

From: [David Lobato](#)
To: [ETF SMB Board Feedback](#)
Subject: David Lobato: Enhance coverage, Save money - Colonial Life Voluntary Products/Services
Date: Monday, November 11, 2024 3:29:15 PM
Attachments: [GMB Plan Design at a Glance.pdf](#)
[GMB Plan 3 description.pdf](#)
[Well Card.pdf](#)
[KOFE.pdf](#)
[Law Assure offer flyer.pdf](#)
[LifeLock Flyer Plus Premium - ER Flyer.pdf](#)
[Free Employee Handbook example - Nebraska Trucking Association 2020.pdf](#)
[Colonial Sourcewell Contract 051623.pdf](#)
[Mt Vernon Schools Flyer v.1.pdf](#)

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Dear Board Members,

Colonial Life designs solutions in Cost Management, Benefits Education, Enrollment Services, Increase in Tax Savings, and Wellness Services. The tools we use help differentiate us to ensure a proper communication and education strategy, and to engage and encourage employees in their benefit program. This is very important!

November 2023, Bloomberg reported that the GenZ population would have a financial problem if a \$450 expense came along, a majority of people would have a problem with a \$500 expense. How many of them work for you?

Our Hospital Indemnity (Group and Individual) plans help to reimburse employees for outpatient surgery and diagnostic procedures, which is where 90% of claims originate, and the standard hospital stay. As an accountant, former human resource and payroll director, and former business consultant for international companies and three governments, I can say that this particular Colonial Life product has the proven ability to save your organization money. I am also an adjunct professor.

You are listed with Sourcewell, a government purchasing consortium. Colonial Life is preapproved by Sourcewell so that you can bypass an RFP process if you like our services or products. Procurement can validate this.

We work with 50 States, municipalities, Averitt Express, Hudson Group (perfect enrollment in 17 languages), Jason's Deli, school systems, firefighters, and unions.

Plans can help retain good employees, entice new talent, be implemented any day of the year, and they can save entities money. One school district saved \$8M. We do all the work as an extension of your HR Department. Plans are (attached one group plan plus some free value-adds, a digital postcard and calendar to schedule enrollments):

1. Customized to meet your employee's requirements, raise a deductible (paid from savings means they are free), reimburse copays, remove zero and low deductible health plans, **and offset HRA costs** (many states allow HRAs even if you use HSA plans);

2. Our hospital indemnity and short-term disability plans cover COVID-19, and we have a short-term disability plan for educators;
3. Plans paid from pre-tax dollars will lower payroll taxes;
4. We will reimburse employees \$50 or \$100 every year they have their wellness, which promotes good health;
5. **Some free value-added services may include:** AD&D, Identity Theft Protection, Telemedicine Services, Legal Services, Billing Negotiations, a Tuition Benefit Program, and more. We extended the Tuition Benefit to uncles, aunts, and grandparents. One city experienced a projected \$1.1 million dollars in medical claim savings as a result of a **Free Dependent Verification** process, and another realized more than \$1.3 million when it discovered nearly 9 percent of covered dependents were ineligible for benefits.

I hope that we can talk further about how we interface with over 100 platforms, our services that surpass other carriers, and how we can do your enrollment for you; free. We are endorsed by the USCM, GFOA (only carrier), and other associations.

Colonial Life now has a dental plan designed for retirees in the State of Wisconsin.

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Regards,

David Lobato

Public Sector Consultant for Voluntary Products, LTC, Cyber Security, Self-insured Plans, and Drug Card Analysis.

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CONFIDENTIALITY STATEMENT

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Choose the benefits that are right for you

May 1 – May 31, 2023

MT VERNON SCHOOLS is pleased to offer a variety of benefits during your upcoming enrollment. Meet with a benefits counselor during open enrollment to find out about all of your benefit options.

Additional offering

WellCard Provides discounts on prescription drugs, discounts on medical and dental expenses, access to a telemedicine provider, and medical bill consultation.

Additional offering

KOFE Offers financial education through free phone access to financial counselors, webinars, and calculators.

The following Voluntary benefits will be offered during enrollment:

Specified disease insurance for critical illness provides a benefit to help you manage the financial impacts of a critical illness.

Dental insurance provides benefits for a variety of procedures, from routine cleanings to more advanced procedures.

Specified disease insurance for cancer provides a benefit to help offset the out-of-pocket medical and indirect, non-medical expenses related to cancer.

Disability insurance helps replace a portion of your income to help make ends meet if you become disabled from a covered accident or sickness.

Endowment at age 100 life insurance provides financial protection during your working years or into retirement to help protect your family's way of life in the event of your death.

Accident insurance provides a benefit for a range of accidental injuries.

David Lobato

914-779-2637

dlobato.colonial@gmail.com

Schedule to speak 1-on-1 with a trained Benefits Counselor:

https://calendly.com/clbc_hsm/mt-vernon-schools-oe

Benefit information can be accessed through:

<https://learn.coloniallife.com/mt-vernon-schools-ble>

<https://flimp.live/MTVernonSchools>



- ✓ Coverage available for spouse and dependent children
- ✓ Coverages are guaranteed renewable
- ✓ Direct payments to employees
- ✓ Most plans are on and off-the-job
- ✓ Customized to fit your needs

**Solicitation Number: RFP #051623****CONTRACT**

This Contract is between Sourcewell, 202 12th Street Northeast, P.O. Box 219, Staples, MN 56479 (Sourcewell) and Unum Group, 1 Fountain Square, Chattanooga, TN 37402, on behalf of its insuring subsidiaries, Colonial Life & Accident Insurance Company, 1200 Colonial Life Boulevard, Columbia, SC 29210; First Unum Life Insurance Company, 1225 Franklin Avenue, Suite 250, Garden City, NY 11530; and The Paul Revere Life Insurance Company, 1 Mercantile Street, Worcester, MA 01608 (Supplier).

Sourcewell is a State of Minnesota local government unit and service cooperative created under the laws of the State of Minnesota (Minnesota Statutes Section 123A.21) that offers cooperative procurement solutions to government entities. Participation is open to eligible federal, state/province, and municipal governmental entities, higher education, K-12 education, nonprofit, tribal government, and other public entities located in the United States and Canada. Sourcewell issued a public solicitation for Group Employee Benefits and Related Services from which Supplier was awarded a contract.

Supplier desires to contract with Sourcewell to provide equipment, products, or services to Sourcewell and the entities that access Sourcewell's cooperative purchasing contracts (Participating Entities).

1. TERM OF CONTRACT

A. **EFFECTIVE DATE.** This Contract is effective upon the date of the final signature below.

EXPIRATION DATE AND EXTENSION. This Contract expires July 19, 2027, unless it is cancelled sooner pursuant to Article 22. This Contract allows up to three additional one-year extensions upon the request of Sourcewell and written agreement by Supplier. Sourcewell retains the right to consider additional extensions beyond seven years as required under exceptional circumstances.

B. **SURVIVAL OF TERMS.** Notwithstanding any expiration or termination of this Contract, all payment obligations incurred prior to expiration or termination will survive, as will the following: Articles 11 through 14 survive the expiration or cancellation of this Contract. All other rights will cease upon expiration or termination of this Contract.

2. EQUIPMENT, PRODUCTS, OR SERVICES

A. EQUIPMENT, PRODUCTS, OR SERVICES. Supplier will provide the Equipment, Products, or Services as stated in its Proposal submitted under the Solicitation Number listed above. Supplier's Equipment, Products, or Services Proposal (Proposal) is attached and incorporated into this Contract.

All Equipment and Products provided under this Contract must be new and the current model. Supplier may offer close-out or refurbished Equipment or Products if they are clearly indicated in Supplier's product and pricing list. Unless agreed to by the Participating Entities in advance, Equipment or Products must be delivered as operational to the Participating Entity's site.

This Contract offers an indefinite quantity of sales, and while substantial volume is anticipated, sales and sales volume are not guaranteed.

B. WARRANTY. Supplier warrants that all Equipment, Products, and Services furnished are free from liens and encumbrances, and are free from defects in design, materials, and workmanship. In addition, Supplier warrants the Equipment, Products, and Services are suitable for and will perform in accordance with the ordinary use for which they are intended. Supplier's dealers and distributors must agree to assist the Participating Entity in reaching a resolution in any dispute over warranty terms with the manufacturer. Any manufacturer's warranty that extends beyond the expiration of the Supplier's warranty will be passed on to the Participating Entity.

C. DEALERS, DISTRIBUTORS, AND/OR RESELLERS. Upon Contract execution and throughout the Contract term, Supplier must provide to Sourcwell a current means to validate or authenticate Supplier's authorized dealers, distributors, or resellers relative to the Equipment, Products, and Services offered under this Contract, which will be incorporated into this Contract by reference. It is the Supplier's responsibility to ensure Sourcwell receives the most current information.

3. PRICING

All Equipment, Products, or Services under this Contract will be priced at or below the price stated in Supplier's Proposal.

When providing pricing quotes to Participating Entities, all pricing quoted must reflect a Participating Entity's total cost of acquisition. This means that the quoted cost is for delivered Equipment, Products, and Services that are operational for their intended purpose, and includes all costs to the Participating Entity's requested delivery location.

Regardless of the payment method chosen by the Participating Entity, the total cost associated with any purchase option of the Equipment, Products, or Services must always be disclosed in the pricing quote to the applicable Participating Entity at the time of purchase.

A. **SHIPPING AND SHIPPING COSTS.** All delivered Equipment and Products must be properly packaged. Damaged Equipment and Products may be rejected. If the damage is not readily apparent at the time of delivery, Supplier must permit the Equipment and Products to be returned within a reasonable time at no cost to Sourcewell or its Participating Entities. Participating Entities reserve the right to inspect the Equipment and Products at a reasonable time after delivery where circumstances or conditions prevent effective inspection of the Equipment and Products at the time of delivery. In the event of the delivery of nonconforming Equipment and Products, the Participating Entity will notify the Supplier as soon as possible and the Supplier will replace nonconforming Equipment and Products with conforming Equipment and Products that are acceptable to the Participating Entity.

Supplier must arrange for and pay for the return shipment on Equipment and Products that arrive in a defective or inoperable condition.

Sourcewell may declare the Supplier in breach of this Contract if the Supplier intentionally delivers substandard or inferior Equipment or Products.

B. **SALES TAX.** Each Participating Entity is responsible for supplying the Supplier with valid tax-exemption certification(s). When ordering, a Participating Entity must indicate if it is a tax-exempt entity.

4. PRODUCT AND PRICING CHANGE REQUESTS

Supplier may request Equipment, Product, or Service changes, additions, or deletions at any time. All requests must be made in writing by submitting a signed Sourcewell Price and Product Change Request Form to the assigned Sourcewell Supplier Development Administrator. This approved form is available from the assigned Sourcewell Supplier Development Administrator. At a minimum, the request must:

- Identify the applicable Sourcewell contract number;
- Clearly specify the requested change;
- Provide sufficient detail to justify the requested change;
- Individually list all Equipment, Products, or Services affected by the requested change, along with the requested change (e.g., addition, deletion, price change); and
- Include a complete restatement of pricing documentation in Microsoft Excel with the effective date of the modified pricing, or product addition or deletion. The new pricing restatement must include all Equipment, Products, and Services offered, even for those items where pricing remains unchanged.

A fully executed Sourcewell Price and Product Change Request Form will become an amendment to this Contract and will be incorporated by reference.

5. PARTICIPATION, CONTRACT ACCESS, AND PARTICIPATING ENTITY REQUIREMENTS

A. **PARTICIPATION.** Sourcewell's cooperative contracts are available and open to public and nonprofit entities across the United States and Canada; such as federal, state/province, municipal, K-12 and higher education, tribal government, and other public entities.

The benefits of this Contract should be available to all eligible Participating Entities that can legally access the Equipment, Products, or Services under this Contract. A Participating Entity's authority to access this Contract is determined through its cooperative purchasing, interlocal, or joint powers laws, and applicable law. Any entity accessing benefits of this Contract will be considered a Service Member of Sourcewell during such time of access. Supplier understands that a Participating Entity's use of this Contract is at the Participating Entity's sole convenience and Participating Entities reserve the right to obtain like Equipment, Products, or Services from any other source.

Supplier is responsible for familiarizing its sales and service forces with Sourcewell contract use eligibility requirements and documentation and will encourage potential participating entities to join Sourcewell. Sourcewell reserves the right to add and remove Participating Entities to its roster during the term of this Contract.

B. **PUBLIC FACILITIES.** Supplier's employees may be required to perform work at government-owned facilities, including schools. Supplier's employees and agents must conduct themselves in a professional manner while on the premises, and in accordance with Participating Entity policies and procedures, and all applicable laws.

6. PARTICIPATING ENTITY USE AND PURCHASING

A. **ORDERS AND PAYMENT.** To access the contracted Equipment, Products, or Services under this Contract, a Participating Entity must clearly indicate to Supplier that it intends to access this Contract. The services under this Contract will cease on the expiration of the Contract, except when agreed to in writing between the Participating Entity and Supplier (i.e. pursuant to the terms of any insurance policy issued by Supplier).

B. **ADDITIONAL TERMS AND CONDITIONS/PARTICIPATING ADDENDUM.** A Participating Entity may require additional terms and conditions or a Participating Addendum; the terms of which will be negotiated directly between the Participating Entity and the Supplier. Any negotiated additional terms and conditions must never be less favorable to the Participating Entity than what is contained in this Contract.

C. **GOVERNING LAW AND VENUE.** The governing law and venue for any action related to a Participating Entity's order will be determined by the Participating Entity making the purchase.

7. CUSTOMER SERVICE

A. **PRIMARY ACCOUNT REPRESENTATIVE.** Supplier will assign an Account Representative to Sourcwell for this Contract and must provide prompt notice to Sourcwell if that person is changed. The Account Representative will be responsible for:

- Maintenance and management of this Contract;
- Timely response to all Sourcwell and Participating Entity inquiries; and
- Business reviews to Sourcwell and Participating Entities, if applicable.

B. **BUSINESS REVIEWS.** Supplier must perform a minimum of one business review with Sourcwell per contract year. The business review will cover sales to Participating Entities, pricing and contract terms, administrative fees, sales data reports, performance issues, supply issues, customer issues, and any other necessary information.

8. REPORT ON CONTRACT SALES ACTIVITY AND ADMINISTRATIVE FEE PAYMENT

A. **CONTRACT SALES ACTIVITY REPORT.** Each calendar quarter, Supplier must provide a contract sales activity report (Report) to the Sourcwell Supplier Development Administrator assigned to this Contract. Reports are due no later than 45 days after the end of each calendar quarter. A Report must be provided regardless of the number or amount of sales during that quarter (i.e., if there are no sales, Supplier must submit a report indicating no sales were made).

The Report must contain the following fields:

- Participating Entity Name (e.g., City of Staples Highway Department);
- Participating Entity Physical Street Address;
- Participating Entity City;
- Participating Entity State/Province;
- Participating Entity Zip/Postal Code;
- Participating Entity Contact Name;
- Participating Entity Contact Email Address;
- Participating Entity Contact Telephone Number;
- Sourcwell Assigned Entity/Participating Entity Number;
- Item Purchased Description;
- Item Purchased Price;
- Sourcwell Administrative Fee Applied; and
- Date Purchase was invoiced/sale was recognized as revenue by Supplier.

- B. ADMINISTRATIVE FEE. In consideration for the support and services provided by Sourcewell, in reference to Table 13, Question 180 of Supplier's Proposal, the negotiated administrative fee Supplier will pay an administrative fee ("Administrative Fee") to Sourcewell on all:
- Colonial Life Products and Services provided to Participating Entities, will be the equivalent of two percent (2%) of sales revenue, payable as long as this Contract is in effect.
 - Unum Products and Services, will be the equivalent of two percent (2%) of new sales revenue (i.e. new lines of coverage) payable so long as this Contract is in effect, and not on any existing Unum in force premium.

Sourcewell does not solicit insurance products and services on behalf of awarded suppliers. The solicitation, placement and servicing of insurance remains the role of awarded suppliers and their distribution channels. Therefore, the proposed administration fee shall not be considered commissions and should not be paid to Sourcewell as commissions. The Administrative Fee must be included in, and not added to, the pricing. Supplier may not charge Participating Entities more than the contracted price to offset the Administrative Fee.

The Supplier will submit payment to Sourcewell for the percentage of Administrative Fee stated in the Proposal multiplied by the total sales of all Equipment, Products, and Services purchased by Participating Entities under this Contract during each calendar quarter. Payments should note the Supplier's name and Sourcewell-assigned contract number in the memo; and must be mailed to the address above "Attn: Accounts Receivable" or remitted electronically to Sourcewell's banking institution per Sourcewell's Finance department instructions. Payments must be received no later than 45 calendar days after the end of each calendar quarter.

Supplier agrees to cooperate with Sourcewell in auditing relevant transactions under this Contract to ensure that the Administrative Fee is paid on all items purchased under this Contract.

In the event the Supplier is delinquent in any undisputed Administrative Fee, Sourcewell reserves the right to cancel this Contract and reject any proposal submitted by the Supplier in any subsequent solicitation. In the event this Contract is cancelled by either party prior to the Contract's expiration date, the Administrative Fee payment will be due no more than 30 days from the cancellation date.

9. AUTHORIZED REPRESENTATIVE

Sourcewell's Authorized Representative is its Chief Procurement Officer. Supplier's Authorized Representative is the person named in the Supplier's Proposal. If Supplier's Authorized Representative changes at any time during this Contract, Supplier must promptly notify Sourcewell in writing.

10. AUDIT, ASSIGNMENT, AMENDMENTS, WAIVER, AND CONTRACT COMPLETE

A. **AUDIT.** Pursuant to Minnesota Statutes Section 16C.05, subdivision 5, the books, records, documents, and accounting procedures and practices relevant to this Contract are subject to examination by Sourcewell or the Minnesota State Auditor for a minimum of six years from the end of this Contract. This clause extends to Participating Entities as it relates to business conducted by that Participating Entity under this Contract. Upon at least thirty (30) days' written notice by Sourcewell and/or a Participating Entity, and upon execution of a non-disclosure agreement specific to any audit that complies with all applicable government data practice laws, Sourcewell and/or a Participating Entity, at its own cost, may verify records related to Supplier's compliance with obligations relating to this Contract. If permitted by law, Sourcewell and/or Participating Entity will share results of an audit with Supplier. The timing and scope of any audit is subject to Supplier's reasonable requirements regarding safety and security of its technical infrastructure and applicable law. Upon request by Sourcewell during the terms of this Contract, Supplier will provide a SOC1 Type II or other similar audit report as applicable to Supplier's services being provided, which has been performed within the past year, to Sourcewell.

B. **ASSIGNMENT.** Neither party may assign or otherwise transfer its rights or obligations under this Contract without the prior written consent of the other party and a fully executed assignment agreement. Such consent will not be unreasonably withheld. Any prohibited assignment will be invalid.

C. **AMENDMENTS.** Any amendment to this Contract must be in writing and will not be effective until it has been duly executed by the parties.

D. **WAIVER.** Failure by either party to take action or assert any right under this Contract will not be deemed a waiver of such right in the event of the continuation or repetition of the circumstances giving rise to such right. Any such waiver must be in writing and signed by the parties.

E. **CONTRACT COMPLETE.** This Contract contains all negotiations and agreements between Sourcewell and Supplier. No other understanding regarding this Contract, whether written or oral, may be used to bind either party. For any conflict between the attached Proposal and the terms set out in Articles 1-22 of this Contract, the terms of Articles 1-22 will govern.

F. RELATIONSHIP OF THE PARTIES. The relationship of the parties is one of independent contractors, each free to exercise judgment and discretion with regard to the conduct of their respective businesses. This Contract does not create a partnership, joint venture, or any other relationship such as master-servant, or principal-agent.

11. INDEMNITY AND HOLD HARMLESS

Supplier must indemnify, defend, save, and hold Sourcewell, including their agents and employees, harmless from any claims or causes of action, including attorneys' fees incurred by Sourcewell or its Participating Entities, arising out of any material breach, negligent act or omission, or misconduct, in the performance of this Contract by the Supplier or its agents or employees; this indemnification includes injury or death to person(s) or property alleged to have been caused by some defect in the Equipment, Products, or Services under this Contract to the extent the Equipment, Product, or Service has been used according to its specifications. Sourcewell's responsibility will be governed by the State of Minnesota's Tort Liability Act (Minnesota Statutes Chapter 466) and other applicable law.

12. GOVERNMENT DATA PRACTICES

Supplier and Sourcewell must comply with the Minnesota Government Data Practices Act, Minnesota Statutes Chapter 13, as it applies to all data provided by or provided to Sourcewell under this Contract and as it applies to all data created, collected, received, maintained, or disseminated by the Supplier under this Contract.

13. INTELLECTUAL PROPERTY, PUBLICITY, MARKETING, AND ENDORSEMENT

A. INTELLECTUAL PROPERTY

1. *Grant of License.* During the term of this Contract:

a. Sourcewell grants to Supplier a royalty-free non-exclusive right and license to use the trademark(s) provided to Supplier by Sourcewell in certain advertising and promotional materials for the purpose of marketing Sourcewell's relationship with Supplier to Participating Entities.

b. Supplier grants to Sourcewell a royalty-free non-exclusive right and license to use Supplier's trademark(s) provided by Supplier in certain advertising and promotional materials for the purpose of marketing Supplier's relationship with Sourcewell, for use in the United States only, to Participating Entities. For the avoidance of doubt, the license granted by Supplier to Sourcewell shall be limited to the following promotional materials:

i. Sourcewell's Contract Directory located on Sourcewell's website and/or in a printed format for distribution by Sourcewell;

- ii. Sourcewell's Cooperative Purchasing (through Buy Sourcewell) located on Sourcewell's website;

Any and all other marketing materials shall be submitted to Unum for prior approval in as per Section 13.C., below.

2. *Limited Right of Sublicense.* The right and license granted herein includes a limited right of each party to grant sublicenses to their respective subsidiaries, distributors, dealers, resellers, marketing representatives, and agents (collectively "Permitted Sublicensees") in advertising and promotional materials for the purpose of marketing the Parties' relationship to Participating Entities. The sublicense granted hereunder will be subject to the terms and conditions of this Article and shall not exceed the rights granted pursuant to Section 1.b. of this Article 13. Each party will be responsible for any breach of this Article by any of their respective sublicensees.

3. *Use; Quality Control.*

a. Neither party may alter the other party's trademarks from the form provided and must comply with removal requests as to specific uses of its trademarks or logos.

b. Each party agrees to use, and to cause its Permitted Sublicensees to use, the other party's trademarks only in good faith and in a dignified manner consistent with such party's use of the trademarks. Upon written notice to the breaching party, the breaching party has 30 days of the date of the written notice to cure the breach or the license will be terminated.

4. *Termination.* Upon the termination of this Contract for any reason, each party, including Permitted Sublicensees, will have 30 days to remove all Trademarks from signage, websites, and the like bearing the other party's name or logo (excepting Sourcewell's pre-printed catalog of suppliers which may be used until the next printing). Each party must return all marketing and promotional materials, including signage, provided by the other party, or dispose of it according to requesting party's written directions, subject to any and all applicable record retention obligations it is subject to.

B. PUBLICITY. Any publicity regarding the subject matter of this Contract must not be released without prior written approval from the Authorized Representatives. Publicity includes notices, informational pamphlets, press releases, research, reports, signs, and similar public notices prepared by or for the Supplier individually or jointly with others, or any subcontractors, with respect to the program, publications, or services provided resulting from this Contract.

C. MARKETING. Any direct advertising, marketing, or offers with Participating Entities must be approved by both Parties. For Supplier created marketing, send all approval

requests to Steven Vermette, National Sales Leader. For all Supplier created marketing, send all approval requests to the Sourcewell Supplier Development Administrator assigned to this Contract.

D. ENDORSEMENT. The Supplier must not claim that Sourcewell endorses its Equipment, Products, or Services.

14. GOVERNING LAW, JURISDICTION, AND VENUE

The substantive and procedural laws of the State of Minnesota will govern this Contract. Venue for all legal proceedings arising out of this Contract, or its breach, must be in the appropriate state court in Todd County, Minnesota or federal court in Fergus Falls, Minnesota.

15. FORCE MAJEURE

Neither party to this Contract will be held responsible for delay or default caused by acts of God or other conditions that are beyond that party's reasonable control. A party defaulting under this provision must provide the other party prompt written notice of the default.

16. SEVERABILITY

If any provision of this Contract is found by a court of competent jurisdiction to be illegal, unenforceable, or void then both parties will be relieved from all obligations arising from that provision. If the remainder of this Contract is capable of being performed, it will not be affected by such determination or finding and must be fully performed.

