1. **SCOPE OF WORK**

The County seeks one (1) or two (2) firms to provide Group Term Life, Accidental Death and Dismemberment (AD&D), Short Term Disability (STD) and Long-Term Disability (LTD) insurance. The County uses an online enrollment Firm, currently BenefitFocus, for active employee enrollment. At a minimum, Firms must match the current certificates and amendments for the products specified. Any deviation from the current coverage levels or provisions must be clearly disclosed on the Attachment 2 Proposal Worksheet.

The County participates in the Florida Retirement System (FRS). Employee eligibility is based on thirty (30) hours of work per week.

1. **ELIGIBILITY AND WAITING PERIOD DEFINITIONS**

All County agencies currently utilize the same eligibility and waiting period definitions. Outlined below are the eligibility and waiting period definitions in the current County contract:

|  |  |
| --- | --- |
| Eligibility  |  |
| Benefit Description  | Effective Date for New Hires  |
| Basic Life and AD&D | First of the Month following 30 days |
| Additional life insurance and AD&D (Employee and Spouse) | First of the Month following 30 days |
| Additional Child Life | First of the Month following 30 days |
| Short Term Disability  | First of the Month following 30 days |
| Long Term Disability  | First of the Month following 30 days |

1. **CONTRACTOR RESPONSIBILITIES**
	1. The term of the initial contract shall be October 1, 2025, through September 30, 2028. The County shall have the option to extend the agreement for two (2) additional one (1) year terms with mutual agreement of both parties.
	2. Firm will have an AM Best rating of “A” or higher. A rating of “A” or lower will not meet the County’s qualifications.
	3. Firm will have at least five (5) years of experience offering Life, AD&D and / or STD and LTD products.
	4. Provide references for five (5) current public sector groups.
	5. Firm has been licensed to transact the appropriate insurance products for at least five (5) years in the state of Florida
	6. Firm agrees that the County will have no minimum participation requirement for voluntary (employee paid) products.
	7. Firm agrees to offer an open enrollment for benefits effective October 1, 2025, that allows employees Life, AD&D and / or STD, LTD coverage up to the guaranteed issue maximums and without Evidence of Insurability requirements proposed regardless of previous denials.
	8. Firm agrees to cover current employees and dependents and agrees to cover all actively at work employees and dependents on a “no loss”, no gain” basis.
	9. Firm agrees to guarantee proposed rates for a minimum of three (3) years.
	10. Firm submits a sample contract (Master Group Agreement) and specimen policy (Certificate of Coverage) with response.
	11. Regarding disability claims, Firm shall match the employer’s share of Federal Insurance Contributions Act (FICA) taxes on payments made to disabled employees, without reimbursement from the County, and prepare W-2 forms at year-end for benefits paid to each disabled employee.
	12. Firms are required to be compliant with all State and Federal Requirements.
	13. Provide an Account Manager who has the authority to respond to the County’s needs within 24 hours of an inquiry. The Account Manager shall be able to make decisions or report to a person who can make decisions concerning process changes as required in servicing this account.
	14. Account Manager shall attend at least semiannual meetings to review plan performance. Meetings can be held virtually at the County’s discretion.
	15. Assist the County with creating County specific enrollment and educational material and attending on-site enrollment meetings (typically 4 onsite sessions are held). Meetings can be held virtually at the County’s discretion.
	16. Incur all costs of producing, printing and mailing / distributing marketing and administrative supplies including Certificates and Policies to covered individuals.
	17. Provide the County with secure online administrative portal, to each participating agency, with limited access to information relating only to that agency to view claims status, eligibility status, and be able to run reports.
	18. Firm is capable of recording and maintaining information regarding service-related or other complaints reported by covered employees and / or employee representatives.
	19. Firm is responsible for all phases of the medical underwriting process. Firm shall administer the medical underwriting process as described in this RFP. Firm is responsible for all costs associated with administering the medical underwriting process.
2. **BENEFITS COVERED**

