

Date: January 4, 2024

To: JLMBC

From: Staff

Subject: **Joint Request for Proposals for Life, Disability, and Accident Insurance Plans**

**JLMBC MEMBERS:**

*Employee Organizations*

**David Sanders, Chairperson**

**Marleen Fonseca, First Prov. Chairperson**

*Chad Boggio*

*Esteban Lizardo*

*Lisa Palombi*

*Management*

**Dana Brown, Vice-Chairperson**

**Tony Royster, Second Prov. Chairperson**

*Matthew Rudnick*

*Matthew Szabo*

*Holly Wolcott*

## **RECOMMENDATION**

That the JLMBC approve:

- (a) the proposed joint Request for Proposal for: (i) Basic and Supplemental Employee, and Dependent Life Insurance, (ii) Short/Long-Term Disability Insurance, and (iii) Accidental Death & Dismemberment Insurance Plans, to be called the Joint Life, Disability, and Accident Insurance Request for Proposal, subject to final approval by the City Attorney; and
- (b) execution of the “Pledge Form Regarding Conflict-of-Interest, Confidentiality and Proposer Communications” for use by JLMBC members (voluntary) and City staff (mandatory) involved in the Joint Life, Disability, and Accident Insurance Request for Proposal development and review process.

## **DISCUSSION**

The Employee Benefits Division (EBD) seeks to issue one joint Request For Proposals that will cover three completely separate LAwell Civilian Employee Benefits Program (LAwell Program) benefits:

- i) Basic and Supplemental Employee, and Dependent Life Insurance Plan,
- ii) Short/Long-Term Disability Insurance Plan, and
- iii) Accidental Death & Dismemberment Insurance Plan

These three different insurance benefits are currently provided by the same incumbent provider, the Standard Insurance Company, but they are three physically separate benefits. The City holds three separate contracts, has three separate group insurance policies, and administers each benefit independent of each other under each benefits’ unique rules. The EBD intends to release one Request for Proposal to cover all three benefits, but provide prospective companies with a wide array of flexibility in submitting a proposal for one, two, or all three services.

This joint Request for Proposals for (i) Basic and Supplemental Employee, and Dependent Life Insurance (Life Insurance), (ii) Short/Long-Term Disability Insurance (Disability Insurance), and (iii) Accidental Death & Dismemberment Insurance (Accident Insurance) will be referred to as the **Joint Life, Disability, and Accident Insurance Request For Proposals** (LDA RFP).

**A. Request For Proposals Process**

The draft Joint **LDA RFP** will continue the recent updates made by EBD to the RFP process and format which were proposed to streamline efforts for both EBD staff and prospective proposers. These efforts included:

Exemption of Business Inclusion Program (BIP) Requirement	Staff has sought approval of exemption from BIP, under Executive Directive 14 (Villaraigosa Series). This exemption identifies that subcontracting opportunities do not exist for this requested service, and thereby removes a very large amount of requirements from the RFP process.
Exemption of Local Business Preference Program (LBPP) Requirement	This exemption would identify that current Bureau of Contract Administration procedures prevent non-profits from obtaining local business certificates, and thereby prevent them from receiving the LBPP scoring benefits. By removing LBPP from the RFP, both non-profit and for-profit businesses are treated equally during evaluation.
Reduction of redundancies and simplification of requirements	This effort reduces the amount of standard requirements and paperwork required of each prospective bidder. The previous “Part B” section contained 15 attachments. These requirements are now reduced to six (6) items.
Reorganization of RFP Contents	This effort reorganizes the sections of the RFP, making it clear to prospective bidders which items are required for submitting a proposal and which items are only required of the winning bidder.

The above items are incorporated into the draft Joint **LDA RFP (Attachment A)**. As requested by the JLMBC at its December 1, 2022 meeting, the pre-proposal conference will remain as a mandatory attendance requirement for all prospective bidders.

## B. Background

The following provides the background and detail of services being requested in the Joint LDA RFP:

- i) Basic and Supplemental Employee, and Dependent Life Insurance Plan
- ii) Short/Long-Term Disability Insurance Plan
- iii) Accidental Death & Dismemberment Insurance Plan

### Basic and Supplemental Employee, and Dependent Life Insurance Plan

Under the LAwell Benefits Program, civilian employees receive a Basic Life Insurance benefit, at no employee premium cost to them. Full-time employees receive a \$10,000 benefit and half-time employees receive a \$5,000 benefit (and for certain employees covered by a certain Memorandum of Understanding, a benefit equal to the employee's base annual salary rounded to the nearest \$1,000).

At their cost, employees may purchase Supplemental Life Insurance coverage with the ability to elect one, two, three, four or five times their base annual pay rounded up to the nearest \$1,000 up to a maximum of \$1,000,000.

Employees also have the option to purchase dependent life insurance for a spouse/domestic partner and/or child (ren).

Spouse/domestic partner coverage can be purchased in the amounts of:

- \$10,000
- \$25,000
- \$75,000
- \$100,000

Child coverage can be purchased at \$5,000 per child. Children are eligible upon birth or adoption, and up to age 26.

Life insurance elections of four to five times annual base pay, open enrollment or life event elections which increase more than one benefit level, and late elections or reinstatement elections of any amount require approval by the insurance provider. Members must submit a completed Medical History Statement (Evidence of Insurability) to the insurance provider within 60 days of coverage election. The elected insurance is not enforced and premiums are not collected unless the insurance provider approves the members Medical History Statement.

Currently, life insurance amounts for employees and spouse/domestic partners are reduced based on age. From ages 65 to 69 coverage amounts are reduced to 65%. At age 70 coverage amounts are reduced to 35%.

Providing employees basic life insurance and the option of purchasing supplemental life and dependent life insurance allows our employees the protection from the potentially devastating financial losses that could result in the event that something happens to them, and it provides financial security to both the employees and their dependents. Life Insurance services provide employees and/or beneficiaries the benefit of:

- Travel Assistance is included with City-paid basic life insurance coverage that provides travel information and travel arrangement assistance before and during travel
- Designation of beneficiaries
- Accelerated Benefit option provides financial assistance to employees who become terminally ill and have a life expectancy of 12 months or less.
- Funeral Planning Services allows beneficiaries to designate a funeral home assignment which allows the insurance company to pay the funeral home directly from the life insurance policy.

The LDA RFP seeks to maintain all services outlined above as its baseline level, and also asks proposers to provide enhancements or alternatives which could enhance the baseline level of service as follows:

- Quotes for both Term and Whole Life Insurance
- Furnish multiple options and quotes for employer-paid based benefits. At a minimum \$10k, \$30k, and \$50k
- Implement a choice to eliminate the current Age Reduction requirement
- Present multiple options for increasing the Child Life benefit amount. At a minimum \$10k, \$30k, and \$50k
- Enhance member and beneficiary education with insurance & death benefit options such as options for member to pre-plan and/or pre-pay for funeral services
- Present options to improve and expedite funeral assignment

Life insurance is provided through a stand-alone contract and group insurance policy. The LAwell Program currently contracts with Standard Insurance Company. Standard Insurance began providing these services in 2011 as the successful bidder resulting from a request for proposal process executed in 2010, and was subsequently selected as the successful bidder resulting from a request for proposal process executed in 2017.

#### Short/Long-Term Disability Insurance Plan

Under the LAwell Benefits Program, qualifying city employees receive Basic Disability Insurance paid for by the City and have the option of purchasing Supplemental Disability Insurance using

their own after-tax dollars. The cost of Supplemental Disability Insurance is based on the employee's age and annual salary at the time of enrollment.

Purchasing Supplemental Disability during a Life Event requires approval by the insurance provider. Members must submit a completed Medical History Statement (Evidence of Insurability) to the insurance provider within 60 days of coverage election. The elected insurance is not enforced and premiums are not collected unless the insurance provider approves the members Medical History Statement.

Should an employee have a qualifying disability, they can file a claim with Standard Insurance Company (Standard).

In order for an employee to enroll in disability coverage, they must meet the following criteria:

- Meet the "active at work" definition of the group policy and are unable to work because of sickness, injury, or pregnancy
- Standard must review and approve the employee claim
- Be under the ongoing care of a physician

If approved, coverage begins when the following criteria are met:

- An employee is totally or partially disabled from their occupation
- If totally disabled due to physical disease, injury, pregnancy, or mental disorder, an employee is unable to continue any occupational substantial and material acts with reasonable continuity and are not working in their occupation.
- If partially disabled due to physical disease, injury, pregnancy, or mental disorder, an employee is able to work but is unable to earn 80% or more of indexed pre-disability earnings.
- If Supplemental Disability Insurance was purchased, an employee is totally or partially disabled from all occupations after 24 months for which Long Term Disability benefits are paid
- 100% and 75% sick time must be fully exhausted

Under Basic Disability, coverage can last up to 2 years depending on what Standard has approved. Employees will receive a partially taxable benefit of up to 50% of pre-disability earnings (inclusive of bonuses but not overtime) up to a max of \$3726 per month and is subject to any additional provisions

- If approved for Short Term Disability, Basic coverage can last up to a maximum 180 days
- If approved for Long Term Disability, Basic coverage can last up to a maximum of 1 year and 6 months after the Benefit Waiting Period is satisfied.

If the employee has purchased Supplemental Disability Insurance, coverage can last a maximum of until the employee is no longer disabled or has turned age 65, whichever occurs first. Employees will receive a partially taxable benefit of up to 66 2/3% of pre-disability earnings

(inclusive of bonuses but not overtime) up to a max of \$12,000 per month and is subject to any additional provisions

- If approved for Short Term Disability, Supplemental coverage can last up to a maximum 180 days
- If approved for Long Term Disability Supplemental coverage, can last up to the maximum benefit age of 65 after the Benefit Waiting Period is satisfied.

The LDA RFP seeks to maintain all services outlined above as its baseline level, and also asks proposers to provide enhancements or alternatives which could enhance the baseline level of service, including the following:

- Workers Compensation - Modifying the current rules where Injury on Duty (IOD) and disability overlap and to include IOD in the Benefit waiting period
- Return to Work - Enhancing Reasonable Accommodations and for the vendor to contribute to the City's current process
- Sick Time Usage - Options for Benefit waiting period and definitions of "sick" time.
- Education & Coordination - Various educational concierge services such as workshops, videos, and print materials that can improve education to LAwell members who file a claim/appeal, better help the members navigate through their other benefits and contacts, and minimize processing delays
- Administrative Claim Control - Improve the timeliness and accuracy of reporting claim status back to the City, to minimize any unwanted dilemmas for both LAwell members and administration.
- Product Options - Availability of additional disability product options aside from Basic Short Term Disability and Basic Long Term Disability of 50% and Supplemental Short Term Disability and Long Term Disability of 66 2/3%.
- Premium Waiver Automation - Ways to improve education around and enhance premium waivers for applicable members such as those under Family Medical Leave and approved claim members.

Disability insurance is provided through a stand-alone contract and group insurance policy. The LAwell Program currently contracts with Standard Insurance Company. The Standard Insurance Company, previously called Standard of Oregon, has been the provider of disability insurance to the LAwell program since the 1990s and has been the resulting selected provider in all subsequent Request for Proposals.

#### Accidental Death & Dismemberment Insurance Plan

Under the LAwell Benefits Program, members have the option of purchasing Accidental Death and Dismemberment Insurance using pre-tax dollars. Employees can select employee-only

coverage or family coverage, and the premium cost of is calculated at a monthly rate per \$1,000 of coverage purchased. Members can currently elect coverage in \$50,000 increments.

Insurance amounts for employees and spouse/domestic partners are reduced based on age. From ages 65 to 69 coverage amounts are reduced to 65%. At age 70 coverage amounts are reduced to 35%.

All elections of Accidental Death and Dismemberment Insurance are automatically approved. No Medical History Statement is required for any coverage level.

Should an employee have a qualifying accident, the employee or – in the event of employee death – their beneficiary can file a claim with Standard Insurance Company (Standard). The submitted claim must provide support detailing that the accident that occurred, which typically requires an official accident report or police report.

If approved, payment of an insurance benefit would be a percentage based on the type of loss incurred and verified/approved through the claim process. The more common types of loss and the percentage of payable benefit are:

Type of Loss	Percentage Payable
Life	100%
One hand or foot	75%
Sight in one eye	50%
Audible speech	50%
Hearing in both ears	50%
Quadriplegia	100%
Paraplegia	75%

Furthermore, if the member purchased family coverage, the payable benefit is also paid based on a percentage of the family members covered:

- *Spouse/domestic partner only* = 60% of the coverage amount
- *Eligible children only* = 20% of the coverage amount each child
- *Spouse/domestic partner and eligible children* = 50% of the coverage amount for your spouse/domestic partner and 10% of the coverage amount for each child

The LDA RFP seeks to provide enhancements or alternatives which could enhance the baseline level of service as follows:

- ENHANCE BENEFIT STRUCTURE: Separate plan levels to match LAwell levels of Employee (EE) ONLY, EE+Child, EE+Spouse, and EE+Family
- IMPROVE PAYOUT MODEL: Clarify and improve what benefit is payable.
- REDUCE NON-PAYMENT CLAUSES: Better define when a claim is payable based on accident.

- AGE REDUCTION: Provide an option to remove the Age Reduction requirement
- CLAIM: Reduce City/Employer paperwork associated with the claims process.

Accidental Death and Dismemberment insurance is provided through a stand-alone contract and group insurance policy. The LAwell Program currently contracts with Standard Insurance Company. The Standard Insurance Company began providing insurance in 2013 as the winning bidder resulting from a Request for Proposal process, and was subsequently selected as the successful bidder resulting from a request for proposal process executed in 2017.

### C. Draft Joint LDA RFP Services Questionnaire Workbook

The staff has been working with the JLMBC’s benefits consultant, Keenan, to develop the joint LDA RFP questionnaire workbook (**Attachment B**). The goal of the questionnaire workbook is to extract the necessary information that will allow the City to evaluate each proposer’s qualifications to provide the LAwell Program with the successful administration of each insurance plan for which they submit a proposal.

Although there is one questionnaire workbook for all three insurance plan benefits, each service will be evaluated and scored individually.

A series of unrated questions are asked generally of any bidder. These unrated questions will cover the organizations’ background, their external agency ratings, any regulatory actions, and their client references. These unrated questions may also touch on other subjects with general applications in regards to communication and education. Lastly, the unrated questions will also cover how each proposer will handle conversion/transition from the incumbent provider.

Then, service-specific questions will be asked in each benefit specific questionnaire with some further detailed information collected through service-specific tabs. All of these service-specific questions and information will be scored. These rated questions are still in development with staff and its consultant Keenan, but are currently proposed to cover the following categories and subjects:

#### Basic and Supplemental Employee, and Dependent Life Insurance Plan

Category	Subcategory
Plan Administration Support	Plan Administration
	Plan Sponsor Services/Reports
	Security Protocols, Disaster Recovery & Guarantees
	Claims Processing
	Waiver of Premium
	Evidence of Insurability



This category seeks to find the proposer’s ability to provide service agreements and reporting for the City of Los Angeles, if the proposer can provide 100% direct staffing support and whether the proposer can accept specific file formats and fields that are crucial in determining member eligibility.	
Member Services	Call Center
	Appeals Process & Member Complaints
	Communication
	Online/Printed Educational Resources
	Planned Enhancements
	Member Satisfaction
This category seeks to find the proposer’s ability to provide exceptional customer service to members and beneficiaries who have the need to file a life insurance claim, maintain customer service guarantees, and create online communication tools for members, as well as other innovative online services they can provide.	
Plan Design – Basic Life and Voluntary Life	Employee and Dependent Coverage
	Enhanced Benefit Coverage
	Claims Processing
	Billing & Eligibility
This category seeks to find the proposer’s ability to provide baseline services as well the possibility of providing enhanced services, while guaranteeing coverage will continue for all current insured members. As well as the ability to provide continued coverage upon termination of employment. The category also seeks to find the proposer’s ability to process claims and adjustments, and the ability to allow assignment of benefits. The category seeks to find the proposer’s ability to accept payment from the City by electronic transfer, manual billing or both. As well as the frequency of premium billing, specific due dates and penalties for late payment. The category further seeks the ability of the proposer to maintain State and Federal compliance guidelines when processing appeals.	
Financial Cost	Basic and Supplemental Pricing
	Dependent Pricing
	Underwriting Terms and Conditions
	Performance Guarantees
The category requests that proposers confirm underwriting assumptions and completion of workbook sections for cost and performance guarantees.	

**Short/Long-Term Disability Insurance Plan**

Category	Subcategory
Plan Administration and Sponsor Services	Plan Administration
	Plan Sponsor Services
	Security Protocols, Disaster Recovery & Guarantees
	Member Website Facility and Content
	Planned Enhancements
	Claims Processing
This category seeks to find the proposer’s ability to provide exceptional customer service to members and beneficiaries who have the need to file a disability claim, whether the proposer can accept	

<p>specific file formats and fields that are crucial in determining member eligibility, the proposer’s creation and usage of online communication tools/resources for members such as websites, phone, apps, and videos, as well as other innovative online services they can provide. The category also seeks to find the proposer’s ability to process claims and adjustments, and the ability to allow assignment of benefits.</p>	
Member Services	Call Center
	Print Communication Materials
	Member Satisfaction
	Appeals Process & Member Complaints
<p>This category seeks to find the proposer’s ability to maintain customer service guarantees, The category further seeks the ability of the proposer to maintain State and Federal compliance guidelines when processing appeals.</p>	
Insurance Plan Design	Short-Term Disability (STD) and Long-Term Disability (LTD)
	Billing & Eligibility
	Appeals Process & Member Complaints
<p>This category seeks to find the proposer’s ability to provide baseline services as well the possibility of providing enhanced services, while guaranteeing coverage will continue for all current insured members. As well as the ability to provide continued coverage upon termination of employment. The category seeks to find the proposer’s ability to accept payment from the City by electronic transfer, manual billing or both. As well as the frequency of premium billing, specific due dates and penalties for late payment.</p>	
Financial Cost	Short-Term Disability Insurance (Basic and Supplemental) Pricing
	Long-Term Disability Insurance (Basic and Supplemental) Pricing
	Underwriting Terms and Conditions
	Performance Guarantees
<p>The category requests that proposers confirm underwriting assumptions and completion of workbook sections for cost and performance guarantees.</p>	

Accidental Death & Dismemberment Insurance Plan

Category	Subcategory
Plan Administration Support	Plan Administration
	Plan Sponsor Services/Reports
	Security Protocols, Disaster Recovery & Guarantees
	Claims Processing
	Waiver of Premium
<p>This category seeks to find the proposer’s ability to provide service agreements and reporting for the City of Los Angeles, if the proposer can provide 100% direct staffing support and whether the proposer can accept specific file formats and fields that are crucial in determining member eligibility.</p>	

Member Services	Call Center
	Appeals Process & Member Complaints
	Communication
	Online/Printed Educational Resources
	Planned Enhancements
	Member Satisfaction
This category seeks to find the proposer's ability to provide exceptional customer service to members and beneficiaries who have the need to file an insurance claim, maintain customer service guarantees, and create online communication tools for members, as well as other innovative online services they can provide.	
Insurance Plan Design	Employee and Dependent Coverage
	Enhanced Benefit Coverage
	Claims Processing
This category seeks to find the proposer's ability to provide baseline services as well the possibility of providing enhanced services, while guaranteeing coverage will continue for all current insured members. As well as the ability to provide continued coverage upon termination of employment. The category also seeks to find the proposer's ability to process claims and adjustments, and the ability to allow assignment of benefits.	
Financial Cost	Pricing
	Underwriting Terms and Conditions
	Performance Guarantees
The category requests that proposers confirm underwriting assumptions and completion of workbook sections for cost and performance guarantees.	

As stated previously, the actual questions and tabs included in the attached workbook are draft and are still subject to change before final release. However, the intent of categories and process described here-in is expected to remain consistent with what has been described in this report and reflected in the attachments.

Scoring

Scoring of the rated questions of the LDA RFP will continue with the past practice of utilizing a combination of qualitative and quantitative scoring for each separate service. Each separate service will be scored by a committee of independent raters which will consist of at least two staff members. The LAwell Program's consultant, Keenan, will also peer review and evaluate each proposal in alignment with the evaluation criteria outlined in the RFP, but the final score established by the City raters will be the determining factors leading to a recommendation for vendor selection.

**D. Pledge Form Regarding Conflict of Interest, Confidentiality and Proposer Communications**

The Personnel Department’s Employee Benefits Division conducts a large volume of procurements for the LAwell Program, Deferred Compensation Plan, and other programs. The Division’s objectives are to ensure procurement processes and contract decision-making are conducted strictly and solely in the best interests of participants in these programs. City procurement processes are frequently of keen interest to the vendor community and may be highly competitive. To help protect the integrity and transparency of the decision-making process, staff recommends that the JLMBC adopt a Pledge Form Regarding Conflict of Interest, Confidentiality, and Proposer Communications (**Attachment C**), for execution by all JLMBC members and City staff involved in the development process for this procurement.

Relative to contacts with potential proposers, it should be noted that contacts and conversations may occur at events such as conferences or similar events and these would not be considered prohibited so long as there is no discussion around marketing the proposer’s services or the City’s procurement process. In general, however, once an RFP window has opened, it is advisable for JLMBC and staff members to avoid non-public conversations or other communications wherever possible, even if the subject matter is unrelated to an upcoming procurement, as such communications may present the appearance or suggestion of a prohibited discussion.

Execution of the Pledge Form is not required on the part of the JLMBC as a body or any individual member. However, Personnel Department staff participating in selection processes will be required by the Personnel Department General Manager to complete the Pledge Form. Upon approval of the execution of the Pledge Form for this procurement, staff will proceed to collect the executed forms from those JLMBC members completing them.

**E. Proposed RFP Schedule**

The following project plan summary provides the tentative timeline for the development, issuance, review, evaluation, and selection of the draft RFP:

<b>Month(s)</b>	<b>Action</b>	<b>Status</b>
December 2023	Develop draft Joint LDA RFP	<b>Completed</b>
January 2024	JLMBC review and approval of draft Joint LDA RFP	
January 2024	Finalize and Release Joint LDA RFP	
March 2024	Response Due Date	
March - April 2024	Response Evaluation	
May - June 2024	Provider Selection and 2025 LAwell Program adoption	
July - September 2024	Implement programming for Open Enrollment	
December 2024	Execute contracts	
January 1, 2025	Services Begin	

Submitted by:

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Isela Juardo, Benefits Analyst

Approved by:

\_\_\_\_\_  
Paul Makowski, Chief Benefits Analyst

**ATTACHMENT A**

# RFP

**JOINT REQUEST FOR PROPOSAL**

**FOR**

**I) BASIC AND SUPPLEMENTAL EMPLOYEE, AND DEPENDENT LIFE INSURANCE SERVICES**

**II) SHORT/LONG-TERM DISABILITY INSURANCE PLAN SERVICES**

**III) ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE SERVICES**

**\* DRAFT \***

**RFP RELEASE DATE  
JANUARY 2024**

This Request for Proposals (RAMP ID \_\_\_\_\_) is for three (3) separate insurance services which will be evaluated and awarded individually. Proposers may submit a proposal for one (1) or more services.

## SNAPSHOT

RFP# – [INSERT RAMP ID #]

Important Dates – See RFP Section 1.4

Possible Contract Term – See RFP Section 1.2

Minimum Qualifications of Proposer – See RFP Section 2.3

Requirements for Proposal Submission – See RFP Section 3.2

RFP Administrators:

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iii. **Accidental Death & Dismemberment Insurance Services**

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RFP Consultant – All services

Keenan Consultants

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**Attachment A: Workbook/Questionnaire**

**Attachment B: Professional Services Agreement**

Exhibit A – Standard Provisions for City Contracts (revised 9/22 [v.1][EBD])

Exhibit 1: Insurance Requirements

Exhibit C – Confidentiality Agreement

Exhibit D – Pop-up Clinic Agreement

**Attachment C: Professional Services Agreement Declaration**

**Exhibit 00:** Contract Compliance Submittal Checklist

**Exhibit 01:** Los Angeles Residence Information

**Exhibit 02:** Declaration of Non-Collusion

**Exhibit 03:** Contractor Responsibility Ordinance

**Exhibit 04:** Municipal Lobbying Ordinance

**Exhibit 05:** Contributions and Fundraising Restrictions Ordinance

**Exhibit 06:** CA Iran Contracting Act of 2010

# SECTION 1

## INTRODUCTION/TIMELINE

### 1.0 INTRODUCTION

The Personnel Department of the City of Los Angeles (“City”) is seeking proposals for basic and supplemental life insurance as well as dependent life insurance for its Civilian LAwell Benefits Program (LAwell Program). The mission of this procurement is to identify the service provider(s) who can best support the LAwell Program population and the City’s health and wellness efforts by:

- Providing insurance products which can provide dependable and comprehensive financial benefits;
- Providing support services that effectively integrate with the City’s LAwell Civilian Benefits Program and engage its membership.
- Providing client administrations, support and effective correspondences that help members in navigating benefit and service complexity; and
- Providing effective member self-service tools.

### 1.1 DEFINITIONS OF TERMS

The following terms used in the RFP documents shall be defined as follows:

- **“Agreement”** or **“Contract”** will mean the contract to be entered between the City and the selected Proposer(s) as a result of this RFP and is synonymous with “Professional Services Agreement”
- **“Bidder”** or **“Proposer”** will mean the entity that responds to the Request for Proposal.
- **“BCA”** will mean Bureau of Contract Administration
- **“BTRC”** will mean Business Tac Registration Certificate
- **“City”** will mean the City of Los Angeles.
- **“Civilian”** will mean the City’s workforce comprising all employees who are neither Sworn Police or Fire employees nor employees of the Department of Water and Power.
- **“Contractor or Vendor”** will mean the individual, partnership, corporation or other entity to which a contract is awarded.
- **“Contract Administrator”** will mean the City’s Personnel Department.
- **“Contracting Authority”** will mean the City’s Personnel Department and is synonymous with the term **“Awarding Authority.”**
- **“Department”** will be considered synonymous with the City’s Personnel Department.
- **“DBWCO”** will mean Disclosure of Boarder Wall Contracting Ordinance.
- **“Employee Benefits”** or **“EBD”** means the Employee Benefits Division of the City of Los Angeles, Personnel Department.
- **“LAwell Benefits Program”** will mean the City’s benefits program for its Civilian and other eligible employees and is synonymous with the term **“LAwell Program.”**
- **“JLMBC”** will mean the City’s Joint-Labor Management Benefits Committee.
- **“LWO”** will mean Living Wage Ordinance

- **“MOU”** will mean a Memorandum of Understanding, or collective bargaining agreement, to which an employee labor organization and the City are both parties.
- **“Non-Represented”** will mean an employee who is not represented by a City employee bargaining unit.
- **“PaySR”** will mean the City of Los Angeles payroll system for its Civilian and Sworn workforce.
- **“Proposer”** will mean a firm submitting a proposal pursuant to this Request for Proposal and will be synonymous with the term **“Vendor.”**
- **“Represented”** will mean an employee who is represented by a City employee bargaining unit.
- **“RAMP”** or **“RAMPLA”** will mean Regional Alliance Marketplace for Procurement.
- **“RFP”** will mean this Request for Proposal for contracted services issued by the City.
- **“RFP Administrator”** will mean the City’s Personnel Department staff member administering the RFP.
- **“SDO”** will mean Slavery Disclosure Ordinance.

## 1.2 CONTRACT TERM

The term of any contract(s) awarded pursuant to this RFP shall be for a period of three (3) years with an option for up to two (2) additional one (1) year extensions, to be executed at the City’s sole discretion, providing for a maximum contract term of up to five (5) years. The City may, at its sole discretion, seek to extend the term of the contract beyond the initial three-year term.

## 1.3 RFP CONTACT INFORMATION

The Personnel Department and staff are committed to ensuring that all business transactions, including procurement processes, are based strictly on integrity, competence, merit, and benefit to City employees. As a matter of policy and consistent with the City’s ethics rules, Personnel Department staff will not communicate with current or prospective Vendors or their representatives, or any other person or organization, for the purpose or intent of having a particular Vendor secure or maintain a contract or business with the City, or otherwise realize financial gain from the City, whether during or outside of a procurement process.

In support of this, and to ensure the transparency and objectivity of this procurement process, all communications and questions regarding or related to the services included in this RFP should be directed to the RFP Administrator. All questions and responses to questions, or any other changes to or interpretation of the RFP, will be posted online at [www.RAMPLA.org](http://www.RAMPLA.org).

Questions regarding certain General Contracting Requirements may also more appropriately be directed to the City department responsible for the particular requirement, as specified within Section 3 of this RFP.

## 1.4 PROPOSAL TIMELINE AND PRE-PROPOSAL CONFERENCE

The City intends to award a contract, in a form approved by the City Attorney, to the selected Proposer. Written proposals submitted to the City shall constitute a legally binding contract offer and shall remain open for twelve (12) months. It is requested that proposals be prepared simply and economically, avoiding the use of unnecessary promotional material.

### 1.4.1 PROPOSAL TIMELINE

Following is the current timeline for the RFP process. The City reserves the right to adjust this schedule. Changes to the timeline, if any, will be posted online as an RFP Addendum.

Proposal Dates	Event
1/XX/2024	RFP released
3/01/2024	Initial deadline for receiving written questions by 4:00 p.m. PST
2/01/2024	<p>MANDATORY Pre-Proposal Conference at 1:00 p.m. to 2:45 p.m. PST                      - Held via Teleconference</p> <p>Attend via Zoom                      - Visit: <a href="#">[URL]</a>-                      - Meeting ID: XXX XXXX XXXX</p> <p>Attend via Telephone Only*                      - Dial: Dial by your location                      +1 669 900 6833 US (San Jose)                      +1 346 248 7799 US (Houston)                      +1 253 215 8782 US (Tacoma)                      +1 929 205 6099 US (New York)                      +1 301 715 8592 US (Washington DC)                      +1 312 626 6799 US (Chicago)                      - Meeting ID: XXX XXXX XXXX</p> <p>RFP presentation materials can be downloaded from <a href="http://www.RAMPLA.org">www.RAMPLA.org</a>. It is recommended that the materials be downloaded prior to the start of the pre-proposal meeting.</p>
03/01/2024	Deadline for receiving written questions regarding the RFP is 4:00 p.m. PST
03/15/2024	<b>RFP responses due by 3:00 p.m. PST to the RFP Administrator via email as identified on page 2 of this RFP.</b>
February - June, 2024	RFP evaluations
June 1, 2024	Target date for Proposer selection and start of contract negotiations
December 31, 2024	Target date for executing contract
January 1, 2025	Target date for commencement of services

### 1.4.2 MANDATORY PRE-PROPOSAL CONFERENCE

A mandatory Pre-Proposal Conference (Conference) will be held to provide information regarding the RFP requirements and answer questions from prospective Proposers regarding this RFP. Program and contract professionals are encouraged to attend. Department staff will not provide assistance regarding a Proposer’s individual RFP response. Proposers failing to attend the mandatory Pre-Proposal Conference will not be allowed to submit a bid for further consideration.

The Conference has been scheduled pursuant to the schedule noted in the Proposal Timeline. Potential Proposers may participate virtually via Zoom or by calling-in to the Conference. Participants will be asked to identify themselves by name and firm. If you intend to participate by telephone, please pre-register by contacting the RFP Administrator by the deadline noted in the Proposal Timeline.

**Attendance will be taken at the conference.** Failure to attend the conference will invalidate your attendance and deem you unresponsive.

**It is to your benefit to have your own copy of the RFP, particularly the City's General Contracting requirements, to the Conference if attending in-person.** Copies will not be provided at the Conference. All documents will be available on [www.RAMPLA.org](http://www.RAMPLA.org) prior to the start of the Conference.

**Note:** Conference date, time, and attendance information is *subject to change*. All updates will be posted at [www.RAMPLA.org](http://www.RAMPLA.org).

#### 1.4.3 AMERICANS WITH DISABILITIES ACT

As covered under Title II of the Americans with Disabilities Act ("ADA"), the City does not discriminate on the basis of disability and, upon request, will provide reasonable accommodation to ensure equal access to its proposals, programs, services, and activities. If an individual with a disability requires accommodations to attend the Conference, please contact the Contract Administrator at least five working days prior to the scheduled event.

