

AMENDED

Commissioners Court Special Meeting – July 31, 2018

NOTICE OF A SPECIAL MEETING OF THE COMMISSIONERS COURT OF CALDWELL COUNTY, TEXAS



Pursuant to Gov. Code Chapter 551, notice is hereby given that an open meeting of the Caldwell County Commissioners Court will be held on Tuesday, the 31st day of July, 2018 at 9:00 A.M. in the 2nd Floor Courtroom, Caldwell County Courthouse located at 110 S. Main Street, Lockhart, Texas at which time the following subjects will be discussed, considered, passed or adopted, to wit:

Call to Order

AGENDA

1. **Discussion/Action** to approve additional employee health benefits for 2018-2019. **Cost: TBD; Speaker: Judge Schawe / Bob Bush; Backup: 25.**
2. **Discussion/Action** to validate employer-paid portion of medical dependent coverage. **Cost: TBD; Speaker: Judge Schawe / Bob Bush; Backup: None.**
3. **Discussion/Action** on making a final decision on Certificate of Obligation up to \$6 million. **Cost: TBD; Speaker: Judge Schawe / Barbara Gonzales; Backup: 6.**
4. **Adjournment.**

As authorized by Chapter 551 of the Texas Government Code, the Commissioners Court of Caldwell County, Texas reserves the right to adjourn into Executive Session at any time during the course of this meeting to discuss any of the matters listed above. The Court may adjourn for matters that may relate to Texas Government Code Section 551.071(1) (Consultation with Attorney about pending or contemplated litigation or settlement offers); Texas Government Code Section 551.071(2) (Consultation with Attorney when the Attorney's obligations under the Texas Disciplinary Rules of Professional Conduct of the State Bar of Texas conflicts with Chapter 551 of the Texas Government Code); Texas Government Code Section 551.072 (Deliberations about Real Property); Texas Government Code Section 551.073 (Deliberations about Gifts and Donations); Texas Government Code Section 551.074 (Personnel Matters); Texas Government Code Section 551.0745 (Deliberations about a County Advisory Body); Texas Government Code Section 551.076 (Deliberations about Security Devices); and Texas Government Code Section 551.087 (Economic Development Negotiations). In the event that the Court adjourns into Executive Session, the Court will announce under what section of the Texas Government Code the Commissioners Court is using as its authority to enter into an Executive Session. The meeting facility is wheelchair accessible and accessible parking spaces are available. Request for accommodations or interpretive services must be made 48 hours prior to this meeting. Please contact the County Judge's office at 512-398-1808 for further information. www.co.caldwell.tx.us

FILED this 27th day of July 2018
4:11 PM

CAROL HOLCOMB
COUNTY CLERK, CALDWELL COUNTY, TEXAS
By Raquel Mendoza Deputy

Commissioners Court Special Meeting – July 31, 2018

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FILED this 26th day of July 2018
3:24 P.M.

CAROL HOLCOMB

COUNTY CLERK, CALDWELL COUNTY, TEXAS

By Mattamy Olson Deputy

Dental Insurance



DentalSelect

June 26, 2018

CALDWELL COUNTY
110 S MAIN STREET #102
LOCKHART, TX 78644

CALDWELL COUNTY,

Thank you for contacting Dental Select. Our goal is to ensure your employee benefit program is simple, straightforward, and affordable. Based on your input, your updated renewal rates effective October 01, 2018 are listed below. Billing statements on or after this date will reflect these new rates.

GROUP NUMBER: 65610000
COMPANY NAME: CALDWELL COUNTY
PLAN: TRAD 1

	Current Rates	Renewal Rates
Employee	\$35.00	\$35.00
Employee + 1	\$70.70	\$70.70
Family	\$106.20	\$106.20

Rates are guaranteed for a period of 12 months subject to the terms, conditions and provisions of the group insurance arrangement. Any benefit change requests must be received 15 days prior to the renewal date.

We appreciate the opportunity to be of service to you and your employees, and look forward to continuing that support in the coming year.

Thank you,

Dental Select



5373 S. Green Street, 4th Floor
Salt Lake City, Utah 84123
phone: 800.999.9789
fax: 800.999.9789

dentalselect.com



DentalSelect

June 26, 2018

CALDWELL COUNTY
110 S MAIN STREET #102
LOCKHART, TX 78644

CALDWELL COUNTY,

Thank you for contacting Dental Select. Our goal is to ensure your employee benefit program is simple, straightforward, and affordable. Based on your input, your updated renewal rates effective October 01, 2018 are listed below. Billing statements on or after this date will reflect these new rates.

GROUP NUMBER: 65610000
COMPANY NAME: CALDWELL COUNTY
PLAN: GOLD 2

	Current Rates	Renewal Rates
Employee	\$16.80	\$16.80
Employee + 1	\$35.10	\$35.10
Family	\$47.70	\$47.70

Rates are guaranteed for a period of 12 months subject to the terms, conditions and provisions of the group insurance arrangement. Any benefit change requests must be received 15 days prior to the renewal date.

We appreciate the opportunity to be of service to you and your employees, and look forward to continuing that support in the coming year.

Thank you,

Dental Select



5373 S. Green Street, 4th Floor
Salt Lake City, Utah 84123

phone: 800.999.9789

fax: 800.999.9789

dentalselect.com

Enrollment Information

Caldwell County



Texas Employee Enrollment Form

Toll Free: 800-999-9789 Toll Free Fax: 888-998-8704 DentalSelect.com

Must be completed in FULL - PLEASE PRINT Enrollment is not valid without signature at the bottom of this page

Last Name		First Name	
Street Address			
City	State	Zip Code	
Home Phone		Date of Birth (MM/DD/YYYY)	
SSN		Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Single	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female
Effective Date (MM/DD/YY)		Date of Hire (Required) (MM/DD/YY)	
Employer's Full Name Caldwell County			
Employer's Address			
Group Number 65610000		Subgroup/Dept. #	

Coverage Selection - Compare available options with your employer. Check all that apply.

Dental	
<input type="checkbox"/> Co-Pay - Gold Network	<input type="checkbox"/> Indemnity - Platinum Network

Individuals Covered - Add the names of all who you are enrolling.

Dental <input type="checkbox"/> Enroll	Spouse Name - (Last, First, MI)	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	SSN	Date of Birth - (MM/DD/YYYY)
Dental <input type="checkbox"/> Enroll	Dependent Name - (Last, First, MI)	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	SSN	Date of Birth - (MM/DD/YYYY)
Dental <input type="checkbox"/> Enroll	Dependent Name - (Last, First, MI)	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	SSN	Date of Birth - (MM/DD/YYYY)
Dental <input type="checkbox"/> Enroll	Dependent Name - (Last, First, MI)	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	SSN	Date of Birth - (MM/DD/YYYY)
Dental <input type="checkbox"/> Enroll	Dependent Name - (Last, First, MI)	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	SSN	Date of Birth - (MM/DD/YYYY)
Dental <input type="checkbox"/> Enroll	Dependent Name - (Last, First, MI)	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	SSN	Date of Birth - (MM/DD/YYYY)

For additional dependents include the Dependent Enrollment Form

Covered by other DENTAL insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No	If Yes, Name of other Dental Insurance Company	Name of Person Insured	Social Security Number
--	--	------------------------	------------------------

Authorization Check here to waive if no coverage is desired Check here to waive if you have additional coverage through another policy

I understand my information is protected by privacy laws and will be released only in accordance with these laws. The only people who have access to this information are employees of the Insurance Company who service my policy or claim and other third parties authorized by the Insurance Company. Information may be disclosed to those who have an insurance-related regulatory or legal need for the information. In other situations, We will ask you for written authorization to disclose information about you.

