Exhibit A

County of El Paso, Texas

2023 Renewal Summary

Policy 643895

Thank you for choosing Standard Insurance Company (The Standard) as your employee benefits partner since January 1, 2006. We appreciate your business and the opportunity to renew our commitment. We strive to provide County of El Paso, Texas and your employees outstanding value, expertise and personal service.

As always, our goal is to help you take care of your business and your employees. Our team remains committed to helping you achieve strategic goals for your benefits program, streamline administration and increase employee satisfaction. In short — better results with less noise. Thank you again for your continued business.

Our Approach to Renewals — Continued Partnership

The renewal rates for your Group Disability insurance will be effective January 1, 2023.

In designing fair renewal pricing, we may review three components of rating:

1. **The Manual Rate**: We use your current census file demographics, plan design, industry and location to determine a rate for your coverage based on The Standard's book of business of other similar customers. We do this for groups of all sizes.

2. **The Experience Rate**: In addition, we may use your past claims history to help us determine your renewal rates. Whether we use your claims history — or don't include it — depends on the size of your group and the lines of coverage inforce. Especially for large groups, past claims experience can be a fair and useful predictor of future liability.

3. **The Blended Rate**: If applicable, we use a formula to determine how credible your Experience Rate is in predicting your future claims cost and blend it with your Manual Rate. This produces a Blended Rate that we use to determine your final renewal pricing.

In this package, you'll see an experience table if we've used your claims history in our renewal pricing for a particular line of coverage. Otherwise, your renewal pricing is based solely on your manual rate.

Please consider this renewal package the next step in our ongoing conversation about how we can best meet your needs. We may be able to work together to help you get more value out of your benefits program or reduce overall costs. We'd be happy to re-evaluate your plan design and benefits usage and discuss your options.

Your Long Term Disability Renewal

The Standard's Long Term Disability insurance helps your employees protect a portion of their incomes. Our holistic approach can also support productivity by helping employees stay at or return to work.

This coverage includes a Reasonable Accommodation Expense Benefit, which reimburses employers for approved workplace modifications of up to $25,000 that enable disabled employees to return to or remain at work. The Reasonable Accommodation Expense Benefit is separate from the LTD benefit payment.

Census Demographics for Long Term Disability

Categories	Prior Calculation	Current Calculation	Change
Female Lives	293	246	-47
Male Lives	382	317	-65
Benefit Volume	$3,309,411	$2,741,553	$-567,858
% Benefit Volume Age 50 +	30%	29%	-1%

Experience Data for Long Term Disability

Components	From January 1, 2018 through April 30, 2022
Adjusted Premium	$814,637
Incurred Claims	$522,571
Number of Active Claims	2
Number of Closed Claims	4
Experience Rate	0.46
Credibility	36.00%
Manual Rate	1.00
Blended Rate *	0.80

* Blended Rate = (Experience Rate) (Credibility) + (Manual Rate) (1-Credibility)

Based on our thorough analysis of the plan and future expected claim experience, we're offering the renewal rate[s] listed below.

Age Graded Rates for Long Term Disability:

Age Band	Current Rate *	Renewal Rate *	Volume	Monthly Premium Change **
0 – 24	$0.120	$0.114	$36,817	$0
25 – 29	$0.120	$0.114	$217,014	$0
30 – 34	$0.190	$0.181	$445,093	$0
35 – 39	$0.280	$0.266	$513,374	$0
40 – 44	$0.400	$0.380	$384,458	$0
45 – 49	$0.580	$0.551	$359,483	$0
50 – 54	$0.860	$0.817	$382,901	$0
55 – 59	$1.150	$1.093	$250,859	$0
60 – 64	$1.180	$1.121	$113,969	$0
65 – 69	$1.250	$1.188	$37,585	$0
70 and over	$1.600	$1.520	$0	$0
		Total Monthly Premium Change:		$0

* Rate mode is Percent of Insured Earnings

** Final premium change will be determined based on your group's composition at billing time

Rate will be guaranteed for 3 years until January 1, 2026.

Your Short Term Disability Renewal

Our approach to your Disability insurance focuses on creating a circle of support for your employees. We strive to make prompt claim decisions to help ensure employees with complex claims get the help they need to return to work.

