

**REQUEST FOR PROPOSAL  
LIFE, ACCIDENTAL DEATH &  
DISMEMBERMENT AND LONG TERM  
DISABILITY  
CITY OF ST. LOUIS**

**DECEMBER 17, 2021**

2022.0121 Approved Proposal  
Deadline Extended until Friday,  
January 28, 2022.

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# 1

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## GENERAL INFORMATION

### Objectives

The City of St. Louis, by and through the Department of Personnel, is soliciting bids for City of St. Louis (“City”) Life, Accidental Death and Dismemberment (AD&D) and Long Term Disability (LTD). All of the references to “the City” apply to all plans unless otherwise specified.

We are requesting responses to this Request for Proposal (RFP) to assess your organization’s capabilities and market competitiveness.

The City of St. Louis has approximately 6,335 eligible full-time employees and retirees including 4,166 eligible under the City and 2,169 eligible under the St. Louis City Police Division.

Eligibility for City of St. Louis’ plans includes all full-time active City employees.

Eligibility for Police Division’s plans includes all full-time active and retired civilian employees hired by the Police Division prior to 9/1/2013, and active and retired Commissioned police officers.

Detailed eligibility is listed in Section 2 of this RFP.

Current premiums are included in the Appendix. We request that you submit your best and final rates with your proposal. A finalist presentation will only be requested if determined by the reviewing Committee to be necessary.

### Selection Criteria

Key Bidder selection criteria for the successful partner include:

- Compliance with the plan design specifications and administrative arrangements described in this RFP;
- Demonstrated ability to provide excellent customer service and proactive account management to the City and its employees;
- Competitive pricing and three (3) year rate guarantee;
- Accurate and timely claim processing;
- A commitment to member satisfaction with emphasis on member communication issues;
- Ability to provide timely, meaningful claim utilization and financial experience reports;
- Specialized experience, qualification and technical competence of the firm, its principals, project manager and key staff;

- Ability of the firm to provide innovative solutions;
- Ability of the firm to provide technology solutions;
- Approach of the project and any unusual problems anticipated;
- The capacity and capability of the firm to perform the work within the time limitations;
- Past record and performance of the firm with respect to schedule compliance, cost, control, and quality of work;
- Proximity of the firm to the City;
- Fee structure as may be appropriate for the designated services;
- Availability of financial and operating resources as required to complete the work;
- M/WBE and/or DBE participation;
- Ability of the firm to meet statutory or ordinance requirements;
- Other items that arise as the result of the proposal or interview;
- Compliance with plan design specification and administrative arrangements described in the Request for Proposal (RFP);
- Demonstrated ability to provide excellent customer service and proactive account management to the “City”, its employees and retirees;
- Competitive pricing and multiple year guarantee;
- Accurate and timely claim processing;
- A commitment to member satisfaction with emphasis on member communication issues;
- Ability to provide timely, meaningful claim utilization and financial experience reports; including book of business benchmarks and benchmarks similar to the City;
- Aggressiveness of performance guarantees;
- Compliance with executing contract/policy before the effective date of coverage;
- Demonstrated ability to install the plan efficiently and effectively;
- Ability to provide additional value-added services to the City and/or its employees;
- Clear, concise communication capabilities, including material and information to assist members understanding of Plan benefits and how best to optimize the benefits available;
- Ability to offer current plan designs; and
- Reporting capabilities that are provided on at least an annual basis.
- Accessibility to a member/administrator portal including mobile claims application with claim status notifications.

## **Selection Committee**

Proposals shall be reviewed by a Selection Committee. The Selection Committee is comprised of two (2) members from the Department of Personnel, one of whom is the Chairperson, one member selected by the Mayor, one member selected by the Comptroller and one member selected by the President of the Board of Aldermen. A Bidder recommendation will be submitted by the Committee to the Director of Personnel and a decision reached no later than April 1, 2022 for an effective date of June 19, 2022.

## General Instructions and Bidding Requirements

- A. Responses to this RFP must not be conditional, incomplete, or contain any alterations from the format provided. Please state any assumptions clearly and directly. If a party intends to respond to this RFP, the party should submit written notice of such intent, using the Intent to Bid Form provided via e-mail, to the Mercer Health & Benefits.
- B. Submitted proposals must include a cover letter signed by a person authorized to contractually obligate the Bidder(s) to the scope, terms, specifications, and pricing contained in the proposal, and must include a signed statement that all proposals, including price are firm for not less than one hundred and eighty (180) days from the proposal submission date.
- C. Bidders must base their proposals on the current benefits (as outlined in Section 2), and census and claim data summarized herein. As part of the proposals, bidders should confirm in writing that the proposal is consistent with the requirements outlined herein and clearly define any and all deviations. Proposals must be presented in the format of the bid forms included in this RFP. All questions must be answered and all instructions must be followed. All proposals must be submitted by the deadline in their entirety.
- D. Sealed proposals, as well as the required paper and electronic copies of the proposals RFP Response Documents and required attachments, for providing the services described herein must be received no later than 4:00PM CDT on **January 28, 2022** and in accordance with the instructions delineated in this RFP. Proposals received after that date and time will be rejected and Bidders notified.
- E. Each Bidder(s) must prepare, seal, and submit a specified number of paper copies of the required cover letter, proposal, RFP Response Documents, and required attachments by the due date and time in a sealed envelope(s) or mailing container(s) to the contacts listed below.