|  |  |
| --- | --- |
| **Basic Life Insurance** | **Benefits**  |
| Schedule of Benefits  | One times (1x) Annual Earnings, rounded to the next $1,000 |
| Plan Maximum  | $200,000 |
| Guarantee Issue Amount | 1x Salary |
| Reductions | Reduces to 65% at age 65-69, with a further reduction to 50% at age 70 and over. Reduction will go into effect the beginning of the plan year following the age increase. |
| Accelerated Death Benefit | Minimum of $3,000 up to 80% of benefit |
| Waiver of Premium  | Included  |
| Conversion  | Included  |
| Portability  | Included |
| **Basic AD&D** |
| Schedule of Benefits | One times (1x) Annual Earnings, rounded to the next $1,000 |
| Plan Maximum  | $200,000 |
| Guarantee Issue Amount | 1x Salary |
| Reductions | Reduces to 65% at age 65-69, with a further reduction to 50% at age 70 and over. Reduction will go into effect the beginning of the plan year following the age increase. |
| Waiver of Premium  | Included  |
| Conversion  | Included  |
| Portability  | Included |

|  |  |
| --- | --- |
| **Basic Life and AD&D** | **County Paid**  |
| Basic Life Rate Per $1,000 | $0.114 |
| Basic AD&D Rate Per $1,000 | $0.015 |

|  |
| --- |
| **Additional Employee Life** |
| Schedule of Benefits  | Increments of $10,000 up to 5X your salary. |
| Plan Maximum  | $300,000 |
| Guarantee Issue Amount | $100,000 |
| Reductions  | Reduces to 65% at age 65-69, with a further reduction to 50% at age 70 and over. Reduction will go into effect the beginning of the plan year following the age increase. |
| Waiver of Premium  | Included |
| Accelerated Death Benefit | Minimum of $3,000 up to 80% of benefit |
| Conversion | Included |
| Portability  | Included |

|  |
| --- |
| **Additional Employee AD&D** |
| Schedule of Benefits | Increments of $10,000 up to 5X your salary |
| Plan Maximum  | $300,000 |
| Guarantee Issue Amount | $100,000 |
| Reductions  | Reduces to 65% at age 65-69, with a further reduction to 50% at age 70 and over. Reduction will go into effect the beginning of the plan year following the age increase. |
| Waiver of Premium  | Included |
| Conversion | Included |
| Portability  | Included |

|  |
| --- |
| **Additional Spouse Life** |
| Schedule of Benefits  | Increments of $5,000  |
| Plan Maximum  | $150,000 Not to Exceed 50% of employee amount |
| Guarantee Issue Amount | $25,000 |
| Reductions  | Reduces to 65% at age 65-69, with a further reduction to 50% at age 70 and over. Reduction will go into effect the beginning of the plan year following the age increase. |
| Waiver of Premium  | Included |
| Accelerated Death Benefit | Minimum of $3,000 up to 80% of benefit |
| Conversion | Included |

|  |
| --- |
| **Additional Spouse AD&D** |
| Schedule of Benefits  | Increments of $5,000  |
| Plan Maximum  | $150,000 Not to Exceed 50% of employee amount |
| Guarantee Issue Amount | $25,000 |
| Reductions  | Reduces to 65% at age 65-69 Coverage terms at age 70. |
| Waiver of Premium  | Included |
| Conversion | Included |

|  |
| --- |
| **Additional Child(ren) Life** |
| Schedule of Benefits |  Age 15 days – 6 months - $250 Age 6 months – under 26 years - $2,500 increments |
| Plan Maximum  | $10,000 |
| Guarantee Issue Amount | No EOI Required  |

|  |
| --- |
| **Additional Child(ren) AD&D** |
| Schedule of Benefits |  Age 15 days – 6 months - $250 Age 6 months – under 26 years - $2,500 increments |
| Plan Maximum  | $10,000 |
| Guarantee Issue Amount | No EOI required  |

