



REQUEST FOR PROPOSALS

City of Freeport

RFP Data

Proposal Number: #2024-04
Title: Employee Benefits - Request for Proposal
Issue Date: Thursday, May 16, 2024

Proposal Due

Date: Thursday, June 13, 2024
Time: 2:00 p.m. CST

Email to be delivered to:

HUB International
Attn: Alexander Hentze
Email: alexander.hentze@hubinternational.com

GENERAL INFORMATION

Effective Date of Coverage	10/1/2024
Business Location	1201 North Ave. H. Freeport, Texas 77541
SIC Code	9111
Average Total Number Employees	122
Producer Name and Location	Brent Weegar HUB NCX Dallas Office
Timeline	Release: Thursday, May 16, 2024 Questions due: Thursday, May 23, 2024 at 2:00PM CST Addendum issued: Thursday, May 30, 2024 RFP Due: Thursday, June 13, 2024 at 2:00PM CST
Broker / Consultant	Julian Fontana, HUB International
Commissions	Medical, Dental, Life/AD&D, LTD – Net of Commission 15% - Voluntary Life/AD&D
Background	The City of Freeport has been with Cigna for the past 4 years. They have hired HUB as their consultant. They are requesting proposals to match plan benefits currently offered as well as to review other competitive alternatives.
Fully Insured	Yes
Total # of Employees on Payroll	122
add Cobra Employees	1
add Retiree(s)	1
less Part-time Employees	0
less Employees in Waiting period	3
less Waiving due to other coverage	0
less Waiving due to cost	0
= Total number of employees electing coverage	121

INSTRUCTIONS TO PROPOSERS

All proposers must familiarize themselves with the following 'Instructions to Proposers':

1. PROPOSAL DELIVERY, TIME, DATE AND OPENING

The City of Freeport and HUB will receive electronic mail (email):

Medical	Cigna
Dental	Cigna
Basic Life/AD&D	One America / AUL
Voluntary Life (No AD&D)	One America / AUL
Long Term Disability	One America / AUL

Proposals will be accepted **until 2:00 P.M., CST, on Thursday, June 13, 2024.**

The City of Freeport reserves the right to reject any and all qualifications, to waive irregularities, and to accept the qualifications deemed the most advantageous to the group.

- a) Proposers must also include their company name and address on the email subject line. Proposals must be emailed to:

Delivery Addresses

Email to be delivered to:

Alexander.hentze@hubinternational.com

- b) **In addition to your standard proposal document, the following are required for completion and return to be considered a complete response to the RFP:**
- **Executed signature page**
 - **Proposer certification and addenda acknowledgement**
 - **Deviations from specifications**
 - **Rate sheet and submission form workbook (.xlsx)**
 - **References**
 - **Conflict of Interest Questionnaire**
 - **State of Texas - House Bill 89 Verification**
- c) Proposals will be accepted by electronic mail only. No proposals will be accepted by oral communication, telephone, telegraphic transmission, or tele facsimile transmission. Proposals may be withdrawn prior to the above scheduled time set for closing of the proposals. Any proposal received after the date and hour specified will be rejected and returned unopened to the proposer.

- d) The City of Freeport reserves the right to postpone the date and time for opening proposals through an Addendum.

2. **CLARIFICATION OF REQUIREMENTS AND REQUESTS FOR INFORMATION**

- a) It is the intent and purpose of the City of Freeport that this RFP permits competitive proposals. It shall be the proposer’s responsibility to advise if any language, requirements, etc., or any combinations thereof, inadvertently restricts or limits the requirements stated in this RFP to a single source.

Vendors requesting additional information: Requests for clarification or additional information should be made no later than 5:00 p.m. CST on Thursday, May 23, 2024 and should be directed to Alexander Hentze via email at alexander.hentze@hubinternational.com. All requests must be made in writing.