#### 1.5 QUESTIONS REGARDING THE RFP

All questions regarding the RFP shall be submitted via e-mail to the RFP Administrator. Please identify the RFP title on the subject line of your message. Each submitted question should also identify the RFP section and page number, or the relevant contracting provision.

To maximize the effectiveness of the Conference, to the extent possible, Proposers should provide questions in writing via email to the RFP Administrator prior to the Conference in accordance with the initial deadline noted in the Proposal Timeline. This will enable the Department to prepare responses in advance.

The City will make every effort to respond to all written questions as soon as practical. All questions and responses to questions, or any other changes to or interpretation of the RFP, will be posted online at [www.RAMPLA.org](http://www.RAMPLA.org). Any such changes or interpretations shall become a part of this RFP and may be incorporated into any Contract awarded pursuant thereto.

#### 1.6 RFP PROPOSAL SUBMISSION DEADLINE

Responses to this RFP must be submitted by electronic copy and must be received by the RFP Administrator by the Proposal Submission Deadline identified at the beginning of this RFP and in the Proposal Timeline. Late responses (i.e. proposals received after the Proposal Submission Deadline) will not be considered. The City encourages all Vendors to submit their proposals ahead of the Proposal Submission Deadline to provide sufficient time for delivery and resubmission for unforeseen issues.

The City reserves the right to extend the Proposal Submission Deadline should this be in the interest of the City.

RFP responses must also be submitted by the Proposal Submission Deadline to the RFP Consultant. The contact information for both the RFP Administrator and RFP Consultant are identified on page 2 of this RFP.

**\*DRAFT\***



# SECTION 2

## POPULATION PROFILE & SCOPE OF SERVICES

### BACKGROUND INFORMATION

#### 2.0 OVERVIEW

The City of Los Angeles LAwell Benefits Program is offered to eligible full-time and half-time employees of the City of Los Angeles Civilian employee population. The City offers its Civilian LAwell Benefits Program (“LAwell Program”) under Internal Revenue Code (IRC) Section 125. The LAwell Program includes approximately 25,000 City employees and their 32,000 dependents. The LAwell Program uses combined employer and employee contributions to pay for health insurance premiums to its medical service providers, as well as combined contributions to pay for other LAwell Program service providers (dental, vision, life, disability, & AD&D). Additional information about the LAwell Program can be found at <https://www.keepinglawell.com>.

#### 2.1 BENEFITS ELIGIBILITY

##### Full-time and Half-time Employees

The LAwell eligible population includes all regular, full-time and half-time civilian City employees, elected officials, and members of the Board of Public Works if they meet the following three requirements:

1. Full-time employees are paid at least 40 hours (half-time employees are paid at least 20 hours) per pay period of qualifying hours (such as HW, SK, VC, HO, etc.), or the number of hours of qualifying work time specified by their Memorandum of Understanding (MOU); and
2. They are contributing members of the Los Angeles City Employees’ Retirement System (LACERS) or are a Port Police Officer (MOU 27 or 38) or Airport Police Officer (MOUs 30, 39, or 40), and are a member of the Fire & Police Pension System; and
3. Are eligible for membership in one of the employee representation units for which the civilian benefits program (LAwell program) has been negotiated in an MOU; or Are not represented by an employee representation unit.

##### Part-time Employees

Employees in part-time, temporary or seasonal positions who are not LACERS members are not generally eligible for the LAwell Program unless pursuant to requirements of the Affordable Care Act (ACA) and any negotiated provisions for ACA-compliant health care as provided for in the applicable MOU.

Employee Dependents

LAWell Program members may also enroll eligible dependents including a spouse, domestic partner, biological or step child, child of a domestic partner, grandchildren for whom the member has legal custody, and grandchildren of children who are up to age 26, unmarried, and financially dependent on the member.

Coverage Tiers

LAWell Program members, through their health plans, may elect from one of the following four coverage tiers. These tiers should be used in constructing the pricing tiers for life insurance:

- Employee
- Employee + Spouse/Domestic Partner
- Employee + Child(ren)
- Employee + Family

Additional information about LAWell Program eligibility rules can be found at: <https://www.keepinglawell.com/eligibility>

**2.2 CURRENT ADMINISTRATION AND DATA SOURCES**

The City currently contracts with Standard Insurance Company as the incumbent provider of the LAWell Program Life Insurance. The City also currently contracts with a Third-Party Record keeper, TELUS Health (formerly Lifeworks, formerly Morneau Shepell), for enrollment management. TELUS Health sends enrollment data to Standard Insurance the plan provider on either a weekly or bi-weekly basis. For current subscriber data, see Attachment A.

**2.3 SCOPE OF SERVICES**

Prospective Bidders may submit a proposal for one or more of the following services:

- Life Insurance
- Disability Insurance
- Voluntary AD&D

For each service, Base Services are the existing services to be continued. Enhanced services are the optional changes that the City may elect at any time during the duration of a contractual agreement with the winning bidder.

**2.3.1 MINIMUM QUALIFICATIONS FOR ANY/ALL SERVICES**

A Proposer must meet the following minimum qualifications in order to have its proposal considered:

1	Be legally authorized to do business in the State of California. All required permits and licenses must be in full force at the time of proposing.
2	Have a minimum of ten continuous years of experience providing the services solicited in this RFP.
3	Certify that neither Proposer nor its principals are presently disbarred, suspended, proposed for disbarment, declared ineligible or voluntarily excluded from participation in

	this transaction by any federal department or agency, any California state agency, or any local governmental agency.
4	Must have gross annual revenues during either 2020 or 2021 of at least \$20 million.

## 2.3.2 - A LIFE INSURANCE BASE SERVICES

### (1) Insurance Plan Underwriting and General Responsibilities

- (a) Contractor shall underwrite the following life insurance plans to the Lawell Benefits Program according to the Group Life Insurance Policy and Certificate of Group Life Insurance:
- Basic Life Insurance
  - Supplemental Basic Life Insurance
  - Supplemental Life Insurance (up to 5x annual base pay)
  - Dependent Spouse/Domestic Partner Life Insurance (up to \$100,000)
  - Dependent Child Life Insurance (up to \$5,000 per child)
- (b) Contractor shall maintain insurance coverage levels at the level identified in the Group Life Insurance Policy and Certificate of Group Life Insurance.
- (c) Contractor must, throughout the Term, be a life insurance plan provider, not a broker representative, and ranked by either Standard and Poor's or Moody's with a favorable rating (of "A" or greater) to insure that the City is working with a provider that has the financial stability to maintain a contract with the City in support of the City's employee population.
- (d) Contractor must be licensed to provide a basic, supplemental basic, supplemental, dependent spouse/domestic partner, and dependent child life insurance plans in the State of California throughout the Term. At no employee premium cost, employees receive a Basic Life insurance benefit of \$10,000 for full-time employees and \$5,000 for half-time employees (and for certain employees covered by certain Memoranda of Understanding, a benefit equal to the employee's base annual salary at the time of death rounded to the nearest \$1,000). At their cost, employees may purchase Supplemental Life insurance coverage. Supplemental life insurance provides members with the ability to elect one, two, three, four, or five times annual base pay rounded to the nearest \$1,000 up to a maximum of \$1,000,000. Costs for coverage vary based on age and salary as established by the insurer. Currently, life insurance amounts are reduced based on age. From ages 65 to 69 coverage amounts are reduced to 65%. At age 70 coverage amounts are reduced to 35%.
- Employees must submit proof of good health if they are enrolling in supplemental life for the first time during Open Enrollment to a level of more than 3x annual base pay of \$750,000, or increasing coverage by more than one level during Open Enrollment; or if they are a new hires enrolling for coverage of more than 3x annual base pay or an amount above \$750,000. If an employee has a life event during the year, proof of good health is required if increasing coverage by more than one level or an amount more than 3x annual base pay.

- (e) The City also allows employees to purchase dependent life insurance for a spouse/domestic partner and/or children. Pursuant to California law, spouse/domestic partner coverage cannot be more than the employee's total life insurance coverage (basic plus supplemental).
- (f) Spouse/domestic partner coverage can be purchased in amounts of:
- \$10,000
  - \$25,000
  - \$50,000
  - \$75,000
  - \$100,000

Proof of good health is required for the spouse/domestic partner if purchasing coverage for the first time or to increase coverage. This can be waived only if spouse/domestic partner is added within 30 calendar days of a marriage or beginning of a domestic partnership relationship.

Child coverage can be purchased for up to \$5,000 per child. Children are eligible upon birth or adoption, and up to age 26.

- (c) Contractor accepts the City's current definition of LAwell Benefits Program eligible employees and LAwell Benefits Program eligible dependents (including domestic partners and grandchildren) and agrees to adopt any changes to the City's definition as stated in Article III, Eligibility for City Employees and Eligible Dependents.
- (d) Contractor shall guarantee all eligible insureds who were covered under the prior agreement (City Contract No. C-119106 & Policy Number 630363 G) will, if so enrolled, be covered by this new Agreement effective January 1, 2025.
- (e) Contractor will work collaboratively with the Personnel Department staff, Employee Benefits Division ("EBD") staff, other City Departments, JLMBC members, the City's benefits Third-Party Administrator (TPA), the City's benefits consultants, and other LAwell Benefits Program service providers to effectively communicate and administer the services included within this Agreement.
- (f) Contractor shall provide training for EBD staff regarding the Life Insurance Plans and/or its plan administration systems and processes.
- (g) Contractor shall provide day-to-day consultation on matters pertaining to claim status discrepancies, disputes, plan interpretation, and other matters related to the administration of the Life Insurance Plans.

## **(2) Program Evaluation, Reports and Data Services**

- (a) Contractor will meet with the City at least quarterly to review and evaluate Life Insurance Plans administration.
- (b) Contractor will, upon City request, attend various employee, labor, and management meetings relating to the Life Insurance Plans.

- (c) Contractor will provide quarterly and annual statistical summary plan reports including utilization data, demographic reports, claims processing times, and other key metrics as needed and requested by City and/or the City's designated benefits consultant(s).
- (d) Contractor will work timely with the City's benefits Third Party Administrator (TPA), and any applicable City and/or EBD staff, to resolve discrepancies related to LAwell member eligibility and/or Contractor's ability to provide services to LAwell members including, but not limited to, establishing a process for emergency corrections to enrollment and eligibility information.
- (e) Contractor will maintain full and accurate records with respect to all matters and services provided to the City for a minimum of seven years from December 31<sup>st</sup> of the affected plan year.
- (f) Contractor shall perform research and provide responses to technical questions posted by the JLMBC, EBD staff, and/or the City's designated benefits consultant(s).
- (g) Contractor will inform the City and the City's benefits consultant(s) of any pending legislation affecting the administration of the Life Insurance Plans and, if relevant legislation is enacted, provide EBD staff and the City's designated benefits consultant(s) with a cost analysis of an implementation plan for ensuring the Life Insurance Plans and the City comply with the new requirements.
- (h) Contractor shall provide conversion and portability coverage options to City employees to continue Life Insurance coverage when their City employment ends.

### **(3) Customer Support Services**

- (a) Contractor agrees to the performance guarantee(s) as outlined in the Performance Guarantee Agreement, attached hereto as Exhibit C and incorporated herein by this reference, in order to assure a high level of service to the City and its LAwell members and their dependents.
- (b) Contractor will provide a dedicated contact for account management, claims issues, and eligibility issues, and agree to change those contacts upon request by City.
- (c) Contractor will provide day-to-day consultation on matters pertaining to member claims status, discrepancies, disputes, and interpretation of applicable law and regulation, and/or policy requirements.
- (d) Contractor will provide administrative services for the Life Insurance Plans including fund accounting, claims processing, research and resolution of any issues, complaints, or problems.
- (e) Contractor will work collaboratively with the City to define and utilize quality control measures, to the extent possible, to maintain and enhance customer support services and

provide the City with statistical information or other relevant data, to the extent possible, when requested.

- (f) Contractor will investigate and resolve administrative and claim problems quickly and efficiently.
- (g) Call Center – Contractor will provide a call center during regular business hours from 8:00 AM to 5:00 PM PST during the term of this Agreement as a central point of contact for eligible City employees to access information or initiate the claims process. The call center representatives will provide counseling and make referrals as necessary to specialists within the Contractor organization who handle claims processing on specific lines of insurance coverage.
- (h) Member Website – Contractor will provide a general website providing members the ability to access information regarding the Life Insurance Plans, services, and member educational content such as decision support tools, newsletters, and informative videos. Contractor will also provide assistance for members accessing the website and contact information for support services should members have issues or problems accessing the website.
- (i) Telephonic Claims Intake Process – Contractor will provide a dedicated 1-800 number to eligible City employees for receiving, initiating, and processing insurance claims.
- (j) Evidence of Insurability Processing – Contractor will provide eligible City employees the ability to submit Evidence of Insurability forms electronically.
- (k) Claims Processing – Contractor agrees that the Life Claim Adjudication Process begins when the Contractor Group Life Proof of Death Claim Form is completed and submitted to the Contractor along with, a copy of the death certificate, the original enrollment form and a completed beneficiary statement or any change of beneficiary forms to provide a tool for secure transmission of this data from the City. Contractor agrees to provide a toll-free number and fax number to the City.
- (l) Appeals and Member Complaints – Contractor will provide an automated process for monitoring and tracking member appeals and complaints by type and category and will work with the City to develop and provide a report regarding member appeals and complaints when requested by the City. Contractor will ensure that the appeals process is in compliance with State and Federal requirements.
- (m) Contractor will inform the City by telephone and in writing of any service disruption due to contract changes, systems failure, security breach, labor dispute, or any other reason as soon as reasonably possible. Any such service disruption shall be resolved as quickly as possible.

#### **(4) Open Enrollment and Communications Services**

- (a) Contractor will participate in various events related to the City's annual Open Enrollment period, special enrollment periods, and other activities/meetings centered upon educating employees and human resource personnel regarding Life Insurance Plans.



- (b) Contractor will assist the City and the City's benefits communications consultant(s) in preparing, drafting, and reviewing Open Enrollment and plan documents for use in employee communications guides or letters.
- (c) Contractor will assist the City and the City's benefits communications consultant(s) in preparing, drafting, and reviewing communications materials and information for employees and dependents.
- (d) Contractor will assist the City in the planning of annual Open Enrollment and/or special enrollment seminars for employees (planning to include at least one annual meeting with EBD staff regarding current seminar information needs).
- (e) Contractor will provide support resources and services for offering member webinars and creating informational videos in support of member education as part of the annual Open Enrollment, special enrollment, and/or other educational and outreach efforts as requested by the City.
- (f) Contractor will attend events at the request of the City and present Life Insurance Plans information at annual Open Enrollment and/or special enrollment seminars for employees.
- (g) Contractor will assist the City with the development of Life Insurance Plans employee benefits summary documents.
- (h) Contractor will provide enrollment forms and member communications such as informational brochures, flyers, posters, postcards, and benefits booklets outlining coverage details in paper and electronic format, and videos regarding the Life Insurance Plans to be used in the City's news articles, emails, Open Enrollment materials, and other communications vehicles as requested by the City.
- (i) Contractor will provide and maintain an employer-access website for the City to use to view and access plan and claims information to the extent available by Contractor.
- (j) Contractor will maintain compliance with the Americans with Disabilities Act (ADA) and other applicable law/regulation related to accessibility in regards to access with its member website, telephonic access, or any other applicable method of communication, and in accordance with PSC-30 of the City's Standard Provisions for City Contracts (revised 10/17) which is attached hereto as Exhibit D and incorporated herein by reference.

## 2.3.2 - B LIFE INSURANCE POTENTIAL SERVICE CHANGES AND ENHANCEMENTS

Bidders are asked to:

- Provide quotes for both Term Life Insurance & Whole Life Insurance
- BASE BENEFIT: Provide multiple options for employer-paid base benefit. At minimum, provide \$10k, \$30k, and \$50k, and provide quotes for these increased base benefit amounts.
- AGE REDUCTION: Provide a choice to eliminate the current Age Reduction requirement
- CHILD LIFE BENEFIT: Provide multiple options for increasing the benefit amount. At minimum, provide \$10k, \$15k, and \$20k, and provide quotes for increased benefit amount.

- EVIDENCE OF INSURABILITY (EOI): Simplify/automate the EOI process
- EXPEDITED FUNERAL ASSIGNMENT: Identify options to improve and facilitate funeral assignment.
- EDUCATION: Enhance member and beneficiary education with Insurance and death benefit options.
- END OF LIFE SERVICES: Enhance options for members to pre-plan and/or pre-pay for funeral services.
- CLAIM: Provide option to reduce City/Employer paperwork associated with the claims process

### 2.3.3 - A      DISABILITY INSURANCE PLAN BASE SERVICES

#### **(1) Insurance Plan Underwriting and General Responsibilities**

- (b) Contractor shall underwrite the following life insurance plans to the LAwell Benefits Program according to the Group Life Insurance Policy
- (b) Contractor shall maintain insurance coverage levels at the level identified in the Group Life Insurance Policy and Certificate of Group Life Insurance.
- (g) Contractor must, throughout the Term, be a life insurance plan provider, not a broker representative, and ranked by either Standard and Poor's or Moody's with a favorable rating (of "A" or greater) to insure that the City is working with a provider that has the financial stability to maintain a contract with the City in support of the City's employee population.
- (h) Contractor must be licensed to provide a basic, supplemental basic, supplemental, dependent spouse/domestic partner, and dependent child life insurance plans in the State of California throughout the Term. At no employee premium cost, employees receive a Basic Life insurance benefit of \$10,000 for full-time employees and \$5,000 for half-time employees (and for certain employees covered by certain Memoranda of Understanding, a benefit equal to the employee's base annual salary at the time of death rounded to the nearest \$1,000). At their cost, employees may purchase Supplemental Life insurance coverage. Supplemental life insurance provides members with the ability to elect one, two, three, four, or five times annual base pay rounded to the nearest \$1,000 up to a maximum of \$1,000,000. Costs for coverage vary based on age and salary as established by the insurer. Currently, life insurance amounts are reduced based on age. From ages 65 to 69 coverage amounts are reduced to 65%. At age 70 coverage amounts are reduced to 35%.
  - Employees must submit proof of good health if they are enrolling in supplemental life for the first time during Open Enrollment to a level of more than 3x annual base pay of \$750,000, or increasing coverage by more than one level during Open Enrollment; or if they are a new hires enrolling for coverage of more than 3x annual base pay or an amount above \$750,000. If an employee has a life event during the year, proof of good health is required if increasing coverage by more than one level or an amount more than 3x annual base pay.



- (i) The City also allows employees to purchase dependent life insurance for a spouse/domestic partner and/or children. Pursuant to California law, spouse/domestic partner coverage cannot be more than the employee's total life insurance coverage (basic plus supplemental).

Proof of good health is required for the spouse/domestic partner if purchasing coverage for the first time or to increase coverage. This can be waived only if spouse/domestic partner is added within 30 calendar days of a marriage or beginning of a domestic partnership relationship.

Child coverage can be purchased for up to \$5,000 per child. Children are eligible upon birth or adoption, and up to age 26.

- (h) Contractor accepts the City's current definition of LAwell Benefits Program eligible employees and LAwell Benefits Program eligible dependents (including domestic partners and grandchildren) and agrees to adopt any changes to the City's definition as stated in Article III, Eligibility for City Employees and Eligible Dependents.
- (i) Contractor shall guarantee all eligible insureds who were covered under the prior agreement (City Contract No. C-119106 & Policy Number 630363 G) will, if so enrolled, be covered by this new Agreement effective January 1, 2025.
- (j) Contractor will work collaboratively with the Personnel Department staff, Employee Benefits Division ("EBD") staff, other City Departments, JLMBC members, the City's benefits Third-Party Administrator (TPA), the City's benefits consultants, and other LAwell Benefits Program service providers to effectively communicate and administer the services included within this Agreement.
- (k) Contractor shall provide training for EBD staff regarding the Life Insurance Plans and/or its plan administration systems and processes.

Contractor shall provide day-to-day consultation on matters pertaining to claim status discrepancies, disputes, plan interpretation, and other matters related to the administration of the Life Insurance Plans

## **(2) Program Evaluation, Reports and Data Services**

- (a) Meet with the City at least quarterly to review and evaluate the administration of the Life Insurance Services.
- (b) Upon City request, attend various employee, labor, and management meetings relating to the Life Insurance Services. Present reports to the JLMBC as requested by City staff.

- (c) Upon agreement with the City, Contractor will provide statistical plan reports including utilization data, employee participation rates, and other reports as needed and requested by the City and/or the City's designated benefits consultants on a quarterly, periodic, and/or annual basis.
- (d) Provide modeling of various Life Insurance Services design options and their potential impact on premiums when requested by the City and/or the City's benefits consultant(s).
- (e) Accept eligibility reporting from the City's benefits TPA on a bi-weekly or more frequent basis with a two business days upload turnaround time to assure timely capture of eligibility information.
- (f) Work timely with the LAwell Program's TPA, and any applicable City and/or EBD staff, to resolve discrepancies related to LAwell Program member eligibility and/or Contractor's ability to provide services to LAwell Program members including, but not limited to, establishing a process for emergency corrections to enrollment and eligibility information.
- (g) Maintain full and accurate records with respect to all matters and services provided to the City for a minimum of seven years from January 1<sup>st</sup> of the affected plan year through the Term of the Agreement.
- (h) Except as otherwise provided for herein and in the City of Los Angeles Confidentiality Agreement, as more fully described in Exhibit C, maintain compliance with all applicable HIPAA . Individuals, organizations, and agencies that meet the definition of a covered entity under HIPAA, and their business associates, must comply with the rules and regulations to protect the privacy and security of City employees' health information and must provide individuals with certain rights with respect to their health information.
- (i) Immediately inform the City and the LAwell Program's consultant(s) of any new laws affecting the administration of the Life Insurance Services and, if changes are needed to accommodate new law(s), provide EBD staff and the City's benefits consultant(s) with a cost analysis of an implementation plan for ensuring the Life Insurance Services and the City comply with the new requirements.

### **(3) Customer Support Services**

- (a) Contractor shall agree to the Performance Guarantee(s) as outlined in the Performance Guarantees Agreement, attached hereto respectively as Exhibits B and incorporated herein by reference, in order to assure a high level of service to the City and its LAwell members and their dependents.
- (b) Contractor will provide a dedicated contact for account management, claims issues, and eligibility issues, and agree to change those contacts upon request by the City.

- (c) In accordance with the requirements of HIPAA, Contractor will provide consultation as needed on matters pertaining to, discrepancies, disputes, and policy requirements. (hipaa not apply)
- (d) Contractor will perform non-legal research and provide responses to technical questions from the JLMBC and EBD staff within a mutually agreed timeline established between the City and Contractor.
- (e) Contractor will provide training and resources for EBD staff regarding the Life Insurance Plan Services and benefits plan administration system(s).
- (f) Contractor will provide administrative services for the Life Insurance Plan Services including, claims processing, research and resolution of any issues, complaints, or problems.
- (g) Contractor will work collaboratively with City to define and utilize quality control measures, to the extent possible, to maintain and enhance customer support services and provide City with statistical information such as number and type of member calls, complaints, or other relative data, to the extent possible, when requested.
- (h) Contractor will investigate and resolve administrative problems within a reasonable amount of time as mutually agreed upon by City and Contractor. Contractor will investigate and resolve claim problems within a reasonable amount of time required by California law.
- (i) Contractor will immediately inform the City by telephone and in writing of any service disruption due to contract changes, systems failure, security breach, labor dispute, or any other reason within 5 (five) business days of discovery by Contractor, and sooner if possible. Any such service disruption shall be resolved as quickly as possible and Contractor shall provide members in need of emergency services with referrals to alternate life insurance plan services.

#### **(4) Open Enrollment and Communications Services**

- (a) Contractor will provide a dedicated toll-free number for LAwell Program members during the Term of the Agreement to access live support representatives during operating hours and additional communication tools for support during after hour periods.
- (b) Contractor will participate in various events related to the City's annual Open Enrollment period, special enrollment periods, and other activities/meetings centered upon educating employees and human resources personnel regarding the Life Insurance Plan Services.
- (c) Contractor will assist the City and the City's benefits communications consultant(s) in preparing, drafting, and reviewing Open Enrollment and plan documents for use in employee communications guides or letters.

- (d) Contractor will assist the City and the City's benefits communications consultant(s) in preparing, drafting, and reviewing communications materials and plan comparison information for employees and dependents.
- (e) Contractor will assist the City in the planning of annual Open Enrollment and/or special enrollment seminars for employees (planning to include at least one annual meeting with EBD staff regarding current seminar information needs).
- (f) Contractor will provide support resources and services for offering member webinars and creating informational videos in support of member education as part of the annual Open Enrollment period, special enrollment period, and/or other educational and outreach efforts as requested by the City.
- (g) Contractor will provide resources at the request of the City to attend events and present Life Insurance Plan Services information at annual Open Enrollment and/or special enrollment seminars for employees.
- (h) Contractor will provide the City with Life Insurance Plan Services benefits summary documents.
- (i) Contractor will provide participant communications and informational flyers regarding Life Insurance Plan Services in paper and electronic format to be used in the City's news articles, emails, Open Enrollment materials, and other communications vehicles as requested by the City.
- (j) Contractor will provide and maintain a member website for LAwell Program members to access service information and/or initiate or complete service functions.
- (k) Contractor will provide and maintain an employer-access website for the City to use to the extent available by Contractor and to the extent allowable in accordance with requirements of HIPAA.
- (l) Contractor will maintain compliance with the ADA and any other applicable law/regulation related to accessibility in regard to access with its member website, telephonic access, or any other applicable method of communication, and in accordance with PSC - 30 of the City's Standard Provisions for City Contracts (revised 9/22[v1][EBD]) which is attached hereto as Exhibit A and incorporated herein by reference.
- (j) .

### 2.3.3 - B DISABILITY INSURANCE POTENTIAL SERVICE CHANGES AND ENHANCEMENTS

Proposers are asked to provide enhancements or alternatives which could enhance the baseline level of service, including the following:

- Workers Compensation - Modifying the current rules where Injury on Duty (IOD) and disability overlap and to include IOD in the Benefit waiting period
- Return to Work - Enhancing Reasonable Accommodations and for the vendor to contribute to the City's current process
- Sick Time Usage - Options for Benefit waiting period and definitions of "sick" time.
- Education & Coordination - Various educational concierge services such as workshops, videos, and print materials that can improve education to LAwell members who file a claim/appeal, better help the members navigate through their other benefits and contacts, and minimize processing delays
- Administrative Claim Control - Improve the timeliness and accuracy of reporting claim status back to the City, to minimize any unwanted dilemmas for both LAwell members and administration.
- Product Options - Availability of additional disability product options *aside* from Basic Short Term Disability and Basic Long Term Disability of 50% and Supplemental Short Term Disability and Long Term Disability of 66 2/3%.
- Premium Waiver Automation - Ways to improve education *around* and *enhance* premium waivers for applicable members such as those under Family Medical Leave and approved claim members.

#### 2.3.4 - A ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE PLAN BASE SERVICES

##### **(1) Insurance Plan Underwriting and General Responsibilities**

- (c) Contractor shall underwrite the following life insurance plans to the LAwell Benefits Program according to the Group Life Insurance Policy
- (b) Contractor shall maintain insurance coverage levels at the level identified in the Group Life Insurance Policy and Certificate of Group Life Insurance.
- (j) Contractor must, throughout the Term, be a life insurance plan provider, not a broker representative, and ranked by either Standard and Poor's or Moody's with a favorable rating (of "A" or greater) to insure that the City is working with a provider that has the financial stability to maintain a contract with the City in support of the City's employee population.
- (k) Contractor must be licensed to provide a basic, supplemental basic, supplemental, dependent spouse/domestic partner, and dependent child life insurance plans in the State of California throughout the Term. At no employee premium cost, employees receive a Basic Life insurance benefit of \$10,000 for full-time employees and \$5,000 for half-time employees (and for certain employees covered by certain Memoranda of Understanding, a benefit equal to the employee's base annual salary at the time of death rounded to the nearest \$1,000). At their cost, employees may purchase Supplemental Life insurance coverage.

Supplemental life insurance provides members with the ability to elect one, two, three, four, or five times annual base pay rounded to the nearest \$1,000 up to a maximum of \$1,000,000. Costs for coverage vary based on age and salary as established by the insurer. Currently, life insurance amounts are reduced based on age. From ages 65 to 69 coverage amounts are reduced to 65%. At age 70 coverage amounts are reduced to 35%.

- Employees must submit proof of good health if they are enrolling in supplemental life for the first time during Open Enrollment to a level of more than 3x annual base pay of \$750,000, or increasing coverage by more than one level during Open Enrollment; or if they are a new hires enrolling for coverage of more than 3x annual base pay or an amount above \$750,000. If an employee has a life event during the year, proof of good health is required if increasing coverage by more than one level or an amount more than 3x annual base pay.
- (l) The City also allows employees to purchase dependent life insurance for a spouse/domestic partner and/or children. Pursuant to California law, spouse/domestic partner coverage cannot be more than the employee's total life insurance coverage (basic plus supplemental).

Proof of good health is required for the spouse/domestic partner if purchasing coverage for the first time or to increase coverage. This can be waived only if spouse/domestic partner is added within 30 calendar days of a marriage or beginning of a domestic partnership relationship.

Child coverage can be purchased for up to \$5,000 per child. Children are eligible upon birth or adoption, and up to age 26.

- (l) Contractor accepts the City's current definition of LAwell Benefits Program eligible employees and LAwell Benefits Program eligible dependents (including domestic partners and grandchildren) and agrees to adopt any changes to the City's definition as stated in Article III, Eligibility for City Employees and Eligible Dependents.
- (m) Contractor shall guarantee all eligible insureds who were covered under the prior agreement (City Contract No. C-119106 & Policy Number 630363 G) will, if so enrolled, be covered by this new Agreement effective January 1, 2025.
- (n) Contractor will work collaboratively with the Personnel Department staff, Employee Benefits Division ("EBD") staff, other City Departments, JLMBC members, the City's benefits Third-Party Administrator (TPA), the City's benefits consultants, and other LAwell Benefits Program service providers to effectively communicate and administer the services included within this Agreement.

## (2) Program Evaluation, Reports and Data Services



- (k) Meet with the City at least quarterly to review and evaluate the administration of the Life Insurance Services.
- (l) Upon City request, attend various employee, labor, and management meetings relating to the Life Insurance Services. Present reports to the JLMBC as requested by City staff.
- (m) Upon agreement with the City, Contractor will provide statistical plan reports including utilization data, employee participation rates, and other reports as needed and requested by the City and/or the City's designated benefits consultants on a quarterly, periodic, and/or annual basis.
- (n) Provide modeling of various Life Insurance Services design options and their potential impact on premiums when requested by the City and/or the City's benefits consultant(s).
- (o) Accept eligibility reporting from the City's benefits TPA on a bi-weekly or more frequent basis with a two business days upload turnaround time to assure timely capture of eligibility information.
- (p) Work timely with the LAwell Program's TPA, and any applicable City and/or EBD staff, to resolve discrepancies related to LAwell Program member eligibility and/or Contractor's ability to provide services to LAwell Program members including, but not limited to, establishing a process for emergency corrections to enrollment and eligibility information.
- (q) Maintain full and accurate records with respect to all matters and services provided to the City for a minimum of seven years from January 1<sup>st</sup> of the affected plan year through the Term of the Agreement.
- (r) Except as otherwise provided for herein and in the City of Los Angeles Confidentiality Agreement, as more fully described in Exhibit C, maintain compliance with all applicable HIPAA . Individuals, organizations, and agencies that meet the definition of a covered entity under HIPAA, and their business associates, must comply with the rules and regulations to protect the privacy and security of City employees' health information and must provide individuals with certain rights with respect to their health information.
- (s) Immediately inform the City and the LAwell Program's consultant(s) of any new laws affecting the administration of the Life Insurance Services and, if changes are needed to accommodate new law(s), provide EBD staff and the City's benefits consultant(s) with a cost analysis of an implementation plan for ensuring the Life Insurance Services and the City comply with the new requirements.