The original and four (4) hard copies should be sent to:

City of St. Louis  
Department of Personnel

Employee Benefits Section

Attention: Monica Green  
Human Resources Manager  
1114 Market Street, Suite 700  
St. Louis, MO 63101

**The exterior of the sealed envelope(s) or mailing container must be marked:**

City of St. Louis  
Proposal Group Life, AD&D and LTD Coverage

In addition, an electronic copy of bidder's proposal must be e-mailed to Blake Strebler at Mercer, [blake.strebler@mercer.com](mailto:blake.strebler@mercer.com) no later than 4:00 p.m. CST on **January 28, 2022** in order to be considered.

- F. Your organization should respond to all questions in their entirety directly in this Word document via "tracked changes". All documents must clearly indicate the name of the responding organization, as well as the name, address, and telephone number of the primary contact at your organization for this bid. All rate proposals require the confirming signature of an officer of your company.
- G. The original proposal that is submitted to Mercer by your organization, as well as any follow-up information or correspondence (oral or written) transmitted to the City or Mercer during the proposal process will be binding. All material submitted during the proposal process becomes the property of the City for their use and disposition.
- H. Please reference the table below for key dates. Direct all questions to Blake Strebler at Mercer. No other contact with any City official, member of the selection committee, staff or employee is permitted before completion of the RFP process except by invitation to do so. Unauthorized contact regarding this RFP may result in disqualification or rejection of a proposal.

|  |
|--|
| Attention: Blake Strebler<br>Phone: (314) 243-0976<br>E-mail: <a href="mailto:blake.strebler@mercer.com">blake.strebler@mercer.com</a> |
|--|

## Timetable

| Task                                       | Completion Date         |
|--|-------------------------|
| Request For Proposal Released              | December 17, 2021       |
| Submit Intent to Bid to Mercer             | December 24, 2021       |
| Bidder Questions Due to Mercer             | January 14, 2022        |
| Mercer Q&A to Bidders                      | January 17, 2022        |
| <b>Updated - Proposal Due Date</b>         | <b>January 28, 2022</b> |
| Bidder Selection                           | March, 2022             |
| Final Executed Bidder Contract Due to City | April 19, 2022          |
| Effective Date                             | June 19, 2022           |

## Questions and Contacts

Communications and questions concerning this RFP may only be directed to Blake Strebler via email. Please direct all RFP questions to Blake Strebler, via email, no later than January 14,

2022. A list of all entities requesting a copy of this Request for Proposals shall be maintained and all questions and responses to questions received by January 14, 2022 shall be made available in writing to all Bidders requesting a copy of the RFP.

No other contact with any City official, staff, member of the selection committee, or employee is permitted before completion of the RFP process except by invitation to do so. Unauthorized contact regarding this RFP may result in disqualification or rejection of a proposal. All communications and questions that arise concerning this RFP should be in written form, citing the specific RFP paragraph or issues in question, and received via e-mail by the Mercer contacts listed on previous page.

## Proposal Conditions

Your organization should respond to all questions in their entirety directly in this Word document via "tracked changes". Answers may not refer to other attachments. Proposals should clearly indicate the services which are being proposed and complete the RFP Response Documents in compliance with the RFP instructions. Please be advised that by submitting a proposal, each Bidder(s) agrees never to claim or file a cause of action or otherwise assert that the City of St. Louis, Agents of Record, contracted consultants, employees, officials, and/or legal representatives are responsible or liable in any manner or under any theory of liability for any risks, costs, or expenses incurred by the Bidder(s) in connection with this RFP or any proposal submitted, and that this RFP in no way obligates City of St. Louis to award a contract to any Bidder(s). If the RFP includes any estimation of volumes or requirements, the City of St. Louis reserves the right to modify any estimated requirements prior to signing an agreement with the selected Bidder(s).

No Bidder(s) shall have a claim against the City of St. Louis, its Agents of Record, employees, officials, and/or legal representatives in the event that any estimated requirements are modified for whatever reason. All proposals and any other materials submitted in response to this RFP will become the property of the City of St. Louis and be retained by Mercer and the City of St. Louis.

Proposals will be reviewed by a selection committee. Bidder recommendation will be submitted to the Director of Personnel and a decision reached no later than April 1, 2022 for an effective date of June 19, 2022.

### **All proposals should be submitted net of commissions.**

1. Effective date June 19, 2022.
2. First plan year will be June 19, 2022 through June 17, 2023 (26 bi-weekly payroll cycles)
3. Situs in Missouri.