3. **ADDENDA & MODIFICATIONS**

- a) All addenda and interpretations of this solicitation shall be in writing. The City of Freeport shall not be legally bound by an addenda or interpretation that is not in writing. Only information supplied in writing or in this RFP should be used in preparing proposal responses. All contacts that a proposer may have had before or after receipt of this RFP with any individuals, employees, or representatives of the City or HUB and any information that may have been read in any news media or seen or heard in any communication facility regarding this proposal should be disregarded in preparing responses.
- b) Requests for clarification or additional information should be made no later than 5:00 p.m. CST on Thursday May 23, 2024, and should be directed to Alexander Hentze via email at alexander.hentze@hubinternational.com. All requests must be made in writing. The Addendum will be released on Thursday May 30, 2024.
- c) The City does not assume responsibility for the receipt of any addendum sent to proposers.
- d) **The Proposer Certification and Addenda Acknowledgement form must be signed and returned with your proposal.**

4. **EXAMINATION OF DOCUMENTS AND REQUIREMENTS**

- a) Each proposer shall carefully examine all RFP documents and thoroughly familiarize itself with all requirements prior to submitting a proposal to ensure that the services being offered meet the intent of these specifications.

- b) Before submitting a proposal, each proposer shall be responsible for making all investigations and examinations that are necessary to ascertain conditions and requirements affecting the requirements of this RFP. Failure to make such investigations and examinations shall not relieve the Proposer from obligation to comply, in every detail, with all provisions and requirements of the RFP.

5. PROPOSAL COPIES

- a) All proposals, responses, inquiries, or correspondence relating to or in reference to this RFP, and all reports, charts, and other documentation submitted by proposers shall become the property of the City of Freeport when received at the City or the office of HUB.

6. PROPOSAL PREPARATION COSTS

- a) Issuance of this RFP does not commit the City of Freeport, in any way, to pay any costs incurred in the preparation and submission of a proposal.
- b) The issuance of this RFP does not obligate the City of Freeport to enter into contract for any services or equipment.
- c) All costs related to the preparation and submission of a proposal shall be paid by the proposer.

7. TRADE SECRETS, CONFIDENTIAL INFORMATION AND THE TEXAS PUBLIC INFORMATION ACT

- a) If you consider any portion of your proposal to be privileged or confidential by statute or judicial decision, including trade secrets and commercial or financial information, clearly identify those portions.
- b) Proposals will be opened in a manner that avoids disclosure of the contents to competing offerors and keeps the proposals secret during negotiations. All proposals are open for public inspection after the contract is awarded, but trade secrets and confidential information in the proposals are not open for inspection.
- c) The City of Freeport will honor your notations of trade secrets and confidential information and decline to release such information initially, but please note that the final determination of whether a particular portion of your proposal is in fact a trade secret or commercial or financial information that may be withheld from public inspection will be made by the Texas Attorney General or a court of competent jurisdiction.

- d) In the event a public information request is received for a portion of your proposal that you have marked as being confidential information, you will be notified of such request and you will be required to justify your legal position in writing to the Texas Attorney General pursuant to Section 552.305 of the Government Code. In the event that it is determined by opinion or order of the Texas Attorney General or a court of competent jurisdiction that such information is in fact not privileged and confidential under Section 552.110 of the Government Code and Section 252.049 of the Local Government Code, then such information will be made available to the requester.
- e) Marking your entire proposal CONFIDENTIAL/PROPRIETARY **is not** in conformance with the Texas Open Records Act.

Historically Under-Utilized Business (HUB) REQUIREMENTS:

- a) The City of Freeport hereby notifies all proposers that in regard to any contract entered into pursuant to this RFP, Historically Under-Utilized Business (HUB) will be afforded equal opportunities to submit proposals and will not be discriminated against on the grounds of race, color, sex, disability, or national origin in consideration of an award.
- b) A HUB is defined as a small business concern which is at least 51% owned and controlled by one or more socially and economically disadvantaged individuals, or in the case of any publicly owned business, at least 51% of the stock of which is owned by one or more socially and economically disadvantaged individuals. Socially and economically disadvantaged include Women, Black Americans, Hispanic Americans, Native Americans, Asian-Pacific Americans, and Asian-Indian Americans.