|  |  |
| --- | --- |
| **Additional Employee Life Rates**  | **Per $1,000** |
| <25 | $0.053 |
| 25-29 | $0.057 |
| 30-34 | $0.076 |
| 35-39 | $0.086 |
| 40-44 | $0.114 |
| 45-49 | $0.171 |
| 50-54 | $0.285 |
| 55-59 | $0.504 |
| 60-64 | $0.675 |
| 65-69 | $1.207 |
| 70-74 | $1.957 |
| 75+ | $3.126 |

|  |  |
| --- | --- |
| **Additional Spouse Life Rates** | **Per $1,000** |
| <25 | $0.048 |
| 25-29 | $0.057 |
| 30-34 | $0.067 |
| 35-39 | $0.086 |
| 40-44 | $0.105 |
| 45-49 | $0.152 |
| 50-54 | $0.257 |
| 55-59 | $0.409 |
| 60-64 | $0.713 |
| 65-69 | $1.178 |
| **Dependent Child(ren) Life** | **Per $1,000** |
| Dependent Child(ren) Life Rate | $0.114 |

|  |  |
| --- | --- |
| **AD&D Rates** | **Per $1,000** |
| Supplemental Employee | $0.050 |
| Supplemental Spouse | $0.030 |
| Supplemental Child | $0.050 |

|  |  |
| --- | --- |
| **Short Term Disability** |  |
| Benefit Percentage  |  60% of your earnings |
| Maximum Weekly Benefit |  $1,000 |
| Elimination Period Illness  |  7 Days |
| Elimination Period Accident |  0 Days |
| Benefit Duration  |  13 Weeks |
| Minimum Benefit  | $25 |
| Pre-Existing Condition |  3/6 |

|  |  |
| --- | --- |
| **Long Term Disability (LTD) Employer Paid** | **Benefits**  |
| Benefit Percentage  | 60% of monthly covered earnings |
| Maximum Monthly Benefit  | $5,000  |
| Elimination Period  | 180 days |
| Benefit Duration  | Social Security Normal Retirement Age or maximum benefit period provided in Summary of Benefits |
| Minimum Benefit  | $100 |
| Social Security Offset  | Primary + Family  |
| Own Occupation  | 24 Months  |
| Zero Day Residual  | Included  |
| Pre-Existing Condition  | 3/12  |

| **Long Term Disability (LTD) Buy Down** | **Benefits**  |
| --- | --- |
| Benefit Percentage  | 60% of monthly covered earnings |
| Maximum Monthly Benefit  | $5,000  |
| Elimination Period  | 90 days |
| Benefit Duration  | Social Security Normal Retirement Age or maximum benefit period provided in Summary of Benefits |
| Minimum Benefit  | $100 |
| Social Security Offset  | Primary + Family  |
| Own Occupation  | 24 Months  |
| Mental / Nervous limits  | 24 Months  |
| Substance Abuse Limits  | 24 Months |
| Self-Reported or limited conditions language  | Not Included  |
| Zero Day Residual  | Included  |
| Return to Work  | 12 Months  |
| Pre-Existing Condition  | 3/12  |
| Prudent Person Language  | In pre-existing condition language  |

|  |  |
| --- | --- |
| **Long Term Disability**  |  **Rates per $100 of Covered Payroll** |
| LTD – Employer Paid  |  Class 1 - $0.17 Class 2 - $0.26 |
| LTD - Buy Down- Employee Paid  |  Class 1 - $0.18 Class 2 - $0.18 |

**The County is requesting comingled rates across classes.**

1. **INDEPENDENT AGENTS OR BROKERS**

 County has contracted with a consultant, RobinsonBush Consulting, on a fee for service basis to provide group insurance plans and other employee benefit consulting services. At the discretion of the Firm, independent agents or brokers may be used in accordance with section 624.428, Florida Statutes and 624.1275 Florida Statutes. If the Firm is including an independent agent or broker in the RFP response, the Firm shall disclose the services will be provided by the independent agent or broker and the usual commission due to an agent from such insurer. The County’s consultant will not serve as agent-of-record for the services provided under contracts resulting from this RFP.