### **(3) Customer Support Services**

- (j) Contractor shall agree to the Performance Guarantee(s) as outlined in the Performance Guarantees Agreement, attached hereto respectively as Exhibits B and incorporated herein by reference, in order to assure a high level of service to the City and its LAwell members and their dependents.
- (k) Contractor will provide a dedicated contact for account management, claims issues, and eligibility issues, and agree to change those contacts upon request by the City.
- (l) In accordance with the requirements of HIPAA, Contractor will provide consultation as needed on matters pertaining to, discrepancies, disputes, and policy requirements. (hipaa not apply)
- (m) Contractor will perform non-legal research and provide responses to technical questions from the JLMBC and EBD staff within a mutually agreed timeline established between the City and Contractor.
- (n) Contractor will provide training and resources for EBD staff regarding the Life Insurance Plan Services and benefits plan administration system(s).
- (o) Contractor will provide administrative services for the Life Insurance Plan Services including, claims processing, research and resolution of any issues, complaints, or problems.
- (p) Contractor will work collaboratively with City to define and utilize quality control measures, to the extent possible, to maintain and enhance customer support services and provide City with statistical information such as number and type of member calls, complaints, or other relative data, to the extent possible, when requested.
- (q) Contractor will investigate and resolve administrative problems within a reasonable amount of time as mutually agreed upon by City and Contractor. Contractor will investigate and resolve claim problems within a reasonable amount of time required by California law.
- (r) Contractor will immediately inform the City by telephone and in writing of any service disruption due to contract changes, systems failure, security breach, labor dispute, or any other reason within 5 (five) business days of discovery by Contractor, and sooner if possible. Any such service disruption shall be resolved as quickly as possible and Contractor shall provide members in need of emergency services with referrals to alternate life insurance plan services.

#### **(4) Open Enrollment and Communications Services**

- (m) Contractor will provide a dedicated toll-free number for LAwell Program members during the Term of the Agreement to access live support representatives during operating hours and additional communication tools for support during after hour periods.
- (n) Contractor will participate in various events related to the City's annual Open Enrollment period, special enrollment periods, and other activities/meetings centered upon



educating employees and human resources personnel regarding the Life Insurance Plan Services.

- (o) Contractor will assist the City and the City's benefits communications consultant(s) in preparing, drafting, and reviewing Open Enrollment and plan documents for use in employee communications guides or letters.
- (p) Contractor will assist the City and the City's benefits communications consultant(s) in preparing, drafting, and reviewing communications materials and plan comparison information for employees and dependents.
- (q) Contractor will assist the City in the planning of annual Open Enrollment and/or special enrollment seminars for employees (planning to include at least one annual meeting with EBD staff regarding current seminar information needs).
- (r) Contractor will provide support resources and services for offering member webinars and creating informational videos in support of member education as part of the annual Open Enrollment period, special enrollment period, and/or other educational and outreach efforts as requested by the City.
- (s) Contractor will provide resources at the request of the City to attend events and present Life Insurance Plan Services information at annual Open Enrollment and/or special enrollment seminars for employees.
- (t) Contractor will provide the City with Life Insurance Plan Services benefits summary documents.
- (u) Contractor will provide participant communications and informational flyers regarding Life Insurance Plan Services in paper and electronic format to be used in the City's news articles, emails, Open Enrollment materials, and other communications vehicles as requested by the City.
- (v) Contractor will provide and maintain a member website for LAwell Program members to access service information and/or initiate or complete service functions.
- (w) Contractor will provide and maintain an employer-access website for the City to use to the extent available by Contractor and to the extent allowable in accordance with requirements of HIPAA.
- (x) Contractor will maintain compliance with the ADA and any other applicable law/regulation related to accessibility in regard to access with its member website, telephonic access, or any other applicable method of communication, and in accordance with PSC - 30 of the City's Standard Provisions for City Contracts (revised 9/22[v1][EBD]) which is attached hereto as Exhibit A and incorporated herein by reference.

#### 2.3.4 - B ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE POTENTIAL SERVICE CHANGES AND ENHANCEMENTS

Bidders are asked to provide enhancements or alternatives which could enhance the baseline level of service as follows:

- ENHANCE BENEFIT STRUCTURE: Separate plan levels to match LAwell levels of Employee (EE) ONLY, EE+Child, EE+Spouse, and EE+Family
- IMPROVE PAYOUT MODEL: Clarify and improve what benefit is payable.
- REDUCE NON-PAYMENT CLAUSES: Better define when a claim is payable based on accident.
- AGE REDUCTION: Provide an option to remove the Age Reduction requirement
- CLAIM: Reduce City/Employer paperwork associated with the claims process.

Responses to the RFP will be assessed based on the responses\* to the proposal workbook/questionnaire (Section 5 of the RFP).

**\*DRAFT\***

# SECTION 3

## PROPOSAL SUBMISSION REQUIREMENTS, TERMS & CONDITIONS

### 3.0 INTRODUCTION

For any proposal to be received and deemed responsive, it must adhere to the terms and conditions and submission requirements outlined in this section.

### 3.1 PROPOSAL TERMS AND CONDITIONS

#### 3.1.1 ADDENDUM

The City reserves the right to issue an addendum to this RFP, which may add additional requirements that must be met in order for a proposal to be considered responsive. All Proposers must acknowledge any addendum issued as a result of any change in this RFP on the Cover Letter (See section 3.2.3). Failure to indicate receipt of addendum may result in a proposal being rejected as non-responsive and eliminated from further consideration in the evaluation process.

#### 3.1.2 IN-WRITING

All proposals must be submitted in writing and Proposers shall complete and return any and all applicable documents including, but not limited to, written responses, questionnaires, forms, appendices, spreadsheets and any electronic files via email or USB flash drive to the RFP Administrator. The City may deem a Proposer non-responsive if the Proposer fails to provide all required documentation, copies, or electronic files. A non-responsive designation will eliminate a Proposer from further consideration in the evaluation process.

#### 3.1.3 BEST OFFER

THE PROPOSAL SHALL INCLUDE THE PROPOSER'S BEST TERMS AND CONDITIONS. SUBMISSION OF THE PROPOSAL SHALL CONSTITUTE A FIRM AND FIXED OFFER TO THE CITY THAT WILL REMAIN OPEN AND VALID FOR A MINIMUM OF 12 MONTHS FROM THE PROPOSAL SUBMISSION DEADLINE.

#### 3.1.4 INFORMATION REQUESTED AND NOT FURNISHED

The information requested and the manner of submission is essential to permit prompt evaluation of all proposals. Accordingly, the City reserves the right to declare as non-responsive and reject any proposals in which information is requested and is not furnished or when a direct or complete answer is not provided. A declaration that a proposal is non-

responsive shall eliminate the proposal from further consideration in the evaluation process.

### 3.1.5 ALTERNATIVES

The Proposer shall not change any wording in the RFP or associated documents, including attachments and exhibits. Any explanation or alternatives offered shall be submitted in a letter attached to the front of the proposal documents. Alternatives that do not substantially meet the City's requirements cannot be considered. Proposals offered subject to conditions and/or limitations may be rejected as non-responsive and eliminated from further consideration in the evaluation process.

### 3.1.6 PROPOSAL ERRORS

Proposer is responsible for all errors or omissions incurred by Proposer in preparing the proposal. Proposer will not be allowed to alter proposal documents after the Proposal Submission Deadline, except as allowed by the City in its sole discretion. The City reserves the right to make corrections for typographical errors, transposition, or other clear and apparent errors. Any changes will be dated and time stamped, and attached to the proposal. All changes must be coordinated in writing with, authorized by, and made by the RFP Administrator.

### 3.1.7 PROPOSAL CLARIFICATION

The City reserves the right to request Proposers at any phase of the evaluation process to clarify information provided in RFP responses including clarification of assumptions used in the RFP response. All clarifications will be coordinated in writing with, authorized by, and made by the RFP Administrator. Clarifications will be submitted in writing by the requested deadline, otherwise the RFP response will be deemed non-responsive or evaluated without the benefit of the clarification requested.

If the City determines that all Proposers failed to submit requested information or failed to adequately respond to the same RFP question or request for data, the City may, at its discretion, issue an RFP Addendum and provide all Proposers with an opportunity to provide a response to the RFP question. Responses to RFP Addendum questions must be submitted in writing by the stated deadline otherwise the RFP response will be deemed non-responsive or evaluated without the benefit of the RFP Addendum response.

### 3.1.8 WAIVER OF MINOR ADMINISTRATIVE IRREGULARITIES

The City reserves the right, at its sole discretion, to waive minor administrative irregularities contained in any proposal.

### 3.1.9 INTERPRETATION AND CLARIFICATION OF RFP REQUIREMENTS

Questions within the proposal questionnaire requiring further interpretation or clarification must be submitted by the Proposer in writing to the RFP Administrator. Responses will be posted as an addendum to the RFP on [www.RAMPLA.org](http://www.RAMPLA.org).

### 3.1.10 PROPOSAL SUBMISSION DEADLINE

Timely submission of proposals is the sole responsibility of the Proposer. The City reserves the right to determine the timeliness of all submissions. The proposals, including redacted copies of the final proposals and proposal questionnaire, must be received by the RFP Administrator by the Proposal Submission Deadline identified in this RFP.

### 3.1.11 LATE PROPOSALS

Proposals received after the Proposal Submission Deadline shall be considered late. Late proposals will not be considered and shall be eliminated from further consideration in the evaluation process and, if applicable, be returned unopened to the Proposer.

### 3.1.12 COST OF RFP

The City is not responsible for any costs incurred by Proposer while submitting proposals. All Proposers who respond to the RFP do so solely at their own expense.

### 3.1.13 WITHDRAWAL OF PROPOSALS

A Proposer may withdraw a submitted proposal in writing at any time prior to the Proposal Submission Deadline. A written request, signed by an authorized representative of the Proposer, must be submitted to the RFP Administrator. After withdrawing a previously submitted proposal, the Proposer may submit another proposal at any time up to the Proposal Submission Deadline.

### 3.1.14 SELECTION OF PROPOSER

The Proposer with the best combination of quality, price, and various qualitative elements of required services based on the RFP criteria and that also satisfies all City contracting requirements will be recommended for selection. Selection is not restricted to the lowest offer or bid. Should contract negotiations not be successful with the selected Proposer within a reasonable timeframe to be set by the City, the City may, based on its exclusive discretion, negotiate with the next most qualified Proposer.

### 3.1.15 REJECTION OF PROPOSALS

The City reserves the right to reject any or all proposals due to non-compliance with the requirements of this RFP and/or non-compliance with City policies or reject any or all proposals; to waive any minor informality in proposals received; to reject any unapproved alternate proposal(s); and reserves the right to reject the proposal of any Proposer who has previously failed to perform competently in any prior business relationship with the City and/or is determined to be non-responsive to the requirements of this RFP. The rejection of any or all proposals will not render the City liable for costs or damages.

### 3.1.16 RFP WITHDRAWAL, CANCELLATION, OTHER OPTIONS

The City reserves the right to withdraw or cancel the RFP at any time, at its own discretion. If such action is taken, the City may re-issue the RFP. The City also reserves the right to contract with more than one Proposers to this RFP. Furthermore, the City may exercise its right to not select any Proposer from this RFP, if it determines that there was no responsive Proposer.

If an inadequate number of proposals is received or the proposals received are deemed non-responsive, not qualified, or not cost effective, the City may, at its sole discretion, re-issue the RFP or award a sole-source contract with any qualified Proposer. The award of the Contract is subject to the successful negotiation of the terms and conditions of an Agreement.

The City reserves the right to verify all information in the proposal. If the information cannot be verified, the City reserves the right to reduce the rating points awarded for

such information as part of the evaluation process. The City reserves the right to require a pre-award interview and/or site inspection.

### 3.1.17 INSURANCE

The City has determined that the following insurance coverage types will apply to each resulting contract as follows::

#### Life Insurance

- Workers Compensation: Statutory
- Employer's Liability: \$1,000,000
- General Liability: \$1,000,000
- Professional Liability: \$10,000,000

#### Disability Insurance

- Workers Compensation: Statutory
- Employer's Liability: \$1,000,000
- General Liability: \$1,000,000
- Professional Liability: \$10,000,000

#### Accidental Death and Dismemberment Insurance

- Workers Compensation: Statutory
- Employer's Liability: \$1,000,000
- General Liability: \$1,000,000
- Professional Liability: \$10,000,000

Please verify through your response to the Workbook/Questionnaire (**Attachment A**) that you will be able to meet the required coverage levels and that you will submit proof of such as a condition of execution of any final contract. Note that if the Proposer is a sole proprietorship or solely owned company with no employees, the Proposer can sign the City's waiver of workers compensation. General Liability can also be obtained through the City's SPARTA program for small Proposers. Links to the City's waiver form and SPARTA program from the City's Risk Management website are provided as follows:

- <http://www.2sparta.com/>
- <http://cao.lacity.org/risk/waivewc.pdf>

### 3.1.18 LOBBYIST DISCLOSURE

Disclose any (1) arrangements your company has with any lobbyists and/or agents representing your company, and (2) any arrangements your company has with an unrelated individual or entity with respect to the sharing of any compensation, fees, or profit received from or in relation to the proposing company being awarded a Contract with the City. If any such arrangements exist, describe the nature of the relationship and the manner in which compensation or fees would be shared (see **Exhibit 04** for further details and to provide disclosure).

### 3.1.19 ENDORSEMENT DISCLOSURE

Disclose through your response to the Workbook/Questionnaire (**Attachment A**) any financial relationship your company has with any union, organization, or association in



conjunction with an endorsement. Provide details regarding the relationship, including any benefit that will be recognized by the union, organization, or association in the event your company is awarded a Contract with the City.

### 3.1.20 SUBCONTRACTING

If any portion of the Contract is to be subcontracted, it must be clearly set forth as to the part(s) to be subcontracted, the reasons for the subcontracting, and a listing of subcontractors. For each subcontractor proposed, provide the following information:

- The specific service being subcontracted
- Name of subcontractor
- Subcontractor's Contact Name
- Contact Title
- Contact Phone Number
- Mailing Address
- Location of Business (if different from mailing address)
- Business Telephone Number
- Subcontractor's registration # and/or license #, if applicable
- Description of Work to be subcontracted
- Reason for subcontracting
- Percent of Total Contract to be subcontracted & Dollar Amount
- Relevant work experience in years and level of responsibility
- Experience in number of years that your firm has worked with the subcontractor providing these services
- If subcontractor is a Minority Business Enterprise (MBE), Women Business Enterprise (WBE), Local Business Enterprise (LBE), Small Business Enterprise (SBE), Emerging Business Enterprise (EBE), Disabled Veteran Business Enterprise (DVBE), or Other Business Enterprise (OBE)
- For each subcontractor proposed that is a **non-US company** and will receive more than 5% of the total fee proposed by this RFP, please provide the required information as identified in the Proposal Questionnaire
- If subcontractors will not be utilized, so indicate here

## 3.2 PROPOSAL SUBMISSION REQUIREMENTS

### 3.2.1 ELECTRONIC SUBMISSION

Proposers may choose to submit their proposal via email or via USB flash drive mailed to the physical address of the RFP Administrator.

*Via Email* – each Proposer must ensure that the full proposal is **received** by the RFP Administrator through direct email delivery by the Proposal Submission Deadline. Size limitations of email service or other factors outside of the proposer or RFP Administrators control which prevent email delivery by the Proposal Submission Deadline will not be an accepted excuse to resubmit proposal items. Any email received by RFP Administration after the Proposal Submission Deadline will be considered late.

*Via FTP (File Transfer Protocol)* - If the Proposer uses a FTP or other similar electronic transmission account, the proposer must provide sufficient account access to the RFP Administrator before the Proposal Submission Deadline so that the RFP Administrator can access, download, or otherwise verify that all proposal items **are posted** by the Proposal

Submission Deadline. Each proposer must ensure that the RFP Administrator receives all proposal items via the FTP by the Proposal Submission Deadline. The proposer cannot alter any document posted to the FTP after the Proposal Submission Deadline; such action would deem the entire proposal as non-compliant.

*Via USB* – each proposer must ensure that the USB flash drive is **received** by the RFP Administrator the Proposal Submission Deadline. Proposals submitted via USB flash drive **received after** the Proposal Submission Deadline shall be considered late and eliminated from further consideration in the evaluation process. The USB flash drive containing the non-redacted proposal should be labeled as such with the firm name and title of this RFP and placed in a sealed envelope with the firm’s name written across the front of the envelope. If applicable, the USB flash drive containing a redacted version of the proposal should be identified separately and labeled as such with the firm name and title of this RFP and placed in a sealed envelope alongside the USB flash drive containing the non-redacted proposal with the firm’s name written across the front of the envelope. The USB flash drive(s) must be mailed to the physical address of the RFP Administrator identified in this RFP and **received prior** to the Proposal Submission Deadline identified in this RFP.

### 3.2.2 GENERAL INSTRUCTIONS

- Do not alter the questionnaire questions or question numbering.
- Complete all appropriate sections of the questionnaire.
- Provide an answer to each question even if the answer is “not applicable” or “unknown”.
- Answer the question as directly as possible.
- **Be concise in your response.** Use bullet points as appropriate.
- **Do not respond to a question solely by referring to a document or material that is not otherwise included within your proposal.**
- Referring the reader to attachments for further information should be avoided to the extent possible, or used on a limited basis. Any response that does not directly address the question, but only contains marketing information, will be considered non-responsive.

### 3.2.3 COMPLETE PROPOSAL

A complete proposal must be submitted by the due date listed in the RFP and must include all of the following items:

#### A. COVER LETTER

Each proposal must include a cover letter with, at minimum, the following components:

- Contact name and title of person authorized to bind the Proposer to the proposal
- Mailing Address
- Location of Business (if different from mailing address)
- Direct contact information
- The following statement:

*“The undersigned hereby offers and agrees to furnish the goods and/or routine services in compliance with all the service level requirements, instructions, specifications, and any amendments contained in this RFP document and any written exceptions in the offer accepted by the City. This proposal is genuine, and not a sham or collusive, nor made in the interest or in behalf of any person not herein named; the Proposer has not directly*



*or indirectly induced or solicited any other Proposer to put in a sham proposal, or any other person, firm or corporation to refrain from submitting a proposal; and the Proposer has not in any manner sought by collusion to secure for itself an advantage over any other Proposer.*

*By submitting a proposal, we acknowledge and agree to the following: (1) receipt of and agree that the proposal is based on the RFP and any identified amendments and/or addenda (amendments and/or addenda are posted on this solicitation's RAMPLA webpage); (2) failure to indicate receipt of amendments and/or addenda may result in the proposal being deemed as non-responsive; (3) to constitute a responsive proposal all pages of the proposal questionnaire and required forms must be submitted.*

*The undersigned further acknowledges under penalty of perjury under the laws of the State of California that the proposal is true and correct, and the Proposer agrees to all rules of the RFP inclusive of the terms and conditions outlined in section 3."*

- A signature submitted on behalf of the Proposer by an officer authorized to bind the Proposer to the proposal as listed below

#### A -1 AUTHORIZED SIGNATURE

Proposals must be signed by a duly authorized officer eligible to sign contract documents and authorized to bind the company to all commitments made in the proposal. A non-officer individual, with the authority to bind the Proposer to a contract, is sufficient to sign all applicable documents for the purpose of this RFP. Consortiums, joint ventures, or teams submitting proposals will not be considered responsive unless it is established that all contractual responsibility rests solely with one Proposer or one legal entity. The proposal must identify the responsible entity.

#### A -2 PROPERTY OF CITY/PROPRIETARY MATERIAL

All proposals submitted in response to this RFP will become the property of the City of Los Angeles and subject to the California Public Records Act (California Government Code Section 6250 *et seq*). Proposers must identify all trade secrets or other proprietary information that the Proposers claim are exempt from the Public Records Act. The City Attorney will make an independent determination regarding whether the identified information is disclosable. In the event a Proposer claims such an exemption, the Proposer is required to state in the proposal the following:

*"The Proposer will indemnify the City and its officers, employees and agents, and hold them harmless from any claim or liability and defend any action brought against them for their refusal to disclose trade secrets or other proprietary information to any person making a request therefore."*

Failure to include such a statement will constitute a waiver of a Proposer's right to exemption from this disclosure.

## B. COMPLETED QUESTIONNAIRE RESPONSES

Each proposal must include all required and complete responses to all components of Proposal Workbook/Questionnaire (**Attachment A**).

### B-1 CALIFORNIA PUBLIC RECORDS ACT

**Every proposal, and all information included within proposals, is presumed by the City to be public information to be shared with RFP stakeholders (which may include its presentation at public meetings) or made available upon request from the public.** If any proposal contains any trade secrets or other proprietary information that the Proposer claims is exempt from disclosure under the California Public Records Act (see Section 6.0 of this RFP), then one (1) redacted copy of the proposal must also be submitted in addition to the original version and must clearly be labeled as such. The City Attorney will make an independent determination regarding whether the identified information is disclosable. Written proposals must be presented in a sealed envelope or box. The Proposer must enter the title and the Proposer's name on the outside of the envelope or box. Sealed proposals are to be delivered to the address listed in this RFP no later than the stated proposal submission deadline.

## C. GENERAL CONTRACTING REQUIREMENTS

Each proposal must complete and submit, when applicable, all general contracting provisions identified in section 3.2.4 of this RFP.

Proposers who submit the required document or action of each provision by the due date, but who require corrective actions to have their submitted documents accepted will be provided with a subsequent due date to complete the corrective action. Failure to make the correction by the subsequent due date will deem their proposal as non-complaint and remove it from consideration.

## D. PROFESSIONAL SERVICES AGREEMENT DECLARATION

Each proposal must complete the declaration included with Attachment C which will (a) indicate that you have fully read the draft Professional Services Agreement (see **Attachment B**), (b) indicate, with annotations, if your organization has conflict, limitation, or revision to the terms set forth in the Professional Services Agreement, and (c) indicate whether you are willing to work efficiently and timely with the City to resolve and reach mutual agreement with City on these identified items. The City will consider and hold further discussions of any item identified by the selected proposer at the time of bidder selection. However, Proposers should be ready to accept the terms and conditions as written in **Attachment B**.

The submission of Attachment C will not be rated by the evaluation panel. However, failure to submit attachment C will deem the proposal as non-complaint and remove it from consideration.

### 3.2.4 GENERAL CONTRACTING REQUIREMENTS – Required Actions and Documents

The following City general contracting provisions have mandatory documents that are required to be completed with your proposal by the proposal submission deadline indicated in this RFP.

3.2.4.➤.1 **Required Documents to be Completed and Submitted Online at**  
[www.RAMPLA.org](http://www.RAMPLA.org)

**a. Equal Benefits Ordinance.**

Proposers are advised that any contract awarded pursuant to this procurement process shall be subject to the applicable provisions of Los Angeles Administrative Code Section 10.8.2.1, Equal Benefits Ordinance (EBO). All Proposers shall complete and upload the Equal Benefits Ordinance Affidavit residing at [www.RAMPLA.org](http://www.RAMPLA.org) prior to award of a City contract in which the value exceeds twenty-five thousand dollars (\$25,000). The Equal Benefits Ordinance Affidavit shall be effective for a period of three (3) years from the date it is first uploaded onto the City's RAMPLA website. Proposers do not need to submit supporting documentation with their bids or proposals. However, the City may request supporting documentation to verify that the benefits are provided equally as specified on the Equal Benefits Ordinance Affidavit. For additional information regarding the requirements of the Equal Benefits Ordinance may visit the Bureau of Contract Administration's website at <http://bca.lacity.org>.

**b. First Source Hiring Ordinance.**

Unless approved for an exemption, Contractors under contracts used primarily for the furnishing of services to or for the City and that involve an expenditure in excess of twenty-five thousand dollars (\$25,000) and a contract term of at least three (3) months, and certain recipients of City Loans or Grants, shall comply with the provisions of Los Angeles Administrative Sections 10.44, et seq., First Source Hiring Ordinance (FSHO). All Proposers shall complete and upload the FSHO Affidavit residing at [www.RAMPLA.org](http://www.RAMPLA.org) prior to award of a City contract, the value of which exceeds twenty-five thousand dollars (\$25,000). The FSHO Affidavit shall be effective for a period of three (3) years from the date it is first uploaded onto the City's RAMPLA website. For additional information regarding the requirements of the Equal Benefits Ordinance, please visit the Bureau of Contract Administration's website at <http://bca.lacity.org>.

**c. Disclosure Ordinance.**

Proposers are required to complete a streamlined Disclosure Ordinance Affidavit form that is located at [www.RAMPLA.org](http://www.RAMPLA.org). Proposers are responsible for creating a RAMPLA profile and completing and submitting the affidavit. See below for applicable ordinances covered by the Disclosure Ordinance Affidavit. The affidavit does not expire.

● **Slavery Disclosure Ordinance (SDO)**

Unless otherwise exempt, in accordance with the provisions of the Slavery Disclosure Ordinance, any contract awarded pursuant to this RFP will be subject to the Slavery Disclosure Ordinance, Section 10.41 et seq. of the Los Angeles Administrative Code. All Proposers shall complete and submit the Slavery Disclosure Ordinance Affidavit residing at [www.RAMPLA.org](http://www.RAMPLA.org) prior to award of a City contract. For additional information regarding the

requirements of the Slavery Disclosure Ordinance, please visit the Bureau of Contract Administration's website at <http://bca.lacity.org>.

- **Disclosure of Border Wall Contracting Ordinance (DBWCO):**  
Any contract awarded pursuant to this RFP is subject to the disclosure requirements of the Disclosure of Border Wall Contracting Ordinance (DBWCO), Los Angeles Administrative Code Section 10.50 et seq. All Proposers shall complete and submit a DBWCO Affidavit to [www.RAMPLA.org](http://www.RAMPLA.org) prior to award of a City contract. For additional information regarding the requirements of the DBWCO, please visit the Bureau of Contract Administration's website at <http://bca.lacity.org>.

### 3.2.4.➤.2 **Required Documents to be Submitted to RFP Administrator.**

#### **a. Los Angeles Residence Information Form – Attachment 1.**

The City Council in consideration of the importance of preserving and enhancing the economic base and well-being of the City encourages businesses to locate or remain within the City of Los Angeles. The City Council on January 7, 1992, adopted a motion that requires Proposers to provide their headquarter address as well as the number and percentage of their workforce residing in the City of Los Angeles. The Los Angeles Residence Information Form (Attachment 1) must be submitted to the RFP Administrator by the proposal submission deadline.

#### **b. Declaration of Non-Collusion – Attachment 2.**

City Charter Section 388 and Los Angeles Administrative Code Section 10.18 provides that a bid shall be supported by a non-collusion affidavit or declaration. Any bid or proposal made without such an affidavit, or in violation of, shall not be considered and may be excluded from future bidding. The affidavit or declaration of non-collusion may be presented in several different forms. Please see Attachment 2 for two sample affidavit forms which can be used. The affidavit or declaration of non-collusion must be submitted to the RFP Administrator by the proposal submission deadline.

#### **c. Contractor Responsibility Ordinance (CRO) Questionnaire – Attachment 3.**

Proposers are required to complete and submit the CRO Questionnaire for contracts greater than twenty-five thousand dollars (\$25,000) and over three (3) months in duration in accordance with Los Angeles Administrative Code Section 10.40 et seq. Within the CRO Questionnaire, Proposers are required to provide a list of all City contracts held within the past ten (10) years. The CRO Questionnaire must be submitted to the RFP Administrator by the proposal submission deadline.

#### **d. Municipal Lobbying Ordinance – Bidder Certification City Ethics Commission (CEC) Form 50 – Attachment 4.**

Proposers are required to complete and submit the Bidder Certification CEC Form 50 for contracts greater than twenty-five thousand dollars (\$25,000) and over three (3) months in duration as prescribed by the City Ethics Commission acknowledging and agreeing to comply with the disclosure requirements and prohibitions established in the Los Angeles Municipal Lobbying Ordinance (Los Angeles Municipal Code Section 48.01 et seq.). This ordinance serves to identify persons engaged in compensated lobbying activities aimed at influencing decisions of City government. Additional information regarding these restrictions may be obtained from the City Ethics Commission at (213) 978-1960 or <http://ethics.lacity.org/>. CEC Form 50 must be submitted to the RFP Administrator by the proposal submission deadline.

**e. Contributions and Fundraising Restrictions Ordinance – Bidder Certification CEC Form 55 – Attachment 5.**

Proposers are subject to Charter Section 470(c)(12) and related ordinances. As a result, Proposers may not make campaign contributions to and or engage in fundraising for certain elected City officials or candidates for elected City office from the time they submit their proposal until either the contract is approved or, for successful Proposers, twelve (12) months after the contract is signed. The Proposer's principals and subcontractors performing one hundred thousand dollars (\$100,000) or more in work on the contract, as well as the principals of those subcontractors, are also subject to the same limitations on campaign contributions and fundraising.

Bidder Certification CEC Form 55 requires Proposers to identify their principals, their subcontractors performing one hundred thousand dollars (\$100,000) or more in work on the contract, and the principals of those subcontractors. Proposers must also notify their principals and subcontractors in writing of the restrictions and include such notice in contracts with subcontractors. Proposers who fail to comply with City law may be subject to penalties, termination of Contract, and debarment. Additional information regarding these restrictions and requirements may be obtained from the City Ethics Commission at (213) 978-1960 or <http://ethics.lacity.org/>. CEC Form 55 must be submitted to the RFP Administrator by the proposal submission deadline.

**f. CA Iran Contracting Act of 2010 Affidavit – Attachment 6.**

In accordance with California Public Contract Code Sections 2200-2208, all bidders submitting proposals for, entering into, or renewing contracts with the City for goods and services estimated at one million dollars (\$1,000,000) or more are required to complete, sign, and submit the "Iran Contracting Act of 2010 Compliance Affidavit." If applicable, the affidavit must be submitted to the RFP Administrator by the proposal submission deadline.



### 3.2.5 GENERAL CONTRACTING PROVISIONS – No Action Required for Proposal Submission

The following City general contracting provisions do not have any forms that are required to be completed at the time of your proposal submission and are provided below for your reference. However, many of these provisions will require action from the winning bidder in relation to execution of the professional services agreement.

#### 3.2.5.➤.1 **Standard Provisions for City Contracts (Rev. 9/22) [v.1][EBD] – Professional Services Agreement (Attachment A).**

Please read through this material carefully as these Provisions (**Standard Provisions for City Contracts (Rev. 9/22) [v.1][EBD] – Professional Services Agreement (Attachment A)**) are included in every contract for City services. Note that the workbook/questionnaire (**Attachment A**) also requires that your company acknowledge compliance with the City's general contracting requirements, including the Standard Provisions and provides you an opportunity to indicate whether you are able or not able to comply and why.

#### 3.2.5.➤.2 **Citywide Bond Assistance Program.**

For those Proposers wishing to bid on City contracts but are experiencing difficulty obtaining the required bid, performance and payment bonds, the City of Los Angeles provides bonding assistance thru the Los Angeles Bond Assistance Program (BAP LA). For additional information regarding the BAP LA, please visit the City's Risk Management website at <http://cao.lacity.org/risk>.

#### 3.2.5.➤.3 **Required Insurance and Minimum Limits – Attachment B.**

The Proposer(s) awarded a City contract pursuant to this procurement process will be required to maintain insurance in effect during the term of the contract as set forth in the RFP. See the Professional Services Agreement (**Attachment B**) for further information. Please verify through your response to the Workbook/Questionnaire (**Attachment A**) that you will be able to meet the required coverage levels and that you will submit proof of such as a condition of execution of any final contract. Only the selected proposers awarded a contract must upload insurance documents to [www.kwikcomply.org](http://www.kwikcomply.org).

#### 3.2.5.➤.4 **Service Worker Retention and Living Wage Ordinances.**

The Proposer(s) awarded a City contract pursuant to this procurement process shall be subject to the applicable provisions of Los Angeles Administrative Code Section 10.36, Service Worker Retention Ordinance (SWRO) and 10.37, Living Wage Ordinance (LWO) and be required to complete and submit the SWRO and LWO compliance forms, if applicable. For additional information regarding the requirements of the SWRO and LWO, please visit the Bureau of Contract Administration's website at <http://bca.lacity.org>.