8. HB 914 DISCLOSURE OF CERTAIN RELATIONSHIPS

- a) Effective January 1, 2006, Chapter 176 of the Texas Local Government Code requires that any vendor or person considering doing business with a local government entity disclose in the questionnaire form CIQ, the vendor or person's affiliation or business relationship that might cause a Conflict of Interest with a local government entity. By law, this questionnaire must be filed with the records administrator of the City not later than the 7th business day after the date the person becomes aware of facts that require that statement to be filed. See Section 176.006, Local Government Code. A person commits an offense if the person violates Section 176.006, Local Government Code. An offense under this section is a Class C Misdemeanor.

9. ALTERING/WITHDRAWAL OF BIDS

- a) Bids cannot be altered or amended after submission deadline. Any alteration or erasure made before bid opening time must be initialed by the signer of the bid, guaranteeing authenticity.

- b) A bid price may not be withdrawn or canceled by the bidder for a period of ninety (90) days following the date designated for the receipt of bids without written approval of the City and bidder so agrees upon submittal of bid.

10. AUTHORIZATION TO BIND SUBMITTER OF PROPOSAL

- a) Proposals are to be signed by an officer of the company authorized to bind the submitter to its provisions. Proposals are to contain a statement indicating the period during which the proposals will remain valid. A period of not less than ninety (90) days is required.

11. EQUAL EMPLOYMENT OPPORTUNITY

- a) Proposer agrees that it will not discriminate in hiring, promotion, treatment, or other terms and conditions of employment based on race, sex, national origin, age, disability, or in any way violate Title VII of 1964 Civil Rights Act and amendments, except as permitted by said laws.

12. EVALUATION PROCESS

- a) All proposals will be evaluated by the City and HUB.
- b) Respondents to this RFP may be required to submit additional information, which HUB may deem necessary to further evaluate the proposer's qualifications.
- c) HUB will evaluate each proposal in accordance with the evaluation criteria included in the Request for Proposal.
- d) HUB will use the vendor selection criteria to select finalists that are determined to be the most advantageous to the city.

13. CONTRACT AWARD

- a) Any contract award as a result of this RFP will be made to the responsible offeror whose proposal is determined to be the most advantageous to the City of Freeport considering the relative importance of price and the other evaluation factors included in the RFP.
- b) The City of Freeport does not guarantee that any contract will be awarded as a result of this RFP.

SIGNATURE PAGE

The undersigned, in submitting this bid proposal and their endorsement of same, represents that he/she is authorized to obligate their firm, that he/she has read this entire bid proposal package, is aware of the covenants contained herein and will abide by and adhere to the expressed requirements.

Submitted by:

(Official Firm Name)

By: _____
(Original Signature)

(Typed or Printed Name)

(Title) (Date)

Remittance Address:

Phone: _____

Fax: _____

Email: _____

PROPOSER CERTIFICATION AND ADDENDA ACKNOWLEDGEMENT

By signature affixed, the bidder certifies that neither the bidder nor the firm, corporation, partnership, or institution represented by the bidder, or anyone acting for such firm, corporation, or institution has violated the anti-trust laws of this State, codified in Section 15.01, et seq., Texas Business and Commerce Code, or the Federal antitrust laws, nor communicated directly or indirectly the bid made to any competitor or any other person engaged in such line of business.

Bidder has examined the specifications and has fully informed themselves as to all terms and conditions. Any discrepancies or omissions from the specifications or other documents have been clarified with City representatives and noted on the bid submitted.

Bidder guarantees product offered will meet or exceed specifications identified in this RFP.

Bidder must initial next to each addendum received in order to verify receipt:

Addendum #1_____ Addendum #2_____ Addendum #3_____

Bidder Must Fill in and Sign:

NAME OF FIRM/COMPANY: _____

REPRESENTATIVE's NAME: _____

REPRESENTATIVE's TITLE: _____

MAILING ADDRESS: _____

CITY, STATE, ZIP: _____

PHONE & FAX NUMBERS: _____

E-MAIL ADDRESS: _____

AUTHORIZED SIGNATURE: _____

DATE: _____

DEVIATIONS FROM SPECIFICATIONS

1. Describe, in detail, any deviations from the specifications.

- Does your organization agree to the specifications as outlined in the RFP?
- Would you be willing to agree to a performance-based contract? If so, please outline your proposed performance guarantees.
- Will your organization administer and/or underwrite the current benefits?

