

State of Connecticut Basic, Supplemental and Voluntary Group Life and Group AD&D RFP

1 Purpose/Introduction

1.1 INTRODUCTION

The Office of the State Comptroller (“OSC”) is soliciting proposals for fully insured Group Life and AD&D Insurance services. Through the issuance of this Request for Proposal (RFP), OSC is soliciting proposals from qualified vendors that can provide the services listed above. If interested and able to meet the requirements described in this RFP, OSC appreciates and welcomes your offer. OSC reserves the right to award any service in whole or in part, if proposals demonstrate that doing so would be in OSC's best interest. OSC also reserves the right to issue multiple awards, no award, cancel, or alter the procurement at any time. In addition, OSC reserves the right to extend the proposed RFP period, if needed. Proposals containing the lowest cost will not necessarily be awarded as OSC recognizes that factors other than costs are important to the ultimate selection of the provider or providers. Proposals provided in response to this RFP must comply with the submittal requirements set forth in later sections, including all forms and certifications, and will be evaluated in accordance with the criteria and procedures described herein. Based upon the results of the evaluation, OSC will award the contract(s) to the most advantageous Vendor(s), based on cost and the technical evaluation factors in the RFP. Any contract awarded hereunder shall be subject to the approval of the Office of the Attorney General in accordance with applicable state laws and regulations.

Please read the entire solicitation package and submit an offer in accordance with the instructions. All forms contained in the solicitation package must be completed in full and submitted along with the Technical Response and Price Proposal Workbook, which combined, will constitute the offer. **This RFP and your response, including all subsequent documents provided during this RFP process will become part of the contract terms and policy between the parties.**

Entities responding to this RFP should also note that the State is requiring access to certain information and that this data must be provided to the State's health care consultant, Segal.

Submission of your proposal will acknowledge acceptance of these requirements. The financial requirements include initial and renewal pricing and projection controls.

OSC has retained Segal to assist in the evaluation of the proposals for responsiveness to the RFP and to review such proposals with them.

All Vendors must meet the General Proposal Conditions set forth in this RFP. Vendors are asked to respond only to the specific questions asked.

2 General Information

2.1 BACKGROUND

State of Connecticut Basic, Supplemental and Voluntary Group Life and Group AD&D RFP

The Comptroller is empowered by Connecticut General Statutes Section 5-257 to arrange and procure Group Life insurance plans for State employees and retirees. The Healthcare Policy & Benefits Services Division (HPBSD) of the Office of the State Comptroller (OSC) administers these State healthcare coverage programs. The Group Life insurance program includes Basic Life, Supplemental Life and Voluntary Life, which includes Dependent Life and AD&D. Information about the program can be found at: <https://www.osc.ct.gov/empret/grouplife/contents.htm>

GROUP LIFE BENEFITS

For the Basic Life insurance benefit, the employee and the State share the cost of the plan. The employee's premium share is made via payroll deduction and is determined by state statute. The benefits of the Basic Life insurance plan are based on the employee's annual salary. For Basic Life, the State administers their waiver of premium provision as follows: The current carrier approves the applications and the State remits premiums for those who are disabled. As a result, the current carrier does not have a reserve set up for the disabled members. The State wants to continue this provision's current administration.

Employees who enroll in the basic plan are also eligible to participate in a Supplemental Life insurance plan, which provides benefits over and above what is available through the basic plan. Only employees in Union Codes 21 and 22 may choose to continue their supplemental life benefit into retirement. The cost of the Supplemental Life insurance plan is paid entirely by the employee via payroll deduction. Each insured employee who elects Basic Life and retires in accordance with any retirement plan for State Employees, will be insured on a reduced basis in accordance with Section 5-257(d) of the Connecticut General Statutes. Retirees must have Group Life insurance in place prior to retirement as an active employee to qualify for Life insurance during retirement. There is a small percentage of retirees that will elect the benefit right before they enter retirement.

The Voluntary Life insurance benefit provides coverage up to \$500,000 for active employees and spouses. Enrolled employees may choose to continue their elected voluntary life benefit into retirement. Premium rates vary, based on the coverage elected and age group in which the covered individual is positioned. If the insured passes away during the policy term, the death benefit is payable to the designated beneficiary. New employees and spouses, under age 60, who enroll within the first 6 months of employment can obtain guaranteed coverage. Employees under age 60 can obtain up to \$100,000 and spouses under age 60 can obtain up to \$30,000 of guaranteed coverage, respectively. Employees and spouses enrolling after this initial period are subject to evidence of insurability requirements. Participation in the basic group life benefit is required for participants in the Voluntary Life Insurance benefit. Additional information on the Group Life and AD&D Benefits can be found in the plan descriptions and booklets attached in the Manage Documents page of ProposalTech.

The Dearborn Group administers the Basic, Supplemental and Voluntary Life programs on behalf of the State. For Basic and Supplemental Life insurance, they administer a flat premium rate per \$1,000 and cannot administer age-banded premium rates. The Life and AD&D benefit is administered on an opt-in basis.

GROUP LIFE ELIGIBILITY

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Basic Life

Permanent employees, whether classified or unclassified, full or part-time, may enroll in the Basic Life insurance plan upon completion of six months of continuous service. Members of the General Assembly as well as elected officials in the Executive Branch are eligible for Basic Life Insurance. Employees not meeting the definition of Section 5-196(20) of the Connecticut General Statutes, such as seasonal, temporary, intermittent or contractual employees, are ineligible for Group Life Insurance. Provisional employees may be eligible as provided by collective bargaining agreements.

Supplemental Life

Eligibility to participate in the Supplemental Life Insurance requires participation in the Basic Life Insurance plan and either:

1. Coverage under a collective bargaining agreement which allows for Supplemental Life Insurance coverage; and
2. A yearly gross compensation of \$45,500 or more as an employee exempt from collective bargaining.

Voluntary Life

Employees are eligible for Voluntary Life Insurance if they work at least 17.5 hours per week and are enrolled for Basic Group Life Insurance. In addition, members of the General Assembly and elected officials in the Executive Branch are also eligible to elect Voluntary Life Insurance.

2.2 OBJECTIVES

The Office of the State Comptroller (“OSC”), is soliciting proposals for Group Life Insurance Services for its Basic, Supplemental and Voluntary Life insurance benefits. Bidders are required to mirror the current design of each life insurance option. Bidders are required quote on all 3 options. Bids that only address one of these benefits may not be considered.

2.3 CONTRACT PERIOD

This RFP is for a three-year contract that can be extended at the Comptroller's option for up to two additional one-year periods, not to exceed the maximum of five years. The effective date of the contract is July 1, 2023.

2.4 Evaluation of Proposals

The State considers the following criteria to be the most critical (not listed in order of importance) in selecting a vendor to provide the services covered in the RFP. Finalists will be selected based upon overall scores and/or scores in categories related to specific services. In addition to the responses in the RFP, the committee will also take into account finalist interviews and Best and Final Offer (“BAFO”) responses, including responses to clarifying and follow-up questions in final scoring.

1. General
 - o Adherence to State contract requirements.
2. Personnel and Experience

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- Sufficiency and effectiveness of account management and support staff.
 - Contractor's experience with large employer plans, commitment to such plans, experience offering such plans to public sector employers, and supporting references.
3. Plan Administration
- Sufficiency of Eligibility Management, Claim Processing, Customer Service, and administrative flexibility.
 - Ability to streamline existing processes through online forms or other technical innovations.
 - Demonstrated ability to provide all requested services.
 - Ability to implement all requested services by July 1, 2023.
4. Member Services and Communication
- Implementation and Communications Plan (workability of transition and implementation schedule; sufficiency of member communication programs and systems, distribution of benefit descriptions, educational materials).
5. Information Services and Reporting
- Ability to exchange data with State's data warehouse provider, if needed.
 - Availability of standard reports and ad hoc reporting functionality.
 - Online portal access and functionality.
6. Pricing
- Competitiveness of pricing as measured by the services offered relative to cost (value).

2.5 Planned Schedule of RFP Activities

It is the State's intention to comply with the following schedule:

Date	Activity
February 23, 2023	Release RFP
March 2, 2023	Intent to Bid Form Deadline by 2:00 PM EST
March 2, 2023	Vendor Question Deadline by 2:00 PM EST
March 8, 2023	Vendor Questions Answered
March 23, 2023	Proposals Posted to Proposal Tech by 2:00 PM EST
Week of April 24, 2023	Finalist Interviews
Week of May 1, 2023	Best and Final Offers
Week of May 15, 2023	Contract Awarded
Week of May 15, 2023	Begin Implementation
July 1, 2023	Effective Date for Contract and live services

- These dates represent a tentative schedule of events. The State reserves the right to modify these dates at any time, with appropriate notice to prospective bidders.
- This RFP does not commit the State to award a contract. The State reserves the right to reject all proposals, and at its discretion, may withdraw or amend this RFP at any time.

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- The State may revise and amend the RFP prior to the due date for the proposal. If, in the opinion of the State, revisions or amendments will require substantive changes in proposals, the due date may be extended.
- The State reserves the right to reject any and all proposals received, for specific reasons, which include, but are not limited to, non-compliance with RFP requirements.
- Responses to this RFP will be the primary source of information used in the evaluation process. Each Vendor is requested and advised to be as complete as possible in its response. The State reserves the right to contact any bidder to clarify any response or make a presentation.

