

**EDUCATION SERVICE CENTER- REGION 19
RFP AWARD SUMMARY**

RFP TITLE: ESC-Region 19 Employee Supplemental Insurances
RFP NUMBER: 09-6395
RFP OPENING DATE: June 4, 2009
CONTRACT TERM: September 1, 2009 until August 31, 2010 with the option to extend in 12 month increments not to exceed 36 months in the aggregate
(Extended until August 31, 2011 by Region 19 Board on May 13, 2010)
(Extended until August 31, 2012 by Region 19 Board on July 28, 2011)
FUNDING SOURCE: Education Service Center-Region 19
RFP's ISSUED: 16
RESPONSES: 31
ADVERTISEMENT DATES: May 12th & 19th, 2009
BOARD MEETING DATE: July 9, 2009

RECOMMENDED FOR AWARD

The Hartford – Employer Paid Life/AD&D & Employee/Dependent Supplemental Voluntary Life/AD&D
The Standard – Voluntary Disability Income Protection
~~The Guardian – Voluntary Dental Insurance Basic PPO and DHMO Fee Schedule Plan~~ **as of 7/31/2011**
Avisis – Voluntary Vision Insurance
HM Life Insurance Company – Voluntary Critical Illness Policy (Alternative to Voluntary Cancer/ICU/Heart Disease/Stroke Plans)
MetLife

TOTAL (ESTIMATED) \$1,245,837

EXPLANATIONS:

Award of this contract will enable ESC-Region 19 to purchase term life insurance/AD&D/AD&D, dental, vision, and disability for employees in the amount of \$25,000. Additionally, it will enable ESC-Region 19 employees and their dependents to purchase additional life critical illness supplemental insurances through payroll deduction. Only those vendors that agreed to waive waiting periods for employees and dependents that currently have been insured through the current carriers were considered. Carriers that ignored the formal bidding requirements regarding the offer were also not recorded or considered for award. Upon evaluating all proposals, the evaluation committee determined it was in the best interest of the ESC-Region 19 to recommend insurance companies as shown above due to pricing and their agreement to accommodate our special conditions.

SPECIFICATIONS PROVIDED BY: Linda Cooper
ESC-Region 19 Human Resources Manager

EVALUATION COMMITTEE: Linda Cooper
ESC-Region 19 Human Resources Manager
Sonia Eubank
ESC-Region 19 Associate Executive Director
Linda Epstein
ESC-Region 19 Employment & Benefits Administrator

ORDER INFORMATION:

The Hartford Life & Accident Insurance Company
John DiPierro
200 Hopmeadow Street, Simsbury, CT 06089-9793
860-843-9361 and Fax: 469-287-0219
www.thehartford.com
contact person/telephone: Max Meggs, 469-287-1064

The Standard Insurance Company
James B. Graham, 2nd VP Underwriting
920 SW Sixth Avenue, Portland, OR 97204-1602
800-642-9888 and Fax: 971-321-6404
bjlessne@standard.com
contact person/telephone: Brock Glessner, 972-943-2918

~~The Guardian Life Insurance Company of America, Inc.~~
~~John Hand~~
~~7000 North Mopac, Suite 140, Austin, TX 78731-3027~~
~~512-343-8613 and Fax: 512-343-8613~~
~~www.guardianlife.com — john_hand@glie.com~~
~~Contact person/telephone: 512-652-1394~~

Avesis Third Party Administrators, Inc.
Michael P. Reamer
3724 North Third Street, Suite 300, Phoenix, AZ 85012
800-522-0258 x304 and Fax: 602-240-9103
www.avesis.com mreamer@avesis.com
Contact person/telephone: Russell (Rusty) Rice, VP Sales 866-884-4986

HM Insurance Group
Lee Berdon, Worksite Sales Representative
2300 McDermott Road, Suite 200-238, Plano TX 75025-7016
214-436-4143 and Fax: 214-436-4143
www.hminsurancegroup.com Lee.Berdon@hminsurancegroup.com
Contact person/telephone: Lee Berdon 214-436-4143 or cell 469-865-8443

