

**REQUEST FOR PROPOSAL
LIFE, AD&D AND DISABILITY
THE CITY OF ST. LOUIS**
FEBRUARY 17, 2016

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General Information

Objectives

The City of St. Louis (“City of St. Louis” or “City”) has retained Mercer to solicit bids for Life, AD&D and Disability coverage for employees and retirees of the City and the Police Division. The bidding process will be used to determine if any contract enhancements are available, to evaluate vendors’ (“Company” or “Vendor”) quality of service to see if there is any financial and benefit advantages of having both the City and Police Division under one contract.

On behalf of the City, we are requesting responses to this Request For Proposal (RFP) to assess your organization’s capabilities and market competitiveness.

Eligibility for coverage includes:

- Full-time active City employees;
- Full-time active Civilian employees of the Police Division;
- Full-time active commissioned officers of the Police Division;
- Retired Civilians of the Police Division;
- Retired commissioned members of The Police Retirement System of St. Louis.

Detailed eligibility is detailed 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 vendor 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 multiple year rate guarantees
- 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 solution
- 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
- Fees of 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 guarantees;
- 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

Selection Committee

Proposals shall be reviewed by a Selection Committee. The Selection Committee is comprised of two (2) representatives of the Department of Personnel, one of whom is the Chairperson, one representative of the Mayor, one representative of the Comptroller and one representative of the Board of Aldermen. A vendor recommendation will be submitted by the Committee to the Director of Personnel and a decision reached no later than April 8, 2016 for an effective date of June 12, 2016.

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 FAX or e-mail, to the Mercer Health & Benefits.

- B. Submitted proposals must include a cover letter signed by a person authorized to contractually obligate the proposer(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 March 4, 2016 and in accordance with the instructions delineated in this RFP. Proposals received after that date and time will be rejected and proposers notified.
- E. Each proposer(s) must prepare, seal, and submit nine (9) 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.

Seven (7) of the nine (9) hard copies should be sent to:

City of St. Louis
Personnel Department
Employee Benefits Section
1114 Market Street, Suite 900
St. Louis, MO 63101

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

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

Two (2) hard copies should be sent to:

Mercer Health & Benefits
Attn: Cheryl McGauly
701 Market Street, Suite 1100
St. Louis, MO 63101

An electronic copy of your proposal must be e-mailed to Cheryl McGauly at Mercer, cheryl.mcgauly@mercerc.com no later than 4:00 p.m. March 4, 2016.

- 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 Cheryl McGaully 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: Cheryl McGaully
 Phone: 314 588 2545
 Fax: 314 588 2525
 e-mail: cheryl.mcgaully@mercer.com

A vendor decision will be reached by the City no later than April 8, 2016 for an effective date of June 12, 2016.

Timetable

Task	Completion Date
Request For Proposal Released	February 17, 2016
Intent to Bid to Mercer	February 18, 2016
Final RFP Questions due to Mercer	February 24, 2016
Written response to all vendors with all vendor's Q&A	February 26, 2016
Proposal Due Date	March 4, 2016
Finalist Selection	Late March 2016
Vendor Selection	Early April 2016
Effective Date	June 12, 2016
Final Signed Contract Provided to City	June 12, 2016

Questions and Contacts

Communications and questions concerning this RFP may only be directed to Cheryl McGaully via email. Please direct all RFP questions to Cheryl McGaully, via email, prior to February 24, 2016. 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 February 24, 2016 shall be made available in writing to all vendors 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 proposer(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 proposer(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 proposer(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 proposer(s).

No proposer(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. A vendor recommendation will be submitted to the Director of Personnel and a decision reached no later than April 8, 2016 for an effective date of June 12, 2016.

All proposals should be submitted net of commissions.

1. Effective date June 12, 2016.

2. First plan year will be June 12, 2016 through June 24, 2017 (27 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. In addition, new enrollees who were previously not eligible for the benefits included in the scope of the RFP will not be required to provide evidence of insurability.**
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 vendor 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 vendor. Proposer(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 vendor 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 vendor 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 vendor is responsible for its own verification of all information provided to it. The vendor must satisfy itself, upon examination of this RFP, as to the intent of the specifications.
15. No oral interpretation will be made to any vendor 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 vendor 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 vendor 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 vendor'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 vendor 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 vendor.
21. The vendor 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 vendor 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 vendor'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 proposer(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, gender, age, sexual orientation, 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. Proposer(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. Proposer(s) shall be required to comply with all ordinances of the City of St. Louis including Ordinance No. 65597, the St. Louis Living Wage Ordinance. This Ordinance can be found on the City's website at <http://stlouis.missouri.org>. The Mayor of the City of St. Louis has issued Executive Order #28 regarding Minority and Women Business Enterprise. A copy of Executive Order #28 can be found in the appendix. Proposals should discuss how you will comply with the provisions of said order.
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 vendor 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 rules, and regulations that may in any way affect the services and products to be provided.
33. The vendor 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 and all multi-year rate guarantees 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 any multi-year rate guarantee(s).
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 12, 2016 through June 24, 2017, 27 bi-weekly payroll cycles. Following plan years will be June 25, 2017 through June 23, 2018 and June 24, 2018 through June 22, 2019.