2.6 OTHER INFORMATION

Other documents and information that may be helpful in preparing your proposal may be accessed via the Internet. Bidders are responsible for checking the OSC website for the most up to date information - [State of Connecticut - Office of the State Comptroller - Group Life Insurance for Employees of the State of Connecticut - Table of Contents](#)

3 Response Instructions

3.1 INSTRUCTIONS FOR SUBMITTING OFFERS

Detailed instructions for the completion and submission of your proposal will be found in the electronic RFP (eRFP) on ProposalTech. ProposalTech will be available to assist you with technical aspects of utilizing the system. All sections must be answered completely and as outlined in the RFP, using ProposalTech. It is not acceptable to use the term "See Attached" as a response to any of the questions, forms or grids. Such a response may jeopardize your chances for consideration. Final submissions must be posted with ProposalTech at www.proposaltech.com before the due date and time cited. Access to the eRFP will be locked after that time. Vendors will not be able to post or change their responses. Late proposals will not be considered. The State reserves the right to ask Vendors follow-up questions through ProposalTech as needed to fully evaluate bidder capabilities. Each Vendor shall also submit two copies of its complete response. **Any Vendor that submits information that includes confidential information that the Vendor identifies is exempt under the Connecticut Freedom of Information ("FOI") Act must also provide one copy of its RFP response from which all such data and information has been redacted and identifies the applicable FOI exemptions and which may be disclosed without objection if the State receives a Freedom of Information Act ("FOIA") request for its proposal. Failure to provide a redacted version may result in the release of the RFP response on file with the State at the time such FOI request is made.**

The package should be addressed to:

STATE OF CONNECTICUT
OFFICE OF THE STATE COMPTROLLER
Attention: Steven Cosgrove, RFP - Basic, Supplemental and Voluntary Group Life and Group AD&D
Administrative Services Division
165 Capitol Avenue, Fourth Floor
Hartford, CT 06106

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3.2 Intent to Bid

No later than the due date, please email the Intent to Bid form to the solicitation contact, Ms. Jennifer Slutzky, per the instructions provided below and state whether you intend to bid. The [Intent to Bid form is posted to ProposalTech.](#)

Instructions for submission: Click on the Messaging/History in the left-hand side menu and on the following page create a "New" message and select "Individual User" (Jennifer Slutzky) to send to. Once your attachment is uploaded, be sure to check the box to include your attachment with the email and then click "Send."

Single, Radio group.

1: Completed and sent via the instructions above,

2: Not provided

Attached Document(s): [Attachment A - Intent to Bid.docx](#)

3.3 Restriction on Contact with State Personnel

Except as called for in this RFP, from the date of release of this RFP until the right to negotiate a contract is awarded as a result of this RFP, any communications about the RFP with personnel employed by the State of Connecticut, members of the Health Care Cost Containment Committee, and RFP committee members are prohibited until selection of the successor bidder(s). All communications must be directed to Segal. For violation of this provision, the State reserves the right to reject the proposal of the violator.

3.4 Conflict of Interest

The Vendor shall certify in writing that no relationship exists between the Vendor and the State of Connecticut that interferes with fair competition or is a conflict of interest, and no relationship exists between the Vendor and another person or organization that constitutes a conflict of interest with respect to any State contract. Any successful Vendor must execute a contract and grant disclosure and certification form.

The Vendor shall provide assurances that it presently has no interest and shall not acquire any interest, either directly or indirectly, which will conflict in any manner or degree with the performance of its services hereunder. The Vendor shall also provide assurances that no person having any such known interests shall be employed during the performance of this contract.

A Vendor that is awarded all or part of the RFP is required to comply with the State of Connecticut Code of Ethics. More information can be found in the Contractors Guide to the Code of Ethics, <https://portal.ct.gov/-/media/Ethics/Guides/2021/Contractors-Guide-to-the-Code-of-Ethics-Rev-11-2021.pdf>.

3.5 Non-Disclosure Agreement (NDA)

Upon receipt of the "Intent to Bid" form, Segal will check to see if there is a current Global or Bid-Related NDA/Confidentiality Agreement on file in our system. No data will be issued without first having a signed NDA/Confidentiality Agreement on file.

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If there is no NDA/Confidentiality Agreement on file with Segal, a document will be issued to the interested Vendor for signature. Verbiage is non-negotiable. Upon receipt of the newly signed NDA, or confirmation of an existing NDA on file, Segal will establish a secure workspace and upload the data file(s). A system-generated e-mail will be sent to the Vendor's designated data recipient, containing a link to instructions for accessing the workspace.

3.6 Vendor Questions and Requests for Data

Any questions regarding content or requests for data should be submitted directly to Segal using the "Ask Questions" feature on the main RFP page by the deadline of **2:00 P.M. EST on March 2, 2023**. Questions submitted via Proposaltech from any Vendor that is considering a response to this RFP will be answered. Questions via email or telephone will not be accepted. The State reserves the right to provide a combined answer to similar questions. Any and all questions and answers to this RFP will be posted by **March 8, 2023** on ProposalTech and the OSC website at <http://www.osc.ct.gov/vendor/index.html>.

Questions regarding technical issues with the website should be directed to ProposalTech, by calling (877) 211-8316, ext. #4, and asking for support.

4 Proposal Requirements

4.1 OSC GENERAL TERMS AND CONDITIONS

By submitting a proposal in response to this RFP, a proposer implicitly agrees to comply with the following terms and conditions:

1. **Equal Opportunity and Affirmative Action.** The State is an Equal Opportunity and Affirmative Action employer and does not discriminate in its hiring, employment, or business practices. The State is committed to complying with the Americans with Disabilities Act of 1990 (ADA) and applicable state laws and does not discriminate on the basis of disability in admission to, access to, or operation of its programs, services, or activities.
2. **Preparation Expenses.** Neither the State nor OSC shall assume any liability for expenses incurred by a proposer in preparing, submitting, or clarifying any proposal submitted in response to this RFP.
3. **Exclusion of Taxes.** OSC is exempt from the payment of excise and sales taxes imposed by the federal government and the State. Proposers are liable for any other applicable taxes.
4. **Proposed Costs.** No cost submissions that are contingent upon a State action will be accepted. All proposed costs must be fixed through the entire term of the contract.
5. **Changes to Proposal.** No additions or changes to the original proposal will be allowed after submission. While changes are not permitted, OSC may request and authorize proposers to submit written clarification of their proposals, in a manner or format prescribed by OSC, and at the proposer's expense.
6. **Supplemental Information.** Supplemental information will not be considered after the deadline submission of proposals, unless specifically requested by OSC. OSC may ask a proposer to give demonstrations, interviews, oral presentations or further explanations to clarify information contained in a proposal. Any such demonstration, interview, or oral presentation will be at a time selected, and a place provided by OSC. At its sole discretion, OSC may limit the number of proposers invited to make

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such a demonstration, interview, or oral presentation and may limit the number of attendees per proposer.

7. **Presentation of Supporting Evidence.** If requested by OSC, a proposer must be prepared to present evidence of experience, ability, data reporting capabilities, financial standing, or other information necessary to satisfactorily meet the requirements set forth or implied in this RFP. OSC may make onsite visits to an operational facility or facilities of a proposer to evaluate further the proposer's capability to perform the duties required by this RFP. At its discretion, OSC may also check or contact any reference provided by the proposer.
8. **RFP Is Not An Offer.** Neither this RFP nor any subsequent discussions shall give rise to any commitment on the part of the State or OSC or confer any rights on any proposer unless and until a contract is fully executed by the necessary parties. The contract document will represent the entire agreement between the proposer and OSC and will supersede all prior negotiations, representations or agreements, alleged or made, between the parties. The State shall assume no liability for costs incurred by the proposer or for payment of services under the terms of the contract until the successful proposer is notified that the contract has been accepted and approved by OSC and, if required by the Attorney General's Office.

Contractors responding to this RFP must be willing to adhere to the following conditions and must affirmatively state their adherence to these requirements with a transmittal letter appended to their proposal response.

9. **Acceptance or Rejection by the State**—The State reserves the right to accept or reject any or all proposals submitted for consideration. All proposals will be kept sealed and safe until the deadline for submission has passed. By responding to this procurement, applicants agree to accept the Comptroller's determinations as final.
10. **Conformance with Statutes**—Any contract awarded as a result of this RFP must be in full conformance with statutory requirements of the State of Connecticut and the federal government.
11. **Ownership of Proposals**— All proposals submitted in response to this RFP are to be the sole property of the State and will be subject to the applicable Freedom of Information provisions starting at Section §§1-200 of the Connecticut General Statutes. In addition to the completed response, any proposer that submits matter that it in good faith determines to contain trade secrets or confidential commercial or financial information must mark such materials as "CONFIDENTIAL" and provide one redacted copy of its RFP response, which may be disclosed without objection in the event a FOI request is made for its proposal. Failure to clearly mark materials as "CONFIDENTIAL" and/or failure to provide a redacted copy may result in the release of the RFP response on file with the State at the time such FOI request is made.
12. **Ownership of Subsequent Products**—Any product, whether acceptable or unacceptable, developed under a contract award as a result of this RFP is to be the sole property of the State of Connecticut, unless explicitly stated otherwise in the RFP or contract.
13. **Communication Blackout Period**—Except as called for in this RFP, contractors may not communicate about the RFP with any of the following: the Healthcare Policy & Benefit Services Division within the OSC or members of the HCCCC until the successful bidder(s) are selected. No Contractor or Contractor's representative may contact an employee of the OSC or member of the HCCCC or their representatives and vendor partner, Dearborn Group regarding their proposal until final selections have been made. Until such time as final selections are made, any such contact will be considered collusion under the "Terms and Conditions" herein and may be grounds for disqualification of the Contractor's proposal.
14. **Notice of Intent to Respond**—The notice of intent to respond (Attachment A) will be due to Jennifer Slutzky by 2:00 P.M. on March 2, 2023 via the ProposalTech system as described above in Section 3.2.