#### 3.2.5.➤.5 **Fair Chance Initiative for Hiring Ordinance.**

City contractors and subcontractors with ten (10) or more employees are prohibited under Los Angeles Administrative Code Section 10.48 from seeking a job applicant's criminal history information until a job offer is made and from withdrawing a job offer unless the employer performs an assessment of the applicant's criminal history and the duties of the position. Contractors and subcontractors must also comply with State requirements regarding the use of criminal history information in the job application process. Contractors and subcontractors are

required to include information regarding the ordinance in all job solicitations and advertisements and to post notices informing job applicants of their rights. For additional information regarding the requirements of the Fair Chance Initiative for Hiring Ordinance, please visit the Bureau of Contract Administration's website at <http://bca.lacity.org>.

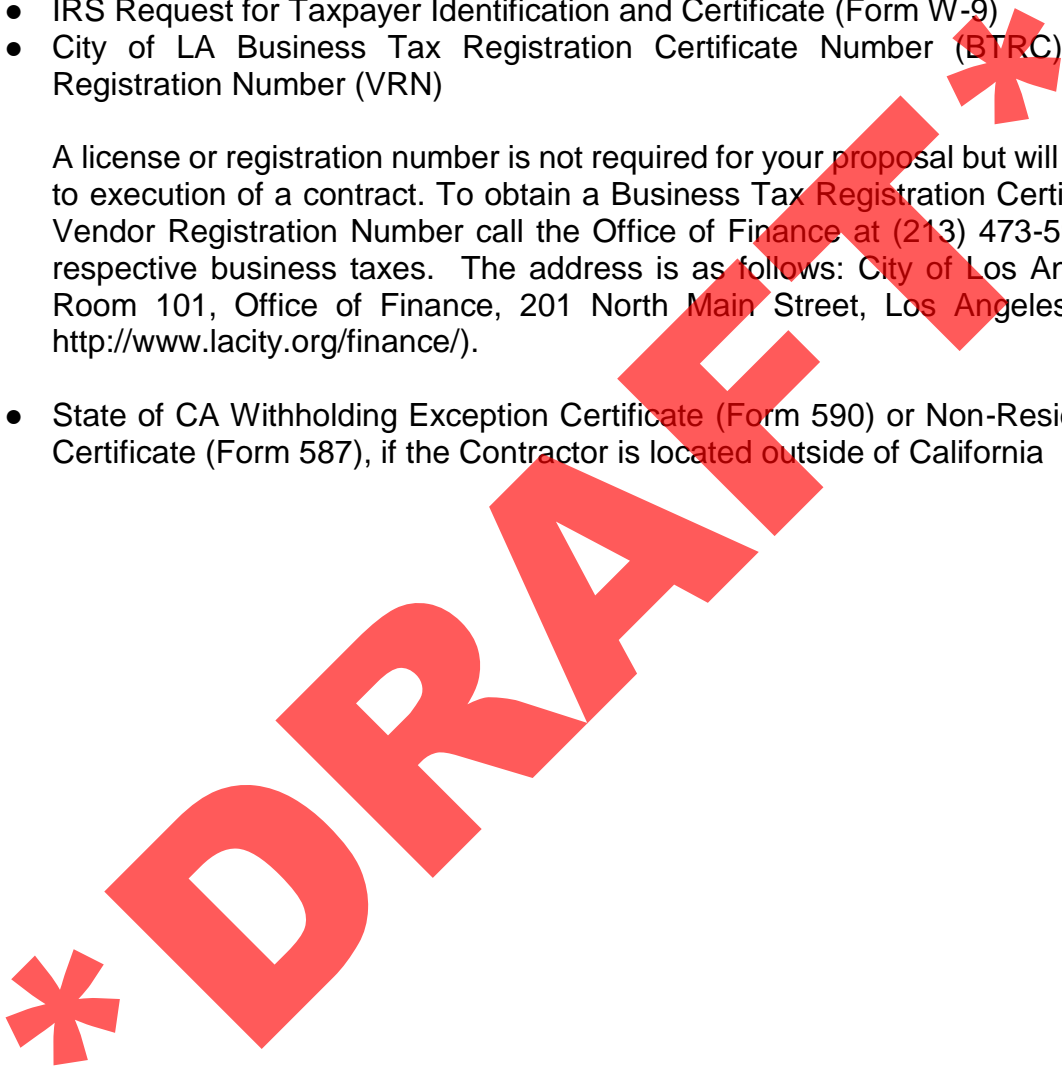
**3.2.5.➤.6 Accounting Forms.**

The Proposer(s) awarded a City contract pursuant to this procurement must submit the following three forms to the Contract Administrator upon notification of the award.

- IRS Request for Taxpayer Identification and Certificate (Form W-9)
- City of LA Business Tax Registration Certificate Number (BTRC) and/or Vendor Registration Number (VRN)

A license or registration number is not required for your proposal but will be required prior to execution of a contract. To obtain a Business Tax Registration Certificate (BTRC) or Vendor Registration Number call the Office of Finance at (213) 473-5901 and pay the respective business taxes. The address is as follows: City of Los Angeles, City Hall, Room 101, Office of Finance, 201 North Main Street, Los Angeles, CA 90012 – <http://www.lacity.org/finance/>).

- State of CA Withholding Exception Certificate (Form 590) or Non-Resident Withholding Certificate (Form 587), if the Contractor is located outside of California



# SECTION 4

## EVALUATION OF PROPOSALS

### 4.0 REVIEW PROCESS

Proposals received by the Proposal Submission Deadline as specified in this RFP will be evaluated as outlined below.

#### LEVEL ONE - PRELIMINARY REVIEW PROCESS

Proposals will be reviewed to determine:

- (a) completeness of required documentation,
- (b) compliance with the City's administrative and general contracting requirements, and
- (c) ability to meet the minimum requirements outlined in this RFP.

Proposers who fail to submit or complete the required documentation\*, fail to satisfactorily comply with the City's general contracting requirements\*, or fail to meet the City's minimum requirements will be deemed non-responsive, eliminated from further consideration, and will not proceed to the Level Two review process. Proposers will be notified in writing or email regarding the results of the Level One review.

*\*Proposers that fail to submit or complete required documentation and/or satisfactorily comply with the City's requirements may be deemed as non-responsive, eliminated from further consideration, and not proceed to the Level Two evaluation process. In some cases, a grace period may be established to allow all Proposers a second-chance submission period for missing or incomplete required documentation (informalities/irregularities). Failure to meet the second-chance grace period deadline will result in the proposal being deemed non-responsive.*

#### LEVEL TWO - PROPOSAL EVALUATION

A Review Committee will be designated to evaluate and score the technical competence of all proposals and generate findings for the JLMBC. Quantitative and qualitative ratings for each selection criteria, as supported by the Review Committee's analysis and including summarized proposal content from written proposals, will be transmitted by the Review Committee to the JLMBC for consideration.

Review Criteria - All written responses to the RFP questionnaire will be considered and evaluated unless otherwise noted. Evaluation of written responses will be based on the following categories, evaluation methodology, and the weights associated with each factor.



LIFE INSURANCE PLANS

<b>RFP Section</b>	<b>Factor Weight</b>
Plan Administration Support	xx%
Member Services	xx%
Plan Design – Basic Life and Voluntary Life	xx%
Financial Cost	xx%
<b>Total</b>	<b>100%</b>

DISABILITY INSURANCE PLANS

<b>RFP Section</b>	<b>Factor Weight</b>
Plan Administration Support	xx%
Member Services	xx%
Insurance Plan Design	xx%
Financial Cost	xx%
<b>Total</b>	<b>100%</b>

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE PLANS

<b>RFP Section</b>	<b>Factor Weight</b>
Plan Administration Support	xx%
Member Services	xx%
Insurance Plan Design	xx%
Financial Cost	xx%
<b>Total</b>	<b>100%</b>

Evaluation Process – The City’s evaluation process will include the following:

1. The Review Committee will be supported by LAwell Program consultant.

2. In assigning its ratings, the Review Committee will review RFP responses from each Proposer, together with expert and technical evaluations of Proposer responses by LAwell Program consultant.
3. Review Committee evaluations will be documented and supported by the observations and evaluations of the Review Committee and the consultants.
4. Detailed summarization and documentation of the basis of the Review Committee's findings will be provided to the JLMBC for the purpose of the JLMBC's consideration of a recommended selection to the Personnel Department General Manager.
5. Upon consideration of the Review Committee's findings, the JLMBC will have the option of requesting oral presentations from some or all of the Proposers.
6. Upon consideration of the Review Committee's findings, any oral presentations from Proposers, and its own deliberations, the JLMBC shall submit a recommendation to the Personnel Department General Manager for selection.

#### 4.1 EVALUATION METHODOLOGY

The Review Committee will apply quantitative and qualitative methods to evaluate a Proposer's Response.

Quantitative analysis will be applied to these selection criteria:

##### Life Insurance Plans

- Financial Cost

##### Disability Insurance Plans

- Financial Cost

##### Accidental Death and Dismemberment Insurance Plans

- Financial Cost

Qualitative analysis will be applied to these selection criteria:

##### Life Insurance Plans

- Plan Administration Support
- Member Services
- Plan Design – Basic Life and Voluntary Life

##### Disability Insurance Plans

- Plan Administration Support
- Member Services
- Insurance Plan Design

## Accidental Death and Dismemberment Insurance Plans

- Plan Administration Support
- Member Services
- Insurance Plan Design

**Qualitative** - Responses to each RFP question will be assigned one of five qualitative evaluation ratings (Excellent, Very Good, Satisfactory, Marginal, and Unsatisfactory) to each non-quantitative selection criteria category. The evaluation rating will be based on the Review Committee member's assessment of the responses, as supported by the analysis performed by LAwell Program consultant. The evaluations will be relative to objective assessments, as well as relative to the responses of the other Proposers. The qualitative evaluation determination categories, and associated indicators, are provided as follows:

Qualitative Evaluation Determination	Indicators
(a) Excellent	<ul style="list-style-type: none"> <li>• Response meets all and substantially exceeds many requirements.</li> <li>• Response contains elements where there is significant increased value, innovation, technology, and/or program stability.</li> <li>• Response demonstrates exceptional success with initiatives related to scope of services and key success metrics.</li> <li>• No significant weaknesses identified.</li> </ul>
(b) Very Good	<ul style="list-style-type: none"> <li>• Response meets all requirements and exceeds some requirements.</li> <li>• Response contains elements where there is some increased value, innovation, technology, and/or program stability.</li> <li>• Response demonstrates some success with initiatives related to scope of services and key success metrics.</li> <li>• No significant weaknesses identified.</li> </ul>
(c) Satisfactory	<ul style="list-style-type: none"> <li>• Response meets all requirements.</li> <li>• Response contains elements where there is some increased value, innovation, technology, and/or program stability.</li> <li>• Response demonstrates some success with initiatives related to scope of services and key success metrics.</li> <li>• Very few weaknesses identified.</li> </ul>
(d) Marginal	<ul style="list-style-type: none"> <li>• Response meets some requirements.</li> <li>• Response does not contain or does not clearly indicate elements pertaining to value, innovation, technology, and/or program stability.</li> <li>• Response touches upon work relative to scope of services and key success metrics but demonstrated experience and success is unclear.</li> <li>• Weaknesses identified.</li> </ul>

(e) Unsatisfactory	<ul style="list-style-type: none"> <li>● Response does not meet requirements.</li> <li>● Response contains no elements of or indication of value, innovation, technology, and/or program stability.</li> <li>● Response does not demonstrate or touch on work relative to scope of services and key success metrics.</li> <li>● Significant weaknesses identified.</li> </ul>
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**Quantitative** - Based on the Review Committee member’s review of the responses to each RFP question, a numerical value will be assigned, one through five, as defined below. The evaluations will be relative to objective assessments as well as relative to the responses of the other Proposers.

Quantitative Evaluation Determination	Indicators
(5) Five	<ul style="list-style-type: none"> <li>● Response meets all and substantially exceeds many requirements.</li> <li>● Response contains elements where there is significant increased value, innovation, technology, and/or program stability.</li> <li>● Response demonstrates exceptional success with initiatives related to scope of services and key success metrics.</li> <li>● No significant weaknesses identified.</li> </ul>
(4) Four	<ul style="list-style-type: none"> <li>● Response meets all requirements and exceeds some requirements.</li> <li>● Response contains elements where there is some increased value, innovation, technology, and/or program stability.</li> <li>● Response demonstrates some success with initiatives related to scope of services and key success metrics.</li> <li>● No significant weaknesses identified.</li> </ul>
(3) Three	<ul style="list-style-type: none"> <li>● Response meets all requirements.</li> <li>● Response contains elements where there is some increased value, innovation, technology, and/or program stability.</li> <li>● Response demonstrates some success with initiatives related to scope of services and key success metrics.</li> <li>● Very few weaknesses identified.</li> </ul>
(2) Two	<ul style="list-style-type: none"> <li>● Response meets some requirements.</li> <li>● Response does not contain or does not clearly indicate elements pertaining to value, innovation, technology, and/or program stability.</li> <li>● Response touches upon work relative to scope of services and key success metrics but demonstrated experience and success is unclear.</li> <li>● Weaknesses identified.</li> </ul>
(1) One	<ul style="list-style-type: none"> <li>● Response does not meet requirements.</li> <li>● Response contains no elements of or indication of value, innovation, technology, and/or program stability.</li> <li>● Response does not demonstrate or touch on work relative to scope of services and key success metrics.</li> <li>● Significant weaknesses identified.</li> </ul>

## 4.2 PROPOSAL PROTEST

A Proposer may file a protest as follows:

### LEVEL ONE – PRELIMINARY REVIEW

Proposer may file a protest regarding disqualification at the Level One review (see Section 5.0, “Level One - Preliminary Review”). A Notice of Protest must be filed in writing and submitted to the RFP Administrator within five (5) calendar days of the notification of disqualification date. The Notice of Protest must clearly state the grounds for the protest and the facts on which they are based. The Personnel Department will respond to a protest within 15 calendar days of receiving it. The decision of the Personnel Department General Manager will be final.

### LEVEL TWO – AWARD OF CONTRACT RECOMMENDATION

Proposers may file a protest regarding the contract recommendation submitted to the Personnel Department General Manager. A Notice of Protest must be filed in writing and submitted to the RFP Administrator within seven (7) calendar days of the date the City makes its final Vendor selections pursuant to this RFP. The Notice of Protest must clearly state the grounds for the protest and the facts on which they are based. A protest based on non-selection alone or disagreement with award of the contract recommendation is not sufficient grounds for a protest.

Personnel Department staff will respond to a protest, in writing, within 20 calendar days of receiving it. Findings and/or recommendations will be submitted to the Personnel Department General Manager and the decision of the General Manager will be final.

### Contract Award Subject to Successful Negotiation

Upon recommendation for selection, the successful proposer will be required to produce, within two (2) working days, a document identifying any potential inconsistencies or requested exceptions involving the City’s Standard Provisions and its anticipated Group Benefit Agreement (GBA). A plan for addressing any potential inconsistencies or requested exceptions will need to be established and resolved between the City and the Proposer within two calendar weeks of the date of the JLMBC’s recommendation. The award of the contract is subject to successful negotiation of all terms and conditions related to and including a contract between the Proposer and the City.

# SECTION 5

## PROPOSAL

### WORKBOOK/QUESTIONNAIRE

#### 5.0 INTRODUCTION

The questions included in this RFP are intended to solicit important background information about your firm and fully disclose the data points upon which Proposers will be evaluated. The City is not evaluating Proposers utilizing any information other than what is outlined within this RFP. Responses to **Attachment A** along with documents required to be submitted pursuant to **Section 3.2.4** of this RFP are necessary for the proposal to be considered responsive.

#### 5.1 PROPOSAL WORKBOOK/QUESTIONNAIRE

Please complete the proposal workbook/questionnaire provided in **Attachment A** and include it with your RFP proposal.

Make sure that you enter information into ALL cells designated for responses. If the question does not apply, enter "N/A" into the cell. Do NOT leave empty cells. Do NOT add columns, rows, or cells to the questionnaire format. If you have any questions regarding this form, contact the RFP Administrator.

**\* DRAFT \***

# SECTION 6

## RESULTANT CONTRACT

### 6.0 PRE-AWARD NEGOTIATIONS

Prior to award of the contract, the successful Proposer(s) may be required to attend negotiation meetings that will be scheduled at a later date. The intent of the meeting(s) will be to discuss and negotiate contract requirements, prices/premiums, service level agreements, detailed scope of work specifications, ordering, invoicing, delivery, receiving and payment procedures, etc. in order to insure successful administration of the contract.

Should contract negotiations not be successful with the selected Proposer within a reasonable timeframe to be set by the City, the City may, based on its exclusive discretion, negotiate with the next most qualified Proposer

### 6.1 EXECUTION OF CONTRACT

Unless otherwise stated, proposals submitted will be irrevocable for a period of one-year following the Proposal Submission Deadline. A contract will be developed following action by the General Manager.

Any contract made pursuant to this RFP must be in the City's format, as shown in Attachment B, and must be accepted in writing by the Proposer. If for any reason Proposer should fail to accept the contract in writing, then the Proposer may be deemed non-responsive and the City may commence contract negotiations with another Proposer.

Please note that the City takes a legal approach whereby all contracts contain an order of precedence. In the event of a discrepancy between the provisions of the Contractor's documents and the City's documents, the City's documents take precedence with respect to resolution of the discrepancy, unless otherwise provided.

### 6.2 AMENDMENTS/MODIFICATIONS

Any amendments, adjustments, alterations, additions, deletions, or modifications in the terms and/or conditions of the resultant Agreement must be made by written amendment approved by the Contracting Authority, the Contractor, and signed by the City Attorney. If Contractor performs any modification without a written amendment, the City will neither pay for nor be obligated to accept said modification.

### 6.3.0 PRIME CONTRACTOR

The Proposer awarded the contract must be the prime Contractor performing the primary functions of the contract. If any portion of the contract is to be subcontracted, it must be clearly set forth in the proposal document as to what part(s) are to be subcontracted, the reasons for the subcontracting, and

a listing of subcontractors. The City reserves the right to reject any proposal wherein use of subcontractors significantly affects the ability of the Proposer to function as the prime Contractor on the awarded contract. The prime Contractor will at all times be responsible for the acts and errors or omissions of its subcontractors or joint participants and persons directly or indirectly employed by them.

#### 6.3.1 PRIME CONTRACTOR'S ADDRESS

The address given in the proposal response will be considered the legal address of the Contractor for which certified mail can be delivered. The delivery of any communication to the Contractor personally, or to such address, or the depositing in the United States Mail, registered or certified with postage prepaid, addressed to the Contractor at such address, will constitute a legal service thereof. Additionally, telephone numbers, fax numbers and email addresses (if applicable) must be provided to the Contract Administrator. The legal address of the Contractor can be changed only by written notice to the Contract Administrator.

#### 6.3.2 REPLACEMENT OF CONTRACTOR'S STAFF

The City reserves the right to have the Contractor replace any contract personnel with equally or better qualified staff upon providing written notice to the Contractor. In addition, the City reserves the right to approve in advance any changes in assigned personnel or levels of commitment by the Contractor to the contract.

### 6.4.0 SUBCONTRACTORS/JOINT VENTURES

#### 6.4.1 Subcontractor Use

Acceptance or rejection of a Proposer's request to use subcontractors is at the sole discretion of the City. With approval of the City, the Contractor may enter into subcontracts and joint participation agreements with others for the performance of portions of the resultant Agreement.

The provisions of the resultant Agreement will apply to all subcontractors in the same manner as to the Contractor. In particular, the City will not pay, even indirectly, the fees and expenses of subcontractors that do not conform to the limitations and documentation requirements of the resultant Agreement.

#### 6.4.2 Copies of Subcontractor Agreements

Upon request from the City, the Contractor will supply the City with all subcontractor agreements at no cost.

### 6.5 SUPPLIER PERFORMANCE FEEDBACK MEETINGS

The Proposer awarded the resulting Contract is required to attend periodic performance feedback meetings facilitated by the City. The meetings will focus on the Contractor's and the City's performance in fulfilling the service level requirements contained in the Contract. The meetings will provide a forum to informally discuss opportunities for improving contract terms and conditions, service level requirements, and cost reductions for both parties.

### 6.6 CONFIDENTIALITY



All documents, records, and information provided by the City to the Contractor, or accessed or reviewed by the Contractor, and its employees during performance of the services, are confidential (hereinafter collectively referred to as "Confidential Information") and shall remain the property of the City. The Contractor agrees not to provide Confidential Information, nor disclose its content or any information contained in it, either orally or in writing, to any other person or entity without the City's written consent. The Contractor agrees that all Confidential Information used or reviewed in connection with the Contractor's work for the City will be used only for the purpose of carrying out City business and cannot be used for any other purpose. The Contractor will be responsible for protecting the confidentiality and maintaining the security of City documents and records in its possession. Please see additional security confidentiality requirements outlined in Section 2 Organizational Qualifications and Reliability Sub-section 6 Security Protocols, Disaster Recovery & Guarantees of this RFP.

Any Confidential Information provided by the City to the Contractor, or accessed or reviewed by Contractor, during performance of services, will be made available to its employees, agents, and subcontractors only on a need to know basis. Further, the Contractor will provide written instructions to all of its employees, agents, and subcontractors, with access to the Confidential Information about the penalties for its unauthorized use or disclosure.

The Contractor must not remove Confidential Information or any other documents or information used or reviewed in connection with the Contractor's work for the City from City facilities without prior approval from the City. At no cost to the City the Contractor will, at the conclusion of services, or at the request of the City, promptly return in an organized manner that preserves and protects the documentation, any and all Confidential Information and all other written materials, notes, documents, or other information obtained by the Contractor during the course of work under the contract. The Contractor will not make or retain copies of any such information, materials, or documents. The Contractor and its employees, agents, and subcontractors may have access to confidential employee personnel information; misuse of such information may adversely affect the subject individual's privacy rights and may violate various federal and State statutes. The Contractor will implement reasonable and prudent measures to keep secure employee personnel information accessed by its employees, agents, and subcontractors during the performance of services. The Contractor will advise its employees, agents, and subcontractors of this confidentiality requirement.

The Contractor shall disclose the intent to use any subcontractor outside the continental United States of America to handle any aspect of the work within the scope of services, and shall describe to the City's satisfaction the methods, which will be utilized to protect the City's interests and confidentiality of City records and information in doing so. The City reserves the right to approve any such subcontractor throughout the term of the contract at its sole and absolute discretion.

Any breach of security that occurs through Contractor's website, offices, or network shall require Contractor to be responsible for notifying the City and all members affected by such breach. Contractor shall also be responsible for all costs associated with such notification. The Contractor shall indemnify the City for any breaches of its security and the improper disclosure of confidential information.

## **6.7 EXECUTIVE DIRECTIVE NO 35 REPORTING REQUIREMENT**

Respondents are advised, pursuant to Executive Directive No. 35, if a bidder is selected and awarded a contract, and if the contractor is a for-profit company or corporation, the contractor shall, within 30 days of the effective date of the contract and on an annual basis thereafter (i.e., within 30 days of the

anniversary of the effective date of the contract), report the following information to City via the Regional Alliance Marketplace for Procurement (“RAMP”) or via another method specified by City: contractor’s and any subcontractor’s annual revenue, number of employees, location, industry, race/ethnicity and gender of majority owner (“contractor/subcontractor Information”). On an annual basis, the contractor shall further request that any subcontractor input or update its business profile, including the contractor/subcontractor information, on RAMP or via another method prescribed by City.

## 6.8 TERM & OPTION TO RENEW

The term of any contract(s) established pursuant to this RFP shall be for the period identified in the RFP.

## 6.9 CITY REQUIREMENTS AND STANDARD PROVISIONS FOR CITY CONTRACTS

Contractor agrees to and shall comply with the Standard Provisions for City Contracts (Rev. 9/22) [v.1][EBD] and all other general contracting requirements outlined in this RFP.

## 6.10 GOVERNING LAW

All matters relating to the formation, validity, construction, interpretation, performance, and enforcement of the RFP and the resultant Contract, must comply with all applicable laws of the United States of America, the State of California, and of the City. Any action to interpret or enforce the provisions of this RFP shall be filed in the Superior Court of the County of Los Angeles.

## 6.11 CALIFORNIA STATE SALES TAX

Do not include California State sales tax in prices quoted unless otherwise requested. If requested, sales tax must be identified as being included in the pricing.

## 6.12 CALIFORNIA STATE BOARD OF EQUALIZATION PERMIT

Proposer must enter the company’s State of California Board of Equalization permit number on the proposal form. If the company does not have this permit, the Proposer must sign the proposal form declaring that the company has no California sales tax permit.

## 6.13 FEDERAL EXCISE TAXES

The City of Los Angeles is generally exempt from the payment of excise taxes imposed by the Federal Government. Such taxes must not be included in the proposed prices. The Department of General Services, upon request, will furnish Federal excise exemption certificates.

## 6.14 PERIODIC INDEPENDENT AUDIT

The City reserves the right to assign an independent auditor to assess the quality of services being provided and the extent to which the Contractor and its subcontractors are conducting City business within generally accepted industry standard practices. Each Contractor will be required to cooperate fully with any external audit.

## 6.15 FINANCIAL AUDIT

Firms providing services to the City will be responsible for the verification of the legitimacy of payments made to service providers and their subcontractors. The City therefore reserves the right for staff of its Office of the Controller or their designee to conduct audits of financial accountability procedures.

## 6.16 CONTRACT EVALUATION PROGRAM

When the term of the contract pursuant to this RFP has concluded, the City will conduct an evaluation of the Contractor's performance. The City may also conduct evaluations of the Contractor's performance during the term of the contract. As required by Article 13 of Chapter 1 of Division 10 of the Los Angeles Administrative Code, evaluations will be based on specified criteria, including the quality of the work product or service performed, the timeliness of performance, financial issues, and the expertise of personnel that the Contractor assigns to the Contract. Contractor will be provided with a copy of the final City evaluation by request. The City will use the final City evaluation to evaluate future proposals and to conduct reference checks when awarding future service contracts.

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## City of Los Angeles

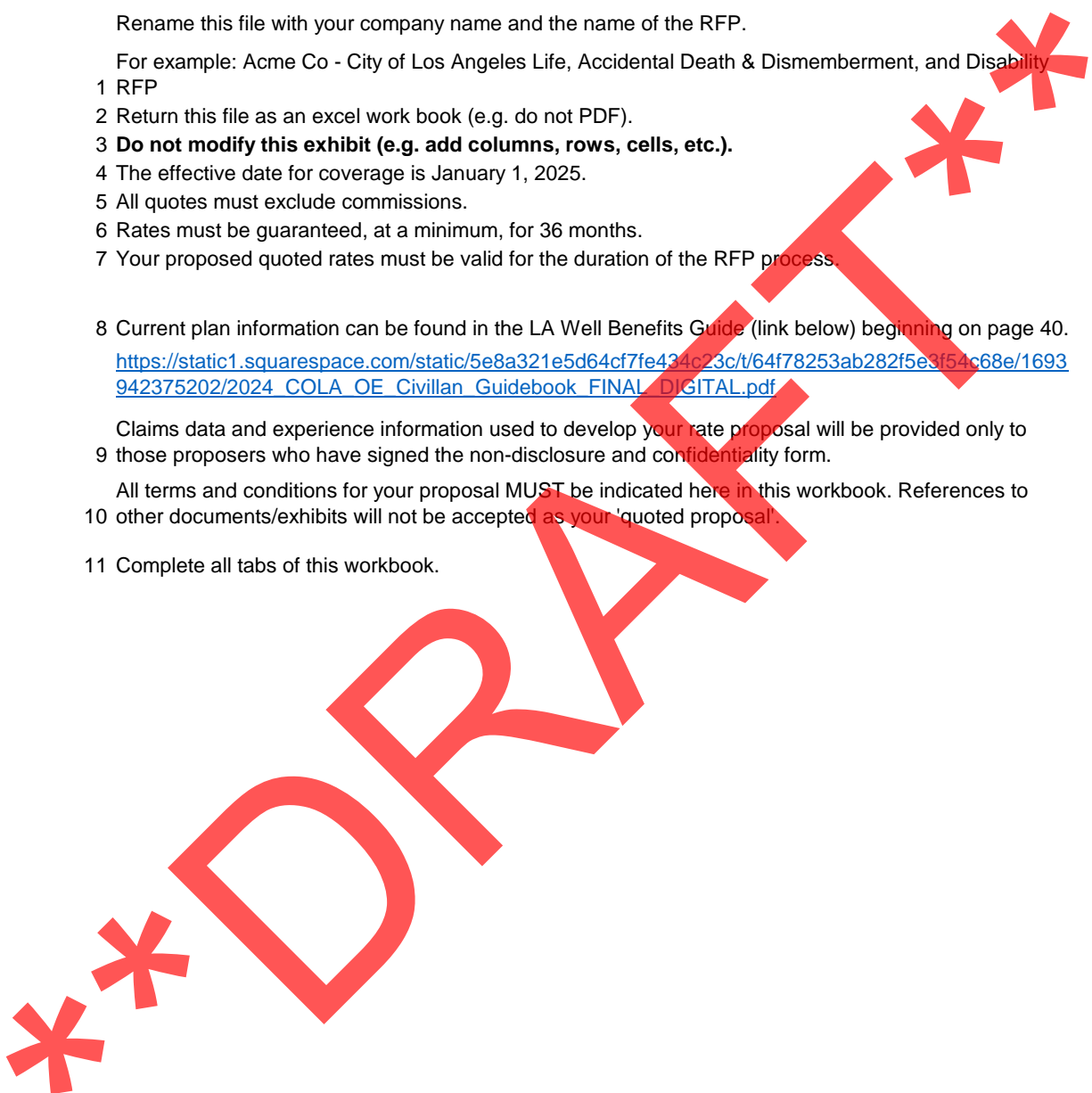
### Life, Accidental Death & Dismemberment, and Disability RFP

#### Cost Proposal Instructions

Rename this file with your company name and the name of the RFP.

For example: Acme Co - City of Los Angeles Life, Accidental Death & Dismemberment, and Disability

- 1 RFP
- 2 Return this file as an excel work book (e.g. do not PDF).
- 3 **Do not modify this exhibit (e.g. add columns, rows, cells, etc.).**
- 4 The effective date for coverage is January 1, 2025.
- 5 All quotes must exclude commissions.
- 6 Rates must be guaranteed, at a minimum, for 36 months.
- 7 Your proposed quoted rates must be valid for the duration of the RFP process.
  
- 8 Current plan information can be found in the LA Well Benefits Guide (link below) beginning on page 40.  
[https://static1.squarespace.com/static/5e8a321e5d64cf7fe434c23c/t/64f78253ab282f5e3f54c68e/1693942375202/2024 COLA OE Civillan Guidebook FINAL DIGITAL.pdf](https://static1.squarespace.com/static/5e8a321e5d64cf7fe434c23c/t/64f78253ab282f5e3f54c68e/1693942375202/2024+COLA+OE+Civillan+Guidebook+FINAL+DIGITAL.pdf)
- 9 Claims data and experience information used to develop your rate proposal will be provided only to those proposers who have signed the non-disclosure and confidentiality form.
- 10 All terms and conditions for your proposal **MUST** be indicated here in this workbook. References to other documents/exhibits will not be accepted as your 'quoted proposal'.
- 11 Complete all tabs of this workbook.



# City of Los Angeles

## Life, Accidental Death & Dismemberment, and Disability RFP

### Mutual Confidentiality Agreement

Please contact Keenan & Associates to receive a copy of the confidentiality agreement:  
*Email both contacts shown.*

#### Admonishment:

Before submitting an executed confidentiality, agreement interested parties should ensure that they understand:

- 1) Meet Minimum Proposer Requirements as outlined in this RFP, and
- 2) That
  - a. This Request for Proposal process is seeking Life, AD&D, and Disability proposals. Bidders may respond to all lines of coverage (bundled) or separate lines of coverage (unbundled).
  - b. The City will only release data upon verification that the requesting party is a bona fide, qualified proposer.
- 3) The City reserves the right reserves the right to enter into a contract with multiple vendors, for the same or similar services, and there is no guarantee of contract exclusivity.
- 4) All terms and conditions for your proposal MUST be indicated here in this workbook. References to other documents/exhibits will not be accepted as your 'quoted proposal'.

