



REQUEST FOR PROPOSALS

The City of Edinburg is soliciting sealed Request for Proposals; hereinafter referred to as RFP, to be received by the City Secretary's Office located at 415 W. University Drive, Edinburg, Texas 78541. City of Edinburg normal business days are Monday through Friday between the hours of 8:00 a.m. to 5:00 p.m. and shall be closed on recognized holidays.

RFP'S will be received until **3:00 p.m. Central Time, on Monday, July 23, 2018**, shortly thereafter all submitted RFPs will be gathered and taken to the Edinburg City Hall Community Room, 1st Floor, to be publicly opened and read aloud. Any RFP received after the closing time will not be accepted and will be returned to the submitter unopened. It is the responsibility of the submitter to see that any RFP submitted shall have sufficient time to be received by the City Secretary's Office prior to the RFP opening date and time. The receiving time in the City Secretary's Office will be the governing time for acceptability of the RFP's. RFP's will not be accepted by telephone or facsimile machine. All RFP'S must bear original signatures and figures. The RFP shall be for:

RFP #: 2018-024 VOLUNTARY EMPLOYEE BENEFITS PRODUCTS

If you have any questions or require additional information regarding this RFP, please contact Ms. Lorena Fuentes, Purchasing Agent, at (956) 388-1895 Ext. 8972 or via email at lfuentes@cityofedinburg.com.

Hand Delivered RFP'S:

415 W. University Drive
c/o City Secretary Department (1st Floor)

If using Land Courier (i.e.FedEx, UPS):

City of Edinburg
c/o City Secretary
415 W. University Drive
Edinburg, Texas 78541

If Mailing Proposals:

City of Edinburg
c/o City Secretary
P.O. Box 1079
Edinburg, Texas 78540-1079

The City of Edinburg reserves the right to refuse and reject any or all RFP's and to waive any or all formalities or technicalities and to accept the RFP deemed most advantageous to the City, and hold the RFP's for a period of **60** days without taking action.

RFP's must be submitted in an envelope sealed with tape and prominently marked on the lower left hand corner of the envelope with corresponding RFP number and title.

Please read your requirements thoroughly and be sure that the RFP offered complies with all requirements/specifications noted. Any variation from the solicitation requirements/specifications must be clearly indicated by letter, on a point by point basis, attached to and made a part of your RFP. If no exceptions are noted, and you are the successful respondent, it will be required that the service(s) be provided as specified.

PURPOSE

1. The purpose of these solicitation documents is to execute a Professional Services Contract for:

VOLUNTARY EMPLOYEE BENEFIT PRODUCTS

INTENT

2. The services to be provided under this RFP shall be in accordance with and shall meet all specifications and/or requirements as shown in this solicitation for RFP. There is no intention to disqualify any respondent who can meet the requirements.

SUBMITTAL OF RFP

3. RFPs shall be submitted in sealed envelopes as called referenced on the attached solicitation. Five (5) complete sets of the response, One (1) original marked "ORIGINAL", four (4) copies marked "COPY", and two (2) Flash Drives or CD copies and. RFPs submitted by facsimile (fax) or electronically shall NOT be accepted. Submittal of an RFP in response to this solicitation constitutes an offer by the respondent. Once submitted, RFP's become the property of the City of Edinburg and as such the City reserves the right to use any ideas contained in any RFP regardless of whether that respondent/firm is selected. Submission of a RFP in response to this solicitation, by any respondent, shall indicate that the respondent(s) has/have accepted the conditions contained in the RFP, unless clearly and specifically noted in the RFP submitted and confirmed in the contract between the City and the successful respondent otherwise. RFPs which do not comply with these requirements may be rejected at the option of the City. RFPs must be filed with the City of Edinburg before the deadline day and hour. No late RFPs will be accepted. They will be returned to respondent unopened (if properly identified). Failure to meet RFP requirements may be grounds for disqualification.

Hand Delivered RFP'S: 415 W. University Drive
c/o City Secretary Department (1st Floor)

If using Land Courier (i.e.FedEx, UPS): City of Edinburg
c/o City Secretary
415 W. University Drive
Edinburg, Texas 78541

If Mailing RFP's: City of Edinburg
c/o City Secretary
P.O. Box 1079
Edinburg, Texas 78540-1079

TIME ALLOWED FOR ACTION TAKEN

4. The City of Edinburg may hold RFPs 60 days after deadline without taking action. Respondents are required to hold their RFPs firm for same period of time.