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In the notice, the Contractor must provide an email address to receive information about the RFP process, including data, answers to questions submitted by other potential contractors, requests for clarification and other matters about the selection process.

15. **Availability of Work Papers**—All work papers and data used in the process of performing this project must be available for inspection by the State of Connecticut Auditors of Public Accounts for a period of three (3) years or until audited.
16. **Timing and Sequence**—All timing and sequence of events resulting from this RFP will ultimately be determined by the State. Late responses may or may not be considered, and it will be left to the Comptroller's discretion whether to accept or reject late responses.
17. **Stability of Proposed Prices**—Any price offerings from Contractors must be valid for a period of one hundred eighty (180) days from the due date of the Contractor proposals.
18. **Oral Agreements**—Any alleged oral agreement or arrangement made by a Contractor with any agency or employee will be superseded by the written agreement.
19. **Amending or Canceling Requests**—The State reserves the right to amend or to cancel this RFP prior to the due date and time, if such action is deemed to be in the best interest of the State.
20. **Rejection for Default or Misrepresentation**—The State reserves the right to reject the proposal of any Contractor that is in default of any prior contract or for misrepresentation.
21. **Rejection of Qualified Proposals**—Proposals are subject to rejection in whole or in part if they limit or modify any of the terms and conditions and/or specifications of the RFP.
22. **Collusion**—By responding to this RFP, the Contractor implicitly states that the proposal is not made in connection with any competing Contractor submitting a separate response to the RFP and is in all respects fair and without collusion or fraud. It is further implied that the Contractor did not participate in the RFP development process, had no knowledge of the specific contents of the RFP prior to its issuance, and that no employee of the agency participated directly or indirectly in the Contractor's proposal preparation.
23. **Conformance to Instructions**—All responses to the RFP must conform to the instructions herein. Failure to provide any required information, provide the required number of copies, meet deadlines, answer all questions, follow the required format, or failure to comply with any other requirements of this RFP may be considered appropriate cause for rejection of the response.
24. **Appearances**—In some cases, Contractors may be asked to appear to give demonstrations, interviews, presentations or further explanation to the RFP's screening committee.
25. **Standard Contract and Conditions**—The Contractor must accept the State's standard contract language and conditions. See Standard Contract and Conditions. Attachment - B.
26. **Entire Agreement**—The contract will represent the entire agreement between the Contractor and the State and will supersede all prior negotiations, representations or agreements, alleged or made, between the parties. The State shall assume no liability for payment of services under the terms of the contract until the successful Contractor is notified that the contract has been accepted and approved by the Office of the State Comptroller and by the Office of the Attorney General. The contract may only be amended by means of a written signed agreement by the Office of the State Comptroller, the Contractor, and the Office of the Attorney General.
27. **Rights Reserved to the State**—the State reserves the right to award in part, to reject any and all proposals in whole or in part, to waive technical defects, irregularities and omissions if, in its judgment, the best interest of the State will be served.
28. **Receipt of Summary of State Ethics Laws.** The Contractor must acknowledge that it has received a summary of State Ethics Laws by submitting a signed receipt with its bid. **See Attachments C and D hereto.**

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Attached Document(s): [Attachment B 2022 OSC Template Contract \(PSA\)-last updated 7-27-22.pdf](#), [Attachment C Contractors-Guide-to-the-Code-of-Ethics-Rev-11-2021 \(1\).pdf](#), [Attachment D Affirmation of Receipt of State Ethics Laws.docx](#)

4.2 STANDARD CONTRACT, PARTS I AND II

By submitting a proposal in response to this RFP, the proposer implicitly agrees to comply with the State's "standard contract" terms:

Part I of the standard contract will include the scope of services, contract performance, quality assurance, reports, terms of payment, budget, and other program-specific provisions of any resulting Personal Services Agreement ("PSA") contract.

Part II of the standard contract includes the mandatory terms and conditions, may be amended only in consultation with, and with the approval of, the Office of the State Comptroller and the Attorney General's Office.

Note: Included in the standard contract is the State Elections Enforcement Commission's notice (pursuant to C.G.S. § 9-612(g)(2)) advising executive branch State contractors and prospective State contractors of the ban on campaign contributions and solicitations. If a proposer is awarded an opportunity to negotiate a contract with the Department and the resulting contract has an anticipated value in a calendar year of \$50,000 or more, or a combination or series of such agreements or contracts has an anticipated value of \$100,000 or more, the proposer must inform the proposer's principals of the contents of the SEEC notice. See Attachment E. Attached Document(s): [Attachment E OPM-Form1-CampaignContributionCertification-8-18-Final.pdf](#)

4.3 ASSURANCES

By submitting a proposal in response to this RFP, a proposer implicitly gives the following assurances:

4.3.1. Collusion. The proposer represents and warrants that the proposer did not participate in any part of the RFP development process and had no knowledge of the specific contents of the RFP prior to its issuance. The proposer further represents and warrants that no agent, representative, or employee of the State participated directly in the preparation of the proposer's proposal. The proposer also represents and warrants that the submitted proposal is in all respects fair and is made without collusion or fraud.

4.3.2. State Officials and Employees. The proposer certifies that no elected or appointed official or employee of the State has or will benefit financially or materially from any contract resulting from this RFP. The Agency may terminate a resulting contract if it is determined that gratuities of any kind were either offered or received by any of the aforementioned officials or employees from the proposer, contractor, or its agents or employees.

4.3.3. Competitors. The proposer assures that the submitted proposal is not made in connection with any competing organization or competitor submitting a separate proposal in response to this RFP. No attempt has been made, or will be made, by the proposer to induce any other organization or competitor to submit, or not submit, a proposal for the purpose of restricting competition. The proposer further assures that the proposed costs have been arrived at independently, without consultation, communication, or agreement with any other organization or competitor for the purpose of restricting competition. Nor has the proposer knowingly disclosed the proposed costs on a prior basis, either directly or indirectly, to any other organization or competitor.

4.3.4 Validity of Proposal. The proposer certifies that the proposal represents a valid and binding offer to provide services in accordance with the terms and provisions described in this RFP and any

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amendments or attachments hereto. The proposal shall remain valid for a period of 180 days after the submission due date and may be extended beyond that time by mutual agreement. At its sole discretion, the Agency may include the proposal, by reference or otherwise, into any contract with the successful proposer.

4.3.5. Press Releases. The proposer agrees to obtain prior written consent and approval of the Agency for press releases that relate in any manner to this RFP or any resultant contract.

4.4 Additional Procurement Requirements

The Connecticut Department of Administrative Services ("DAS") has implemented a requirement that all firms seeking to do business with the State must register their business on CTSOURCE. The portal for registering your business is accessible at <https://portal.ct.gov/DAS/CTSource>.

Registering with State Contracting Portal. Respondents must register with the State of CT contracting portal at <https://portal.ct.gov/DAS/CTSource/Registration> if not already registered. Respondents shall submit the following information pertaining to this application to this portal (on their supplier profile), which will be checked by the Agency contact.

- Secretary of State recognition - Click on appropriate response
- Non-profit status, if applicable
- Notification to Bidders, Parts I-
- Campaign Contribution Certification (OPM Ethics Form 1): <https://portal.ct.gov/OPM/Fin-PSA/Forms/Ethics-Forms>

Firms will have the ability to view, verify and update their information by logging in to their CTSOURCE account, prior to submitting responses to an RFP.

The guide to using CTSOURCE appears at <https://portal.ct.gov/-/media/DAS/CTSource/Documents/CTsource-Supplier-Registration-Portal-User-Guide-Final.pdf>.

If you experience difficulty establishing your firm's account, please call DAS at 860-713- 5095 or send an email to das.ctsource@ct.gov.

If you have difficulty accessing your CTSOURCE account call 1-866-889-8533 or email webprocure-support@proactis.com.

The OPM Ethics Form, [Campaign Contribution Certification](#) must be signed, dated, notarized, and uploaded to

CTSOURCE in accordance with the instructions on page 23 of the User Guide:

For information on how to complete these forms, please access the Office of Policy and Management website by using the following link: http://www.ct.gov/opm/cwp/view.asp?a=2982&q=386038&opmNAV_GID=1806

The State of Connecticut's Contract Compliance Forms applicable to State contracts are available at <https://portal.ct.gov/-/media/CHRO/NotificationtoBidderspdf.pdf>. You must complete the Bidder Contract Compliance Monitoring Report and upload it to CTSOURCE. More information about the State of Connecticut's Contract Compliance requirements is available on the Commission on Human Rights and Opportunities' web site at www.state.ct.us/chro under "Contract Compliance."