I attest that my firm meets the minimum proposer requirements and understand items above.

\_\_\_\_\_  
Printed Name and Title

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

Electronic signature is acceptable; Print, sign, and scan to the contacts listed above.

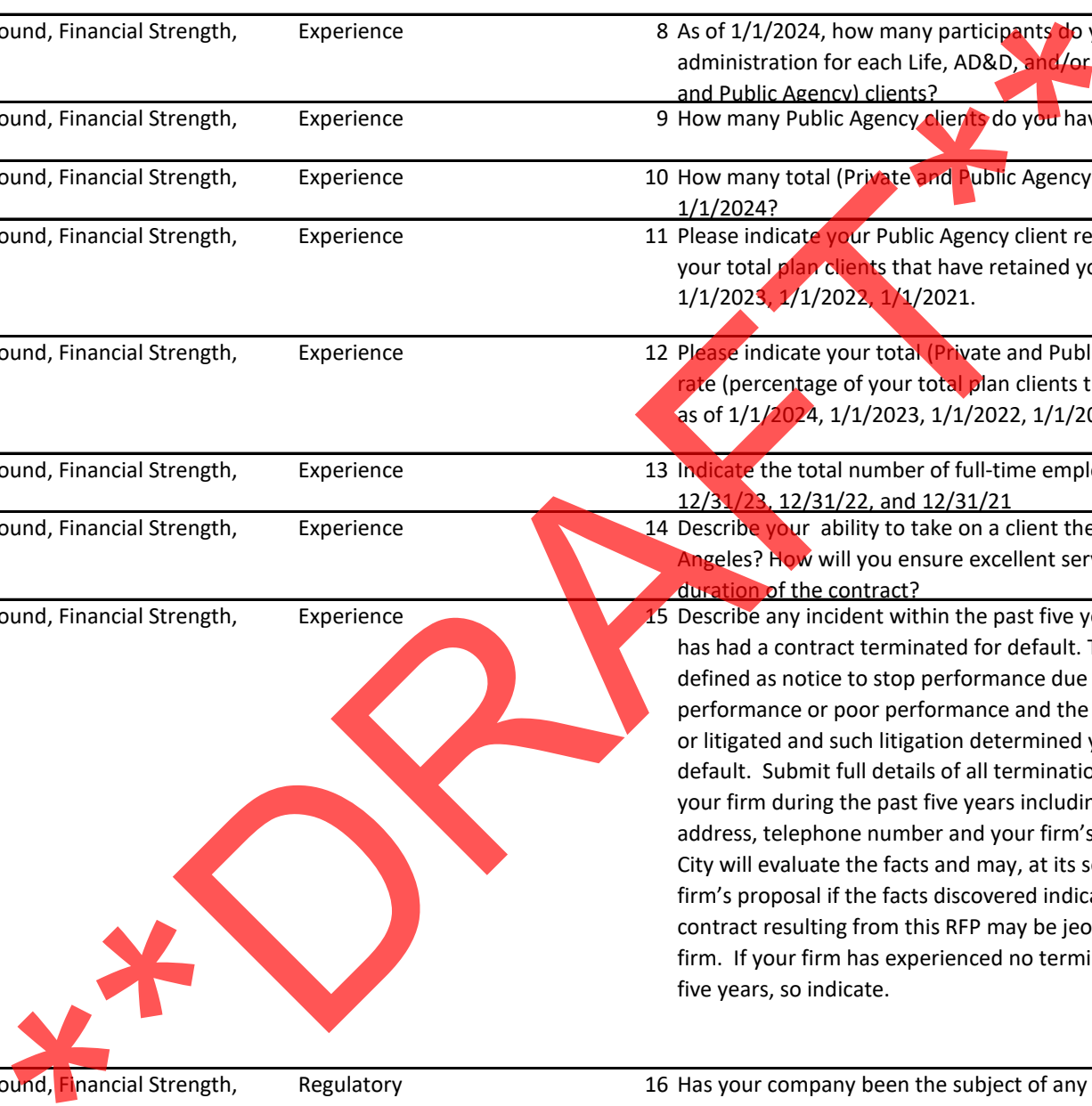
# City of Los Angeles

## Life, Accidental Death & Dismemberment, and Disability RFP

Please provide complete and accurate responses to the following questions, statements, and agreements listed below. Answers use a drop down box for Yes or No. Any explanations can be provided in the 'Explanation' Column, and should be kept short and succinct (100 words or less).

Category	Subcategory	Question No.	Questions, Statement, and Agreements
Organizational Background, Financial Strength, Experience	Overview	1	Please provide an overview of your organization and organizational structure, to include the name of your parent company (if you have one), the nature of its business, the name of your company, the length of time your firm has been providing the broad range of services included within this procurement, and headquarters.
Organizational Background, Financial Strength, Experience	Overview	2	Is your company licensed to issue this insurance in all fifty United States, Puerto Rico and the District of Columbia?
Organizational Background, Financial Strength, Experience	Overview	3	Please provide your organization's revenues and net profits for the last 3 calendar years.
Organizational Background, Financial Strength, Experience	Overview	4	Is your company a subsidiary or affiliate of another company? If yes, describe the nature of the business of the parent firm.
Organizational Background, Financial Strength, Experience	Overview	5	Describe any pending agreements to merge or sell your company or any portion thereof, or your parent company; or any pending or anticipated plans to reorganize your company within itself or as part of the larger organization of which your company is a part.
Organizational Background, Financial Strength, Experience	Overview	6	<p>What percentage of your services solicited in this RFP would be outsourced to other firms or subcontracted?</p> <ul style="list-style-type: none"> <li>-For services representing more than 5% of the total fee proposed for this RFP, identify all providers and their functions.</li> <li>-For services that will be outsourced or subcontracted overseas to non-U.S. service providers, please identify the overseas providers, the % of services that will be outsourced or subcontracted, and their functions.</li> </ul>
Organizational Background, Financial Strength, Experience	Experience	7	As of 1/1/2024, how many participants do you have under administration for each Life, AD&D, and/or Disability for Public Sector clients?

Organizational Background, Financial Strength, Experience	Experience	8 As of 1/1/2024, how many participants do you have under administration for each Life, AD&D, and/or Disability for total (Private and Public Agency) clients?
Organizational Background, Financial Strength, Experience	Experience	9 How many Public Agency clients do you have as of 1/1/2024?
Organizational Background, Financial Strength, Experience	Experience	10 How many total (Private and Public Agency) clients do you have as of 1/1/2024?
Organizational Background, Financial Strength, Experience	Experience	11 Please indicate your Public Agency client retention rate (percentage of your total plan clients that have retained your firm) as of 1/1/2024, 1/1/2023, 1/1/2022, 1/1/2021.
Organizational Background, Financial Strength, Experience	Experience	12 Please indicate your total (Private and Public Agency) client retention rate (percentage of your total plan clients that have retained your firm) as of 1/1/2024, 1/1/2023, 1/1/2022, 1/1/2021.
Organizational Background, Financial Strength, Experience	Experience	13 Indicate the total number of full-time employees in your firm as of 12/31/23, 12/31/22, and 12/31/21
Organizational Background, Financial Strength, Experience	Experience	14 Describe your ability to take on a client the size of the City of Los Angeles? How will you ensure excellent service and support for the duration of the contract?
Organizational Background, Financial Strength, Experience	Experience	15 Describe any incident within the past five years in which your business has had a contract terminated for default. Termination for default is defined as notice to stop performance due to your organization's non-performance or poor performance and the issue was either not litigated or litigated and such litigation determined your organization to be in default. Submit full details of all terminations for default experienced by your firm during the past five years including the other party's name, address, telephone number and your firm's position on the matter. The City will evaluate the facts and may, at its sole discretion, reject your firm's proposal if the facts discovered indicate that completion of a contract resulting from this RFP may be jeopardized by selection of your firm. If your firm has experienced no termination for default in the past five years, so indicate.
Organizational Background, Financial Strength, Experience	Regulatory Compliance	16 Has your company been the subject of any complaint filed with any state or federal regulatory agency or office In the past five years? If Yes, please explain



Organizational Background, Financial Strength, Experience	Regulatory Compliance	17 Has your company ever had a license to do business, an agent/broker license or any other insurance license revoked or suspended? If Yes, please explain
Organizational Background, Financial Strength, Experience	Regulatory Compliance	18 Has your company ever been reprimanded or otherwise cited by a licensing agency? If Yes, please explain
Organizational Background, Financial Strength, Experience	Regulatory Compliance	19 Vendor agrees to notify the City immediately (within 24 hours) if your firm loses any accreditation, licensure, or required insurance coverage (e.g. liability, Tech E&O, etc.)
Organizational Background, Financial Strength, Experience	Regulatory Compliance	20 Describe what procedures and policies you have in place to protect against, and provide disclosure of, any potential or perceived conflict of interest involving relationships your firm may have with service providers for which you may also be asked to conduct performance reviews or otherwise evaluate for the City's Plan. To what extent and under what circumstances do the individuals who would be directly servicing the City's account personally meet with service providers that could be actual or potential City clients?
Organizational Background, Financial Strength, Experience	Regulatory Compliance	21 Is Vendor now the subject of any litigation in which an adverse decision might result in a material change in the firm's financial position or future viability?
Organizational Background, Financial Strength, Experience	Regulatory Compliance	22 Identify and describe any past, pending or threatened judicial or administrative litigation (including lawsuits or protests) in which you have litigated against a client or prospective client, within the past five years, related to the type of services you are proposing. Indicate the reasons for the lawsuit/protest and the outcome. Provide contact information for the entity sued or challenged.
Organizational Background, Financial Strength, Experience	Regulatory Compliance	23 How do you handle a breach of confidential information? Please provide a detailed response of the following: a. Process to identify incident b. Timeline to notify the client of incident c. Protocol to notify the client of incident
Organizational Background, Financial Strength, Experience	Regulatory Compliance	24 Describe the policies and procedures in place to ensure CSRs safeguard member's personal information.



Organizational Background, Financial Strength, Experience	Regulatory Compliance	25 HIPAA Compliance: Vendor attests to meeting all applicable HIPAA EDI, Privacy, Security, and HITECH requirements and agrees to hold City of LA harmless for breaches that are the result of the vendor's actions. Further, you agree to perform all of the duties associated with breach notification and assume financial responsibilities for the breach notice and notify plan participants if there is a breach and you will pay for 24 months of identity theft repair and credit monitoring services for those plan participants impacted by the breach.
Organizational Background, Financial Strength, Experience	Financial Strength	26 Please provide the most recent rating for your company by the following: <ul style="list-style-type: none"> <li>- Standard and Poor's</li> <li>- Duff and Phelps</li> <li>- A.M. Best</li> <li>- Moody's</li> </ul> If your firm is not rated, submit documentation of a similar nature, which attests to your firm's financial stability.
Organizational Background, Financial Strength, Experience	Financial Strength	27 Have there been any downgrades in your ratings in the last 2 years? Y/N  If yes, indicate to what they are attributed
Organizational Background, Financial Strength, Experience	Financial Strength	28 Has your company or its subsidiaries ever filed or been petitioned into bankruptcy or insolvency or has your company ever made any assignment for the benefit of your creditors? If so, provide complete details.
Organizational Background, Financial Strength, Experience	Financial Strength	29 Within the past three years, has Vendor filed for reorganization, protection from creditors, or dissolution under the bankruptcy statutes?
Plan Administration and Sponsor Services	Claims Processing	30 Describe other communication tools available for members such as after hour contact capability, chat feature and email.
Plan Administration and Sponsor Services	Claims Processing	31 Confirm that you accept fiduciary responsibility for all claim decisions including appeal activity for this insurance type.

Plan Administration and Sponsor Services	Claims Processing	32 Can City employees file a claim electronically?
Plan Administration and Sponsor Services	Claims Processing	33 Will City employees have access to forms online through the microsite?
Plan Administration and Sponsor Services	Claims Processing	34 Provide an organizational chart of the claims unit that will process client's claims.
Plan Administration and Sponsor Services	Claims Processing	35 Briefly describe your process for administering claims.
Plan Administration and Sponsor Services	Claims Processing	36 For the claims office that will be assigned to the City what is the Average Claims / Processor / Day?
Plan Administration and Sponsor Services	Claims Processing	37 For the claims office that will be assigned to the City what is your average annual claims volume?
Plan Administration and Sponsor Services	Claims Processing	38 Also indicate the percentage of claims denied, and the category reasons for denial
Plan Administration and Sponsor Services	Claims Processing	39 Please outline the frequency and duration of any formal training programs for claim processors and claim managers. Describe initial and ongoing training separately.
Plan Administration and Sponsor Services	Claims Processing	40 For the last 12 months, what is your average number of business days to process a claim from date received.
Plan Administration and Sponsor Services	Claims Processing	41 For the last 12 months, what is your percent of all claims submitted (regardless of information provided on claim) processed within 10 business days.
Plan Administration and Sponsor Services	Claims Processing	42 For the last 12 months, what is your percent of all claims submitted (regardless of information provided on claim) processed within 30 business days.

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Plan Administration and Sponsor Services	Claims Processing	43 Have you been penalized by any state for failing to meet state average claim turnaround requirements? If yes, list states where you were sanctioned in the last 12 months.
Plan Administration and Sponsor Services	Claims Processing	44 For the claim office proposed, please indicate financial accuracy as a percent of total claims dollars paid (include over / underpayments) over the past 12 months.
Plan Administration and Sponsor Services	Claims Processing	45 What are your procedures for recovery of the overpayments or duplicate payments?
Operations and Administration	Plan Administration	46 Does the contract provide the City the right to audit the performance of the plan and services provided? Indicate what services, records and access will be made available to the plan sponsor at no additional charge. Also, indicate frequency and notice requirements that are part of the right to audit provision.
Operations and Administration	Call Center	47 What are the operating hours of your call center?
Operations and Administration	Call Center	48 What is the total number of customer service representatives (CSRs) employed on a year-round basis,
Operations and Administration	Call Center	49 What is the location of your primary and back up call center(s)?
Operations and Administration	Call Center	50 Indicate if you are providing a dedicated member liaison, who will be a dedicated employee who assists members/beneficiaries with questions and claim processing.  If yes, please confirm that this resource will be available by phone and/or email Monday through Friday 8:00am to 5:00pm. PST
Operations and Administration	Call Center	51 Describe the training provided to your CSRs and indicate the average tenure of those member services representatives that would service the City's members.
Operations and Administration	Call Center	52 Can your call center 'warm transfer' calls to the Dedicated Liasion and/or the City?

Operations and Administration	Call Center	53 Provide your member services call center number for the purpose of evaluating the accessibility and ease of use for members seeking to acquire information or resolve issues with the help of a customer service representative.
Operations and Administration	Call Center	54 Describe what resources, policies and practices you have in place to monitor, assess and improve upon the service quality of your customer service team/staff.
Operations and Administration	Call Center	55 Indicate your average telephone wait time to speak to a live customer service representative (not just an operator), in seconds (based on calendar year 2023 data).
Operations and Administration	Call Center	56 Do you assign CSRs to specific accounts? If yes, how many would be assigned to the City?
Operations and Administration	Call Center	57 Describe what is required of members and dependents in order to self-identify when they are interacting directly with a customer service representative. Describe what access customer service reps have to
Operations and Administration	Call Center	58 What language services other than English are available? Confirm your ability to provide Spanish language services and TDD services during all hours of telephone customer service availability.
Operations and Administration	Plan Administration	59 What is the location of the office that would handle the general servicing of this account? What are the standard office hours for the sales and service office? Please list the 3 largest customers they currently are
Operations and Administration	Plan Administration	60 Confirm that you will provide telephone, customer and claim servicing from 7:30 a.m. 6:00 p.m., Pacific Time, Monday through Friday. Provide detailed information regarding the customer service system, including
Operations and Administration	Plan Administration	61 What are the policy lapse provisions?

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Operations and Administration	Plan Administration	62 Confirm that you have provided an implementation timeline. Y/N  Assuming a contract award of 07/01/24 and beginning service date of 01/01/25, provide a proposed implementation plan and timetable, beginning with the award of business to effective date of coverage, including the following: a) Steps required to implement the program b) Role played by the plan sponsor/vendor c) Eligibility feed d) Production and distribution of ID cards, directories, and enrollment materials e) Contacts and personnel assigned to each step of the implementation process f) Establishment of on-line plan information
Operations and Administration	Plan Administration	63 Describe your online plan sponsor reporting services which would enable the City to review its aggregate membership data.
Operations and Administration	Plan Administration	64 Provide your plan sponsor website and dummy account access information.
Operations and Administration	Plan Administration	65 Do customer service representatives have on-line access to real-time claim status information? Y/N
Operations and Administration	Plan Administration	66 Do you agree to work with the City's Flex Benefits Third Party Administrator to exchange eligibility information?
Operations and Administration	Plan Administration	67 Do you agree to accept eligibility rules as established by the City and in accordance with applicable law/regulation.
Operations and Administration	Plan Administration	68 Do you have a system in place to store digital images of all employee-related documents?
Operations and Administration	Plan Administration	69 Confirm that you will, if awarded the contract, provide and implementation credit (even if you are the incumbent). Please indicate the amount you will commit to and any caveats/requirements for use of the funds.

Operations and Administration	Plan Administration	70 Please describe your account team that will be assigned to the City of LA to include: a) Day to day contact b) Underwriting c) Billing d) Local overall account management e) Location of your local telephone service office, number of staff, and hours of operation.
Operations and Administration	Plan Administration	71 "Will you provide dedicated advocates to assist plan participants in resolving administrative and claim issues associated with your organization and affiliated providers? If yes: a) Provide the number of proposed advocates, titles, responsibilities, and the aggregate number of annual hours they will be dedicated to the City; b) Confirm whether the advocates will be available to meet plan participants at City facilities c) Confirm whether these resources are included in your proposed fully insured premium rates. "
Operations and Administration	Plan Administration	72 Confirm that there will be no late payment fees or penalties charged to the City of LA.
Operations and Administration	Plan Administration	73 When was the last major system enhancement and what was the nature of the enhancement?
Operations and Administration	Plan Administration	74 Do you foresee any specific problems incorporating the City's population and plan features into your system?  If yes, describe in detail.
Operations and Administration	Plan Administration	75 How many times has your website and system of record been inoperable/inaccessible over the last three years? How long was the website or system down for each occurrence?
Operations and Administration	Plan Administration	76 Confirm your ability to provide a dedicated claims team to the City of Los Angeles.
Operations and Administration	Plan Administration	77 Confirm your ability to provide a dedicated email address for City of LA employees.

Operations and Administration	Plan Administration	78 Confirm that you will provide the City with HTML, push ready emails pertaining to the City's Life/AD&D/Disability program for the City to send out. Frequency requested: One (1) for Open Enrollment communications; one (1) mid-year; and one (1) pertaining to Wellness [Total of 3 per year].
Operations and Administration	Plan Administration	79 Please confirm that your firm will provide financial and claims reporting to the City, at no cost.
Operations and Administration	Plan Administration	80 Confirm your company's claims reports include, at a minimum, the following: Total Premium vs. Claims by month and annual roll up Total Premium vs. Claims by bargaining unit Total Premium vs. Claims by department Total Premium vs. Claims by actives and dependents
Operations and Administration	Plan Administration	81 Within the next 36 months, does your company have plans to upgrade, enhance or change the software or hardware system used to process claims?
Operations and Administration	Plan Administration	82 Provide the grievance/appeals procedures for insured. Outline the steps and time frames of the process from initiation to final resolution.
Operations and Administration	Plan Administration	83 Do you agree that the contract will contain a mutual indemnification/hold harmless provision?
Operations and Administration	Plan Administration	84 The successful vendor's proposal must contain provisions reserving these rights to City of LA: No-Loss, No-Gain & Waiver of Actively-at-Work: Current participants in any of City of LA's sponsored Life, AD&D, and Disability programs will be provided coverage on a "no-loss, no-gain" basis. Any "actively-at-work" or non-confinement requirements will be waived on the effective date for all members or dependents participating in the plan immediately prior to the effective date of your contract with City of LA.

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Operations and Administration	Plan Administration	85 Eligibility Rules and Procedures for Retroactive Termination and Reconciliation: The vendor agrees to the specified eligibility rules established by City of LA. Upon receipt of a retroactive termination, the vendor must review the applicable patient histories and initiate recovery efforts for any overpayments resulting from the late termination notice.
Operations and Administration	Plan Administration	86 In the event of termination of this contract, confirm that you will transfer claim information and other administrative records to any vendor that would replace you at no charge, and in a format usable by the City.
Operations and Administration	Plan Administration	87 Reconciliations: Do you perform year-end reconciliations to provide information regarding discrepancies to the the City? If so, what is the timing of that reconciliation?
Operations and Administration	Plan Administration	88 Confirm that you will accept self-billing on a bi-weekly basis.
Operations and Administration	Plan Administration	89 Do you agree to retain records for a minimum of 3 years after the end of the term of the City's contract?
Operations and Administration	Plan Administration	90 Will you accept different beneficiary designations across different lines of coverage?
Operations and Administration	Plan Administration	91 Please submit sample incurred claims reports in a clearly labeled appendix.
Operations and Administration	Member Services	92 Describe if and how you assess member satisfaction. Indicate if you have tools to assess satisfaction at point of contact and/or as a general member satisfaction survey.
Operations and Administration	Member Services	93 If you have collected member satisfaction survey data, indicate your 2022 and 2023 (if available) results for both your full client base as well as your five largest public sector clients.
Operations and Administration	Member Services	94 What options exist to expedite funeral assignments and can they be processed prior to issuance of a death certificate?
Operations and Administration	Member Services	95 How many customer service issues are resolved during first contact?

Operations and Administration	Member Services	96 What is your average resolution time for those issues not resolved during first contact?
Operations and Administration	Member Services	97 What are your protocols/standards for responding to customer service inquiries?
Operations and Administration	Member Services	98 Do members have the option to leave a message at your customer service line after working hours?
Operations and Administration	Member Services	99 Will your company provide the City with an online chat feature with a customer service representative (for both website and mobile app)?
Operations and Administration	Member Services	100 Does your company conduct member satisfaction surveys for your member service unit? If so, please include the results for the past three reporting periods
Operations and Administration	Communication Materials	101 Do you send out regular communications to your members? If so, how often and what type of communication (email, mailing, text, etc.)?
Operations and Administration	Communication Materials	102 Indicate if you provide print communication materials for members outlining the services offered by your organization, and provide a sample brochure.
Operations and Administration	Communication Materials	103 Indicate if the cost of these materials is included within your per-member fee and at what quantity levels (if any), or if additional printing fees apply.
Operations and Administration	Communication Materials	104 What types of communication/education is available to educate employees about death benefit options and related administration/processes, such as filing claims?
Operations and Administration	Website and other Media	105 Confirm that you will provide a custom City micro-site providing members with information about your firm's insurance services plan and policy details
Operations and Administration	Website and other Media	106 Indicate whether language services other than English are available for your website and whether your website has been reviewed as compliant with applicable laws/regulations for disabled member access.
Operations and Administration	Website and other Media	107 Describe your interactive support tools available to members. Are these tools provided by a third party? Describe the kind of information available to members and how they would access it.

Operations and Administration	Website and other Media	108 Describe what contents of your website can be customized for the City and identify any additional costs for these services. Describe how you will work with the City to customize the site and the resources you will make available to launch and maintain the customized components of the site.
Operations and Administration	Website and other Media	109 Indicate whether your website can accommodate co-branding with the City's Benefits Program and Wellness Program.
Operations and Administration	Website and other Media	110 Describe your organization's video educational and marketing content. What specific video content do you make available and is it applicable to public sector plan sponsors of employee benefit plans? Does this material require or does it not require customization for the City's Plan? Indicate whether you charge your governmental plan sponsors for the use of this material in their plans or for customization.
Operations and Administration	Website and other Media	111 Provide samples of any videos you've developed that could be used by a public sector plan sponsor for marketing or educational purposes for members, if you have produced them.
Operations and Administration	Website and other Media	112 Indicate if you have a mobile application or mobile optimized website. What features does it include or may it be limited compared to the regular member website? What information (if any) can be customized by the plan sponsor? If you offer one, provide information regarding how to access your mobile application. Indicate whether and how you maintain consistency between your mobile application and website.
Operations and Administration	Website and other Media	113 Describe any other media or technology your firm could bring to enhance the City's Life, Disability, or AD&D programs specifically and/or benefits/wellness programs more broadly.
Operations and Administration	Website and other Media	114 Provide your firm's "web vision." This should include the foundation, principals and philosophy that guide your current site and form the foundation for future evolution, and enhancements you are preparing for over the next 3-5 years. Describe how this vision differentiates you from your competitors.

Operations and Administration	Website and other Media	115 What 3 recent enhancements/innovations have you implemented over the last few years that best reflect this vision? Comment on how these innovations are relevant to the City and its mission for the Plan.
Operations and Administration	Website and other Media	116 How do your electronic capabilities compare to those in place at other organizations in terms of (a) security controls (e.g. use of and access to SSNs, touch/fingerprint access to self-identify on a mobile app, etc.); and (b) interactivity and responsiveness (e.g. use of a message center and emails/texts to communicate confirmation of transactions)?
Operations and Administration	Billing & Eligibility	117 Please indicate your willingness to allow and pay for the cost of an outside auditor to conduct an on-site, random, annual claims processing audit. Indicate the cost in dollars that you would allocate for this audit.
Operations and Administration	Billing & Eligibility	118 Indicate whether the City's payment options include electronic fund transfer, manual invoicing, or both.
Operations and Administration	Billing & Eligibility	119 Do you agree to receive and timely and accurately process as indicated in this RFP all of the enrollment and eligibility information in the format as provided by the City's third party administrator?

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**DRAFT**

Life, Accidental Death & Dismemberment, and Disability RFP

Please complete the table below.

Indicate the number of clients by member base as of 1/1/2024:	Total (public & private sector plans)	Public Sector Plans
<b>Member Base</b>		
Under 5,000		
5,001 – 10,000		
10,001 – 25,000		
25,001 – 50,000		
50,001+		
<b>Total</b>	<b>0</b>	<b>0</b>

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# City of Los Angeles

## Life, Accidental Death & Dismemberment, and Disability RFP

### LIFE QUESTIONNAIRE

Please provide complete and accurate responses to the following questions, statements, and agreements listed below. Answers use a drop down box for Yes or No. Any explanations can be provided in the 'Explanation' Column, and should be kept short and succinct (100 words or less).

Category	Subcategory	Question No.	Questions, Statement, and Agreements
Plan Administration and Sponsor Services	Plan Administration	1	For each of the coverage being requested, describe any limitations and exclusions that would result in non-payment of benefits (i.e., Acts of War, Suicide, etc.).
Plan Administration and Sponsor Services	Plan Administration	2	Confirm your proposal includes accelerated death provisions
Plan Administration and Sponsor Services	Plan Administration	3	How long does it take on average to process a life insurance claim from your claims unit?
Plan Administration and Sponsor Services	Plan Administration	4	Do you offer online claims submission?
Plan Administration and Sponsor Services	Plan Administration	5	Confirm that your proposal does not include any interdependencies for coverage amounts for Employee, Spouse, Child.
Plan Administration and Sponsor Services	Plan Administration	6	Does your proposal require that both basic and voluntary life and basic AD&D to be awarded to your firm or are your quoted rates self-supporting?
Plan Administration and Sponsor Services	Plan Administration	7	Will you guarantee that coverage will continue for all currently insured members by your policy on the plan effective date?
Plan Administration and Sponsor Services	Plan Administration	8	Describe any limitations and exclusions that would result in non-payment of benefits (i.e., Acts of War, Suicide, etc.).
Plan Administration and Sponsor Services	Plan Administration	9	What options do you provide for members to continue insurance after employment separation
Plan Administration and Sponsor Services	Plan Administration	10	Confirm that you have provided in a clearly labeled appendix your provisions for portability of coverage

# City of Los Angeles

## Life, Accidental Death & Dismemberment, and Disability RFP

### LIFE QUESTIONNAIRE

Plan Administration and Sponsor Services	Plan Administration	11 If you offer conversion, Do you provide an option for members to convert policies upon termination of employment?
Plan Administration and Sponsor Services	Plan Administration	12 Describe your non-payment appeals process for members who continue coverage after employment separation.
Plan Administration and Sponsor Services	Plan Administration	13 Will employees have the ability to designate different beneficiaries across different lines of coverage?
Plan Administration and Sponsor Services	Plan Administration	14 REPHRASE to "Can you abide by all plan rules and accept any change to plan rules"
Plan Administration and Sponsor Services	Plan Administration	15 What are your requirements for funeral planning/concierge services and how quickly is the turnaround time to those who have experienced a recent death?
Plan Administration and Sponsor Services	Plan Administration	16 Indicate any enhanced services (financial planning, bereavement counseling, funeral services, etc.) included in your proposal. Include marketing materials you feel would be beneficial.
Plan Administration and Sponsor Services	Plan Administration	17 If approved for Waiver, are premiums waived back to the date of disability or only after the elimination period is satisfied?
Plan Administration and Sponsor Services	Plan Administration	18 What types of end-of-life services can you offer? For example, do you offer a way for employees to pre plan or pay for funeral services in advance?
Plan Administration and Sponsor Services	Plan Administration	19 The City is working toward paper-free or reduced-paper administration of claims. How can you assist the City in achieving this?
Plan Administration and Sponsor Services	Plan Sponsor Services	20 Confirm that you will provide an Account management team/manager for addressing administrative and client relationship issues
Plan Administration and Sponsor Services	Plan Sponsor Services	21 Confirm that you will provide Quarterly and Annual Claim Reports



# City of Los Angeles

## Life, Accidental Death & Dismemberment, and Disability RFP

### LIFE QUESTIONNAIRE

Plan Administration and Sponsor Services	Plan Sponsor Services	22 Confirm that you will provide Report on total number of claims by claim type (member/spouse/child)
Plan Administration and Sponsor Services	Plan Sponsor Services	23 Confirm that you will provide Report on total number of claims by job classification, MOU, work department
Plan Administration and Sponsor Services	Plan Sponsor Services	24 Confirm that you will notify the City immediately if your firm loses any accreditation, license, or liability insurance coverage
Plan Administration and Sponsor Services	Plan Sponsor Services	25 Confirm that you will provide Plan sponsor on-line or written billing history
Plan Administration and Sponsor Services	Plan Sponsor Services	26 Confirm that you will provide Plan sponsor on-line or written eligibility rules/conditions of coverage/service
Plan Administration and Sponsor Services	Plan Sponsor Services	27 Confirm that you will provide Plan sponsor on-line or written plan/service details
Plan Administration and Sponsor Services	Plan Sponsor Services	28 Confirm that you have provided copies of resumes in a clearly labeled appendix for the account team that will be assigned to the City.
Plan Administration and Sponsor Services	Plan Sponsor Services	29 Describe your online plan sponsor reporting services which would enable the City to review its aggregate membership data. Provide your plan sponsor website, if you have one, and dummy account access information.
Plan Administration and Sponsor Services	Plan Sponsor Services	30 Verify that you can accept eligibility files from the City's Third-Party-Administrator on a bi-weekly basis.
Plan Administration and Sponsor Services	Plan Sponsor Services	31 Verify that you will agree to accept eligibility rules as established by the City and in accordance with applicable law/regulation.
Plan Administration and Sponsor Services	Plan Sponsor Services	32 Can the City audit the services provided? Indicate what services, records and access will be made available to the City at no additional charge. Also, indicate frequency and notice requirements that are part of the right to audit provision

# City of Los Angeles

## Life, Accidental Death & Dismemberment, and Disability RFP

### LIFE QUESTIONNAIRE

Plan Administration and Sponsor Services	Plan Sponsor Services	33 Do you agree to participate in City management meetings during the year, as requested, including providing for (at your own cost) attendance and presentation materials for an annual performance review with the City's Joint Labor-Management Benefits Committee?
Plan Administration and Sponsor Services	Plan Sponsor Services	34 What resources do you have to provide your clients with legal analysis, interpretations of laws, regulations, and other matters on legislative and regulatory matters pertaining to Life, Disability, and/or AD&D coverages?
Plan Administration and Sponsor Services	Plan Sponsor Services	35 Does your organization provide written updates to clients on legislative/regulatory changes? If yes, how frequently? Provide a recent sample in a clearly labeled appendix
Plan Administration and Sponsor Services	Security Protocols, Disaster Recovery & Guarantees	36 By checking each box, verify that you will provide the following. If there are exceptions, do not check the box and explain the deviations.
Plan Administration and Sponsor Services	Security Protocols, Disaster Recovery & Guarantees	37 Confidentially maintain member data, records and personal information such as social security numbers, dates of birth, marital status, home addresses, transaction histories, and other information related to participation in your program.
Plan Administration and Sponsor Services	Security Protocols, Disaster Recovery & Guarantees	38 Indemnification to the City for any liability associated with security breaches of your recordkeeping system.
Plan Administration and Sponsor Services	Security Protocols, Disaster Recovery & Guarantees	39 Describe in detail your procedures and safeguards used to protect the confidentiality of member accounts, including security for your hardware and facility, authorized access to data, confidentiality of data, and security for hard-copy documents in a clearly labeled appendix

# City of Los Angeles

## Life, Accidental Death & Dismemberment, and Disability RFP

### LIFE QUESTIONNAIRE

Plan Administration and Sponsor Services	Security Protocols, Disaster Recovery & Guarantees	40 Describe your response plan in the event of a data security breach. Describe what credit protection and other services you provide to members who may be impacted by a data security breach.
Plan Administration and Sponsor Services	Security Protocols, Disaster Recovery & Guarantees	41 Describe your disaster planning/prevention resources and plans, including the frequency with which your data is backed up and redundant processing centers.
Plan Administration and Sponsor Services	Security Protocols, Disaster Recovery & Guarantees	42 Describe your disaster recovery resources and plans; indicate how often you test your recovery system.
Plan Administration and Sponsor Services	Security Protocols, Disaster Recovery & Guarantees	43 In the event of a disaster, will current enrollment information be secured and available? Yes or No. How many hours/days will it be until your operations are up and running?
Plan Administration and Sponsor Services	Security Protocols, Disaster Recovery & Guarantees	44 a. Please provide a link to your disaster recovery plan or include in a clearly labeled appendix.
Plan Administration and Sponsor Services	Claims Processing	45 What type of settlement options do you offer to beneficiaries? Describe all settlement options available. Do you pay interest on any installment options? What is your current interest rate?
Plan Administration and Sponsor Services	Claims Processing	46 Do you allow assignment of benefits? If yes, provide a full description of your program, including any limitation (for example, if you do not allow an absolute or a collateral assignment).
Plan Administration and Sponsor Services	Claims Processing	47 Describe your administration "living needs" benefit. What would be required to implement this benefit? Is there an additional cost to include this benefit in the program?
Plan Administration and Sponsor Services	Claims Processing	48 Explain how you handle claim payments when the employee and/or the beneficiary is domiciled in a foreign country. Explain currency exchange rules as well.
Plan Administration and Sponsor Services	Claims Processing	49 Indicate whether you will accept eligibility information electronically, or by other format.