17. PERFORMANCE, DEFAULT, AND REMEDIES

A. PERFORMANCE. During the term of this Contract, the parties will monitor performance and address unresolved contract issues as follows:

1. *Notification.* The parties must promptly notify each other of any known dispute and work in good faith to resolve such dispute within a reasonable period of time. If necessary, Sourcewell and the Supplier will jointly develop a short briefing document that describes the issue(s), relevant impact, and positions of both parties.
2. *Escalation.* If parties are unable to resolve the issue in a timely manner, as specified above, either Sourcewell or Supplier may escalate the resolution of the issue to a higher level of management. The Supplier will have 30 calendar days to cure an outstanding issue.
3. *Performance while Dispute is Pending.* Notwithstanding the existence of a dispute, the Supplier must continue without delay to carry out all of its responsibilities under the Contract that are not affected by the dispute. If the Supplier fails to continue without delay to perform its responsibilities under the Contract, in the accomplishment of all undisputed

work, the Supplier will bear any additional costs incurred by Sourcewell and/or its Participating Entities as a result of such failure to proceed.

B. DEFAULT AND REMEDIES. Either of the following constitutes cause to declare this Contract, or any Participating Entity order under this Contract, in default:

1. Nonperformance of contractual requirements, or
2. A material breach of any term or condition of this Contract.

The party claiming default must provide written notice of the default, with 30 calendar days to cure the default. Time allowed for cure will not diminish or eliminate any liability for liquidated or other damages. If the default remains after the opportunity for cure, the non-defaulting party may:

- Exercise any remedy provided by law or equity, or
- Terminate the Contract or any portion thereof, including any orders issued against the Contract.

18. INSURANCE

A. REQUIREMENTS. At its own expense, Supplier must maintain insurance policy(ies) in effect at all times during the performance of this Contract with insurance company(ies) licensed or authorized to do business in the State of Minnesota having an "AM BEST" rating of A- or better, with coverage and limits of insurance not less than the following:

1. *Workers' Compensation and Employer's Liability.*

Workers' Compensation: As required by any applicable law or regulation.

Employer's Liability Insurance: must be provided in amounts not less than listed below:

Minimum limits:

\$500,000 each accident for bodily injury by accident

\$500,000 policy limit for bodily injury by disease

\$500,000 each employee for bodily injury by disease

2. *Commercial General Liability Insurance.* Supplier will maintain insurance covering its operations, with coverage on an occurrence basis, and must be subject to terms no less broad than the Insurance Services Office ("ISO") Commercial General Liability Form CG0001 (2001 or newer edition), or equivalent. At a minimum, coverage must include liability arising from premises, operations, bodily injury and property damage, independent contractors, products-completed operations including construction defect, contractual liability, blanket contractual liability, and personal injury and advertising injury. All required limits, terms and conditions of coverage must be maintained during the term of this Contract.

Minimum Limits:

\$1,000,000 each occurrence Bodily Injury and Property Damage

\$1,000,000 Personal and Advertising Injury
\$2,000,000 aggregate for products liability-completed operations
\$2,000,000 general aggregate

3. *Commercial Automobile Liability Insurance.* During the term of this Contract, Supplier will maintain insurance covering all owned, hired, and non-owned automobiles in limits of liability not less than indicated below. The coverage must be subject to terms no less broad than ISO Business Auto Coverage Form CA 0001 (2010 edition or newer), or equivalent.

Minimum Limits:
\$1,000,000 each accident, combined single limit

4. *Umbrella Insurance.* During the term of this Contract, Supplier will maintain umbrella coverage over Employer's Liability, Commercial General Liability, and Commercial Automobile.

Minimum Limits:
\$2,000,000

5. *Network Security and Privacy Liability Insurance.* During the term of this Contract, Supplier will maintain coverage for network security and privacy liability. The coverage may be endorsed on another form of liability coverage or written on a standalone policy. The insurance must cover claims which may arise from failure of Supplier's security resulting in, but not limited to, computer attacks, unauthorized access, disclosure of not public data – including but not limited to, confidential or private information, transmission of a computer virus, or denial of service.

Minimum limits:
\$2,000,000 per occurrence
\$2,000,000 annual aggregate

Failure of Supplier to maintain the required insurance will constitute a material breach entitling Sourcewell to immediately terminate this Contract for default.

B. CERTIFICATES OF INSURANCE. Prior to commencing under this Contract, Supplier must furnish to Sourcewell a certificate of insurance, as evidence of the insurance required under this Contract. Within 15 days of the policy renewals, certificates will be mailed to Sourcewell, 202 12th Street Northeast, P.O. Box 219, Staples, MN 56479 or sent to the Sourcewell Supplier Development Administrator assigned to this Contract. The certificates must be signed by a person authorized by the insurer(s) to bind coverage on their behalf.

Supplier shall promptly notify Sourcewell of any cancellation non-renewal or material change to insurance policies required in this Agreement; but only in the event a policy is not replaced with coverage that meets the requirements of this agreement or there is a lapse in coverage.

Failure to request certificates of insurance by Sourcewell, or failure of Supplier to provide certificates of insurance, in no way limits or relieves Supplier of its duties and responsibilities in this Contract.

C. **ADDITIONAL INSURED ENDORSEMENT AND PRIMARY AND NON-CONTRIBUTORY INSURANCE CLAUSE.** Supplier agrees to list Sourcewell and its Participating Entities, including their officers, agents, and employees, as an additional insured via a blanket additional insured endorsement under the Supplier's commercial general liability insurance policy with respect to liability arising out of activities, "operations," or "work" performed by or on behalf of Supplier, and products and completed operations of Supplier. The policy provision(s) or endorsement(s) must further provide that coverage is primary and not excess over or contributory with any other valid, applicable, and collectible insurance or self-insurance in force for the additional insureds.

D. **WAIVER OF SUBROGATION.** Supplier waives and must require (by endorsement or otherwise) all its insurers to waive subrogation rights via blanket endorsement against Sourcewell and other additional insureds for losses paid under the applicable insurance policies required by this Contract or other insurance applicable to the Supplier or its subcontractors. The waiver must apply to all deductibles and/or self-insured retentions applicable to the required or any other insurance maintained by the Supplier or its subcontractors. Where applicable and permitted by law, Supplier must require similar written express waivers of subrogation and insurance clauses from each of its subcontractors.

E. **UMBRELLA/EXCESS LIABILITY/SELF-INSURED RETENTION.** The limits required by this Contract can be met by either providing a primary policy or in combination with umbrella/excess liability policy(ies), or self-insured retention.

19. COMPLIANCE

A. **LAWS AND REGULATIONS.** All Equipment, Products, or Services provided under this Contract must comply fully with applicable federal laws and regulations, and with the laws in the states and provinces in which the Equipment, Products, or Services are sold.

B. **LICENSES.** Supplier must maintain a valid and current status on all required federal, state/provincial, and local licenses, bonds, and permits required for the operation of the business that the Supplier conducts with Sourcewell and Participating Entities.

20. BANKRUPTCY, DEBARMENT, OR SUSPENSION CERTIFICATION

Supplier certifies and warrants that it is not in bankruptcy or that it has previously disclosed in writing certain information to Sourcewell related to bankruptcy actions. If at any time during this Contract Supplier declares bankruptcy, Supplier must immediately notify Sourcewell in writing.

Supplier certifies and warrants that neither it nor its principals are presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from programs operated by the State of Minnesota; the United States federal government or the Canadian government, as applicable; or any Participating Entity. Supplier certifies and warrants that neither it nor its principals have been convicted of a criminal offense related to the subject matter of this Contract. Supplier further warrants that it will provide immediate written notice to Sourcwell if this certification changes at any time.

21. PROVISIONS FOR NON-UNITED STATES FEDERAL ENTITY PROCUREMENTS UNDER UNITED STATES FEDERAL AWARDS OR OTHER AWARDS

Participating Entities that use United States federal grant or FEMA funds to purchase goods or services from this Contract may be subject to additional requirements including the procurement standards of the Uniform Administrative Requirements, Cost Principles and Audit Requirements for Federal Awards, 2 C.F.R. § 200. Participating Entities may have additional requirements based on specific funding source terms or conditions. Within this Article, all references to “federal” should be interpreted to mean the United States federal government. The following list only applies when a Participating Entity accesses Supplier’s Equipment, Products, or Services with United States federal funds.

A. **EQUAL EMPLOYMENT OPPORTUNITY.** Except as otherwise provided under 41 C.F.R. § 60, all contracts that meet the definition of “federally assisted construction contract” in 41 C.F.R. § 60-1.3 must include the equal opportunity clause provided under 41 C.F.R. §60-1.4(b), in accordance with Executive Order 11246, “Equal Employment Opportunity” (30 FR 12319, 12935, 3 C.F.R. §, 1964-1965 Comp., p. 339), as amended by Executive Order 11375, “Amending Executive Order 11246 Relating to Equal Employment Opportunity,” and implementing regulations at 41 C.F.R. § 60, “Office of Federal Contract Compliance Programs, Equal Employment Opportunity, Department of Labor.” The equal opportunity clause is incorporated herein by reference.

B. **DAVIS-BACON ACT, AS AMENDED (40 U.S.C. § 3141-3148).** When required by federal program legislation, all prime construction contracts in excess of \$2,000 awarded by non-federal entities must include a provision for compliance with the Davis-Bacon Act (40 U.S.C. § 3141-3144, and 3146-3148) as supplemented by Department of Labor regulations (29 C.F.R. § 5, “Labor Standards Provisions Applicable to Contracts Covering Federally Financed and Assisted Construction”). In accordance with the statute, contractors must be required to pay wages to laborers and mechanics at a rate not less than the prevailing wages specified in a wage determination made by the Secretary of Labor. In addition, contractors must be required to pay wages not less than once a week. The non-federal entity must place a copy of the current prevailing wage determination issued by the Department of Labor in each solicitation. The decision to award a contract or subcontract must be conditioned upon the acceptance of the wage determination. The non-federal entity must report all suspected or reported violations to

the federal awarding agency. The contracts must also include a provision for compliance with the Copeland “Anti-Kickback” Act (40 U.S.C. § 3145), as supplemented by Department of Labor regulations (29 C.F.R. § 3, “Contractors and Subcontractors on Public Building or Public Work Financed in Whole or in Part by Loans or Grants from the United States”). The Act provides that each contractor or subrecipient must be prohibited from inducing, by any means, any person employed in the construction, completion, or repair of public work, to give up any part of the compensation to which he or she is otherwise entitled. The non-federal entity must report all suspected or reported violations to the federal awarding agency. Supplier must be in compliance with all applicable Davis-Bacon Act provisions.

C. CONTRACT WORK HOURS AND SAFETY STANDARDS ACT (40 U.S.C. § 3701-3708). Where applicable, all contracts awarded by the non-federal entity in excess of \$100,000 that involve the employment of mechanics or laborers must include a provision for compliance with 40 U.S.C. §§ 3702 and 3704, as supplemented by Department of Labor regulations (29 C.F.R. § 5). Under 40 U.S.C. § 3702 of the Act, each contractor must be required to compute the wages of every mechanic and laborer on the basis of a standard work week of 40 hours. Work in excess of the standard work week is permissible provided that the worker is compensated at a rate of not less than one and a half times the basic rate of pay for all hours worked in excess of 40 hours in the work week. The requirements of 40 U.S.C. § 3704 are applicable to construction work and provide that no laborer or mechanic must be required to work in surroundings or under working conditions which are unsanitary, hazardous or dangerous. These requirements do not apply to the purchases of supplies or materials or articles ordinarily available on the open market, or contracts for transportation or transmission of intelligence. This provision is hereby incorporated by reference into this Contract. Supplier certifies that during the term of an award for all contracts by Sourcewell resulting from this procurement process, Supplier must comply with applicable requirements as referenced above.

D. RIGHTS TO INVENTIONS MADE UNDER A CONTRACT OR AGREEMENT. If the federal award meets the definition of “funding agreement” under 37 C.F.R. § 401.2(a) and the recipient or subrecipient wishes to enter into a contract with a small business firm or nonprofit organization regarding the substitution of parties, assignment or performance of experimental, developmental, or research work under that “funding agreement,” the recipient or subrecipient must comply with the requirements of 37 C.F.R. § 401, “Rights to Inventions Made by Nonprofit Organizations and Small Business Firms Under Government Grants, Contracts and Cooperative Agreements,” and any implementing regulations issued by the awarding agency. Supplier certifies that during the term of an award for all contracts by Sourcewell resulting from this procurement process, Supplier must comply with applicable requirements as referenced above.

E. CLEAN AIR ACT (42 U.S.C. § 7401-7671Q.) AND THE FEDERAL WATER POLLUTION CONTROL ACT (33 U.S.C. § 1251-1387). Contracts and subgrants of amounts in excess of \$150,000 require the non-federal award to agree to comply with all applicable standards, orders or regulations issued pursuant to the Clean Air Act (42 U.S.C. § 7401- 7671q) and the Federal Water Pollution Control Act as amended (33 U.S.C. § 1251- 1387). Violations must be reported to the Federal

awarding agency and the Regional Office of the Environmental Protection Agency (EPA). Supplier certifies that during the term of this Contract will comply with applicable requirements as referenced above.

F. DEBARMENT AND SUSPENSION (EXECUTIVE ORDERS 12549 AND 12689). A contract award (see 2 C.F.R. § 180.220) must not be made to parties listed on the government wide exclusions in the System for Award Management (SAM), in accordance with the OMB guidelines at 2 C.F.R. §180 that implement Executive Orders 12549 (3 C.F.R. § 1986 Comp., p. 189) and 12689 (3 C.F.R. § 1989 Comp., p. 235), "Debarment and Suspension." SAM Exclusions contains the names of parties debarred, suspended, or otherwise excluded by agencies, as well as parties declared ineligible under statutory or regulatory authority other than Executive Order 12549. Supplier certifies that neither it nor its principals are presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation by any federal department or agency.

G. BYRD ANTI-LOBBYING AMENDMENT, AS AMENDED (31 U.S.C. § 1352). Suppliers must file any required certifications. Suppliers must not have used federal appropriated funds to pay any person or organization for influencing or attempting to influence an officer or employee of any agency, a member of Congress, officer or employee of Congress, or an employee of a member of Congress in connection with obtaining any federal contract, grant, or any other award covered by 31 U.S.C. § 1352. Suppliers must disclose any lobbying with non-federal funds that takes place in connection with obtaining any federal award. Such disclosures are forwarded from tier to tier up to the non-federal award. Suppliers must file all certifications and disclosures required by, and otherwise comply with, the Byrd Anti-Lobbying Amendment (31 U.S.C. § 1352).

H. RECORD RETENTION REQUIREMENTS. To the extent applicable, Supplier must comply with the record retention requirements detailed in 2 C.F.R. § 200.333. The Supplier further certifies that it will retain all records as required by 2 C.F.R. § 200.333 for a period of 3 years after grantees or subgrantees submit final expenditure reports or quarterly or annual financial reports, as applicable, and all other pending matters are closed.

I. ENERGY POLICY AND CONSERVATION ACT COMPLIANCE. To the extent applicable, Supplier must comply with the mandatory standards and policies relating to energy efficiency which are contained in the state energy conservation plan issued in compliance with the Energy Policy and Conservation Act.

J. BUY AMERICAN PROVISIONS COMPLIANCE. To the extent applicable, Supplier must comply with all applicable provisions of the Buy American Act. Purchases made in accordance with the Buy American Act must follow the applicable procurement rules calling for free and open competition.

K. ACCESS TO RECORDS (2 C.F.R. § 200.336). Supplier agrees that duly authorized representatives of a federal agency must have access to any books, documents, papers and records of Supplier that are directly pertinent to Supplier's discharge of its obligations under this Contract for the purpose of making audits, examinations, excerpts, and transcriptions. The right also includes timely and reasonable access to Supplier's personnel for the purpose of interview and discussion relating to such documents.

L. PROCUREMENT OF RECOVERED MATERIALS (2 C.F.R. § 200.322). A non-federal entity that is a state agency or agency of a political subdivision of a state and its contractors must comply with Section 6002 of the Solid Waste Disposal Act, as amended by the Resource Conservation and Recovery Act. The requirements of Section 6002 include procuring only items designated in guidelines of the Environmental Protection Agency (EPA) at 40 C.F.R. § 247 that contain the highest percentage of recovered materials practicable, consistent with maintaining a satisfactory level of competition, where the purchase price of the item exceeds \$10,000 or the value of the quantity acquired during the preceding fiscal year exceeded \$10,000; procuring solid waste management services in a manner that maximizes energy and resource recovery; and establishing an affirmative procurement program for procurement of recovered materials identified in the EPA guidelines.

M. FEDERAL SEAL(S), LOGOS, AND FLAGS. The Supplier cannot use the seal(s), logos, crests, or reproductions of flags or likenesses of Federal agency officials without specific pre-approval.

N. NO OBLIGATION BY FEDERAL GOVERNMENT. The U.S. federal government is not a party to this Contract or any purchase by a Participating Entity and is not subject to any obligations or liabilities to the Participating Entity, Supplier, or any other party pertaining to any matter resulting from the Contract or any purchase by an authorized user.

O. PROGRAM FRAUD AND FALSE OR FRAUDULENT STATEMENTS OR RELATED ACTS. The Contractor acknowledges that 31 U.S.C. 38 (Administrative Remedies for False Claims and Statements) applies to the Supplier's actions pertaining to this Contract or any purchase by a Participating Entity.

P. FEDERAL DEBT. The Supplier certifies that it is non-delinquent in its repayment of any federal debt. Examples of relevant debt include delinquent payroll and other taxes, audit disallowance, and benefit overpayments.

Q. CONFLICTS OF INTEREST. The Supplier must notify the U.S. Office of General Services, Sourcewell, and Participating Entity as soon as possible if this Contract or any aspect related to the anticipated work under this Contract raises an actual or potential conflict of interest (as described in 2 C.F.R. Part 200). The Supplier must explain the actual or potential conflict in writing in sufficient detail so that the U.S. Office of General Services, Sourcewell, and Participating Entity are able to assess the actual or potential conflict; and provide any additional information as necessary or requested.

R. U.S. EXECUTIVE ORDER 13224. The Supplier, and its subcontractors, must comply with U.S. Executive Order 13224 and U.S. Laws that prohibit transactions with and provision of resources and support to individuals and organizations associated with terrorism.

S. PROHIBITION ON CERTAIN TELECOMMUNICATIONS AND VIDEO SURVEILLANCE SERVICES OR EQUIPMENT. To the extent applicable, Supplier certifies that during the term of this Contract it will comply with applicable requirements of 2 C.F.R. § 200.216.

T. DOMESTIC PREFERENCES FOR PROCUREMENTS. To the extent applicable, Supplier certifies that during the term of this Contract will comply with applicable requirements of 2 C.F.R. § 200.322.

22. CANCELLATION

Sourcewell or Supplier may cancel this Contract at any time, with or without cause, upon 60 days' written notice to the other party. However, Sourcewell may cancel this Contract immediately upon discovery of a material defect in any certification made in Supplier's Proposal. Cancellation of this Contract does not relieve either party of financial, product, or service obligations incurred or accrued prior to cancellation.

Sourcewell

Colonial Life Accident & Insurance Company

DocuSigned by:
Jeremy Schwartz
By: C0FD2A139D06489...
Jeremy Schwartz
Title: Chief Procurement Officer
Date: 12/18/2023 | 10:40 AM CST

DocuSigned by:
Rob Quell
By: B26F30CED8A94C6...
Rob Quell
Title: Vice President
Date: 12/18/2023 | 10:39 AM CST

Approved:

DocuSigned by:
Chad Coquette
By: 48BAF71B0894454...
Chad Coquette
Title: Executive Director/CEO
Date: 12/18/2023 | 11:01 AM CST

RFP 051623 - Group Employee Benefits and Related Services

Vendor Details

Company Name: Colonial Life & Accident Insurance Company
1200 Colonial Life Boulevard
Address: Columbia, South Carolina 29210
Contact: Loi Parsons
Email: proposalcenter@coloniallife.com
Phone: 803-678-5976
Fax: 803-678-5908
HST#: 57-0144607

Submission Details

Created On: Friday March 31, 2023 09:51:38
Submitted On: Tuesday May 16, 2023 15:50:46
Submitted By: Loi Parsons
Email: proposalcenter@coloniallife.com
Transaction #: 811b9898-49ac-4f72-910f-82f392bf976e
Submitter's IP Address: 136.226.73.17

Specifications**Table 1: Proposer Identity & Authorized Representatives**

General Instructions (applies to all Tables) Sourcewell prefers a brief but thorough response to each question. Do not merely attach additional documents to your response without also providing a substantive response. Do not leave answers blank; respond "N/A" if the question does not apply to you (preferably with an explanation).

Line Item	Question	Response *
1	Proposer Legal Name (one legal entity only): (In the event of award, will execute the resulting contract as "Supplier")	Colonial Life & Accident Insurance Company / Unum Group
2	Identify all subsidiary entities of the Proposer whose equipment, products, or services are included in the Proposal.	Colonial Life is a stand-alone subsidiary of Unum Group, a Fortune 500 company. UNUM Group is a holding company for multiple wholly owned insurance companies. Colonial Life currently operates in 49 states and the District of Columbia. In New York, similar products, if approved, are underwritten by a Colonial Life affiliate, The Paul Revere Life Insurance Company.
3	Identify all applicable assumed names or DBA names of the Proposer or Proposer's subsidiaries in Line 1 or Line 2 above.	Colonial Life & Accident Insurance Company, Unum Group, and The Paul Revere Life Insurance Company.
4	Provide your CAGE code or Unique Entity Identifier (SAM):	CAGE Code IVLS4; this is for our parent company, Unum Group; Colonial Life does not have a CAGE Code.
5	Proposer Physical Address:	1200 Colonial Life Boulevard Columbia, SC 29210
6	Proposer website address (or addresses):	www.coloniallife.com
7	Proposer's Authorized Representative (name, title, address, email address & phone) (The representative must have authority to sign the "Proposer's Assurance of Compliance" on behalf of the Proposer and, in the event of award, will be expected to execute the resulting contract):	Rob Quell, Vice President Colonial Life & Accident Insurance Company 1200 Colonial Life Boulevard Columbia, SC 29210 proposalcenter@coloniallife.com (803) 678-5976
8	Proposer's primary contact for this proposal (name, title, address, email address & phone):	Loi Parsons, Senior Consultant/RFP Management Colonial Life & Accident Insurance Company 1200 Colonial Life Boulevard Columbia, SC 29210 LParsons@coloniallife.com (803) 678-5976
9	Proposer's other contacts for this proposal, if any (name, title, address, email address & phone):	Steve Vermette, National Sales Leader/ Colonial Life & Accident Insurance Company 1200 Colonial Life Boulevard Columbia, SC 29210 SRVermette@coloniallife.com (803) 678-6244