WARNING: IT IS A CRIME TO PROVIDE FALSE OR MISLEADING INFORMATION TO AN INSURER FOR THE PURPOSE OF DEFRAUDING THE INSURER OR ANY OTHER PERSON. PENALTIES INCLUDE IMPRISONMENT AND/OR FINES. IN ADDITION, AN INSURER MAY DENY INSURANCE BENEFITS IF FALSE INFORMATION MATERIALLY RELATED TO A CLAIM WAS PROVIDED BY THE APPLICANT.

I agree and understand that if my employer is contributing towards the cost of any of the insurance products I have chosen to decline, that I will not be entitled to any compensation for my non-participation. I further understand I will not be eligible to enroll in this plan again until next enrollment period.

Signature (Required) _____ Date _____

ACE USA is the U.S. domestic operating division of ACE Limited. Insurance products and services are provided by the U.S. insurance underwriting companies and not by ACE Limited. This plan of insurance is underwritten by ACE American Insurance Company.



DENTALSELECT

Toll Free Phone: 800-999-4789

Toll Free Fax: 888-995-4703

DentalSelect.com

Dental Select Plan Rates for:
CALDWELL COUNTY

For the benefit period running 10/01/2018 through 09/30/2019

Gold Copay

Employee	\$16.80
Emp + 1	\$35.10
Emp + Family	\$47.70

Indemnity

Employee	\$35.00
Emp + 1	\$70.70
Emp + Family	\$106.20

CHUBB

CHUBB GROUP OF AMERICA, INC.
100 CHURCH STREET, SUITE 1000
NEW YORK, NY 10007-1000
1-800-999-4789

6/22/2018



DENTAL SELECT

Dental Summary

Toll Free Phone: 800-999-9789 Toll Free Fax: 888-992-8703 DentalSelect.com

Summary of Benefits for:
CALDWELL COUNTY

Effective Date: 10/1/2018

Renewal Date: 10/1/2019

Co-Pay Plan		
Gold Network		
	Contracted Dentist	Non-Contracted Dentist
PREVENTIVE <i>Routine exams, cleanings (2 per year), topical fluoride, x-rays</i>	100%	See Out of Network Payment
BASIC <i>Fillings, extractions, oral surgery</i>	Fixed Co-Pays, Refer to Co-Pay Schedule	See Out of Network Payment
MAJOR <i>Crowns, bridges, dentures, endodontics, periodontics</i>	Fixed Co-Pays, Refer to Co-Pay Schedule	See Out of Network Payment
ORTHODONTICS	No Benefit	No Benefit
MAXIMUM BENEFIT <i>Applies to Preventive, Basic and Major Services</i> <u>Benefit Period is:</u> <i>Per Calendar Year</i>	No Maximum	
DEDUCTIBLE <i>Applies to Basic and Major Services</i> <u>Per Year:</u>	No Deductible	

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The benefits illustrated are in summary form only. They should not be construed as complete in and of themselves. They are only for comparison and in the case of a discrepancy, the plan documents apply. Please refer to the Group Certificate Booklet for a complete description of benefits, limitations and exclusions.



Dental Summary

Toll Free Phone: 800-999-9789 Toll Free Fax: 888-998-8703 DentalSelect.com

Summary of Benefits for:
CALDWELL COUNTY
 80th R&C

Effective Date: 10/1/2018
 Renewal Date: 10/1/2019

PREVENTIVE	
<i>Routine exams, cleanings (2 per year), topical fluoride, x-rays</i>	
BASIC	
<i>Composite fillings, extractions, oral surgery, space maintainers, sealants</i>	
MAJOR	
<i>Crowns, bridges, dentures, endodontics, periodontics</i>	
ORTHODONTICS	
<i>Children under 19</i>	
<i>Waiting Periods</i>	
<i>Lifetime Maximum</i>	
MAXIMUM BENEFIT	
<i>Applies to Preventive, Basic and Major Services</i>	<i>Benefit Period is: Per Calendar Year</i>
DEDUCTIBLE	
<i>Applies to Basic and Major Services</i>	<i>Per Benefit Period</i>
	<i>Per Person:</i>
	<i>Family Maximum:</i>

Indemnity Classic	
Signature Platinum Network	
Contracted Dentist	Non-Contracted Dentist
100%	100% of R&C
80%	80% of R&C
No Waiting Period	
50%	50% of R&C
12 Month Waiting Period	
50%	50%
12 Month Waiting Period \$1,000.00	
\$1,000.00	
\$50.00 \$150.00	\$50.00 \$150.00

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DENTAL SELECT

Dental Notes

Toll Free Phone: 800-995-9789 Toll Free Fax: 888-995-9789 DentalSelect.com

Dental Notes for:

CALDWELL COUNTY

Effective Date: 10/1/2018

Renewal Date: 10/1/2019

NETWORK ACCESS

General Dentists

- Contracted General Dentists accept our fee schedule reimbursement as payment in full.

Contracted Specialists

- Co-insurance: Services rendered by a contracted Specialist will be reimbursed after any applicable deductible. Contracted Specialist payments will be paid according to the applicable fee schedule. Use of a contracted Specialist provider does not guarantee that all charges will be covered under the Policy. All charges are subject to all terms and conditions of the Policy.

Non-Contracted Specialists

- PPO/MAC- No discount - Including Orthodontists. The plan will pay from our contracted fee schedule. The Member is responsible for the difference between the plan's payment and the Specialist's fee.
- Passive PPO/Indemnity- No discount - Including Orthodontists. The plan will pay based on Reasonable & Customary fees. The Member is responsible for the difference between the plan's payment and the Specialist's fee.

Contracted Orthodontist

- Contracted Orthodontist: The member may receive a discount of up to 20% off of the contracted Orthodontist's fee.

Minnesota

- Dental Select participating General Dentists are contracted under the Premier network. Services rendered will be reimbursed according to the Premier network fee schedule as payment in full.

DENTAL PLAN NOTES

CoPay Plans (Available in UT/TX ONLY)

- Providers who accept the CoPay Plans are available in UT and TX only. If any of your employees reside outside of UT or TX, contact Dental Select for more options.
- The patient's co-payments in the Schedule of Covered Services are subject to change on January 1st of each year.
- CONTRACTED: General Dentists accept a combination of fixed co-pay and insurance payment as payment in full.
- NON-CONTRACTED: The member will be responsible for paying the difference between dentist charges and the plan payment.
- SPECIALISTS: 20% discount (contracted only) - no benefit will be paid.

Passive PPO/Indemnity Plans

- CONTRACTED: All payments made to contracted General Dentists and Specialists are based on the contracted dental fee schedule and are accepted as payment in full after the required deductible amount, as shown. Members may receive a discount on orthodontic services from contracted orthodontists.
- NON-CONTRACTED: Dental Select will allow up to the Usual & Customary amount for dental procedures and services after the required deductible amount, as shown. Charges above the plan payment are the patient's responsibility.

This summary of benefits is current as of 10/01/2018. To verify up to date benefits, please contact Dental Select Customer Care (1-800-995-9789) or refer to your current Certificate of Insurance.

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Download our free Mobile ID App.

