The Purchasing Division of Knox County Tennessee will receive sealed proposals for the provision of **Group Term Life Insurance and Accidental Death and Dismemberment Services** as specified herein. Proposals must be received by **2:00 p.m. on September 7, 2007**. Late proposals will neither be considered nor returned.

**Deliver Proposals To:**

<table>
<thead>
<tr>
<th>Proposal Number 535</th>
</tr>
</thead>
<tbody>
<tr>
<td>Knox County Purchasing Division</td>
</tr>
<tr>
<td>Suite 100</td>
</tr>
<tr>
<td>1000 North Central Street</td>
</tr>
<tr>
<td>Knoxville, Tennessee 37917</td>
</tr>
</tbody>
</table>

The Proposal Envelope must show the Proposal Number, Name & Opening Date.

**SECTION I  GENERAL TERMS AND CONDITIONS**

1.1 **HOW TO DO BUSINESS:** On July 1, 2005 Knox County Government implemented a web-based purchasing software system, “Knox Purchasing On-Line”. The purpose for migrating from our existing financial software application was to provide our clients (vendors, county departments and the citizens of Knox County) with a more enhanced and end-user friendly means of accessing our services. As a result of this implementation, the Purchasing Division is now able to offer on-line vendor registration and maintenance, electronic receipt of purchase orders, on-line retrieval and submittal of quotes, bids and proposals for our vendor-clients and on-line requisitioning and receiving for our county departments. In order for the County to maximize its investment and minimize the cost associated with office operations we need your help. When doing business with Knox County we are asking you to please go to our website at www.knoxcounty.org/purchasing and register as a vendor in our on-line purchasing system, “Knox Purchasing On-Line”, if you have not done so and whenever possible to conduct your business with the County through this site. If you have any questions, please contact the Purchasing Division representative listed in subsection 1.2 of this document.

1.2 **ADDITIONAL INFORMATION:** Knox County wants requests for additional information routed to Mike Reeves, CPPB, Purchasing Agent at 865/215-5798. Questions may be faxed to 865/215-5778. Mike may also be reached at mike.reeves@knoxcounty.org. Information about the Knox County Purchasing Division may be obtained on the internet at www.knoxcounty.org/purchasing.

1.3 **VENDOR REGISTRATION:** Prior to the opening of this proposal, **ALL PROPOSERS** must be registered with the Purchasing Division. A vendor application may be submitted online at www.knoxcounty.org/purchasing. Select the On-Line Vendor Registration link and complete the forms. Vendors must be registered with the Purchasing Division prior to submitting their proposal.

1.4 **ACCEPTANCE:** Vendors shall hold their price firm and subject to acceptance by Knox County for a period of sixty (60) working days from the date of the proposal opening, unless otherwise indicated in their proposal.

1.5 **ALTERNATIVE PROPOSALS:** Knox County will not accept alternate proposals (those not equal to specifications) unless authorized by the Request for Proposal.

1.6 **AWARD:** Award will be made to the most responsive, responsible proposer meeting specifications, who present the product or service that is in the best interest of Knox County. Knox County reserves the right to not award this proposal. Award will be made in accordance with the evaluation criteria specified herein.

1.7 **PROPOSAL DELIVERY:** Knox County requires proposers, when hand delivering proposals, to time date and stamp the envelope before depositing it in the proposal box. The time clock in the Purchasing Division shall become the official record of time.

1.8 **CONFLICT OF INTEREST:** Vendors must have a "non-conflict of interest" affidavit on file prior to contract award.
1.9 **DECLARATIVE STATEMENT:** Any statement or words (i.e.: must, shall, will, etc) are declarative statements and the vendor must comply with the condition. Failure to comply with any such condition may result in the proposal being non-responsive and disqualified.

1.10 **DISADVANTAGED BUSINESS PROGRAM:** Knox County has established a Disadvantaged Business Program, which has the responsibility of increasing opportunity for small, minority and women owned businesses. This is being accomplished through community education programs, policy edification, active recruitment of interested businesses and process re-engineering.

Knox County is committed to ensuring full and equitable participation for all disadvantaged businesses. Knox County welcomes submittals from those disadvantaged businesses that have an interest in providing goods and/or services listed herein. In addition, Knox County strongly encourages the inclusion of disadvantaged businesses by non-disadvantaged contractors who may wish to partner or subcontract portions of this agreement in order to accomplish the successful delivery of goods and/or services. If you are a disadvantaged business and would like additional information about our disadvantaged business program please contact:

Robert Minter, Supplier Diversity Coordinator  
Telephone: 865.215.5756  
Fax: 865.215.5778  
E-Mail: robert.minter@knoxcounty.org

1.11 **COPIES:** Knox County requires that proposals being submitted by hand be submitted as one original and eleven (11) exact copies.

1.12 **ELECTRONIC TRANSMISSION:** Knox County’s Purchasing Division will not accept electronically transmitted proposals through the County’s On-Line Purchasing System. Due to the nature of information requested, all submissions shall be in written format.

1.13 **MULTIPLE PROPOSALS:** Knox County will consider multiple proposals that meet specifications.

1.14 **NON-COLLUSION:** Vendors, by submitting a signed proposal certify that the accompanying proposal is not the result of, or affected by, any unlawful act of collusion with any other person or company engaged in the same line of business or commerce, or any other fraudulent act punishable under Tennessee or United States law.

1.15 **NON-DISCRIMINATION:** Vendors, during the performance of this contract, will not discriminate against any employee or applicant for employment because of race, religion, sex, national origin or disability except where religion, sex, national origin or disability is a bona fide occupational qualification reasonably necessary to the normal operation of the contractor.

1.16 **PROCESSING TIME FOR PAYMENT:** Vendors are advised that approximately thirty (30) days or less is required to process invoices for payment when the invoicing instructions herein are followed.

1.17 **PROOF OF FINANCIAL AND BUSINESS CAPABILITY:** Proposers must, upon request, furnish satisfactory evidence of their ability to furnish products or services in accordance with the terms and conditions of these specifications. Knox County will make the final determination as to the proposer's ability.

1.18 **RECYCLING:** Proposals being submitted on paper shall:

1.18.1 Be submitted on recycled paper  
1.18.2 Not include pages of unnecessary advertising  
1.18.3 Be made on both sides of each sheet of paper

1.19 **RECYCLING EFFORTS:** Vendors are to state the percentage of product made from recycled materials. Specify the amount of post consumer waste separately from pre-consumer recycled content.
1.20 **RESTRICTIVE OR AMBIGUOUS SPECIFICATIONS:** It is the responsibility of the prospective proposer to review the entire Request for Proposals (RFP) packet and to notify the Purchasing Division if the specifications are formulated in a manner that would unnecessarily restrict competition. Any such protest or question regarding the specifications or proposal procedures must be received in the Purchasing Division not less than five (5) business days prior to the time set for proposal opening. These requirements also apply to specifications that are ambiguous.