Signature of Officer

Contractual Provisions for Consideration

The firm who enters into a contract with the City of Freeport to provide services to the employees will be required to abide by the contract provisions outlined here. Potential contractors should consider the following carefully, and it is assumed by submitting a proposal that these conditions will be acceptable and included in the final signed document.

I. Handling of Claims & Customer Service

- A. The contractor must agree to deliver customer service to the City and its employees and follow all applicable regulations and industry standards. Any problems related to servicing the contract, the employees, or the City with regard to billing procedures must be rectified immediately.
- B. Invoices may need to be separated for:
 - a. Active Employees, by division (i.e. Police, Fire, Civil, etc)
 - b. COBRA Eligible Plan Participants
 - c. Retirees

II. Continuity of Coverage

All employees and dependents covered by the current plan are to receive immediate coverage under the new plan. Fair credit will be allowed for all or any part of deductibles, coinsurance, waiting periods, etc. satisfied prior to the effective date, when applicable.

III. Claims Experience Monitoring

The contractor shall provide monthly reports to the City and HUB, allowing the City and HUB to monitor claims experience on a monthly basis.

IV. Contractor Provision Requirement

The contractor shall provide any necessary tools, equipment, supplies, materials, employees, management, and other items or services necessary in order to provide full service to the contract.

VI. Indemnity Clause

THE CONTRACTOR HEREBY AGREES TO AND SHALL INDEMNIFY, HOLD HARMLESS, AND DEFEND THE CITY, ITS OFFICERS, AGENTS AND EMPLOYEES FROM AND AGAINST ANY AND ALL CLAIMS, LOSSES, DAMAGES, DEMANDS, CAUSES OF ACTION, SUITS AND LIABILITY OF EVERY KIND, INCLUDING ALL EXPENSES OF LITIGATION, COURT COSTS AND ATTORNEYS' FEES, FOR INJURY TO OR DEATH OF ANY PERSON, FOR LOSS OF USE OR REVENUE, THE FULFILLMENT OF CONTRACT, OR THE BREACH OF ANY EXPRESS OR IMPLIED WARRANTIES UNDER THIS CONTRACT. SUCH INDEMNITY SHALL APPLY WHERE THE CLAIMS, LOSSES, DAMAGES, CAUSES OF ACTION, SUITS OR LIABILITY ARISE IN PART FROM (I) THE JOINT NEGLIGENCE OF THE CITY AND THE CONTRACTOR, AND/OR THEIR RESPECTIVE OFFICERS, AGENTS AND/OR EMPLOYEES OR (II) THE SOLE NEGLIGENCE OF THE CONTRACTOR, ITS OFFICERS, AGENTS AND EMPLOYEES. IT IS THE EXPRESSED INTENTION OF THE PARTIES HERETO, BOTH CONTRACTOR AND THE CITY, THAT THE INDEMNITY

PROVIDED FOR IN THIS PARAGRAPH IS INDEMNITY BY CONTRACTOR TO INDEMNIFY AND PROTECT THE CITY FROM THE CONSEQUENCE OF (I) THE CITY'S OWN NEGLIGENCE WHERE THAT NEGLIGENCE IS A CONCURRING CAUSE WITH THAT OF THE CONTRACTOR OF THE INJURY, DEATH OR DAMAGE AND/OR (II) THE CONTRACTOR'S OWN NEGLIGENCE WHERE THAT NEGLIGENCE IS THE SOLE CAUSE OF THE INJURY, DEATH, OR DAMAGE. FURTHERMORE, THE INDEMNITY PROVIDED FOR IN THIS PARAGRAPH SHALL HAVE NO APPLICATION TO ANY CLAIM, LOSS, DAMAGE, CAUSE OF ACTION, SUIT AND LIABILITY WHERE INJURY, DEATH OR DAMAGE RESULTS FROM THE SOLE NEGLIGENCE OF THE CITY UNMIXED WITH THE FAULT OF ANY OTHER PERSON OR ENTITY. IN THE EVENT ANY ACTION OR PROCEEDING IS BROUGHT AGAINST THE CITY BY REASON OF ANY OF THE ABOVE, THE CONTRACTOR AGREES AND COVENANTS TO DEFEND THE ACTION OR PROCEEDING BY COUNSEL ACCEPTABLE TO THE CITY. THE INDEMNITY PROVIDED FOR HEREIN SHALL SURVIVE THE TERMINATION OR EXPIRATION OF THIS AGREEMENT.