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Your proposal should confirm you have downloaded, completed, and submitted all of the procurement documents listed above to CTSource. If not, please explain.

4.5 RIGHTS RESERVED TO THE STATE

By submitting a proposal in response to this RFP, a proposer implicitly accepts that the following rights are reserved to the State:

4.5.1. Timing Sequence. The timing and sequence of events associated with this RFP shall ultimately be determined by OSC.

4.5.2. Amending or Canceling RFP. OSC reserves the right to amend or cancel this RFP on any date and at any time, if OSC deems it to be necessary, appropriate, or otherwise in the best interests of the State.

4.5.3. No Acceptable Proposals. In the event that no acceptable proposals are submitted in response to this RFP, OSC may reopen the procurement process, if it is determined to be in the best interests of the State.

4.5.4 Award and Rejection of Proposals. OSC reserves the right to award in part, to reject any and all proposals in whole or in part, for misrepresentation or if the proposal limits or modifies any of the terms, conditions, or specifications of this RFP. OSC may waive minor technical defects, irregularities, or omissions, if in its judgment the best interests of the State will be served. OSC reserves the right to reject the proposal of any proposer who submits a proposal after the submission date and time.

4.5.5. Sole Property of the State. All proposals submitted in response to this RFP are to be the sole property of the State. Any product, whether acceptable or unacceptable, developed under a contract awarded as a result of this RFP shall be the sole property of the State, unless stated otherwise in this RFP or subsequent contract. The right to publish, distribute, or disseminate any and all information or reports, or part thereof, shall accrue to the State without recourse.

4.5.6. Contract Negotiation. OSC reserves the right to negotiate or contract for all or any portion of the services contained in this RFP. OSC further reserves the right to contract with one or more proposer for such services. After reviewing the scored criteria, OSC may seek Best and Final Offers (BFO) on cost from proposers. OSC may set parameters on any BFOs received.

4.5.7. Clerical Errors in Award. OSC reserves the right to correct inaccurate awards resulting from its clerical errors. This may include, in extreme circumstances, revoking the awarding of a contract already made to a proposer and subsequently awarding the contract to another proposer. Such action on the part of the State shall not constitute a breach of contract on the part of the State since the contract with the initial proposer is deemed to be void ab initio and of no effect as if no contract ever existed between the State and the proposer.

4.5.8. Key Personnel. When OSC is the sole funder of a purchased service, OSC reserves the right to approve any additions, deletions, or changes in key personnel, with the exception of key personnel who have terminated employment. OSC also reserves the right to approve replacements for key personnel who have terminated employment. OSC further reserves the right to require the removal and replacement of any of the

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proposer's key personnel who do not perform adequately, regardless of whether they were previously approved by OSC.

4.6 STATUTORY AND REGULATORY COMPLIANCE

By submitting a proposal in response to this RFP, the proposer implicitly agrees to comply with all applicable State and federal laws and regulations, including, but not limited to, the following:

4.6.1. Freedom of Information, C.G.S. § 1-210(b). The Freedom of Information Act (FOIA) generally requires the disclosure of documents in the possession of the State upon request of any citizen, unless the content of the document falls within certain categories of exemption, as defined by C.G.S. § 1-210(b). Proposers are generally advised not to include in their proposals any confidential information. If the proposer indicates that certain documentation, as required by this RFP, is submitted in confidence, and identifies the applicable exemptions from the state FOI Act, the State will endeavor to keep said information confidential to the extent permitted by law. The State has no obligation to initiate, prosecute, or defend any legal proceeding or to seek a protective order or other similar relief to prevent disclosure of any information pursuant to a FOIA request. The proposer has the burden of establishing the availability of any FOIA exemption in any proceeding where it is an issue. While a proposer may claim an exemption to the State's FOIA, the final administrative authority to release or exempt any or all material so identified rests with the State. In no event shall the State or any of its employees have any liability for disclosure of documents or information in the possession of the State and which the State or its employees believe(s) to be required pursuant to the FOIA or other requirements of law. This Contract may be subject to the provisions of section 1-218 of the Connecticut General Statutes. In accordance with this statute, each contract in excess of two million five hundred thousand dollars between a public agency and a person for the performance of a governmental function shall (a) provide that the public agency is entitled to receive a copy of records and files related to the performance of the governmental function, and (b) indicate that such records and files are subject to FOIA and may be disclosed by the public agency pursuant to FOIA. No request to inspect or copy such records or files shall be valid unless the request is made to the public agency in accordance with FOIA. Any complaint by a person who is denied the right to inspect or copy such records or files shall be brought to the Freedom of Information Commission in accordance with the provisions of sections 1-205 and 1-206 of the Connecticut General Statutes.

4.6.2. Contract Compliance, C.G.S. § 4a-60 and Regulations of CT State Agencies § 46a-68j-21 thru 43, inclusive. CT statute and regulations impose certain obligations on State agencies (as well as contractors and subcontractors doing business with the State) to ensure that State agencies do not enter into contracts with organizations or businesses that discriminate against protected class persons.

4.6.3. Consulting Agreements, C.G.S. § 4a-81. Consulting Agreements Representation, C.G.S. § 4a-81. Pursuant to section 4a-81 of the Connecticut General Statutes, the person signing this Contract on behalf of the Contractor represents, to their best knowledge and belief and subject to the penalty of false statement as provided in section 53a-157b of the Connecticut General Statutes, that the Contractor has not entered into any consulting agreements in connection with this Contract, except for the agreements listed below or in an attachment to this Contract. "Consulting agreement" means any written or oral agreement to retain the services, for a fee, of a consultant for the purposes of (A) providing counsel to a contractor, vendor, consultant or other entity seeking to conduct, or conducting, business with the State, (B) contacting, whether in writing or orally, any executive, judicial, or administrative office of the State, including any department, institution, bureau, board, commission, authority, official or employee for the purpose of solicitation, dispute resolution, introduction, requests for information, or (C) any other similar activity related to such contracts. "Consulting

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agreement" does not include any agreements entered into with a consultant who is registered under the provisions of chapter 10 of the Connecticut General Statutes as of the date such contract is executed in accordance with the provisions of section 4a-81 of the Connecticut General Statutes.

4.6.4. Campaign Contribution Restriction, C.G.S. § 9-612. For all State contracts, defined in Conn. Gen. Stat. §9-612 as having a value in a calendar year of \$50,000 or more, or a combination or series of such agreements or contracts having a value of \$100,000 or more, the authorized signatory to this Agreement expressly acknowledges receipt of the State Elections Enforcement Commission's notice advising state contractors of state campaign contribution and solicitation prohibitions, and will inform its principals of the contents of the notice.

4.6.5. Gifts, Conn.Gen.Stat. § 4-252. Pursuant to section 4-252 of the Connecticut General Statutes and Acting Governor Susan Bysiewicz's Executive Order No. 21-2, the Contractor, for itself and on behalf of all of its principals or key personnel who submitted a bid or proposal, represents:

- (1) That no gifts were made by (A) the Contractor, (B) any principals and key personnel of the Contractor, who participate substantially in preparing bids, proposals or negotiating State contracts, or (C) any agent of the Contractor or principals and key personnel, who participates substantially in preparing bids, proposals or negotiating State contracts, to (i) any public official or State employee of the State agency or quasi- public agency soliciting bids or proposals for State contracts, who participates substantially in the preparation of bid solicitations or requests for proposals for State contracts or the negotiation or award of State contracts, or (ii) any public official or State employee of any other State agency, who has supervisory or appointing authority over such State agency or quasi-public agency;
- (2) That no such principals and key personnel of the Contractor, or agent of the Contractor or of such principals and key personnel, knows of any action by the Contractor to circumvent such prohibition on gifts by providing for any other principals and key personnel, official, employee or agent of the Contractor to provide a gift to any such public official or State employee; and
- (3) That the Contractor is submitting bids or proposals without fraud or collusion with any person. Any bidder or proposer that does not agree to the representations required under this section shall be rejected and the State agency or quasi-public agency shall award the contract to the next highest ranked proposer or the next lowest responsible qualified bidder or seek new bids or proposals.

4.6.6. Iran Energy Investment Certification C.G.S. § 4-252(a). (a) Pursuant to section 4-252a of the Connecticut General Statutes, the Contractor certifies that it has not made a direct investment of twenty million dollars or more in the energy sector of Iran on or after October 1, 2013, as described in Section 202 of the Comprehensive Iran Sanctions, Accountability and Divestment Act of 2010, and has not increased or renewed such investment on or after said date.

(b) If the Contractor makes a good faith effort to determine whether it has made an investment described in subsection (a) of this section then the Contractor shall not be deemed to be in breach of the Contract or in violation of this section. A "good faith effort" for purposes of this subsection includes a determination that the Contractor is not on the list of persons who engage in certain investment activities in Iran created by the Department of General Services of the State of California pursuant to Division 2, Chapter 2.7 of the California

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Public Contract Code. Nothing in this subsection shall be construed to impair the ability of the State agency or quasi-public agency to pursue a breach of contract action for any violation of the provisions of the Contract.