- Search to find a dentist in your area
- Quick access to your dental and vision ID cards
- Instantly email a copy of your ID card for your Provider's records
- Subscribers and covered family members can access

How to Find a Provider

Visit www.dentalselect.com and click on the [Link to Find a Provider](#) link at the top right of your browser.

Discount Vision Included with Every Dental Plan

Simple Co-Pay Dental Plan

- No waiting periods
- No annual maximums
- Large panel of Gold Providers
- Fixed affordable co-payments
- Includes non-contracted provider benefit

Enjoy these great features from any contracted provider

- Covers preventive care at 100%
- Includes implant crown discount
- Includes discount on teeth bleaching and veneers

All Specialist Types Available

- Specialists include:
 - Pediatric Specialists
 - Oral Surgeons
 - Endodontists
 - Periodontists
 - Prosthodontists
 - Orthodontists

	Contracted	Non-Contracted
Preventive Cleanings (2 per Year), exams, fluoride and x-rays	100%	
Basic Fillings, Periodontics and Oral Surgery	Fixed Co-Pays (See Sample Payment Schedule)	See Sample Payment Schedule
Major Crowns, bridges, Endodontics and dentures		
Specialists Orthodontist, Oral Surgeon, Prosthodontist, Endodontist, Periodontist and Pediatric Specialist	20% Discount (Discount Only - No benefit will be paid)	No Benefit
Orthodontics Children & Adults	20% Discount (Discount Only - No benefit will be paid)	
Deductible	\$0 for 6 or more enrolled (2-5 enrolled \$25/\$75)	
Maximum Benefit	No Maximum	
Waiting Periods	None	
	Basic Major Orthodontic	

This contains general plan information. Review your group specific summary of benefits for plan details.



Flexible PPO Dental Plan

Enjoy these great features from any contracted provider

- Covers preventive care at 100%
- Lower out-of-pocket costs
- Includes cosmetic discounts
- Includes adult and child orthodontic discount

All Specialist Types Available

- Specialists include:
 - Pediatric
 - Endodontists
 - Prosthodontists
 - Oral Surgeons
 - Periodontists
 - Orthodontists*

*Contracted Orthodontist: The member will receive a 20% discount off of the contracted Orthodontist's fee.

Contracted Specialists: The plan will pay based on a contracted fee schedule. Contracted specialist providers accept the fee schedule as payment in full with no balance billing.

Non-Contracted Specialists: No discount - Including Orthodontists. The plan will pay based on Reasonable & Customary fees. The Member is responsible for the difference between the plan's payment and the Specialist's fee.

Download our free Mobile ID App.

- Search to find a dentist in your area
- Quick access to your dental and vision ID cards
- Instantly email a copy of your ID card for your Provider's records
- Subscribers and covered family members can access

How to Find a Provider

Visit www.dentalselect.com and click on the [Find a Provider](#) link at the top right of your browser.

Discount Vision Included with Every Dental Plan

This contains general plan information. Review your group specific summary of benefits for plan details.



ACE USA is the U.S. domestic operating division of ACE Limited. Insurance products and services are provided by the U.S. insurance underwriting companies and not by ACE Limited. This plan of insurance is underwritten by ACE American Insurance Company

ace usa

Life Insurance

LIFE - BASIC

Basic Life Products:
(Rates are per thousand)

Coverage Volume per Employee: 1 x Ann Salary

	Current Rates	New Rates Effective 10/1/2018	Amount Employer Pays	Amount Employee/ Retiree Pays (if applicable)
Basic Term Life	\$0.115	\$0.138	100%	0%
Basic AD&D	\$0.030	\$0.030	100%	0%

_____ Initial to accept New Basic Life Rates.

LIFE - VOLUNTARY

Voluntary Life Products:

	Current Rates	New Rates Effective 10/1/2018	Amount Employer Pays	Amount Employee/ Retiree Pays (if applicable)
(Rates are monthly charges)			Coverage Volume:	SP \$10K/CH \$5K
Voluntary Dependent Life	\$3.320	\$3.320	0%	100%

No Voluntary Life Rates Changes Plan Year 2019.

_____ Initial to accept New Voluntary Life Rates.

WAITING PERIOD

Waiting period applies to all benefits.

Employees
60 days - 1st of the month following date of hire but first of the month

Elected Officials
Date of hire

_____ Initial to confirm.

Vision Insurance



TEXAS ASSOCIATION *of* COUNTIES
HEALTH AND EMPLOYEE BENEFITS POOL

2018 - 2019 Vision Plan Election

Please complete each section confirming your county or district is offering the Voluntary Vision benefit plan, and complete the contribution schedule according to your group's funding levels. This is a voluntary benefit so there is no requirement for the employer to fund any amount toward the coverage. Fax to 1-512-481-8481 or email to your TAC HEBP Employee Benefits Specialist.

Tier	Monthly Rates*	Amount Employer Pays	Amount Employee Pays
Employee Only	\$ 6.20	\$ _____	\$ _____
Employee + Child(ren)	\$ 12.44	\$ _____	\$ _____
Employee + Spouse	\$ 11.80	\$ _____	\$ _____
Employee + Family	\$ 18.28	\$ _____	\$ _____

Your payroll deductions for vision benefits are: (check one) Pre Tax Post Tax

* Note: Rates shown do not include a broker commission.

Please have your county or district's authorized Contracting Authority as listed on your TAC HEBP Renewal Notice and Benefit Confirmation (RNBC) sign below to indicate that the TAC HEBP Voluntary Vision benefit plan will be offered to your employees beginning on your upcoming health plan anniversary date.

Signature

Name/Title

Date



Vision benefits made easy

Vision benefits should enhance your life, not complicate it. That's why Dearborn National Vision Care is working with EyeMed to bring you vision benefits that deliver more

Freedom of choice

Our vision benefit packages give employees the freedom to choose at any in-network provider.

- NO limiting frame towers
- NO unnecessary restrictions
- NO confusing formularies
- ANY frame
- ANY Lens
- ANY Contacts

Network

With the right combination of retail and independent doctors members will have access to providers with weekend and evening hours. Plus members can access their benefits, view their claims and request ID Cards from www.DearbornNational.com/Vision. Also benefits can be applied online at Glasses.com – providing access to a huge selection of frames and lenses with 3-D virtual try on technology. Members can shop right from their homes.





Voluntary Vision Insurance Benefit Summary

Eligibility: All Active Full-Time Employees Working 30 Hours or More Per Week

Dependent Definition: To age 26

Vision Plan: 12/12/24 \$130

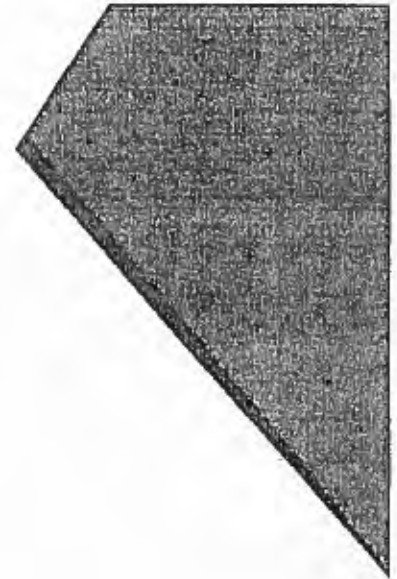
Vision Care Service	Member Cost In-Network	Out of Network Reimbursement
Exam with Dilation as Necessary	\$10 Copay	Up to \$30
Frequency:		
Examination	Once every 12 months	
Lenses or Contact Lenses	Once every 12 months	
Frame	Once every 24 months	