4. Any individual who is covered by the current programs will be fully covered by the new insurer upon the effective date on a no loss/no gain basis.
5. All actively-at-work (AAW) provisions must be waived. We will not consider any bidder's proposal where the AAW provision is not waived.
6. Your proposal **may not** include minimum participation requirements for contributory plans.
7. The Bidder must submit a complete proposal covering all requirements identified in this RFP package in order to be considered. Proposals submitted must be the original work product of the Bidder. Bidder(s) may submit proposals for fully-insured services only for the requested benefit levels.
8. Proposals should clearly indicate the services that are being proposed and complete the RFP Response Document in compliance with the RFP instructions.
9. Proposals may be withdrawn prior to the proposal submission date in writing by the Bidder or its authorized representative, provided its identity is disclosed on the envelope containing the proposal and such person signs a receipt for the proposal.
10. The information presented in the RFP is not to be construed as a commitment of any kind on the part of the City of St. Louis. There is no expressed or implied obligation or responsibility for the City of St. Louis to reimburse any Bidder for any expenses incurred in preparing a proposal in response to this RFP.
11. All proposals must be submitted in accordance with this RFP. Proposals submitted not in accordance with the RFP's instructions may be rejected. Failure to comply with the specifications and requirements of this RFP will be cause for rejection of a proposal.
12. The City of St. Louis reserves the right to cancel this RFP, the right to accept any proposal, and to reject any or all proposals and to waive informalities and minor irregularities in proposals received. The City of St. Louis, in its sole discretion, will determine whether an irregularity is minor.
13. All proposals shall be deemed final, conclusive, and irrevocable and no proposal shall be subject to correction or amendment for any error or miscalculation. No proposal shall be withdrawn after the scheduled deadline for submission of proposals.
14. The Bidder is responsible for its own verification of all information provided to it. The Bidder must satisfy itself, upon examination of this RFP, as to the intent of the specifications.
15. No oral interpretation will be made to any Bidder as to the meaning of the RFP. Any oral communication will be considered unofficial and non-binding on the City of St. Louis. Proposals may contain data that the Bidder does not want used or for any purpose other than evaluation of the proposal. The use and disclosure of such data may be so restricted, except as required by law, except as required by law.
16. Technical data contained in this proposal and furnished in connection with the Request For Proposals for the City of St. Louis shall not be used nor disclosed except for evaluation

purposes, provided that, if a contract is awarded to this Bidder as a result of or in connection with the submission of this proposal, the City of St. Louis shall have the right to use or disclose technical data to substantiate the award of a contract, or to use or include as a contract provision.

17. Note that, notwithstanding anything herein to the contrary, the City of St. Louis may disclose any information and documentation submitted as may be required by law. Therefore, the foregoing restriction does not limit the City of St. Louis' rights to use or disclose without the Bidder's permission any technical data obtained independently from another source, or as may be required to be disclosed by law.
18. The City of St. Louis may accept and award a contract as to one part, aspect or phase, or any combination thereof, of any proposal unless the Bidder specifically qualifies its proposal by stating that the proposal must be accepted as a whole, and any contract awarded as to the entire proposal.
19. The City of St. Louis may, at its option, conduct interviews with companies after receipt of proposals.
20. The City of St. Louis reserves the right to negotiate final contract terms with any Bidder.
21. The Bidder shall not, subject to immediate disqualification of the proposal, offer or give any gratuities, favors or anything of monetary value to a member, administrator, officer, employee, or agent of the City of St. Louis including its Agents of Record, for the purpose of influencing favorable disposition toward a submitted proposal or for any reason while a proposal is pending or during the evaluation process.
22. No Bidder shall engage in any activity or practice, by itself or with other companies, the result of which may be to restrict or eliminate competition or otherwise restrain trade. Violation of this instruction will result in immediate rejection of the Bidder's proposal.
23. It is the intent of the City of St. Louis that the final agreement shall consist of the agreement, this RFP, plus any addenda, and the proposal accepted. In the event of a conflict between the proposal and the RFP, the City of St. Louis shall resolve any inconsistency.
24. In the event the agreement awarded by the City of St. Louis is terminated for any reason within 120 days of the due date for proposals, the City of St. Louis reserves the right to negotiate and accept any other submitted proposal.
25. Award of Contract will be made by the City of St. Louis, and the agreement will be entered into with the City of St. Louis. The City of St. Louis reserves the right to split a contract award, and to award multiple contracts.
26. The contract or contracts will be awarded to the lowest and best Bidder(s) submitting a proposal which is responsive to this RFP.
27. The City of St. Louis does not discriminate on the basis of race, color, national origin, ancestry, sex, age, sexual orientation, religion, gender identity or expression, genetic

information or disability in admissions or access to, or treatment or employment in, its programs and activities.