1.21 **SIGNING OF PROPOSALS:** In order to be considered all proposals must be signed. Please sign the original in blue ink. By signing the proposal document, the vendor acknowledges and accepts the terms and conditions stated in the document.

1.23 **TITLE VI OF THE CIVIL RIGHTS ACT:** “Nondiscrimination in Federally Assisted Programs”-“No person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.” 42 U.S.C. section 2000 et seq.

It is the policy of Knox County Government that all its services and activities be administered in conformance with the requirements of Title VI.

1.24 **USE OF PROPOSAL FORMS:** Vendors are to complete the proposal forms contained in the proposal package. Failure to complete the proposal forms may result in proposal rejection.

1.25 **WAIVING OF INFORMALITIES:** Knox County reserves the right to waive minor informalities or technicalities when it is in the best interest of Knox County.

**SECTION II OBLIGATIONS, RIGHTS AND REMEDIES**

These Terms and Conditions shall be part of the contract. Knox County reserves the right to negotiate other Terms and Conditions it deems appropriate and necessary under the circumstances to protect the public trust.

2.1 **ALTERATIONS OR AMENDMENTS:** No alterations, amendments, changes, modifications or additions to this contract shall be binding on Knox County without the prior written approval of the county.

2.2 **APPROPRIATION:** In the event no funds are appropriated by Knox County for the goods or services in any fiscal year or insufficient funds exist to purchase the goods or services, then the contract shall expire upon the expenditure of previously appropriated funds or the end of the current fiscal year, whichever occurs first, with no further obligations owed to or by either party.

2.3 **ASSIGNMENT:** Contractor shall not assign or sub-contract this agreement, its obligations or rights hereunder to any party, company, partnership, incorporation or person without the prior written specific consent of Knox County.

2.4 **BOOKS AND RECORDS:** Contractor shall maintain all books, documents, accounting records and other evidence pertaining to the goods and services provided under this contract and make such materials available at its offices at all reasonable times during the contract period and for three (3) years from the date of the final payment under this agreement for inspection by county or by any other governmental entity or agency participating in the funding of this agreement, or any authorized agents thereof; copies of said records to be furnished if requested. Such records shall include those books, documents and accounting records that represent the contractor's costs of manufacturing, acquiring or delivering the products and services governed by this agreement.

2.5 **CHILD LABOR:** Contractor agrees that no products will be provided or used under this contract which have been manufactured or assembled by child labor.

2.6 **COMPLIANCE WITH ALL LAWS:** Contractor is assumed to be familiar with and agrees to observe and comply with all federal, state, and local laws, statutes, ordinances, and regulations in any manner affecting the provision of goods and/or services, and all instructions and prohibitive orders issued regarding this work and shall obtain all necessary permits.
2.7 **DEFAULT:** If Contractor fails to perform or comply with any provision of this contract or the terms or conditions of any documents referenced and made a part hereof, Knox County may terminate this contract, in whole or in part, and may consider such failure or noncompliance a breach of contract. Knox County expressly retains all its rights and remedies provided by law in case of such breach, and no action by Knox County shall constitute a waiver of any such rights or remedies. In the event of termination for default, Knox County reserves the right to purchase its requirements elsewhere, with or without competitive proposals.

2.8 **GOVERNING LAW:** This Contract shall be governed by the laws of the State of Tennessee, and all obligations of the parties are performable in Knox County, Tennessee. The Chancery Court and/or the Circuit Court of Knox County, Tennessee, shall have exclusive and concurrent jurisdiction of any disputes, which arise hereunder.

2.9 **INSPECTION AND ACCEPTANCE:** Warranty periods shall not commence until Knox County inspects and formally accepts the goods and/or services. The terms, conditions and timing of acceptance shall be determined by Knox County. Knox County reserves the right to reject any or all items or services not in conformance with applicable specifications, and Contractor assumes the costs associated with such nonconformance. Acceptance of goods or services does not constitute a waiver of latent or hidden defects or defects not readily detectable by a reasonable person under the circumstances.

2.10 **INCORPORATION:** All specifications, drawings, technical information, request for proposal, proposal, award and similar items referred to or attached or which are the basis for this contract are deemed incorporated by reference as if set out fully herein.

2.11 **INDEMNIFICATION/HOLD HARMLESS:** Contractor shall indemnify, defend, save and hold harmless Knox County, its officers, agents and employees from all suits, claims, actions or damages of any nature brought because of, arising out of, or due to breach of the agreement by Contractor, its subcontractors, suppliers, agents, or employees or due to any negligent act or occurrence or any omission or commission of contractor, its subcontractors, suppliers, agents or employees.

2.12 **INDEPENDENT CONTRACTOR:** Contractor shall acknowledge that it and its employees serve as independent contractors and that Knox County shall not be responsible for any payment, insurance or incurred liability.

2.13 **LIMITATION OF LIABILITY:** In no event shall Knox County be liable for any indirect, incidental, consequential, special or exemplary damages or lost profits, even if Knox County has been advised of the possibility of such damages.

2.14 **NONDISCRIMINATION AND NON-CONFLICT STATEMENT:** Contractor agrees that no person on the grounds of handicap, age, race, color, religion, sex or national origin, shall be excluded from participation in, or be denied benefits of, or be otherwise subjected to discrimination in the performance of this agreement, or in the employment practices of the vendor. Contractor shall upon request show proof of such nondiscrimination, and shall post in conspicuous places available to all employees and applicants notices of non-discrimination. Contractor covenants that it complies with the Fair Wage and Hour Laws, the National Labor Relations Act, and other federal and state employment laws as applicable. Contractor covenants that it does not engage in any illegal employment practices.

Contractor covenants that it has no public or private interest, and shall not acquire directly or indirectly any interest; that would conflict in any manner with the provision of its goods or performance of its services. Contractor warrants that no part of the total contract amount provided herein shall be paid directly or indirectly to any officer or employee of Knox County as wages, compensation, or gifts in exchange for acting as officer, agent, employee, subcontractor or consultant to contractor in connection with any goods provided or work contemplated or performed relative to the agreement.