# City of Los Angeles

## Life, Accidental Death & Dismemberment, and Disability RFP

### LIFE QUESTIONNAIRE

Plan Administration and Sponsor Services	Claims Processing	50 From where will claims be paid? Are all claims adjudicated in one location? By one claims team? Provide information about the number of employees and their credentials who will pay the claims.
Plan Administration and Sponsor Services	Claims Processing	51 Do you anticipate any changes to the claims system over the next two years? If so, how will they affect the claims system used for the City?
Plan Administration and Sponsor Services	Waiver of Premium	52 Describe your Waiver of Premium Process.
Plan Administration and Sponsor Services	Waiver of Premium	53 Is an elimination period required for your firm's Waiver of Premium Provision? If yes, please disclose.
Plan Administration and Sponsor Services	Waiver of Premium	54 How is the City notified of Waiver of Premiums?
Plan Administration and Sponsor Services	Waiver of Premium	55 If an employee qualifies for the Waiver of Premium under the Voluntary Life contract, will the premium for covered dependents also be waived?
Plan Administration and Sponsor Services	Evidence of Insurability	56 Confirm that you can administer all aspects of the EOI process, including notice and follow up.
Plan Administration and Sponsor Services	Evidence of Insurability	57 Can the EOI process be automated?
Plan Administration and Sponsor Services	Evidence of Insurability	58 How can the EOI process be simplified?
Plan Administration and Sponsor Services	Evidence of Insurability	59 Verify that if a participant has a family status change pursuant to Internal Revenue Code Section 125, the member will be able to change plan elections outside of open enrollment without having to provide evidence of good health. (Yes or No)

# City of Los Angeles

## Life, Accidental Death & Dismemberment, and Disability RFP

### LIFE QUESTIONNAIRE

Plan Administration and Sponsor Services	Evidence of Insurability	60 If you cannot comply with the current requirements for evidence of insurability, please describe your requirements in the following situations: After the first open enrollment, what terms and conditions will you require evidence of insurability? What requirements will apply to new hires?
Plan Administration and Sponsor Services	Evidence of Insurability	61 Do you agree to grandfather existing life insurance amounts for all currently covered employees and dependents so that evidence of insurability is not required?
Member Services and Communications	Appeals Process & Member Complaints	62 Do you ensure that your appeals process is in compliance with State and Federal guidelines?
Member Services and Communications	Appeals Process & Member Complaints	63 Will you have an automated process for monitoring and tracking appeals and complaints to include type and categories? Can you report after the decision specific data elements such as: Name, appeal receipt date, decision date, elapsed time to decision, number of days/extensions requested for each case
Member Services and Communications	Appeals Process & Member Complaints	64 What is your process for monitoring member satisfaction regarding member complaints, grievances, and appeals?
Member Services and Communications	Appeals Process & Member Complaints	65 Describe your procedures for notifying the client of any appeal process.
Financial Cost	Financial Cost	66 Please confirm that you have completed the Pricing Tab for Life Insurance
Financial Cost	Financial Cost	67 Please confirm that you have completed the Underwriting Tab
Financial Cost	Financial Cost	68 Please confirm that you have completed the PG Tab for Life Insurance
Financial Cost	Financial Cost	69 Confirm that you will provide quotes for Term Life Insurance, Whole Life Insurance, or Both?

# City of Los Angeles

## Life, Accidental Death & Dismemberment, and Disability RFP

### DISABILITY QUESTIONNAIRE

Please provide complete and accurate responses to the following questions, statements, and agreements listed below. Answers use a drop down box for Yes or No. Any explanations can be provided in Column E, and should be kept short and succinct (100 words or less).

Category	Subcategory	Question No.	Questions, Statement, and Agreements
Plan Administration and Sponsor Services	Plan Administration	1	Will you guarantee that coverage will continue for all currently insured members by your policy on the plan effective date?
Plan Administration and Sponsor Services	Plan Administration	2	For each of the coverage being requested, describe any limitations and exclusions that would result in non-payment of benefits (i.e., Acts of War, Suicide, etc.).
Plan Administration and Sponsor Services	Plan Administration	3	Is proposed coverage portable/convertible?
Plan Administration and Sponsor Services	Plan Administration	4	Confirm that your proposal includes waiver of premium.
Plan Administration and Sponsor Services	Plan Administration	5	Will you waive the actively at work provision for the initial enrollment?
Plan Administration and Sponsor Services	Plan Administration	6	Are any disabilities not covered? If yes, please explain what disabilities are not covered and why.
Plan Administration and Sponsor Services	Plan Administration	7	Are there any riders and/or enhancements that are available to be added to your proposed disability plan?
Plan Administration and Sponsor Services	Plan Administration	8	Explain your process for determining during the transition and implementation from one carrier to another? Please touch on all aspects.
Plan Administration and Sponsor Services	Plan Administration	9	Describe any pre-existing limitations of the proposed plan.
Plan Administration and Sponsor Services	Plan Administration	10	Describe your definition of successive disability.
Plan Administration and Sponsor Services	Plan Administration	11	Does your proposed plan include benefits for partial disability? If so, please provide your definition.
Plan Administration and Sponsor Services	Plan Administration	12	Will you prepare the W-2, W2-Cs, 1099s and issue tax statements for disability payments? If yes, please provide a sample report.

# City of Los Angeles

## Life, Accidental Death & Dismemberment, and Disability RFP

### DISABILITY QUESTIONNAIRE

Plan Administration and Sponsor Services	Plan Administration	13 Confirm that you will agree to waive all pre-existing condition provisions or give credit for partial completion of the waiver period for employees presently covered under the group insurance program.
Plan Administration and Sponsor Services	Plan Administration	14 Do you pay the employer FICA taxes and send out the W-2 forms? a. If yes, is the payment of the taxes and preparation of W-2 forms included in your rates? b. If not, how much additional would the rates increase to include you paying the employer FICA taxes and preparing the W-2s? Please be sure to indicate on the Pricing tab for Disability
Plan Administration and Sponsor Services	Plan Administration	15 Indicate the cost of your STD/LTD administration services for a run-out period upon termination of the City's contract with your firm.
Plan Administration and Sponsor Services	Plan Administration	16 Do you agree to waive actively at work requirements to the extent that a covered person is not eligible for any extended benefits from the prior carrier and/or is not eligible for premium waiver? To the extent the prior carrier has liability, that obligation will not be extinguished by your agreement to this requirement.
Plan Administration and Sponsor Services	Plan Sponsor Services	17 Confirm that you will provide an Account management team/manager for addressing administrative and client relationship issues
Plan Administration and Sponsor Services	Plan Sponsor Services	18 Confirm that you will provide Quarterly and Annual Claim Reports
Plan Administration and Sponsor Services	Plan Sponsor Services	19 Confirm that you will provide Report on total number of claims by claim type (member/spouse/child)
Plan Administration and Sponsor Services	Plan Sponsor Services	20 Confirm that you will provide Report on total number of claims by job classification, MOU, work department
Plan Administration and Sponsor Services	Plan Sponsor Services	21 Confirm that you will notify the City immediately if your firm loses any accreditation, license, or liability insurance coverage
Plan Administration and Sponsor Services	Plan Sponsor Services	22 Confirm that you will provide Plan sponsor on-line or written billing history



# City of Los Angeles

## Life, Accidental Death & Dismemberment, and Disability RFP

### DISABILITY QUESTIONNAIRE

Plan Administration and Sponsor Services	Plan Sponsor Services	23 Confirm that you will provide Plan sponsor on-line or written eligibility rules/conditions of coverage/service
Plan Administration and Sponsor Services	Plan Sponsor Services	24 Confirm that you will provide Plan sponsor on-line or written plan/service details
Plan Administration and Sponsor Services	Plan Sponsor Services	25 Confirm that you have provided copies of resumes in a clearly labeled appendix for the account team that will be assigned to the City.
Plan Administration and Sponsor Services	Plan Sponsor Services	26 Describe your online plan sponsor reporting services which would enable the City to review its aggregate membership data. Provide your plan sponsor website, if you have one, and dummy account access information.
Plan Administration and Sponsor Services	Plan Sponsor Services	27 Verify that you can accept eligibility files from the City's Third-Party-Administrator on a bi-weekly basis.
Plan Administration and Sponsor Services	Plan Sponsor Services	28 Verify that you will agree to accept eligibility rules as established by the City and in accordance with applicable law/regulation.
Plan Administration and Sponsor Services	Plan Sponsor Services	29 Can the City audit the services provided? Indicate what services, records and access will be made available to the City at no additional charge. Also, indicate frequency and notice requirements that are part of the right to audit provision.
Plan Administration and Sponsor Services	Plan Sponsor Services	30 Do you agree to participate in City management meetings during the year, as requested, including providing for (at your own cost) attendance and presentation materials for an annual performance review with the City's Joint Labor-Management Benefits Committee?
Plan Administration and Sponsor Services	Plan Sponsor Services	31 What resources do you have to provide your clients with legal analysis, interpretations of laws, regulations, and other matters on legislative and regulatory matters pertaining to Life, Disability, and/or AD&D coverages?
Plan Administration and Sponsor Services	Plan Sponsor Services	32 Does your organization provide written updates to clients on legislative/regulatory changes? If yes, how frequently? Provide a recent sample in a clearly labeled appendix
Plan Administration and Sponsor Services	Plan Sponsor Services	33 Describe the enhancements you would make for the City's current Reasonable Accommodations process. Be specific about the role/responsibility that your Firm would 'own' or take on.

# City of Los Angeles

## Life, Accidental Death & Dismemberment, and Disability RFP

### DISABILITY QUESTIONNAIRE

Plan Administration and Sponsor Services	Plan Sponsor Services	34 What is your definition of 'Sick time'?
Plan Administration and Sponsor Services	Plan Sponsor Services	35 Confirm that you have provided a proposal that matches existing plan design AND a best value option that align benefit waiting periods that are best practice in the industry.
Plan Administration and Sponsor Services	Plan Sponsor Services	36 Describe the effective of integration of sick time on a claim. Be sure to include the impact of use while a claim may be 'pending approval'.
Plan Administration and Sponsor Services	Plan Sponsor Services	37 The City is looking to improve the timeliness and accurateness of reporting claim status back to the City. Please describe the top three (3) actions/functions that you will implement to accomplish this.
Plan Administration and Sponsor Services	Security Protocols, Disaster Recovery & Guarantees	38 Confirm that you will confidentially maintain member data, records and personal information such as social security numbers, dates of birth, marital status, home addresses, transaction histories, and other information related to participation in your program.
Plan Administration and Sponsor Services	Security Protocols, Disaster Recovery & Guarantees	39 Confirm that you will indemnify the City for any liability associated with security breaches of your recordkeeping system.
Plan Administration and Sponsor Services	Security Protocols, Disaster Recovery & Guarantees	40 Describe in detail your procedures and safeguards used to protect the confidentiality of member accounts, including security for your hardware and facility, authorized access to data, confidentiality of data, and security for hard-copy documents in a clearly labeled appendix.
Plan Administration and Sponsor Services	Security Protocols, Disaster Recovery & Guarantees	41 Describe your response plan in the event of a data security breach. Describe what credit protection and other services you provide to members who may be impacted by a data security breach.
Plan Administration and Sponsor Services	Security Protocols, Disaster Recovery & Guarantees	42 Describe your disaster planning/prevention resources and plans, including the frequency with which your data is backed up and redundant processing centers.
Plan Administration and Sponsor Services	Security Protocols, Disaster Recovery & Guarantees	43 Describe your disaster recovery resources and plans; indicate how often you test your recovery system.

# City of Los Angeles

## Life, Accidental Death & Dismemberment, and Disability RFP

### DISABILITY QUESTIONNAIRE

Plan Administration and Sponsor Services	Security Protocols, Disaster Recovery & Guarantees	44 In the event of a disaster, will current enrollment information be secured and available? Yes or No? How many hours/days will it be until your operations are up and running?
Plan Administration and Sponsor Services	Security Protocols, Disaster Recovery & Guarantees	45 Please provide a link to your disaster recovery plan or include in a clearly labeled appendix.
Plan Administration and Sponsor Services	Security Protocols, Disaster Recovery & Guarantees	46 How many hours of unscheduled/scheduled downtime occurred over the last three calendar years?
Plan Administration and Sponsor Services	Security Protocols, Disaster Recovery & Guarantees	47 For any periods of downtime in the last 3 years, please provide the cause of the down time
Plan Administration and Sponsor Services	Security Protocols, Disaster Recovery & Guarantees	48 For any periods of downtime in the last 3 years, please provide the impact on members, including any losses
Plan Administration and Sponsor Services	Security Protocols, Disaster Recovery & Guarantees	49 For any periods of downtime in the last 3 years, please provide how the incident was handled
Plan Administration and Sponsor Services	Security Protocols, Disaster Recovery & Guarantees	50 For any periods of downtime in the last 3 years, please provide whether there are any pending claims related to any of these outages
Plan Administration and Sponsor Services	Security Protocols, Disaster Recovery & Guarantees	51 How many times has your website and system of record been inoperable/inaccessible over the last three years and how long was your website or system down for each occurrence?
Member Services and Communications	Communication Materials	52 Confirm that you will provide written, virtual, and/or in-person education to employees about disability insurance, its processes and services.
Plan Administration and Sponsor Services	Claims Processing	53 Describe the disability claim process. Can individuals file electronically? Describe your verification process for determining whether an individual qualifies for STD/LTD disability payments include what the Benefit Waiting Period looks like. What criteria are used to determine benefit eligibility? What is required of the claimant and what validation process do you engage in in order to validate eligibility for benefits? Please answer all these questions in a clearly labeled appendix.
Plan Administration and Sponsor Services	Claims Processing	54 What are your requirements of a claimant for ongoing verification of disability status of an STD/LTD claimant?
Plan Administration and Sponsor Services	Claims Processing	55 What do you require of the employer as part of the validation process for an STD/LTD claim?

# City of Los Angeles

## Life, Accidental Death & Dismemberment, and Disability RFP

### DISABILITY QUESTIONNAIRE

Plan Administration and Sponsor Services	Claims Processing	56 When a claimant no longer meets your definition of disability and is determined to no longer be eligible for continued STD/LTD benefits, explain your process and criteria for addressing these situations in a clearly labeled appendix.
Plan Administration and Sponsor Services	Claims Processing	57 Indicate if you use disability Case Managers (CMs) for STD/LTD claims. Do you assign CMs based on the type of disability involved? For example, would you assign case managers that specialize in behavioral health related disabilities to behavioral health related CMs?
Plan Administration and Sponsor Services	Claims Processing	58 Describe any independent medical evaluations (IME) and functional capacity evaluation (FCE) services you can offer to the City.
Plan Administration and Sponsor Services	Claims Processing	59 Describe any vocational rehabilitation services you can offer to the City. If so, list physical locations / virtual services and availability times.
Plan Administration and Sponsor Services	Claims Processing	60 Describe any STD/LTD disability duration guidelines you use in administering claims. Describe your protocols and practices in the event a physician and/or claimant's disability duration exceed your duration guidelines?
Plan Administration and Sponsor Services	Claims Processing	61 Describe any Return to Work and Job Accommodation support services you might have and how will you work with City's Reasonable Accommodations office?
Plan Administration and Sponsor Services	Claims Processing	62 Indicate any applicable benefit offset that is included in your plan design as well as any restrictions/limitations.
Plan Administration and Sponsor Services	Claims Processing	63 Confirm that you will provide administration services for STD/LTD claimants that were disabled prior to the effective date of this contract (1/1/2025 ) and are eligible for STD/LTD benefits on or after 1/1/2025 ?
Plan Administration and Sponsor Services	Claims Processing	64 Please submit sample authorization form for release of medical information in a clearly labeled Appendix.
Plan Administration and Sponsor Services	Claims Processing	65 In the event a City employee is incapacitated to the point that they are unable to file for STD/LTD, what options are available for another entity to file for STD/LTD on their behalf?
Plan Administration and Sponsor Services	Claims Processing	66 Confirm that your Firm will make Benefits payable after IOD ends and State Rate Begins

# City of Los Angeles

## Life, Accidental Death & Dismemberment, and Disability RFP

### DISABILITY QUESTIONNAIRE

Plan Administration and Sponsor Services	Claims Processing	67 How long does it take on average to process a Short/Long Term Disability claim from your claims unit?
Plan Administration and Sponsor Services	Claims Processing	68 Do you offer online claims submission?
Plan Administration and Sponsor Services	Claims Processing	69 Describe how a long-term disability claim would flow through your organization including the steps involved in the review and points of contact with personnel.
Plan Administration and Sponsor Services	Claims Processing	70 How do you use nurses vs. physicians for claim management? What guidelines determine who handles a case?
Plan Administration and Sponsor Services	Claims Processing	71 Describe your disability management program, including your handling of: <ul style="list-style-type: none"><li>• Duration management</li><li>• Benefit integration</li><li>• Confidentiality</li><li>• Psychiatric claims</li><li>• Early return to work</li><li>• Closing claims missing "necessary" information</li></ul>
Plan Administration and Sponsor Services	Claims Processing	72 How will you minimize fraudulent claims?
Plan Administration and Sponsor Services	Claims Processing	73 What systems are in place to insure quality in the management of the plan's benefits including: <ul style="list-style-type: none"><li>• Internal audit procedures including turnaround and payment accuracy.</li><li>• Controls for comorbidity edit.</li><li>• Controls to identify incorrect payees, payment in excess of plan maximums, duplicate and fraudulent checks, over and underpayments and other claim processing and benefit payment</li></ul>
Plan Administration and Sponsor Services	Claims Processing	74 Describe your Social Security assistance/advocacy program, including staffing, procedures, fees, and results.
Plan Administration and Sponsor Services	Claims Processing	75 What is your Social Security approval rate? Appeal rate?
Plan Administration and Sponsor Services	Claims Processing	76 When and how are estimated Social Security offsets applied?

# City of Los Angeles

## Life, Accidental Death & Dismemberment, and Disability RFP

### DISABILITY QUESTIONNAIRE

Plan Administration and Sponsor Services	Claims Processing	77 When do you begin Return to Work evaluation? What are your evaluation procedures?
Plan Administration and Sponsor Services	Claims Processing	78 How often will you verify the disability status of a claimant?
Plan Administration and Sponsor Services	Claims Processing	79 How do you verify if an individual qualifies for disability payments?
Plan Administration and Sponsor Services	Claims Processing	80 How do you handle a case where the participant no longer meets the definition of disability?
Plan Administration and Sponsor Services	Claims Processing	81 Does your Disability contract contain any exclusion for alcoholism, psychiatric treatment, or drug abuse? If yes, outline the specific alcoholism, psychiatric treatment, or drug abuse exclusions that apply.
Plan Administration and Sponsor Services	Claims Processing	82 What percent of all Disability claims submitted - regardless of information - have been processed within 30 calendar days?
Plan Administration and Sponsor Services	Claims Processing	83 What steps have been taken to improve the efficiency of claims processing for the employee and the employer?
Plan Administration and Sponsor Services	Claims Processing	84 Explain how you would assess disability duration and identify return-to-work opportunities.
Plan Administration and Sponsor Services	Claims Processing	85 Describe the vocational and general rehabilitation services that you provide.
Plan Administration and Sponsor Services	Claims Processing	86 How often and in what manner does your organization communicate with the disabled's physician?
Plan Administration and Sponsor Services	Claims Processing	87 What options do you offer with respect to Social Security offsets? For example, can the offset be frozen as of the date of disability?
Plan Administration and Sponsor Services	Claims Processing	88 Do you offer direct deposit for benefits payable? If so, indicate if there are any requirements/restrictions.
Plan Administration and Sponsor Services	Claims Processing	89 Describe your cost of living adjustment (COLA) benefit option. Is it included in your proposal? If not, what would be the charge for adding this option? What is the current COLA factor for groups with this benefit?

# City of Los Angeles

## Life, Accidental Death & Dismemberment, and Disability RFP

### DISABILITY QUESTIONNAIRE

Plan Administration and Sponsor Services	Claims Processing	90 How do you avoid duplicate payments of the same claim? If duplicate payments or overpayments are made, what are your procedures for recovery of the overpayments or duplicate payments?
Plan Administration and Sponsor Services	Claims Processing	91 Describe your integration/interaction for Disability and Workers Compensation.
Plan Administration and Sponsor Services	Claims Processing	92 Describe the quality controls, auditing and peer review mechanisms in place for your claim processing department? Do you use internal or independent/outside auditors?
Plan Administration and Sponsor Services	Claims Processing	93 Describe the titles and qualifications of your staff that make determinations as to benefit eligibility. What licenses and training are required? What review process and protocols have you established for claim benefit decisions? Are claims reviewed by a licensed clinical professional, such as a physician, nurse, pharmacist, or therapist? If so, which claims are reviewed and based on what criteria?
Plan Administration and Sponsor Services	Claims Processing	94 Describe any administrative or service distinctions that your firm may utilize for unique categories of disabilities such as mental health, substance abuse, chronic pain, etc.
Plan Administration and Sponsor Services	Claims Processing	95 In the event of a IOD and disability overlap, how do you reconcile and pursue over/under payments? Would you agree to offset future benefits payable in the event of an overpayment?
Plan Administration and Sponsor Services	Claims Processing	96 How would you improve education around and enhance premium waivers for applicable members (Family Medical Leave and approved claim members)
Member Services and Communications	Communication Materials	97 Describe educational concierge services available for members who file a claim to help them navigate through their other benefits available to them, learn and understand the STD/LTD claim/appeal process. What medium(s) are the educational concierge services in the form of? Can you provide examples?
Member Services and Communications	Appeals Process & Member Complaints	98 Describe your STD/LTD appeals process.

# City of Los Angeles

## Life, Accidental Death & Dismemberment, and Disability RFP

### DISABILITY QUESTIONNAIRE

Financial Cost	Financial Cost	99 Please confirm that you have completed the Pricing Tab for Disability
Financial Cost	Financial Cost	100 Please confirm that you have completed the Underwriting Tab
Financial Cost	Financial Cost	101 Please confirm that you have completed the PG Tab for Disability
Financial Cost	Financial Cost	102 Describe the reserving formula used for LTD claims.
Financial Cost	Financial Cost	103 Describe how you calculate IBNR reserves including factors and reserves for claims in payment status. Does this calculation, or factors, differ in subsequent years? If yes, explain.
Financial Cost	Financial Cost	104 Are there additional fees for FICA services? If so, are they clearly outlined in your pricing?

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# City of Los Angeles

## Life, Accidental Death & Dismemberment, and Disability RFP

### AD&D QUESTIONNAIRE

Please provide complete and accurate responses to the following questions, statements, and agreements listed below. Answers use a drop down box for Yes or No. Any explanations can be provided in the 'Explanation' Column, and should be kept short and succinct (100 words or less).

Category	Subcategory	Question No.	Questions, Statement, and Agreements
Plan Administration and Sponsor Services	Plan Administration	1	For each of the coverage being requested, describe any limitations and exclusions that would result in non-payment of benefits (i.e., Acts of War, Suicide, etc.).
Plan Administration and Sponsor Services	Plan Administration	2	Is proposed coverage portable/convertible?
Plan Administration and Sponsor Services	Plan Administration	3	The City has a goal of paperless or paper-reduced claims processing. What can you do to assist the City in reaching this goal? And what steps have been taken to simplify the claims process?
Plan Administration and Sponsor Services	Plan Administration	4	Can you provide a detailed description of benefits that are payable and under what circumstances they are payable? For example, when an accident occurs?
Plan Administration and Sponsor Services	Plan Administration	5	Will you guarantee that coverage will continue for all currently insured members by your policy on the plan effective date?
Plan Administration and Sponsor Services	Plan Administration	6	Describe any limitations and exclusions that would result in non-payment of benefits (i.e., Acts of War, Suicide, etc.).
Plan Administration and Sponsor Services	Plan Administration	7	What options do you provide for members to continue insurance after employment separation?
Plan Administration and Sponsor Services	Plan Administration	8	Describe your non-payment appeals process.
Plan Administration and Sponsor Services	Plan Administration	9	Do you agree to waive actively at work requirements to the extent that a covered person is not eligible for any extended benefits from the prior carrier and/or is not eligible for premium waiver? To the extent the prior carrier has liability, that obligation will not be extinguished by your agreement to this requirement.

# City of Los Angeles

## Life, Accidental Death & Dismemberment, and Disability RFP

### AD&D QUESTIONNAIRE

Plan Administration and Sponsor Services	Plan Administration	10 Confirm that if a participant has a family status change pursuant to Internal Revenue Code Section 125, the member will be able to change plan elections outside of open enrollment without having to provide evidence of good health. (Yes or No)
Plan Administration and Sponsor Services	Plan Sponsor Services	11 Confirm that you will provide an Account management team/manager for addressing administrative and client relationship issues
Plan Administration and Sponsor Services	Plan Sponsor Services	12 Confirm that you will provide Quarterly and Annual Claim Reports
Plan Administration and Sponsor Services	Plan Sponsor Services	13 Confirm that you will provide Report on total number of claims by claim type (member/spouse/child)
Plan Administration and Sponsor Services	Plan Sponsor Services	14 Confirm that you will provide Report on total number of claims by job classification, MOU, work department
Plan Administration and Sponsor Services	Plan Sponsor Services	15 Confirm that you will notify the City immediately if your firm loses any accreditation, license, or liability insurance coverage
Plan Administration and Sponsor Services	Plan Sponsor Services	16 Confirm that you will provide Plan sponsor on-line or written billing history
Plan Administration and Sponsor Services	Plan Sponsor Services	17 Confirm that you will provide Plan sponsor on-line or written eligibility rules/conditions of coverage/service
Plan Administration and Sponsor Services	Plan Sponsor Services	18 Confirm that you will provide Plan sponsor on-line or written plan/service details
Plan Administration and Sponsor Services	Plan Sponsor Services	19 Confirm that you have provided copies of resumes in a clearly labeled appendix for the account team that will be assigned to the City.
Plan Administration and Sponsor Services	Plan Sponsor Services	20 Describe your online plan sponsor reporting services which would enable the City to review its aggregate membership data. Provide your plan sponsor website, if you have one, and dummy account access information.
Plan Administration and Sponsor Services	Plan Sponsor Services	21 Verify that you can accept eligibility files from the City's Third-Party Administrator on a bi-weekly basis.
Plan Administration and Sponsor Services	Plan Sponsor Services	22 Verify that you will agree to accept eligibility rules as established by the City and in accordance with applicable law/regulation.

# City of Los Angeles

## Life, Accidental Death & Dismemberment, and Disability RFP

### AD&D QUESTIONNAIRE

Plan Administration and Sponsor Services	Plan Sponsor Services	23 Can the City audit the services provided? Indicate what services, records and access will be made available to the City at no additional charge. Also, indicate frequency and notice requirements that are part of the right to audit provision.
Plan Administration and Sponsor Services	Plan Sponsor Services	24 Do you agree to participate in City management meetings during the year, as requested, including providing for (at your own cost) attendance and presentation materials for an annual performance review with the City's Joint Labor-Management Benefits Committee?
Plan Administration and Sponsor Services	Plan Sponsor Services	25 What resources do you have to provide your clients with legal analysis, interpretations of laws, regulations, and other matters on legislative and regulatory matters pertaining to Life, Disability, or AD&D coverages?
Plan Administration and Sponsor Services	Plan Sponsor Services	26 Does your organization provide written updates to clients on legislative/regulatory changes? If yes, how frequently? Provide a recent sample in a clearly labeled appendix.
Plan Administration and Sponsor Services	Security Protocols, Disaster Recovery & Guarantees	27 Confirm that you will confidentially maintain member data, records and personal information such as social security numbers, dates of birth, marital status, home addresses, transaction histories, and other information related to participation in your program.
Plan Administration and Sponsor Services	Security Protocols, Disaster Recovery & Guarantees	28 Confirm that you will indemnify the City for any liability associated with security breaches of your recordkeeping system.
Plan Administration and Sponsor Services	Security Protocols, Disaster Recovery & Guarantees	29 Describe in detail your procedures and safeguards used to protect the confidentiality of member accounts, including security for your hardware and facility, authorized access to data, confidentiality of data, and security for hard-copy documents in a clearly labeled appendix.
Plan Administration and Sponsor Services	Security Protocols, Disaster Recovery & Guarantees	30 Describe your response plan in the event of a data security breach. Describe what credit protection and other services you provide to members who may be impacted by a data security breach.