28. Proposals should be submitted with comparable benefit designs as those currently offered and duplicate the current coverage as closely as possible, unless otherwise noted. Any difference in proposed coverage from the current coverage should be clearly stated.
29. Bidder(s) response to RFP documentation and questionnaire will be included as an exhibit in any final award of contract. Reliance by the City of St. Louis on information contained in responders RFP shall be used to support and/or resolve any disputes in contract interpretation.
30. A plan for M/WBE and DBE participation must be submitted with your proposal.
31. The selected underwriter shall be required to indemnify and hold the City harmless from any and all claims, liability, losses, and causes of action, which may arise out of the fulfillment of the ensuing contract. Further, the Bidder selected shall pay all claims and losses of any nature whatever in connection therewith, and shall defend all suits in the name of the City when applicable, and shall pay all costs and judgments which may issue there from except those caused by sole negligence of the City's officers or employees or agents.
32. The selected underwriter shall comply with all laws, ordinances, and regulations; applicable to the services contemplated herein. By responding to this RFP, you are stating that you are familiar with all federal, state, and local laws, ordinances, code provisions, rules, and regulations that may in any way affect the services and products to be provided.
33. The Bidder agrees to keep the information provided herein confidential. This requirement applies whether or not the recipient of the RFP package agrees to bid. Other than reports submitted to either the City or Mercer, the recipient/bidder agrees not to publish or reproduce or in any other way divulge such information in whole or part, in any manner of form, or authorize or permit others to do so.

## **Rates and Renewal Action**

1. The rates quoted must be final and considered firm regardless of experience or actual enrollment as of the indicated effective date.
2. All rates must be guaranteed through the end of the City's fiscal plan year that is dependent upon payroll cycle. The Rate Response Form should indicate a minimum three (3) year rate guarantee.
3. Rates must be submitted net of commissions (no commissions).
4. Future renewal actions are subject to 120 days advance notice and a 12 month guarantee will include complete descriptions of the methodology used, an itemization of all assumptions, and a precise identification of expense factors, claims administration expenses and non-claim administrative costs.

5. First plan year will be June 19, 2022 through June 17, 2023, 26 bi-weekly payroll cycles.
6. Effective June 19, 2022, the following rates for voluntary coverage should include 3% administration fee that the City retains: (current Buy-Up LTD rates include the 3% administration fee but current AD&D rates do not)
  - A. City AD&D
  - B. Police AD&D
  - C. Police Buy-up LTD
  - D. City Buy-up LTD

### **Qualification of Bidders**

1. The Bidder must be willing to write the case on a no-gain/no-loss basis and waive all actively at work requirements. The Bidder must be willing to cover all current enrollees on a no loss/no gain basis.
2. The Bidder must be able to work with the City's bi-weekly pay periods.
3. The City self-bills and makes all payments in arrears. All current billing arrangements for all coverages must be duplicated. Payments are on a bi-weekly basis (typically 26 payments); paid 45 days in arrears following the 30 day grace period.

## Intent to Bid

Please print and complete this form and return it to Blake Strebler at Mercer by December 24, 2021.

We have received the invitation to respond to the City's Request for Proposal and have the following intentions:

- We decline to bid at this time.
- We intend to submit a proposal by **January 28, 2022.**

### ***Authorization:***

|                |       |
|----------------|-------|
| _____          | _____ |
| Name and Title | Date  |
| _____          |       |
| Bidder         |       |

**Return completed form via e-mail to:**  
**Blake Strebler**  
**Mercer Health & Benefits**  
[Blake.strebler@mercer.com](mailto:Blake.strebler@mercer.com)

# 2

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## PLAN ELIGIBILITY

### City Employee Eligibility:

All full-time employees of the City, as determined by the City, are eligible for the coverages in this RFP as outlined in the attached Certificates of Coverage.

- All classes
  - Life, AD&D, and LTD new hire waiting period is the first day of the pay period following the completion of a 30 day waiting period.
  - Child(ren) are covered from age 15 days to age 26.

### Police Division Eligibility:

All full time commissioned employees and full time civilian employees of the Police Division hired prior to 9/1/13 as well as retirees of the Police Division hired prior to 9/1/13 are eligible for coverages in this RFP as outlined in the attached Certificates of Coverage. Retirees are not eligible for Optional Life, Dependent Life, AD&D and Long Term Disability.

- Life and AD&D Class 1 – All full-time active Civilian employees who were hired prior to 9/1/2013 and active Commissioned employees regardless of date of hire.
  - Life and AD&D new hire waiting period is the first day of the pay period following the completion of a 30 day waiting period.
  - Child(ren) are covered from age 15 days to age 26.
- Life and AD&D Class 2 – Retirees that were full-time civilian employees or commissioned employees hired prior to 9/1/2013.
- Portability Closed Class - Retirees who elected Portability with The Standard and were subsequently set up under a closed class with The Hartford (Closed Class - 3 individuals, direct billed).
- LTD – All full-time active Civilian employees who were hired prior to 9/1/2013 and active Commissioned employees regardless of date of hire.
  - New hire waiting period is the first day of the pay period following the completion of a 30 day waiting period.

# 3

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## PLAN CONFIRMATION AND BENEFIT DEVIATIONS

### Plan Confirmations

The group policy must include the following provisions. If not, your bid will not be considered.