Table 2: Company Information and Financial Strength

Line Item	Question	Response *
10	Provide a brief history of your company, including your company's core values, business philosophy, and industry longevity related to the requested equipment, products or services.	<p>Founded in 1939, Colonial Life has specialized in payroll-marketed, voluntary employee benefits for more than 75 years. Headquartered in Columbia, S.C., we offer a wide range of financial protection options, helping more than 3.7 million people in over 90,000 companies and organizations.</p> <p>Colonial Life has more than 60 years of public sector market expertise. Our first payroll deduction account was a state highway patrol unit in 1955 – and they're still a customer today.</p> <p>Currently, we work with 5,000 local governments, 41 state governments and 3,000 educational agencies to help manage the rising cost of employee benefits while providing the financial protection their employees need.</p> <p>In addition to our cost savings solutions, we're a pioneer of payroll deduction services and an innovator of enrollment technology. Our end-to-end capabilities and commitment to going above and beyond enable us to provide unmatched customer service.</p> <p>With nearly 13,000 sales representatives and 1,200 home office professionals, we're here to help during life's most challenging times.</p> <p>Colonial Life operates as a stand-alone subsidiary of Unum Group, a Fortune 500 company and holding company for multiple, wholly owned insurance companies providing financial protection benefits in the United States, the United Kingdom and Poland.</p> <p>Colonial Life currently operates in 49 states and the District of Columbia. In New York, similar products, if approved, are underwritten by The Paul Revere Life Insurance Company.</p>
11	What are your company's expectations in the event of an award?	In the event of an award, Colonial Life/Unum Group expects to be the employer-sponsored voluntary benefits product and services carrier of choice for Sourcewell members, within the parameters of the contract.
12	Demonstrate your financial strength and stability with meaningful data. This could include such items as financial statements, SEC filings, credit and bond ratings, letters of credit, and detailed reference letters. Upload supporting documents (as applicable) in the document upload section of your response.	<p>Colonial Life/Unum Group has a long tradition of consistent, profitable financial performance, prudent investment strategies and financial integrity. The results are evident in the quality of our investment portfolio and the ongoing strength of our balance sheet. Documentation of our financial stability has been uploaded.</p> <p>Our current ratings are as follows: A.M. Best: A Excellent Moody's: A3 Good Standard & Poor's: A Strong Fitch: A- Strong</p>
13	What is your US market share for the solutions that you are proposing?	Colonial Life has a 17% market share of large businesses with 500 employees or greater.
14	What is your Canadian market share for the solutions that you are proposing?	Our products and services are currently not offered in Canada.
15	Has your business ever petitioned for bankruptcy protection? If so, explain in detail.	No, Colonial Life/Unum Group has never petitioned for bankruptcy protection.
16	<p>How is your organization best described: is it a manufacturer, a distributor/dealer/reseller, or a service provider? Answer whichever question (either a) or b) just below) best applies to your organization.</p> <p>a) If your company is best described as a distributor/dealer/reseller (or similar entity), provide your written authorization to act as a distributor/dealer/reseller for the manufacturer of the products proposed in this RFP. If applicable, is your dealer network independent or company owned?</p> <p>b) If your company is best described as a manufacturer or service provider, describe your relationship with your sales and service force and with your dealer network in delivering the products and services proposed in this RFP. Are these individuals your employees, or the employees of a third party?</p>	<p>Colonial Life/Unum Group is best described as a service provider. Our distribution model is made up of two groups-Corporate Employees and Independent Agents. Additionally, we offer both wholesale and retail our products. Our 1099 sales hierarchy retails direct to consumer. When we wholesale our products, our 1099 Sales Hierarchy distributes through licensed Life & Health insurance brokers contracted with Colonial Life & Accident of which there are 18,000.</p> <p>Our Corporate employees include Senior Vice President of Sales (1), Vice Presidents of Sales (5 regions), Regional Broker Managers, Territory Sales Managers (50+), Territory Sales Managers and Territory Office Managers. Our 12,000 independent agents are 1099 individuals and include District General Agents, Agency Development Managers, Agency Sales Representatives, and Sales Coordinators. Furthermore, some individuals focus on public sector business while others focus on commercial business.</p>
17	If applicable, provide a detailed explanation outlining the licenses and certifications that are both required to be held, and actually held, by your organization (including third parties and subcontractors that you use) in pursuit of the business contemplated by this RFP.	<p>As a voluntary insurance carrier, Colonial Life/Unum Group are licensed to operate by the state insurance departments in each state we provide our products and services. We currently operate in 49 states and the District of Columbia. In New York, similar approved products are underwritten by an affiliate, The Paul Revere Life Insurance Company.</p> <p>Colonial Life's sales force and benefit counselors are required to be licensed by the state insurance department for which they provide services.</p>
18	Provide all "Suspension or Debarment" information that has applied to your organization during the past ten years.	Not applicable. Colonial Life/Unum Group has not been suspended or disbarred

Table 3: Industry Recognition & Marketplace Success

Line Item	Question	Response *
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19	Describe any relevant industry awards or recognition that your company has received in the past five years	<p>Every day, we tackle the challenges of changing markets, find new ways to be the best and deliver on our commitments. We're at the top of our industry, and staying there means we move quickly, drive change and expect results. To showcase our dedication to excellence, our company has received several awards, including:</p> <p>Industry Leader</p> <ul style="list-style-type: none"> •America's Most Innovative Companies – Fortune (2023) •World's Most Ethical Companies – Ethisphere (2021-2023) •Ranked #18 in Permanent Life on America's Best Insurance Companies – Forbes (2022) •Ranked #317 – Fortune 500 (1996-2022) •Runner-up in Best in Future of Customer Experience North America Awards – IDC (2022) •Ranked #1023 on Global 2000 – Forbes (2022) •Best of the Best of Chattanooga (finance category) – Chattanooga Times Free Press (2021-2022) •Best Life Insurance Companies in Chattanooga – Expertise (2021) •Life Health Ward's 50 Companies – Aon (2018-2022) <p>Corporate Social Responsibility</p> <ul style="list-style-type: none"> •The Civic 50 – Points of Light (2019-2022) •America's Most JUST Companies – JUST Capitol (2022-2023) •Scored 73 overall and ranked #20 out of 40 in the Financial industry on America's Most Responsible Companies – Newsweek (2019-2022) •Scored a B on the Carbon Disclosure Project (2022) •Trendsetter for Corporate Political Disclosure and Accountability – CPA-Zicklin Index (2016-2021) <p>Leading Employer</p> <ul style="list-style-type: none"> •America's Best Large Employers – Forbes (2023) •Ranked #54 overall and #2 in the Insurance category on America's Best Employers for New Graduates – Forbes (2021-2022) •Great Place to Work certified – Great Place to Work (2018-2022) •Best Employer: Excellence in Health & Well-being (gold level) – National Business Group on Health (2019-2022) •Ranked #49 for Best-In-State Employers – Forbes (2021) •Best of the Best of Chattanooga (employer category) – Chattanooga Times Free Press (2021-2022) •Best Places to Work in Chattanooga – EDGE Magazine (2021) •Ranked #601 on World's Best Employers – Forbes (2020) •100 Best Adoption-Friendly Workplaces – Dave Thomas Foundation for Adoption (2021- 2022) •Best Places to Work South Carolina – SCBIZ (2022) •Best Places to Work in Maine – Mainebiz (2022) <p>Diversity & Inclusion</p> <ul style="list-style-type: none"> •Best Places to Work for LGBTQ Equality – Human Rights Campaign Foundation (2018-2022) •Disability Equality Index (DEI) "Best Places to Work" – Disability: IN (2020-2022) •Ranked #39 overall and #7 in the Insurance category on America's Best Employers for Diversity – Forbes (2020-2022) •Leading Disability Employer – National Organization on Disability (NOD) (2020-2022) •World's Top Female Friendly Companies – Forbes (2021-2022) •3+ rating on the Women on Boards Gender Diversity Directory – 50/50 Women on Boards (2021-2022) •Gender-Equality Index – Bloomberg (2019-2021, 2023) •Top Companies for Executive Women (plus list) – NAFE (2020) •Top Companies for Executive Women – NAFE (2020-2021) •Inclusion Index – Diversity Best Practices (2020) •Ranked #147 on America's Best Employers for Women – Forbes (2019-2022) <p>INTERNATIONAL AWARDS</p> <p>U.K.</p> <ul style="list-style-type: none"> •Workplace Savings and Benefits Awards – Mental Health Initiative Provider of the Year and Group Risk Provider of the Year (2022) •Outstanding Innovation of the Year (Wellbeing) – COVER Healthcare Innovation Awards (2022) •Provider Service Rating – Corporate Advisor (2022) •Silver Award – The Armed Forces Covenant (2021) •GOLD Payroll Giving Quality Mark – Charities Aid Foundation (2020-2022) •Diversity Champion – Stonewall (2019-2022) •Benefits Innovation of the Year and Best Group Risk Provider of the Year – Workplace Savings & Benefits (2021) •Named a Best Group Risk Provider – Corporate Advisor (2020) •Customer Care Awards (Outstanding Customer Care - Individual Winner) – COVER (2020) <p>Poland</p> <ul style="list-style-type: none"> •Order of Financial Merit – Home & Market (2023) •Super Ethical Company – Business Pulse (2018-2023) •Insurer of the Year – Gazeta Ubezpieczeniowa magazine (2022) •CSR of the Highest Quality – Coalition of ProBono Leaders (2022) •Fair Play – Association of Polish Insurance and Reinsurance Brokers (2021-2022) •Best Employer – Gazeta Finansowa Weekly (2019-2022) •Best Employer in Poland – Kincentric (2018-2022) •Customer Friendly Company certificate – Experience Institute (2017, 2019, 2021) •Financial Emblem for Particular Insurance Products – Financial Newspaper (2019-2021) •Investor in Human Capital (2019-2021) •Index 500 of Trustworthy Companies – Home & Market (2021) •HR of Top Quality certificate – Polish Association of Human Resources Management (2017-2021) <p>Ireland</p> <ul style="list-style-type: none"> •Best Workplaces for Women™ – Great Place to Work (2023) •Ireland's Best Workplaces™ (Medium Category) – Great Place to Work (2023) •Best Workplaces in Tech – Great Place to Work (2022) •Great Place to Work certified – Great Place to Work (2022-2023) •Top 100 Companies – Ibec for Irish Business (2021)
20	What percentage of your sales are to the governmental sector in the past three years	<p>2021: 12.76%</p> <p>2020: 14.46%</p> <p>2019: 15.02%</p>
21	What percentage of your sales are to the education sector in the past three years	<p>2021: 8.02%</p> <p>2020: 7.74%</p> <p>2019: 8.68%</p>

22	List any state, provincial, or cooperative purchasing contracts that you hold. What is the annual sales volume for each of these contracts over the past three years?	North Central Service Cooperative 782380 2020: First Year Overrides/\$3,855.29 Renewals Overrides/\$43,555.10 2021: First Year Overrides/\$4,403.43 Renewals Overrides/ \$55,995.52 2022: First Year Overrides/\$1,141.86 Renewals Overrides/\$13,677.52	*
23	List any GSA contracts or Standing Offers and Supply Arrangements (SOSA) that you hold. What is the annual sales volume for each of these contracts over the past three years?	We currently do not have any GSA contracts.	*

Table 4: References/Testimonials

Line Item 24. Supply reference information from three customers who are eligible to be Sourcwell participating entities.

Entity Name *	Contact Name *	Phone Number *	
City of Hialeah	Robert Lloyd-Still	(305) 883-8059	*
City of Montgomery	Faye Gamble	(334) 241-2692	*
State of Connecticut	Martha Carlson	(860) 702-3302	*

Table 5: Top Five Government or Education Customers

Line Item 25. Provide a list of your top five government, education, or non-profit customers (entity name is optional), including entity type, the state or province the entity is located in, scope of the project(s), size of transaction(s), and dollar volumes from the past three years.

Entity Name	Entity Type *	State / Province *	Scope of Work *	Size of Transactions *	Dollar Volume Past Three Years *	
Education	Education	North Carolina - NC	Implementation and enrollment	See sales for past 3 years to the right.	2022 Sales: \$17,588,509 2021 Sales: \$13,559,257 2020 Sales: \$11,500,902	*
State Government	Government	Florida - FL	Implementation and enrollment	See sales for past 3 years to the right.	2022 Sales: \$10,248,544 2021 Sales: \$7,698,186 2020 Sales: \$7,612,017	*
County Government	Government	California - CA	Implementation and enrollment	See sales for past 3 years to the right.	2022 Sales: \$4,210,659 2021 Sales: \$3,542,896 2020 Sales: \$2,600,705	*
State Government	Government	North Carolina - NC	Implementation and enrollment	See sales for past 3 years to the right.	2022 Sales: \$1,787,849 2021 Sales: \$1,247,272 2020 Sales: \$858,541	*
Local Government	Government	Michigan - MI	Implementation and enrollment	See sales for past 3 years to the right.	2022 Sales: \$650,858 2021 Sales: \$918,009 2020 Sales: \$583,415	*

Table 6: Ability to Sell and Deliver Service

Describe your company's capability to meet the needs of Sourcwell participating entities across the US and Canada, as applicable. Your response should address in detail at least the following areas: locations of your network of sales and service providers, the number of workers (full-time equivalents) involved in each sector, whether these workers are your direct employees (or employees of a third party), and any overlap between the sales and service functions.

Line Item	Question	Response *	
26	Sales force.	<p>Colonial Life's sale force structure is comprised of 48 territories, 560 districts, 1,800 managers and 13,000 sales representatives for over 15,000 independent contractors dedicated to selling voluntary benefits nationwide.</p> <p>Since understanding benefits can be complex, we employ 5,300 benefits counselors to provide private consultation to help employees understand their benefits package and make the choices that best fit their lifestyles. During this individual session, the benefits counselor can review personalized salary illustrations, benefits statements, and election forms, to show the amount the employee is spending on each benefit, as well as the amount their employer is providing on each. This provides the employees with a tangible snapshot of the elections they have chosen.</p> <p>In addition to one-on-one meetings, our benefits counselors can also participate in a group meeting to review the benefits package that is available to the organization.</p>	*
27	Dealer network or other distribution methods.	<p>When a group meeting or personal counseling sessions is not practical, Colonial Life has an enrollment Call Center staffed with 40 full-time and part-time benefit counselors licensed in all states, available from 8 AM-8PM EST, Monday-Friday. We also have the capability to conduct virtual sessions online as well.</p> <p>Our Call Center can operate at high-volume capacity with the following support:</p> <ul style="list-style-type: none"> •E-mail response management •Telephony infrastructure, including Computer Telephony Integration (CTI) •Interactive Voice Response (IVR) technology •Ability to support bi-lingual communications with customers •Allows for integration with third-party applications/ enrollment platforms •All calls are recorded using the I3 call recording system and kept on our secure servers according to state retention requirements for UNUM Group •Call back feature to eliminate long hold period 	*

<p>28</p>	<p>Service force.</p>	<p>Premier services For decades, we've been working together with some of the largest organizations in the nation. And we'll be there with you from the start to the completion of your benefits season.</p> <p>There's no need to work with several different companies to get the job done. We can handle it all, from benefits communication to enrollment and ongoing, dedicated administration and service.</p> <p>After deploying a customized education and communication strategy either digitally or in print format, we help conduct the enrollment. Whether you're in one state, multiple state or nationwide, with a 9-5 staff or round-the-clock shifts, our end-to-end enrollment services can help manage every facet of your benefits process.</p> <p>As a national enrollment company, we have a nationwide footprint of benefit counselors who can provide consistent enrollment services throughout your organization.</p> <p>Our professional benefit counselors will visit your worksite and spend 1-to-1 time with each employee to provide simple, straightforward advice about the benefits you're already providing them – and additional voluntary benefits that fit their individual lifestyles and budgets. We can also provide counselors over the phone and/or virtually online.</p> <p>We can offer electronic return files and integration with a range of benefits administration and human resources systems, streamlining your enrollment process and easing your administrative burdens.</p> <p>In addition to our benefit counselors, the following professionals will be part of your dedicated service team: Strategic Account Manager-Primary home office point of contact responsible for the successful partnership between the client, broker and internal team.</p> <p>Implementation Manager-Drives the development and implementation of the enrollment strategy which includes managing key deliverables, identifying and securing required resources, monitoring expenses, and ensuring that plans are on track with enrollment objectives.</p> <p>Regional Enrollment Consultant-Simplifies and customizes the enrollment with our experienced National Enrollment Team (NET) of certified enrollment specialists.</p> <p>Enrollment Solutions Consultant-Benefits technology expert responsible for managing the exchange of electronic information between the client and Colonial Life.</p> <p>Regional Programs Manager-Responsible for developing and implementing a programs strategy to enhance program awareness and utilization by Increasing employee participation and attendance in the region they support. Drive the tactical implementation of strategic program initiatives for our enrollments.</p> <p>Client Specialist-Supports the Plan Administrator to ensure an exceptional customer experience and timely resolution to any account service question while directing the client to the tools and systems that allow for greater ease of doing business with us.</p> <p>Billing Coordinator-Assists clients with maintaining accurate payroll deductions and helps navigate the billing process.</p> <p>Local Sales & Service Team-Local level customer contact and support. The primary point of contact for daily account servicing issues. Develops strategies to address the core and voluntary benefits delivery challenges of the account through a customized combination of voluntary benefits products, benefits communication and education as well as enrollment fulfillment and support.</p>
<p>29</p>	<p>Describe the ordering process. If orders will be handled by distributors, dealers or others, explain the respective roles of the Proposer and others.</p>	<p>N/A; our products and services are not ordered.</p>

<p>30</p>	<p>Describe in detail the process and procedure of your customer service program, if applicable. Include your response-time capabilities and commitments, as well as any incentives that help your providers meet your stated service goals or promises.</p>	<p>The Colonial Life service organization is structured as follows:</p> <p>a.) Claims: Two things matter most when processing employee benefit claims: speed and accuracy. Our claims professionals work diligently to ensure that everyone who files a claim receives all the benefits to which they are entitled. And they do so quickly. Many of our claims are adjudicated the same day we receive them.</p> <p>We process approximately 800,000 claim filings each year, paying out more than \$700 million in benefits during a given year. We resolve 93.8% of claims filed electronically in 5 business days or less.</p> <p>b.) Policyholders: We know when it comes to financial protection, people have a lot at stake. So, when people need us most, we're at our best. Isn't that what benefits are really all about?</p> <p>That's why we constantly reach for a higher standard in all that we do. We work tirelessly to help our customers get the most from their benefits and pride ourselves on service that's as personal as it is professional.</p> <p>Our customer service teams are available to help you and your employees – before, during and after the enrollment – with the following:</p> <p>Quick, easy and caring claims processing. Insureds can file claims quickly and easily electronically or by mail or by fax. We can send automated notifications once the claim is received and when it has been processed</p> <p>Our toll free, automated voice response call center is available 24 hours a day, 365 days a year to provide support and quick responses for items such as, but not limited to: claim status, get mail and fax information, order service forms, change their address or telephone number, and file a wellness claim by phone.</p> <p>Through our website, policyholders can submit claims, access claim status information, make simple service requests, print service forms and email service questions to our Customer Contact Center.</p> <p>c.) Spanish language services. Our benefits and services are targeted to help your Spanish-speaking workforce – both by addressing their needs for health and income protection, and by communicating benefits information in ways they can understand. This means being able to communicate in their language of choice.</p> <p>From customized employee education and enrollment materials, to bilingual call centers and claim support, we have a specialized approach to serving our Spanish-speaking customers – one that ensures clear communication through the entire benefits process.</p> <p>Customer Service Specialists, including Spanish-speaking bilingual specialists, are available for more direct support Monday through Friday, 8 AM-8 PM (EST).</p> <p>d.) Plan Administrators: The last thing you need from any carrier is administrative hassles. We get that. That's why we make doing business with us as quick, simple and easy as possible, saving you valuable time and energy.</p> <p>Our online billing and administration services available at ColonialLife.com are designed with plan administrators in mind. These include:</p> <ul style="list-style-type: none"> •Deduction file submission. This quick and easy service enables us to reconcile your Colonial Life bill electronically. All you must do is submit an electronic file of your deduction information, and we do the rest. It not only saves you time, but you also can expect greater bill accuracy and quicker application of premiums. •Online bill and bill payment. View, print and download your open and settled bills from the past 12 months. Pay your bills through an agreement we have with SameDayPay online payment services. •Employee administration. Easily search at the employee level and view information such as policy status, coverage effective dates and policy/coverage type. You can also make necessary adjustments to employee-level data such as name/address changes, policy cancellations and policy reinstatements. •My correspondence. Instant notification and access to information about your Colonial Life business, including deduction change reports. •HRAnswersNow®. As a member of our website, you receive access to HRAnswersNow, an onlineresource designed by HR professionals and managed by Wolters Kluwer, a market-leading global information provider. Here you will find industry knowledge, sample policies and expert advice. <p>Service that's personal. We're proud to provide our customers with the speed and convenience of technology, but we never underestimate the need for professional, personal service. That's why we have experienced specialists available by email and phone to assist both you and your employees.</p> <p>Our dedicated telephone service and billing teams focus solely on providing quick, accurate and courteous account service. You can access account service through our secure plan administrator website, toll-free account service line and 24-hour fax. We also contact every new customer to ensure accurate billing and data exchange.</p> <p>Account Service Representatives are available for more direct support Monday through Friday from 8 AM-8 PM (EST).</p> <p>Our most recent goals and results are listed below:</p> <ul style="list-style-type: none"> •Speed of Answer Goal: Answer 80% of all calls in 40 seconds •Speed of Answer Result: Our average is 60% but we commonly meet or exceed this goal •Quality Goal: To achieve a composite quality audit score of 94% or higher. •Quality Result: 97.4% •Abandoned Calls Goal: Less than 5% •Abandoned Calls Result: Commonly meet or exceed this goal •Customer Satisfaction Goal: Measured through surveys conducted after the call, which the customers answer. •Goal is 96% •Customer Satisfaction Result: 97.28%
<p>31</p>	<p>Describe your ability and willingness to provide your products and services to Sourcewell participating entities in the United States.</p>	<p>With our network of independent sales offices, local benefits counselors and a dedicated service team at the Colonial Life Home Office, we have the capabilities to fully service Sourcewell members in 49 states and the District of Columbia. In New York, Sourcewell members will be serviced by The Paul Revere Life Insurance Company.</p>
<p>32</p>	<p>Describe your ability and willingness to provide your products and services to Sourcewell participating entities in Canada.</p>	<p>We do not offer our products and services in Canada.</p>
<p>33</p>	<p>Identify any geographic areas of the United States or Canada that you will NOT be fully serving through the proposed contract.</p>	<p>With our national network of independent sales offices, local enrollment specialists, and dedicated team at Colonial Life's Home Office, we have the capabilities to fully service Sourcewell members in all geographic areas of the United States.</p>

34	Identify any Sourcewell participating entity sectors (i.e., government, education, not-for-profit) that you will NOT be fully serving through the proposed contract. Explain in detail. For example, does your company have only a regional presence, or do other cooperative purchasing contracts limit your ability to promote another contract?	With our network of independent sales offices, local benefits counselors and a dedicated service team at the Colonial Life Home Office, we have the capabilities to fully service Sourcewell members in 49 states and the District of Columbia. In New York, Sourcewell members will be serviced by The Paul Revere Life Insurance Company.	*
35	Define any specific contract requirements or restrictions that would apply to our participating entities in Hawaii and Alaska and in US Territories.	There are no specific contract requirements or restrictions that would apply to Hawaii and Alaska. We currently do not provide our products and services to the five recognized US Territories of American Samoa, Guam, Northern Mariana Islands, Puerto Rico or the U.S. Virgin Islands.	*

Table 7: Marketing Plan

Line Item	Question	Response *
36	Describe your marketing strategy for promoting this contract opportunity. Upload representative samples of your marketing materials (if applicable) in the document upload section of your response.	<p>Once awarded the Sourcwell contract, we will disseminate an external press release to our industry outlets announcing the contract award.</p> <p>Next, we will develop a joint marketing plan to promote our relationship to your members via email blast. We also propose hosting a series of webinars to help educate members with topics such as:</p> <ul style="list-style-type: none"> •Why Voluntary; the benefits of supplemental insurance •War on Talent; building the public sector workforce •Benefits Customization •Benefits Modernization •Dependent Verification •Responding to the Gig Economy •Boosting your Talent ROI <p>Internally, we will use our corporate communications platforms – intranet and e-newsletters – to inform our sales force that the contract is awarded. Colonial Life National Practice Leaders will also communicate the availability of the Master Contract with their sales teams.</p> <p>Our sales force will be directed to complete an online training module as well as one of the two available classroom training modules that provides details on how to position the Sourcwell contract.</p> <p>The training outlines the rules of engagement and provides a road map for successfully leveraging the contract as follows:</p> <ul style="list-style-type: none"> •Use Sourcwell resources to develop a strategy: Landing Page, Membership, Usage Reports, Vendor Access. •Identify existing members and non-members in your territory. •Call on prospects that are both members and non-members. •Talking points: <ul style="list-style-type: none"> •Existing Members: Sourcwell awarded Colonial Life a contract that you can use for voluntary benefits. •Non- Members: Explain the benefits of cooperative purchasing and that they can become a member for free to access the Colonial Life contract and over 280 other contracts. <p>Resource pdfs and a marketing piece will be created to assist with the conversation. An example of the marketing piece is included at the end of this proposal.</p> <p>In order to leverage the Master Contract, sales representatives must submit documentation to receive the appropriate commission codes to complete the transaction.</p>
37	Describe your use of technology and digital data (e.g., social media, metadata usage) to enhance marketing effectiveness.	<p>Our Corporate Communications department communicates about the value of Colonial Life services, and the products and coverage, we offer in a variety of ways:</p> <ol style="list-style-type: none"> 1. Social media: Through numerous social media accounts (Facebook, LinkedIn, Instagram and four corporate Twitter accounts), we discuss why insurance coverage is important and share stories about our employees who provide our great service and customers who benefitted from it. The accounts have more than 60,000 followers and connections. 2. WorkLife: Our consumer brand journalism website (worklife.coloniallife.com) focuses on healthy living, workplace trends and benefits through workplace. It will have more than 400,000 page views. 3. WorkLife newsletter: Our WorkLife newsletter shares top content for plan administrators and more than 15,000 clients across the country 4. GaggleAMP: More than 300 of our leading sales professionals take advantage of a Colonial Life brand ambassador program to share stories and graphics of our products and services. <p>We use the data collected in each of these digital properties to measure how effective we are at educating and engaging with decision-makers and policyholders and potential customers. We measure success through reach, engagement (likes, comments, shares) and time on site metrics.</p> <p>Website: www.coloniallife.com Facebook: www.facebook.com/coloniallifebenefits Twitter: www.twitter.com/coloniallife LinkedIn: www.linkedin.com/company/colonial-life</p>
38	In your view, what is Sourcwell's role in promoting contracts arising out of this RFP? How will you integrate a Sourcwell-awarded contract into your sales process?	<p>When awarded the Sourcwell contract, we would develop a joint marketing plan to promote our relationship with to your members through an email campaign and series of webinars.</p> <p>There is an online training module as well as two classroom training modules available to Colonial Life sales representatives.</p> <p>The training outlines the rules of engagement and provides a road map for successfully leveraging the contract as follows:</p> <ul style="list-style-type: none"> •Use Sourcwell resources to develop a strategy: Landing Page, Membership, Usage Reports, Vendor Access. •Identify existing members and non-members in your territory. •Call on prospects that are both members and non-members. •Talking points: <ul style="list-style-type: none"> •Existing Members: Sourcwell awarded Colonial Life a contract that you can use for voluntary benefits. •Non- Members: Explain the benefits of cooperative purchasing and that they can become a member for free to access the Colonial Life contract and over 280 other contracts. <p>Resource pdfs and a marketing piece will be created to assist with the conversation. An example of the marketing piece is included at the end of this proposal.</p> <p>In order to leverage the Master Contract, sales representatives must submit documentation to receive the appropriate commission codes to complete the transaction.</p> <p>We know that a contract with Sourcwell is very valuable. A partnership between your 50,000+ members and our 6,000 agents will be very powerful. That's why we will continue to promote Sourcwell at meetings and conferences, to get the word out to our sales distribution channels on how we can provide a winning relationship with you and your members.</p>
39	Are your products or services available through an e-procurement ordering process? If so, describe your e-procurement system and how governmental and educational customers have used it.	No, our products and services are not available through an e-procurement ordering process.