# City of Los Angeles

## Life, Accidental Death & Dismemberment, and Disability RFP

### AD&D QUESTIONNAIRE

Plan Administration and Sponsor Services	Security Protocols, Disaster Recovery & Guarantees	31 Describe your disaster planning/prevention resources and plans, including the frequency with which your data is backed up and redundant processing centers.
Plan Administration and Sponsor Services	Security Protocols, Disaster Recovery & Guarantees	32 Describe your disaster recovery resources and plans; indicate how often you test your recovery system.
Plan Administration and Sponsor Services	Security Protocols, Disaster Recovery & Guarantees	33 In the event of a disaster, will current enrollment information be secured and available? Yes or No? How many hours/days will it be until your operations are up and running?
Plan Administration and Sponsor Services	Security Protocols, Disaster Recovery & Guarantees	34 Please provide a link to your disaster recovery plan or include in a clearly labeled appendix.
Plan Administration and Sponsor Services	Security Protocols, Disaster Recovery & Guarantees	35 How many hours of unscheduled/scheduled downtime occurred over the last three calendar years?
Plan Administration and Sponsor Services	Security Protocols, Disaster Recovery & Guarantees	36 For any periods of downtime in the last 3 years, please provide the cause of the down time
Plan Administration and Sponsor Services	Security Protocols, Disaster Recovery & Guarantees	37 For any periods of downtime in the last 3 years, please provide the impact on members, including any losses
Plan Administration and Sponsor Services	Security Protocols, Disaster Recovery & Guarantees	38 For any periods of downtime in the last 3 years, please provide how the incident was handled
Plan Administration and Sponsor Services	Security Protocols, Disaster Recovery & Guarantees	39 For any periods of downtime in the last 3 years, please provide whether there are any pending claims related to any of these outages
Plan Administration and Sponsor Services	Security Protocols, Disaster Recovery & Guarantees	40 How many times has your website and system of record been inoperable/inaccessible over the last three years and how long was your website or system down for each occurrence?
Plan Administration and Sponsor Services	Claims Processing	41 How long does it take on average to process an AD&D claim from your claims unit?
Plan Administration and Sponsor Services	Claims Processing	42 Do you offer online claims submission?

# City of Los Angeles

## Life, Accidental Death & Dismemberment, and Disability RFP

### AD&D QUESTIONNAIRE

Plan Administration and Sponsor Services	Claims Processing	43 Describe other communication tools available for members such as after hour contact capability, chat feature and email.
Plan Administration and Sponsor Services	Claims Processing	44 Confirm that you accept fiduciary responsibility for all claim decisions including appeal activity for this insurance type.
Plan Administration and Sponsor Services	Claims Processing	45 Can City employees file a claim electronically?
Plan Administration and Sponsor Services	Claims Processing	46 Will City employees have access to forms online through the microsite?
Plan Administration and Sponsor Services	Claims Processing	47 Provide an organizational chart of the claims unit that will process client's claims.
Plan Administration and Sponsor Services	Claims Processing	48 Briefly describe your process for administering AD&D claims .
Plan Administration and Sponsor Services	Claims Processing	49 What type of settlement options do you offer to beneficiaries? Describe all settlement options available. Do you pay interest on any installment options? What is your current interest rate?
Plan Administration and Sponsor Services	Claims Processing	50 Do you allow assignment of benefits? If yes, provide a full description of your program, including any limitations (for example, if you do not allow an absolute or a collateral assignment).
Plan Administration and Sponsor Services	Claims Processing	51 Describe your administration's "living needs" benefit. What would be required to implement this benefit? Is there an additional cost to include this benefit in the program?
Plan Administration and Sponsor Services	Claims Processing	52 Explain how you handle claim payments when the employee and/or the beneficiary is domiciled in a foreign country. Explain currency exchange rules as well.
Plan Administration and Sponsor Services	Claims Processing	53 Do you anticipate any changes to the claims system over the next two years? If so, how will they affect the claims system used for the City?
Plan Administration and Sponsor Services	Waiver of Premium	54 Confirm that your proposal includes waiver of premium.
Plan Administration and Sponsor Services	Waiver of Premium	55 If an employee qualifies for the Waiver of Premium under the Voluntary Life contract, will the premium for Voluntary AD&D also be waived for the employee and/or their covered dependents also be waived?

# City of Los Angeles

## Life, Accidental Death & Dismemberment, and Disability RFP

### AD&D QUESTIONNAIRE

Plan Administration and Sponsor Services	Waiver of Premium	56 Is an elimination period required for your firm's Waiver of Premium Provision? If yes, please disclose.
Plan Administration and Sponsor Services	Waiver of Premium	57 If approved for Waiver, are premiums waived back to the date of disability or only after the elimination period is satisfied?
Plan Administration and Sponsor Services	Waiver of Premium	58 How is the City notified of Waiver of Premiums?
Member Services and Communications	Communication Materials	59 What types of written, online, and in-person education can you provide to employees to better understand the AD&D benefits and processes?
Member Services and Communications	Appeals Process & Member Complaints	60 Do you ensure that your appeals process is in compliance with State and Federal guidelines?
Member Services and Communications	Appeals Process & Member Complaints	61 Will you have an automated process for monitoring and tracking appeals and complaints to include type and categories? Can you report after the decision specific data elements such as: Name, appeal receipt date, decision date, elapsed time to decision, number of days/extensions requested for each case
Member Services and Communications	Appeals Process & Member Complaints	62 What is your process for monitoring member satisfaction regarding member complaints, grievances, and appeals?
Member Services and Communications	Appeals Process & Member Complaints	63 Describe your procedures for notifying the client of any appeal process.
Financial Cost	Financial Cost	64 Please confirm that you have completed the Pricing Tab for AD&D
Financial Cost	Financial Cost	65 Please confirm that you have completed the Underwriting Tab
Financial Cost	Financial Cost	66 Please confirm that you have completed the PG Tab for AD&D
Financial Cost	Financial Cost	67 Does your proposal require that both basic and voluntary life and basic AD&D to be awarded to your firm or are your quoted rates self-supporting?
Financial Cost	Financial Cost	68 Confirm that your proposal is for a 'stand alone' voluntary AD&D plan.

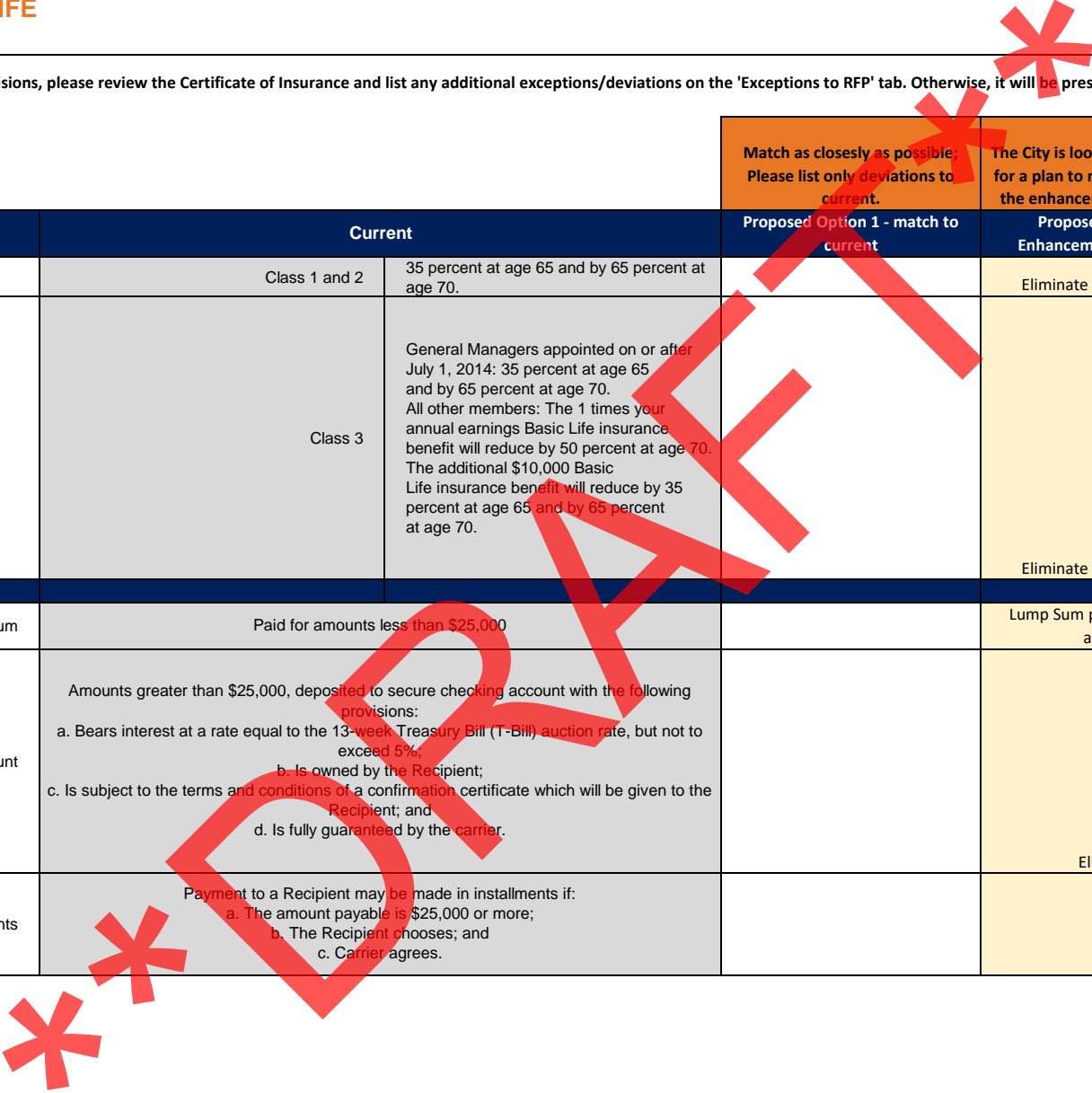
Note: This is a summary of common provisions, please review the Certificate of Insurance and list any additional exceptions/deviations on the 'Exceptions to RFP' tab. Otherwise, it will be presumed that you match all existing terms and conditions of the current policy.

		Match as closely as possible. Please list only deviations to current.	The City is looking to see options for a plan to match current with the enhancements noted here	Provide a plan design with the best value/industry enhancements
Basic Group Life	Current	Proposed Option 1 - match to current	Proposed Option 2 - Enhancements requested	Proposed Option 3 - Best Value Option
Class 1	All full-time employees (regardless of representation by an employee representation unit), elected officials, and members of the Board of Public Works; and all regular half-time employees hired on or before July 24, 1989 (regardless of representation by an employee representation unit). \$10k flat		\$50k flat	
Class 2	All regular half-time employees hired after July 24, 1989 (regardless of representation by an employee representation unit). \$5k flat		\$25k flat	
Class 3	All full-time employees represented by an employee representation (collective bargaining) unit for which an Employer-sponsored term life insurance plan has been negotiated in a Memorandum Of Understanding (MOU) 00, 29, 31 or 32, General Managers, and nonrepresented Assistant General Managers. General Managers appointed on or after July 1, 2014: \$10,000 All other members: 1 times your annual earnings, rounded to the next higher multiple of \$1,000 if not already a multiple of \$1,000, plus \$10,000. The maximum amount is \$750,000. Acceptable evidence of good health may be required to become insured for the amount of coverage in excess of \$500,000.			
Waiting period	If you are already a member on the date the group policy is effective, you are eligible on that date. If you become a member after the group policy effective date, you are eligible on the date you become a member.			
<b>Plan Features</b>				
AD&D	Not Included		Include Basic AD&D	
Accelerated Benefit	Included - Up to 75% of policy not to exceed \$500,000			
Assault benefit	Not Included		Include	
Waiver of Premium	Included for Class 3 members only		Include for all classes	
Portability	Included			
Conversion	Included			
Repatriation	Included; expense incurred not to exceed \$5,000 or 10% of benefit, whichever is less			
Strike continuation	Included; 120% of premium rate			
Suicide exclusion	N/A - applies only to Additional Life		Included; 2-year look back period	
<b>Reduction of Benefits Schedule</b>				

Enter your Firm Name

Note: This is a summary of common provisions, please review the Certificate of Insurance and list any additional exceptions/deviations on the 'Exceptions to RFP' tab. Otherwise, it will be presumed that you match all existing terms and conditions of the current policy.

		Match as closely as possible. Please list only deviations to current.	The City is looking to see options for a plan to match current with the enhancements noted here	Provide a plan design with the best value/industry enhancements
Basic Group Life	Current	Proposed Option 1 - match to current	Proposed Option 2 - Enhancements requested	Proposed Option 3 - Best Value Option
	Class 1 and 2	35 percent at age 65 and by 65 percent at age 70.	Eliminate Age Reductions	
	Class 3	General Managers appointed on or after July 1, 2014: 35 percent at age 65 and by 65 percent at age 70. All other members: The 1 times your annual earnings Basic Life insurance benefit will reduce by 50 percent at age 70. The additional \$10,000 Basic Life insurance benefit will reduce by 35 percent at age 65 and by 65 percent at age 70.	Eliminate Age Reductions	
<b>Benefit Payment</b>				
Lump Sum	Paid for amounts less than \$25,000		Lump Sum payments for any amount	
Standard Secure Access Checking Account	Amounts greater than \$25,000, deposited to secure checking account with the following provisions: a. Bears interest at a rate equal to the 13-week Treasury Bill (T-Bill) auction rate, but not to exceed 5%; b. Is owned by the Recipient; c. Is subject to the terms and conditions of a confirmation certificate which will be given to the Recipient; and d. Is fully guaranteed by the carrier.		Eliminate	
Installments	Payment to a Recipient may be made in installments if: a. The amount payable is \$25,000 or more; b. The Recipient chooses; and c. Carrier agrees.			





Life, Accidental Death & Dismemberment, and Disability RFP  
 PLAN DESIGN - VOLUNTARY LIFE

Note: This is a summary of common provisions, please review the Certificate of Insurance and list any additional exceptions/deviations on the 'Exceptions to RFP' tab. Otherwise, it will be presumed that you match all existing terms and conditions of the current policy.

		Match as closely as possible; Please list only deviations to current.	The City is looking to see options for a plan to match current with the enhancements noted here	Provide a plan design with the best value/industry enhancements
Voluntary Life	Current	Proposed Option 1 - match to current	Proposed Option 2 - Enhancements requested	Proposed Option 3 - Best Value Option
Employee	1, 2, 3, 4, or 5 times your annual earnings to a maximum of \$1,000,000, rounded to the next highest multiple of \$1,000 if not already a multiple of \$1,000		Increments of \$10,000 up to a maximum of \$1,000,000	
Spouse	Choice of: \$10,000 \$25,000 \$50,000 \$75,000 \$100,000		Increments of \$5,000 up to a maximum of \$250,000	
Child coverage	\$5,000		Increments of \$5,000 up to a maximum of \$20,000	
Waiting period	If you are already a member on the date the group policy is effective, you are eligible on that date. If you become a member after the group policy effective date, you are eligible on the date you become a member.			
<b>Plan Features</b>				
Accelerated Benefit	Included - Up to 75% of policy not to exceed \$500,000			
Waiver of Premium	Not included		Include for all classes	
Assault benefit	Not included		Include	
Portability	Included			
Conversion	Included			
Repatriation	Included; expense incurred not to exceed \$5,000 or 10% of benefit, whichever is less			
Strike continuation	Included; 120% of premium rate			
Suicide exclusion	Included; 2-year look back period			
<b>Reduction of Benefits Schedule</b>				
60 through 65	None		Eliminate Age Reductions	
65 through 69	65%		Eliminate Age Reductions	
70 and over	35%		Eliminate Age Reductions	
<b>Evidence of Insurability - Voluntary Life</b>				
Late Entrants	Required			
Reinstatements	Required			
Annual Open Enrollment	Currently Enrolled	May increase to the next higher option, not to exceed the Guarantee Issue Amount without EOI		
	Not Currently Enrolled	May elect up to the Guarantee Issue Amount without EOI		
Previously Declined for coverage	Required			
Spouse Coverage	Required - No annual Open Enrollment for Spouse coverage			
Child coverage	Not Required			
<b>Benefit Payment</b>				
Lump Sum	Paid for amounts less than \$25,000		Lump Sum payments for any amount	

Life, Accidental Death & Dismemberment, and Disability RFP  
 PLAN DESIGN - VOLUNTARY LIFE

Note: This is a summary of common provisions, please review the Certificate of Insurance and list any additional exceptions/deviations on the 'Exceptions to RFP' tab. Otherwise, it will be presumed that you match all existing terms and conditions of the current policy.

		Match as closely as possible; Please list only deviations to current.	The City is looking to see options for a plan to match current with the enhancements noted here	Provide a plan design with the best value/industry enhancements
Voluntary Life	Current	Proposed Option 1 - match to current	Proposed Option 2 - Enhancements requested	Proposed Option 3 - Best Value Option
Standard Secure Access Checking Account	Amounts greater than \$25,000, deposited to secure checking account with the following provisions: a. Bears interest at a rate equal to the 13-week Treasury Bill (T-Bill) auction rate, but not to exceed 5%; b. Is owned by the Recipient; c. Is subject to the terms and conditions of a confirmation certificate which will be given to the Recipient; and d. Is fully guaranteed by the carrier.		Eliminate	
Installments	Payment to a Recipient may be made in installments if: a. The amount payable is \$25,000 or more; b. The Recipient chooses; and c. Carrier agrees.			

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# City of Los Angeles



Enter your Firm Name

## Life, Accidental Death & Dismemberment, and Disability RFP PLAN DESIGN - ACCIDENTAL DEATH AND DISMEMBERMENT

Note: This is a summary of common provisions, please review the Certificate of Insurance and list any additional exceptions/deviations on the 'Exceptions to RFP' tab. Otherwise, it will be presumed that you match all existing terms and conditions of the current policy.

		Match as closely as possible; Please list only deviations to current.	The City is looking to see options for a plan to match current with the enhancements noted here	Provide a plan design with the best value/industry enhancements
Voluntary AD&D	Current	Proposed Option 1 - match to current	Proposed Option 2 - Enhancements requested	Proposed Option 3 - Best Value Option
Employee	Increments of \$50,000 for amounts between \$50,000 and \$500,000			
Spouse Only	60%		Increments of \$5,000 up to a maximum of \$250,000	
Child Only	20% for each child		Increments of \$5,000 up to a maximum of \$50,000	
Spouse and Children	50% for Spouse / \$10% for each Child		Eliminate	
- Note for Dependents Coverage	If an AD&D Insurance Benefit is payable for Loss of the Dependent's life, an additional AD&D Insurance Benefit of \$3,000 will be paid (the maximum Benefit amount may be increased by this \$3,000).  The amount of Dependents AD&D Insurance for your Child may not exceed \$25,000 (unless the additional AD&D Insurance Benefit of \$3,000 applies).			
Waiting Period	If you are already a member on the date the group policy is effective, you are eligible on that date. If you become a member after the group policy effective date, you are eligible on the date you become a member.			
<b>Plan Features</b>				
Seat Belt Benefit	The amount of the Seat Belt Benefit is the lesser of (1) \$25,000; or (2) the amount of AD&D Insurance Benefit payable for that Loss of life.			
Air Bag Benefit	The amount of the Air Bag Benefit is the lesser of (1) \$10,000; or (2) the amount of AD&D Insurance Benefit payable for that Loss of life.			
Common Disaster Benefit	The lesser of (1) \$1,006,000; or (2) the amount of the AD&D Insurance Benefits payable for the Loss of your life minus the AD&D Insurance Benefits payable for the Loss of your Spouse's life.			
Career Adjustment Benefit	The tuition expenses for training incurred by your Spouse within 36 months after the date of your death, exclusive of board and room, books, fees, supplies and other expenses, reduced by the amount of the Career Adjust Benefit paid under any Group Life Insurance Policy issued by us, but not to exceed \$5,000 per year, or the cumulative total of \$10,000 or 25% of the AD&D Insurance Benefit, whichever is less.			
Child Care Benefit	The total child care expense incurred by your Spouse within 4 years after the date of your death for all Children under age 13, reduced by the amount of the Child Care Benefit paid under any Group Life Insurance Policy issued by us, but not to exceed \$5,000 per year, or the cumulative total of \$10,000 or 25% of the AD&D Insurance Benefit, whichever is less.			

Higher Education Benefit	The tuition expenses incurred per Child at an accredited institution of higher education within 4 years after the date of your death, exclusive of board and room, books, fees, supplies and other expenses, reduced by the amount of the Higher Education Benefit paid under any Group Life Insurance Policy issued by us, but not to exceed \$5,000 per year, or the cumulative total of \$20,000 or 25% of the AD&D Insurance Benefit, whichever is less.			
Public Transportation Benefit	100% of the amount of the AD&D Insurance Benefit otherwise payable for that Loss of life.			
Waiver of Premium	Not Included		Include	
Portability	Included; \$0.04 monthly per \$1,000 of coverage			
Conversion	Not Included			
Repatriation	Included; expense incurred not to exceed \$5,000 or 10% of benefit, whichever is less			
Suicide exclusion	Benefits not payable in the case of suicide or intentional self inflicted injury.		Included; 2-year look back period	
<b>Loss Benefits</b>				
a. Life	100%			
b. One hand or one foot	75%			
c. Sight in one eye, speech, or hearing in both ears	50%			
d. Two or more of the Losses listed in b. and c. above	100%			
e. Thumb and index finger of the same hand	25%*			
f. Quadriplegia	100%**			
g. Hemiplegia	50%**			
h. Paraplegia	75%**			
i. Uniplegia	25%			
j. Coma	1% per month of the remainder of the AD&D Insurance Benefit payable for Loss of life after reduction by any AD&D Insurance Benefit paid for any other Loss as a result of the same accident. Payments for coma will not exceed a maximum of 60 months.			
Both hands and feet	Not Included		100%	
Speech and/or Hearing	Not Included		50%	
Notes	No more than 100% of your AD&D Insurance Benefit will be paid for all Losses resulting from one accident.			
	* No AD&D Insurance Benefits will be paid for Loss of thumb and index finger of the same hand if an AD&D Insurance Benefit is payable for the Loss of that entire hand.			
	** No AD&D Insurance Benefit will be paid for loss of function of a hand or foot if an AD&D Insurance Benefit is payable for Uniplegia, Quadriplegia, Hemiplegia or Paraplegia involving that same hand or foot.			
<b>Reduction of Benefits Schedule</b>				
60 through 65	None		Eliminate Age Reductions	
65 through 69	65%		Eliminate Age Reductions	
70 and over	35%		Eliminate Age Reductions	
<b>Benefit Payment</b>				
Lump Sum	Paid for amounts less than \$25,000		Lump Sum payments for any amount	

Standard Secure Access Checking Account	<p>Amounts greater than \$25,000, deposited to secure checking account with the following provisions:</p> <ul style="list-style-type: none"> <li>a. Bears interest at a rate equal to the 13-week Treasury Bill (T-Bill) auction rate, but not to exceed 5%;</li> <li>b. Is owned by the Recipient;</li> <li>c. Is subject to the terms and conditions of a confirmation certificate which will be given to the Recipient; and</li> <li>d. Is fully guaranteed by the carrier.</li> </ul>		  Eliminate	
Installments	<p>Payment to a Recipient may be made in installments if:</p> <ul style="list-style-type: none"> <li>a. The amount payable is \$25,000 or more;</li> <li>b. The Recipient chooses; and</li> <li>c. Carrier agrees.</li> </ul>			

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# City of Los Angeles

Enter your Firm Name

## Life, Accidental Death & Dismemberment, and Disability RFP PLAN DESIGN - DISABILITY

Note: This is a summary of common provisions, please review the Certificate of Insurance and list any additional exceptions/deviations on the 'Exceptions to RFP' tab. Otherwise, it will be presumed that you match all existing terms and conditions of the current policy.

Short Term Disability	Current		Match as closely as possible; Please list only deviations to current.		The City is looking to see options for a plan to match current with the enhancements noted here		Provide a plan design with the best value/industry enhancements	
	Plan 1 - Core	Plan 2 - Buy Up	Proposed Option 1 - match to current	Proposed Option 2 - Enhancements requested	Proposed Option 3 - Best Value Option	Proposed Option 1 - Core	Proposed Option 2 - Buy Up	Proposed Option 3 - Best Value Option
Paid by	City of LA	Employee	Plan 1 - Core	Plan 2 - Buy Up	Plan 1 - Core	Plan 2 - Buy Up		
Elimination Period	The period for which you receive 100% sick leave pay and 75% sick leave pay under the Employer's sick leave plan.							
Benefit Percentage	50%	66 2/3%						
Maximum Weekly Benefit	\$860.00	\$2,771			\$1,620			
Maximum Period of Payment	Up to 180 Days	Up to 180 Days			Up to 90 Days	Up to 90 Days		
<b>Deductible Income &amp; Offsets</b>								
CASDI	Yes							
Social Security	Yes							
Retirement	LACERS Pension							
<b>Integrated Income</b>								
Sick Leave Integration	Yes							
Gross-Up	No							
<b>Plan Provisions</b>								
Evidence of Insurability	Applies for Late Entrants							
Actively at Work	Yes							
Temporary Recovery	30 Days							
Exclusions	Acts of War; Intentional Self-Inflicted Injury; Work Related							
Waiver of Premium	No							
<b>Long Term Disability</b>								
Paid by	City of LA	Employee						
Elimination Period	180 days plus the period for which you receive 100% sick leave pay and 75% sick leave pay under the Employer's sick leave plan.							
Benefit Percentage	50%	66 2/3%						
Maximum Monthly Benefit	\$3,726	\$12,000						
Maximum Benefit Period	Age 67 or younger year 6 months 68 year 3 months 69 or older	Until age 65 + ADEA						
Own Occupation Period	The first 24 months for which LTD Benefits are paid.							
Pre-Existing Condition Limitations	3-12, 6-month Treatment Free Period							
<b>Deductible Income &amp; Offsets</b>								
CASDI	Yes							
Social Security	Yes							
Retirement	LACERS Pension							
<b>Integrated Income</b>								
Sick Leave Integration	Yes							
Gross-Up	No							
<b>Plan Provisions</b>								

Evidence of Insurability	Applies for Late Entrants						
Actively at Work	Yes						
Temporary Recovery	30 Days						
Exclusions	Acts of War; Intentional Self-Inflicted Injury						
Waiver of Premium	Included						

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# City of Los Angeles

Enter your Firm Name

## Life, Accidental Death & Dismemberment, and Disability RFP PRICING - LIFE

	Current Rate	Proposed Option 1 - match to current	Proposed Option 2 - Enhancements requested	Proposed Option 3 - Best Value Option
<b>Basic Life</b>				
Basic Life	\$ 0.086			
Basic AD&D	N/A	N/A		
<b>Supplemental Life</b>				
Employee Additional Life	Age Banded	Age Banded		
<b>Rates by Age Band</b>				
Under 20	\$ 0.040			
20-24	\$ 0.040			
25-29	\$ 0.046			
30-34	\$ 0.062			
35-39	\$ 0.071			
40-44	\$ 0.078			
45-49	\$ 0.109			
50-54	\$ 0.171			
55-59	\$ 0.320			
60-64	\$ 0.467			
65-69	\$ 0.952			
70 and older	\$ 1.544			
<b>Spouse Life</b>				
Policy Amount	PEPM	PEPM		
\$10,000	\$ 2.260			
\$25,000	\$ 5.680			
\$50,000	\$ 11.400			
\$75,000	\$ 17.100			
\$100,000	\$ 22.800			
<b>Child Life</b>				
Child Life - \$5,000	\$0.42 PEPM			
<p>Confirm if the pricing indicated is Bundles for all three lines of coverage or unbundled.</p>				
<p>Confirm the rate guarantee period for the rates indicated (Minimum of three years)</p>				

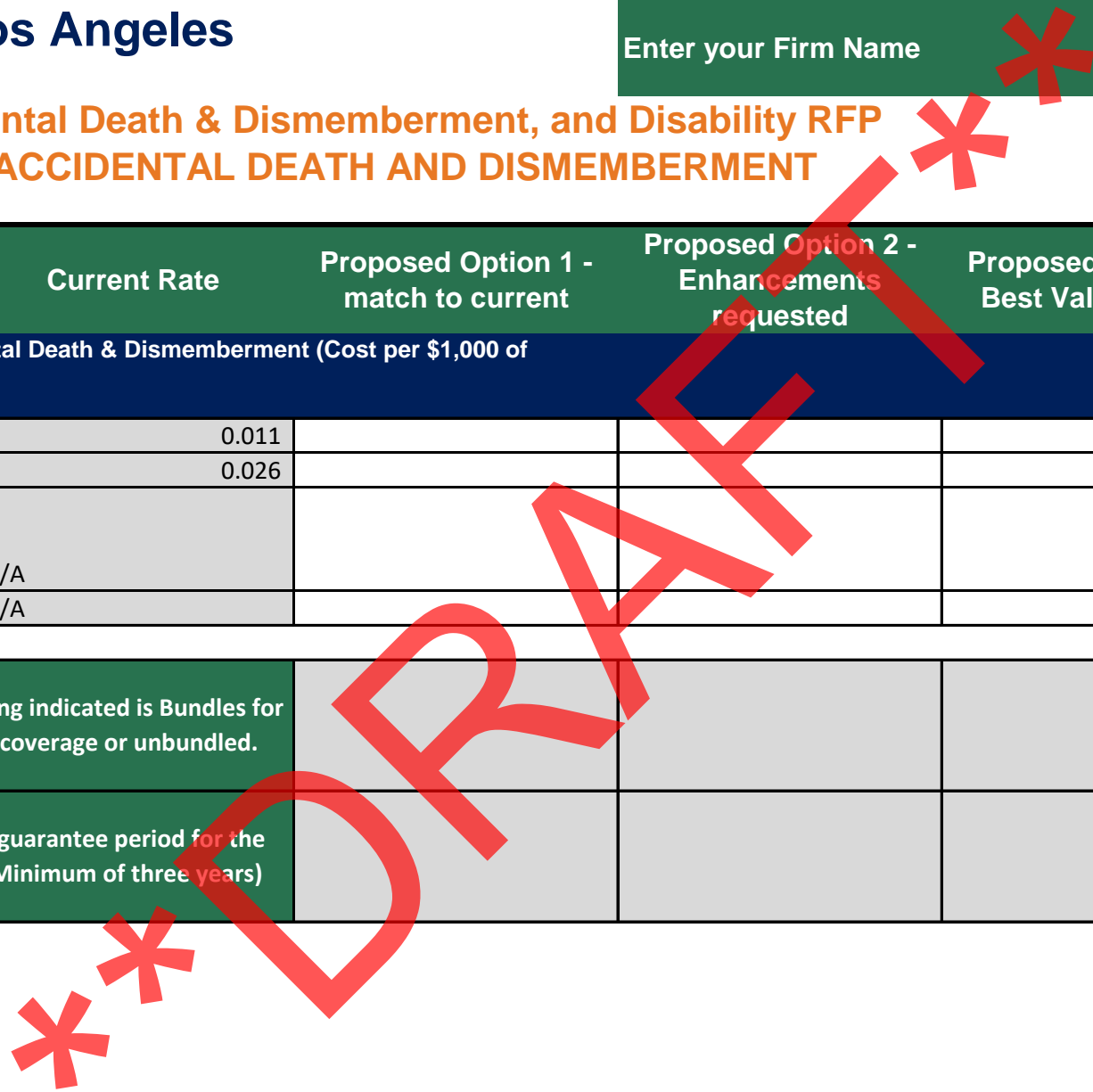


# City of Los Angeles

Enter your Firm Name

## Life, Accidental Death & Dismemberment, and Disability RFP PRICING - ACCIDENTAL DEATH AND DISMEMBERMENT

Current Rate		Proposed Option 1 - match to current	Proposed Option 2 - Enhancements requested	Proposed Option 3 - Best Value Option
<b>Voluntary Accidental Death &amp; Dismemberment (Cost per \$1,000 of coverage)</b>				
Member	\$ 0.011			
Family	\$ 0.026			
Spouse /Domestic Partner	N/A			
Child	N/A			
Confirm if the pricing indicated is Bundles for all three lines of coverage or unbundled.				
Confirm the rate guarantee period for the rates indicated (Minimum of three years)				



# City of Los Angeles

Enter your Firm Name \*

## Life, Accidental Death & Dismemberment, and Disability RFP PRICING - DISABILITY

Current Rate		Proposed Option 1 - match to current	Proposed Option 2 - Enhancements requested	Proposed Option 3 - Best Value Option
<b>Disability</b>				
Core STD - per \$10 of Benefit	\$ 0.192			
Core LTD - % of Insured Earnings	0.179%			
Buy Up STD	Age Banded	Age Banded		
Buy Up LTD	Age Banded	Age Banded		
<b>Buy Up STD - Age banded, Rates are per \$10 of Benefit</b>			Vendors can propose a composite PEPM or \$ per \$10 in lieu of age-banded	
Under 30	\$ 0.143			
30-34	\$ 0.155			
35-39	\$ 0.166			
40-44	\$ 0.176			
45-49	\$ 0.198			
50-54	\$ 0.220			
55-59	\$ 0.287			
60-64	\$ 0.352			
65-69	\$ 0.583			
70 and older	\$ 0.738			
<b>Buy Up LTD - Age banded, Rates are % of Insured Earnings</b>			Vendors can propose a composite PEPM or \$ per % of Insured Earnings	
Under 30	* 0.218%			
30-34	* 0.259%			
35-39	* 3.180%			
40-44	* 0.427%			
45-49	* 0.653%			
50-54	* 0.944%			
55-59	* 1.321%			
60-64	* 1.447%			
65-69	* 1.688%			