1. Employees not actively at work (leave of absence, vacation, disability, suspensions, etc.) on the effective date of coverage will be eligible for coverage. In no case will an employee suffer a lapse in coverage due to a change in Bidder.
2. All current enrollees will be covered on a no loss/no gain basis.
3. The City reserves the right to contract with Bidders separately for each line of product.
4. Please note clearly if quotes are subject to any stipulations or dependencies. For example, the quote for basic life is dependent upon all benefits and groups written under one contract.
5. We are looking to match current plan designs as closely as possible. Current benefits are outlined below. Please provide rates for the proposed benefits, clearly noting any deviations in benefits and/or rates.

### Plan Benefits

See the attached Certificates of Coverage in the appendix of this RFP.

Please confirm your plan's ability to duplicate coverage at the current plan levels. Be sure to clearly note any deviations or enhancements. Please complete the tables in the following pages of this RFP noting any differences and adding to the table under "other" any additional benefits that differ. If no deviations or enhancements are noted in this section, we will assume none exist and the policies match exactly to current coverages.

|   | City of St. Louis  | Police Division   | Proposed City of St. Louis and Police Division   |
|---|--|---|--|
| <b>Eligibility</b>                          | All full time employees  | Class 1: full time  | No change to employee eligibility  |
| <b>Eligibility (continued)</b>              | Children: age 26   | Class 2: all retired members who qualify under the eligibility definition<br>Children: age 26   |  |
| <b>Employee Basic Life Insurance</b>        | One times annual earnings rounded to next highest \$1,000 up to a maximum of \$250,000   | Class 1: One times annual earnings rounded to next highest \$1,000 plus \$3,000 to a maximum of \$700,000<br>Class 2: \$3,000   | No change to Basic Life benefits   |
| <b>Employee Optional Life Insurance</b>     | One to Five times annual earnings rounded to next highest \$1,000 up to a maximum of \$500,000   | Class 1 only: One to Five times annual earnings rounded to next highest \$1,000 up to a maximum of \$500,000  | No change to benefits  |
| <b>Spouse/Child Optional Life Insurance</b> | Basic Option (Employee paid): Spouse \$7,500; Child \$5,000; Child coverage is guarantee issue.<br><br>Optional Life: Spouse \$10,000; Child \$5,000 (Contingent on employee enrollment); Child coverage is guarantee issue. | Option 1: Spouse \$7,500; Child \$5,000 (Not contingent on employee enrollment)<br><br>Option 2: Spouse \$10,000; Child \$5,000 (Not contingent on employee enrollment) | No change to benefits  |
| <b>Optional AD&amp;D Employee/Family</b>    | Employee and Dependent benefit depends on Employee Class: ranges from \$80,000 to \$150,000  | Employee: \$25,000 increments up to \$250,000 (10X earnings)  | Change City benefits to match Police Division benefit of \$25,000 increments up to \$250,000 (10X earning maximum) |

|  | City of St. Louis | Police Division  | Proposed City of St. Louis and Police Division                   |
|--|-------------------|--|--|
|  |                   | Dependent coverage is a percentage of Employee's coverage:<br>60% for spouse; 15% for child if spouse not covered / 10% for child if spouse is covered | Change City benefits to match Police Division dependent benefits |

**Benefit Deviations**

| Basic Life                |        |      |           |
|---------------------------|--------|------|-----------|
|                           | POLICE | CITY | DEVIATION |
| Benefit                   |        |      |           |
| Accelerated Death Benefit |        |      |           |
| Waiver of Premium         |        |      |           |
| Suicide Exclusion         |        |      |           |
| Conversion Benefit        |        |      |           |
| Portability               |        |      |           |
| Age Reduction             |        |      |           |
| Other                     |        |      |           |
| Optional Employee Life    |        |      |           |
|                           | POLICE | CITY | DEVIATION |
| Benefit                   |        |      |           |
| Guarantee Issue Amount    |        |      |           |
| Maximum                   |        |      |           |
| Accelerated Death Benefit |        |      |           |
| Premium Waiver            |        |      |           |
| Suicide Exclusion         |        |      |           |
| Conversion Benefit        |        |      |           |
| Portability               |        |      |           |
| Age Reduction             |        |      |           |
| Other                     |        |      |           |
| Optional Dependent Life   |        |      |           |
|                           | POLICE | CITY | DEVIATION |
| Benefit                   |        |      |           |
| Guarantee Issue Amount    |        |      |           |
| Maximum                   |        |      |           |

|                           |  |  |  |
|---------------------------|--|--|--|
| Accelerated Death Benefit |  |  |  |
| Premium Waiver            |  |  |  |
| Suicide Exclusion         |  |  |  |
| Conversion Benefit        |  |  |  |
| Portability               |  |  |  |
| Age Reduction             |  |  |  |
| Other                     |  |  |  |