Census Demographics for Short Term Disability

Categories	Prior Calculation	Current Calculation	Change
Female Lives	201	322	121
Male Lives	203	350	147
Benefit Volume	$249,543	$420,642	$171,099
% Benefit Volume Age 50 +	31%	28%	-3%

Experience Data for Short Term Disability

Components	From January 1, 2020 through April 30, 2022
Adjusted Premium	$247,023
Incurred Claims	$183,287
Number of Active Claims	0
Number of Closed Claims	42
Experience Rate	0.22
Credibility	100%
Manual Rate	0.40
Blended Rate *	0.22

* Blended Rate = (Experience Rate) (Credibility) + (Manual Rate) (1-Credibility)

Based on our thorough analysis of the plan and future expected claim experience, we're offering the renewal rate[s] listed below.

Age Graded Rates for Short Term Disability Plan 1:

Age Band	Current Rate *	Renewal Rate *	Volume	Monthly Premium Change **
0 – 29	$0.236	$0.224	$26,191	$0
30 – 34	$0.255	$0.242	$38,178	$0
35 – 39	$0.175	$0.166	$45,377	$0
40 – 44	$0.143	$0.136	$34,042	$0
45 – 49	$0.165	$0.157	$35,205	$0
50 – 54	$0.187	$0.178	$24,769	$0
55 – 59	$0.253	$0.240	$17,894	$0
60 – 64	$0.313	$0.297	$9,624	$0
65 – 69	$0.313	$0.297	$7,090	$0
70 – 74	$0.313	$0.297	$0	$0
75 and over	$0.313	$0.297	$0	$0
		Total Monthly Premium Change:		$0

Age Graded Rates for Short Term Disability Plan 2:

Age Band	Current Rate *	Renewal Rate *	Volume	Monthly Premium Change **
0 – 29	$0.199	$0.189	$19,743	$0
30 – 34	$0.214	$0.203	$30,460	$0
35 – 39	$0.143	$0.136	$31,229	$0
40 – 44	$0.114	$0.108	$18,473	$0
45 – 49	$0.130	$0.124	$23,416	$0
50 – 54	$0.148	$0.141	$25,277	$0
55 – 59	$0.201	$0.191	$16,915	$0
60 – 64	$0.247	$0.235	$11,845	$0
65 – 69	$0.247	$0.235	$4,082	$0
70 – 74	$0.247	$0.235	$829	$0
75 and over	$0.247	$0.235	$0	$0
		Total Monthly Premium Change:		$0

* Rate mode is Per $10.00 of Benefit

** Final premium change will be determined based on your group's composition at billing time

Rate will be guaranteed for 3 years until January 1, 2026.

The Standard is committed to helping you provide innovative benefits programs that support your employees' needs. We want to make sure you're aware of the services offered with your STD plan as outlined below.

Health Advocacy Select

When employees are receiving disability benefits, we can help them navigate the health care system with Health Advocacy Select, a service provided through a partnership with Health Advocate, a leading health assistance and support company. This highly personalized service offers employees a dedicated personal health advocate who can assist with a wide range of health care issues, from medical paperwork to scheduling appointments and getting second opinions.

Thank You and Next Steps

We appreciate the opportunity to continue our partnership with County of El Paso, Texas.

A summary of our Renewal Offer is in the chart below. Thank you for allowing Standard Insurance Company the opportunity to support your insurance needs.

Product & Services *	Through 12/31/22	Effective 01/01/23
LTD	Rate Varies	Rate Varies
STD	Rate Varies	Rate Varies
Health Advocacy Select	Included in rates for STD	Included in rates for STD

*The above shown rates are monthly, though your billing may vary by plan. LTD classes 1 and 3 are billed on a bi-weekly basis, while LTD class 2 is billed on a monthly basis. Your STD plan is billed on a bi-weekly basis.

Please note: The Standard recently had an opportunity to provide County of El Paso, Texas with a quote for Group Life Insurance, effective 1/1/2023. Should you select The Standard to administer Life insurance for your employees, we can offer a 5% discount to your Long Term Disability and Short Term Disability rates, shown above on this renewal letter.

You can count on us to help you retain and attract employees by providing the benefits and services they value – now and for years to come. We're always available to address any questions you have about this renewal or for any service needs. Please reach out to the Dallas group office at (972) 943-2902 and we'll be happy to help.