2.15 **ORDER OF PRECEDENCE:** In the event of inconsistent or conflicting provision of this contract and referenced documents, the following descending order of precedence shall prevail: (1) Item
2.16 **POSSESSION OF WEAPONS:** All vendors and their employees and their agents are prohibited from possessing any weapons on Knox County property without prior written consent from the County. In the case of a vendor whose contract requires possession of firearms or other weapons to successfully complete their contract, vendor must provide personnel who are bonded to bear said weaponry.

2.17 **REMEDIES:** Knox County shall have all rights and remedies afforded under the U.C.C. and Tennessee law in contract and in tort, including but not limited to rejection of goods, rescission, right of set-off, refund, incidental, consequential and compensatory damages and reasonable attorney’s fees.

2.18 **RIGHT TO INSPECT:** Knox County reserves the right to make periodic inspections of the manner and means the service is performed or the goods are supplied.

2.19 **SEVERABILITY:** If any provision of this contract is declared illegal, void or unenforceable, the remaining provisions shall not be affected but shall remain in force and in effect.

2.20 **TERMINATION:** County may terminate this agreement with or without cause at anytime. In the event of termination by either party, fees due for services satisfactorily performed or goods accepted prior to the termination date shall be paid.

2.21 **WARRANTY:** Contractor warrants to Knox County that all items delivered and all services rendered shall conform to the specifications, drawings, proposal and/or other descriptions furnished and/or incorporated by reference, and will be fit for the particular purpose purchased, of merchantable quality, good workmanship, and free from defects. Contractor extends to Knox County all warranties allowed under the U.C.C. Contractor shall provide copies of warranties to the County.

2.22 **TAX COMPLIANCE:** Pursuant to Resolution R-07-1-903 passed by the Commission of Knox County, Tennessee, Contractor hereby acknowledges, by submission of its bid and signature that it is current in its respective Federal, State, County, and City taxes of whatever kind or nature and is not delinquent in any way. Delinquent status must be disclosed or risk debarment by the Knox County Purchasing Division.

**SECTION III SPECIAL TERMS AND CONDITIONS**

3.1 **SCOPE OF PROPOSAL:** The intent of these specifications is to set forth and convey to prospective proposers to supply a Group Basic and Supplemental Term Life and Accidental Death and Dismemberment Insurance proposal for all present and future certified and non-certified active employees (including those on FMLA or military leave) as requested by the Knox County School Board & Knox County Government. The proposals should include a proposed price for all Knox County Government and Knox County Schools certified and non-certified employees together, a proposed price price for the Knox County Government and Knox County Schools non-certified employees separately, and a proposed price for the Knox County Schools certified employees separately. The proposed pricing schedule is outlined in Section XI. Award will be based on Best Value. Best Value means more than low cost. It includes the initial cost, service, quality and other factors detailed herein.

3.2 **AWARD STATUS:** Knox County intends to issue a three (3) year award. Upon the mutual agreement of the successful proposer and Knox County, the award may be extended for two (1) one (1) year periods one (1) year at a time at time for a total of five (5) years. The renewal option is at the discretion of both Knox County and the Knox County School Board. Should Knox County and the Knox County School Board desire not to renew, no reason needs to be given. Knox County reserves the right to purchase these services from other proposers if the need arises. Knox County reserves the right to revoke the award if a pattern of unavailability arises with the successful proposer.

3.4 **PROPOSAL FORMAT:** This solicitation is in the Request For Proposal (RFP) format. At the specified date and time, each proposer’s name will be publicly read aloud. No further information
will be given at this time. Evaluation of the proposals will proceed as expeditiously as possible and successful, as well as unsuccessful, notification will be given.

3.5 **EVALUATION REVIEW:** Knox County reserves the right to use all pertinent information (also learned from sources other than disclosed in the RFP process) that might affect the County’s judgment as to the appropriateness of an award to the best evaluated proposer. This information may be appended to the proposal evaluation process results. Information on a service provider from reliable sources, and not within the service provider’s proposal, may also be noted and made a part of the evaluation file. Knox County shall have sole responsibility for determining a reliable source. Knox County reserves the right to conduct written and/or oral discussions/interviews after the proposal opening. The purpose of such discussions/interviews are to provide clarification and/or additional information to make an award which is in the best interest of Knox County.

3.6 **PREPARATION OF PROPOSAL:** The proposer must bear all costs associated with the preparation of the proposal and any oral presentation if required by Knox County.

3.7 **PROPOSER OBLIGATION:** Each proposer shall become fully acquainted with conditions relating to the scope and restriction attending the execution of the work under this RFP. The failure or omission of a proposer to become acquainted with existing conditions shall no way relieve the proposer of any obligations with respect to this RFP or to the contract.

3.8 **NO CONTACT POLICY:** After the date and time that the vendor receives this solicitation, any contact initiated by any proposer with any Knox County representative, other than the Purchasing Division representative listed herein, concerning this request for proposal is prohibited. Any such unauthorized contact may cause the disqualification of the proposer from this procurement transaction.

3.9 **DEADLINE TO SUBMIT QUESTIONS:** Proposers are to submit questions in written format to Mike Reeves, CPPB, Purchasing Agent no later than **August 24, 2007 by 5:00 pm local time**. Questions must be faxed to 865.215.5778 or emailed to mike.reeves@knoxcounty.org. The Knox County Purchasing Division will issue written addendum to all proposers.

3.10 **PROPOSAL TIMELINE:** The following lists the dates and activities associated with this Request for Proposal. Please be advised, these are tentative dates and are subject to change.

- **Release of RFP to proposers:** August 19, 2007
- **Deadline for proposers to submit questions:** August 24, 2007
- **Knox County responds to questions:** August 27, 2007
- **Proposals due into Purchasing Division:** September 7, 2007 at 2:00 pm
- **Evaluate and select successful proposer:** TBA
- **Award Contract:** TBA
- **Contract Effective Date:** January 1, 2008

3.11 **FINANCIAL RATING STATEMENTS:** Proposers will be required to submit, as requested by Knox County an financial ratings report for the past three years.

3.12 **INSURANCE BROKERS:** Knox County Government will not be accepting proposals from insurance brokers. Knox County will only accept proposals from Group Basic and Supplemental Term Insurance providers. Knox County currently works with USICG and will solicit guidance or advice from USICG on an as needed basis.