Exam Options:

Standard Contact Lens Fit and Follow Up:	Up to \$40 for Standard; 10% off retail price for Premium	N/A
Frames:		
Any available frame at provider location	\$0 Copay; \$130 Allowance, 20% off balance over \$130	Up to \$65
Standard Plastic Lenses		
Single Vision	\$25 Copay	Up to \$25
Bifocal	\$25 Copay	Up to \$40
Trifocal	\$25 Copay	Up to \$55
Lenticular	\$25 Copay	Up to \$55
Standard Progressive Lens	\$75 Copay	Up to \$40
Premium Progressive Lens	See table on page 2	Up to \$40
Lens Options		
UV treatment	\$15	N/A
Tint (solid and gradient)	\$15	N/A
Standard Plastic Scratch Coating	\$0	Up to \$5
Standard Polycarbonate – Adults	\$40	N/A
Standard Polycarbonate – Kids under 19	\$0	Up to \$5
Standard Anti-Reflective Coating	\$45	N/A
Polarized	20% off retail price	N/A
Photocromatic/Transitions Plastic	\$75	N/A
Premium Anti-reflective	See Below Table	N/A
Contact Lenses (Contact lens allowance includes materials only)		
Conventional	\$0 Copay; \$130 allowance, 15% off balance over \$130	Up to \$104
Disposable	\$0 Copay; \$130 allowance, plus balance over \$130	Up to \$104
Medically Necessary	\$0 Copay, Paid in full	Up to \$210
Laser Vision Correction		
Lasik or PRK from U.S. Laser Network	15% off Retail Price or 5% off Promotional Price	N/A
Additional Pairs Benefit:	Members also receive a 40% discount off complete pair eyeglass purchase and a 15% discount off conventional contact lenses once the funded benefit has been used.	N/A

Group Vision Insurance Benefit Summary *continued*

Progressive Price List	Member Cost In-Network
Standard Progressive	\$75 Copay
Premium Progressives as Follows:	
Tier 1	\$95 Copay
Tier 2	\$105 Copay
Tier 3	\$120 Copay
Tier 4	\$75 Copay, 80% of charge less \$120 Allowance
Anti-Reflective Coating Price List	Member Cost In-Network
Standard Anti-Reflective Coating	\$45
Premium Anti-Reflective Coatings as Follows:	
Tier 1	\$57
Tier 2	\$68
Tier 3	80% of charge
Other Add-ons Price List	Member cost In-Network
Photochromic (plastic)	\$75
Polarized	80% of charge
<p>Dearborn National Vision Care reserves the right to make changes to the products on each tier and the member out-of-pocket costs.</p>	
<p>*Fixed pricing is reflective of brands at the listed product level. All providers are not required to carry all brands</p>	
<p>For a current listing of brands by tier, go to: www.eyemedvisioncare.com/theme/pdf/microsite-template/eyemedlenslist.pdf</p>	



Voluntary Vision Insurance Rates

Proposed Effective Date: October 1, 2018

	Monthly Cost
Employee Only	\$6.20
Employee and Spouse	\$11.80
Employee and Child(ren)	\$12.43
Family	\$18.28

Rate Guarantee Period: 48 months

IMPORTANT NOTES:

This proposal is subject to exclusions and limitations in the policy issued by us. In addition, if coverage was in force prior to the effective date of coverage, the rates quoted are subject to revisions based on acceptance and review of the in force carrier's policy.

Membership must be received 30 days prior to the effective date.

Premium is subject to adjustment even during a rate guarantee period in the event of any of the following events: Changes in benefits, employee contributions, the number of eligible employees, or the imposition on any new taxes, fees or assessments by Federal or State regulatory agencies.

Member reimbursement out-of-network will be the lesser of the listed amount or the member's actual cost from the out-of-network provider. In certain states, members may be required to pay the full retail rate and not the negotiated discount rate with certain participating providers. Please see EyeMed's online provider location to determine which participating providers have agreed to the discounted rate.

Rates do not include broker commission.



Exclusions

No benefits will be paid for services or materials connected with or charges arising from:

1. Orthoptic or vision training, subnormal vision aids and any associated supplemental testing; Aniseikonic lenses;
2. Medical and/or surgical treatment of the eye, eyes or supporting structures;
3. Any eye or Vision Examination, or any] corrective eyewear required by a Policyholder as a condition of employment ; safety eyewear
4. Services provided as a result of any Workers' Compensation law, or similar legislation, or required by any governmental agency or program whether federal, state or subdivisions thereof;
5. Plano (non-prescription) lenses and/or contact lenses;
6. Non-prescription sunglasses;
7. Two pair of glasses in lieu of bifocals;
8. Services or materials provided by any other group benefit plan providing vision care;
9. Certain name brand Vision Materials for which the manufacturer maintains a no-discount practice;
10. Services rendered after the date an Insured Person ceases to be covered under the Policy, except when Vision Materials ordered before coverage ended are delivered, and the services rendered to the Insured Person are within 31 days from the date of such order;
11. Lost or broken lenses, frames, glasses, or contact lenses will not be replaced except in the next Benefit Frequency when Vision Materials would next become available.



Enrollment Maintenance:

All initial enrollees as of the effective date are eligible to enroll. The employer's standard waiting period will apply.

Underwriting Considerations for Group Vision

Employees must be legally working in the United States in order to be eligible for coverage. The Dearborn National insurance policy must be purchased by and issued to the U.S. parent company customer located in the United States. If there are employees that are residents of Canada we must be advised before the point of sale so that we can ensure compliance with the laws of Canada.

This proposal provides only basic information on the features of the policy. It is not intended to be a complete representation of all terms and conditions of the contract. A complete listing of the terms, conditions, limitations, exclusions and reduction of benefits is available upon request. In the event of conflict between this proposal and the policy, the terms of the policy will govern.

Product features and provisions may be slightly different due to state requirements. When sold, the actual policy for the state in which the policy is issued will reflect the state's requirements.

This proposal illustrates the cost of the insurance program and is based upon the information submitted by you. Actual cost will be determined after an application has been accepted and will depend upon data obtained when the program becomes effective.

About Dearborn National

Dearborn National[®] Life Insurance Company offers a broad selection of insurance and financial products that cover many markets—Voluntary and Employer Paid Group Benefits and a wide array of Enhanced Product Services. We serve some of the largest companies and most recognized names in the United States.

A Strong Parent Company

Our parent company, Health Care Service Corporation (HCSC), a Mutual Legal Reserve Company, is the largest non-investor owned health care insurance provider in the United States and the fourth largest overall. HCSC offers a wide variety of health and life insurance products and related services, through its operating divisions and subsidiaries.

Strong Ratings

The ratings of the Dearborn National companies speak to our commitment to managing our business well and remaining financially strong. Benefit programs in this proposal are underwritten by Dearborn National[®] Life Insurance Company.

Dearborn National Life Insurance Company is rated A (Excellent) by A.M. Best Company and A by Standard and Poor's for financial strength in their most recent reports.

WELLNESS INCENTIVES

4

WELLNESS INCENTIVES

Wellness Incentive Program

- Contribution Differential
 - Offer employees the choice to avoid a insurance contribution by completing defined health activities.
 - Those who comply will avoid an increase to insurance premium charge.
 - Those who do not comply will pay the increased insurance premium charge for their health insurance.
- Considerations
 - Participation in the Wellness Incentive Program is voluntary and members must participate each plan year to qualify for the incentive.
 - Only activities completed during the defined time frame (e.g. October 1, 2018 – July 31, 2019) will apply towards the incentive.
 - There must be a reasonable alternative provided for individuals who find it unreasonably difficult to complete any of the health activities due to a medical condition, disability, or if it is medically inadvisable for an individual to complete such requirements. Healthy County can recommend alternative activities.