Qualification of Bidders

1. The vendor should have web-based enrollment capability.
2. The vendor must be willing to write the case on a no-gain/no-loss basis and waive all actively at work requirements. The vendor must be willing to cover all current enrollees on a no loss/no gain basis.
3. The vendor must be able to work with the City's bi-weekly pay periods.
4. 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 Cheryl McGaully at Mercer by **February 18, 2016**.

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 **March 4, 2016**.

Authorization:

Name and Title

Date

Vendor

Return completed form via fax or e-mail to:

Cheryl McGaully

Mercer Health & Benefits

Cheryl.mcgaully@mercer.com

Fax: 314-588-2525

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Plan Eligibility

City Employee Eligibility:

All employees of the City or of a subsidiary or affiliate that has adopted the plan are eligible for the coverages in this RFP as outlined in the attached Certificates of Coverage.

- All classes
 - Life and disability 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 19; 25 if full-time student
 - AD&D new hire waiting period is the first day of the pay period following the completion of a 30 day waiting period.
- All classes
 - Disability new hire waiting period is the first day of the pay period following the completion of a 30 day waiting period.

Police Division Eligibility:

All active and retired commissioned and civilian employees of the Police Division 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 Class 1 – All active Civilian employees working at least 30 hours per week who were hired prior to 9/1/13 and active Commissioned employees who are members of The Police Retirement System of St. Louis regardless of date of hire.
 - Life 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 19; 23 if full-time student
 - AD&D new hire waiting period is the first day of the pay period following the completion of a 30 day waiting period.
- Life Class 2 – Retirees that were full-time civilian employees hired or commissioned members of The Police Retirement System of St. Louis hired prior to 9/1/13.
- Disability – All active Civilian employees working at least 30 hours per week who were hired prior to 9/1/13 and active Commissioned employees who are members of The Police Retirement System of St. Louis 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.

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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 vendor.
2. All current enrollees will be covered on a no loss/no gain basis.
3. The City reserves the right to contract with vendors separately for each entity.
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 consolidate and streamline plan design where possible with no negative financial or benefit affect to the City or its employees. Revised benefits requested are outlined below. Please provide rates for the revised benefits, clearly noting the alternative benefit options.

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, except for the following requested coverage changes. 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/requested coverages.

	City of St. Louis	Police Division	Proposed City of St. Louis and Police Division
Eligibility Eligibility (continued)	All active employees working at least 30 hours per week Children: age 25 if FTS	Class 1: All active employees working at least 30 hours per week Class 2: all retired members who qualify under the eligibility definition Children: age 23 if FTS	No change to employee eligibility Change both to age 25, if FTS
Employee Basic Life Insurance	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 (no maximum) Class 2: \$3,000	No change to Basic Life benefits
Employee Optional Life Insurance	One to Five times annual earnings rounded to next highest \$1,000 up to a maximum of \$500,000	Class 1 only: \$5,000 increments up to a maximum of \$200,000	One to Five times annual earnings rounded to next highest \$1,000 up to a maximum of \$500,000
Spouse/Child Optional Life Insurance	Basic Option (Employee paid): Spouse \$5,000; Child \$5,000 (Not contingent on employee enrollment) Optional Life: Spouse \$10,000; Child \$5,000 (Contingent on employee enrollment)	Option 1: Spouse \$7,500; Child \$4,000 (Not contingent on employee enrollment) Option 2: Spouse \$5,000; Child \$2,000 (Not contingent on employee enrollment)	Option 1: Spouse \$7,500; Child \$5,000 (Not contingent on employee enrollment) Option 2: Spouse \$10,000; Child \$5,000 (Not contingent on employee enrollment)
Optional Accidental Death & Dismemberment Employee/Family	Employee and Dependent benefit depends on Employee Class: range from \$20,000 to \$150,000	Employee: \$25,000 increments up to \$250,000 Family/Dependent coverage is a percentage of Employee's coverage	Employee: \$25,000 increments up to \$250,000 Family/Dependent coverage is a percentage of Employee's coverage