4.6.7. Nondiscrimination Certification, C.G.S. § 4a-60 and 4a-60a. If a bidder is awarded an opportunity to negotiate a contract, the proposer must provide the State agency with written representation in the resulting contract that certifies the bidder complies with the State's nondiscrimination agreements and warranties. This nondiscrimination certification is required for all State contracts - regardless of type, term, cost, or value. Municipalities and CT State agencies are exempt from this requirement. The authorized signatory of the contract shall demonstrate his or her understanding of this obligation by either (A) initialing the nondiscrimination affirmation provision in the body of the resulting contract, or (B) providing an affirmative response in the required online bid or response to a proposal question, if applicable, which asks if the contractor understands its obligations. If a bidder or vendor refuses to agree to this representation, such bidder or vendor shall be rejected and the State agency or quasi-public agency shall award the contract to the next highest ranked vendor or the next lowest responsible qualified bidder or seek new bids or proposals.

4.6.8. Access to Data for State Auditors. The Contractor shall provide to the Agency access to any data, as defined in Conn. Gen Stat. Sec. 4e-1, concerning the Contract and the Agency that are in the possession or control of the Contractor upon demand and shall provide the data to the Agency in a format prescribed by the Agency and the State Auditors of Public Accounts at no additional cost.

5 Group Life Confirmations

Below are the specific confirmations for submitting a proposal. By checking "Confirmed", Proposer represents the proposal submitted adheres to these confirmations, unless otherwise noted in the proposal. Failure to agree to any of these confirmations may result in disqualification of proposal. If Proposer takes exception to any of these confirmations, it must be so noted in the Bid Exceptions and Deviations Document (Attachment F) of their proposal response. These confirmations will also explicitly apply to any subcontractors used by the Proposer to deliver services to the State.

5.1 Confirm that you are licensed to do business in the State of Connecticut.

Single, Radio group.

- 1: Confirmed,
- 2: Not confirmed: [500 words]

5.2 Confirm you will notify the State and each affected individual directly if a data breach occurs.

Single, Radio group.

- 1: Confirmed,
- 2: Not confirmed: [500 words]

5.3 Confirm you will notify OSC when you first identify significant issues that cause member disruption.

Single, Radio group.

- 1: Confirmed,
- 2: Not confirmed: [500 words]

5.4 Confirm that you have administered the requested programs for a minimum of five (5) years.

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Single, Radio group.

1: Confirmed,

2: Not confirmed: [500 words]

5.5 Confirm that you have been administering such programs to at least one Public Sector client with a minimum of 50,000 lives for a minimum of two (2) years.

Single, Radio group.

1: Confirmed,

2: Not confirmed: [500 words]

5.6 Occasionally, new administrative tasks and programs are assigned to the OSC that were not initially anticipated or noted in the contract. Confirm your willingness and capacity to amend and add items to the contract should the need arise.

Single, Radio group.

1: Confirmed,

2: Not confirmed: [500 words]

5.7 The Group Life and AD&D insurance program includes all eligible employees, retirees, and their dependents as defined in the plan documents provided with this RFP. Confirm your agreement to take over the accounts of the members currently enrolled in the program at their current coverage levels without evidence of insurability.

Single, Radio group.

1: Confirmed,

2: Not confirmed: [500 words]

5.8 Confirm that you will mirror the structure and design of the existing Basic, Supplemental and Voluntary plans as defined in the plan documents provided with this RFP. If there are any exclusions under this Contract, please specify and describe.

Single, Radio group.

1: Confirmed,

2: Not confirmed: [500 words]

5.9 For the waiver of premium provision, confirm you will continue with the current administration of this provision in which, you will cover disabled members and the State will remit premiums on their behalf.

Single, Radio group.

1: Confirmed,

2: Not confirmed: [500 words]

5.10 The policyholder intends to waive all commissions. Your retention should exclude any charge for commissions to any agent or broker. Confirm that your rates and/or fees do not include any commissions or other sales compensation to third parties outside your organization.

Single, Radio group.

1: Confirmed,

2: Not confirmed: [500 words]

5.11 There are NO additional fees (beyond those outlined in the Price Proposal Workbook required to provide the services and/or supplies outlined in this RFP. Any mandatory fees (e.g., start-up costs, booklet drafting or printing, etc.) must be clearly outlined in the Price Proposal. Under no circumstances will OSC be liable to Bidder for fees not disclosed in Offeror's written proposal.

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Single, Radio group.

1: Confirmed,

2: Not confirmed: [500 words]

5.12 The Contractor shall provide medical underwriting services for the group life insurance program. The Contractor's medical underwriting criteria shall be used under the State contract to make coverage determinations. Material changes to such criteria during the term of the Contract are permissible only as a Contract modification.

Single, Radio group.

1: Confirmed,

2: Not confirmed: [500 words]

5.13 No waiting periods other than those provided in the plan.

Single, Radio group.

1: Confirmed,

2: Not confirmed: [500 words]

5.14 The Account Service Manager must have a minimum of five years of experience with the Contractor assisting with all facets of enrollment and claims services for enrollees and/or family members attempting to access their benefits.

Single, Radio group.

1: Confirmed,

2: Not confirmed: [500 words]

5.15 The Contractor must agree to waive the Actively at Work provision for all currently enrolled Participants.

Single, Radio group.

1: Confirmed,

2: Not confirmed: [500 words]

6 General Questionnaire

6.1 Company Overview, Organization and Legal Status

6.1.1 State your organization's legal name, address and state of incorporation.

100 words.

6.1.2 How long has your organization been operational?

10 words.

6.1.3 How long has your organization been licensed to operate?

10 words.

6.1.4 Has your organization acquired, been acquired by, or merged with another organization in the past 24 months? If yes, please explain.

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Single, Radio group.

1: Yes, please explain: [500 words] ,

2: No

6.1.5 Is your organization anticipating restructuring or reorganizing in the next two years? (Include any major staff or office relocations or closings.)

Single, Radio group.

1: Yes, please explain: [500 words] ,

2: No

6.1.6 Have you had a reportable or a reported event related to breaches of your systems and/or breaches where individual information has been compromised? If so, please explain what procedures were implemented to mitigate the risk of reoccurrence.

Single, Radio group.

1: Yes, please explain: [500 words] ,

2: No

6.1.7 Are there any outstanding legal actions pending against your organization? If so, explain the nature and current status of the action(s). Can you assure the client that legal actions will not disrupt your business operations?

Single, Radio group.

1: Yes, please explain: [500 words] ,

2: No

6.1.8 What are the most recent ratings for your company by the following?

	Rating	Date
A.M. Best	10 words.	To the day.
Moody's	10 words.	To the day.
Standard and Poor's	10 words.	To the day.

6.1.9 If your rating has changed within the past 12 months for any of the rating agencies, please explain.
500 words.

6.1.10 Is your organization:

Single, Radio group.

1: Privately held,

2: Publicly traded,

3: A Mutual Holding Company,

4: Other. Please describe: [500 words]

6.1.11 Provide the names of all subcontractors along with the type of services they will provide under the proposed contract, the number of years your firm has utilized the subcontractor, and the contractual relationship between subcontractor and your company. Please use the table provided below.

Name and Address	Type of Service(s)	Years Utilizing this Contractor	Contractual Relationship

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1.	50 words. Nothing required	500 words. Nothing required	Integer. Nothing required	500 words. Nothing required
2.	50 words. Nothing required	500 words. Nothing required	Integer. Nothing required	500 words. Nothing required
3.	50 words. Nothing required	500 words. Nothing required	Integer. Nothing required	500 words. Nothing required
4.	50 words. Nothing required	500 words. Nothing required	Integer. Nothing required	500 words. Nothing required
5.	50 words. Nothing required	500 words. Nothing required	Integer. Nothing required	500 words. Nothing required
6.	50 words. Nothing required	500 words. Nothing required	Integer. Nothing required	500 words. Nothing required

6.1.12 Does your firm partner with one or more Private Equity firms as a source of funding?

Single, Radio group.

1: Yes, please explain: [500 words] ,

2: No

6.1.13 Vendor must disclose offshore relationships, if any.

Single, Radio group.

1: Confirmed,

2: Not confirmed, explain: [500 words]

6.2 References

6.2.1 Please provide references, including the names, addresses, email addresses and telephone numbers of three Public Sector clients, with at least 50,000 lives, that currently use your organization. If none, provide other references.

	Reference #1	Reference #2	Reference #3
Name	50 words.	50 words.	50 words.
Address	50 words.	50 words.	50 words.
Email	50 words.	50 words.	50 words.
Telephone	50 words.	50 words.	50 words.

6.2.2 Please provide three references of Public Sector clients that terminated their contracts with your organization in the last three years.

	Reference #1	Reference #2	Reference #3
Name	50 words.	50 words.	50 words.
Address	50 words.	50 words.	50 words.
Email	50 words.	50 words.	50 words.
Telephone	50 words.	50 words.	50 words.

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6.3 Implementation and Communication

6.3.1 The anticipated effective date is July 1, 2023. Please provide an implementation plan that includes both a project overview and details on specific tasks, timeliness, and responsibilities.

Single, Radio group.

- 1: Attached,
- 2: Not provided

6.3.2 Confirm you can implement the services requested in the RFP within 60 days of notice of award.

Single, Radio group.

- 1: Confirmed,
- 2: Not confirmed: [500 words]

6.3.3 Are there any specific reporting or administrative procedures you would require of the State prior to implementation of your program?

Single, Radio group.

- 1: Yes, please explain: [500 words] ,
- 2: No

6.3.4 Please describe the biggest implementation risk and how risks will be mitigated.

500 words.