RIGHT TO REJECT/AWARD

5. The City of Edinburg reserves the right to reject any or all RFPs, to waive any or all formalities or technicalities, and to make such awards of contract as may be deemed to be the best and most advantageous to the City of Edinburg.

ASSIGNMENT

6. Respondents are advised that the City of Edinburg shall not allow the successful respondent to sell, assign, transfer, or convey any part of any contract resulting from this RFP in whole or in part, to a third party without the written approval of the City of Edinburg.

AWARD

7. Respondents are advised that the City of Edinburg is soliciting RFPs and award shall be made to the respondent that in the opinion of the City of Edinburg is the best qualified.

NUMBER OF CONTRACTS

8. THE CITY reserves the right to award one, more than one, or no contract(s) in response to this RFP.

STATUTORY REQUIREMENTS

9. It shall be the responsibility of the successful respondent to comply with all applicable State & Federal laws, Executive Orders and Municipal Ordinances, and the Rules and Regulations of all authorities having jurisdiction over the work to be performed hereunder and such shall apply to the contract throughout, and that they will be deemed to be included in the contract as though written out in full in the contract documents.

ALTERATIONS/AMENDMENTS TO RFP

10. RFP CANNOT be altered or amended after opening time. Alterations made before opening time must be initialed by respondent guaranteeing authenticity. No RFP may be withdrawn after opening time without acceptable reason in writing and only after approval by the City of Edinburg.

NO RESPONSE TO RFP

11. If unable to submit a RFP, respondent should return inquiry giving reasons.

LIST OF EXCEPTIONS

12. The respondent shall attach to his/her RFP a list of any exceptions to the specifications/ requirements.

PAYMENT

13. The City of Edinburg will execute payment by mail in accordance with the State of Texas Pay Law after SERVICES have been completed, introduced to the City, and found to meet City of Edinburg specifications/requirements. No other method of payment will be considered.

SYNONYM

14. Where in this solicitation package SERVICES is used, its meaning shall refer to the request for VOLUNTARY EMPLOYEE BENEFITS PRODUCTS as specified.

RESPONDENT'S EMPLOYEES

15. Neither the Respondent nor his/her employees engaged in fulfilling the terms and conditions of this Service Contract shall be considered employees of the City. The method and manner of performance of such undertakings shall be under the exclusive control of the vendor on contract. The City shall have the right of inspection of said undertakings at any time.

INDEMNIFICATION CLAUSE

16. The Respondent agrees to indemnify and save harmless the City, from all suits and actions of every nature and

description brought against them or any of them, for or on account of the use of patented appliances, products or processes, and he shall pay all royalties and charges which are legal and equitable. Evidence of such payment or satisfaction shall be submitted upon request of the Purchasing Agent, as a necessary requirement in connection with the final estimate for payment in which such patented appliance, products or processes are used

INTERPRETATIONS

17. Any questions concerning the project and/or specifications/requirements with regards to this solicitation for statement(s) of qualifications shall be directed to the designated individuals as outlined in the RFP. Such interpretations, which may affect the eventual outcome of this request for statements of qualifications, shall be furnished in writing to all prospective Respondents via Addendum. No interpretation shall be considered binding unless provided in writing by the City of Edinburg in accordance with paragraph entitled "Addenda and Modifications".

VERBAL THREATS

18. Any threats made to any employee of the City, be it verbal or written, to discontinue the providing of item/material/services for whatever reason and/or reasons shall be considered a breach of contract and the City will immediately sever the contract with the Respondent/Consultant on contract.

CONFIDENTIAL INFORMATION

19. Any information deemed to be confidential by the respondent should be clearly noted on the pages where confidential information is contained; however, the City cannot guarantee that it will not be compelled to disclose all or part of any public record under Texas Public Information Act, since information deemed to be confidential by the respondent may not be considered confidential under Texas Law, or pursuant to a Court order.