**Broker Commissions will not be allowed in the proposal.** Knox County Schools and Knox County Government may consider a fee for service for ongoing Broker services. If you are a Broker quoting this coverage you may provide a fee for annual service of the Basic and Supplemental Term Life plans for Knox County. Please provide a list of services to be included in the fee. At a minimum, services (if required) should include:

- Provide support for initial plan implementation including project management, review of employee communication materials, enrollment meeting support, liaison between Knox County and vendor, etc.
- Review of all financial agreements, contracts, materials, and booklets
- Ongoing liaison between Knox County and vendor relative to any issues pertaining to the Plans including service and problem resolution
- Implement and monitor performance measurement criteria
- Provide technical and legal support to Knox County relative to legal compliance, ERISA, or DOL requirements.
- Evaluate plan and claim experience, negotiate renewals and provide recommendation.

3.13 **NAME OF INSURED:** Knox County Government and Knox County School Board.

3.14 **CRITERIA FOR EVALUATING PROPOSALS:** The following criteria will be used to evaluate each proposal. The number represents maximum possible points in each category. The questions in Section VII will be incorporated into the evaluation criteria (See Below).

- **Cost** 40 Points
- **Administrational Capability** 20 Points
- **Experience/References/Financial Ratings** 20 Points
- **Plan Design/Enhancement** 20 Points

3.15 **INSURANCE:** The successful Contractor(s) must carry the insurance as indicated on the Insurance Attachment hereto. As proof the Contractor’s willingness to obtain and maintain the insurance, the Contractor must complete, sign and have its insurance agent sign the attachment and submit it with the proposal.

3.16 **POLICY PERIOD:** The policy shall be from effective date at 12:01 AM January 1, 2008 through December 31, 2010. Coverage for new hires will be effective by 12:01 AM at the date of hire. Knox County requires 120-day notice at renewal.

3.17 **PAYMENT OF PREMIUM:** Premium billing shall be paid monthly and based on current enrollment as reported by a monthly census report generated by the Knox County School Board and Knox County Government. Age for age banded supplemental premium rates will be determined and effective as of August 1st of every year.

3.18 **INSURANCE COMPANY:** Each proposer must be a licensed agent and be authorized by the Insurance Department of The State of Tennessee to do business in Tennessee. Each proposer must provide a copy of their license with their submittal.

3.19 **INSURANCE COMPANY RATING:** Knox County Schools and Knox County Retirement & Pension Board requests all ratings that the company holds (i.e. Best, Weiss, Standard & Poor, Duff & Phelps, Moody’s) be attached as supporting documentation.

3.20 **SPECIMEN POLICY:** All proposals shall include a specimen copy of policy form endorsements and exclusions and list of clients and number of employees insured in this geographic trading area.

3.21 **DEVIATIONS FROM SPECIFICATIONS:** The Knox County School Board and Knox County Retirement & Pension Board wishes to secure proposals for insurance that best suits our needs. Proposers may submit more than one proposal, accordingly, each proposal must state either; that it conforms exactly to or deviates from the specification. The Knox County School Board and Knox County Retirement & Pension Board shall be informed of any deviations from these specifications. Deviation shall be clearly noted. Adequate information must be provided to allow the Knox County School Board and Knox County Retirement & Pension Board to evaluate these exceptions.

3.22 **GRACE PERIOD:** The contract shall allow a 45-day grace period to allow processing of premium payment within the grace period.

3.23 **NOTICE OF CANCELLATION:** The policy shall contain a provision striking the usual time period as to notice of cancellation and replace it with thirty (30) days by the Knox County School Board and Knox County Retirement & Pension Board and ninety (90) days by the insurance company awarded the proposal.
3.24 **KNOX COUNTY CONTACT:** The contact for Knox County will be Mike Reeves, CPPB, Purchasing Agent, and this person will serve as the liaison between both Knox County and Knox County Board of Education and the contractor for matters regarding the administration of all contractual documents.

3.25 **NEWS RELEASES BY VENDORS:** As a matter of policy, Knox County does not endorse the services of a contractor. A contractor will not make news releases concerning any resultant contract from this solicitation without the prior written approval of Knox County.

3.26 **REFERENCES:** The vendor must provide with their submittal three (3) references of similar work completed in last three (3) years. Submit your response in Section VI, Tab VII of your submittal.

3.27 **CONTRACT EXECUTION:** The award of this proposal will result in a contract between Knox County and the successful proposer. The contract must be voted on by the Knox County Commission and receive a majority vote. The successful proposer may be required to be present at the full Commission Meeting to answer questions relating to the service to be performed. Adequate notification will be given by the Knox County Purchasing Division if the proposer will need to attend this meeting. There shall be no cost to Knox County for attendance at this meeting. Knox County will draft the contract and no vendors agreements, forms will be accepted.

SECTION IV  SPECIFICATIONS

4.1 **REQUIREMENTS:** The Knox County School Board and Knox County Government are jointly requesting proposals for Basic Life Insurance coverage for employees, Accidental Death Benefit, Supplemental Life Insurance, Spouse Life and Child Life coverage for employees and their families. Plans will be effective January 1, 2008.

The Knox County School Board & Knox County Government are requesting proposals for Basic Life, Supplemental Life, Spouse Life and Child Life plans of coverage. Currently only Knox County Government has AD&D coverage in place. There should be quotes as outlined below:

- Option 1: Knox County Government (include AD&D Ultra and AD&D occupational benefit) and Knox County School Board.
- Option 2: Knox County School Board Certified employees only (do not include AD&D Ultra and AD&D occupational benefit).
- Option 3: Knox County Government (include AD&D Ultra and AD&D occupational benefit) and Knox County School Board non-certified employee.
- Option 4: Knox County School Board Certified employees only (include AD&D Ultra and AD&D occupational benefit).
- Option 5: Knox County Government (include AD&D Ultra and AD&D occupational benefit) and Knox County School Board (include AD&D Ultra and AD&D occupational benefit).

Note: The definition of certified employees includes all employees covered under the Memorandum of Agreement between Knox County Schools and Knox County Education Association. (i.e. Teachers, Principals, etc.) All other employees fall under the category of Non-certified employees. (i.e. Administrative, food service, maintenance, etc.)

4.2 **ELIGIBILITY:** Employees are in an eligible class if they are a regular Class I or Class II non-seasonal, full-time, part-time or temporary employee who works at least 18.5 hours per week, or a Class III employee on leave due to active duty in the military, who works for an Employer participating in this plan.

Class I employees are employed by *either* Knox County Schools *or* Knox County Government.

Class II employees are employed by *both* Knox County Schools *and* Knox County Government.