Table 8: Value-Added Attributes

Line Item	Question	Response *
40	Describe any product, equipment, maintenance, or operator training programs that you offer to Sourcewell participating entities. Include details, such as whether training is standard or optional, who provides training, and any costs that apply.	Not applicable.
41	Describe any technological advances that your proposed products or services offer.	<p>As more of our daily interactions happen online, employees are expecting the same ease of service at work as they do when shopping online at Amazon.</p> <p>Especially when it comes to employees understanding the value of their benefits. We help balance your high-touch needs with high-tech by providing employees personalized resource materials so they can make informed decisions on their benefits - for themselves and their loved ones.</p> <p>We offer the following digital engagement tools:</p> <p>a.) Digital postcard. This postcard can be shared with the employees in advance of a benefits enrollment and houses all the high-level information you want to share about core and voluntary benefits you have available to them. You can embed videos or insert links for more information. It even allows for quick updates if something changes without having to change links. This can be shared with employees as an email or attached to your intranet as a URL. However, it cannot be found through online searches, so the information remains private. Analytics are available to track number of views and clicks to really evaluate engagement levels.</p> <p>b.) Email series. Engaging, interactive and educational, you can link to enrollment fliers or your benefits website. You can even offer appointment setting to schedule a 1-to-1 counseling session to discuss personalized options in greater detail.</p> <p>c.) Online appointment setting. Increase employee participation with the touch of a button. We've realized a 77% attendance rate by offering this easy to use scheduling option. Two different scheduling options available: 1.) Employees choose the date and time that best fits their schedule, or 2.) You can import a census and schedule time for them. The online scheduler is perfect for call center enrollments, too. Once scheduled, the employee will receive an appointment confirmation email with the option to save the appointment on their calendar. As the enrollment approaches, they'll receive a reminder email.</p> <p>d.) Digital benefits booklet. Want to offer a bit more detail on your benefits offering? Our digital benefits booklet can allow for similar features as the postcard with a bit more space to expand on the details. In addition to links, you can insert voice-overs to be ADA compliant.</p> <p>e.) Benefits education website. We believe that, if employees are better educated, they're better prepared to make important benefit decisions. Our Youville site serves as our pre-enrollment benefits education website that is customizable for accounts of 50+ lives. You can customize special messaging or announcements (announcements page) to promote wellness initiatives or any other messaging specific to the employee group.</p> <p>Measure success. With our digital options, we can measure the level of employee engagement – who's clicked, who's opened and who's engaged with the information you're sharing. This allows you to have follow-up conversations or understand where you can make improvements with your participation rates.</p> <p>Additionally, you can measure the interest and participation in the benefits that you offer. Is your wellness initiative a success? Are there nontraditional benefit options employees would like to see added to your package?</p> <p>As a single source solution – we're adaptable to your enrollment needs, too.</p> <p>If you have an existing benadmin system, we can connect directly with 30+ technology partners and start enrolling in a couple of days.</p> <p>But if you don't already have an enrollment system, you're more than welcome to use ours.</p> <p>With our Harmony enrollment system, we can offer real-time enrollment which offers better quality and timeliness in both web-based and offline options.</p> <p>Since Harmony's enrollment database is web-based, employers can receive daily snapshots of an enrollment's progress and employee response. The result is a benefits enrollment process where your goals, objectives and programs are effectively communicated with greater employee understanding and satisfaction.</p> <p>Harmony also brings flexibility to benefits enrollments, allowing employers to enroll employees anytime, anywhere. Benefits counselors can enroll employees face-to-face, co-browsing over the Internet or through a call center. Employee self-enrollment is also an option. Your Colonial Life benefits counselor will help you determine which system will best meet the needs of your account.</p> <p>After enrollment, our online resources help ensure compliance with ever-changing industry requirements.</p> <p>For instance, our plan administrators receive free access to CCH HRAnswersNow,® a human resource website that provides daily news, tips and research tools.</p> <p>Even our secure online billing and administrative services help eliminate manual reconciliations – You send your payroll deduction file, we reconcile your billing electronically and report any discrepancies.</p> <p>And policyholders can benefit from our modern services.</p> <p>We provide a simple and modern online claims experience:</p> <ul style="list-style-type: none"> •File a claim for any type of policy •Upload documents for any pending claim •24/7 access to policy and claim information <p>Employees can instantly upload required documentation by snapping photos or scans of doctor's reports and bills from their phone or computer. At the end of the process, employees can easily review the information they have entered and confirm that it's accurate. Once the claim has been submitted, employees receive a confirmation email and can return to the secure site at any time to follow the status of their claim.</p> <p>A good carrier partnership can provide employers the tools necessary to efficiently automate the enrollment process and streamline other HR tasks such as:</p> <ul style="list-style-type: none"> •Improving record-keeping •Reducing paperwork •Digitizing important historical documents •Ensuring compliance with the Affordable Care Act <p>The result is a simpler and more efficient way for employers to run their businesses.</p> <p>Though we focus on modern, digital solutions, we want to ensure every interaction feels like we care about you and your business.</p> <p>We balance technology, people and process together to make doing business with us easier.</p>

We're proud of the service we provide – and it shows in the feedback we get from our customers.

Data security. The nature of our work requires us to handle private customer information in greater volume and with greater regularity than in most other industries. To keep your data – and that of your employees – safe, we employ the following standards and practices:

- Mandatory security and market conduct certification for all benefit counselors to facilitate the safe handling of customer data
- Security practices meet the requirements of the HIPAA Security Rule (Health Insurance Portability and Accountability Act)
- Complete hard drive encryption employed on benefit counselors' laptops as well as up-to-date antivirus and Microsoft Critical Updates
- Do Not Print option for Social Security numbers on enrollment systems forms
- Unique logons and passwords for role-specific views on all websites
- Strict procedures that prohibit sending personal customer data through email or attached documents
- Tools to help facilitate the secure file transfer of sensitive data
- Dedicated resources in our Compliance and Regulatory Affairs Department and Corporate Security Department handling privacy and security-related matters
- A Colonial Life cross-functional Security Governance Council to promote the integration of security practices into the appropriate business processes and applications throughout the organization, such as sales, operations and information technology
- Security-focused design throughout the lifecycle of the software development process
- Access to your personal and/or account information and related sensitive data limited to only those who need it, with permission for individuals only to perform tasks related to their role. This information will be strictly controlled and not distributed to parties outside of the enrollment process.

Website security. All personal information in our computers is protected from unauthorized access by a secure firewall and database architecture. Only personnel who have a legitimate business reasons have access.

Areas of our website use secure methods of Internet communication to exchange personal information.

To enhance your experience on return visits to our site, we employ the use of cookies. Cookies store information on your hard drive that can expedite form completion and other activities.

While we may provide links to third party websites, these links are offered for informational purposes only. In no way do we endorse, sponsor or promote these websites or the content of these websites unless expressly noted.

Secure enrollment. Our enrollment system's databases and web servers are physically located in our secure data center. The web servers sit on an Internet site and provide security during transport by using Secure Sockets Layer (SSL) protocol. Databases are housed on a physically separate server and are not directly accessible to Internet resources or users.

SSL protocol provides server authentication and data integrity. A digital certificate verifies the connection to ensure that you are on the correct site and server, and not an imposter.

The SSL protocol encryption process prevents tampering and eavesdropping. This process involves using two types of encryption keys to increase performance and security.

Recognizing a secure server. As recommended by the U.S. National Institute for Standards and Technology (NIST), our site uses a 1024-bit asymmetric key, combined with a 128-bit symmetric key.

Some browsers may not support 128-bit symmetric encryption or may not have SSL enabled. In these cases, access to the enrollment system site would be denied.

Electronic signatures. The Global and National Commerce Act (or E-SIGN Act) allows for the use of electronic signature methods. We meet the requirements of the E-SIGN Act when collecting your electronic signature.

Account administration. When you register for the plan administrator section of our website, you will be required to provide us with certain information which may include your name, email address, mailing address, ZIP code, country, user name and password.

Individual users are responsible for maintaining the confidentiality of their user name and password and for all uses of their registration, whether they are authorized.

Secure file transfer. Designed to provide the highest level of security possible when sending and receiving sensitive data, this tool enables users to send, receive and recall sensitive information safely over a secure server. Downloading is easy, and the transfer/download history is available for 13 months.

To ensure private information is protected, this capability is only available on laptops managed by Colonial Life because these machines are registered and have security encryption software.

Secure email. In situations where using secure file transfer is not an option, the use of secure email is an expectable means of transmitting sensitive information securely via encrypted email messaging.

Maintaining security. We've had a time-out feature for the plan administrator section of our website to automatically log you off if there is no activity for 20 minutes after you initially signed in to the website.

42	Describe any "green" initiatives that relate to your company or to your products or services, and include a list of the certifying agency for each.	<p>The current "green" initiatives are in place on Unum Group campuses throughout the enterprise:</p> <ul style="list-style-type: none"> •Green Cleaning Program •Low flow faucets/toilets in many restrooms •Video conferencing technology to reduce business travel •Electronic marketing materials/forms/processing to reduce paper usage •"Night Watchman" automatic nightly PC shutdown •Earth Day activities to promote awareness and increase employee participation at work and home •Plastic and can recycling stations in break rooms •Battery recycling bins in lobbies •Resource Conservation Centers in office areas for recycling collection (on main campuses) •Individual recycling bins at common office areas •Recycling/disposal program for IT equipment, storage tapes and toner cartridges. •Energy-Star equipment purchased for all data center, office equipment and employee workstations •Duplex printing encouraged company-wide, printing/faxing equipment consolidation •Virtual servers to reduce number of physical servers, floor space and power consumption •Advanced software tools to monitor and temporarily disable servers during periods of non-use •T12 lights retrofitted to T8 cool lights to reduce energy consumption •Environmental purchasing policy •Ride Share/Ride Match program to reduce emissions from employee commutes •Teleworking/Flexible work schedules •Surplus office furniture donated to schools and other agencies •Furniture systems made with recycled materials •Motion sensors and energy efficient lighting systems •Planned replacement of inefficient lighting and HVAC Systems •USEMP/metering to monitor, track and reduce energy consumption •Replacement program for equipment with ozone-depleting systems •Collection of office supplies to distribute for reuse •Recycling of all metal and ceiling tile from project demolition •New carpet that can be 100% recycled, existing carpet reused or recycled
43	Identify any third-party issued eco-labels, ratings or certifications that your company has received for the equipment or products included in your Proposal related to energy efficiency or conservation, life-cycle design (cradle-to-cradle), or other green/sustainability factors.	Not applicable.
44	Describe any Women or Minority Business Entity (WMBE), Small Business Entity (SBE), or veteran owned business certifications that your company or hub partners have obtained. Upload documentation of certification (as applicable) in the document upload section of your response.	Colonial Life does not hold a WMBE or SBE accreditation. Colonial Life agents and brokers could hold (WMBE) or Small Business Entity (SBE) accreditations. Since these accreditations vary by each state, this request would need to be reviewed on an individual basis for each specific member request.
45	What unique attributes does your company, your products, or your services offer to Sourcewell participating entities? What makes your proposed solutions unique in your industry as it applies to Sourcewell participating entities?	<p>Cost savings solutions: We have a suite of cost-savings strategies that can be customized to address the specific needs of the public sector such as dependent verification and value-added programs.</p> <p>Retention and recruitment: Public sector competes with the private sector for talent. We can help employers create a benefits program that is seen as an investment in talent rather than just a business expense.</p> <p>Benefits customization: Benefit programs are in the midst of a transition from the strictly standardized to the highly personalized. Companies at the forefront of the wave are creating benefit programs that are more aligned with personal preferences. We can customize the benefits package, communication and education strategy as well as the enrollment experience.</p> <p>Benefits counselors: According to a recent LIMRA survey, 73% of Millennials surveyed want to meet with a trusted advisor before purchasing insurance. We have over 6,300 benefits counselors that can meet with your employees 1-to-1 (in-person or virtually) to help them understand what benefits options are available and what ones they need to fit their personal lifestyle.</p> <p>Benefits communication and education: The best partners should help balance your high-touch needs with high-tech solutions. For instance, providing employees personalized resource materials (i.e., web content, emails, one-to-one/ virtual meetings) so they can make informed decisions on their benefits - for themselves and their loved ones. We can prepare employees to make their enrollment decisions while communicating any plan changes or potential impacts.</p> <p>Benefits modernization: In today's "there's an app for that" environment, there are numerous opportunities to use technology to make things easier. We can provide solutions for modernizing your benefits programs to ease the burden on your financial and talent resources when improving your HR technology to streamline benefits enrollment and tackle daily administrative tasks.</p> <p>Core benefits enrollment: We can enroll your core benefits along with our voluntary products.</p>

Table 9: Performance Standards or Guarantees

Describe in detail your performance standards or guarantees, including conditions and requirements to qualify, claims procedure, and overall structure. You may upload representative samples of your performance materials (if applicable) in the document upload section of your response in addition to responding to the questions below.

Line Item	Question	Response *
46	Describe any performance standards or guarantees that apply to your services	In the normal course of business, Colonial Life/Unum Group does not provide performance guarantees to our employer clients. Each of our home office service departments have aggressive standards and expectations that are constantly being reviewed and measured. If Colonial Life/Unum Group is named a finalist in this RFP process, and we are provided your particular areas of concern, we will be happy to discuss specific performance guarantees.
47	Describe any service standards or guarantees that apply to your services (policies, metrics, KPIs, etc.)	In the normal course of business, Colonial Life/Unum Group does not provide performance guarantees to our employer clients. Each of our home office service departments have aggressive standards and expectations that are constantly being reviewed and measured. If Colonial Life/Unum Group is named a finalist in this RFP process, and we are provided your particular areas of concern, we will be happy to discuss specific performance guarantees.

Table 10: Payment Terms and Financing Options

Line Item	Question	Response *
48	Describe your payment terms and accepted payment methods.	This is not applicable to the products and services we are proposing.
49	Describe any leasing or financing options available for use by educational or governmental entities.	This is not applicable to the products and services we are proposing.
50	Describe any standard transaction documents that you propose to use in connection with an awarded contract (order forms, terms and conditions, service level agreements, etc.). Upload a sample of each (as applicable) in the document upload section of your response.	This is not applicable to the products and services we are proposing.
51	Do you accept the P-card procurement and payment process? If so, is there any additional cost to Sourcewell participating entities for using this process?	No. This is not applicable to the products and services we are proposing.

Table 11A: Depth and Breadth of Offered Products

Indicate below whether or not each line of coverage is included in your proposal. For each applicable line of coverage describe additional details regarding the proposed coverage offering, such as pricing or enhancements. For any line of coverage not included in your proposal, respond "N/A" or "not applicable" in the additional details column.

Line Item	Line of Coverage	Offered *	Standard Discount Available *	Details of program offering, price, enhancements *
52	Basic Life	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	We offer Basic Life insurance under our Group Term Life Insurance plan. Life insurance helps provide peace of mind and financial security for the people who matter to your member's employees, with flexibility to update coverage at each stage of life. We have uploaded sample rates for the offered Group Term Life plan. Discounting on group plans varies by industry and product mix.
53	Basic Accidental Death and Dismemberment	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	We offer Basic AD&D insurance under our Group Term Life Insurance plan. Life insurance helps provide peace of mind and financial security for the people who matter to your member's employees, with flexibility to update coverage at each stage of life. We have uploaded sample rates for the offered Group Term Life plan with AD&D. Discounting on group plans varies by industry and product mix.
54	Voluntary Life - Employee	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	We offer both individual and group Voluntary Life plans. Life insurance helps provide peace of mind and financial security for the people who matter to your member's employees, with flexibility to update coverage at each stage of life. We have uploaded sample rates for the offered individual and group life plans. Rates for our individual plans have been filed and approved by the State Insurance Department. Discounting on group plans varies by industry and product mix.
55	Voluntary Accidental Death and Dismemberment - Employee	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	We offer AD&D insurance as an option under both our basic and voluntary Group Term Life plans. Accidental death is offered as a rider under both our Individual Term Life 5000 and Individual Whole Life 5000 plans. Life insurance helps provide peace of mind and financial security for the people who matter to your member's employees, with flexibility to update coverage at each stage of life. We have uploaded sample rates for the offered individual and group life plans. Rates for our individual plans have been filed and approved by the State Insurance Department. Therefore, rate discounts are not available for individual plans. Discounting on group plans varies by industry and product mix.
56	Voluntary Life - Spouse	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	We offer both individual and group Voluntary Life plans. Life insurance helps provide peace of mind and financial security for the people who matter to your member's employees, with flexibility to update coverage at each stage of life. We have uploaded sample rates for the offered individual and group life plans. Rates for our individual plans have been filed and approved by the State Insurance Department. Therefore, rate discounts are not available for individual plans. Discounting on group plans varies by industry and product mix.
57	Voluntary Accidental Death and Dismemberment - Spouse	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	We offer AD&D insurance as an option under both our basic and voluntary Group Term Life plans. Accidental death is offered as a rider under both our Individual Term Life 5000 and Individual Whole Life 5000 plans. Life insurance helps provide peace of mind and financial security for the people who matter to your member's employees, with flexibility to update coverage at each stage of life. We have uploaded sample rates for the offered individual and group life plans. Rates for our individual plans have been filed and approved by the State Insurance Department. Therefore, rate discounts are not available for individual plans. Discounting on group plans varies by industry and product mix.
58	Voluntary Life - Child	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	We offer both individual and group Voluntary Life plans. Life insurance helps provide peace of mind and financial security for the people who matter to your member's employees, with flexibility to update coverage at each stage of life. We have uploaded sample rates for the offered individual and group life plans. Rates for our individual plans have been filed and approved by the State Insurance Department. Therefore, rate discounts are not available for individual plans. Discounting on group plans varies by industry and product mix.

Table 11B: Depth and Breadth of Offered Products

Indicate below whether or not each line of coverage is included in your proposal. For each applicable line of coverage describe additional details regarding the proposed coverage offering, such as pricing or enhancements. For any line of coverage not included in your proposal, respond "N/A" or "not applicable" in the additional details column.

Line Item	Line of Coverage	Offered *	Standard Discount Available *	Details of program offering, price, enhancements *
59	Short Term Disability	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	We offer both individual and group Short Term Disability plans. Disability insurance replaces a portion of an employee's income to help make ends meet if he or she becomes disabled from a covered accident or sickness. We have uploaded sample rates for the offered individual and group short term disability plans. Rates for our individual plans have been filed and approved by the State Insurance Department. Therefore, rate discounts are not available for individual plans. Discounting varies by industry for our group plans.

60	Long Term Disability	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	We offer group Long Term Disability plans. Disability insurance replaces a portion to an employee's income to help make ends meet if he or she becomes disabled from a covered accident or sickness. We have uploaded sample rates for the offered individual and group long term disability plans. Rates for our individual plans have been filed and approved by the State Insurance Department. Therefore, rate discounts are not available for individual plans. Discounting on group plans varies by industry and product mix.
61	Voluntary Incremental Long Term Disability (e.g. You may elect any level of coverage, in increments of \$100 between \$500 and \$5,000 per month, provided you don't insure more than 60% of your monthly income.)	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	We can offer this plan design based on case characteristics.
62	Allow for 70% all sources integration on Long Term Disability. (e.g. The normal maximum is 60%, but if an employee is receiving income from another source (PERA or Social Security Disability), the maximum benefit increases to 70% when all sources of income are considered.)	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	We can offer this plan design based on case characteristics.
63	Dental	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	We are not offering a Dental Plan
64	Vision	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	We are not offering a Vision Plan.
65	EAP	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	We offer an EAP service as part of our standard LTD plan. Alternately if LTD is not quoted it is an option on our Group Life products. We are not offering a standalone EAP plan.
66	Accident	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	We offer both individual and group Accident plans. Accident insurance helps offset unexpected medical expenses that can result from a fracture, dislocation or other covered accidental injury. We have uploaded sample rates for the offered individual and group accident plans. Rates for our individual plans have been filed and approved by the State Insurance Department. Therefore, rate discounts are not available for individual plans. Discounting on group plans varies by industry and product mix.
67	Critical Illness	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	We offer both individual and group Critical Illness plans. Critical illness insurance supplements major medical coverage by providing a lump-sum benefit that can be used to pay for the direct and indirect costs related to a covered critical illness. We have uploaded sample rates for the offered individual and group critical illness plans. Rates for our individual plans have been filed and approved by the State Insurance Department. Therefore, rate discounts are not available for individual plans. Discounting on group plans varies by industry and product mix.
68	Cancer	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	We offer both individual and group Cancer plans. Cancer insurance helps offset the covered out-of-pocket medical and indirect, non-medical expenses related to cancer than most plans don't cover. We have uploaded sample rates for the offered individual and group cancer plans. Rates for our individual plans have been filed and approved by the State Insurance Department. Therefore, rate discounts are not available for individual plans. Discounting on group plans varies by industry and product mix.
69	Gap	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	We offer both individual and group Gap (hospital indemnity) plans. Hospital indemnity insurance provides a lump-sum benefit for a covered hospital confinement or outpatient surgery to help with co-payments and deductibles. Rates for our individual plans have been filed and approved by the State Insurance Department. Therefore, rate discounts are not available for individual plans. Discounting on group plans varies by industry and product mix.
70	Other	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	We offer an individual Gunshot Wound plan. This plan provides benefits for a non-fatal accident gunshot wound that is the result of a covered accident. Rates for our individual plans have been filed and approved by the State Insurance Department. Therefore, rate discounts are not available for individual plans. Rates for our individual plans have been filed and approved by the State Insurance Department. Since this is an individual plan, rate discounts are not available.

Table 11C: Depth and Breadth of Offered Products

Indicate below whether or not each contract provision or enhancement is available as part of the coverages included in your proposal. For each applicable contract provision or enhancement identify the attached line(s) of coverage. For any contract provision or enhancement that is not available as part of the coverages included in your proposal, respond "N/A" or "not applicable" in the attached lines of coverage column.

