Met Life
- Ochs Inc.
- Prudential
- Symetra
- The Standard
- The Hartford
- Transamerica
- The Hartford
- Mutual of Omaha
- United Healthcare
- Wellfleet Workplace

Voluntary Whole Life

- Texas Life Insurance
- Texas Republic Life Insurance

Medical and Dependent Care Flexible Spending Account Administration

- David K Young Consulting
- Creative Benefit Administrators

Other Lines of Coverage Received:

- Pet Insurance – Met Life
- Legal Coverage – Met Life
- Identity Theft – Experian
- Credit Monitoring – Experian
- Financial Wellness – Experian
- Term Life – 5Star, Mass Mutual
- Emergency Transportation – MASA

Total Number: 59



Recommendations

Effective Date: October 1, 2023

1. Group Voluntary Vision

- Recommended carrier: Davis Vision
- Variance from current: 0%
- Agent of Record: Jeff Everitt

2. Group Dental

- Recommended carrier: Met Life
- Variance from current: -8.5%
- Agent of Record: Jeff Everitt

3. Employer Paid Basic Life & AD&D

- Recommended carrier: The Standard
- Variance from current: -26%
- Projected annual savings (District): \$7,346
- Agent of Record: Jeff Everitt

4. Group Voluntary Life and AD&D

- Recommended carrier: The Standard
- Variance from current: -7%
- Agent of Record: Jeff Everitt

5. Group Voluntary Disability Income Insurance

- Recommended carrier: The Hartford
- Variance from current: 0%
- Agent of Record: Jeff Everitt

6. Voluntary Accident

- Recommended carrier: The Standard
- Variance from current: -12%
- Agent of Record: Jeff Everitt

7. Voluntary Cancer

- Recommended carrier: Colonial Life
- Variance from current: 0%
- Agent of Record: Jeff Everitt

8. Voluntary Critical Illness

- Recommended carrier: The Standard
- Variance from current: Variable Savings based on Age and Rating Class
- Agent of Record: Jeff Everitt

9. Voluntary Hospital Indemnity

- Recommended carrier: The Standard
- Variance from current: 32%-49% savings based on enrollment
- Agent of Record: Jeff Everitt

10. Medical & Dependent Care Flexible Spending Account (FSA) Administration

- Recommended carrier: Creative Benefit Administrators
- Variance from current: 0%

11. Other Voluntary

Emergency Transportation – MASA

- Agent of Record: Jeff Everitt

Pet Insurance – MetLife

- Agent of Record: Jeff Everitt

Legal – Met Life

- Agent of Record: Jeff Everitt

ID Theft/Credit Monitoring – Experian

- Agent of Record: Jeff Everitt



Recommendations

1. Group Voluntary Vision: Davis Vision
2. Group Voluntary Dental : Met Life
3. Employer Paid Basic Life & AD&D: The Standard
4. Group Voluntary Life and AD&D: The Standard
5. Group Voluntary Disability Income Insurance: The Hartford
6. Voluntary Accident: The Standard
7. Voluntary Cancer: Colonial Life
8. Voluntary Critical Illness: The Standard
9. Voluntary Hospital Indemnity: The Standard
10. Medical and Dependent Care FSA: Creative Benefit Administrators
11. Other Voluntary: MASA, Met Life, Experian





CARLISLE
INSURANCE

— SINCE 1925 —

ACRISURE® PARTNER



Employer Paid and Voluntary Ancillary RFP 415-24-0 WHOLE LIFE

Presented by:
Valeria Ybarra, Consultant
Acrisure LLC dba Carlisle Insurance

Voluntary Whole Life Insurance

Response

- Texas Life Insurance
- Texas Republic Life
- Total Responses: 2

Recommendation

- Texas Republic Life
- Agent of Record: Jeff Everitt & Associates



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