VII. Expectations of the Contractor

It is understood upon submission of a proposal that;

- A. The contractor shall not assign or subcontract any of its rights, duties, or obligations under the contract without prior written consent from the City. The contractor shall be entitled to assign, pledge or encumber its right to receive payments under this contract pursuant to security interests based upon the Uniform Commercial Code, so long as the City shall never be obligated to negotiate with any such third party in respect to compliance with the terms and conditions of the agreed contract. Any such assignment, pledge or encumbrance shall be limited by any rights of offset by the City for damages or claims arising under this Contract or any other obligation owed by the contractor to the City.
- B. At all times during the term of the contract, the company awarded the contract shall operate as an independent contractor to the City, and the contractor shall not, in any event, be deemed an employee or other representative of the City, nor shall he/she hold themselves out as such.

VIII. Contractor Employee Arrangements

All employees of the contractor shall at all times be considered an employee of the contractor, and the contractor will be solely liable for the payment of all wages and benefits made available to such employees in connection with their employment. In addition, it is expected and understood that the contractor will be responsible at all times for the supervision and performance of their employees. All employees of the contractor shall warrant that all employees are fully covered by workers compensation insurance and that each employee has been carefully screened as to character and fitness for the performance of his/her job.

IX. Contractor Insurance Coverages

During the duration of any agreed contract, the contractor shall maintain, at its sole cost and expense, Professional E & O Liability insurance with a minimum policy limit of \$1,000,000. The insurance policy must name the City of Freeport as an additional insured. A certificate of insurance evidencing such coverage shall be furnished to the City prior to the commencement of any work for the City.

PROPOSAL TERMS

1. Proposals are to be based on the current plan of benefits, and the City will consider any alternative plan options provided.
2. Proposals are to be based upon the census provided in the RFP.
3. The city maintains a single non-profit premium trust for premium payments. Proposers for fully insured medical should exclude premium taxes from premiums per Chapter 222, section 222.002 of the Texas Insurance Code.
4. All participants enrolled in the Employee Benefits Plan as of September 30, 2024, are to receive immediate coverage under the new plan. The City's enrollment records are to be the basis for "take-over."
5. Where applicable, this RFP is for three-year contract. This agreement may be renewed and extended annually, by mutual consent of both parties for (2) additional (1) year terms for a total of (5) years. If it is the respondent's intent to increase rates at the renewal date, the city must be notified of the maximum increase for each renewal period and the basis for calculating the increase. The City must be notified of renewal rates 120 days prior to the effective date of the rate change.

**VENDOR SELECTION CRITERIA
(INSURANCE COMPANY – ALL COVERAGES)**

The objective of the evaluation for proposals will be to select the provider whose proposal is most responsive to the City's relating importance, price, and other factors considered:

I. Cost (30%)

- a) Fixed Costs: includes insurance costs and administrative costs.
- b) Variable Costs: costs stated as a percentage of paid claims, cost management. (i.e., shifting of more/less workload to City of Freeport staff)
- c) Ability to reduce claims expense

II. Claims Processing (20%)

- a) Turnaround time excluding review of claims.
- b) Pended claims procedures
- c) Statistical accuracy
- d) General service procedures
- e) Willingness to contractually establish performance criteria.

III. Financial Stability (20%)

- a) Insurance Company, AM Best Rating
- b) Financial Platform/Administration

IV. Claims Management Reports (10%)

Frequency and format of claims reports are the utmost importance.

