

## QUESTIONS AND ANSWERS

1. The Court currently has an age reduction on the voluntary life plan. MetLife standardly does NOT have an age reduction on vol life plans, however, since there might be negotiated arrangements, should we keep the age reduction in the quote?  
**Please match current benefits as closely as possible or enhance.**
2. Please confirm there are no employees in class 11 (contract).  
**There are no employees in class 11.**
3. Please clarify the Waiver of Premium for Basic Term Life/Voluntary Term Life and Basic AD&D/Vol AD&D
  - o RFP indicates Basic Term Life Waiver of Premium has a lifetime duration and Voluntary Term Life has a duration to SSNRA
  - o Policies indicate both Basic Term Life and Voluntary Term Life have a lifetime duration and that Voluntary AD&D has a duration to age 65**The Basic and Term life extend waiver of premium coverage to SSNRA. The Vol AD&D is to age 65 or if onset is after age 60, for 5 years.**
4. Confirm there is no Basic AD&D in force
  - o If so, is this something the group would be interested in?
  - o If not, please provide Basic AD&D information and in force rate**There is no basic AD&D in force. If the Court is interested, an RFP will be conducted.**
5. Please confirm the 2020 claim - based off the info listed it looks like there is one Basic Term Life claim for \$351,172, yet the highest basic life benefit is \$75k - how is this possible?  
**This is a 2022 claim and the correct amount of the claim is \$35,172.60**
6. The USI Marketing Letter references a BAFO due on August 5th. Are all bidders going to receive the BAFO opportunity? Are we going to have any financial feedback with the BAFO opportunity?  
**All qualified bidders will receive a BAFO opportunity. This is a blind bid. No financial information will be shared.**
7. The USI Marketing Letter references a wellness and benefits promotion. Please provide a specific amount requested for these services and additional details on the intended use of these funds.  
**The Court does not have a set amount in mind. These funds will go towards wellness initiatives and the purchase of promotional incentives.**
8. The annual open enrollment is capped at the GI but is also a combination of the Group Life Insurance and, also the GUL amounts. Can you advise what is the average GUL amount and provide the individual amounts? If Group Life insurance transitions to another carrier, can open enrollments still be administered where the combined amounts are the cap for the GI limit for the annual open enrollment?  
**The Securian VGUL program is being discontinued December 31, 2022. This was communicated in the RFP.**