Class III employees are employed by *either* Knox County Schools *or* Knox County Government, who are on leave due to active duty in the military.
4.3 **PLAN I - ALL CLASS I EMPLOYEES: EMPLOYEE BASIC LIFE INSURANCE:**

- Premium will be paid by Employer.
- Coverage amount – 150% of your basic annual earnings, as determined by employer, rounded to the nearest multiple of $1,000 (an even multiple of $500 is to be taken to the next higher $1,000).
- Minimum coverage amount of $20,000
- Maximum coverage amount is $50,000
- Guaranteed Issue.
- **There will be no age-based reduction in coverage.**
- Policy shall include the right of conversion to an individual policy after an employee is no longer eligible for coverage under the plan due to termination of employment or retirement.

4.4 **PLAN I – ALL CLASS II EMPLOYEES: EMPLOYEE BASIC LIFE INSURANCE:**

- Premium will be paid by Employer.
- Coverage amount – 300% of your basic annual earnings, as determined by employer, rounded to the nearest multiple of $1,000 (an even multiple of $500 is to be taken to the next higher $1,000).
- Minimum coverage amount of $20,000
- Maximum coverage amount is $100,000
- Guaranteed Issue.
- **There will be no age-based reduction in coverage.**
- Policy shall include the right of conversion to an individual policy after an employee is no longer eligible for coverage under the plan due to termination of employment or retirement.

4.5 **PLAN I – ALL CLASS III EMPLOYEES: EMPLOYEE BASIC LIFE INSURANCE:**

- Premium will be paid by Employer.
- Coverage amount – 150% of your basic annual earnings, as determined by employer, rounded to the nearest multiple of $1,000 (an even multiple of $500 is to be taken to the next higher $1,000).
- Minimum coverage amount of $20,000
- Maximum coverage amount is $50,000
- Guaranteed Issue
- **There will be no age-based reduction in coverage.**
- Policy shall include the right of conversion to an individual policy after an employee is no longer eligible for coverage under the plan due to termination of employment or retirement.

4.6 **PLAN II – CURRENTLY KNOX COUNTY GOVERNMENT EMPLOYEES ONLY:**

**AD&D Ultra:**

- Eligibility - Knox County Government Employees only.
- Benefit – pays a benefit equal to 2 times annual salary.
- Minimum coverage amount of $20,000
- Maximum coverage amount is $100,000

**Occupational Benefit:**

- Eligibility - Knox County Government Employees only.
- Benefit payable in the event the employee dies accidentally while on the job.
- Benefit – pays a benefit equal to the difference between the Basic AD&D principal sum (shown above) to a maximum of $100,000.
Features of AD&D Ultra:

A lump sum benefit amount is payable for death or personal loss caused by an accident as follows:

- One quarter of Principal Sum for: uniplegia, or a thumb and index finger on the same hand.
- One-half of Principal Sum for: paraplegia or hemiplegia; a hand, foot or sight of one eye; or either hearing or speech.
- Full payment of Principal Sum for: quadriplegia; both hearing and speech; both hands, both feet, both eyes, or life.

Additional features are:

- Third-Degree Burn Benefit
  If the burn covers more than 75% of your body, 100 percent of your Principal Sum would be payable. If the burn covers 50-74 percent of your body, 50% percent of your Principal Sum would be payable. If burn covers less than 50%, no benefit is payable.

- Coma Benefit
  If employee suffers an accident and as a direct result become comatose, there is a monthly benefit of 5% of the Principal Sum payable for up to eleven (11) months if you remain in a coma for more than thirty (30) days. After twelve (12) months of continuous coma, the balance of the Principal Sum is payable.

- Passenger Restraint and Airbag
  In the event that a covered person is properly using a passengers restraining device or if an airbag is activated and neither contributes to saving the person’s life, this benefit will supplement the accidental death benefit. It will pay a benefit of $10,000 for use of a passenger restraint plus $5,000 if airbag is activated.

- Education Benefit
  Helps to ensure that a dependent child’s opportunity for higher education is not cut short due to your death. For your spouse, this benefit provides for vocational training. This benefit provides 5% of Principal Sum up to $5,000 per year per child for up to four (4) years.

- Child Care
  Financial assistance to help defray child care costs in the event of a covered parent’s death due to an accident. This benefit provides 3% of Principal Sum up to $2,000 per year per child for up to four (4) years.

- Repatriation of Remains
  In the unfortunate event that a covered person dies while two-hundred (200) or more miles from home, this benefit offers financial assistance for preparation and return of the deceased body to a mortuary. This benefit provides $5,000.

- Medical Coverage Funding Benefit
  Provides up to $300 per month/$3,600 per year, for up to thirty-six (36) months to help pay for out-of-pocket expenses that are incurred by surviving dependents who elect to continue medical coverage under the employer's COBRA option.

- Adaptive Home and Vehicle Benefit
  Provides up to $10,000 for out-of-pocket expenses that are incurred by a member for necessary home and vehicle modifications that are needed to make their principal residence and/or personal motor vehicle accessible and usable following an accident that results in severance or paralysis.
- **Monthly Hospital Benefit**
  Provides a $2,500 monthly income benefit to employees who become confined to a hospital or convalescent facility for more than thirty (30) days following an accident. The benefit is payable for each thirty (30) day period of continuous confinement for up to a maximum of twelve (12) months/$30,000.

- **Rehabilitation Training Benefit**
  Provides up to $2,500 for out-of-pocket expenses that are incurred by a member for rehabilitation training which is designed to help the employee return to work for their employer.

- **Double Indemnity on Common Carrier**
  Double the employee’s or spouse’s Principal Sum to a maximum of $250,000 in the event the covered person suffers a loss of life while boarding, alighting from or traveling in a vehicle licensed for public transportation.

- **Spouse Common Accident**
  Pays a benefit equal to the difference between the covered spouse’s Principal Sum and the employee’s Principal Sum to a maximum of $200,000 in the event the employee and spouse suffer death within thirty (30) days of each other.

- **Exclusions**
  No benefits are payable for a loss which is caused or contributed by: bodily or mental infirmity; a disease, ptomaine or bacterial infection, not a direct result of an accident; medical or surgical treatment, not needed as a direct result of an accident; suicide or attempted suicide; an intentionally self-inflicted injury; war or act of war; voluntary inhalation of poisonous gases; commission of or attempt to commit a criminal act; use of alcohol, drugs or intoxicants, except as prescribed by a physician; contact with nuclear or atomic energy; and air or space travel, unless a passenger without duties.