V. Integrated Systems / Technology Initiative (10%)

Integrated systems linked to database are integral to the provider selection. The following components make up the whole of an integrated system:

- a) Eligibility
- b) Utilization review
- c) Claim's function
- d) Claims payment
- e) Electronic claims inquiry
- f) Internet based enrollment/eligibility/wellness/links to PPO or EPO networks

VI. Communication (5%)

- a) Educational material for employees
- b) Summary Plan Description capabilities
- c) Administrative kits for locations
- d) Bilingual capability

VII. References (5%)

- a) Active and terminated references.
- b) Recognition/reputation of proposer

CURRENT RATES

MEDICAL	HSA HDHP	HRA Base PPO	HRA Buy-Up PPO
Employee Only	\$626.36	\$774.90	\$838.12
Employee & Spouse	\$1,457.42	\$1,785.68	\$1,931.83
Employee & Child(ren)	\$1,180.61	\$1,449.00	\$1,567.59
Employee & Family	\$1,694.98	\$2,074.56	\$2,244.46

DENTAL	PPO
Employee Only	\$25.32
Employee & Spouse	\$49.86
Employee & Child(ren)	\$68.85
Employee & Family	\$102.51

BASIC LIFE/AD&D	ONE AMERICA / AUL
EE Rate (per \$1,000) - Life	\$0.150
EE Rate (per \$1,000) - AD&D	\$0.020

VOLUNTARY LIFE (No AD&D currently)	ONE AMERICA / AUL
Age of Employee (per \$1,000)	Employee and Spouse
Up to 29	\$0.061
30 – 34	\$0.069
35 – 39	\$0.100
40 – 44	\$0.130
45 – 49	\$0.198
50 – 54	\$0.332
55 – 59	\$0.595
60 – 64	\$0.913
65 – 69	\$1.513
70 – 99	\$2.431
Child(ren) Rate (\$10,000)	\$1.60

Please provide rates with optional AD&D.

LONG TERM DISABILITY	ONE AMERICA / AUL
Rate per \$100	\$0.290

MEDICAL BENEFITS

CIGNA	HSA HDHP		HRA Base PPO		HRA Buy-Up PPO	
	<i>In-network</i>	<i>Out-of-Network</i>	<i>In-network</i>	<i>Out of Network</i>	<i>In-Network</i>	<i>Out-of-Network</i>
Network	Cigna Open Access Plus		Cigna Open Access Plus		Cigna Open Access Plus	
	Annual Deductible					
Individual	\$3,500	\$6,500	\$2,000	\$6,700	\$500	\$5,000
Family	\$7,000	\$13,000	\$4,000	\$13,400	\$1,000	\$10,000
	Out of Pocket Maximum					
Individual	\$7,000	\$28,000	\$7,000	\$39,200	\$5,000	\$28,000
Family	\$14,000	\$56,000	\$14,000	\$78,400	\$10,000	\$56,000
	Coinsurance					
Coinsurance	30%	50%	30%	50%	30%	50%
In Hospital	30% After Ded.	50% After Ded.	30% After Ded.	50% After Ded.	30% After Ded.	50% After Ded.
Outpatient	30% After Ded.	50% After Ded.	30% After Ded.	50% After Ded.	30% After Ded.	50% After Ded.
Primary Care	30% After Ded.	50% After Ded.	\$25	50% After Ded.	\$25	50% After Ded.
Specialist	30% After Ded.	50% After Ded.	\$50	50% After Ded.	\$50	50% After Ded.
Major Diagnostic (CT, MRI, etc.)	30% After Ded.	50% After Ded.	30% After Ded.	50% After Ded.	30% After Ded.	50% After Ded.
	Pharmacy					
Generic	30% After Ded.		\$10		\$10	
Preferred Brand	30% After Ded.		\$40		\$40	
Non-Preferred Brand	30% After Ded.		\$65		\$65	
Mail Order	30% After Ded.		3X		3X	
Prescription Coverage INN / OON	INN 30% After Ded. OON 50% After Ded.		OON 50%		OON 50%	