PAST PERFORMANCE

20. Respondents' past performance shall be taken into consideration in the evaluation of RFP submittal.

JURISDICTION

21. Contract(s) executed as part of this solicitation shall be subject to and governed under the laws of the State of Texas. Any and all obligations and payments are due and performable and payable in Hidalgo County, Texas.

RIGHT TO AUDIT

22. The City of Edinburg reserves the right to audit the vendor's books and records relating to the performance of this contract. The City of Edinburg, at its own expense, shall have the right at all reasonable times during normal business hours and upon at least twenty-four (24) hours' advance notice, to audit, to examine, and to make copies of or extracts from the books of account and records maintained by the vendor(s) with respect to the Supply/Service and/or Purchase Contract. If such audit shall disclose overpayment by City to vendor, written notice of such overpayment shall be provided to the vendor and the amount of overpayment shall be promptly reimbursed by vendor to the City. In the event any such overpayment is not paid within ten (10) business days after receipt of such notice, the unpaid amount of such overpayment shall bear interest at the rate of one percent (1%) per month from the date of such notice until paid.

VENUE

23. The parties agree that venue for purposes of any and all lawsuits, cause of action, arbitration, and/or any other dispute(s) shall be in Hidalgo County, Texas.

IF YOU HAVE ANY QUESTIONS ABOUT COMPLIANCE, PLEASE CONSULT YOUR OWN LEGAL COUNSEL. COMPLIANCE IS THE INDIVIDUAL RESPONSIBILITY OF EACH PERSON OR AGENT OF A PERSON WHO IS SUBJECT TO THE FILING REQUIREMENT. AN OFFENSE UNDER CHAPTER 176 IS A CLASS "C" MISDEMEANOR.

CONFLICT OF INTEREST

24. CHAPTER 176 OF THE TEXAS LOCAL GOVERNMENT CODE Effective January 1, 2006, Chapter 176 of the Texas Local Government Code requires that any vendor or person considering doing business with a local government entity disclose in the Questionnaire Form CIQ, the vendor or person's affiliation or business relationship that might cause a conflict of interest with a local government entity. By law, this questionnaire must be filed with the records administrator of the City of Edinburg not later than the 7th business day after the date the person becomes aware of facts that require the statement be filed. See Section 176.006, Local Government Code. A person commits an offense if the person violates Section 176.006, Local Government Code. An offense under this section is a Class C misdemeanor. For more information or to obtain Questionnaire CIQ visit the Texas Ethics Commission web page at www.ethics.state.tx.us/forms/CIQ.pdf.

CERTIFICATE OF INTERESTED PARTIES (Form 1295)

25. In 2015, the Texas Legislature adopted House Bill 1295, which added section 2252.908 of the Government Code. The law states that a governmental entity or state agency may not enter into certain contracts with a business entity unless the business entity submits a disclosure of interested parties to the governmental entity or state agency at the time the business entity submits the signed contract to the governmental entity or state agency. The law applies only to a contract of a governmental entity or state agency that either (1) requires an action or vote by the governing body of the entity or agency before the contract may be signed or (2) has a value of at least \$1 million. The disclosure requirement applies to a contract entered into on or after January 1, 2016. For more information go to the Texas Ethics Commission web page at www.ethics.state.tx.us/forms/CIQ.pdf.

CONSIDERATION OF LOCATION OF BIDDER'S PRINCIPAL PLACE OF BUSINESS

26. The City may give local vendors, whose principal place of business is located within the City of Edinburg, and whose bid is within five percent (5%) of the lowest bid price preference as allowed by Section 271.9051 of the Local Government Code.

CONFIDENTIALITY OF INFORMATION AND SECURITY

27. Should the successful respondent become the holder of and have access to confidential information in the process of fulfilling its responsibilities in connection with an awarded contract the successful respondent agrees that it shall keep such information confidential and will comply fully with the laws and regulations of the State of Texas, ordinances and regulations of the City, and any applicable federal laws and regulations relating to confidentiality.