Line Item	Provision/Enhancement	Included *	Extra Cost *	Line of Coverage benefit is attached to and/or details of program offering, price, enhancements *
71	Able to match all basic plan components for existing groups and new groups	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Our plans are standard in nature and filed in each state Department of Insurance.
72	Accelerated Death Benefit	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Individual Term Life 5000/Individual Whole Life Plus & Unum's Group Life
73	Business Travel	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to any of our proposed products.
74	Child Care Benefit	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Group Term Life AD&D Family Suite. Yes for Unum's Group LTD if on approved rehabilitation plan and Yes for Group AD&D as an optional benefit
75	COLA	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Unum's Group LTD proportionate loss provision will index prior monthly earnings based on the APR increase in the Consumer Price Index
76	Coma Benefit	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Individual Accident 1.0/Individual Accident 4000/Group Accident 4000/Critical Illness 1.0/Group Critical Care, Group Critical Illness 6000 & Group Term Life AD&D Catastrophic Suite. Unum's Group AD&D offers Coma as an optional Benefit
77	Common Carrier	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Individual Accident 1.0/Individual Accident 4000/Group Accident 4000 & Group Term Life AD&D Travel Suite. Unum's Group AD&D offers Common Carrier and Common Carrier with Motor Vehicle Benefit as options
78	Conversion to Individual Policy after Termination	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	Individual Accident 1.0/Individual Accident 4000/Cancer Assist/Critical Illness 1.0/Disability 1000/ISTD3000/Individual Medical Bridge/Individual Whole Life 5000/Dental PPO plans are portable at the same cost. Individual Term Life 5000 convertible in whole or part to a cash value life policy through age 75. Group Accident 1.0/Group Accident 4000 & Group Disability plans are portable at the same rates if the master policy remains in force. Group Term Life/Group Disability/Group Critical Care and Group Critical Illness 6000 are portable at slightly higher rates if the master policy remains in force. Group Cancer plan convertible to an individual cancer policy. Group Medical Bridge 1.0 & 7000 are not portable. Group Basic, Supplemental and Dependent Life can be converted subject to policy provisions. Unum's Group LTD can also offer conversion without EOI subject to policy provisions.
79	Dependent Education Benefit	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Group Term Life AD&D Family Suite / Unum's Group Life
80	Disappearance	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Group Term Life AD&D Family Suite and Unum's Group Life & AD&D.
81	Drug/Alcohol Limitation	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Individual Accident 1.0/Individual Accident 4000/Group Accident 1.0/Group Accident 4000-limitation applicable to riders, not base plan. Critical Illness 1.0/Disability 1000/ISTD3000/Individual Medical Bridge/Group Critical Care/Group Critical Illness 6000/Group Disability/Group Medical Bridge 1.0 and 7000/Group Term Life-limitation applicable to base plan. Group AD&D has core exclusion for operating a motor vehicle. Unum's Group LTD does not have a standard substance abuse limitations.
82	Felonious Assault	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Group Term Life AD&D Malicious Intent Suite. Unum's Group AD&D offers Felonious Assault benefit as an option
83	Employees can elect spouse and child life without having any employee voluntary life election	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Individual Term Life 5000/Individual Whole Life Plus-spouse term life policy is available whether or not the employee buys a policy. A separate policy is available for dependent children on our Individual Whole Life Plus plan./ Yes for Unum's Group Life
84	No salary tie on the employee voluntary life election	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Correct. Unum's Group life can offer flat increments up to a X times salary maximum.

Table 11D: Depth and Breadth of Offered Products

Indicate below whether or not each contract provision or enhancement is available as part of the coverages included in your proposal. For each applicable contract provision or enhancement identify the attached line(s) of coverage. For any contract provision or enhancement that is not available as part of the coverages included in your proposal, respond "N/A" or "not applicable" in the attached lines of coverage column.

Line Item	Provision/Enhancement	Included *	Extra Cost *	Line of Coverage benefit is attached to and/or details of program offering, price, enhancements *
85	Funeral Assistance	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and plans. Unum's Group AD&D can offer an optional Funeral Expense benefit
86	Grief Healing Services	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Group Term Life
87	Helmet Benefit	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and plans. Unum's Group Life offers Helmet Benefit.
88	Hemiplegia	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Additional information would be needed at the time of claim to determine if this is a covered condition. Unum's Group AD&D can offer this as an optional benefit.
89	Layoff/Leave of Absence Coverage	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and plans. Unum's Group Life coverage can be continued for employees on an approved leave of absence, approved sabbatical or covered layoff.
90	Legal Services	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Group Term Life/ Unum's LTD coverage can be quoted with value - added EAP services which include legal services.
91	Disability Continuation	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and plans
92	Loss of one limb	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Accident 1.0/Individual Accident 4000/Group Accident 1.0/Group Accident 4000/Group Term Life / Unum AD&D
93	Loss of Sight (One Eye)	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Group Accident 4000/Group Term Life / Unum AD&D
94	Loss of speech	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Accident 1.0/Individual Accident 4000/Group Accident 1.0/Group Accident 4000/Group Term Life / Unum AD&D
95	Loss of hearing	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Accident 1.0/Individual Accident 4000/Group Accident 1.0/Group Accident 4000/Group Term Life / Unum AD&D
96	Mental/Nervous Limitation	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Accident 1.0 Accident Riders/Individual Accident 4000 Riders/Critical Illness 1.0/Disability 1000/ISTD 3000 (unless employer selects Psychiatric or Psychological Conditions Benefit)/Medical Bridge 3000/Individual Medical Bridge/Group Accident 1.0 Riders/Group Accident 4000 Riders/ Group Disability (unless employer selects Psychiatric or Psychological Conditions Benefit)/Group Medical Bridge 1.0 & 7000 (unless Inpatient Mental & Nervous Benefit is elected)/ Unum's LTD does not standardly limit self-reported or Mental Illness claims though limited benefit periods are an option.
97	Online Reporting	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Enrollment summary reporting is available through the Plan Administrator website during enrollment. Unum's Group Life/ADD products include online claim reports.

Table 11E: Depth and Breadth of Offered Products

Indicate below whether or not each contract provision or enhancement is available as part of the coverages included in your proposal. For each applicable contract provision or enhancement identify the attached line(s) of coverage. For any contract provision or enhancement that is not available as part of the coverages included in your proposal, respond "N/A" or "not applicable" in the attached lines of coverage column.

Line Item	Provision/Enhancement	Included *	Extra Cost *	Line of Coverage benefit is attached to and/or details of program offering, price, enhancements *
98	Paraplegia	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Accident 1.0/Individual Accident 4000/Critical Illness 1.0/Group Accident 1.0/Group Accident 4000/Group Critical Care/Group Term Life AD&D Catastrophic Suite/ Unum's Group AD&D - Paralysis Benefit is an optional benefit that reduces the AD&D Benefit
99	Pension Contribution Benefit	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and plans.
100	Portability	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Individual Accident 1.0/Individual Accident 4000/Cancer Assist/Critical Illness 1.0/Disability 1000/ISTD3000/Individual Medical Bridge/Individual Whole Life 5000/Dental PPO plans are portable at the same cost. Individual Term Life 5000 convertible in whole or part to a cash value life policy through age 75. Group Accident 1.0/Group Accident 4000 & Group Disability plans are portable at the same rates if the master policy remains in force. Group Term Life/Group Disability/Group Critical Care & Group Critical Illness 6000 are portable at slightly higher rates if the master policy remains in force. Group Cancer plan convertible to an individual cancer policy. Group Medical Bridge 1.0 & 7000 are not portable. Unum's Group Life is portable subject to policy provisions
101	Quadriplegia	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Accident 1.0/Individual Accident 4000/Critical Illness 1.0/Group Accident 1.0/Group Accident 4000/Group Critical Care/Group Term Life AD&D Catastrophic Suite / Unum's Group AD&D - Paralysis Benefit is an optional benefit that reduces the AD&D Benefit
102	Rehabilitation Services	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Accident 1.0/Individual Accident 4000/Group Accident 1.0/Group Accident 4000/Group Medical Bridge 7000 if elected/ Unum's Group LTD includes Rehabilitation/RTW assistance including an additional 10% up to \$1,000 per month when in a Unum approved written rehabilitation plan.
103	Relocation Expense Benefit	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and plans.
104	Return to Work Incentive	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and plans. / Unum's Group LTD includes Rehabilitation/RTW assistance including an additional 10% up to \$1,000 per month when in a Unum approved written rehabilitation plan.
105	Seat Belt/Air Bag Benefit	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Group Term Life / Unum's Group Life & AD&D
106	Survivor Benefit	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and plans / Unum 's Group LTD includes a Survivor Benefit if an insured is receiving benefits and has been disabled for at least 180 days.
107	Travel Assistance	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and plans.
108	Will Preparation	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Group Term Life / Unum's Group Life provides simple will guidance drafting an attorney in the insured's state of residence

Table 11F: Depth and Breadth of Offered Products - Law Enforcement/Public Safety

Indicate below whether or not each contract provision or enhancement is available as part of the coverages included in your proposal. For each applicable contract provision or enhancement identify the attached line(s) of coverage. For any contract provision or enhancement that is not available as part of the coverages included in your proposal, respond "N/A" or "not applicable" in the attached lines of coverage column.

Line Item	Provision/Enhancement	Included *	Coverage Offered to Paid Employees?	Coverage Offered to Volunteer Employees?	Coverage Offered for On the Job Coverage?	Coverage Offered for Off the Job Coverage?	Details of program offering, price, enhancements
109	Accident Medical Expense	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Please note that we have included product information and sample rates for our Gunshot Wound plan that is available for line-of-duty shootings.
110	Accidental Death and Dismemberment	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services. Unum's AD&D products cover qualifying paid employees but not volunteers.
111	Bereavement	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
112	Bulletproof Vest	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
113	Bomb Scare	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
114	Burial & Cremation	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
115	Felonious Assault & Violent Crime	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
116	Child Care Benefit	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
117	Child Survivor Benefit	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
118	College Education	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
119	Home Alteration/Vehicle Modification	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
120	Owned/Leased Aircraft	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
121	Pilot	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
122	Coma	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
123	Burn	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
124	COBRA	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
125	HIV	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
126	Hepatitis	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
127	Medical	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
128	Evacuation/Repatriation	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
129	Rehabilitation	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.

Table 11G: Depth and Breadth of Offered Products - Municipal Workers/Special Districts

Indicate below whether or not each contract provision or enhancement is available as part of the coverages included in your proposal. For each applicable contract provision or enhancement identify the attached line(s) of coverage. For any contract provision or enhancement that is not available as part of the coverages included in your proposal, respond "N/A" or "not applicable" in the attached lines of coverage column.

Line Item	Provision/Enhancement	Included *	Coverage Offered to Paid Employees?	Coverage Offered to Volunteer Employees?	Coverage Offered for On the Job Coverage?	Coverage Offered for Off the Job Coverage?	Details of program offering, price, enhancements
130	Accident Medical Expense	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
131	Accidental Death and Dismemberment	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
132	COBRA	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
133	Coma	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
134	Home Alteration/Vehicle Modification	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
135	Medical Evacuation/Repatriation	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
136	Rehabilitation	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
137	Child Care Center Benefit	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
138	Child Survivor Benefit	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
139	College Education Benefit	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.

Table 11H: Depth and Breadth of Offered Products - Schools (Employees and Volunteers)

Indicate below whether or not each contract provision or enhancement is available as part of the coverages included in your proposal. For each applicable contract provision or enhancement identify the attached line(s) of coverage. For any contract provision or enhancement that is not available as part of the coverages included in your proposal, respond "N/A" or "not applicable" in the attached lines of coverage column.

Line Item	Provision/Enhancement	Included *	Coverage Offered to Paid Employees?	Coverage Offered to Volunteer Employees?	Coverage Offered for On the Job Coverage?	Coverage Offered for Off the Job Coverage?	Details of program offering, price, enhancements
140	Accident Medical Expense	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
141	Accidental Death and Dismemberment	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
142	Crisis Death	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
143	Bereavement and Trauma	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
144	Bomb Scare	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
145	Catastrophic Benefit	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
146	COBRA	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
147	Coma	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
148	Home Alteration/Vehicle Modification	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
149	Medical Evacuation/Repatriation	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
150	Rehabilitation	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
151	Child Care Benefit	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
152	College Education Benefit	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
153	Child Survivor Benefit	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
154	Coverage to/from activity or event	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
155	Overnight stays related to the activity	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.

Table 11I: Depth and Breadth of Offered Products - Emergency Services (Fire, Police, EMS, etc.)

Indicate below whether or not each contract provision or enhancement is available as part of the coverages included in your proposal. For each applicable contract provision or enhancement identify the attached line(s) of coverage. For any contract provision or enhancement that is not available as part of the coverages included in your proposal, respond "N/A" or "not applicable" in the attached lines of coverage column.

Line Item	Provision	Enhancement	Included *	Coverage Offered to Paid Employees?	Coverage Offered to Volunteer Employees?	Coverage Offered for On the Job Coverage?	Coverage Offered for Off the Job Coverage?	Details of program offering, price, enhancements
156	Permanent Impairment for heart		<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
157		No age reduction or benefit reduction due to age	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
158		No qualification periods	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
159	Permanent Impairment for Illness		<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
160		No qualification periods	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
161		Pay based on impairment rating regardless of ability to work (e.g. not tied to disability)	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
162	Family Expense Benefit		<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
163		Reimbursement without daily maximum	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
164		Including loss of income	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
165	Disability		<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
166		Lifetime benefit available for total disability due to Injury for volunteers/part-time employees; up to a 5-year benefit period for full-time employees	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
167		Lifetime benefit available for total disability due to Injury for volunteers/part-time employees; up to a 5-year benefit period for full-time employees	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
168		Benefit up to Age 67 or 5 years, whichever is greater, for total disability due to illness for volunteers/part-time employees; up to a 5-year benefit period?	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
169		Partial disability from injury or illness pays up to 100% limit of total disability benefit amount and up to Age 67 or 5 years, whichever is greater, for volunteers/part-time employees.	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
170	First Responder Assistance Program (FRAP)		<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
171		Not just for PTSD, all needs whether personal or vocational in nature	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	As the enrollment entity for Alliant, Colonial Life benefit counselors can offer filed and approved products Firefighter Cancer and First Responder PTSD in certain states.
172		Available to family members living in member's/employee's residence	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
173		Included with our A&H offering	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
174	24-Hour AD&D Policy		<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
175		FRAP can be included as well	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
176		Option to include an additional Line of Duty Injury Death Benefit	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.

Table 12: Pricing Offered

Line Item	The Pricing Offered in this Proposal is: *	Comments
177	a. the same as the Proposer typically offers to an individual municipality, university, or school district.	Sample rates have been provided for the Colonial Life and Paul Revere (NY) individual and group products being proposed as an uploaded document. Rates for our individual plans have been filed and approved by the State Insurance Department. Therefore, rate discounts are not available for individual plans. Discounting varies by industry and product mix for our group plans. For our Unum Group products Pricing will be determined at a case level utilizing the specific plan design and demographics of the group. Experience rating thresholds depend upon product/enrolled lives. For new business, this is 100+ enrolled for STD, 250+ enrolled for LTD/LIFE/ASO STD, and 1000+ for FMLA. Unum offers package discounts which vary based upon the product lines, employee contributions, case size, and other factors.

Table 13: Audit and Administrative Fee

Line Item	Question	Response *
178	Specifically describe any self-audit process or program that you plan to employ to verify compliance with your proposed Contract with Sourcewell. This process includes ensuring that Sourcewell participating entities obtain the proper pricing, that the Vendor reports all sales under the Contract each quarter, and that the Vendor remits the proper administrative fee to Sourcewell. Provide sufficient detail to support your ability to report quarterly sales to Sourcewell as described in the Contract template.	The Colonial Life Premier Client Managers/Unum Group will work closely with Sourcewell to make sure all proposals are handled based on the agreed upon information and conditions.
179	If you are awarded a contract, provide a few examples of internal metrics that will be tracked to measure whether you are having success with the contract.	If Colonial Life/Unum Group is awarded the Sourcewell contract, we would use the following metrics to track and measure whether we are having success with the contract. -Number of new clients who used contract -Number of existing clients who used contract -Number of existing cases who joined Sourcewell -Total new sales attributable to contract
180	Identify a proposed administrative fee that you will pay to Sourcewell for facilitating, managing, and promoting the Sourcewell Contract in the event that you are awarded a Contract. Sourcewell does not solicit insurance products and services on behalf of awarded suppliers. The solicitation, placement and servicing of insurance remains the role of awarded suppliers and their distribution channels. Therefore, the proposed administration fee shall not be considered commissions and should not be paid to Sourcewell as commissions. This fee is typically calculated as a percentage of Vendor's sales under the Contract or as a per-unit fee; it is not a line-item addition to the Member's cost of goods. (See the RFP and template Contract for additional details.)	This is not applicable to the products and services we are proposing

Exceptions to Terms, Conditions, or Specifications Form

Only those Proposer Exceptions to Terms, Conditions, or Specifications that have been accepted by Sourcewell have been incorporated into the contract text.

Documents

Ensure your submission document(s) conforms to the following:

1. Documents in PDF format are preferred. Documents in Word, Excel, or compatible formats may also be provided.
2. Documents should NOT have a security password, as Sourcewell may not be able to open the file. It is your sole responsibility to ensure that the uploaded document(s) are not either defective, corrupted or blank and that the documents can be opened and viewed by Sourcewell.
3. Sourcewell may reject any response where any document(s) cannot be opened and viewed by Sourcewell.
4. If you need to upload more than one (1) document for a single item, you should combine the documents into one zipped file. If the zipped file contains more than one (1) document, ensure each document is named, in relation to the submission format item responding to. For example, if responding to the Marketing Plan category save the document as "Marketing Plan."

- [Pricing](#) - Colonial Pricing.pdf - Tuesday May 16, 2023 15:42:26
- [Financial Strength and Stability](#) - Financial Strength & Stability Info.pdf - Tuesday May 09, 2023 09:17:30
- [Marketing Plan/Samples](#) - Marketing Plan & Samples.pdf - Tuesday May 09, 2023 09:19:21
- WMBE/MBE/SBE or Related Certificates (optional)
- Warranty Information (optional)
- [Standard Transaction Document Samples](#) - Standard Transaction Document Samples.pdf - Tuesday May 09, 2023 09:19:37
- [Upload Additional Document](#) - Additional Documents Sourcewell.zip - Tuesday May 16, 2023 15:38:37

Addenda, Terms and Conditions

PROPOSER AFFIDAVIT AND ASSURANCE OF COMPLIANCE

I certify that I am the authorized representative of the Proposer submitting the foregoing Proposal with the legal authority to bind the Proposer to this Affidavit and Assurance of Compliance:

1. The Proposer is submitting this Proposal under its full and complete legal name, and the Proposer legally exists in good standing in the jurisdiction of its residence.
2. The Proposer warrants that the information provided in this Proposal is true, correct, and reliable for purposes of evaluation for contract award.
3. The Proposer, including any person assisting with the creation of this Proposal, has arrived at this Proposal independently and the Proposal has been created without colluding with any other person, company, or parties that have or will submit a proposal under this solicitation; and the Proposal has in all respects been created fairly without any fraud or dishonesty. The Proposer has not directly or indirectly entered into any agreement or arrangement with any person or business in an effort to influence any part of this solicitation or operations of a resulting contract; and the Proposer has not taken any action in restraint of free trade or competitiveness in connection with this solicitation. Additionally, if Proposer has worked with a consultant on the Proposal, the consultant (an individual or a company) has not assisted any other entity that has submitted or will submit a proposal for this solicitation.
4. To the best of its knowledge and belief, and except as otherwise disclosed in the Proposal, there are no relevant facts or circumstances which could give rise to an organizational conflict of interest. An organizational conflict of interest exists when a vendor has an unfair competitive advantage or the vendor's objectivity in performing the contract is, or might be, impaired.
5. The contents of the Proposal have not been communicated by the Proposer or its employees or agents to any person not an employee or legally authorized agent of the Proposer and will not be communicated to any such persons prior to Due Date of this solicitation.
6. If awarded a contract, the Proposer will provide to Sourcewell Participating Entities the equipment, products, and services in accordance with the terms, conditions, and scope of a resulting contract.
7. The Proposer possesses, or will possess before delivering any equipment, products, or services, all applicable licenses or certifications necessary to deliver such equipment, products, or services under any resulting contract.
8. The Proposer agrees to deliver equipment, products, and services through valid contracts, purchase orders, or means that are acceptable to Sourcewell Members. Unless otherwise agreed to, the Proposer must provide only new and first-quality products and related services to Sourcewell Members under an awarded Contract.
9. The Proposer will comply with all applicable provisions of federal, state, and local laws, regulations, rules, and orders.
10. The Proposer understands that Sourcewell will reject RFP proposals that are marked "confidential" (or "nonpublic," etc.), either substantially or in their entirety. Under Minnesota Statutes Section 13.591, subdivision 4, all proposals are considered nonpublic data until the evaluation is complete and a Contract is awarded. At that point, proposals become public data. Minnesota Statutes Section 13.37 permits only certain narrowly defined data to be considered a "trade secret," and thus nonpublic data under Minnesota's Data Practices Act.
11. Proposer its employees, agents, and subcontractors are not:
 1. Included on the "Specially Designated Nationals and Blocked Persons" list maintained by the Office of Foreign Assets Control of the United States Department of the Treasury found at: <https://www.treasury.gov/ofac/downloads/sdnlist.pdf>;
 2. Included on the government-wide exclusions lists in the United States System for Award Management found at: <https://sam.gov/SAM/>; or
 3. Presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from programs operated by the State of Minnesota; the United States federal government or the Canadian government, as applicable; or any Participating Entity. Vendor certifies and warrants that neither it nor its principals have been convicted of a criminal offense related to the subject matter of this solicitation.

By checking this box I acknowledge that I am bound by the terms of the Proposer's Affidavit, have the legal authority to submit this Proposal on behalf of the Proposer, and that this electronic acknowledgment has the same legal effect, validity, and enforceability as if I had hand signed the Proposal. This signature will not be denied such legal effect, validity, or enforceability solely because an electronic signature or electronic record was used in its formation. - Rob Quell, Vice President, Colonial Life & Accident Insurance Company

The Proposer declares that there is an actual or potential Conflict of Interest relating to the preparation of its submission, and/or the Proposer foresees an actual or potential Conflict of Interest in performing the contractual obligations contemplated in the bid.

Yes No

The Bidder acknowledges and agrees that the addendum/addenda below form part of the Bid Document.

Check the box in the column "I have reviewed this addendum" below to acknowledge each of the addenda.

File Name	I have reviewed the below addendum and attachments (if applicable)	Pages
Addendum_4_Group_Employee_Benefits_RFP_051623 Mon May 1 2023 07:57 AM	<input checked="" type="checkbox"/>	2
Addendum_3_Group_Employee_Benefits_RFP_051623 Thu April 27 2023 08:10 AM	<input checked="" type="checkbox"/>	1
Addendum_2_Group_Employee_Benefits_RFP_051623 Thu April 6 2023 12:12 PM	<input checked="" type="checkbox"/>	1
Addendum_1_Group_Employee_Benefits_RFP_051623 Thu March 30 2023 03:46 PM	<input checked="" type="checkbox"/>	1



NEBRASKA TRUCKING ASSOCIATION



Nebraska Trucking Association 2020 Member Benefits



From the desk of
Kent Grisham,
President & CEO

Friends,

I am honored and excited to present to you the Nebraska Trucking Association Health Benefits Alliance.

It's a healthcare plan organized only for members of the Nebraska Trucking Association.

Those in the trucking industry know the frustration of obtaining affordable, reliable and stable health insurance. It seems the "greener grass" is only found with bigger groups.

By pooling people who are members of the NTA, we're able to build a better and affordable health plan for our group with a more stable benefit and cost structure.

The NTA Healthcare Plan is backed by our group administrator, MBA Agency and Blue Cross Blue Shield of Nebraska. Incidentally, both of those companies are also members of the NTA.

NTA is unique among trucking associations by offering this sort of plan and we intend to do it right. Please read this handbook of benefits to ensure you fully understand the various elements of the plan.

But we're not stopping with healthcare plans. As you'll see in this book, the NTA is also rolling out some of the most affordable and reliable related plans, including dental, vision, life, and many other insurance products. It's all part of our continuing effort to be the best association we can be, with the highest value possible when it comes to your membership.

We have an extensive network of agents across the state who are ready to help with questions and to ensure that your enrollment goes smoothly.

As always, thank you for your membership, friendship and support.

Sincerely,

A handwritten signature in black ink, appearing to read 'Kent Grisham'. The signature is fluid and cursive, with a long horizontal flourish at the end.

Kent Grisham
President & CEO
Nebraska Trucking Association

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What's New

Health Plans

- The Nebraska Trucking Association Health Benefits Alliance is partnered with Blue Cross Blue Shield of Nebraska to provide access for health insurance solutions to members regardless of whether you are a group, owner-operator or a group including owner-operators.
- The association healthcare plan is coordinated by MBA Agency, which is the primary point-of-contact for NTA members who need additional information or support with enrollment.
- Members can now receive access to an association group healthcare plan designed to provide stability and protection from significant rate increases at your renewal.
- Owner-operators can now receive access to a one-stop shop for individual health insurance solutions as well centralized payment solutions with claims support.

Accessibility

- The NTA and MBA Agency have negotiated plans to bring you the best coverage available at the lowest rates.
- Plans include everything from health to supplemental health insurance benefits, as well as comprehensive discount and wellness programs.
- Please contact MBA Agency for more information.