6.3.5 Please complete the following table regarding implementation allowance/credits.

	Response
Please state any implementation allowance/credit which will be allocated to the Plan.	<i>200 words.</i>
What services can the implementation allowance/credit be used for?	<i>500 words.</i>
Would the State be able to use the implementation allowance/credit for services such as communications, contract review and/or cost of procurement?	<i>Compound, Pull-down list.</i> 1: Yes, 2: No, please explain: [200 words]

6.3.6 Confirm an implementation manager will be assigned to lead and coordinate the implementation activities with the State.

Single, Radio group.

- 1: Confirmed,
- 2: Not confirmed, please explain: [500 words]

6.3.7 Describe the resources and the estimated number of hours, both total and per week, which will be needed from the State to support and manage the implementation.

500 words.

6.3.8 How long will the Implementation Team stay involved after Program 'go-live' date for troubleshooting before a handoff to the Account Management team?

500 words.

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6.3.9 What type of custom branded communications materials and support do you provide with respect to onboarding and throughout the program? Is there an additional cost?

500 words.

6.3.10 Describe the selection of the persons and training that is provided to persons designated to represent your company at Open Enrollment benefit fairs, if needed.

500 words.

6.3.11 Provide samples of communications and educational materials.

Single, Radio group.

1: Attached,

2: Not attached, explain in comments

6.4 Member Services

6.4.1 What are your call center hours of operation in terms of hours per day and days per week? Identify the process for members to contact the call center after hours.

500 words.

6.4.2 Confirm each of the following:

Member Services	Response
a. Offerors will operate a toll-free member services telephone line to answer questions from OSC's members.	<i>Single, Radio group.</i> 1: Confirmed, 2: Not confirmed
b. Offerors will have special telephone features for the hearing impaired.	<i>Single, Radio group.</i> 1: Confirmed, 2: Not confirmed
c. Resources will be available to assist non-English speaking callers through a translation service.	<i>Single, Radio group.</i> 1: Confirmed, 2: Not confirmed
d. Members will be able to opt out of the Interactive Voice Response (IVR) to speak with a live member service representative (MSR).	<i>Single, Radio group.</i> 1: Confirmed, 2: Not confirmed

6.4.3 What is the process for referring calls to a MSR? Do all MSRs reside in the US?

500 words.

6.4.4 Do claims and member service have access to the same systems or have access to each other's systems?

500 words.

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6.4.5 Do MSRs have on-line access to up-to-date plan details, and claim information? Do they have authority to approve claims?

500 words.

6.4.6 Will dedicated MSRs be assigned to this account? Are MSRs separated from the claim processing unit, or do claim processors have member service responsibilities?

500 words.

6.4.7 Describe your process for tracking member calls and written correspondence and how member calls and correspondence are logged.

500 words.

6.4.8 Describe the grievance protocols in place for plan participants. Are calls monitored for quality control? If yes, how often are they monitored?

500 words.

6.4.9 What actions are taken if member service complaints are received? Include in your answer a description of how these are reported to the State.

500 words.

6.4.10 Where are the members of your call center and management team located?

200 words.

6.4.11 For the first three years of the contract please provide the estimated number (by function/and Full Time Equivalent [FTE]) of the following personnel to be assigned to the State:

Position	Year 1	Year 2	Year 3
Account Management	<i>Integer.</i>	<i>Integer.</i>	<i>Integer.</i>
Call Center Employees	<i>Integer.</i>	<i>Integer.</i>	<i>Integer.</i>
IT Staff Members	<i>Integer.</i>	<i>Integer.</i>	<i>Integer.</i>

6.4.12 Indicate whether your member website captures the following and indicate any additional tools or functionalities under "Other" below:

Member Website Capabilities	Response
Ability to review claims payment status online	<i>Single, Radio group.</i> 1: Yes, 2: No
Ability to see a summary of OSC's plan design and review plan documents	<i>Single, Radio group.</i> 1: Yes, 2: No
Ability to contact Member Services online	<i>Single, Radio group.</i> 1: Yes, 2: No

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Ability for Members to identify beneficiaries online	<i>Single, Radio group.</i> 1: Yes, 2: No
Ability for Employer to access enrollment details	<i>Single, Radio group.</i> 1: Yes, 2: No
Ability for Employer to submit claims and applications online	<i>Single, Radio group.</i> 1: Yes, 2: No
Ability for Employer to access and run census and claim related reports	<i>Single, Radio group.</i> 1: Yes, 2: No
Online access to forms	<i>Single, Radio group.</i> 1: Yes, 2: No
Other	<i>Single, Radio group.</i> 1: Yes, 2: No

6.4.13 Describe your mobile application.

500 words.

6.4.14 Does your benefits website/app have the flexibility to incorporate the State's logo?

500 words.

6.4.15 Describe your organization's Member Satisfaction Surveys and provide the most recent results.

500 words.

6.4.16 Please provide dummy ID login information and/or screen shots for your member website and mobile app for review purposes.

500 words.

6.5 Account Management

6.5.1 What is the name and title, telephone number, e-mail address and postal address of the contact person for this RFP?

100 words.

6.5.2 Please identify the designated account representative(s) available to respond to questions from the State. Please include a brief professional biography of these individuals.

	Account Representative #1	Account Representative #2	Account Representative #3
How long has this person been with your organization?	<i>10 words.</i>	<i>10 words.</i> Nothing required	<i>10 words.</i> Nothing required

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How many years of relevant experience does this person have?	<i>Decimal.</i>	<i>Decimal.</i> N/A OK.	<i>Decimal.</i> N/A OK.
What experiences do they have working with Public Sector clients?	<i>500 words.</i>	<i>500 words.</i> Nothing required	<i>500 words.</i> Nothing required
How many clients will the account manager be responsible for?	<i>Integer.</i>	<i>Integer.</i> N/A OK.	<i>Integer.</i> N/A OK.

6.5.3 Confirm that you will provide an Account Executive and a backup account staff member that will handle ALL service matters related to the operation of the program.

Single, Radio group.

- 1: Confirmed, explain: [500 words] ,
- 2: Not confirmed, explain: [500 words]

6.5.4 Confirm that you will respond to all OSC inquiries within one (1) business day.

Single, Radio group.

- 1: Confirmed, explain: [500 words] ,
- 2: Not confirmed, explain: [500 words]

6.5.5 Describe how you monitor and measure client satisfaction and quality assurance.

500 words.

6.5.6 Indicate your overall staff turnover rate for the past 6 months, and for calendar years 2021 and 2022.

Position	Turnover 2021	Turnover 2022
All Staff	<i>Percent.</i>	<i>Percent.</i>
Account Management Staff Only	<i>Percent.</i>	<i>Percent.</i>
Customer Service Staff Only	<i>Percent.</i>	<i>Percent.</i>

6.5.7 Has your organization had an SAS-70 audit conducted recently? Please provide a report.

Single, Radio group.

- 1: Yes, report attached,
- 2: No, explain: [200 words]

6.5.8 Provide an overview of how the OSC relationship will be managed, both strategically and on a day-to-day basis.

500 words.

6.5.9 How will premium fees be billed and collected? Will OSC receive one comprehensive bill for all Life and AD&D programs?

500 words.

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6.6 Plan Design

6.6.1 Offeror agrees to adhere to the existing plan designs, shown in the **Manage Documents Page of ProposalTech**, in preparing the quote and administering the Group Life and AD&D Insurance benefits during the contract term.

Single, Radio group.

1: Confirmed, explain: [500 words] ,

2: Not confirmed, explain: [500 words]

6.6.2 Confirm that the proposal is issued in accordance with the specifications, assumptions and information included in this RFP, as well as the accompanying plan documentation. Please see Attachment G to confirm each of the existing plan design provisions.

Single, Radio group.

1: Confirmed, explain: [500 words] ,

2: Not confirmed, explain: [500 words]

6.6.3 Confirm that your proposal, and plan design(s) offered, is in compliance with all federal and state laws and regulations that pertain to employee benefit programs, relevant state insurance regulations and other related laws. If the plan design(s) requested does not comply with any state or federal laws please indicate which provisions in the bid specifications are in conflict with specific laws and propose alternatives.

Single, Radio group.

1: Confirmed, explain: [500 words] ,

2: Not confirmed, explain: [500 words]

6.6.4 Describe your AD&D benefit riders (e.g., seat belt, air bag, repatriation, education) and the benefit amount you are proposing for these services.

500 words.

6.7 Medical Underwriting

6.7.1 Confirm all insureds who would have continued to be covered on the plan effective date if there had been no change in carriers, will be covered by your policy on the plan effective date.

Single, Radio group.

1: Confirmed, explain: [500 words] ,

2: Not confirmed, explain: [500 words]

6.7.2 Do you have any provisions that might limit or eliminate benefits to certain employees on the effective date of the policy? Do you have a 31-day non-confinement rule or any other restrictions on coverage for dependents on the effective date of the policy?

500 words.

6.7.3 Describe when the first rate/fee renewal will take place and when it will be effective. Also, please explain the methodology and data to be used for the renewal process, including target loss ratios by line of coverage. Specifically note the retention amounts for both administration and reserves. How will projected incurred claims be estimated? What experience period(s) will be used for the first renewal? What credibility will be given to each period of experience used? (e.g., two years given equal weight, three years weighted as follows: 50% most recent year, 30% prior, 20% 2nd prior)?