TERMINATION OF CONTRACT

28. A. Either party to this agreement shall have the right to terminate this contract at any time after thirty (30) days' written notice, upon payment to (Provider, Contractor, Vendor, etc.) for services rendered and obligations incurred to date, according to this contract. In that event, the City's liability to Attorney shall be limited to payment for services rendered through the date of such notice to terminate. B. (Contractor, Vendor, etc.) will deliver or otherwise make available to the City within ten (10) days all data, reports, material, files and such other information and materials as may have been accumulated by the (Provider, Contractor, Vendor, etc.) in performing this Agreement, whether completed or in process. C. Upon termination under paragraph A of Section VI, the City may take over the work and may award another party an Agreement to complete the work under this Agreement.

CONDITIONS OF CONTRACT

The selected firm shall be required to enter into a formal agreement acceptable to the City Attorney that is similar in form and content to the agreement attached hereto for a period of one (1) year with the option to renew for two (2) additional one (1) year periods. All rates/fees shall be fixed for the contract term.

RESPONSE DEADLINE

29. Responses to the RFP must be addressed to City Secretary, City of Edinburg, 415 W. University Drive by, Monday July 23, 2018 until 3:00 p.m. for consideration. An original, four (4) copies, and two Flash Drives or CD versions of

the response must be submitted no later than this date and time in a sealed envelope indicating that its contents are in response to the RFP for "Voluntary Employee Benefits Products". Respondents are advised that all confidential records must be submitted in a separate sealed envelope and marked accordingly.

Hand Delivered RFP's: 415 W. University Drive
c/o City Secretary Department (1st Floor)

If using Land Courier (i.e. FedEx, UPS): City of Edinburg
c/o City Secretary
415 W. University Drive
Edinburg, Texas 78541

If Mailing RFPs: City of Edinburg
c/o City Secretary
P.O. Box 1079
Edinburg, Texas 78540-1079

ADDENDA AND MODIFICATIONS

30. Any changes, additions, or clarifications to the RFP are made by amendments (addenda). Any respondent in doubt as to the true meaning of any part of the RFP or other documents may request an interpretation from the Purchasing Division. At the request of the respondent, or in the event the Purchasing Division deems the interpretation to be substantive, the interpretation will be made by written addendum. Said Addenda shall be mailed, e-mailed, hand delivered and/or faxed, to all prospective respondents. All Addenda issued in respect to this RFP shall be considered official changes to the original documents. Verbal statements in response to inquiries and/or requests for explanations shall not be authoritative or binding. It shall be the respondent's responsibility to ensure that they have received all Addenda in respect to this project. Furthermore, respondents are advised that they must recognize, comply with, and attach a signed copy of each Addendum which shall be made part of their RFP Submittal. Respondent(s) signature on Addenda shall be interpreted as the respondent's "recognition and compliance to" official changes as outlined by the City of Edinburg and as such are made part of the original solicitation documents. Failure of any respondent to receive any such addendum or interpretation shall not relieve such respondent from its terms and requirements. The City may issue a written addendum no later than five calendar days prior to the date bids must be received. Addendums are available online at www.cityofedinburg.com.

RFP PREPARATION COSTS

31. The City of Edinburg shall not be held liable for any costs incurred by any respondent for work performed in the preparation of and production of a RFP or for any work performed prior to execution of contract.

EQUAL EMPLOYMENT OPPORTUNITY

32. Respondent agrees that they will not discriminate in hiring, promotion, treatment, or other terms and conditions of employment based on race, sex, national origin, age, disability, or in any way violate Title VII of 1964 Civil Rights Act and amendments, except as permitted by said laws.

AUTHORIZATION TO BIND RESPONDENT TO RFP

33. RFPs MUST give full firm name and address of respondent, and be manually signed. Failure to do so will disqualify

your RFP. Person signing bid must show title or AUTHORITY TO BIND HIS/HER FIRM IN A CONTRACT. Firm name and authorized signature must appear on each page that calls for this information. The legal status of the Respondent whether corporation, partnership, or individual, shall also be stated in the RFP. A corporation shall execute the RFP by its duly authorized officers in accordance with its corporate by -laws and shall also list the state in which it is incorporated. A partnership Respondent shall give full names and addresses of all partners. All partners shall execute the RFP. Partnership and Individual Respondent shall state in the proposal the names and addresses of all persons with a vested interest therein. The place of residence of each Respondent, or the office address in the case of a firm or company, with county and state and telephone number, shall be given after the signature.