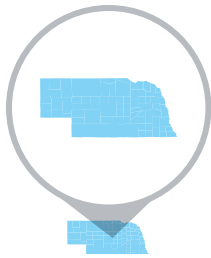
Enrollment and Benefit Administration Tools

- Employee Navigator is a tool used to streamline your enrollment process allowing your employees to choose their benefit elections in the comfort of their own home.
- The customized platform allows your company to have full access to running reports at any time over the course of the year.

UNDERSTAND HEALTH INSURANCE

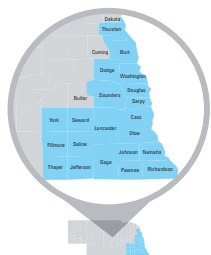
Our Provider Networks

We understand the importance of having access to high quality health care services. Your groups can choose any combination of the following networks:



NEtwork BLUE

NEtwork BLUE is our statewide network, made up of 95% of Nebraska's doctors and 100% of the state's non-governmental acute care hospitals.*

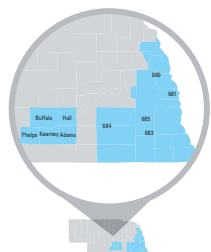


Premier Select BlueChoice

Our Premier Select BlueChoice network is a regional two-tier network available to groups headquartered in Omaha, Lincoln and surrounding communities (680, 681, 683, 684 and 685 ZIP codes). All other Nebraska providers are out of network.

Some of the key hospitals and health care providers include:

- Methodist Hospital System
- Nebraska Medicine
- Bryan Health
- Boystown National Research Hospital
- Children's Hospital and Medical Center



Blueprint Health

Our Blueprint Health network is a regional two-tier network available to groups headquartered in Omaha, Lincoln and surrounding communities in ZIP codes 680, 681, 683, 684 and 685, as well as Adams, Buffalo, Hall, Kearney and Phelps counties. All other Nebraska providers are out of network.

Some of the key hospitals and health care providers include:

- CHI Health System
- Alegent Creighton Health Services
- Nebraska Spine Hospital LLC
- Boystown National Research Hospital
- Children's Hospital and Medical Center

*According to BCBSNE statistics






Out-of-State Networks

BCBSNE members have access to a national network called the BlueCard® Program. If Blue members live or travel outside of Nebraska, they may take their health care benefits with them. The BlueCard Program gives members access to doctors and hospitals almost everywhere within the United States. Members are covered whether they need care in urban or rural areas.

Outside of the United States, members have access to doctors and hospitals in nearly 200 countries and territories around the world through the Blue Cross Blue Shield Global Core® Program.

 **To locate providers in Nebraska and nationwide:**

Visit [nebraskablue.com](https://www.nebraskablue.com)
or call **800-810-2583**





COMPARE PLANS

Select the plan that fits the group's budget and needs

With seven options to choose from, you're sure to find one that meets the group's coverage and budget needs. The options differ in terms of the deductible, coinsurance and copay amounts they require, but all offer employees much-needed protection against the high cost of medical care.

Multiple Options

► **Groups with 2+ enrolled employees** can select up to two medical plan options and any combination of our three network options.

Embedded deductible and/or coinsurance: Embedded deductible means that family members may combine their covered expenses to satisfy the required calendar year deductible. However, no one family member contributes more than the individual deductible amount.

Embedded family coinsurance means family members may combine their covered expense to satisfy the family coinsurance limit. No one family member contributes more than the individual coinsurance limit to satisfy the family's coinsurance limit.

PPO Plan Options

	PPO Option 1		PPO Option 2		PPO Option 3	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible						
Individual	\$1,500	\$3,000	\$3,000	\$6,000	\$5,000	\$10,000
Family	\$3,000	\$6,000	\$6,000	\$12,000	\$10,000	\$20,000
Type of Deductible	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded
Coinsurance (Amount member pays)						
Hospital/medical/surgical/other	30%	50%	50%	50%	50%	50%
Out-of-Pocket Limit (Includes Deductible, Coinsurance and Copays)						
Individual	\$4,000	\$8,000	\$5,500	\$11,000	\$7,900	\$15,800
Family	\$8,000	\$16,000	\$11,000	\$22,000	\$15,800	\$31,600
Type of out-of-pocket limit	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded
Preventive Care						
Preventive Care Services	0%	Deductible & Coinsurance	0%	Deductible & Coinsurance	0%	Deductible & Coinsurance
Physician Office						
Primary Care Physician Office	\$30 Copay	Deductible & Coinsurance	\$35 Copay	Deductible & Coinsurance	\$40 Copay	Deductible & Coinsurance
Specialist Physician Office	\$60 Copay	Deductible & Coinsurance	\$70 Copay	Deductible & Coinsurance	\$80 Copay	Deductible & Coinsurance
Telehealth	\$10 Copay	Not covered	\$10 Copay	Not covered	\$10 Copay	Not covered
Emergency Care						
Urgent Care Facility Services	\$60 Copay	Deductible and Coinsurance	\$70 Copay	Deductible & Coinsurance	\$80 Copay	Deductible & Coinsurance
Emergency Care Services	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
Ambulance Services	Deductible & Coinsurance	In-Network Deductible & Coinsurance	Deductible & Coinsurance	In-Network Deductible & Coinsurance	Deductible & Coinsurance	In-Network Deductible & Coinsurance
Mental Illness and/or Substance Dependence and Abuse Services						
Inpatient	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
Outpatient	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
Office Services	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
Emergency Care Services	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
Telehealth	Deductible & Coinsurance	Not covered	Deductible & Coinsurance	Not covered	Deductible & Coinsurance	Not covered
Pharmacy						
Generic drugs (including non preferred contraceptives)	\$10 Copay		\$10 Copay		\$15 Copay	
Preferred Brand Name Drugs	\$30 Copay		\$30 Copay		\$45 Copay	
Non-preferred Brand Name Drugs	\$50 Copay		\$50 Copay		\$80 Copay	
Specialty drugs*	\$100 Copay		\$100 Copay		\$150 Copay	

* Specialty drugs must be purchased through a designated specialty pharmacy after two fills.

QHDHP Plan Options

	QHDHP Option 1		QHDHP Option 2	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible				
Individual	\$2,500	\$5,000	\$6,900	\$13,800
Family	\$5,000	\$10,000	\$13,800	\$27,600
Type of Deductible	Embedded	Embedded	Embedded	Embedded
Coinsurance (Amount member pays)				
Hospital/medical/surgical/other	30%	50%	0%	50%
Out-of-Pocket Limit (Includes Deductible, Coinsurance and Copays)				
Individual	\$5,000	\$10,000	\$6,900	\$13,800
Family	\$10,000	\$20,000	\$13,800	\$27,600
Type of out-of-pocket limit	Embedded	Embedded	Embedded	Embedded
Preventive Care				
Preventive Care Services	0%	Deductible & Coinsurance	0%	Deductible & Coinsurance
Physician Office				
Primary Care Physician Office	Deductible & Coinsurance	Deductible & Coinsurance	Deductible	Deductible & Coinsurance
Specialist Physician Office	Deductible & Coinsurance	Deductible & Coinsurance	Deductible	Deductible & Coinsurance
Telehealth	Deductible & Coinsurance	Not covered	Deductible	Not covered
Emergency Care				
Urgent Care Facility Services	Deductible & Coinsurance	Deductible & Coinsurance	Deductible	Deductible & Coinsurance
Emergency Care Services	Deductible & Coinsurance	In-Network Deductible & Coinsurance	Deductible	In-Network Deductible
Ambulance Services	Deductible & Coinsurance	In-Network Deductible & Coinsurance	Deductible	In-Network Deductible
Mental Illness and/or Substance Dependence and Abuse Services				
Inpatient	Deductible & Coinsurance	Deductible & Coinsurance	Deductible	Deductible & Coinsurance
Outpatient	Deductible & Coinsurance	Deductible & Coinsurance	Deductible	Deductible & Coinsurance
Office Services	Deductible & Coinsurance	Deductible & Coinsurance	Deductible	Deductible & Coinsurance
Emergency Care Services	Deductible & Coinsurance	In-Network Deductible & Coinsurance	Deductible	In-Network Deductible
Telehealth	Deductible & Coinsurance	Not covered	Deductible	Not covered
Pharmacy				
Generic drugs (including non preferred contraceptives)	Deductible & Coinsurance		Deductible & Coinsurance	
Preferred Brand Name Drugs				
Non-preferred Brand Name Drugs				
Specialty drugs*				



* Specialty drugs must be purchased through a designated specialty pharmacy after two fills.

Prescription Drug Coverage

Prescription Drug Coverage

Prescription drug coverage is available to BCBSNE members through our Rx Nebraska Prescription Drug Program with our pharmacy benefit manager, Prime Therapeutics, Inc.

Pharmacy Networks

Our plans come with a two-tier prescription drug network. BCBSNE members will pay less out-of-pocket on prescriptions filled through in-network pharmacies. Members may also use AllianceRx Walgreens Prime by Walgreens Mail Service to order up to a 90-day supply of maintenance medications at one time (if allowed by the prescription).

Prime Therapeutics LLC is an independent company providing pharmacy benefit management services for Blue Cross and Blue Shield of Nebraska. Prime Therapeutics contracts with Walgreens Mail Service to provide mail pharmacy services under the brand AllianceRx Walgreens Prime.



In-Network \$

- Walgreens
- Baker's
- Kohll's
- Hy-Vee
- Walmart
- U Save
- Many local locations

Out-of-Network \$\$

- CVS (includes Target stores)

📍 For a complete list of pharmacies:
 Visit nebraskablue.com/find-a-pharmacy.
 The pharmacies above are a partial list.

Benefits for Prescription Drug Tiers (Formulary)

Prescription drugs are divided into the following four tiers. The cost for each 30-day supply of a covered prescription drug depends on the tier in which the medication is listed.



Members can manage their health care whenever it's convenient

myNebraskaBlue.com

At Blue Cross and Blue Shield of Nebraska, we think everyone should be able to understand their health insurance so they can make better decisions about their health. So we created myNebraskaBlue—an online member resource center that makes sense of members' medical bills and health care spending—all in one place at **myNebraskaBlue.com**.

Visit **myNebraskaBlue.com** today, and see how it can help members manage their health care dollars.

Prescription Resources with MyPrime®

Blue Cross and Blue Shield of Nebraska contracts with Prime Therapeutics® to provide group pharmacy benefits. Members may view information about their pharmacy benefits by logging in to **myNebraskaBlue.com**. Select Tools & Resources, Pharmacy Benefits and members will be directed to MyPrime.com. This website is loaded with interactive tools to help members manage their prescription drugs.

With MyPrime, members can find:

- prescription benefits
- drug claim history
- prescription drug list (also known as a formulary)
- pharmacy locator
- drug cost calculator
- comparison of brand and generic drug costs



With myNebraskaBlue, members can:

- Contact customer service via secure email
- Find a doctor close to work or home
- Access their mobile ID card or order printed cards
- Track their health care spending
- Print a summary of their claims activity
- Access pharmacy information
- Select their Explanation of Benefits delivery preference – paper or electronic

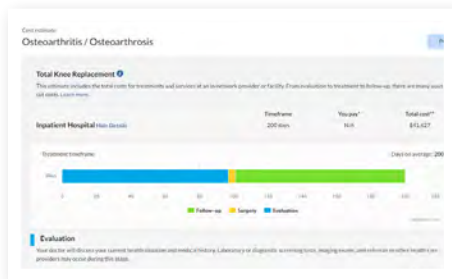
MyPrime is available to groups whose prescription drug benefits are managed by Prime Therapeutics. Please check their group's health plan documents to confirm whether their group's prescription drug benefits are managed by Prime. Prime Therapeutics LLC is an independent company providing pharmacy benefit management services.

EXPLORE MEMBER RESOURCES

Helping members manage their health care

We have tools that can help members better manage their health expenses.

With the rising cost of health care, we understand that consumers are looking for ways to save without jeopardizing quality of care.



Estimate Costs

Members can take control of their health care spending with our new easy-to-use cost estimator tool. They can get estimated costs for hospital stays, MRIs, office visits, surgeries, vaccines, x-rays and more. Members can log in to myNebraskaBlue.com to access cost estimates and cost comparisons for a variety of treatments and services based on their coverage.

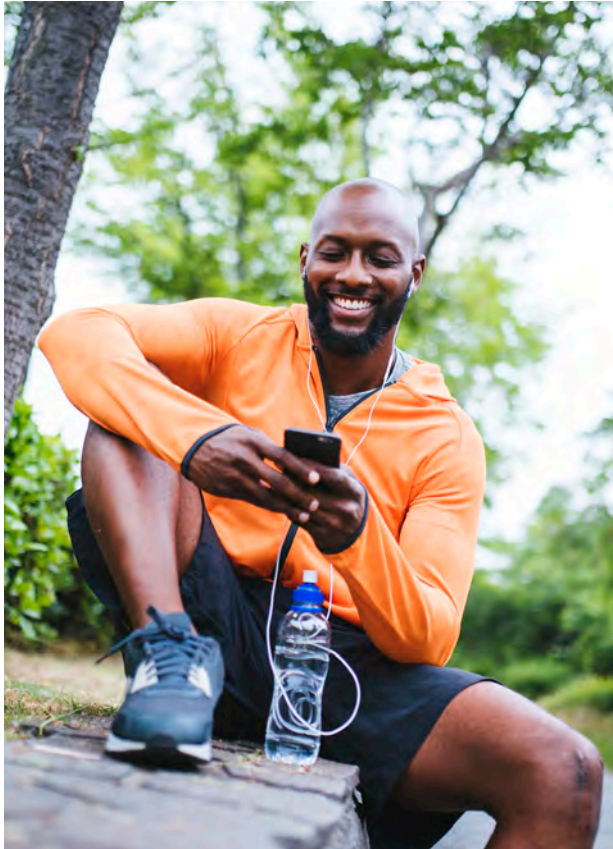


Find an In-network Doctor

With our find a doctor tool, members may find in-network doctors and facilities to get the most out of their coverage. They may also access provider reviews, submit reviews of providers, and view information about provider accreditations and certifications.

Access the tool at nebraskablue.com/find-a-doctor.

Blue365 discount program



We understand helping members live a healthy life means more than regular doctor visits—it's helping members find time for the things that matter most. Blue365 is a national program that gives members exclusive access to discounts and savings that make it easier and more affordable to make healthy choices.

Blue365 features savings on select products and services members can use to improve and maintain their health every day.

Explore the special offerings from leading national companies in the following categories:

- fitness
- healthy Eating
- personal Care

Plus, when members join the Blue365 email list, they'll receive weekly deals on healthy products, along with discounts on health and fitness clubs, weight loss programs, and much more. Learn more at nebraskablue.com/blue365.



Wellness

BCBSNE is well-positioned to help members develop a positive, results-oriented worksite wellness initiative. BCBSNE earned the Platinum Well Workplace Award from the Wellness Council of America (WELCOA) for our own employee wellness program – proof that BCBSNE successfully links workplace health promotion objectives with business outcomes.

Our BlueHealth Advantage program offers a wide variety of options that equip employers with the tools to help integrate wellness into the daily lives of employees. Numerous resources are available at bluehealthadvantage.com.



Telehealth Services

Telehealth services allow BCBSNE members and U.S. board-certified, licensed and credentialed providers to come together online for live, immediate health care encounters. Members can access care from the comfort and convenience of their home or workplace (where permitted by law) by using two-way video, audio, secure text chat and/or the phone.



24/7/365 virtual access | **1,200+** conditions | **↓5 MINUTES** average wait time

Behavioral health services are also available via telehealth from 7 a.m. to 11 p.m. local time, 7 days per week. Therapists are available to provide treatment for conditions such as:

- anxiety
- depression
- attention deficit hyperactivity disorder (ADHD)
- and more

Note: American Well is an independent company that provides telehealth services for Blue Cross and Blue Shield of Nebraska and is available in all 50 states. Video visits are required for most states to have prescriptions as part of your treatment. For more information call 1-844-SEE-DOCS.

Health Insurance?



Check

We have you covered there but did you know there is so much more available to you as a valued Blue Cross and Blue Shield Nebraska member?

myNebraskaBlue.com



Your plan is online where you have quick and easy access to:

- › Review/check claims status
- › Learn about your benefits
- › Track your progress on deductible and out of pocket costs for the year
- › Find in network providers, pharmacies and prescriptions
- › Understand the potential costs of care before you go to the doctor with our cost estimator tool

Blue 365



Offers access to health and wellness deals exclusive to Blue members including:

- › Fitness trackers
- › Gym memberships
- › Eye glasses, contacts and lasik surgery discounts

Telehealth



Connects you to a doctor anytime, anywhere.

- › Enables live visits over computer, tablet or phone with a doctor anytime
- › Visits cost less than emergency room, urgent care, or even in-office doctor visits
- › Licensed therapists available for behavioral health services
- › Fast, easy to use, affordable, private and secure way to see a doctor

GeoBlue



Traveling abroad? You can enjoy the same care you have at home with GeoBlue, our international travel medical plan. **additional fees may apply*

- › Cashless transactions – no upfront payments for care
- › In-network, English speaking doctors in more than 190 countries
- › Covered doctor visits, hospitalizations, prescriptions and emergency medical evacuations

Wellframe



A free care management program mobile app combined with a personalized care specialist to help you achieve your wellness goals, such as:

- › Better health outcomes
- › Decrease potential health care expenses
- › Reduce ER visits and hospital readmissions



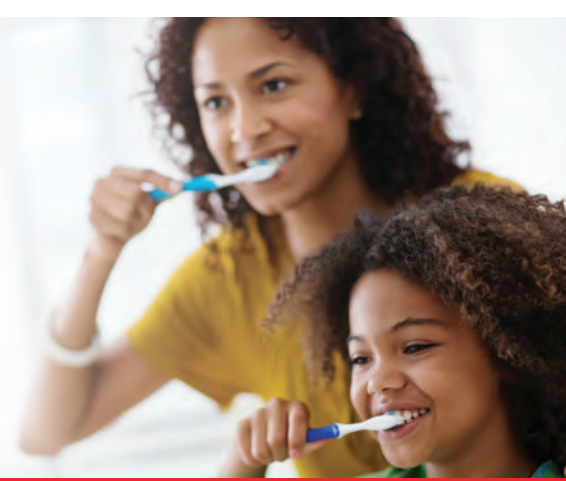
We are here to help.



VISIT
myNebraskaBlue.com to activate your account and access these great programs.

An Independent Licensee of the Blue Cross and Blue Shield Association.

The programs and services listed are available to eligible Blue Cross and Blue Shield of Nebraska members. The vendors who provide these programs and services are independent companies and are solely responsible for their programs and services.
36-347 (11-02-18)



Give Your Employees What They Need With the Ameritas Dental Network

What matters most to your employees

Your employees want a dental plan that allows them to see the dentist of their choice while saving money. The Ameritas Dental Network gives them what they're looking for.



- Network providers charge up to 25-50 percent below the average charge in a ZIP Code area, so your employees save money.



- Our network grows consistently, so your employees' providers are more likely to be in-network.



- About 97 percent of providers stay with us year after year, so your employees are less likely to have to switch providers.

Compare networks – Go to ameritas.com, [Find a Provider](#), to see providers in your area. Our representatives recruit new providers where you need them. Ameritas members can also visit dental providers in Mexico and still receive coverage. Ameritas will continue to process the claims.

Nominate providers – Employees and their family members can see any dentist. And most of our dental plans include out-of-network coverage. But your employees almost always save with one of our network providers. It's easy to nominate providers to join our network at ameritas.com. Search for “nominate a provider” and complete the online form.

Receive true discounts – In addition to the 25-50 percent discount on dental services, many network providers also offer discounts on non-covered dental services as allowed by state law.

One of the largest, most reliable networks in America

Our network offers more than:

- 115,000 unique providers
- 85,000 unique locations
- 483,000 access points

Here's what the numbers really mean:

- **Unique Providers** – The number of dentists in a network. Each dentist is counted only once.
- **Unique Locations** – The number of dental offices in a network. Each office is counted only once.
- **Access Points** – The number of dentists at each office. A dentist who works at two different offices equals two access points.
- **Practicing Locations** – The number of offices that have submitted claims in the past 12 months.



Network quality and persistency

Only providers who adhere to our credentialing and quality assurance standards are able to join and remain in the Ameritas Dental Network. Our provider turnover rate has stayed at three percent or less for more than a decade, which is consistently lower than the industry standard of 10 percent.

Network plan options help save you money

We offer a mix of traditional and innovative plan designs featuring our dental network to help meet your goals. Check out these money-saving network plan options:

- **Passive PPO:** a network plan option automatically included in areas with enough network providers
- **Passive PPO Deductible Reduction:** the plan deductible is reduced or eliminated when members visit a network provider
- **Two-Tier:** members get financial incentives to visit network providers
- **Maximum Allowable Charge (MAC):** if you select an Ameritas network provider, you receive access to discounted fees and are guaranteed your dental fee will be no greater than the MAC limits of your plan
- **PPO Dual Choice:** you offer the choice of a network plan or a non-network plan – the network plan saves members money



This is not a certificate of insurance or guarantee of coverage. Plan designs may not be available in all areas and are subject to individual state regulations. This information is provided by, and group dental, vision and hearing care products (9000 Rev. 03-16, dates may vary by state) are issued by Ameritas Life Insurance Corp. Ameritas, the bison design, "fulfilling life" and product names designated with SM or ® are service marks or registered service marks of Ameritas Life, affiliate Ameritas Holding Company or Ameritas Mutual Holding Company. All other brands are property of their respective owners.
© 2019 Ameritas Mutual Holding Company.



Is there someone in your life who suffers from hearing loss? Give them, or yourself, the gift of hearing.



48 million Americans report some degree of hearing loss.

Source: Hearing Loss Association of America, 2017



Only 20 percent of adults (ages 55-74) who could benefit from a hearing aid actually wear one.

Source: International Journal of Audiology, 2013

Most people with hearing loss are concerned about the price of hearing aids and they wait years before seeking a solution.

iHear is a unique hearing aid device. At only **\$499 per ear when you purchase a pair**, iHear is more affordable than most other hearing aids and so small it's practically invisible. You don't need to visit an audiologist. Simply order your iHearTest kit online, and once you've taken the test from the convenience of your home, order your hearing aid online. [Learn more about how to order a device.](#)



iHearTest kit

Advanced technology to help you hear better.

iHear is a web-enabled hearing device with superior sound quality. It features advanced digital audio processing and adaptive feedback cancellation. Its four sound profiles fit different sound environments for optimal hearing anywhere.

For your convenience, iHear will pre-program your hearing aid for free. You can send in your audiogram, or take the iHearTest, and a licensed professional will program your device so it's sent to your door, ready to be used.

iHear provides services to support you and meet your needs.

- free 30-day EarPing service: connects you with licensed professional support to remotely program your hearing device
- unlimited technical support
- 30-day money-back guarantee

If you have questions about iHear, call 844-IHEAR11 (844-443-2711).

Order your iHear device today at ameritas.com/listen
Enter the code **AM10** at checkout to receive 10% off and free shipping.



This information is provided by Ameritas Life Insurance Corp. (Ameritas Life). Group dental, vision and hearing care products (9000 Rev. 03-16, dates may vary by state) and individual dental and vision products (Indiv. 9000 Rev. 07-16, dates may vary by state) are issued by Ameritas Life. Some plan designs are not available in all areas. In Texas, our dental network and plans are referred to as the Ameritas Dental Network. Some states require that producers be appointed with Ameritas Life before soliciting its products. To become appointed with Ameritas Life, please call 800-659-2223.

Ameritas, the bison design, "fulfilling life" and product names designated with SM or ® are service marks or registered service marks of Ameritas Life, affiliate Ameritas Holding Company or Ameritas Mutual Holding Company. All other brands are property of their respective owners. © 2018 Ameritas Mutual Holding Company.

Life is better in focus.™



At VSP®, we invest in the things you value most—the best care at the lowest out-of-pocket costs with the widest selection of glasses. Because we're the only national not-for-profit vision care company, you can trust that we'll always put your wellness first.

You'll like what you see with VSP.



Best value.

You'll enjoy low out-of-pocket costs, saving you hundreds of dollars on your eye exam and glasses.



Best care.

Your VSP network doctor will help keep you and your eyes healthy with a WellVision Exam®—a comprehensive eye exam that aids in early detection of health conditions.



Best choices.

When you see a VSP network doctor, you'll get the most out of your benefit. Choose from the nation's largest network of independent doctors who carry a wide selection of name-brand frames for your style and budget.

Using your VSP benefit is easy.

Create an account at vsp.com. Once your annual plan is effective, review your benefit information.

Find a VSP network doctor who's right for you. To find a doctor, visit vsp.com. Choose a Premier Program location to get the most out of your eye care benefits.

At your appointment, tell them you have VSP. There's no ID card necessary.

That's it! We'll handle the rest—there are no claim forms to complete.