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 Accidental Death and Dismemberment (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			
Vacation and Sick Pay Offset			
All Benefits			

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 Vendor
Diagnosed as disabled prior to June 12, 2016 and receiving benefits with premium waiver	Current Vendor
Diagnosed as disabled prior to June 12, 2016 and receiving benefits	New Vendor
Satisfying elimination period from a disability that was diagnosed prior to June 12, 2016	New Vendor
Absent due to disabling ailment that was diagnosed prior to June 12, 2016	New Vendor
Absent due to non-disabling ailment	New Vendor
On vacation	New Vendor
On leave of absence/forced leave/suspension	New Vendor
On excused absence (funeral, etc.)	New Vendor
At work	New Vendor

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

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 department
 - 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 employees) 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?

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Rate Response Form

We are requesting fully insured, non-participating, **net of commission rates** for the current level of benefits for a minimum of 2 years, effective June 12, 2016 through June 24, 2017. Please note this initial plan year has 27 bi-weekly payroll cycles. If you are willing to guarantee rates beyond 2 years, the rate guarantee should be through 36, 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. We are looking to consolidate and streamline plan design where possible with no negative financial or benefit affect to the City or its employees. Revised benefits requested are outlined in Section 3. Please provide rates for the revised benefits, clearly noting the alternative benefit options.

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

CITY			
Benefit	Age or Class	Estimated Volume	Bi-Weekly Rate
Basic Employee Life (non-contributory) Rate/\$1,000 benefit	NA		
Estimated Annual Premium			
Optional Employee Life Rate/\$1,000 benefit:	< 30		
	30-34		

CITY			
Benefit	Age or Class	Estimated Volume	Bi-Weekly Rate
One to five times annual earnings up to a max of \$250,000	35-39		
	40-44		
	45-49		
	50-54		
	55-59		
	60-64		
	65-69		
	70+		
Optional Dependent Life (contributory) Option 1: \$7,500 spouse \$5,000 child	Flat rate		
Optional Dependent Life (contributory) Option 2: \$10,000 spouse \$5,000 child	Flat rate		
Optional Employee AD&D (contributory); per \$1,000 benefit \$25,000 increments up to \$250,000			
Optional Family AD&D; per \$1,000 benefits Coverage is a percentage of employee's coverage			
Estimated Annual Premium			
Core Disability City: 50% benefit; per \$100 of covered payroll	NA		
Estimated Annual Premium			
Buy-up Disability City: 10% benefit; per \$100 of covered payroll	NA		

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

POLICE			
Benefit	Age or Class	Estimated Volume	Bi-Weekly Rate
Basic Employee Life (Class 1) and Retiree Life (Class 2) (non-contributory) Rate/\$1,000 Benefit	NA		
Estimated Annual Premium			
Optional Employee Life Rate/\$1,000 benefit, Active Employees 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 Option 1: Spouse - \$7,500; Child(ren) - \$5,000	Flat Rate		
Optional Dependent Life Option 2: Spouse - \$10,000; Child(ren) – \$5,000	Flat Rate		
Optional Employee AD&D; per \$1,000 benefit \$25,000 increments up to \$250,000	NA		
Optional Family AD&D; per \$1,000 benefits Coverage is a percentage of employee's coverage	NA		
Core Long Term Disability Police: 40% benefit; per \$100 of covered payroll	NA		
Estimated Annual Premium	NA		
Buy-up Long Term Disability Police: 20% benefit; per \$100 of covered payroll	NA		

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Appendices

APPENDIX A

Census

To be provided under separate cover

APPENDIX B

Current Rates

To be provided under separate cover

APPENDIX C

Claim and Waiver Information

To be provided under separate cover

APPENDIX D

Current Certificates

CITY – BASIC AND OPTIONAL LIFE, OPTIONAL AD&D – MINNESOTA LIFE (SECURIAN)

CITY – LONG TERM DISABILITY – THE HARTFORD

POLICE - BASIC AND OPTIONAL LIFE, AD&D AND LONG TERM DISABILITY – THE STANDARD

To be provided under a separate cover

APPENDIX E

MBE AND WBE EXECUTIVE ORDER #28

To be provided under a separate cover

APPENDIX F

St. Louis Living Wage Ordinance #65597

To be provided under separate cover



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