70 and older	1.922%		
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Fee for FICA Services	Included		
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Confirm if the pricing indicated is Bundles for all three lines of coverage or unbundled.			
Confirm the rate guarantee period for the rates indicated (Minimum of three years)			

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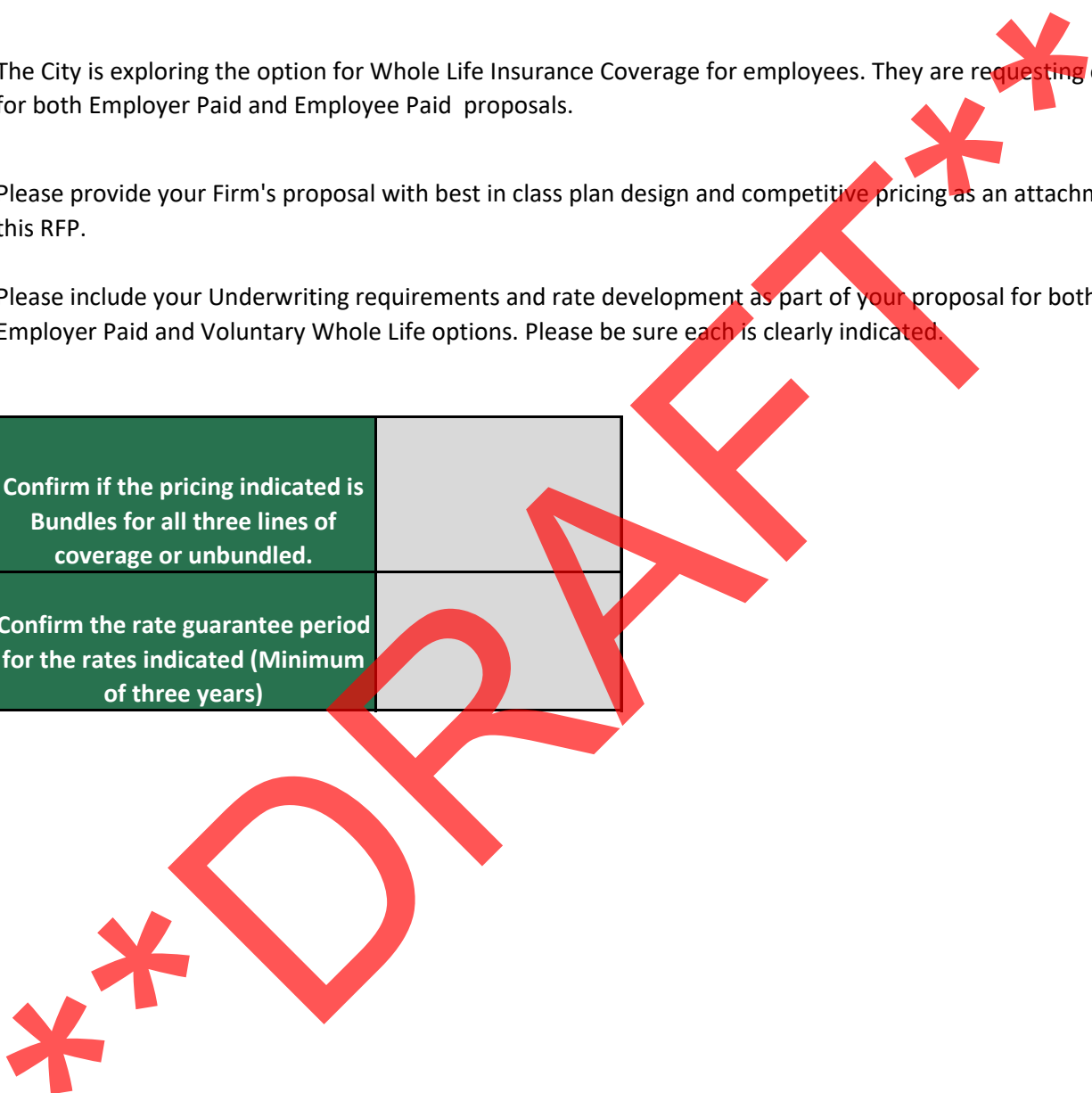
## Life, Accidental Death & Dismemberment, and Disability RFP ADDITIONAL PLAN DESIGNS

The City is exploring the option for Whole Life Insurance Coverage for employees. They are requesting options for both Employer Paid and Employee Paid proposals.

Please provide your Firm's proposal with best in class plan design and competitive pricing as an attachment to this RFP.

Please include your Underwriting requirements and rate development as part of your proposal for both Employer Paid and Voluntary Whole Life options. Please be sure each is clearly indicated.

Confirm if the pricing indicated is Bundles for all three lines of coverage or unbundled.	
Confirm the rate guarantee period for the rates indicated (Minimum of three years)	



Life, Accidental Death & Dismemberment, and Disability RFP

Underwriting Terms and Conditions

Please provide all applicable Underwriting Terms and Conditions for your proposal.

Please provide the detailed rate development to support the rates in the proposal and all other components. Fixed costs, variable costs and fees must be broken out in detail.

Detail any underwriting provisions (rules), if any, you will impose.

Confirm the number of assumed participants used for rate development for each year of the contract

Confirm that travel costs are not included in the basis of the rate that was provided.

Confirm that the pricing indicated in this proposal binding/final. No provisions for escalators, 'greater of', or CPI indexes are included as caveats for pricing.

Confirm there is no minimum required participation for your proposal.

Confirm your proposal includes 'no loss/no gain'

Confirm that you will waive any actively at work provisions for purposes of takeover.

Confirm that Fees/Rates are guaranteed for a minimum of 12 months.

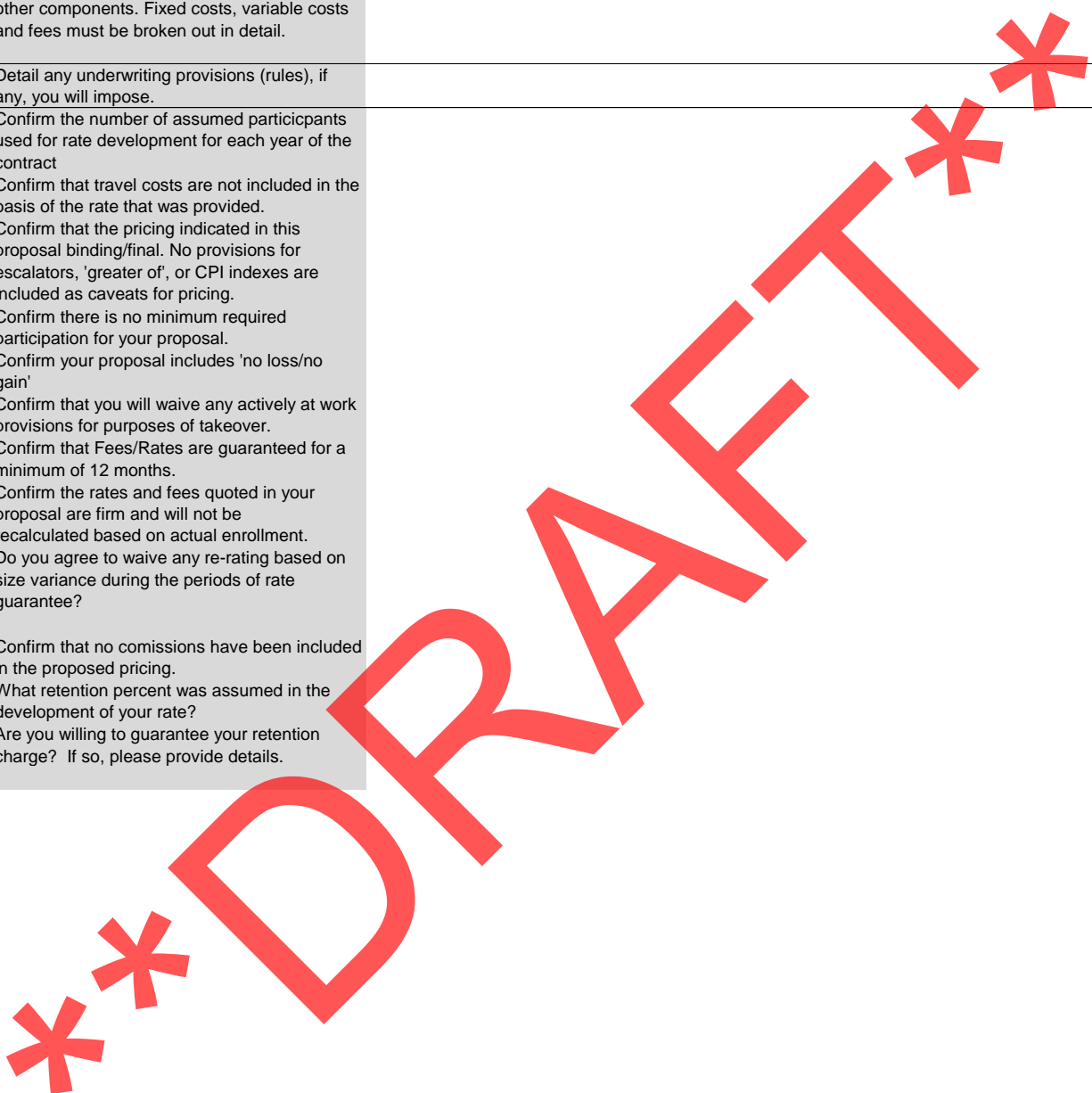
Confirm the rates and fees quoted in your proposal are firm and will not be recalculated based on actual enrollment.

Do you agree to waive any re-rating based on size variance during the periods of rate guarantee?

Confirm that no commissions have been included in the proposed pricing.

What retention percent was assumed in the development of your rate?

Are you willing to guarantee your retention charge? If so, please provide details.



# City of Los Angeles

## Life, Accidental Death & Dismemberment, and Disability RFP

		Total Fees at Risk		Total Fees at Risk: 5% of annual premium		
Performance Category	Performance Standard	Definition/Calculation	Goal	Year 1	Subsequent Years	
Implementation – Applies to First Year Only	Plan Implementation	The following components of implementation will be completed within the specified timeframes: -Hard launch by the stated effective date, 1/1/2025 -Benefits loaded by the effective date -Phone lines implemented by the effective date -Communication materials (printed or electronic) delivered to the City by August 15th (prior to Open Enrollment) -Milestones met (mutually agreed upon in implementation workplan -Implementation kick off meeting held about August 1st	Annual, Client level determination within 180 days after effective date	Met/Not Met	0.50%	0.00%
Account Management	Account Management Satisfaction	City staff survey results confirm their satisfaction level with the Account Management team as either Somewhat or Very satisfied	Reported annually	Met/Not Met	1.00%	1.00%
Account Management	Reports - Financial and Claims	STD and LTD Experience report; Performance Guarantee report; Claim Detail report; STD and LTD Utilization reports	<=60 days after end of reporting period	Met/Not Met	0.25%	0.25%
Account Management	JLMBC Attendance	Account Manager attendance at JLMBC, in person, upon request	Reported annually	Met/Not Met	0.20%	0.20%
Data Security	Security Breach	Client notification in a timeframe consistent with applicable law.	Reporting only - no financial implication	N/A	N/A	N/A
Data Security	Security Breach	Notification is determined by a regulator to not be consistent with applicable law and percent of membership impacted	10% of covered members or less	N/A	0.00%	0.00%
			11%-30% of covered members	N/A	0.25%	0.25%
			31%-50% of covered members	N/A	0.25%	0.25%
			51%-75% of covered members	N/A	0.25%	0.25%
Life Insurance	EOI	Enrollment processing / underwriting (i.e., evidence of insurability processing)	95% processed within seven business days	Met/Not Met	0.70%	1.00%
			Number of decisions made timely during the reporting period divided by the total number of decisions			

Life Insurance	Life Claims Financial Accuracy	98% of claims processed accurately	Total of claims with errors divided by the total number of claims for the reporting period Via audit sampling of 30 claims per month	Met/Not Met	0.25%	0.25%
Life Insurance	Life Claims	Payment will be made within 5 business days of receipt of 'clean/complete' claims	Total of claims paid within 5 days divided by the total number of claims for the reporting period Via audit sampling of 30 claims per month	Met/Not Met	0.35%	0.50%
Member experience	Customer Service	Member Satisfaction with Initial Claim Decision	Average score of "Satisfied" (3 or higher) on member surveys Sum of responses divided by total number of responses Reported Quarterly, Assessed	Met/Not Met	0.25%	0.30%
Member experience	Customer Service	Average Speed to Answer (ASA)	90% of calls answered within 30 seconds Number of calls answered within 30 (during the reporting period) divided by the total number of calls	Met/Not Met	0.25%	0.25%
Member experience	Customer Service	Call Abandonment	3% or less calls abandoned (excluded calls abandoned within 10 seconds) Number of calls abandoned during the reporting period divided by the total number of calls during the	Met/Not Met	0.25%	0.25%
Performance Guarantees are due/payable to the City no later than 6 months after the reporting period. For example, the 1/1/2025-12/31/2025 plan year penalties are due to the City by June 1, 2026.						

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# City of Los Angeles

## Life, Accidental Death & Dismemberment, and Disability RFP

Performance Category		Performance Standard	Definition/Calculation	Goal	Year 1	Subsequent Years
Implementation – Applies to First Year Only	Plan Implementation	The following components of implementation will be completed within the specified timeframes: -Hard launch by the stated effective date, 1/1/2025 -Benefits loaded by the effective date -Phone lines implemented by the effective date -Communication materials (printed or electronic) delivered to the City by August 15th (prior to Open Enrollment) -Milestones met (mutually agreed upon in implementation workplan) -Implementation kick off meeting held about August 1st	Annual, Client level determination within 180 days after effective date	Met/Not Met	0.50%	0.00%
Account Management	Account Management Satisfaction	City staff survey results confirm their satisfaction level with the Account Management team as either Somewhat or Very satisfied	Reported annually	Met/Not Met	0.25%	0.50%
Account Management	Reports - Financial and Claims	STD and LTD Experience report; Performance Guarantee report; Claim Detail report; STD and LTD Utilization reports	<=60 days after end of reporting period Assessed annually	Met/Not Met	0.25%	0.25%
Account Management	JLMBC Attendance	Account Manager attendance at JLMBC, in person, upon request	Reported annually	Met/Not Met	0.10%	0.10%
AD&D	AD&D Claims Financial Accuracy	98% of claims processed accurately	Total of claims with errors divided by the total number of claims for the reporting period Via audit sampling of 30 claims per month	Met/Not Met	0.25%	0.30%
AD&D	AD&D Claims	Payment will be made within 5 business days of receipt of 'clean/complete' claims	Total of claims paid within 5 days divided by the total number of claims for the reporting period Via audit sampling of 30 claims per month	Met/Not Met	0.10%	0.20%
Data Security	Security Breach	Client notification in a timeframe consistent with applicable law.	Reporting only - no financial implication	N/A	N/A	N/A
			10% of covered members or less	N/A	0.00%	0.00%

Total Fees at Risk

Total Fees at Risk: 3% of annual premium



Data Security	Security Breach	Notification is determined by a regulator to not be consistent with applicable law and percent of membership impacted	11%-30% of covered members impacted	N/A	0.25%	0.25%
			31%-50% of covered members impacted	N/A	0.25%	0.25%
			51%-75% of covered members impacted	N/A	0.25%	0.25%
			Greater than 75% of covered members	N/A	0.25%	0.25%
Member experience	Customer Service	Member Satisfaction with Initial Claim Decision	Average score of "Satisfied" (3 or higher) on member surveys Sum of responses divided by total number of responses Reported Quarterly, Assessed Annually	Met/Not Met	0.25%	0.30%
Member experience	Customer Service	Average Speed to Answer (ASA)	90% of calls answered within 30 seconds Number of calls answered within 30 (during the reporting period) divided by the total number of calls during the reporting period	Met/Not Met	0.10%	0.10%
Member experience	Customer Service	Call Abandonment	5% or less calls abandoned (excludes calls abandoned within 10 seconds) Number of calls abandoned during the reporting period divided by the total number of calls during the reporting period Reported Quarterly, Assessed Annually	Met/Not Met	0.20%	0.25%
Performance Guarantees are due/payable to the City no later than 6 months after the reporting period. For example, the 1/1/2025-12/31/2025 plan year penalties are due to the City by June 1, 2026.						

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# City of Los Angeles

## Life, Accidental Death & Dismemberment, and Disability RFP

			Total Fees at Risk		Total Fees at Risk: 5% of annual premium	
Performance Category	Performance Standard	Definition/Calculation	Goal	Year 1	Subsequent Years	
Implementation – Applies to First Year Only	Plan Implementation	The following components of implementation will be completed within the specified timeframes: -Hard launch by the stated effective date, 1/1/2025 -Benefits loaded by the effective date -Phone lines implemented by the effective date -Communication materials (printed or electronic) delivered to the City by August 15th (prior to Open Enrollment) -Milestones met (mutually agreed upon in implementation workplan -Implementation kick off meeting held about August 1st	Annual, Client level determination within 180 days after effective date	Met/Not Met	0.50%	0.00%
Account Management	Account Management Satisfaction	City staff survey results confirm their satisfaction level with the Account Management team as either Somewhat or Very satisfied	Reported annually	Met/Not Met	1.00%	1.00%
Account Management	Reports - Financial and Claims	STD and LTD Experience report; Performance Guarantee report; Claim Detail report; STD and LTD Utilization reports	<=60 days after end of reporting period Assessed annually	Met/Not Met	0.50%	0.50%
Account Management	JLMBC Attendance	Account Manager attendance at JLMBC, in person, upon request	Reported annually	Met/Not Met	0.25%	0.25%
Data Security	Security Breach	Client notification in a timeframe consistent with applicable law.	Reporting only - no financial implication	N/A	N/A	N/A
Data Security	Security Breach	Notification is determined by a regulator to not be consistent with applicable law and percent of membership impacted	10% of covered members or less impacted	N/A	0.00%	0.00%
			11%-30% of covered members impacted	N/A	0.25%	0.25%
			31%-50% of covered members impacted	N/A	0.25%	0.25%
			51%-75% of covered members impacted	N/A	0.25%	0.25%
			Greater than 75% of covered members	N/A	0.25%	0.25%
Disability	STD	95% of STD Claims will receive a determination to approve, pend, or deny within 5 business days of claim assignment	Via timeliness report # of claims determined within 5 business days divided by the total number of claims determined during the reporting period  Reported Quarterly, Assessed Annually	Met/Not Met	0.25%	0.25%

Disability	STD Claims Financial Accuracy	98% of claims processed accurately	Total of claims with errors divided by the total number of claims for the reporting period Via audit sampling of 30 claims per month	Met/Not Met	0.25%	0.30%
Disability	LTD Claims Financial Accuracy	98% of claims processed accurately	Total of claims with errors divided by the total number of claims for the reporting period Via audit sampling of 30 claims per month	Met/Not Met	0.25%	0.25%
Disability	STD claims transitioning to LTD	98% of all STD claims that transition to LTD will be reviewed and a decision will be made to approve or deny by the LTD payment due date	Total of STD claims decided by LTD Payment Due date divided by the total number of claims transitioned in the reporting period	Met/Not Met	0.25%	0.25%
Member experience	Customer Service	Member Satisfaction with Initial Claim Decision	Average score of "Satisfied" (3 or higher) on member surveys Sum of responses divided by total number of responses	Met/Not Met	0.25%	0.40%
Member experience	Customer Service	Average Speed to Answer (ASA)	90% of calls answered within 30 seconds Number of calls answered within 30 (during the reporting period) divided by the total number of calls during the reporting period	Met/Not Met	0.25%	0.40%
Member experience	Customer Service	Call Abandonment	97% or less calls abandoned (excludes calls abandoned within 10 seconds) Number of calls abandoned during the reporting period divided by the total number of calls during the reporting period	Met/Not Met	0.25%	0.40%
Performance Guarantees are due/payable to the City no later than 6 months after the reporting period. For example, the 1/1/2025-12/31/2025 plan year penalties are due to the City by June 1, 2026.						

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# City of Los Angeles

Enter your Firm Name

## Life, Accidental Death & Dismemberment, and Disability RFP

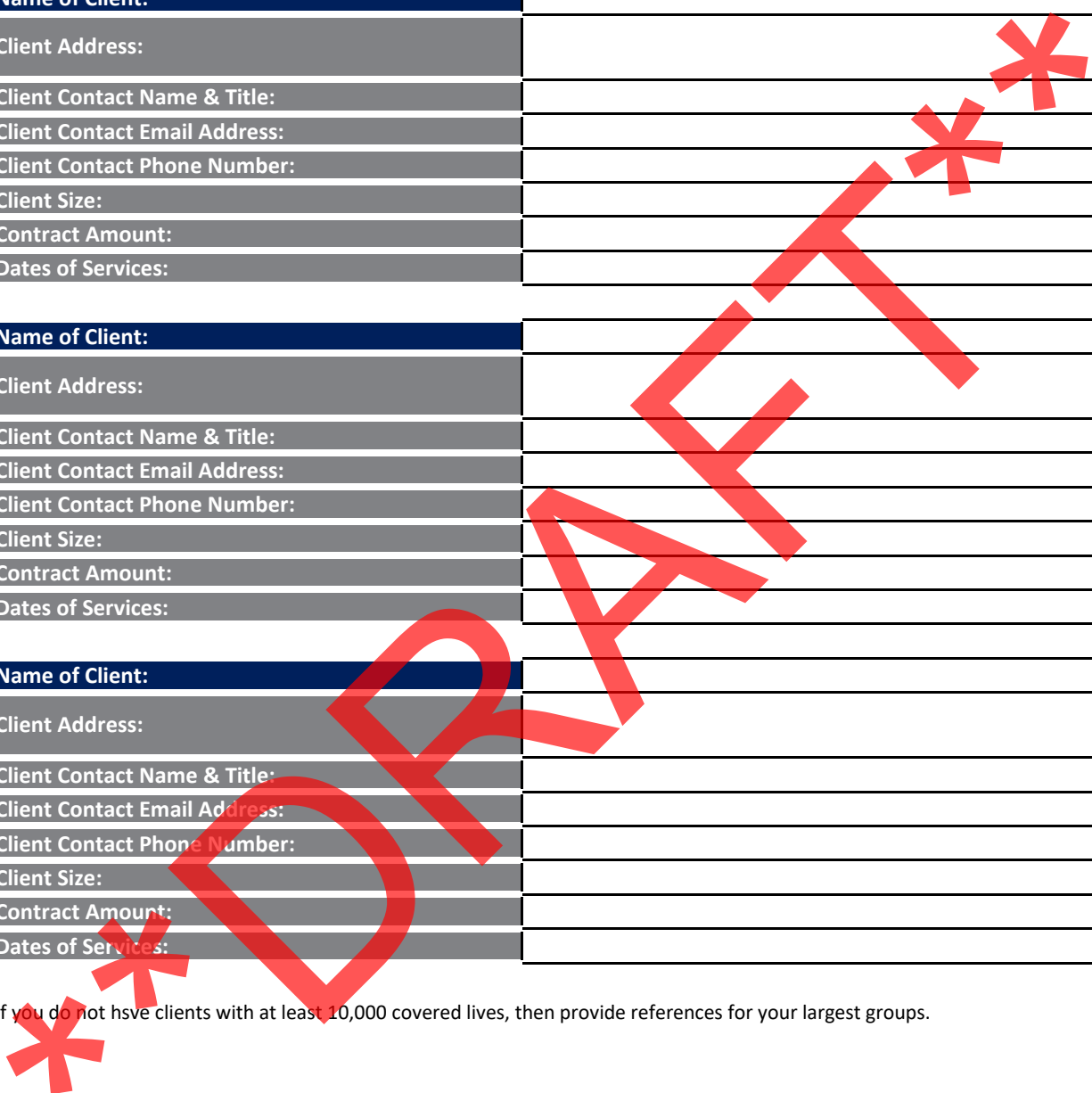
Provide references from three current California public sector clients with covered lives of at least 10,000 in the following format:

<b>Name of Client:</b>	
Client Address:	
Client Contact Name & Title:	
Client Contact Email Address:	
Client Contact Phone Number:	
Client Size:	
Contract Amount:	
Dates of Services:	

<b>Name of Client:</b>	
Client Address:	
Client Contact Name & Title:	
Client Contact Email Address:	
Client Contact Phone Number:	
Client Size:	
Contract Amount:	
Dates of Services:	

<b>Name of Client:</b>	
Client Address:	
Client Contact Name & Title:	
Client Contact Email Address:	
Client Contact Phone Number:	
Client Size:	
Contract Amount:	
Dates of Services:	

If you do not have clients with at least 10,000 covered lives, then provide references for your largest groups.



# City of Los Angeles

Enter your Firm Name

## Life, Accidental Death & Dismemberment, and Disability RFP

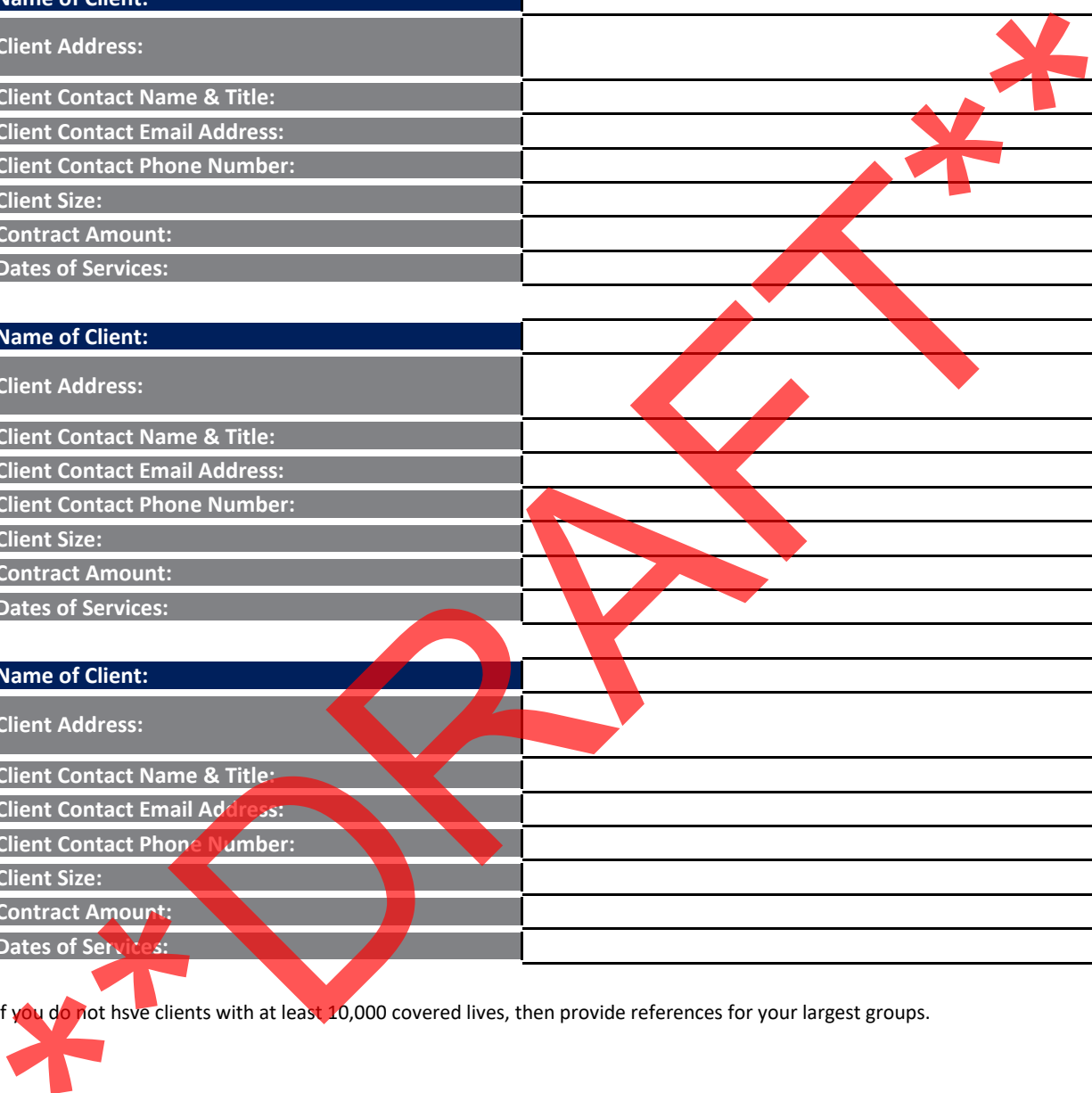
Provide references from three terminated (within the past five years) California public sector clients with covered lives of at least 10,000 in the following format:

<b>Name of Client:</b>	
Client Address:	
Client Contact Name & Title:	
Client Contact Email Address:	
Client Contact Phone Number:	
Client Size:	
Contract Amount:	
Dates of Services:	

<b>Name of Client:</b>	
Client Address:	
Client Contact Name & Title:	
Client Contact Email Address:	
Client Contact Phone Number:	
Client Size:	
Contract Amount:	
Dates of Services:	

<b>Name of Client:</b>	
Client Address:	
Client Contact Name & Title:	
Client Contact Email Address:	
Client Contact Phone Number:	
Client Size:	
Contract Amount:	
Dates of Services:	

If you do not have clients with at least 10,000 covered lives, then provide references for your largest groups.






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**PLEDGE FORM REGARDING CONFLICT OF INTEREST, CONFIDENTIALITY, AND PROPOSER COMMUNICATIONS**

**LAWell Civilian Benefits Program (LAWell Program)  
2024 Joint Request for Proposal for Life, Disability, and Accident Insurance Plan Services  
for the City of Los Angeles LAWell Program**

As a participant in either the evaluation or decision-making process for the above-referenced procurement process for the LAWell Program, I hereby assert the following:

1. I recognize it is my responsibility to act in accordance with ethical standards to assure the integrity of this Request for Proposal (RFP) evaluation and execution process and to provide a fair and objective process for interested vendors by (a) making decisions in the best interests of the LAWell Program and its members using only the City's and Joint Labor-Management Benefits Committee's (JLMBC's) adopted policies/practices relative to procurements as well as the specific criteria set forth in the RFP, and (b) developing or considering the designated review panel's evaluation and recommendations based on the information contained in vendor proposals, without regard to any other factor.
2. I do not have a financial or other interest, nor does any member of my immediate family<sup>1</sup> have a financial or other interest, in the outcome of this selection process or in any proposer or known subcontractor or their representatives.
3. I will bring to the attention of the JLMBC and Personnel Department staff any potential conflict of interest matter, including but not limited to conflict of current or previous employment or business relationships with a proposer or known subcontractor, immediately upon becoming aware of such matter and will comply with applicable legal requirements, which may include, among other things, complete withdrawal from the selection process should I have a conflict of interest.
4. I agree that, effective **the date the RFP is released** on [www.RAMPLA.org](http://www.RAMPLA.org), I will not meet or otherwise communicate privately with employees, representatives, or registered lobbyists of any actual or potential bidder regarding this RFP through the rendering of a final contract award, with the purpose or result of engaging in a conversation materially related to the vendor's securing business from the City's LAWell Program. I understand that this provision does not limit my ability to acquire information from or otherwise communicate with staff.
5. If participating in the evaluation of vendor proposals as part of the rating panel, I agree to maintain strict confidentiality of the proposal evaluation and rating and the security of all documents pertaining thereto, and not to hold discussions nor divulge/accept information on any aspect of the evaluation of proposals outside the authorized participants in the proposal evaluation process until the vendor selection is made.

**JLMBC/Staff Member Signature:**

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

Printed Name: \_\_\_\_\_