Enjoy Exclusive Member Extras from VSP and industry leading brands—totaling more than \$2,500 in savings—that you can't find anywhere else.

- TruHearing®—Up to 60% savings on digital hearing aids and receive discounts on batteries.²
- Savings on lenses, contacts, LASIK, and more.
- Visit vsp.com/offers to view all offers.

We guarantee your satisfaction. If you're not 100% happy with the eye care and eyewear you receive from a VSP network doctor, we'll make it right.

SEE WHY WE'RE
CONSUMERS'
#1 CHOICE
IN VISION CARE.¹

MBA Agency
(402) 261-2117
cmiller@mbainsurance.org
www.mbainsurance.org

1. 2017 National Vision Plan Member Research. 2. VSP is providing information to its members, but does not offer or provide any discount hearing program. The relationship between VSP and TruHearing is that of independent contractors. VSP makes no endorsement, representations or warranties regarding any products or services offered by TruHearing, a third-party vendor. The vendor is solely responsible for the products or services offered by them. If you have any questions regarding the services offered here, you should contact the vendor directly. TruHearing offers individuals the opportunity to purchase hearing aids at discounted prices, including individuals covered by self-funded health plans not subject to state insurance or health plan regulations. TruHearing is not insurance and not subject to state insurance regulations. TruHearing provides discounts to certain health care groups for hearing aid sales and services; TruHearing provides fitting, programming and three adjustment visits at no cost; the member is obligated to pay for testing, and all post-fitting hearing care services, but will receive a discount from those health care providers who have contracted with TruHearing. Not available directly from VSP in the states of Washington and California.

Accidents can happen anytime, anywhere

The economic impact of unintentional injuries is about \$7,100 per household (whether directly out of pocket, through higher prices for goods and services or through higher taxes).

National Safety Council, *Injury Facts*, 2017



Every 10 minutes, nearly 775 Americans suffer an injury severe enough to seek medical help.

National Safety Council, *Injury Facts*, 2017



Accidents are usually followed by a series of bills. Even if you have good insurance, you may still have to cover out-of-pocket costs, such as:

- Doctor bills
- Ambulance fees
- Hospital expenses

If you suffer from a fracture, dislocation or other covered accidental injury, accident insurance can help offset unexpected medical expenses, such as emergency room fees, deductibles and co-payments. Coverage options are available for you, your spouse and your dependent children.

Talk with your Colonial Life benefits counselor to learn how accident insurance can help protect what you've worked so hard to build.

THIS POLICY PROVIDES LIMITED BENEFITS.

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Colonial Life benefits counselor for specific provisions and details of availability.

Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC
©2018 Colonial Life & Accident Insurance Company. All rights reserved. Colonial Life is a registered trademark and marketing brand of Colonial Life & Accident Insurance Company.

Specified Critical Illness Insurance



For more information,
talk with your
benefits counselor.

ColonialLife.com

If you're diagnosed with a covered critical illness or cancer, specified critical illness insurance from Colonial Life can help with your expenses, so you can concentrate on what's most important – your treatment, care and recovery.

Face amount: \$_____

Critical illness benefit

For the diagnosis of this covered critical illness condition: ¹	This percentage of the face amount is payable:
Cancer	100%
Heart attack (myocardial infarction)	100%
Stroke	100%
End-stage renal (kidney) failure	100%
Major organ failure	100%
Permanent paralysis due to a covered accident	100%
Coma	100%
Blindness	100%
Occupational infectious HIV or occupational infectious hepatitis B, C or D	100%
Coronary artery bypass graft surgery/disease ²	25%
Carcinoma in situ	25%

The maximum benefit amount for this policy is 100% of the face amount for each covered person. We will not pay more than 100% of the face amount for all covered specified critical illnesses combined. The policy will terminate when the maximum benefit amount for specified critical illness has been paid.

Cancer vaccine benefit: **\$50**

This benefit is payable if you or your covered family members incur a charge for any FDA-approved cancer vaccine while your policy is in force.



ColonialLife.com

1 Please refer to the policy for complete definitions of covered conditions.

2 Benefit for coronary artery disease applicable in lieu of benefit for coronary artery bypass graft surgery when health savings account (HSA) compliant plan is selected.

THIS POLICY PROVIDES LIMITED BENEFITS.

EXCLUSIONS AND LIMITATIONS FOR SPECIFIED CRITICAL ILLNESS

We will not pay benefits for a specified critical illness that occurs as a result of a covered person's: alcoholism or drug addiction; felonies or illegal occupations; intoxicants and narcotics; pre-existing condition; psychiatric or psychological condition; suicide or self-inflicted injuries; or war or armed conflict.

This is not an insurance contract and only the actual policy provisions will control. Applicable to policy form CI-1.0, CI-1.0-PL3 or CI-1.0-PL4 (including state abbreviations where used, for example: CI-1.0-TX). The policy or its provisions may vary or be unavailable in some states. Please see your Colonial Life benefits counselor for details.





Whole Life Insurance

You can't predict your family's future, but you can be prepared for it.

You like to think that you'll be there for your family in the years to come. But if something happened to you, would your family have the income they need?

It's not easy to think about such serious circumstances, but it's important to make sure your family is financially protected. You can gain peace of mind with whole life insurance from Colonial Life.



In the U.S., medical spending in the **last 12 months** of life is nearly \$80,000 per person.

HealthAffairs.org, End-Of-Life Medical Spending In Last Twelve Months Of Life Is Lower Than Previously Reported, July 2017.



Your cost will vary based on the level of coverage you select.

Talk with your benefits counselor for information about what level of coverage would work best for you.

Advantages of whole life insurance

- Permanent coverage that stays the same throughout the life of the policy
- Guaranteed level premiums that do not increase because of changes in health or age
- Access to the policy's cash value through a policy loan for emergencies¹
- Benefit for the beneficiary that is typically tax-free

Benefits and features

- Two plan options to choose what age your premium payments will end – Paid-Up at Age 70 or Paid-Up at Age 100
- Stand-alone spouse policy available whether or not you buy a policy for yourself
- Flexibility to keep the policy if you change jobs or retire
- Built-in terminal illness accelerated death benefit that provides up to 75% of the policy's death benefit (up to \$150,000) if you're diagnosed with a terminal illness²
- Immediate \$3,000 claim payment that can help your designated beneficiary pay for funeral costs or other expenses
- Pays cash surrender value at age 100 (when the policy ends)

Benefits worksheet

For use with your
benefits counselor

HOW MUCH COVERAGE DO YOU NEED?

YOU \$ _____

Select the option:

- Paid-Up at Age 70
- Paid-Up at Age 100

SPOUSE \$ _____

Select the option:

- Paid-Up at Age 70
- Paid-Up at Age 100

DEPENDENT STUDENT \$ _____

- Paid-Up at Age 70
- Paid-Up at Age 100

Select any optional riders:

- Spouse term life rider
\$ _____ face amount
for _____-year term period
- Children's term life rider
\$ _____ face amount
- Accidental death benefit rider
- Chronic care accelerated death benefit rider
- Critical illness accelerated death benefit rider
- Guaranteed purchase option rider
- Waiver of premium benefit rider

Additional coverage options

Spouse term life rider

Cover your spouse up to a maximum death benefit of \$50,000; 10-year and 20-year spouse term riders are available.

Juvenile whole life policy

You can purchase a policy while children are young and premiums are low – whether or not you buy a policy on yourself. You may also increase the coverage when the child is 18, 21 and 24 without providing proof of good health. The plan is paid-up at age 70.

Children's term life rider

You may purchase up to \$20,000 in term life coverage for all of your eligible dependent children and pay one premium. The children's term life rider may be added to either your policy or your spouse's policy – not both.

Accidental death benefit rider

The beneficiary may receive an additional benefit if the covered person dies as a result of an accident before age 70. The benefit doubles if the accidental bodily injury occurs while riding as a fare-paying passenger using public transportation, such as ride-sharing services. An additional 25% will be payable if the injury is sustained while driving or riding in a private passenger vehicle and wearing a seatbelt.

Chronic care accelerated death benefit rider

If a licensed health care practitioner certifies that you have a chronic illness, you may receive an advance on all or a portion of the death benefit, available in a one-time lump sum or monthly payments.² A chronic illness means you require substantial supervision due to a severe cognitive impairment or you may be unable to perform at least two of the six Activities of Daily Living (bathing, continence, dressing, eating, toileting and transferring). Premiums are waived during the benefit period.

Critical illness accelerated death benefit rider

If you suffer a heart attack (myocardial infarction), stroke or end-stage renal (kidney) failure, a \$5,000 benefit is payable.² A subsequent diagnosis benefit is included.

Guaranteed purchase option rider

If you are age 50 or younger when you purchase the policy, you can add the rider, which allows you to purchase additional whole life coverage – without having to answer health questions – at three different points in the future. You may purchase up to your initial face amount, not to exceed a total combined maximum of \$100,000 for all options.

Waiver of premium benefit rider

Premiums are waived (for the policy and riders) if you become totally disabled before the policy anniversary following your 65th birthday and you satisfy the six-month elimination period. Once you are no longer disabled, premium payments will resume.

¹ Loan should be repaid to protect the policy's value.

² Any payout would reduce the death benefit. Benefits may be taxable as income. Individuals should consult with their legal or tax counsel when deciding to apply for accelerated benefits.

EXCLUSIONS AND LIMITATIONS

If the insured dies by suicide, whether sane or insane, within two years (one year in ND) from the coverage effective date or the date of reinstatement, we will not pay the death benefit. We will terminate this policy and return the premiums paid without interest, minus any loans and loan interest to you. Product may vary by state. For costs and complete details of the coverage, call or write your Colonial Life benefits counselor or the company.

This brochure is applicable to policy forms ICC19-IWL5000-70/IWL5000-70, ICC19-IWL5000-100/IWL5000-100, ICC19-IWL5000J/IWL5000J and rider forms ICC19-R-IWL5000-STR/R-IWL5000-STR, ICC19-R-IWL5000-CTR/R-IWL5000-CTR, ICC19-R-IWL5000-WP/R-IWL5000-WP, ICC19-R-IWL5000-ACCD/R-IWL5000-ACCD, ICC19-R-IWL5000-CI/R-IWL5000-CI, ICC19-R-IWL5000-CC/R-IWL5000-CC, ICC19-R-IWL5000-GPO/R-IWL5000-GPO and applicable state variations.

Get discounts on health and wellness services



Present WellCard at any participating doctor's office or pharmacy to start saving money.

WellCard could save you and your family money on:

- Doctor's office visits
- Pet care
- Prescription drugs
- Vision and hearing products and services
- Lab work, MRI scans and PET scans
- Vitamins and daily living products

Plus, gain access to the following:

- 24/7 doctor consultations by phone
- Online veterinary support service
- Medical bill help
- Cash rewards and entertainment benefits

Attend a 1-to-1 counseling session with your Colonial Life benefits counselor to receive a complimentary WellCard.

Reach out to your employer to understand more about this offering if you are unable to attend a counseling session.

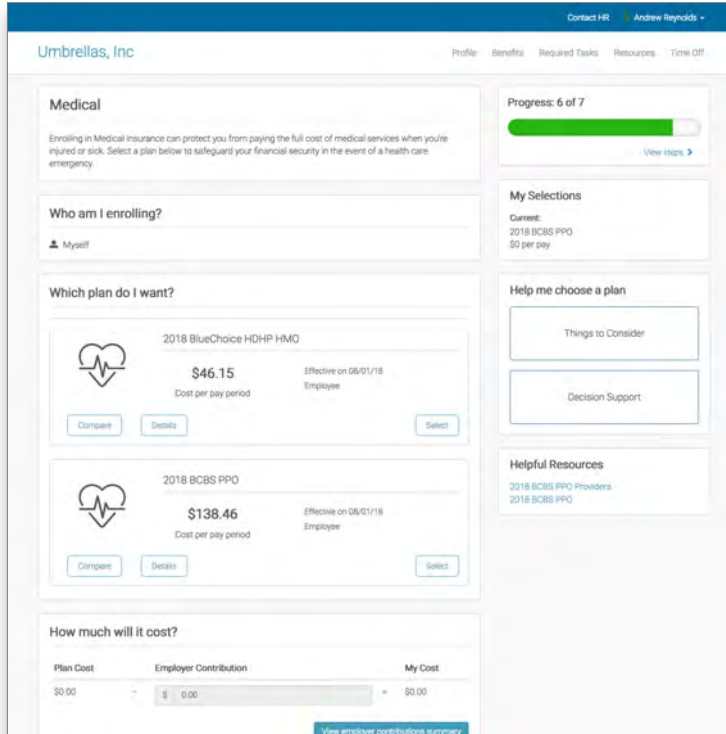
Visit WellCardSavings.com for more information on each of the products and services.

ColonialLife.com

WellCard is not insurance and is not intended to replace insurance. Discounts are only available at participating pharmacies and providers. Void where prohibited by law.

Services must be paid for at the time rendered to obtain discounts. Discount Medical Plan Organization is AccessOne Consumer Health, Inc. 84 Villa Rd Greenville, SC 29615 www.AccessOnedmpo.com

Employee Navigator centralizes your HR records online and syncs your employee data across multiple systems, including payroll, and benefits.



Centralize All Your HR Efforts

Streamline employee management

Know instantly when enrollment events occur and minimize claim and billing issues.

Employee self-service

Our easy-to-navigate self-service portal puts employees in the driver's seat.

Improve employee communication

Whether it's benefits, compliance, or company communications; employees are always in the loop.

Online employee directory

Through our online employee directory your entire team can easily stay connected with each other.

Modernize Your HR

Paperless

Paper forms and files are replaced by a centralized HR management system and employee portal that's always up-to-date.

Efficient

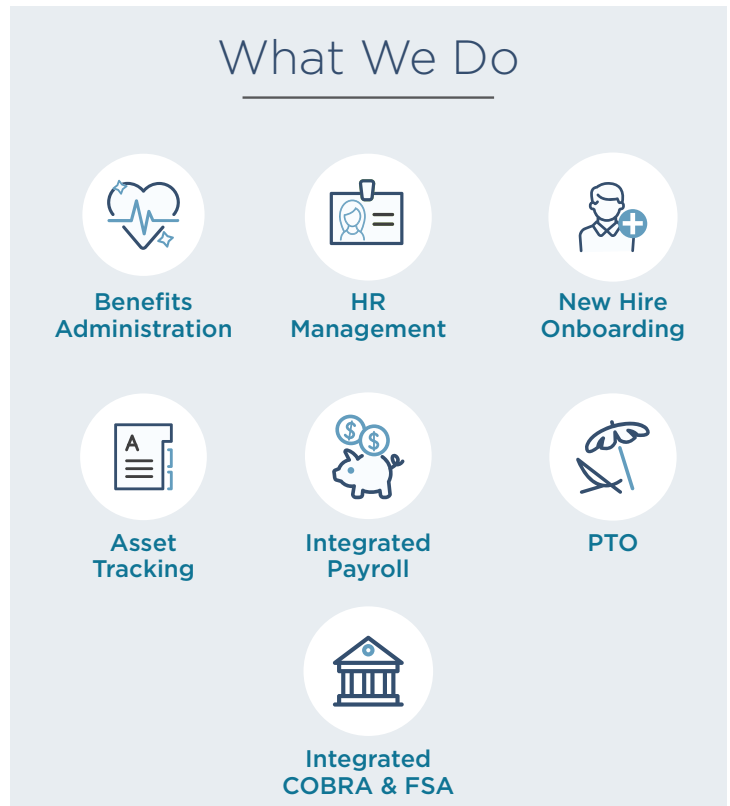
Manage your interactions from one place so you can spend more time growing your business and less time on manual processes.

Accessible

Help your employees help themselves by allowing them to find the information they need without having to call for support.

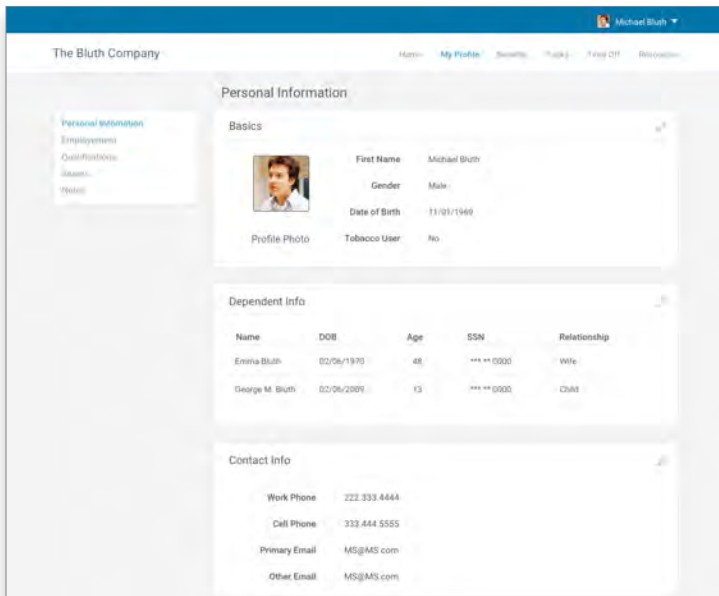
Control

Go beyond the basics and improve communication and engagement with quick access to reports and configuration tools.



We believe in using technology to modernize benefits & HR.

Until now, benefits & HR technology has been outsourced, expensive, and difficult to use. We put brokers in control of their clients' data, bringing the costs down so every employer can benefit from our easy-to-use platform.



Differentiators

Technology that doesn't break the bank

We believe you should be able to give your clients a best-in-class enrollment and HR technology for free.

Control your livelihood

A third party should never get between you and your groups. Be in control of your data, branding, and most importantly, your customer service.

No limits

Would you compromise which groups you target based on their size? Neither do we. Implement an unlimited number of groups regardless of size on Employee Navigator.



Our Three-Pronged Approach to Support

Training

Each of our customers receive comprehensive training to make sure you know Employee Navigator like the back of your hand.

Experienced support staff

We never leave your side. Our support staff is filled with friendly and knowledgeable customer success advocates. Give us a call and we promise someone will actually answer. That's right-no waiting and no automated phone obstacle course!

Up-to-date resources

No matter how you learn, there are resources available to you, from our online support site, to videos, webinars or our interactive guide.

Statistics



1,500+ Brokers



35,000 Companies



4 Million+ Employees



\$14+ Billion in Active Premium

*As of November 2018



YOUR PLAN IS ONLINE

Everything you need to manage your plan is at myNebraskaBlue.com

A variety of tools are available to help you get the most out of your coverage, 24/7. See below for tips to save you time and money.



Your Claims | [My Claims Tab](#)

- Review your claims history and track claims status
- Review your Explanation of Benefits (EOB) documents

TIP: paperless option available



Plan Benefits | [My Benefits Tab](#)

- View your benefits, copays, coinsurance and out-of-pocket costs
- Download your mobile ID card or request additional printed cards



Doctors and Cost | [Tools & Resources Tab](#)

- Find in-network doctors, hospitals and dentists
- Use the cost estimator to plan for and compare medical expenses



Pharmacy | [Tools & Resources Tab](#)

- Connect with MyPrime to find a pharmacy, review prescription costs or set my mail order services

Download the myblue Nebraska app for on-the-go access and monitor your coverage.



Activate your online account today at myNebraskaBlue.com

For more information, please call the Member Services number on the back of your ID card.



**BlueCross
BlueShield**
Nebraska



Find helpful tools and cost details at myNebraskaBlue.com

Log in to myNebraskaBlue.com and find resources to help you answer important health care questions. Find all of these tools under the Tools & Resources tab.

Find In-network Doctors

View our user-friendly doctor finder tool to see a full list of in-network doctors and hospitals.

Estimate Costs

In the What's it Cost section, you can estimate medical costs before you receive care. Here you can find cost information for many common health care services, and compare costs of doctors and hospitals.

Review Your Doctor

In the Find a Doctor or Hospital section, you can write a review of your health care experience and read reviews written by others.

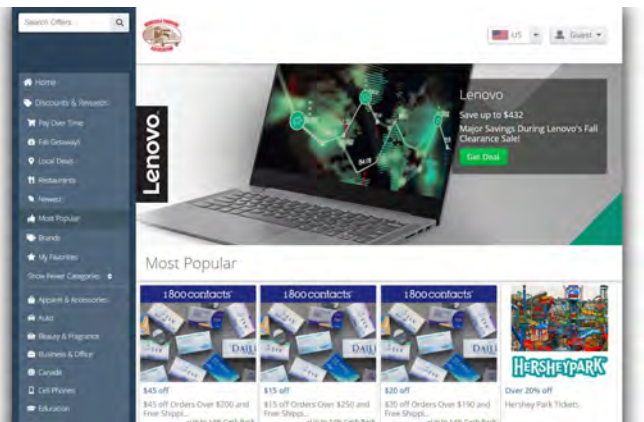
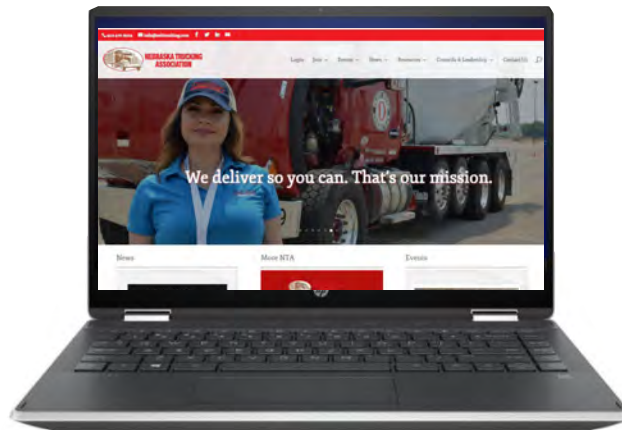
MyPrime®

Blue Cross and Blue Shield of Nebraska contracts with Prime Therapeutics® to provide your pharmacy benefits. You may view information about your pharmacy benefits by logging in to myNebraskaBlue and selecting the Tools & Resources tab. Then, go to My Pharmacy. You will be directed to MyPrime, where you will find interactive tools to help manage your family's prescription drugs.

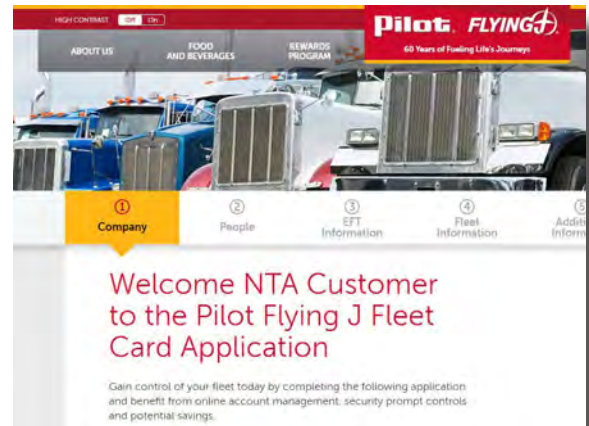
With MyPrime, you can find:

- your prescription benefits
- your drug claim history
- prescription drug list (also known as a formulary)
- a pharmacy locator
- a drug cost calculator
- a comparison of brand name and generic drug costs

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BACK OFFICE TRUCK MANAGEMENT NEEDS

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safety, compliance & training services

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For more information, contact:
<http://www.nebtrucking.com/benefits>
or
Crystal Miller
CMiller@MBAInsurance.com
402-261-2117





Your Colonial Life Value Add Benefit Can Help Protect Your Identity - At No Cost!

In today's world, we are more connected than ever before. In the age of online everything, and giving out Social Security numbers as a form of ID, our personal information can be exposed. With so much personal info out there, it's hard to protect your identity. That's why LifeLock makes identity theft protection easy.

SCAN: Sign up. We'll start to scan for use of your personal info. Our technology pinpoints possible identity threats.

ALERT: You get an alert if we spot a possible threat – by text, phone call, or email. We see threats you could miss on your own. Just answer "YES" or "NO".

FIX: If the answer is "NO" we work to fix it. You could get lost on your own. We dedicate Restoration Specialist to you from start to finish. They know the steps to help fix ID theft as quickly as possible.

\$1 MILLION PROTECTION: Plus, our members are backed by our Million Dollar Protection Package. Includes reimbursement for stolen funds, coverage for out-of-pocket expenses up to your plan limits, and up to \$1 million for lawyers and experts if that's what it takes. So make it easy on yourself and hard on identity thieves.



Get Protection Today!

Identity theft happens easily. We make protection easy too.

1. Visit <http://ColonialLife.excelsiorenroll.com> and click ENROLL TODAY.
2. Complete your enrollment at **no cost to you**.
3. If you wish to **upgrade or add family**, you can select additional coverage and pay for any additional cost via credit card.

No one can prevent all identity theft or cybercrime.

† Not all products, services and features are available on all devices or operating systems. System requirement information on Norton.com.