### 4.7 PLAN III - EMPLOYEE SUPPLEMENTAL LIFE INSURANCE - ALL CLASS I, CLASS II AND CLASS III EMPLOYEES:

- Premium will be paid by Employee.
- Coverage amount: Option 1-$20,000, Option 2-$30,000, Option 3-$45,000, Option 4-$60,000, Option 5-$75,000, Option 6-$90,000 and Option 7-$105,000.
- Amount of coverage in force on the day before the first day of the month in which you reach age 70 will be reduced by 35% and 62.5% at age 75.
- Guarantee issue on all employees enrolling within thirty (30) days of eligibility for the Supplemental Life Insurance. Evidence of Insurability required after the first thirty (30) days of eligibility.
- A one (1) month open enrollment period will be held prior to each calendar year for a January 1 plan effective date. During the annual open enrollment period, employees may enroll for the first time for $20,000 of coverage or employees currently participating may increase their current level of coverage by one step without evidence of insurability.

### 4.8 The combined maximum amount for Basic and Supplemental Life Insurance is $155,000 for Class I & Class III; Class II maximum is $310,000.

### 4.9 PLAN III - SPOUSE SUPPLEMENTAL LIFE INSURANCE:

- Premium will be paid by Employee.
- Coverage amount - $10,000 (one set amount of coverage)
- Evidence of insurability is required except applications received within thirty (30) days of becoming eligible, or within thirty (30) days of a qualifying event.

### 4.10 PLAN IV - CHILD(REN) SUPPLEMENTAL LIFE INSURANCE:

- Premium will be paid by Employee.
- Coverage amount – $5,000
- No evidence of insurability provision included.
- Proposal shall include one (1) premium rate regardless of number of children covered.
4.11 **ACCELERATED DEATH BENEFIT – EMPLOYEES AND DEPENDENT SPOUSES:**

- Number of months: 12
- Percentage: 75%
- Minimum: $5,000
- Maximum: $300,000

4.12 **ACTIVE EMPLOYEES:** Active employees are defined as employees regularly working 18.5 hours per week. Active employees include employees within the school system that only work when school is in session. There are approximately 2700 non-certified employees of the Knox County Government and 2355 non-certified employees for the Knox County School Board. There are approximately 4315 certified employees of the Knox County School Board.

4.13 **DISABILITY WAIVER:** Both the Basic Life Insurance Coverage and the Supplemental Life Insurance Coverage should be priced with and without a Waiver of Premium Option in the event the participant becomes permanently disabled. Disability definition should agree with the following definition of disability:

4.13.1 **Non-Certified Disability Definition**

“Disability shall mean any medically determinable physical or mental impairment that first occurred after an Employee’s most recent date of employment and after July 1, 1968, and which has rendered the employee incapable of engaging in any substantial gainful activity commensurate with their previous work and earnings and utilization of capacities or other substantial gainful work which exists in the area economy, regardless of whether a specific job vacancy exists or whether they would be hired if they applied for work, so that the sum of (a) the employee’s earnings while disabled, as provided for in Section 1.05 hereof, and (b) the employee’s Gross Disability Pension, as defined in Section IV-1.03 herof, does not exceed 100% of his Average Earnings, as defined for purposes of Article III of the System, at the time he terminated their employment by reason of disability”. If such impairment is the loss by severance of both hands at or above the wrist, or both feet at or above the ankles, or one hand at or above the wrist and one foot at or above the ankle, or the irrecoverable loss of the sight of both eyes, then any such impairments shall be deemed to conclusively determine disability, and the employee’s Disability Pension Deduction as defined in Section IV-1.05 hereof shall be zero, notwithstanding anything in this Article IV to the contrary. Notwithstanding any provisions in this Article IV to the contrary, disability shall not include any physical or mental condition which results directly from:

1. Injury intentionally self-inflicted.
2. Injury or disease for which military services or Veterans Administration have paid retirement benefits.
3. Injury or disease suffered or contracted prior to the date the participant was last hired as an employee.

4.13.2 **Certified Disability Definition**

“Disability means an employee is determined to be totally and permanently disabled in accordance with the TCRS medical review panel, or they have submitted an award letter from Social Security Administration.”

Note: The current certified employee life insurance plan includes a premium waiver provision if the employee becomes disabled prior to age 60. The current non-certified employee life insurance program does not include a premium waiver provision. The premium waiver provision was removed effective 1/1/03.

**SECTION V ** **CLAIMS EXPERIENCE AND RATE PREMIUM HISTORY**

5.1 **CLAIMS EXPERIENCE:** Claims experience information for both Knox County and Knox County School Board will be available on CD-ROM upon request in writing to Mike Reeves, CPPB, Purchasing Agent at mike.reeves@knoxcounty.org. The requesting proposer will bear all charges associated with shipping the CD-ROM.
5.2 **BASIC LIFE RATES:** Current rate for Basic Life coverage is $0.115 per $1,000 of coverage.

5.3 **SUPPLEMENTAL RATES:** Current rates for the Supplemental:

<table>
<thead>
<tr>
<th>AGE</th>
<th>MONTHLY RATE/1000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 30</td>
<td>$0.06</td>
</tr>
<tr>
<td>30-34</td>
<td>$0.08</td>
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<tr>
<td>35-39</td>
<td>$0.09</td>
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<tr>
<td>40-44</td>
<td>$0.11</td>
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<td>45-49</td>
<td>$0.16</td>
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<td>50-54</td>
<td>$0.26</td>
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<td>55-59</td>
<td>$0.43</td>
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<tr>
<td>60-64</td>
<td>$0.66</td>
</tr>
<tr>
<td>65-69</td>
<td>$1.27</td>
</tr>
<tr>
<td>70-75</td>
<td>$2.57</td>
</tr>
</tbody>
</table>

5.4 **SPOUSE LIFE RATES:** Current rate for Spouse Life coverage is $1.40 for $10,000 of coverage.

5.5 **CHILD LIFE RATES:** Current rate for Child Life coverage is $0.52 PEPM.

5.6 **BASIC AD&D RATES:** Current rate for Basic AD&D coverage is $0.025 per $1,000 of coverage.

5.7 **AD&D OCCUPATIONAL BENEFIT RATES:** Current rate for AD&D Occupational Benefit coverage is $0.002 per $1,000 of coverage.

5.8 **CENSUS INFORMATION:** Census information will be available on CD-ROM upon request in writing to Mike Reeves, CPPB, Purchasing Agent at mike.reeves@knoxcounty.org. The requesting proposer will bear all charges associated with shipping the CD-ROM.