### Optional AD&D

| Optional Employee AD&D |        |      |            |
|------------------------|--------|------|------------|
|                        | POLICE | CITY | DEVIATIONS |
| Benefit                |        |      |            |
| Seat Belt              |        |      |            |
| Waiver of Premium      |        |      |            |
| Conversion Benefit     |        |      |            |
| Portability            |        |      |            |
| Age Reduction          |        |      |            |
| Other                  |        |      |            |

| Optional AD&D – Family |        |      |            |
|------------------------|--------|------|------------|
|                        | POLICE | CITY | DEVIATIONS |
| Benefit                |        |      |            |
| Seat Belt              |        |      |            |
| Waiver of Premium      |        |      |            |
| Conversion Benefit     |        |      |            |
| Portability            |        |      |            |
| Age Reduction          |        |      |            |
| Other                  |        |      |            |

### Long-term Disability

| Core and Buy-up Long-term Disability |        |      |            |
|--------------------------------------|--------|------|------------|
|                                      | POLICE | CITY | DEVIATIONS |
| Benefit                              |        |      |            |
| Monthly Benefit Maximum              |        |      |            |
| Elimination Period                   |        |      |            |
| Minimum Benefit                      |        |      |            |
| Own Occ. Period                      |        |      |            |
| Pre-existing Limitation              |        |      |            |
| Definition of salary/earnings        |        |      |            |

|   |  |  |  |
|---|--|--|--|
| <b>Vacation and Sick Pay<br/>Offset</b> |  |  |  |
| <b>All Benefits</b>                     |  |  |  |

# 4

## LIFE AND AD&D QUESTIONNAIRE

1. In this section, note differences, if any, in the proposed basic life and AD&D plan. If no differences are noted, your response will be binding for all proposed coverages.
2. List the required exclusions and limitations for your life and AD&D coverages.
3. Will you grandfather employees in current amounts?
  - a. Above your proposed guaranteed issue limit?
  - b. Above your proposed maximum?
4. Confirm that coverage will be provided on a no loss/no gain basis and that the actively-at-work provision will be completely waived, including employees who are disabled long term who continue to receive coverage for life insurance (except those on disability premium waiver under current plan as of the effective date). Explain who will and will not be covered under this provision. Does this provision apply differently to:
  - a. Employees not actively at work upon the effective date of the policy;
  - b. Employees not actively at work after the effective date.
5. Confirm that coverage will be provided on a no loss/no gain basis and that the actively-at-work provision will be administered as follows for the Life and AD&D plan:

| Status  | Responsible Bidder |
|---|--------------------|
| Diagnosed as disabled prior to June 19, 2022 and receiving benefits with premium waiver   | Current Bidder     |
| Diagnosed as disabled prior to June 19, 2022 and receiving benefits                       | New Bidder         |
| Satisfying elimination period from a disability that was diagnosed prior to June 19, 2022 | New Bidder         |
| Absent due to disabling ailment that was diagnosed prior to June 19, 2022                 | New Bidder         |
| Absent due to non-disabling ailment   | New Bidder         |
| On vacation   | New Bidder         |
| On leave of absence/forced leave/suspension   | New Bidder         |
| On excused absence (funeral, etc.)  | New Bidder         |
| At work   | New Bidder         |

6. Confirm that your proposal includes a waiver of premium component for disabled employees.

7. Confirm the length of the total disability period required for waiver to apply?
8. If the policy is terminated, describe how coverage is affected for:
  - a. Employees currently covered by a waiver of premium; and
  - b. Employees that are not actively at work that have not met the definition of disability upon termination of the policy if they later meet the definition.
9. What is the evidence of insurability requirements for these products?
10. What are your online capabilities in regards to employee communication, enrollment and EOI form processing?
11. What, if any, pre-existing conditions limitations exist for these products?
12. Confirm the inclusion of an Accelerated Death Benefit provision. Please describe this feature.
13. What are your Life Insurance settlement options?
14. Will you provide interest credit from the date of death to the date a benefit is paid? If so, at what rate? Is such interest payment charged against the experience of the Plan? How?
15. Do you provide beneficiary services (record retention and 800 number)? What is the cost of these services?
16. Please list any additional benefits or plan features that could be offered at little or no cost.
17. Please provide samples of the following for each coverage (if applicable):
  - Contract
  - Plan exclusions and limitations
  - Certificates of Coverage
  - Enrollment form
  - Beneficiary change form
  - Waiver of premium form
  - "Port" form
  - Conversion form
  - Claim form
  - Living Benefits form

## Financial

1. How much credibility will be assigned to the basic life and AD&D contracts for the experience-rated quote?
2. Describe your annual renewal rating process, including any pooling levels used.
3. Are the quotes subject to any participation requirements? If so, what are the requirements?
4. Will final enrollment affect your proposed rates?