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500 words.

6.7.4 Indicate what procedure(s) your company requires when a member desires to elect coverage after the period during which he/she was originally eligible (i.e., how is a late entrant treated)?

500 words.

6.7.5 Discuss the medical evidence requirements for coverage. Address the issue of maximum coverage amounts and additional purchases of coverage amounts before medical evidence is required. Also include in your response guaranteed issue amounts, maximum of multiple pay and overall plan/case maximum.

500 words.

6.7.6 Can you quote on guaranteed issue amounts with no age limitations?

500 words.

6.7.7 Describe the medical underwriting criteria to be used to make coverage determinations.

500 words.

6.7.8 Describe your standard waiver of premium provision in detail. Can you administer this provision as it's currently administered under the existing plan? What other options can you offer the OSC?

500 words.

6.7.9 Are waiver of premium included in incurred claims?

Single, Radio group.

1: Yes, explain: [500 words] ,

2: No, explain: [500 words]

6.7.10 Describe your underwriting methodology as it pertains to applying the incurred but not reported reserves. Do you use a change in incurred but not reported reserves methodology from year to year, or do you apply the full incurred but not reported reserves to the most recent experience period?

500 words.

6.7.11 Describe your conversion policy procedures. Can you administer this provision as it's currently administered under the existing plan? Is the converted policy non-cancelable to age 65? Indicate the coverage and amounts which may be converted, and the rates you would charge for such conversion both to the OSC and the plan participants.

500 words.

6.7.12 What are the minimum participation requirements for the basic life, the supplemental life and the voluntary life coverages?

500 words.

6.7.13 Do you offer an "Accelerated Death Benefit" or "Living Needs" Benefit? If so, please describe. Include the percentage of life amount payable, when it is payable and the cost for this feature if any.

500 words.

6.7.14 Describe any training or educational benefits you will provide for spouses and dependents.

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500 words.

6.7.15 Describe any limitations and exclusion that would result in non-payment of benefits (i.e., Acts of War, Suicide, etc.) and specify to which coverage those limitations and exclusions would apply.

500 words.

6.7.16 Do you use industry factors/persistency credits/loads, or other special risk factors when developing rates? If so, what factors were used to set rates for the Life and AD&D coverage being requested? Indicate the load, credit or factor applied to projected claims or premium rates and the justification for these factors. Indicate any underwriting factors that may be applied in future year renewals.

500 words.

6.8 Funding Arrangements/Alternative Funding

Answer only those questions that pertain to the funding arrangement you are offering.

6.8.1 Please confirm that you are quoting fully-insured, non-participating funding arrangements. If you cannot adhere to the proposed funding arrangement requested address why the requested funding arrangement cannot be provided.

500 words.

6.8.2 What happens if a contract is terminated before the completion of a plan year?

500 words.

6.8.3 What data/electronic information is needed to coordinate billing between you and the State for services provided?

500 words.

6.8.4 Confirm you will invoice the State on a monthly basis for insured benefit premium.

Single, Radio group.

- 1: Confirmed,
- 2: Not confirmed

6.8.5 What payment options are available to the State?

Single, Radio group.

- 1: ACH,
- 2: Wire transfer,
- 3: Other: [500 words]

6.8.6 Confirm you will not charge interest on negative cash flow for any delay of wire transfer.

Single, Pull-down list.

- 1: Confirmed,
- 2: Not confirmed

6.8.7 Confirm that the State will not be charged for reissued checks or drafts.

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Single, Pull-down list.

- 1: Confirmed,
- 2: Not confirmed

6.8.8 Confirm that you will accept fiduciary responsibility for claims processing at no additional charge.

Single, Radio group.

- 1: Confirmed,
- 2: Not confirmed

6.8.9 Confirm the fees and premium rates quoted in your proposal can only be recalculated if enrollment changes more than 20% from the census.

Single, Radio group.

- 1: Confirmed,
- 2: Not confirmed

6.8.10 Describe when premium is due. Confirm you can accommodate the State making payments in arrears at the end of the month in which services are rendered, without charging the State interest.

Single, Radio group.

- 1: Confirmed,
- 2: Not confirmed.

6.9 Financial Accounting

6.9.1 Do you agree to provide a complete financial accounting report for the group? Please attach a sample of an actual report (naturally, omitting any means of identifying the policyholder).

Single, Radio group.

- 1: Confirmed,
- 2: Not confirmed: [500 words]

6.9.2 How many weeks after the policy anniversary date will your financial accounting report be available?

500 words.

6.9.3 How will you establish what are to be considered paid claims on the policy anniversary date (e.g., paid and incurred within the policy year, less any pooled amounts)?

500 words.

6.9.4 Confirm that upon termination of an insurance contract with your company, your company would remain liable for all pending and unreported claims incurred prior to the termination date.

Single, Radio group.

- 1: Confirmed,
- 2: Not confirmed: [500 words]

6.9.5 Confirm you agree that upon termination of an insurance contract with your company, your company would remain liable for the AD&D insurance benefits for losses suffered as a result of an accident within 90 days from the date of an accident which occurred prior to the date of termination.

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Single, Radio group.

1: Confirmed,

2: Not confirmed: [500 words]

6.9.6 Describe any additional benefit extensions you may offer.

500 words.

6.10 Premium/Rate and Other Guarantees

6.10.1 Will your rates/fees be guaranteed for all coverage for the 36-month period (or up to 60-month period) beginning on the policy effective date? Thereafter, will your rates/fees be guaranteed for each succeeding full twelve-month period? Will this provision be included in your contract? Please disclose in the Price Proposal Workbook any requirements that are imposed in conjunction with any premium/fee guarantee offered

500 words.

6.10.2 Confirm your contract provide that changes in the premium structure for the coverage in force may be instituted only as of a renewal rate anniversary.

Single, Radio group.

1: Confirmed,

2: Not confirmed: [500 words]

6.10.3 Confirm your contract provides for 180 days' advance notice of renewal rates.

Single, Radio group.

1: Confirmed,

2: Not confirmed: [500 words]

6.11 Contractual Issues

6.11.1 Confirm your contract has a hold harmless provision that indemnifies the plan sponsor against liability that arises as the result of negligent acts, errors, omissions, fraud and other criminal acts committed by your, officers, employees and agents of the organization.

Single, Radio group.

1: Confirmed,

2: Not confirmed: [500 words]

6.11.2 What is the term of each contract that would apply to this bid and what are its termination provisions?

500 words.

6.11.3 Confirm you will include in the contract the right to cancel the contract at any time should it find performance of the organization paying claims (or performing non-claims paying functions) to be unsatisfactory. In addition, confirm you will include a clause to the effect that, upon contract termination, the cost of any work required by a new administrator to bring records in unsatisfactory condition up to date shall be the obligation of your firm and such expenses shall be reimbursed by your firm.

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Single, Radio group.

1: Confirmed,

2: Not confirmed: [500 words]

6.11.4 Does the contract provide OSC the right to audit the performance of the plan and services provided? Indicate what services, records and access will be made available to the plan sponsor at no additional charge. Also indicate frequency and notice requirements that are part of the right to audit provision.

500 words.

6.11.5 What general and professional liability coverage do you currently have in place for the entity(ies) that are bidding (if the amount varies by company or line of business - please supply for each)?

500 words.

6.11.6 Do you have a contractual relationship with third party administrators/organizations or reinsurance carrier in which you pay service premium or fees for which the prospect is directly or indirectly charged? If so, identify these outside organizations and explain the nature of the relationship.

500 words.

6.11.7 Do you agree that the premium rates and performance guarantees provided in this proposal are legally binding? For what period of time are these responses valid?

Single, Radio group.

1: Confirmed,

2: Not confirmed: [500 words]

6.11.8 Do you agree during the duration of any contract, and for 12 months after termination, that any direct contact, direct marketing, educational material, and other communication made to plan participants, other than responses to individual member inquiries regarding individual member services issues, are strictly prohibited without the authorization and approval of OSC?

Single, Radio group.

1: Confirmed,

2: Not confirmed: [500 words]

6.11.9 Confirm you agree that all books, records, lists or names, plates, seals, passbooks, journals and ledgers and all data specific to this Plan shall be the property of and shall be used exclusively for this Plan at the direction of OSC.

Single, Radio group.

1: Confirmed,

2: Not confirmed: [500 words]

6.11.10 Submit a copy of the contract language that you would use for this client if you were selected as the provider of administrative services for OSC.

100 words.

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6.12 Administrative and Claim Paying Services

6.12.1 With regard to the claim offices that will service this account, provide the location and the days and hours of operation.

500 words.