MetLife **as of 9/1/11**
Chris Davenport
5400 LBJ Freeway, Suite 1100
Dallas, TX 75240
972-246-3822 and Fax: 972-246-3804
cjdavenport@metlife.com

Life:

1st low- The Hartford

2nd low- The Standard

3rd low- American General

Premium:

Base Life to be paid by employer: .05/\$1,000 (3 year fixed rate)

Base AD&D to be paid by employer: .02/\$1,000 (3 year fixed rate)

Voluntary (Employee/Dependent Supplemental Life/AD&D) to be paid by employee:

Note- Life/AD&D award recommendation to The Hartford for the following reasons:

A.M. Best Rating: "A" Excellent.

ESC-Region 19 administrative ease with electronic eligibility feed for electronic billing or self administered billing arrangement

Lowest Rates

Portability & Conversion

Accelerated Death Benefit

Waiver of Premium

Rate Guarantee 36 months

Disability:

1st low- The Standard Insurance Company

2nd low- The Hartford

3rd low- Lincoln Financial Group

Note- Disability award recommendation to The Standard Insurance Company for the following reasons:

Lowest rates with the ADEA II Maximum Benefit Periods available

A lifetime security benefit for severely disabled

Rate Guarantee 36 months

Dental Care Coverage:

~~1st low- The Guardian Life Ins. Co. PPO and DHMO Plans~~

2nd low- Met Life PDP PPO and Safeguard/MetLife SG200 DHMO Plans as of 9/1/11

3rd low- Dental Select Platinum Indemnity and Platinum Plans

Note- ~~Dental award recommendation to The Guardian Life Insurance Company for the following reasons:~~

~~Affordability and accessibility to majority of employees~~

~~Choice of Plans- DHMO with no waiting period.~~

~~PPO Plan pays at the 90% for UCR% (Out-of-Network Providers)~~

~~Rate Guarantee 24 months~~

~~Availability of provider network discounts~~

~~Benefit Administration ease to make changes and recalculate billing~~

Dental Care Coverage:

Premiums:

	DHMO Pre-Paid	PPO
Employee	\$ 10.08 \$8.67	\$ 25.12
Employee & Spouse	\$ 17.20 \$16.48	\$ 50.24
Employee & Child(ren)	\$ 26.28 \$17.35	\$ 60.18
Employee & Family	\$ 31.02 \$26.88	\$ 85.62

Vision Care Coverage:

- 1st low- **Avesis Advantage Enhanced**
- 2nd low- National Vision Administrators, LLC/AIG
- 3rd low- Dental Select Option Blue

Note- Vision award recommendation to Avesis for the following reasons:

- Affordability and accessibility to majority of employees
- Higher out of network reimbursements
- Rate Guarantee 36 months

Premium

Employee	\$ 6.37
Employee & Spouse	\$ 11.15
Employee & Child(ren)	\$ 13.38
Employee & Family	\$ 16.57

Critical Care: Critical Care Plan was opted to replace the current Cancer/ICU & Heart Disease/Stroke Plans

- 1st low- **HM Insurance**
- 2nd low- The Guardian
- 3rd low- AIU Holdings (Domestic Accident & Health)

Note- Critical Care award recommendation to HM Insurance for the following reasons:

Premium: See Exhibit

- Affordability and opportunity for employees to make their own treatment and spending choices when diagnosed with a critical illness.
- Children are automatically covered to 25% benefit when an employee elects coverage
- Composite rates rather than age-banded
- Considerable range to Benefit Amount selection

Premiums:

Benefit Amount:	Monthly Rates:
\$75,000	\$149.38
\$60,000	\$119.97
\$50,000	\$100.37
\$40,000	\$80.76
\$30,000	\$61.16
\$20,000	\$41.55
\$15,000	\$31.75
\$10,000	\$21.95
\$5,000	\$12.15
\$2,500	\$7.25

Approved by: _____ Date: _____
(John Elder- ESC Region 19 Chairman) (July 9, 2009)
(John Elder- ESC Region 19 Chairman) (May 13, 2010)
(David Sublasky – ESC Region 19 Chairman) (July 28, 2011)