**SECTION VI PROPOSAL FORMAT**

6.1 **PROPOSAL INFORMATION:** The following guidelines should be followed when responding to the Request for Proposal. Negligence in adhering to the criteria listed below will be considered when reviewing the responses and evaluating the proposers. Knox County reserves the right to reject any proposal for failure to comply with the requested response specifications. We reserve the right to amend the Request For Proposal by addendum prior to the final date of proposal submission.

- Proposals must be submitted in a spiral-bound or three-ring binder containing sections separated by tabs.
- Please submit one original and eleven (11) copies.
- Page numbers should be placed on bottom center of pages.

**PROPOSERS MUST HAVE THEIR BINDERS IN THE EXACT FORMAT LISTED BELOW.**

**TAB I: GENERAL INFORMATION**

Table of Contents, index guidelines, and all pages numbered.

One page cover letter to include a summary of proposer’s ability to provide the services specified in the Request for Proposal and a statement indicating your agreement to provide the services described in the proposal.
Name, address, contact person, telephone number, fax number, e-mail address, employer identification number (EIN), Knox County Purchasing Vendor Number, Knox County Business License (if applicable).

**TAB II: SIGNED LETTER AUTHORIZING SUBMISSION OF THE PROPOSAL**

**TAB III: COMPANY INFORMATION**

Years in business.

Description of firm, including locations of offices, person responsible for contracting services, and location where the contract authority resides.

List team of qualified professionals, qualifications and administrative capabilities proposed to perform and/or assist with both Knox County and Knox County School Board. Name, resumes and certifications of the proposed management team who will be handling the account, including an organizational chart showing the working relationship of the company's management structure.

Audited Financial Ratings for the last three (3) years. Include copy of insurance company rating (refer to Section 3.19)

Include a copy of your insurance license (Section 3.20)

**TAB IV: CLAIMS EXPERIENCE AND PREMIUM HISTORY**

**TAB V: TECHNICAL RESPONSE**

The following issues should be fully responded to in your proposal in a concise narrative format:

Scope of Services & Methodology (Understanding the needs of both Knox County and Knox County School Board and your overall approach to those requirements)

Plan Design/Enhancement of each proposed plan

**TAB VI: QUESTIONS AND ANSWERS**

Provide questions and answers for questionnaire located in Section VII of the proposal document in Tab VI. List each question in bold followed by your response.

**TAB VII: REFERENCES**

Provide contact information for three (3) clients, preferably government entities in the last three (3) years that we may contact. Include agency name, address, telephone number, contact person, e-mail address and date the service was provided. Proposers providing references must be currently offering your Basic and Supplemental Life along with Accidental Death and Dismemberment insurance programs and should be of comparable size to both Knox County and Knox County School Board as listed in Section 4.12 of the proposal document.

**TAB VIII: INSURANCE CHECKLIST**

Include Attachment I Insurance Checklist as required in Section 3.15 Insurance in the proposal document.

**TAB IX: ACKNOWLEDGEMENT OF ADDENDUM (S) RECEIVED**

**TAB X: ANY OTHER INFORMATION THAT WOULD ADD VALUE TO YOUR PROPOSAL**
**TAB XI: PRICING SCHEDULE**

Include Attachment II Pricing Schedule

**TAB XII: SPECIMEN POLICY**

Include a specimen copy of policy form endorsements and exclusions and list of clients with number of employees (See Section 3.20).

**TAB XIII: DEVIATION NOTATION**

Detail any deviation(s) from the required specifications of this proposal (See Section 3.21).

**SECTION VII QUESTIONNAIRE**

7.1 Provide question in **bold** followed by your response and include in Tab VI of your proposal submission.

7.1.1 Describe the Life billing arrangements available to a group this size; the cost difference, if any; and the specific operational responsibilities of the employer under each arrangement.

7.1.2 Please provide a sample bill for each billing option offered by your company.

7.1.3 What limitations exist, if any, in providing a list bill for this client’s Life Insurance program?

7.1.4 Please provide a detailed explanation of the Evidence of Insurability process with respect to Life Insurance. Include in your explanation, what tests must be performed at certain dollar thresholds, if applicable.

7.1.5 Will you guarantee a turnaround time on processing of Evidence of Insurability based on processes within your organization’s control?

7.1.6 Describe the client’s responsibilities with respect to the evidence process, and when elected coverage (that requires proof of insurability) takes effect.

7.1.7 Explain your disclosure requirements on employees absent from work due to illness or injury at the time of transfer of coverage on 1/1/2008.

7.1.8 Explain the annual enrollment parameters for employees for Basic Life and Supplemental Life – initial enrollment and increases in coverage levels.

7.1.9 What is the guaranteed timeframe in processing Death Claims? What type of documentation is needed for a Death Claim?

7.1.10 What type of monthly/quarterly/annual reports do you provide to the client?

7.1.11 What is your company’s corporate philosophy/position on guaranteeing customer service and putting fees at risk as part of an overall service commitment program to a client?

7.1.12 If a client brought a service issue to your attention, what is your internal process to deal with assessing and correcting the problem(s)? How do you monitor change?

7.1.13 Please identify the training you will provide to Knox County Schools and Knox County Government every year or if there is a significant change in the law.

7.1.14 Describe the appeal process if a claim is denied. Knox County Schools and Knox County Government require notification of all denials and approvals.

7.1.15 Will you provide a one-time open enrollment for all eligible employees without any additional costs? If so, what if any are the restrictions for this open enrollment?
Will you allow employees to sign up for coverage without submitting evidence of insurability if the applications are received within sixty (60) days of becoming eligible, or within sixty (60) days of a qualifying event instead of thirty (30) days without any additional costs? If so, what if any are the restrictions for this?

### Knox County Purchasing Division

**Insurance Checklist**

**Proposal Number**: 535

The certificate of insurance must show all coverages & endorsements with “yes” and items 20 to 25.

