



COMMISSIONERS COURT COMMUNICATION

AGENDA DATE: 1-7-13

CONSENT OR REGULAR: Consent

CONTRACT REFERENCE NO
(IF APPLICABLE): 2012- 0666

SUBJECT: Approve and authorize the County Judge to sign the Basic Life and AD&D Insurance policy amendment which will allow premium or benefit changes due to age to be set annually instead of on a monthly basis.

BACKGROUND/DISCUSSION OF TOPIC:

The County of El Paso currently provides Basic Life and Accidental Death & Dismemberment Insurance in the amount of \$10,000 for County Employees through ING Employee Benefits. Employees can also voluntarily elect to obtain supplemental insurance through ING Benefits..

Insurance rates are based on the employee’s age and amount of benefit selected in accordance with the policy. Currently the County sends insurance premiums to ING Benefits and those premiums are determined by the age of the employee each month. Through discussions, ING Benefits has agreed to calculating premiums based on the age of the employee at the start of the plan year instead of on a monthly basis. This change will result in a cost savings to the employee if they were to change insurance brackets for life insurance during the plan year. This will also result in more efficient procedure for premium calculations and reduce the risk of errors.

FISCAL IMPACT:

N/A

PRIOR COMMISSIONERS COURT ACTION:

- October 17, 2011 - Commissioners Court approved Basic Life and AD&D insurance renewal rates for calendar year 2012 (KK-11-504)
- November 5, 2012- Commissioners Court approved Basic Life and AD&D insurance renewal rates for calendar year 2013 (2012-0535)

RECOMMENDATION:

Staff recommends for the Commissioners Court to approve the policy amendment with ING.

COUNTY ATTORNEY APPROVAL:

The Policy Amendment has been reviewed by the County Attorney’s Office.

SUBMITTED BY:	Sam Trujillo, Risk Manager Human Resources Department		
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EMPLOYEE BENEFITS

Jessica L Ayala
Account Executive
Email: Jessica.ayala@us.ing.com

January 3, 2013

County of El Paso
800 E. Overland Room 223
El Paso, Texas 79901

Re: ING Amendment – Age Administration for Life Insurance

Dear County of El Paso:

You have indicated you would like to amend your Group Plan. Please confirm the following information:

Group Name: County of El Paso
Group Number: 313629
Effective Date of Amendment: 1/1/13
Account number(s): all
Class(es): all

Amendment:

All premium or benefit changes due to age (age bands/age reductions) will be done on January 1 of each following year. INITIAL: _____ INITIAL _____

Applies to the following product(s)/coverage(s): Basic life/ad&d, Supplemental Life, Basic Dependent Life, Supplemental Dependent Life

Sincerely,

Jessica Ayala
Account Executive

Signature _____

Print Name : VERONICA ESCOBAR

Title: EL PASO COUNTY JUDGE

Date _____