DENTAL BENEFITS

DENTAL BENEFITS	CIGNA
<u>Type I – Preventive Services</u>	Dental PPO
Deductible	\$50
Oral Exams -	No cost
(2) Cleanings per calendar year	No cost
Lab and other diagnostic tests	No cost
Fluoride & Sealants	No cost
Space Maintainers	No cost
<u>Type II – Basic Services</u>	
Restorations	80%
Emergency Treatment / General Services	80%
Simple Extractions	80%
Oral Surgery	80%
Periodontics	80%
Endodontics	80%
<u>Type III – Major Services</u>	
Inlays / Onlays / Crowns	50%
Dentures and removable prosthetics	50%
Fixed Partial Dentures (Bridges)	50%
Implants	50%
<u>Calendar Year Deductible</u>	
Individual	\$50
Family	\$150
Dental Annual Maximum	\$1,500
UCR Out of Network Percentile	90th
<u>Type IV – Orthodontia</u>	
Coinsurance	N/A
Orthodontia Eligibility	N/A
Orthodontia Lifetime Maximum	N/A

Please provide Plan option including orthodontia with \$1,500 lifetime maximum benefit.

BASIC LIFE/AD&D

BASIC LIFE & AD&D BENEFITS	ONE AMERICA / AUL
Class Description	All Eligible
Definition of Earnings	BAE
Basic Life Schedule - Employee	2 X Salary
Maximum Benefit	\$200,000
Guarantee Issue Amount	\$200,000
Age Reduction Schedule	Age 70 Reduces to 60%, Age 75 Reduces to 40%, Age 80 Reduces to 30%
Terminates at Retirement	Yes
Waiver of Premium	Included
Waiver of Premium Trigger	Employer Responsibility
Accelerated Death Benefit	75%
Conversion	Included
Portability	Not Included
BASIC AD&D BENEFITS	
Class Description	All Eligible
Definition of Earnings	BAE
Basic AD&D Schedule	2 X Salary
Maximum Benefit	\$200,000
Age Reduction Schedule	Age 70 Reduces to 60%, Age 75 Reduces to 40%, Age 80 Reduces to 30%
Education	10% to \$20,000
Seatbelt	10% to \$25,000
Air Bag	10% to \$5,000
Common Carrier Benefit	Not Included
Bereavement Counseling	Not Included

VOLUNTARY LIFE

VOLUNTARY LIFE BENEFITS (No AD&D)	ONE AMERICA / AUL
Class Description	All Eligible
Definition of Earnings	BAE
Employee Life Schedule	Increments of \$10,000
Employee Maximum Benefit	Up to \$500,000
Employee Guarantee Issue Amount	\$150,000
Age Reduction Schedule	Age 70 Reduces to 60%, Age 75 Reduces to 40%, Age 80 Reduces to 30%
Waiver of Premium	Included
Accelerated Death Benefit	80% up to \$400,000
Spouse Life Schedule	Increments of \$5,000
Spouse Maximum Benefit	\$250,000 / not to exceed 50% of Employee
Spouse Guarantee Issue Amount	\$25,000
Child(ren) Life Schedule	\$10,000
Conversion	Included
Portability	Included
Suicide Clause	2 Years

Please provide a plan with optional AD&D.

LTD

LONG TERM DISABILITY BENEFITS	ONE AMERICA / AUL
Class Description	All eligible
Definition of Earnings	BAE
Monthly Percentage	60%
Monthly Maximum	\$5,000
Guarantee Issue	\$5,000
Minimum Benefit	\$100
Elimination Period	90 days
Maximum Benefit Duration	SSNRA (Normal Retirement Age)
Definition of Own Occ/Any Occ	2 Year Own Occ / Any Occ thereafter
Mental Health & Substance Abuse	Limited
Pre-existing Limitations	3/12
Taxable Benefit	Yes
FICA Match	Yes
W-2 Preparation	Yes

Please provide an option for \$6,000 monthly maximum benefit.

VENDOR REFERENCES

Please list three current and two former references, **other than** the City of Freeport, who can verify the quality of service your company provides. The City prefers references from customers/governmental entities of a similar size and with a scope of work consistent with this RFP.