Recommended 3 year Plan

Activities	Outcome	Reasonable Alternative	Opt- Out
Year 1			
Annual Physical	Complete	n/a	\$25/month towards health benefits
Year 2			
Annual Physical	Complete	n/a	\$25/month towards health benefits
Physical Activity	Complete	n/a	\$25/month towards health benefits
Year 3			
Annual Physical	Complete	n/a	\$25/month towards health benefits
Physical Activity	Complete	Complete 1 Workshop via the Provant portal	\$25/month towards health benefits
Tobacco Affidavit	Outcome	Enroll Tobacco Cessation Coaching with BCBSTX	\$25/month towards health benefits

Caldwell County, Texas
Preliminary Series 2018 Issue Generating \$4,863,000 in Proceeds with No I&S Tax Rate Increase

FOR DISCUSSION PURPOSES ONLY

FYE 9/30	Freeze-Adj. Assessed Valuation	Est. Growth	Existing D/S	Preliminary Series 2018 C/Os			Projected Total D/S	Less: Frozen Tax Revenues	Less: Available Funds	Projected Total Net D/S	Est. I&S Tax Rate	Change
				Deliv: 9/5 Principal	Est. TIC: 3.54% Interest	Total						
2018	\$ 1,884,291,308		\$ 1,217,824	\$ -	\$ -	\$ -	\$ 1,217,824	\$ -	\$ -	\$ 1,217,824	\$ 0.0650	\$ -
2019	2,007,805,184	6.55%	1,218,060	-	159,870	159,870	1,377,930	-	(125,000)	1,252,930	0.0650	0.0000
2020	2,108,195,443	5.00%	1,217,496	-	176,544	176,544	1,394,040	-	(78,000)	1,316,040	0.0650	
2021	2,203,064,238	4.50%	1,215,830	-	176,544	176,544	1,392,374	-	(17,000)	1,375,374	0.0650	
2022	2,296,694,468	4.25%	1,222,462	35,000	176,019	211,019	1,433,480	-	-	1,433,480	0.0650	
2023	2,388,562,247	4.00%	1,226,521	90,000	174,144	264,144	1,490,665	-	-	1,490,665	0.0650	
2024	2,412,447,869	1.00%	1,223,142	110,000	170,594	280,594	1,503,735	-	-	1,503,735	0.0649	
2025	2,436,572,348	1.00%	1,227,153	125,000	165,894	290,894	1,518,047	-	-	1,518,047	0.0649	
2026	2,460,938,072	1.00%	1,224,015	150,000	160,394	310,394	1,534,409	-	-	1,534,409	0.0649	
2027	2,485,547,452	1.00%	784,136	300,000	151,394	451,394	1,235,530	-	-	1,235,530	0.0518	
2028	2,510,402,927	1.00%	762,481	315,000	139,094	454,094	1,216,575	-	-	1,216,575	0.0505	
2029	2,510,402,927	0.00%	764,069	325,000	126,497	451,497	1,215,566	-	-	1,215,566	0.0504	
2030	2,510,402,927	0.00%	668,638	335,000	114,966	449,966	1,118,603	-	-	1,118,603	0.0464	
2031	2,510,402,927	0.00%	671,072	350,000	104,044	454,044	1,125,116	-	-	1,125,116	0.0467	
2032	2,510,402,927	0.00%	667,281	360,000	92,281	452,281	1,119,563	-	-	1,119,563	0.0465	
2033	2,510,402,927	0.00%	-	370,000	79,963	449,963	449,963	-	-	449,963	0.0187	
2034	2,510,402,927	0.00%	-	385,000	66,981	451,981	451,981	-	-	451,981	0.0188	
2035	2,510,402,927	0.00%	-	400,000	53,244	453,244	453,244	-	-	453,244	0.0188	
2036	2,510,402,927	0.00%	-	415,000	38,981	453,981	453,981	-	-	453,981	0.0188	
2037	2,510,402,927	0.00%	-	430,000	23,925	453,925	453,925	-	-	453,925	0.0188	
2038	2,510,402,927	0.00%	-	445,000	8,066	453,066	453,066	-	-	453,066	0.0188	
				\$ 15,310,178	\$ 4,940,000	\$ 2,359,436	\$ 7,299,436	\$ 22,609,614	\$ -	\$ (220,000)	\$ 22,389,614	\$ 0.0000

Assumptions:

- (1) FY 2018 Freeze-Adjusted Assessed Valuation ("AV") taken from the County's adopted 2017-2018 Budget.
- (2) Certified FY 2019 AV provided by the County as of July 24, 2018. Future AV growth shown for purposes of illustration only.
- (3) All financing assumptions are as of July 24, 2018 for purposes of illustration only. Preliminary Series 2018 issue assumes a September 5, 2018 delivery and current market QTEO, "AA-" rates as of July 24, 2018 plus 0.20%.
- (4) Per the "Ad Valorem Tax Revenue Estimation - Tax Computation" analysis in the County's adopted 2017-2018 Budget, no frozen revenues are assumed to be used to pay debt service.
- (5) Available Funds shown above represent the projected amounts needed to hold the I&S tax rate to the FY 2018 level of \$0.0650. This amount could be a combination of delinquent taxes, penalty & interest payments or available debt service fund balance. According to the County's adopted 2017-2018 Budget, the debt service fund is projected to end FY 2018 with \$653,346.
- (6) Est. tax collections rate: 96.00%

Calculation of Available Project Funds

Par Amount of C/Os	\$	4,940,000
Net Premium / (Discount)		53,588
Less: COI & UWs Discount		(125,900)
Less: Rounding / Misc.		(4,688)
Available Project Funds	\$	4,863,000

Caldwell County, Texas
Preliminary \$5,000,000 Series 2018 Issue with No I&S Tax Rate Increase