# 5

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## LTD QUESTIONNAIRE

1. In this section, note differences, if any, in the proposed LTD plan. If no differences are noted, your response will be binding for all proposed coverages.
2. What approach do you use to obtain a release of medical information from claimants? Provide a sample of the medical release form you use.
3. Describe, step-by-step, how LTD cases are monitored, tracked and reported once approved.
4. What is your time standard for making a disability determination for LTD (specify calendar or workdays)?
5. Describe any special Social Security program(s) you have available. Is an additional fee charged for this program(s)?
6. Provide statistics on the percentage of your claimants who are receiving Social Security disability benefits. Provide the % approved --- from the date of disability 0-1 yr, 1-2 yrs, 2-3 yrs, 3-4 yrs, 4-5 yrs, 5+ yrs, all claimants 2+ yrs, all open claims for all years.
7. Describe how your staff will coordinate RTW with City of St. Louis for the following:
  - a. Identifying residual work capacity.
  - b. Identifying transitional work opportunities with City of St. Louis
  - c. Discussing opportunities with the treating provider
  - d. Communicating with the employee regarding transitional work
  - e. Following up with all involved parties regarding status upgrades.
8. Describe on-line systems available to City of St. Louis to run ad-hoc reports. Are there any additional charges for this service?
9. What types of measurement tools are used (e.g. satisfaction surveys) to assess customer satisfaction and quality assurance? What have your satisfaction rates been for the last two years? How often are surveys conducted? Are they done by internal or external sources? How are client s notified of their results?

# 6

## GENERAL QUESTIONNAIRE

1. What company underwrites the benefits you have proposed? Provide the most recent rating for your company.

| Agency    | Rating | Date of Rating |
|-----------|--------|----------------|
| A.M. Best |        |                |

2. In the last three years, has your company been a party to any legal actions related directly or indirectly to your firm's management or rehabilitation management programs? If so, please describe the circumstances surrounding this litigation and the results.
3. Do you have any pending litigation for life/AD&D insurance or LTD? If yes, describe how many cases and the nature of each case.
4. Do you agree that the City is not liable for negligence by you or your subcontractor(s) in providing life services?
5. The City, or its agent, reserves the right to audit your performance by reviewing pertinent records or documentation (including clinical records). Will you cooperate with any such audit, subject to appropriate confidentiality requirements?
6. What are your contract termination provisions?
7. Provide the information below for three current and three terminated client references. References must be of similar industry and size to the City. Be certain to include references that represent relationships for all proposed coverages.
  - a. Company name
  - b. Contact name and phone number
  - c. Number of employees enrolled
  - d. Coverages/services provided
  - e. Number of years as a customer
8. What communication and enrollment materials will be provided by your plan? What are the additional costs for materials?
9. Provide a detailed implementation plan.
10. Confirm your agreement to duplicate the City's current billing and payment terms. The City self-bills. Payments are on a bi-weekly basis (26 payments); paid 45 days in arrears following the 30 day grace period.

11. Does your plan provide a toll-free number by which enrollees can request forms and process requests? What are the hours of operation? Describe any internet capabilities in this area.
12. Do you agree to grandfather all current City employees (including disabled members) at their current coverage amounts, at a minimum?
13. Please identify the claims processing location you propose for the City.
14. Describe how a Life/AD&D and LTD insurance claim would flow through your organization including the steps involved in the review, and the amount of time each step takes, roles and responsibilities, and points of contact with the City personnel.
15. Are you willing to customize claims forms and form letters if necessary for the City? Is there an additional cost for customization?
16. Please describe any administrative performance guarantees you are willing to provide, and the amount of premium you will put at risk for each guarantee.
17. Do you have an internal claim audit process? If so, please provide a brief description.
18. Will internal audit results be available to the City?

# 7

## RATE RESPONSE FORM

We are requesting fully insured, non-participating, and **net of commission rates** for the current level of benefits for a minimum of 3 years, effective June 19, 2022. If you are willing to guarantee rates beyond 3 years, the rate guarantee should be through 48 or 60 months with the contract ending upon the last plan year payroll date.

1. Indicate the applicable rate guarantee period by entering the rates in the applicable column on the Rate Response Form.
2. For comparison purposes, please confirm the rates entered are available on a stand-alone basis.
3. Identify below any assumed savings for multiple lines of coverage.
4. Also list and describe any other costs to the City, such as start-up or administrative fees, W-2 forms, etc.
5. We will not allow any cross subsidization between employer paid and employee paid programs.
6. Please confirm your optional life rates do not straddle.
7. Please show your rates on a bi-weekly basis only.
8. Benefits requested are outlined in Section 3. Please match current benefits.

**Provide bi-weekly rates on a fully insured, non-participating basis for the Current Level of Benefits - net of commission.**

| CITY   |          |                  |                |
|--|----------|------------------|----------------|
| Benefit  | Age Band | Estimated Volume | Bi-Weekly Rate |
| Basic Employee Life<br>(non-contributory) Rate/\$1,000<br>Benefit  | NA       |                  |                |
| <b>Estimated Annual Premium</b>  |          |                  |                |
| Optional Employee Life<br>Rate/\$1,000 benefit:<br>One to five times annual earnings<br>up to a max of \$250,000 | < 30     |                  |                |
|  | 30-34    |                  |                |
|  | 35-39    |                  |                |
|  | 40-44    |                  |                |
|  | 45-49    |                  |                |
|  | 50-54    |                  |                |