Confidential Information Respondents are advised that all confidential records must be submitted in a separate sealed envelope and marked accordingly.

SECTION II. RFP REQUIREMENTS

INTRODUCTION: It is the goal of the City to provide competitive and affordable (according to market standards) benefit plans which are accessible to all eligible employees, retirees, elected officials, employees of intergovernmental agencies to include the Boys and Girls Club, Economic Development Corporation, and Chamber of Commerce.

CLARIFICATION AND INTERPRETATION OF RFP: The words “must” or “will” or “shall” in this RFP indicate mandatory requirements. Taking exception to any mandatory requirement will be grounds for rejection of the proposal. The City desires to avoid any misunderstanding where it is assumed that a feature is included in the proposal and turns out to be an optional, extra cost feature. As such, any question answered with an indication of compliance will be considered included at no additional cost. Any service that is referred to in the body of this response (does not pertain to attachments and brochures) will be considered included in the basic offer. If you have any questions or require additional information regarding this RFP, please contact Ms. Lorena Fuentes, Purchasing Agent, via email at lfuentes@cityofedinburg.com with a simultaneous copy to Zach Gingrich, Consultant, at zachg@carlisleins.com and Valeria Ybarra, Consultant, at valeriay@carlisleins.com. Deadline to submit questions for clarifications shall be no later than July 16, 2018 at 12:00 p.m.

PURPOSE: The purpose of this RFP is to provide minimum requirements, solicit proposals and gain adequate information from which the City may evaluate the Proposer’s products and services as they compare to other providers and as they pertain to the needs of the City’s organization as defined in this document.

BACKGROUND INFORMATION: The City is organized into nineteen (19) departments and provides a full range of municipal services to its citizens including fire and police protection, animal control and municipal court facilities, water and sanitary sewer utilities, solid waste collection services and residential recycling, a regional landfill, the construction of streets, drainage and other infrastructure, recreation activities, swimming pools and athletic fields, public library and other facilities used for various cultural and civil activities.

Currently there are approximately 765 eligible employees and 63 retirees enrolled in the City’s fully insured plan. Insurance Plan Year coincides with the City’s fiscal year: October 1 – September 30. The City of Edinburg employees approximately 48 Fire Fighters and 161 Police Officers Civil Service Position.

REQUEST FOR PROPOSALS: The required contents and limitations for the preparation of the RFP are described in this section. Failure to provide the requested information or adhere to any of The CITY limitations will result in disqualification of the submitted RFP. A total of one (1) original, four (4) copies and two flash drives or CD copies of the RFP shall be submitted to the address on the cover letter.

CONTENTS: The required contents for the RFP are presented below in the order they should be incorporated into the submitted document.

FIRM QUALIFICATIONS, PERSONNEL AND STAFFING: This section outlines specific instructions for proposal submissions. Proposers not adhering to these instructions shall be disqualified without further consideration.

At the public opening, there will be no disclosure of contents to competing firms, and all proposals will be kept confidential during the negotiation process. Except for trade secrets and confidential information which the firm identifies as proprietary, all proposals will be open for public inspection after the contract award. All proposals become the property of the City of Edinburg. The City of Edinburg requires comprehensive responses to every section within this RFP. Conciseness and clarity of content are emphasized and encouraged. Vague and general proposals will be considered non-responsive and will result in disqualifications. To facilitate the review of the responses, Firms shall follow the described proposal format. The intent of the proposal format requirements is to expedite review and evaluation. It is not the intent to constrain Vendors with regard to content, but to assure that the specific requirements set forth in this RFP are addressed in a uniform manner amenable to review and evaluation. Failure to arrange the proposal as requested may result in the disqualification of the proposal. Proposals shall have 1" margins and be single-sided, single spaced, using Times New Roman 12 point font. It is requested

that proposals be limited to no more than 50 pages, excluding resumes and any sample documents. All pages of the proposals must be numbered and the proposal must contain an organized, paginated table of contents corresponding to the sections and pages of the proposal.

SECTION III. CURRENT AND REQUESTED COVERAGES

All coverages are available on a voluntary basis only. All coverages should mirror the current plan design and benefit level as the current coverages. Plan summaries will be received with the full RFP package.