FOR DISCUSSION PURPOSES ONLY

FYE 9/30	Freeze-Adj. Assessed Valuation	Est. Growth	Existing D/S	Preliminary Series 2018 C/Os			Projected Total D/S	Less: Frozen Tax Revenues	Less: Available Funds	Projected Total Net D/S	Est. I&S Tax Rate	Change
				Deliv: 9/5 Principal	Est. TIC: 3.55% Interest	Total						
2018	\$ 1,884,291,308		\$ 1,217,824	\$ -	\$ -	\$ -	\$ 1,217,824	\$ -	\$ -	\$ 1,217,824	\$ 0.0650	\$ -
2019	2,007,805,184	6.55%	1,218,060	-	161,789	161,789	1,379,849	-	(126,500)	1,253,349	0.0650	0.0000
2020	2,108,195,443	5.00%	1,217,496	-	178,663	178,663	1,396,158	-	(80,000)	1,316,158	0.0650	
2021	2,203,064,238	4.50%	1,215,830	-	178,663	178,663	1,394,493	-	(19,000)	1,375,493	0.0650	
2022	2,296,694,468	4.25%	1,222,462	30,000	178,213	208,213	1,430,674	-	-	1,430,674	0.0649	
2023	2,388,562,247	4.00%	1,226,521	85,000	176,488	261,488	1,488,008	-	-	1,488,008	0.0649	
2024	2,412,447,869	1.00%	1,223,142	105,000	173,113	278,113	1,501,254	-	-	1,501,254	0.0648	
2025	2,436,572,348	1.00%	1,227,153	125,000	168,513	293,513	1,520,665	-	-	1,520,665	0.0650	
2026	2,460,938,072	1.00%	1,224,015	145,000	163,113	308,113	1,532,127	-	-	1,532,127	0.0649	
2027	2,485,547,452	1.00%	784,136	305,000	154,113	459,113	1,243,249	-	-	1,243,249	0.0521	
2028	2,510,402,927	1.00%	762,481	320,000	141,613	461,613	1,224,094	-	-	1,224,094	0.0508	
2029	2,510,402,927	0.00%	764,069	330,000	128,819	458,819	1,222,888	-	-	1,222,888	0.0507	
2030	2,510,402,927	0.00%	668,638	345,000	117,034	462,034	1,130,672	-	-	1,130,672	0.0469	
2031	2,510,402,927	0.00%	671,072	355,000	105,875	460,875	1,131,947	-	-	1,131,947	0.0470	
2032	2,510,402,927	0.00%	667,281	365,000	93,947	458,947	1,126,228	-	-	1,126,228	0.0467	
2033	2,510,402,927	0.00%	-	380,000	81,375	461,375	461,375	-	-	461,375	0.0191	
2034	2,510,402,927	0.00%	-	395,000	68,050	463,050	463,050	-	-	463,050	0.0192	
2035	2,510,402,927	0.00%	-	405,000	54,050	459,050	459,050	-	-	459,050	0.0190	
2036	2,510,402,927	0.00%	-	420,000	39,613	459,613	459,613	-	-	459,613	0.0191	
2037	2,510,402,927	0.00%	-	435,000	24,378	459,378	459,378	-	-	459,378	0.0191	
2038	2,510,402,927	0.00%	-	455,000	8,247	463,247	463,247	-	-	463,247	0.0192	
				\$ 15,310,178	\$ 5,000,000	\$ 2,395,664	\$ 7,395,664	\$ 22,705,842	\$ -	\$ (225,500)	\$ 22,480,342	\$ 0.0000

Assumptions:

- (1) FY 2018 Freeze-Adjusted Assessed Valuation ("AV") taken from the County's adopted 2017-2018 Budget.
- (2) Certified FY 2019 AV provided by the County as of July 24, 2018. Future AV growth shown for purposes of illustration only.
- (3) All financing assumptions are as of July 24, 2018 for purposes of illustration only. Preliminary Series 2018 issue assumes a September 5, 2018 delivery and current market QTEO, "AA-" rates as of July 24, 2018 plus 0.20%.
- (4) Per the "Ad Valorem Tax Revenue Estimation - Tax Computation" analysis in the County's adopted 2017-2018 Budget, no frozen revenues are assumed to be used to pay debt service.
- (5) Available Funds shown above represent the projected amounts needed to hold the I&S tax rate to the FY 2018 level of \$0.0650. This amount could be a combination of delinquent taxes, penalty & interest payments or available debt service fund balance. According to the County's adopted 2017-2018 Budget, the debt service fund is projected to end FY 2018 with \$653,346.
- (6) Est. tax collections rate: 96.00%

Calculation of Available Project Funds

Par Amount of C/Os	\$	5,000,000
Net Premium / (Discount)		52,813
Less: COI & UWs Discount		(127,500)
Less: Rounding / Misc.		-
Available Project Funds	\$	4,925,313

Caldwell County, Texas
Preliminary \$6,000,000 Series 2018 Issue with No I&S Tax Rate Increase

FOR DISCUSSION PURPOSES ONLY

FYE 9/30	Freeze-Adj. Assessed Valuation	Est. Growth	Existing D/S	Preliminary Series 2018 C/Os			Projected Total D/S	Less: Frozen Tax Revenues	Less: Available Funds	Projected Total Net D/S	Est. I&S Tax Rate	Change
				Deliv: 9/5 Principal	Est. TIC: 3.57% Interest	Total						
2018	\$ 1,884,291,308		\$ 1,217,824	\$ -	\$ -	\$ -	\$ 1,217,824	\$ -	\$ -	\$ 1,217,824	\$ 0.0650	\$ -
2019	2,007,805,184	6.55%	1,218,060	-	195,668	195,668	1,413,728	-	(160,000)	1,253,728	0.0650	0.0000
2020	2,108,195,443	5.00%	1,217,496	-	216,075	216,075	1,433,571	-	(118,000)	1,315,571	0.0650	
2021	2,203,064,238	4.50%	1,215,830	-	216,075	216,075	1,431,905	-	(57,000)	1,374,905	0.0650	
2022	2,296,694,468	4.25%	1,222,462	-	216,075	216,075	1,438,537	-	(5,000)	1,433,537	0.0650	
2023	2,388,562,247	4.00%	1,226,521	45,000	215,175	260,175	1,486,696	-	-	1,486,696	0.0648	
2024	2,412,447,869	1.00%	1,223,142	70,000	212,875	282,875	1,506,017	-	-	1,506,017	0.0650	
2025	2,436,572,348	1.00%	1,227,153	80,000	209,875	289,875	1,517,028	-	-	1,517,028	0.0649	
2026	2,460,938,072	1.00%	1,224,015	105,000	206,175	311,175	1,535,190	-	-	1,535,190	0.0650	
2027	2,485,547,452	1.00%	784,136	385,000	196,375	581,375	1,365,511	-	-	1,365,511	0.0572	
2028	2,510,402,927	1.00%	762,481	400,000	180,675	580,675	1,343,156	-	-	1,343,156	0.0557	
2029	2,510,402,927	0.00%	764,069	420,000	164,275	584,275	1,348,344	-	-	1,348,344	0.0559	
2030	2,510,402,927	0.00%	668,638	435,000	148,534	583,534	1,252,172	-	-	1,252,172	0.0520	
2031	2,510,402,927	0.00%	671,072	450,000	133,881	583,881	1,254,953	-	-	1,254,953	0.0521	
2032	2,510,402,927	0.00%	667,281	465,000	118,722	583,722	1,251,003	-	-	1,251,003	0.0519	
2033	2,510,402,927	0.00%	-	480,000	102,775	582,775	582,775	-	-	582,775	0.0242	
2034	2,510,402,927	0.00%	-	495,000	86,013	581,013	581,013	-	-	581,013	0.0241	
2035	2,510,402,927	0.00%	-	515,000	68,338	583,338	583,338	-	-	583,338	0.0242	
2036	2,510,402,927	0.00%	-	535,000	49,963	584,963	584,963	-	-	584,963	0.0243	
2037	2,510,402,927	0.00%	-	550,000	30,631	580,631	580,631	-	-	580,631	0.0241	
2038	2,510,402,927	0.00%	-	570,000	10,331	580,331	580,331	-	-	580,331	0.0241	
			\$ 15,310,178	\$ 6,000,000	\$ 2,978,505	\$ 8,978,505	\$ 24,288,684	\$ -	\$ (340,000)	\$ 23,948,684		\$ 0.0000

Assumptions:

