AMWINS
GROUP BENEFITS

Texas House Bill 4144 Critical Illness Solution

In Partnership with MetLife / Policyholder TML Risk Pool

▶ Frequently Asked Questions

For more information about the **TML Risk Pool**'s Insured Solution through **MetLife**, please contact **Amwins** at **800.313.7008**, or **texashb4144@amwins.com**.

What is Texas House Bill 4144 (HB4144)?

HB4144 requires certain Texas political subdivisions to provide financial protection for eligible retired peace officers and/or firefighters who develop certain serious health conditions within three years after retirement.
Full text of the act can be found here

Does HB4144 apply to all political subdivisions?

No, it only applies to those with at least 50 firefighters and/or peace officers.

What benefit is required to be provided by the political subdivision?

The political subdivision must provide a critical illness supplemental income benefit, or comparable health coverage, if a firefighter or peace officer is diagnosed with a specified health condition or disease no later than the third anniversary following retirement. The value of the supplemental income benefit is the lesser of the employee's final year of salary or $100,000.

What specific conditions or diseases are mandated for coverage by HB4144?

The law mandates conditions explicitly listed in HB4144 including:

- Cancer that originates at the stomach, colon, rectum, skin, prostate, testes, or brain
- Non-Hodgkin's lymphoma
- Multiple myeloma
- Malignant melanoma
- Renal cell carcinoma
- Heart attack
- Stroke

Do I have to change my provider to participate in the program?

No changes to your current insurance programs or health care providers are required.
This fully insured program operates independently of all other insurance coverage.

Who is responsible for offering the required benefit?

The employing political subdivision is required to offer the benefit and the amount is the lesser of:

- The retiree's final annual salary, or $100,000
- The statutory maximum benefit is 7x the initial benefit.

Can a political subdivision self-fund this requirement?

Yes. The employing political subdivision may: Self-fund the benefit, or purchase an insured solution, such as the MetLife program administered by Amwins.

How long is the political subdivision responsible for the coverage?

The employing political subdivision's obligation continues for 36 months following retirement, regardless of the date of diagnosis, provided the diagnosis occurs within that period.

Who are the key partners in this solution?

- **TML Risk Pool** (Texas Municipal League Intergovernmental Risk Pool) – Policyholder Entity
- **MetLife** – Insurance carrier providing the Critical Illness product
- **Amwins** – Exclusive third-party administrator (implementation, eligibility, billing, support)

Does the solution comply with HB4144?

Yes, MetLife has designed a program to match the letter of the law.

Was the TML Risk Pool solution competitively procured?

Yes. It was competitively procured by the consultant and approved by the Pool's Trustees.

Do political subdivisions need to be members of the TML Risk Pool to access the solution?

Yes. Membership in the TML Risk Pool is required, though non-members may join solely for HB4144 participation. Current members must execute a coverage-specific interlocal agreement.

How does an entity join the TML Risk Pool for this program?

The joining process is administered by the TML Risk Pool. Membership confirmation flows from the TML Risk Pool to Amwins for onboarding.

Is the MetLife solution a Fully Insured Product?

Yes. It is fully insured and includes a four-year rate guarantee.

Is underwriting required?

No medical underwriting is required. The plan and rates are the same for all participating entities.

Who is eligible for coverage?

Retired peace officers and firefighters who meet HB4144 eligibility criteria and retire from a participating political subdivision on or after January 1, 2026.

Are dependents or spouses covered?

No. This offering provides retiree-only Critical Illness coverage.

What is the benefit amount to be paid by MetLife if a retiree is diagnosed with a critical illness?

The benefit amount is the lesser of:

- The retiree's final annual salary, or $100,000
- The statutory maximum benefit is 7x the initial benefit

How are rates structured?

Rates are age-banded and calculated per $1,000 of covered salary, up to a maximum salary of $100,000.

May retirees "age up" into new rate brackets?

Yes. Attained-age rate adjustments occur on the TML Risk Pool master policy anniversary date. Not on the anniversary of the individual retiree's effective date.

Can retirees change their benefit amount?

No. The benefit is fixed based on final salary and cannot be changed once issued (except for optional portability after the 3-year period, if applicable).

Is porting or converting coverage an option after 36 months?

Portability and conversion options are currently under review with MetLife. Preliminary guidance suggests these options may be available; however, final workflows, forms, and communication timing are still being finalized by MetLife and AGBL.

Who will send termination or conversion notices?

Amwins is responsible for all termination and conversion notices. After receiving notice from the employing entity, Amwins issues notices approximately 90 days prior to termination and ensures compliance with Texas law requiring notification within 30 days after termination.

What does implementation process include?

1. Political subdivision executes interlocal with the TML Risk Pool.
2. Amwins presents the opportunity and manages application submission.
3. Amwins prepares the rated brochure; MetLife approves.
4. Entity signs a Participation Agreement (MetLife to provide).
5. Amwins sets up the entity in the TPA system.
6. Implementation call is scheduled to confirm:
   - Eligibility file format
   - Billing preferences
   - Contacts and communication workflow
   - Monthly eligibility and billing begin

Who handles administrative tasks?

Amwins handles the following:

- Implementation & onboarding
- Eligibility file management
- Billing and premium administration
- Administrative customer service

MetLife handles the following:

- Policy Issuance
- Claims Administration
- Claimant Support

What eligibility data is required?

Once the interlocal agreement is executed, the political subdivision must submit the following information:

- Entity identifier
- Retiree name
- SSN
- Last annual salary
- Retirement date
- Coverage effective date
- Termination date (calculated based on 36 months)

How are data files managed?

A consolidated entity-level file is preferred. Amwins manages the receipt and processing of all eligibility data, and manual remittance is offered for smaller entities as necessary.

How many municipalities are expected to participate?
We expect approximately 200 participating entities.

Who is billed?
Billing is issued directly to individual municipalities and counties rather than to the TML Risk Pool.

How often are invoices sent?
Amwins issues invoices on a monthly basis.

How do entities pay?
Entities may pay by check, ACH/bank draft, or eBill payment portal.

Who handles Critical Illness claims?
All Critical Illness claims are administered by MetLife.

Who supports retirees with claim questions?
MetLife provides support for benefit and claim-related questions, while Amwins handles eligibility and billing questions from participating entities.

What documentation do retirees receive?
Entities will receive the policy and Critical Illness packet, which they will distribute to eligible retirees.

Will the TML Risk Pool host program documents on their website?
Yes. The TML Risk Pool website will host key program materials such as:

- Brochure
- Participation Agreement
- File specifications
- Contacts
- Policy documents will be accessible on the TML Risk Pool website.

What reporting is available?
Available reporting includes premium paid versus billed reconciliations and monthly member and coverage backup reports.

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