Requested Coverage: Group Accident Insurance
Current Carrier: Bay Bridge and Trustmark

Requested Coverage: Group Cancer Plan
Current Carrier: Bay Bridge

Requested Coverage: Group Hospital Indemnity
Current Carrier: UNUM

Requested Coverage: Group Intensive Care
Current Carrier: Manhattan Life (formally known as Kanawha Insurance Company) and Trust

Requested Coverage: Group Personal Recovery
Current Carrier: Manhattan Life (formally known as Kanawha Insurance Company) and Trustmark

Requested Coverage: Group Short Term Disability
Current Carrier: Manhattan Life (formally known as Kanawha Insurance Company)

Requested Coverage: Universal Life
Current Carrier: Trustmark

Requested Coverage: Legal Services
Current Carrier: Legal Shield

SECTION IV. EVALUATION PROCESS

1. Supporting Documents and Bid Package

Interested parties will need to contact Ms. Lorena Fuentes via email with a simultaneous copy to Carlisle Insurance to receive the full RFP package that includes claims information, employee census and plan summaries. All information will be sent to interested parties via a secure email.

City of Edinburg

Lorena Fuentes

Purchasing Agent

lfuentes@cityofedinburg.com

415 W. University Drive

Edinburg, TX 78541

Tel: (956) 388-1895, Ext. 8972

Carlisle Insurance

Zach Gingrich

zachg@carlisleins.com

Valeria Ybarra

valeriay@carlisleins.com

500 N. Water Street, Suite 900

Corpus Christi, Texas 78401

Tel: (361) 884-2775

Fax: (361) 884-3470

2. Overview

Each proposal received will be analyzed and evaluated by selected City personnel and also by Carlisle Insurance Agency. Carlisle Insurance Agency has been retained by the City as an independent consultant. **Carlisle Insurance Agency should not be listed as the commissioned agent of record for any proposals submitted to the City of Edinburg. Proposals that include commissions payable to Carlisle Insurance will be disqualified.**

3. Evaluation Criteria

The City reserves the right to contact references to discuss the performance of Proposers 'to make on-site visits of Proposers' facilities to observe systems and personnel in action and based on the following criteria:

A. Qualifications & Experience – 25 points

- Firm and personnel qualifications, experiences, financial rating, and reputation

B. Scope of Work – 30 points

- Ability to meet RFP requirements, customer requirements, customer service, reporting capability, employee/consumer tools, claims process and administration,

C. Cost - 35 points

- Premium rates, set up fees, commission fees

D. Responses to Proposal Questions and Request – 10 points

4. Best and Final Offer (BAFO)

The City reserves the right to return to the Proposer(s) remaining in the competitive range to request a BAFO proposal based on one or more components of the initial proposal.

Although discussions and BAFOs may take place, Proposers are encouraged to provide their best offer/proposal initially and not anticipate discussions to make their best offer/proposal.

The City reserves the right to bundle coverages and/or services with the same company, or choose a different company for each service requested. Each coverage/service must stand alone and cannot be contingent on securing other lines of coverage. Proposals contingent on securing multiple lines of coverage may result in a disqualification. If there is a financial advantage to choosing more than one coverage/service with Proposer's firm, proposal should clearly outline these advantages but the original price needs to include an unbundled price.

SECTION V. GENERAL TERMS AND CONDITIONS

1. All companies and agents submitting proposals must be licensed by the State of Texas and have a demonstrated level of good performance with public entities, including municipalities and be permitted to contract with the State and any of its subdivisions.
2. The agent must have an errors and omissions policy with a minimum limit of \$1,000,000.00. A copy of policy shall be furnished with the proposal.
3. The company must be recommended in the latest edition of A. M. Best's Insurance Reports with a general policyholder's rating of "B+" or better with no contingency rating. The agent shall furnish the A. M. Best's policyholder rating for each company with which coverage is being proposed.
4. Any agent or agency submitting a proposal must be licensed by the carrier stipulated therein at the time it is submitted.
5. The company will conduct one initial enrollment and an annual enrollment thereafter, depending on renewal status. Open enrollment is tentatively planned for August 13-17, 2018.
6. The enrollment process will include, but is not limited to, scheduling enrollment appointments by department, completing enrollment applications, mailing, ID card, and insurance certificate booklets directly to insured employees mailing address, and providing employee summary reports for payroll deductions.
7. The successful company will provide brochures, certificate of insurance booklets, and insurance ID cards at the company's expense.
8. If any commission fees or other reimbursements arrangements are paid to any individual or organization(s), they must be disclosed in the proposal as to who is paid and how much. Include commission formula, percentage and/or annual commission.