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- (3) All financing assumptions are as of July 24, 2018 for purposes of illustration only. Preliminary Series 2018 issue assumes a September 5, 2018 delivery and current market QTFO, "AA-" rates as of July 24, 2018 plus 0.20%.
- (4) Per the "Ad Valorem Tax Revenue Estimation - Tax Computation" analysis in the County's adopted 2017-2018 Budget, no frozen revenues are assumed to be used to pay debt service.
- (5) Available Funds shown above represent the projected amounts needed to hold the I&S tax rate to the FY 2018 level of \$0.0650. This amount could be a combination of delinquent taxes, penalty & interest payments or available debt service fund balance. According to the County's adopted 2017-2018 Budget, the debt service fund is projected to end FY 2018 with \$653,346.
- (6) Est. tax collections rate: 96.00%

Calculation of Available Project Funds

Par Amount of C/Os	\$	6,000,000
Net Premium / (Discount)		62,145
Less: COI & UWs Discount		(141,000)
Less: Rounding / Misc.		-
Available Project Funds	\$	5,921,145

Caldwell County, Texas
Preliminary Series 2018 Issue Generating \$4,863,000 in Proceeds with No I&S Tax Rate Increase

FOR DISCUSSION PURPOSES ONLY

FYE 9/30	Freeze-Adj. Assessed Valuation	Est. Growth	Existing D/S	Preliminary Series 2018 C/Os			Projected Total D/S	Less: Frozen Tax Revenues	Less: Available Funds	Projected Total Net D/S	Est. I&S Tax Rate	Change
				Deliv: 9/5 Principal	Est. TIC: 3.54% Interest	Total						
2018	\$ 1,884,291,308		\$ 1,217,824	\$ -	\$ -	\$ -	\$ 1,217,824	\$ -	\$ -	\$ 1,217,824	\$ 0.0650	\$ -
2019	2,007,805,184	6.55%	1,218,060	-	159,870	159,870	1,377,930	-	(125,000)	1,252,930	0.0650	0.0000
2020	2,108,195,443	5.00%	1,217,496	-	176,544	176,544	1,394,040	-	(78,000)	1,316,040	0.0650	
2021	2,203,064,238	4.50%	1,215,830	-	176,544	176,544	1,392,374	-	(17,000)	1,375,374	0.0650	
2022	2,296,694,468	4.25%	1,222,462	35,000	176,019	211,019	1,433,480	-	-	1,433,480	0.0650	
2023	2,388,562,247	4.00%	1,226,521	90,000	174,144	264,144	1,490,665	-	-	1,490,665	0.0650	
2024	2,412,447,869	1.00%	1,223,142	110,000	170,594	280,594	1,503,735	-	-	1,503,735	0.0649	
2025	2,436,572,348	1.00%	1,227,153	125,000	165,894	290,894	1,518,047	-	-	1,518,047	0.0649	
2026	2,460,938,072	1.00%	1,224,015	150,000	160,394	310,394	1,534,409	-	-	1,534,409	0.0649	
2027	2,485,547,452	1.00%	784,136	300,000	151,394	451,394	1,235,530	-	-	1,235,530	0.0518	
2028	2,510,402,927	1.00%	762,481	315,000	139,094	454,094	1,216,575	-	-	1,216,575	0.0505	
2029	2,510,402,927	0.00%	764,069	325,000	126,497	451,497	1,215,566	-	-	1,215,566	0.0504	
2030	2,510,402,927	0.00%	668,638	335,000	114,966	449,966	1,118,603	-	-	1,118,603	0.0464	
2031	2,510,402,927	0.00%	671,072	350,000	104,044	454,044	1,125,116	-	-	1,125,116	0.0467	
2032	2,510,402,927	0.00%	667,281	360,000	92,281	452,281	1,119,563	-	-	1,119,563	0.0465	
2033	2,510,402,927	0.00%	-	370,000	79,963	449,963	449,963	-	-	449,963	0.0187	
2034	2,510,402,927	0.00%	-	385,000	66,981	451,981	451,981	-	-	451,981	0.0188	
2035	2,510,402,927	0.00%	-	400,000	53,244	453,244	453,244	-	-	453,244	0.0188	
2036	2,510,402,927	0.00%	-	415,000	38,981	453,981	453,981	-	-	453,981	0.0188	
2037	2,510,402,927	0.00%	-	430,000	23,925	453,925	453,925	-	-	453,925	0.0188	
2038	2,510,402,927	0.00%	-	445,000	8,066	453,066	453,066	-	-	453,066	0.0188	
			\$ 15,310,178	\$ 4,940,000	\$ 2,359,436	\$ 7,299,436	\$ 22,609,614	\$ -	\$ (220,000)	\$ 22,389,614		\$ 0.0000

Assumptions:

- (1) FY 2018 Freeze-Adjusted Assessed Valuation ("AV") taken from the County's adopted 2017-2018 Budget.
- (2) Certified FY 2019 AV provided by the County as of July 24, 2018. Future AV growth shown for purposes of illustration only.
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- (6) Est. tax collections rate: 96.00%

Calculation of Available Project Funds

Par Amount of C/Os	\$	4,940,000
Net Premium / (Discount)		53,588
Less: COI & UWs Discount		(125,900)
Less: Rounding / Misc.		(4,688)
Available Project Funds	\$	4,863,000

Caldwell County, Texas
Preliminary \$5,000,000 Series 2018 Issue with No I&S Tax Rate Increase

FOR DISCUSSION PURPOSES ONLY

FYE 9/30	Freeze-Adj. Assessed Valuation	Est. Growth	Existing D/S	Preliminary Series 2018 C/Os			Projected Total D/S	Less: Frozen Tax Revenues	Less: Available Funds	Projected Total Net D/S	Est. I&S Tax Rate	Change
				Deliv: 9/5 Principal	Est. TIC: 3.55% Interest	Total						
2018	\$ 1,884,291,308		\$ 1,217,824	\$ -	\$ -	\$ -	\$ 1,217,824	\$ -	\$ -	\$ 1,217,824	\$ 0.0650	\$ -
2019	2,007,805,184	6.55%	1,218,060	-	161,789	161,789	1,379,849	-	(126,500)	1,253,349	0.0650	0.0000
2020	2,108,195,443	5.00%	1,217,496	-	178,663	178,663	1,396,158	-	(80,000)	1,316,158	0.0650	
2021	2,203,064,238	4.50%	1,215,830	-	178,663	178,663	1,394,493	-	(19,000)	1,375,493	0.0650	
2022	2,296,694,468	4.25%	1,222,462	30,000	178,213	208,213	1,430,674	-	-	1,430,674	0.0649	
2023	2,388,562,247	4.00%	1,226,521	85,000	176,488	261,488	1,488,008	-	-	1,488,008	0.0649	
2024	2,412,447,869	1.00%	1,223,142	105,000	173,113	278,113	1,501,254	-	-	1,501,254	0.0648	
2025	2,436,572,348	1.00%	1,227,153	125,000	168,513	293,513	1,520,665	-	-	1,520,665	0.0650	
2026	2,460,938,072	1.00%	1,224,015	145,000	163,113	308,113	1,532,127	-	-	1,532,127	0.0649	
2027	2,485,547,452	1.00%	784,136	305,000	154,113	459,113	1,243,249	-	-	1,243,249	0.0521	
2028	2,510,402,927	1.00%	762,481	320,000	141,613	461,613	1,224,094	-	-	1,224,094	0.0508	
2029	2,510,402,927	0.00%	764,069	330,000	128,819	458,819	1,222,888	-	-	1,222,888	0.0507	
2030	2,510,402,927	0.00%	668,638	345,000	117,034	462,034	1,130,672	-	-	1,130,672	0.0469	
2031	2,510,402,927	0.00%	671,072	355,000	105,875	460,875	1,131,947	-	-	1,131,947	0.0470	
2032	2,510,402,927	0.00%	667,281	365,000	93,947	458,947	1,126,228	-	-	1,126,228	0.0467	
2033	2,510,402,927	0.00%	-	380,000	81,375	461,375	461,375	-	-	461,375	0.0191	
2034	2,510,402,927	0.00%	-	395,000	68,050	463,050	463,050	-	-	463,050	0.0192	
2035	2,510,402,927	0.00%	-	405,000	54,050	459,050	459,050	-	-	459,050	0.0190	
2036	2,510,402,927	0.00%	-	420,000	39,613	459,613	459,613	-	-	459,613	0.0191	
2037	2,510,402,927	0.00%	-	435,000	24,378	459,378	459,378	-	-	459,378	0.0191	
2038	2,510,402,927	0.00%	-	455,000	8,247	463,247	463,247	-	-	463,247	0.0192	
			\$ 15,310,178	\$ 5,000,000	\$ 2,395,664	\$ 7,395,664	\$ 22,705,842	\$ -	\$ (225,500)	\$ 22,480,342		\$ 0.0000