6.12.2 Please complete the following table on your organization's experience with group life insurance:

Group Life Insurance and AD&D	Calendar Year 2022	Calendar Year 2021
Number of years providing Group Life insurance	<i>Integer.</i>	<i>N/A</i>
Number of insured lives for which the Offeror provided Group Life Insurance services	<i>Integer.</i>	<i>Integer.</i>
Number of employers using Group Life insurance services	<i>Integer.</i>	<i>Integer.</i>
Number of Public Sector employers using Group Life insurance services	<i>Integer.</i>	<i>Integer.</i>
Number of group life claims reviewed per processor per day	<i>Integer.</i>	<i>Integer.</i>
Total dollar volume of your company's Group Life insurance	<i>Dollar.</i>	<i>Dollar.</i>
Total number of claims for benefits paid by your company	<i>Integer.</i>	<i>Integer.</i>
Percent of clean claims processed within 30 working days	<i>Percent.</i>	<i>Percent.</i>
Financial accuracy as a % of total claims dollars paid (include over & underpayments)	<i>Percent.</i>	<i>Percent.</i>
Coding accuracy as a % of total claims submitted	<i>Percent.</i>	<i>Percent.</i>

6.12.3 What percentage of your business would this Contract represent?

Group Life	Response
Insured	<i>Percent.</i>
Dollar Volume	<i>Percent.</i>
Group AD&D	Response
Insured	<i>Percent.</i>
Dollar Volume	<i>Percent.</i>

6.12.4 List all services and supplies that are covered by the premium rates quoted.

500 words.

6.12.5 Describe the training received by claim processors, supervisors and other management staff.

500 words.

6.12.6 Describe the claims payment process from date of receipt to full adjudication of checks to beneficiaries. Will all claims be paid in accordance with the benefit program described in the plan documents?

500 words.

6.12.7 How do you identify and handle mistaken reimbursements?

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500 words.

6.12.8 Describe the appeals process for claims that are fully or partially denied.

500 words.

6.12.9 For the claim office proposed, what is the number of working days for a claim to be processed (check issued) from the date of receipt, for uncomplicated claims? On what basis do you make that representation (e.g., average turnaround time over the past 12 months)? Describe separately for contested or complicated claims.

500 words.

6.12.10 When are claims pended? Does a pending notice go into the system? Is there an automatic follow-up? What is the frequency of the follow-up? How many follow-ups are performed?

500 words.

6.12.11 Describe the methods used to track claims. If online, can claim tracking be made available to OSC?

500 words.

6.12.12 Describe how eligibility is verified. Will you accept current enrollment cards and HRIS system data if the information on them is complete? What information is required?

500 words.

6.12.13 Confirm you would transfer enrollment cards, claim information and other administrative records to any carrier who replaced you at no charge.

Single, Radio group.

1: Confirmed,

2: Not confirmed: [500 words]

6.12.14 How long are records maintained within your system? Elsewhere? How long does it take to retrieve records that are not in the system? Describe any disaster recovery protocols for your system.

500 words.

6.12.15 How do you handle backlogs (e.g., overtime, switch to another office)?

500 words.

6.12.16 Submit a sample of all forms that would be used in the administration of this plan. Are there any forms required for plan administration, the cost of which are not included in your retention? If so, please describe the forms and specify additional cost in the Price Proposal Workbook.

500 words.

6.12.17 If you are asked to pay claims internationally, how are claims translated? What exchange rate and currency are used (applies only to groups with international plan participants)?

500 words.

6.12.18 Describe procedures in place for changing beneficiaries and terminations.

500 words.

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6.13 Quality Controls & Audits

6.13.1 Describe the quality controls, auditing and peer review mechanisms in place for your claim processing department? Do you use internal or independent/outside auditors?

500 words.

6.13.2 How do you avoid duplicate payments of the same claim? If duplicate payments or overpayments are made, what are your procedures for recovery of the overpayments or duplicate payments?

500 words.

6.13.3 Complete the following table:

	Response
Describe your fraud detection process and procedures.	<i>500 words.</i>
How will you report evidence of fraud to the State?	<i>500 words.</i>
What actions do you take if a participant is suspected of submitting a fraudulent claim?	<i>500 words.</i>
For the coverage requested what percent of claims submitted were denied as a result of misrepresentation and fraud?	<i>500 words.</i>

6.13.4 Do you agree to offer OSC the right to audit your organization's claim processing service, records and other relevant activity associated with its plan participants?

500 words.

6.14 Data Exchange

6.14.1 General

6.14.1.1 What data (e.g., claims, eligibility) do you require from OSC for the Group Life and AD&D benefits? What is the frequency required for each data set? What is the typical time frame from receipt of such data to it being loaded and available in your system?

500 words.

6.14.1.2 How are you able to receive these data sets? Describe your system for collecting and maintaining member data.

500 words.

6.14.1.3 Confirm that you will generate a reconciliation eligibility file monthly or on demand and that this file will be reconciled to the billing.

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Single, Radio group.

- 1: Confirmed,
- 2: Not confirmed: [500 words]

6.14.1.4 Provide a listing of reports that are available to OSC.

500 words.

6.14.1.5 How flexible is your system in meeting ad hoc reporting needs? If there is an extra charge for these reports, it must be noted in the Price Proposal Workbook?

500 words.

6.14.1.6 Can you load union codes and utilize for reporting purposes?

Single, Pull-down list.

- 1: Yes,
- 2: No

6.14.1.7 The Vendor will be required to interface with the State's PeopleSoft system, referred to as Core-CT Confirm your agreement to receive an initial full eligibility feed and eligibility updates (change file) at least weekly in Standard HIPAA 834 Benefit Enrollment and Maintenance transaction file layout.

Single, Radio group.

- 1: Confirmed,
- 2: Not confirmed, explain: [500 words]

6.14.2 File Exchange Protocol

6.14.2.1 There are currently two methods for exchanging files with the State's Core-CT system:

1. The carrier logs into the secure Core-CT Production Supplier Portal via https to download files. The URL is <https://coreps.ct.gov/psp/PSPRD/?cmd=login>
2. The carrier logs into the secure Core-CT Axway Server. The URL is <https://sft.ct.gov/> For those using an automated system Axway has a client available at <http://www.axway.com/productssolutions/securetransport>

Testing Requirements

At least one test cycle must be completed successfully prior to going live employing one of the previously mentioned file transports.

The Core-CT Supplier Portal uses a non-standard port (10400 for Production, 15000 for Test) and that may require action by the carrier's Tech Support area to accomplish this. Vendors must report in their response to this RFP whether they were able to successfully reach the portal sign on page at:

<https://coreps.ct.gov/psp/PSPRD/?cmd=login> or have obtained Axway client software and successfully connected to: <https://sft.ct.gov/>

For testing purposes, the link to the TEST supplier portal is:

<https://corect.ct.gov:15000/psp/PSTPR/?cmd=login&languageCd=ENG&>

Additional information for all parties that exchange data with State's Core-CT system is available at:

<http://www.core-ct.state.ct.us/hrint/>

Single, Radio group.

- 1: Confirmed,
- 2: Not Confirmed, please explain: [500 words]

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6.14.3 Data Security Compliance

6.14.3.1 Describe the process used by your company to comply with data security requirements.
500 words.

6.14.3.2 Is your staff trained on all data security requirements? Describe your training program and enforcement policy.

Single, Radio group.

1: Yes, describe: [500 words] ,

2: No, explain: [500 words]

6.14.3.3 Does your system produce sufficient audit trails to track data security compliance?

Single, Radio group.

1: Yes, explain: [500 words] ,

2: No, explain: [500 words]

6.14.3.4 How is security set up in the system? What are the different levels of security?

500 words.

6.14.3.5 Is your system database encrypted?

Single, Radio group.

1: Yes, explain: [500 words] ,

2: No, explain: [500 words]

6.14.3.6 Are system data backups encrypted?

Single, Radio group.

1: Yes, explain: [500 words] ,

2: No, explain: [500 words]

6.14.3.7 Are all electronic transmissions of data including eligibility files, reports, etc., encrypted or sent via secure means?

Single, Radio group.

1: : Yes, please explain: [200 words] ,

2: No, please explain: [200 words]

6.14.3.8 Which encryption methods do you support for e-mails and file transmissions? Please describe.

500 words.

6.14.3.9 What are your procedures for data destruction prior to hardware and media disposal?

500 words.

6.14.3.10 Can you store completed beneficiary forms on behalf of the State? Describe how this would work and how the forms would be kept confidential in your system.

500 words.

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6.14.4 Reporting

6.14.4.1 Describe the standard reporting package that would be provided to OSC.

500 words.

6.14.4.2 Attach samples of the standard reporting package that would be provided to OSC.

Single, Radio group.

1: Attached,

2: Not provided

6.14.4.3 Please complete the following table regarding your standard client annual report.

	Response
Do you have a self-reporting system?	<i>Compound, Pull-down list.</i> 1: Yes, please explain: [200 words], 2: No
What metrics are including in your standard reporting?	500 words.
Is reporting customizable per client?	<i>Compound, Pull-down list.</i> 1: Yes, please explain: [200 words], 2: No

6.14.4.4 What is the frequency of the standard reporting packages that will be provided to the Plan?

500 words.

6.14.5 Performance Guarantees

6.14.5.1 Provide your organization's proposed performance standards, including a description and percent of fees or dollars at risk.

Single, Radio group.

1: Attached,

2: Not provided

6.14.5.2 Is your organization willing to offer a performance guarantee for account management?

Single, Radio group.

1: Yes, explain: [500 words],

2: No

7 Bid Exceptions/Deviations

7.1 Completion of this proposal confirms authorization of your ability to duplicate requested services and administrative arrangements. If you are unable to meet ALL requirements and/or are not able to fully comply with the specifications in this Request for Proposal (RFP), please list ALL explanations, limitations, exceptions, and deviations in the attached.

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Single, Radio group.

1: Completed and attached,

2: No deviations

Attached Document(s): [Attachment F Bid Exceptions & Deviations Form.DOCX](#)