‡ The LifeLock alert network includes a variety of product features and data sources. Although it is very extensive, our network does not cover all transactions at all businesses, so you might not receive a LifeLock alert in every single case.

* NortonLifeLock enrollment is limited to team members and their eligible dependents. LifeLock services will only be provided after receipt and applicable verification of certain information about you and each family member. Please refer to employer group for the required information under your plan, and the enrollment flyer for additional features and disclaimers. Terms apply.

** Note: If you/your dependent(s) are already enrolled, you do not need to re-enroll.

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PRICING:

- Employee Only (18+ Years Old)
- Employee + Family^A

BENEFIT ELITE PLUS

BENEFIT ELITE PREMIUM



^Δ The Norton Benefit Junior plan is for minors under the age of 18. LifeLock enrollment is limited to employees and their eligible dependents. Eligible dependents must live within the employee's household, or be financially dependent on employee. LifeLock services will only be provided after receipt and applicable verification of certain information about you and each family member. Please refer to employer group for the required information under your plan. In the event you do not complete the enrollment process for any family member, those individuals will not receive LifeLock services, but you will continue to be charged the full amount of the monthly membership selected until you cancel or modify your plan at your employer's next open enrollment period, which may be annually. Please note that we will NOT refund or credit you for any period of time during which we are unable to provide LifeLock services to any family member on your plan after your benefit effective date due to your failure to submit the information necessary to complete enrollment. If you do not complete the enrollment process for each family member, you may continue to pay more for LifeLock services than you otherwise would if you had selected a lower tier plan.

	BENEFIT ELITE PLUS	BENEFIT ELITE PREMIUM
Identity Lock^{1,5}		●
Home Title Monitoring⁶		●
Social Media Monitoring⁷		●
Credit, Bank & Utility Account Freezes^{**}		●
LifeLock Identity Alert™ System[†]	●	●
• Identity Verification Monitoring ^{† **}	●	●
• Telecom & Cable Applications for New Service	●	●
• Payday - Online Lending Alerts [†]	●	●
• Credit Alerts & Social Security Alerts [†]		●
Mobile app (Android™ & iOS)^{**} <small>Downloading the app does not provide protection until enrollment has been completed.</small>	●	●
Dark Web Monitoring^{**}	●	●
• Dark Web Monitoring – Gamer Tags ^{**}	●	●
• Dark Web Monitoring – Password Combo List	●	●
USPS Address Change Verification	●	●
Stolen Wallet Protection	●	●
Reduced Pre-Approved Credit Card Offers	●	●
Fictitious Identity Monitoring	●	●
Phone Takeover Monitoring		●
Data Breach Notifications	●	●
Bank & Credit Card Activity Alerts^{†**}	●	●
• Unusual Charge Alerts [†]	●	●
• Recurring Charge Alert [†]	●	●
Checking & Savings Account Application Alerts^{†**}		●
Bank Account Takeover Alerts^{†**}		●
401k & Investment Account Activity Alerts^{†**}	●	●
File Sharing Network Searches	●	●
Sex Offender Registry Reports	●	●
Prior Identity Theft Remediation⁹ <small>This feature is separate from our Million Dollar Protection™ Package and does not provide coverage for lawyers and experts, reimbursement of stolen funds or compensation for personal expenses for events occurring during the 12 months prior to enrollment. See disclaimer for details.</small>	●	●
U.S.-based Identity Restoration Specialists	●	●
24/7 Live Member Support	●	●
Million Dollar Protection™ Package^{10††}		
• Stolen Funds Reimbursement		
• Personal Expense Compensation		
• Coverage for Lawyers and Experts		
Credit Application Alerts^{2**}	One-Bureau ¹	One-Bureau ¹
Credit Monitoring¹¹		Three-Bureau ¹
Credit Reports & Credit Scores^{12**} <small>The credit scores provided are VantageScore 3.0 credit scores based on data from Equifax, Experian and TransUnion respectively. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.</small>		One-Bureau ¹ Monthly
Monthly Credit Score Tracking^{13**} <small>The credit score provided is a VantageScore 3.0 credit score based on Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.</small>		One-Bureau ¹
Privacy Monitor	●	●

LIFELock IDENTITY THEFT PROTECTION

ONLINE PRIVACY

No one can prevent all identity theft or all cybercrime.

¹ If your plan includes credit reports, scores, and/or credit monitoring features ("Credit Features"), two requirements must be met to receive said features: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file and it must contain sufficient credit history information. IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE CREDIT FEATURES FROM ANY BUREAU. If your plan also includes Credit Features from Experian and/or TransUnion, the above verification process must also be successfully completed with Experian and/or TransUnion, as applicable. If verification is successfully completed with Equifax, but not with Experian and/or TransUnion, as applicable, you will not receive Credit Features from such bureau(s) until the verification process is successfully completed and until then you will only receive Credit Features from Equifax. Any credit monitoring from Experian and TransUnion will take several days to begin after your successful plan enrollment. Please note that in order to enjoy all features in your chosen plan, such as bank account alerts, credit monitoring, and credit reports, it may require additional action from you and may not be available until completion.

² If your plan includes One Bureau Credit Application Alerts, two requirements must be met to receive said features: (i) your identity must be successfully verified with TransUnion; and (ii) TransUnion must be able to locate your credit file and it must contain sufficient credit history information. IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE ONE BUREAU CREDIT APPLICATION ALERTS. One Bureau Credit Application Alerts will take several days to begin after your successful LifeLock plan enrollment.

³ Norton Cloud Backup, Norton SafeCam, Norton Family, and Norton Parental Control features are not supported on Mac, Windows 10 in S mode, and Windows running on ARM processor).

⁴ NortonFamily and Norton Parental Control can only be installed and used on a child's Windows PC, iOS and Android devices but not all features are available on all platforms. Parents can monitor and manage their child's activities from any device – Windows PC, Mac, iOS and Android -- via our mobile apps, or by signing into their account at my.Norton.com and selecting Parental Control via any browser.

⁵ Locking or unlocking your credit file does not affect your credit score and does not stop all companies and agencies from pulling your credit file. The credit lock on your Transunion Credit File will be unlocked if your subscription is downgraded or canceled.

⁶ Home Title Monitoring feature includes your home, second home, rental home, or other properties where you have an ownership interest.

⁷ The LifeLock alert network includes a variety of product features and data sources. Although it is very extensive, our network does not cover all transactions at all businesses, so you might not receive a LifeLock alert in every single case.

¹⁰ Reimbursement and Expense Compensation, each with limits of up to \$1 million for Norton LifeLock Benefit Essential, Norton LifeLock Benefit Premier, Benefit Elite, and Ultimate Plus, up to \$100,000 for Advantage and Ultimate, and up to \$25,000 for Standard, Command Center, Basic, and Benefit Junior and up to \$1 million for coverage for lawyers and experts if needed, for all plans. Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: NortonLifeLock.com/legal.

¹¹ Does not include monitoring of chats or direct messages.

¹² These features are not enabled upon enrollment. Member must take action to activate this protection.

¹³ Subject to eligibility requirements defined in [Terms & Conditions](#). Norton reserves the right to change and/or cease services at any time.

Not all products, services and features are available on all devices or operating systems. System requirement information on [Norton.com](#).

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LawAssure™

Take care of legal matters

LawAssure is a benefit from Colonial Life which uses smart technology to prepare wills, powers of attorney and healthcare directives.

The service helps you get your essential estate planning documents in place without having to worry about expensive attorney fees.



How it works



Step 1 - Select document

Select the document you need and the state or territory you live in.



Step 2 - Create document

LawAssure presents a series of questions. As you answer them the document will be created using pre-programmed intelligence.



Step 3 - Print document

Export your documents to word or pdf format. Then print the document and follow the instructions to make it legally binding.

How to access LawAssure

Visit LawAssure.com and then click "**register**". You can then enter the codes below into the boxes on screen and create your account for 12 months access.

Registration code:


LA1767

Identity code:

41689

The registration code applies to enrollments occurring:

07/01/2024 - 12/31/2024

 Once registered, you will have one complimentary year of benefits.

Problem registering? See LawAssure.com/support

What services are included?



LawAssure uses smart technology to prepare essential legal documents that are tailored to your needs

These include:



Wills – Create a high-quality Will that sets out your wishes and makes things easier for your loved ones



Powers of attorney – Give permission to a loved one or trusted advisor to handle your financial affairs



Healthcare directives – Make your end of life preferences known in case you are no longer able to express them



Trusts – Manage and distribute your assets without court interference

Why use LawAssure?



Ease of use – simply complete a series of questions to customize a document



High quality – same technology trusted by law firms around the world



Convenience – prepare documents quickly and instantly on any device



Cost savings – save hundreds of dollars in legal fees

Who provides LawAssure?

LawAssure is provided by Epoq, a provider of innovative legal services for over 20 years. Epoq's clients include many of the world's largest insurers, law firms and financial services organizations.



Help your employees
achieve financial success



A product of  **CONSOLIDATED CREDIT™**
When debt is the problem, we are the solution.



KOFE can answer questions about:

- Personal finance
- Budgets
- Savings
- Debt
- Payment options
- Credit and credit reports

No matter how well you take care of your employees, many of them face considerable financial stress, and they can bring these problems to work.

In fact, 44% of full-time employees say they worry about their personal finances during work hours, and 46% of these employees say they spend two to three hours per week dealing with personal finances at work.¹

These distractions can impact your employees' productivity – and your bottom line. **Fortunately, we can help.**

Our service solution

Colonial Life has partnered with Knowledge of Financial Education, or KOFE, a corporate financial wellness program created by Consolidated Credit. Consolidated Credit is one of the largest non-profit credit counseling agencies with more than 20 years of expertise.

While some companies only provide financial education and others only offer counseling, your employees will have both. And it's available at no direct cost to you. Your employees can have access to these services simply by attending a 1-to-1 benefits counseling session with a Colonial Life benefits counselor. They'll have a variety of resources to help improve their financial situations:

- **Financial coaching** – Unlimited access to highly trained senior certified credit counselors by calling 866-932-4185
- **Online tools** – Access to 100+ videos, books, budgeting tools and more, all easily accessible at ColonialLife.com/KOFE
- **Webinars** – Educational sessions throughout the year on a variety of topics

Give your employees support to succeed

By offering KOFE's services, you can let your employees know that you care about their financial difficulties. With this support, you can keep employees focused, boost employee morale and help reduce absenteeism.

To learn more, talk with your Colonial Life representative or visit ColonialLife.com/KOFE.

ColonialLife.com

**Colonial Life**
The benefits of good hard work.®

¹ Harris Interactive and Purchasing Power, *Financial Wellness: Addressing the "9 to 5" Impact of 24/7 Financial Stress*, June 20-24, 2013

Terms and availability of service are subject to change.

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Enhance your benefits program with WellCard



WellCard is an easy way to promote health and wellness to your employees – at no direct cost to you. Available to employees and their families, WellCard can help with out-of-pocket costs that health insurance doesn't cover.

How does it work?

The WellCard program is not insurance, but it can help employees and their families get more affordable access to services and products. To receive discounts, your employees simply present the card at a participating pharmacy or health care provider.

WellCard enables your employees to purchase services over and above insurance coverage, at a discount. In most cases, an employee who has insurance coverage cannot use WellCard to receive deeper discounts. But, if the employee's benefits are limited to a certain number of visits or products – such as for eyeglasses, chiropractic treatments or hearing aids – WellCard discounts can help with out-of-pocket costs if the employee exceeds the limit.

WellCard may be a good fit if you:

- **Offer a high-deductible health plan**
Some insurance plans allow employees to use WellCard and receive discounts prior to submitting the claim to the insurance provider.
- **Offer a health care plan**
Employees can still save on limited services, such as hearing aids, annual provisions for glasses and contact lenses, or limited chiropractic or physical therapy benefits.
- **Are unable to offer health insurance**
Wellcard helps provide retail discounts on products and services, such as vision and dental.

Contact your Colonial Life benefits counselor today to learn how WellCard can enhance your benefits package.

This discount program is powered by AccessOne Consumer Health, Inc.
84 Villa Rd, Greenville, S.C. 29615 accessonedmpo.com

This is not a Part D Medicare prescription drug program. This is not insurance and is not intended to replace insurance. Discounts are only available at participating pharmacies and providers. Payment must be made at the time of service to receive discounts from participating providers. Void where prohibited by law.

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The WellCard program offers health and wellness products and services from brand-name vendors nationwide:

- Pharmacy (retail and mail order)
- Vision care and LASIK
- Hearing
- Dental
- Medical network
- MRI and imaging
- Lab savings
- 24/7 doctor telephone consult
- Medical bill help
- Health library
- Diabetes care and supplies
- Vitamins
- Daily living products
- Cash rewards mall

ColonialLife.com

Group Medical BridgeSM – Plan 3

Colonial Life’s Group Hospital Confinement Indemnity plan, Group Medical Bridge, provides your employees with additional out-of-pocket protection for services including hospital confinement and outpatient surgery. Providing benefits for these types of services help your employees offset the larger financial exposures of their health insurance plan including deductibles and co-insurance.

Features

- Coverage is guaranteed issued for all covered insureds; there are no health questions or medical underwriting.
- Pre-existing conditions may be waived for all covered insureds if certain account participation is met.
- Benefits are paid directly to the named insured, unless an assignment of benefits is received.
- Premiums can be employee or employer paid. Premium discounts may be available for 100% employer paid accounts.
- Product is marketed, underwritten, and administered by Colonial Life.
- In multi-state enrollments, situs state rules apply to Group Medical Bridge.

Plan Design at a Glance

Plan 3	
Hospital Confinement	✓
Outpatient Surgical Procedure	✓
Diagnostic Procedure	✓
Emergency Room Visit	✓
Health Screening Benefit	Employer Option
Second Day and Subsequent Day Hospital Confinement	Employer Option

Plan 3 Benefits

Hospital Confinement Benefit: The level(s) selected below by you as the employer is paid once per day with a maximum of one day per covered person per calendar year. The levels cannot be separated by more than \$1,000. (For example, \$1,000 and \$2,000 are acceptable; \$1,000 and \$2,500 are not.)

<input type="checkbox"/> Level 1: \$500	<input type="checkbox"/> Level 6: \$3,000
<input type="checkbox"/> Level 2: \$1,000	<input type="checkbox"/> Level 7: \$3,500
<input type="checkbox"/> Level 3: \$1,500	<input type="checkbox"/> Level 8: \$4,000
<input type="checkbox"/> Level 4: \$2,000	<input type="checkbox"/> Level 9: \$4,500
<input type="checkbox"/> Level 5: \$2,500	<input type="checkbox"/> Level 10: \$5,000

- Healthcare, Education, and Local City and County Government accounts are eligible for Hospital Confinement levels 1-3 (\$500-\$1,500) only.
- State and Federal Government accounts are eligible for Hospital Confinement levels 1-2 (\$500 - \$1,000) only.

Outpatient Surgical Procedure Benefit: As the employer, you will select one of the Outpatient Surgery options below. Each option contains two tiers of benefits. Both tiers are payable per day with a calendar year maximum per covered person per calendar year and a maximum of one day per outpatient surgical procedure. Below is a sample list of covered surgical procedures. We will also pay the Outpatient Surgical Procedure Benefit for a procedure that is not listed if the procedure meets the definition of a covered surgical procedure as outlined in the certificate.

	Tier 1 Surgery¹ Sample procedures shown below	Tier 2 Surgery² Sample procedures shown below	Calendar Year Max
<input type="checkbox"/> Option 1	\$500	\$1,000	\$1,500
<input type="checkbox"/> Option 2	\$750	\$1,500	\$2,500
<input type="checkbox"/> Option 3	\$1,000	\$2,000	\$3,000

¹**Tier 1 Sample Surgical Procedures**

Breast Axillary node dissection Breast capsulotomy Breast reconstruction Lumpectomy Cardiac Pacemaker insertion Digestive Colonoscopy Fistulotomy Hemorrhoidectomy (external) Lysis of adhesions	Ear/Nose/Throat/Mouth Adenoidectomy Removal of oral lesions Myringotomy Tonsillectomy Tracheostomy Gynecological Dilatation & Curettage (D&C) Endometrial ablation Lysis of adhesions Liver Paracentesis	Musculoskeletal System Carpal/cubital repair or release Dislocation (closed reduction treatment) other than a finger or toe Foot surgery (bunionectomy, exostectomy, arthroplasty, hammertoe repair) Fracture (closed reduction treatment) other than a rib, finger or toe Removal of orthopedic hardware Removal of tendon lesion Skin Laparoscopic hernia repair Skin grafting
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²**Tier 2 Sample Surgical Procedures**

Breast Breast Reduction Cardiac Angioplasty Cardiac catheterization Digestive Exploratory laparoscopy Laparoscopic appendectomy Laparoscopic cholecystectomy Ear/Nose/Throat/Mouth Ethmoidectomy Mastoidectomy	Ear/Nose/Throat/Mouth continued Septoplasty Stapedectomy Tympanoplasty Tympanotomy Eye Cataract surgery Corneal surgery (penetrating keratoplasty) Glaucoma surgery (trabeculectomy) Vitrectomy Gynecological Myomectomy	Musculoskeletal System Arthroscopic knee surgery w/ meniscectomy (knee cartilage repair) Arthroscopic shoulder surgery Clavicle resection Dislocations (ORIF – open reduction with internal fixation) Fracture (ORIF – open reduction with internal fixation) Removal or implantation of cartilage Tendon/ligament repair Thyroid Excision of a mass
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Diagnostic Procedure: As the employer, you will select one of the Diagnostic Procedure options below. The benefit is paid once per day with a maximum of one day per covered person per calendar year for the listed covered diagnostic procedures³.

<input type="checkbox"/> Option 1	\$250
<input type="checkbox"/> Option 2	\$500
<input type="checkbox"/> Option 3	\$1,000

Covered Diagnostic Procedures³

<p>Breast Biopsy (incisional, needle, stereotactic)</p> <p>Cardiac Angiogram Arteriogram Thallium Stress Test Transesophageal Echocardiogram (TEE)</p> <p>Digestive Barium Enema/Lower GI series Barium Swallow/Upper GI series Esophagogastroduodenoscopy (EGD)</p> <p>Ear/Nose/Throat/Mouth Laryngoscopy</p> <p>Gynecological Amniocentesis Cervical biopsy Cone biopsy Endometrial biopsy Hysteroscopy Loop Electrosurgical Excisional Procedure (LEEP)</p>	<p>Liver Biopsy</p> <p>Lymphatic Biopsy</p> <p>Diagnostic Radiology Computerized Tomography Scan (CT Scan) Electroencephalogram (EEG) Magnetic Resonance Imaging (MRI) Myelogram Nuclear medicine test Positron Emission Tomography Scan (PET Scan)</p>	<p>Miscellaneous Bone marrow aspiration/biopsy</p> <p>Renal Biopsy</p> <p>Respiratory Biopsy Bronchoscopy Pulmonary Function Test (PFT)</p> <p>Skin Biopsy Excision of lesion</p> <p>Thyroid Biopsy</p> <p>Urinary Cystoscopy</p>
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Emergency Room Visit Benefit: \$150 benefit paid once per day with a maximum of one day per covered person per calendar year for a covered accident and sickness.

Employer Optional Benefits:

As the employer, you may choose to add the following. They are not optional for the employee.

Health Screening Benefit: \$50 payable once per day with a maximum of one day per covered person per calendar year.

Second Day and Subsequent Day Hospital Confinement Benefit (Requires underwriting approval): \$500 per day for the second day and subsequent days of hospital confinement; up to 10 days per covered person per calendar year.

Employee Eligibility Requirements

- Minimum issue age is 17 for both the named insured and spouse. No age maximum
- The named insured must be actively at work at the time of application and working 20 or more hours per week.
- Children younger than the age of 26 are eligible dependents.
- Available only at the initial product enrollment, to new hires enrolling within their new hire enrollment period, or to current employees during the annual open enrollment period (if participation was met at the initial enrollment).

Underwriting Options Available

Guaranteed Issue + Pre-Existing Conditions Included (GI)

- Guarantee Issued for all covered insureds – no health questions.
- Includes pre-existing conditions limitation
- Participation requirements are provided in the table below.

Guaranteed Issue + Pre-Ex Waived (GX2)

- Guarantee Issued for all covered insureds – no health questions.
- No pre-ex for all covered insureds.
- Participation requirements are provided in the table below.

Premium Information

- Age-banded, composite, and discounted composite rates are available (see requirements below)
- Four-tier rate structure: Named Insured Only; Named Insured and Spouse; Named Insured and Children; and Family Coverage.
- Rates are guaranteed for one year from the date of issue of the group policy.

Definitions

Pre-Existing Condition is a sickness or physical condition, for which any covered person was treated, had medical testing, received medical advice or had taken medication within 12 months before the effective date of the policy. Pre-existing applies to the following benefits if included: Hospital Confinement, Outpatient Surgical Procedure, Diagnostic Procedure, and Second Day and Subsequent Day Hospital Confinement.

Other Important Provisions

Time Limits on Certain Defenses After this policy has been in force for 12 months from the effective date of this policy, we will pay benefits for any loss as a result of a pre-existing condition not excluded by name or specific description if the covered loss began 12 months after the effective date of the policy.

Employer Contribution and Participation Requirements

Rate Structure	Minimum Employer Contribution	Guaranteed Issue Participation requirement	Guaranteed Issue with Pre-Ex Waived participation requirement
Age-Banded	None	<u>Hospital Confinement Levels \$500-\$3,000</u> : The greater of 10 enrolled or 10% participation	The greater of 10 enrolled or 50% participation
		<u>Hospital Confinement Levels \$3,500-\$5,000</u> : The greater of 10 enrolled or 20% participation	
Composite	50%	The greater of 10 enrolled or 25% participation	The greater of 10 enrolled or 50% participation
Discounted Composite	100% for EE Only	Not Applicable	Minimum of 25 certificates enrolled
	100% for All Covered Insureds		

What is Not Covered

General Exclusions and Limitations:

Benefits will not be paid for injuries received in accidents or for sicknesses which are caused by:

- Alcoholism or drug addiction
- Birth in the first nine months after the effective date of the certificate (only applies to the Hospital Confinement Benefit)
- Dental procedures
- Elective procedures and cosmetic surgery
- Felonies or Illegal occupations
- Pre-existing conditions
- Pregnancy of a dependent child
- Psychiatric or psychological conditions
- Suicide or injuries which any covered person intentionally does to himself
- War
- Well Baby Care

The above list does not include a complete description of each limitation and exclusion. To obtain a complete description, please see your Colonial Life representative.

Group Medical BridgeSM Plan Design At-A-Glance

Five plan designs. (May vary by state.) One plan design allowed per account, unless two distinct classifications



Plan 1*	Plan 2	Plan 3	Plan 4	Plan 5																																																																
Hospital Confinement 10 levels: \$500 - \$5,000 Max of 1 day (benefit)/covered person/calendar year	Hospital Confinement 10 levels: \$500 - \$5,000 Max of 1 day (benefit)/covered person/calendar year	Hospital Confinement 10 levels: \$500 - \$5,000 Max of 1 day (benefit)/covered person/calendar year	Hospital Confinement 10 levels: \$500 - \$5,000 Max of 1 day (benefit)/covered person/calendar year	Hospital Confinement 10 levels: \$500 - \$5,000 Max of 1 day (benefit)/covered person/calendar year																																																																
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*Must select at least one Employer Optional Benefit

**Available with Level 10 (\$5,000) Hospital Confinement benefit

Certificates have exclusions and limitations that may affect benefits payable. Benefits vary by state and may not be available in all states. See a Colonial Life representative for complete details. Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand. (11/2015)

Group Medical BridgeSM Plan Design At-A-Glance

Five plan designs. (May vary by state.) One plan design allowed per account, unless two distinct classifications



Participation Requirements

Rate Structure	Employer Contribution	Guaranteed Issue (GI) with Pre-ex <u>included</u> – No health questions	Guaranteed Issue with Pre-ex <u>waived</u> (GX2)
Age-Banded	None	<u>Levels \$500-\$3,000:</u> The greater of 10 enrolled or 10% participation	The greater of 10 enrolled or 50% participation
		<u>Levels \$3,500-\$5,000:</u> The greater of 10 enrolled or 20% participation	
Composite	At least 50%	The greater of 10 enrolled or 25% participation	The greater of 10 enrolled or 50% participation
Discounted Composite	100% for EE*	GX2 Only	Minimum of 25 certificates enrolled
	100% for All		

*Employees will have the ability to buy up to family coverage. Employee premiums will be discounted; Spouse and Dependent Children premiums will not be discounted.

*Healthcare, Education and Local & City Government accounts are limited to Hospital Confinement Levels 1-3 (\$500 - \$1,500).
State and Federal Government Accounts are limited to Hospital Confinement Levels 1 & 2 (\$500 - \$1,000).*