Assumptions:

- (1) FY 2018 Freeze-Adjusted Assessed Valuation ("AV") taken from the County's adopted 2017-2018 Budget.
- (2) Certified FY 2019 AV provided by the County as of July 24, 2018. Future AV growth shown for purposes of illustration only.
- (3) All financing assumptions are as of July 24, 2018 for purposes of illustration only. Preliminary Series 2018 issue assumes a September 5, 2018 delivery and current market QTEO, "AA-" rates as of July 24, 2018 plus 0.20%.
- (4) Per the "Ad Valorem Tax Revenue Estimation - Tax Computation" analysis in the County's adopted 2017-2018 Budget, no frozen revenues are assumed to be used to pay debt service.
- (5) Available Funds shown above represent the projected amounts needed to hold the I&S tax rate to the FY 2018 level of \$0.0650. This amount could be a combination of delinquent taxes, penalty & interest payments or available debt service fund balance. According to the County's adopted 2017-2018 Budget, the debt service fund is projected to end FY 2018 with \$653,346.
- (6) Est. tax collections rate: 96.00%

Calculation of Available Project Funds

Par Amount of C/Os	\$	5,000,000
Net Premium / (Discount)		52,813
Less: COI & UWs Discount		(127,500)
Less: Rounding / Misc.		-
Available Project Funds	\$	4,925,313

Caldwell County, Texas
Preliminary \$6,000,000 Series 2018 Issue with No I&S Tax Rate Increase

FOR DISCUSSION PURPOSES ONLY

FYE 9/30	Freeze-Adj. Assessed Valuation	Est. Growth	Existing D/S	Preliminary Series 2018 C/Os			Projected Total D/S	Less: Frozen Tax Revenues	Less: Available Funds	Projected Total Net D/S	Est. I&S Tax Rate	Change
				Deliv: 9/5 Principal	Est. TIC: 3.57% Interest	Total						
2018	\$ 1,884,291,308		\$ 1,217,824	\$ -	\$ -	\$ -	\$ 1,217,824	\$ -	\$ -	\$ 1,217,824	\$ 0.0650	\$ -
2019	2,007,805,184	6.55%	1,218,060	-	195,668	195,668	1,413,728	-	(160,000)	1,253,728	0.0650	0.0000
2020	2,108,195,443	5.00%	1,217,496	-	216,075	216,075	1,433,571	-	(118,000)	1,315,571	0.0650	
2021	2,203,064,238	4.50%	1,215,830	-	216,075	216,075	1,431,905	-	(57,000)	1,374,905	0.0650	
2022	2,296,694,468	4.25%	1,222,462	-	216,075	216,075	1,438,537	-	(5,000)	1,433,537	0.0650	
2023	2,388,562,247	4.00%	1,226,521	45,000	215,175	260,175	1,486,696	-	-	1,486,696	0.0648	
2024	2,412,447,869	1.00%	1,223,142	70,000	212,875	282,875	1,506,017	-	-	1,506,017	0.0650	
2025	2,436,572,348	1.00%	1,227,153	80,000	209,875	289,875	1,517,028	-	-	1,517,028	0.0649	
2026	2,460,938,072	1.00%	1,224,015	105,000	206,175	311,175	1,535,190	-	-	1,535,190	0.0650	
2027	2,485,547,452	1.00%	784,136	385,000	196,375	581,375	1,365,511	-	-	1,365,511	0.0572	
2028	2,510,402,927	1.00%	762,481	400,000	180,675	580,675	1,343,156	-	-	1,343,156	0.0557	
2029	2,510,402,927	0.00%	764,069	420,000	164,275	584,275	1,348,344	-	-	1,348,344	0.0559	
2030	2,510,402,927	0.00%	668,638	435,000	148,534	583,534	1,252,172	-	-	1,252,172	0.0520	
2031	2,510,402,927	0.00%	671,072	450,000	133,881	583,881	1,254,953	-	-	1,254,953	0.0521	
2032	2,510,402,927	0.00%	667,281	465,000	118,722	583,722	1,251,003	-	-	1,251,003	0.0519	
2033	2,510,402,927	0.00%	-	480,000	102,775	582,775	582,775	-	-	582,775	0.0242	
2034	2,510,402,927	0.00%	-	495,000	86,013	581,013	581,013	-	-	581,013	0.0241	
2035	2,510,402,927	0.00%	-	515,000	68,338	583,338	583,338	-	-	583,338	0.0242	
2036	2,510,402,927	0.00%	-	535,000	49,963	584,963	584,963	-	-	584,963	0.0243	
2037	2,510,402,927	0.00%	-	550,000	30,631	580,631	580,631	-	-	580,631	0.0241	
2038	2,510,402,927	0.00%	-	570,000	10,331	580,331	580,331	-	-	580,331	0.0241	
			\$ 15,310,178	\$ 6,000,000	\$ 2,978,505	\$ 8,978,505	\$ 24,288,684	\$ -	\$ (340,000)	\$ 23,948,684		\$ 0.0000

Assumptions:

- (1) FY 2018 Freeze-Adjusted Assessed Valuation ("AV") taken from the County's adopted 2017-2018 Budget.
- (2) Certified FY 2019 AV provided by the County as of July 24, 2018. Future AV growth shown for purposes of illustration only.
- (3) All financing assumptions are as of July 24, 2018 for purposes of illustration only. Preliminary Series 2018 issue assumes a September 5, 2018 delivery and current market QTEO, "AA-" rates as of July 24, 2018 plus 0.20%.
- (4) Per the "Ad Valorem Tax Revenue Estimation - Tax Computation" analysis in the County's adopted 2017-2018 Budget, no frozen revenues are assumed to be used to pay debt service.
- (5) Available Funds shown above represent the projected amounts needed to hold the I&S tax rate to the FY 2018 level of \$0.0650. This amount could be a combination of delinquent taxes, penalty & interest payments or available debt service fund balance. According to the County's adopted 2017-2018 Budget, the debt service fund is projected to end FY 2018 with \$653,346.
- (6) Est. tax collections rate: 96.00%

Calculation of Available Project Funds

Par Amount of C/Os	\$	6,000,000
Net Premium / (Discount)		62,145
Less: COI & UWs Discount		(141,000)
Less: Rounding / Misc.		-
Available Project Funds	\$	5,921,145