SECTION VI. QUESTIONAIRES

1. What is your company's most current "A. M. Best's policyholder Rating"?

2. Do you have a toll free telephone number for handling inquiries from staff and employees? If so, is there an additional charge?

3. What are your participation requirements?

4. Describe "guarantee issue" underwriting guidelines:

a. Will medical underwriting be waived for current insureds?

___ YES ___ NO

b. If there are any limitations on complete take-over for all current insureds, please describe.

c. Will you agree to "no loss/no gain" transfer of coverage for employee or spouse not actively at work if not eligible for waiver of premium with current insurance company?

___ YES ___ NO

Comments:

d. Will you allow current insureds to increase benefits, up to guarantee issue limits?

___ YES ___ NO

Comments:

5. How do you determine pre-existing conditions/exclusions for current/new employees?

6. Describe underwriting guidelines for applicants subject to medical review. Please list the requirements.

7. Will you provide enrollers for open enrollment?

8. Will waiting period, if applicable, be waived for initial enrollment? ___ YES ___ NO
Comments:

9. Do you offer electronic enrollment services? ___ YES ___ NO
If so, please describe and list a detailed pricing schedule.

10. Please attach description of Plan being proposed that includes the following for each voluntary benefit (and any other alternate proposals available):

- a. Schedule of Rates
- b. Monthly, Annual Premium
- c. Complete Description of Benefits
- d. Complete Description of All Limitations & Exclusions
- e. Specimen Policy

11. Describe special features of your program(s) and plan(s).

12. Short Term Disability:

(a.) Will rate changes occur on policy anniversary date of the following?

(i) Age bracket change due to age increase: ___ YES ___ NO

(ii) Benefit change due to salary change YES NO

Comments:

(b.) Please provide your full definition of disability:

(i) Employee's own occupation:

(ii) Any occupation or employment for wage or profit

(c.) Describe integration/coordination with other sources of income:

(i) Sick Leave:

(ii) Workers' Compensation:

(iii) Other Sources of Income:

(iv) Minimum Benefit Provisions:

(d.) For sick leave benefit coordination, are disability benefits reduced only if sick leave benefits received?

YES NO

Comments:

(e.) Is disability that has been approved for Workers' Compensation benefits excluded?

YES NO

Comments:

13. Who will process the claims and where are your claims paying service located?

14. Does your proposal include timely claim payment guarantees? YES NO
If so, please list guaranteed period:

15. If your proposal does not provide a timely guarantee, please list your average claim payment time.

16. Describe your procedures for handling appeals of denied or disputed claims?

17. Are interest credits paid to beneficiary from date of death to date of benefits payment?
 YES NO

18. Does your plan coordinate benefits? Please elaborate.

19. Is self-billing an option? If so, will there be a billing contact person assigned to the city? Explain how the discrepancies are handled or corrected?

20. Will your company provide a service representative for the group? What services are included?

21. Are there any additional administrative fees and if so how much? How long is the administrative fee guaranteed? (Include a sample of administrative document.)

22. Does the quote include "Portability" to allow payment of premium at group rates following employment termination? YES NO

If so, please describe.

23. If your contract is terminated at the end of the contract year, how long will you continue to pay claims incurred prior to the termination date?

24. Does the quote include a waiver of premium benefit?

YES NO

If so, please describe.

25. Does the quote include accelerated death benefit for terminal illness?

YES NO

If so, please describe.

26. Will you provide a conversion policy? If so, explain.

27. For what period of time are the proposed rates guaranteed?

28. Do benefits include any type of return of premium provision, or other form of deferred compensation, that would prevent all of insurance premiums from being eligible under IRC Section 125 Cafeteria Plan? YES NO

If so, please describe.