<table>
<thead>
<tr>
<th>REQUIRED</th>
<th>NUMBER</th>
<th>TYPE OF COVERAGE</th>
<th>COVERAGE LIMITS</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES</td>
<td>1.</td>
<td>Workers Compensation</td>
<td>Statutory Limits of Tennessee</td>
</tr>
<tr>
<td>YES</td>
<td>2.</td>
<td>Employers Liability</td>
<td>$100,000 per accident, $100,000 per disease, $500,000 disease policy limit</td>
</tr>
<tr>
<td>YES</td>
<td>3.</td>
<td>Automobile Liability</td>
<td>Combine single limit (Per-Accident) $1,000,000</td>
</tr>
<tr>
<td>YES</td>
<td>4.</td>
<td>Commercial General Liability</td>
<td></td>
</tr>
<tr>
<td>YES</td>
<td>5.</td>
<td>Premises/Operations</td>
<td>$1,000,000 CSL BI/PD each occurrence, $2,000,000 annual aggregate</td>
</tr>
<tr>
<td>YES</td>
<td>6.</td>
<td>Independent Contractor</td>
<td>$1,000,000 CSL BI/PD each occurrence, $1,000,000 annual aggregate</td>
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<tr>
<td>YES</td>
<td>7.</td>
<td>Contractual Liability</td>
<td>$1,000,000 CSL BI/PD each occurrence, $1,000,000 annual aggregate</td>
</tr>
<tr>
<td>NO</td>
<td>8.</td>
<td>XCU Coverage</td>
<td>Not to be excluded</td>
</tr>
<tr>
<td>YES</td>
<td>9.</td>
<td>Umbrella Liability Coverage</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>NO</td>
<td>10.</td>
<td>Professional Liability</td>
<td>$1,000,000 per occurrence/claim, $2,000,000 per occurrence/claim, $1,000,000 per occurrence/claim, $1,000,000 per occurrence/claim</td>
</tr>
<tr>
<td>NO</td>
<td>11.</td>
<td>Miscellaneous E &amp; O</td>
<td>$500,000 per occurrence/claim</td>
</tr>
<tr>
<td>NO</td>
<td>12.</td>
<td>Motor Carrier Act Endorsement</td>
<td>$1,000,000 BI/PD each occurrence, Uninsured Motorist (MCS-90)</td>
</tr>
<tr>
<td>NO</td>
<td>13.</td>
<td>Motor Cargy Insurance</td>
<td></td>
</tr>
<tr>
<td>NO</td>
<td>Description</td>
<td>Coverage</td>
<td></td>
</tr>
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<td>--------------------------------------------------</td>
<td>-----------------------------------------------</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>GARAGE LIABILITY</td>
<td>$1,000,000 BODILY INJURY, PROPERTY DAMAGE</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>PER OCCURRENCE</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>GARAGEKEEPER’S LIABILITY</td>
<td>$500,000 COMPREHENSIVE</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>$500,000 COLLISION</td>
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</tr>
<tr>
<td>16</td>
<td>INLAND MARINE BAILEE’S INSURANCE</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>DISHONESTY BOND</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>BUILDERS RISK</td>
<td>PROVIDE COVERAGE IN THE FULL AMOUNT OF THE</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>CONTRACT UNLESS PROVIDED BY OWNER.</td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>USL&amp;H</td>
<td>FEDERAL STATUTORY LIMITS</td>
<td></td>
</tr>
</tbody>
</table>

20. CARRIER RATING SHALL BE BEST’S RATING OF A-VII OR BETTER OR ITS EQUIVALENT.

21. **NOTICE OF CANCELLATION**: NON-RENEWABLE OR MATERIAL CHANGES IN COVERAGE SHALL BE PROVIDED TO COUNTY AT LEAST 30 DAYS PRIOR TO ACTION. THE WORDS “ENDEAVOR TO” AND “BUT FAILURE TO” (TO END OF SENTENCE) ARE TO BE ELIMINATED FROM THE NOTICE OF CANCELLATION PROVISION ON STANDARD ACCORD CERTIFICATES.

22. THE COUNTY SHALL BE NAMED AS AN ADDITIONAL INSURED ON ALL POLICIES EXCEPT WORKERS’ COMPENSATION AND AUTO.

23. CERTIFICATE OF INSURANCE SHALL SHOW THE PROPOSAL NUMBER AND TITLE.

24. OTHER INSURANCE REQUIRED ________________________________________________________________.

25. THE CONTRACTOR AGREES TO SAVE, DEFEND, KEEP HARMLESS AND INDEMNIFY THE COUNTY AND ALL OF ITS AGENTS AND EMPLOYEES (COLLECTIVELY THE COUNTY) FROM AND AGAINST ANY AND ALL CLAIMS, LOSS, DAMAGE, INJURY, COST (INCLUDING COURT COSTS AND ATTORNEY’S FEES), CHARGES, LIABILITY OR EXPOSURE, HOWEVER CAUSED, RESULTING FROM, ARISING OUT OF OR IN ANY WAY CONNECTED WITH THE CONTRACTOR’S PERFORMANCE OF THE AGREEMENT TERMS ON ITS OBLIGATIONS UNDER THE AGREEMENT.

**INSURANCE AGENT’S STATEMENT AND CERTIFICATION**: I HAVE REVIEWED THE ABOVE REQUIREMENTS WITH THE CONTRACTORS NAMED BELOW HAVE ADVISED THE CONTRACTORS OF REQUIRED COVERAGE NOT PROVIDED THROUGH THIS AGENCY.

**AGENCY NAME**: ____________________________  **AUTHORIZING SIGNATURE**: _______________________

**CONTRACTOR’S STATEMENT AND CERTIFICATION**: IF AWARDED THE CONTRACT, I WILL COMPLY WITH THE CONTRACT INSURANCE REQUIREMENTS.

**CONTRACTOR’S NAME**: ____________________________  **AUTHORIZING SIGNATURE**: _______________________
<table>
<thead>
<tr>
<th>Plan</th>
<th>Premium Rate per $1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Life (Employer Paid)</td>
<td></td>
</tr>
<tr>
<td>Employee Supplemental Life (Employee pay all)</td>
<td></td>
</tr>
<tr>
<td>Age</td>
<td></td>
</tr>
<tr>
<td>Under 30</td>
<td></td>
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<tr>
<td>30-34</td>
<td></td>
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<td>35-39</td>
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<td>65-69</td>
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<tr>
<td>70-74</td>
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<tr>
<td>75 and over</td>
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<tr>
<td>Spouse Supplemental Life</td>
<td></td>
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<tr>
<td>Child(ren) Supplemental Life</td>
<td></td>
</tr>
<tr>
<td>Accidental Death &amp; Dismemberment</td>
<td></td>
</tr>
<tr>
<td>Occupational Benefits</td>
<td></td>
</tr>
</tbody>
</table>

Premium Rates Guaranteed through: ____________ Date ____________ Date ____________ Date

Does the election to choose AD&D coverage or not affect the Life Insurance Basic Rate? If so, how?

__________________________________________
Signature