AMWINS
GROUP BENEFITS

Texas House Bill 4144 (HB4144) Insurance Solution

In Partnership with MetLife / Policyholder TML Risk Pool

Overview of Texas HB4144

Texas House Bill 4144 mandates Texas political subdivisions with at least 50 Firefighters or Peace Officers to provide financial protection, for eligible first responders retiring on or after 1/1/26, who develop certain serious health conditions within three years of retirement. These include certain cancers, stroke and heart attack, as defined in HB4144.

MetLife* and **Amwins**, after a full RFP and market analysis, have partnered to deliver the market-leading Critical Illness solution for public entities in the State of Texas. MetLife will provide the fully insured solution, Amwins will provide the benefit administration support, and the **TML Risk Pool** serves as the master policyholder..

MetLife's Insured Solution

MetLife has designed a **Critical Illness insurance product** tailored to meet HB4144 coverage requirements.**

Key elements of the solution include:

- **Employer paid coverage** offered to eligible retirees of cities, counties, and other political subdivisions for 3 years.
- **Covered conditions** are based on HB4144 requirements, which include cancer[1], heart attack[2], and strokes.
- **Benefit level** follows the statutory requirement, the lesser of the retiree's final salary or $100,000.
- **The benefit maximum** is payable up to 7 times the benefit level per category. *See coverage benefit summary for more details.*
- **All political subdivisions required to comply** with HB4144 will have access to this benefit. This policy is not restricted to current TML Risk Pool members.
- **Non-members of TML Risk Pool who wish to obtain this coverage** may join TML Risk Pool through a simplified process, solely for the purpose of obtaining coverage to satisfy the mandate under Texas House Bill 4144.
- **Fully Insured Premium will be collected** on a monthly basis, with no advance payment required.
- **MetLife has agreed to allow temporary retroactive coverage** to 1/1/26 solely to address the delayed regulatory approval. Coverage for any eligible retired firefighter or peace officer will begin on the later of 1/1/2026, or the individual's actual retirement date.
- **Amwins will serve as the benefit administrator** for all recordkeeping functions. Services include: Marketing, Implementation, Enrollment, Eligibility Management, Billing & Premium Administration, Broker & Underlying Client Support
- **Brokers and Consultants** – This product is also available to any broker or consulting firm and their clients who must comply with HB4144.

For Marketing Support and Additional Information,
Contact Amwins TX HB4144 Support Team

txhb4144@amwins.com
800.313.7008

AMWINS
GROUP BENEFITS

Texas House Bill 4144 (HB4144) Insurance Solution

Footnotes

1. Please review the certificate for specific information about cancer benefits. Not all types of cancer are covered.

2. The Heart Attack Covered Condition pays a benefit for the occurrence of a myocardial infarction, subject to the terms of the certificate. A myocardial infarction does not include sudden cardiac arrest

* METLIFE CRITICAL ILLNESS INSURANCE (CII) IS A LIMITED BENEFIT GROUP INSURANCE POLICY. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. MetLife's Critical Illness Insurance is not intended to be a substitute for Medical Coverage providing benefits for medical treatment, including hospital, surgical and medical expenses. MetLife's Critical Illness Insurance does not provide reimbursement for such expenses. A more detailed description of the benefits, limitations, and exclusions applicable to MetLife's CII product can be found in the applicable Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. For complete details of coverage and availability, please refer to the group policy form GPNP15-3T-CI-TRUST-NER or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York

** The product has been approved by the State of Texas Department of Insurance.