| <b>CITY</b>   |                 |                         |                       |
|---|-----------------|-------------------------|-----------------------|
| <b>Benefit</b>  | <b>Age Band</b> | <b>Estimated Volume</b> | <b>Bi-Weekly Rate</b> |
|   | 55-59           |                         |                       |
|   | 60-64           |                         |                       |
|   | 65-69           |                         |                       |
|   | 70+             |                         |                       |
|   |                 |                         |                       |
| Optional Dependent Life (contributory)<br>Option 1: \$7,500 spouse<br>\$5,000 child<br>Flat rate per unit                                   | NA              |                         |                       |
|   |                 |                         |                       |
| Optional Dependent Life (contributory)<br>Option 2: \$10,000 spouse<br>\$5,000 child<br>Flat rate per unit                                  | NA              |                         |                       |
|   |                 |                         |                       |
| Optional Employee AD&D (contributory);<br>\$80,000 to \$150,000 depending on class<br>per \$1,000 benefit (including 3% administration fee) |                 |                         |                       |
|   |                 |                         |                       |
|   |                 |                         |                       |
|   |                 |                         |                       |
|   |                 |                         |                       |
| Optional Family AD&D;<br>Coverage is a percentage of employee's coverage<br>per \$1,000 benefits (including 3% administration fee)          |                 |                         |                       |
|   |                 |                         |                       |
|   |                 |                         |                       |
|   |                 |                         |                       |
| <b>Estimated Annual Premium</b>   |                 |                         |                       |
| Core Disability City: 50% benefit, up to \$2,000 maximum);<br>per \$100 of covered payroll  | NA              |                         |                       |
| <b>Estimated Annual Premium</b>   |                 |                         |                       |
| Buy-up Disability City: 10% benefit, up to \$5,000 maximum;<br>per \$100 of covered payroll (including 3% administration fee)               | NA              |                         |                       |

All rates are applicable cost per \$1,000 unless otherwise noted

| <b>POLICE</b>  |                     |                         |                       |
|--|---------------------|-------------------------|-----------------------|
| <b>Benefit</b>   | <b>Age or Class</b> | <b>Estimated Volume</b> | <b>Bi-Weekly Rate</b> |
| Basic Employee Life (Class 1) and Retiree Life (Class 2) (non-contributory)<br>Rate/\$1,000 Benefit                                | NA                  |                         |                       |
| <b>Estimated Annual Premium</b>  |                     |                         |                       |
| Optional Employee Life<br>Rate/\$1,000 benefit, Active Employees<br><br>One to five times annual earnings up to a max of \$250,000 | < 30                |                         |                       |
|  | 30-34               |                         |                       |
|  | 35-39               |                         |                       |
|  | 40-44               |                         |                       |
|  | 45-49               |                         |                       |
|  | 50-54               |                         |                       |
|  | 55-59               |                         |                       |
|  | 60-64               |                         |                       |
|  | 65-69               |                         |                       |
|  | 70+                 |                         |                       |
|  |                     |                         |                       |
| Optional Dependent Life<br>Option 1: Spouse - \$7,500;<br>Child(ren) - \$5,000<br>Flat rate per unit                               | NA                  |                         |                       |
|  |                     |                         |                       |
| Optional Dependent Life<br>Option 2: Spouse - \$10,000;<br>Child(ren) – \$5,000<br>Flat rate per unit                              | NA                  |                         |                       |
|  |                     |                         |                       |
| Optional Employee AD&D;<br>\$25,000 increments up to \$250,000 per \$1,000 benefits (including 3% administration fee)              | NA                  |                         |                       |
|  |                     |                         |                       |
| Optional Family AD&D;<br>Coverage is a percentage of employee's coverage per \$1,000 benefits (including 3% administration fee)    | NA                  |                         |                       |
|  |                     |                         |                       |
| Core Long Term Disability Police:<br>40% benefit, up to \$3,333 maximum;   | NA                  |                         |                       |

| <b>POLICE</b>   |                     |                         |                       |
|---|---------------------|-------------------------|-----------------------|
| <b>Benefit</b>  | <b>Age or Class</b> | <b>Estimated Volume</b> | <b>Bi-Weekly Rate</b> |
| per \$100 of covered payroll  |                     |                         |                       |
| <b>Estimated Annual Premium</b>   | NA                  |                         |                       |
| Buy-up Long Term Disability Police:<br>20% benefit, up to \$5,000 maximum;<br>per \$100 of covered payroll (including<br>3% administration fee) | NA                  |                         |                       |

# 8

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## APPENDIX

- A. Census
- B. Current Rates
- C. Claim and Waiver Information
- D. Current Certificates

# APPENDIX A

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## CENSUS

Censuses for the City of St. Louis and Police Division are included with the RFP documents.

# APPENDIX B

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## CURRENT RATES

To be provided under separate cover.

# APPENDIX C

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## CLAIM AND WAIVER INFORMATION

To be provided under separate cover.

# APPENDIX D

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## CURRENT CERTIFICATES

To be provided under a separate cover.



Mercer (US) Inc.  
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