CURRENT - REFERENCE ONE

GOVERNMENT/COMPANY NAME: _____
LOCATION: _____
CONTACT PERSON AND TITLE: _____
TELEPHONE NUMBER: _____
SCOPE OF WORK: _____
CONTRACT PERIOD: _____

CURRENT - REFERENCE TWO

GOVERNMENT/COMPANY NAME: _____
LOCATION: _____
CONTACT PERSON AND TITLE: _____
TELEPHONE NUMBER: _____
SCOPE OF WORK: _____
CONTRACT PERIOD: _____

FORMER - REFERENCE ONE

GOVERNMENT/COMPANY NAME: _____
LOCATION: _____
CONTACT PERSON AND TITLE: _____
TELEPHONE NUMBER: _____
SCOPE OF WORK: _____
CONTRACT PERIOD: _____

CONFLICT OF INTEREST QUESTIONNAIRE
For vendor doing business with local governmental entity

FORM CIQ

This questionnaire reflects changes made to the law by H.B. 23, 84th Leg., Regular Session.

This questionnaire is being filed in accordance with Chapter 176, Local Government Code, by a vendor who has a business relationship as defined by Section 176.001(1-a) with a local governmental entity and the vendor meets requirements under Section 176.006(a).

By law this questionnaire must be filed with the records administrator of the local governmental entity not later than the 7th business day after the date the vendor becomes aware of facts that require the statement to be filed. See Section 176.006(a-1), Local Government Code.

A vendor commits an offense if the vendor knowingly violates Section 176.006, Local Government Code. An offense under this section is a misdemeanor.

OFFICE USE ONLY

Date Received

1 Name of vendor who has a business relationship with local governmental entity.

2 Check this box if you are filing an update to a previously filed questionnaire. (The law requires that you file an updated completed questionnaire with the appropriate filing authority not later than the 7th business day after the date on which you became aware that the originally filed questionnaire was incomplete or inaccurate.)

3 Name of local government officer about whom the information is being disclosed.

Name of Officer

4 Describe each employment or other business relationship with the local government officer, or a family member of the officer, as described by Section 176.003(a)(2)(A). Also describe any family relationship with the local government officer. Complete subparts A and B for each employment or business relationship described. Attach additional pages to this Form CIQ as necessary.

A. Is the local government officer or a family member of the officer receiving or likely to receive taxable income, other than investment income, from the vendor?

Yes No

B. Is the vendor receiving or likely to receive taxable income, other than investment income, from or at the direction of the local government officer or a family member of the officer AND the taxable income is not received from the local governmental entity?

Yes No

5 Describe each employment or business relationship that the vendor named in Section 1 maintains with a corporation or other business entity with respect to which the local government officer serves as an officer or director, or holds an ownership interest of one percent or more.

6 Check this box if the vendor has given the local government officer or a family member of the officer one or more gifts as described in Section 176.003(a)(2)(B), excluding gifts described in Section 176.003(a-1).

7

Signature of vendor doing business with the governmental entity

Date

STATE OF TEXAS - HOUSE BILL 89 VERIFICATION

I, _____, the undersigned representative of
(Person name)

(Company or Business name)

hereafter referred to as company, being an adult over the age of eighteen (18) years of age, do hereby certify the above-named company, under the provisions of Subtitle F, Title 10, Government Code Chapter 2270:

1. Does not boycott Israel currently; and
2. Will not boycott Israel during the term of the contract for goods or services with the above-named Company, business or individual with City of Freeport.

Pursuant to Section 2270.001, Texas Government Code:

1. *“Boycott Israel” means refusing to deal with, terminating business activities with, or otherwise taking any action that is intended to penalize, inflict economic harm on, or limit commercial relations specifically with Israel, or with a person or entity doing business in Israel or in an Israeli-controlled territory, but does not include an action made for ordinary business purposes; and*
2. *“Company” means a for-profit sole proprietorship, organization, association, corporation, partnership, joint venture, limited partnership, limited liability partnership, or any limited liability company, including a wholly owned subsidiary, majority-owned subsidiary, parent company or affiliate of those entities or business associations that exist to make a profit.*

DATE

POSITION / TITLE

SIGNATURE OF COMPANY REPRESENTATIVE