

Vendor Evaluation Criteria Response Matrix

RFP/RLI/RFQ Number and Title	GEN2118079P2 - Group Long Term Disability Insurance			
Vendor Name	Life Insurance Company of North America	USAble Life	Lincoln Financial Group	Metropolitan Life Insurance Company (MLIC)
Vendor Address	Two Liberty Place 1601 Chestnut Street Philadelphia, PA 19192	4800 Deerwood Campus Parkway, Jacksonville, FL 32246	100 Liberty Way, Ste. 100, Dover, NH 03820	200 Park Avenue New York, NY 10166-0188
Evaluation Criteria	Vendor Response			
LOCATION: (MAXIMUM POINTS 5) Refer to Question 1				

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<p>Refer to Vendor's Business Location Attestation Form and submit as instructed.</p> <p>A Vendor with a principal place of business location (also known as the nerve center) within Broward County for the last six months, prior to the solicitation submittal, will receive five points; a Vendor not meeting all of the local business requirements will receive zero points. The following applies for a Vendor responding as a Joint Venture (JV): if a member of the JV has 51% or more of the equity and meets all of the local business requirements, the JV will receive three points; if a member of the JV has 30 to 50% of the equity and meets all of the local business requirements, the JV will receive two points; and if a member of the JV has 10% to 29% of the equity and meets all of the local business requirements, the JV will receive one point.</p> <p><i>Submit your firm's State of Florida Department of Corporations website listing as evidence of your firm's primary business location.</i></p> <p><u>Points Value: 5</u></p>	Not applicable.	Confirmed. USable Life has included the completed "Vendor's Business Location Attestation" form.State of Florida Department of Corporations: - Corporate Name = USable Life - Documentation # = F01000005275	We have provided the Vendor's Business Location Attestation Form with this proposal.	MetLife does not have a principal place of business location, also known as the nerve center within Broward County.
<p>COMPANY PROFILE, CHARACTERISTICS OF FIRM AND STAFFING: (MAXIMUM POINTS 12)</p> <p>Refer to Questions 2a – 2d</p>				

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<p>2a. Provide basic information for the proposing company:</p> <p>i. Number of years offering Group Long Term Disability Insurance product;</p> <p>ii. Total number of current employees;</p> <p>iii. Average seniority of current employees;</p> <p>iv. Briefly describe the company's organization, philosophy, management</p> <p>Points Value: 3</p>	<p>ExperienceCigna has more than 50 years of disability insurance experience with more than 13,300 disability policies, covering over 7 million people and over \$2 billion in premium.Total Number of Current EmployeesAs of February 14, 2019, Cigna has 45,519 global employees across divisions: 44,717 full time and 802 part time. Of those, 136 are hourly employees.Staff Turnover Our most recent measurement of staff turnover in 2018 was 10 percent.Organization, Philosophy, and Management Cigna Corporation, together with its subsidiaries, is a global health services organization dedicated to a mission of improving the health, well-being, and peace of mind of those we serve. Its subsidiaries are major providers of medical, pharmacy, behavioral, dental, disability, life, and accident insurance and related products and services.David M. Cordani is the president and CEO.</p>	<p>i. 38+ yearsii. 450+ employeesiii. 8.7 yearsiv. USABLE Life was founded in 1980 and is owned and supported by five Blue Cross and Blue shield plans allowing us to provide comprehensive coverage through an extensive network of providers and carriers. One of these plans is Florida Blue. We are part of an insurance family that has more than 40 million members nationwide and is consistently recognized by industry leaders for its financial strength.Our company has invested in and deployed state-of-the-art technologies that make it easy to enroll, fulfill, bill, and serve you and your employees. Our investments in technology promote customer self-service with a majority of activity processed via automation. USABLE Life provides a broad product platform that includes specialty coverage in life, AD&D, disability, critical illness, accident plans, and more.USABLE Life operates on a nationwide basis. We offer products in 49 of the 50 states, excluding New York, with more than 400 employees positioned around the country. We are committed to providing a comprehensive product portfolio and the top level service to support them, all at affordable pricing. We encourage you to compare our offering, our history in the market, and our financial backing to that of our competitors.</p>	<p>i. We have been providing group long term disability insurance since 1963. ii. As of December 31, 2018, Lincoln had a total of 11,246 employees.iii. Lincoln does not track this as requested. iv. Lincoln Financial Group is the marketing name for Lincoln National Corporation (NYSE:LNC) and its affiliates. The company had \$238 billion in assets under management as of December 31, 2018. We provide employees and their families with financial well-being and peace of mind, providing benefits when they need them the most. We are a leading provider of absence management, disability, life, and other financial protection benefits at the workplace, helping employers of all sizes attract and retain the best talent and optimize the productivity of their employees.</p>	<p>2ai. We have been offering our Group Long Term Disability product for 62 years. 2aii. As of January 2019, Metropolitan Life Insurance Company has 57,770 employees.2aiii. The average tenure is 10.8 years for full-time,15.2 years for part-time and 3.6 years for variable employees.2aiv. Company Organization, Philosophy, Management: Metropolitan Life Insurance Company was formed on March 24, 1868. Serving approximately 100 million customers, we have operations in nearly 50 countries. As a global company, we hold leading market positions in the U.S., Japan, Latin America, Asia, Europe and the Middle East. Our mission, vision and values are embedded in the philosophies of our enterprise and are customized through thought leadership, focused on delivering for our customers.Our mission is to continue to deliver on our customers' needs today, while anticipating the opportunities to grow the business for tomorrow. Our vision is to be One MetLife. Digital. Simplified. Together we can transform our company. Our core competencies focus on:• Optimizing value and risk;• Delivering the right solutions for the right customers;• Driving operational excellence;• Building strength through distribution advantage.Our Code of Conduct sets the standards that guide our employees' actions and how they apply to your account. Our Board of Directors have a Directors Code of Business Conduct and Ethics Corporate Governance Guidelines that they are expected to follow. We also have a Financial Management Code of Professional Conduct that our Financial Management Officers are subject to.</p>

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<p>2b. List Key Members of proposed Account Team who will provide professional, customer service, and/or technical support services on this contract. Include:</p> <p>i. Name and contact information;</p> <p>ii. Job title and number of years of service with current organization and brief resume covering, at minimum, the last five years;</p> <p>iii. Location of the office the proposed Account Team will be working from.</p> <p>Points Value: 3</p>	<p>The team assigned to the County's account is made up of a specialized national implementation manager, a national account executive who serves as your field-based consultative resource, and a national account manager who provides your day-to-day support. Peggy Boures—National Implementation Manager Margaret.Boures@Cigna.com 860.907.6971 Norristown, Pennsylvania Working in conjunction with your sales representative and account management team, Peggy takes the lead to ensure the plans and services you have purchased are accurate, consistent with your contract, and set up on time. Peggy graduated from Sacred Heart Hospital School of Practical Nursing, holds a certificate of business from Lansdale School of Business, and holds a life and health insurance license for the state of Pennsylvania. Peggy joined Cigna in 2017 and has more than 21 years of experience in the insurance industry. Laurie Levasseur—National Account Executive 860-902-6277 (o) Laurie.Levasseur@cigna.com Washington, DC As the implementation of your account nears completion, Laurie assumes primary responsibility for your account and works with you throughout the year to make sure your plan runs smoothly. Laurie joined Cigna in 2005 with account management experience. Laurie came to us from Standard, where she worked as an account manager. She graduated from Bentley College in Waltham, Massachusetts, with a bachelor of science in management. Jim Verble—National Account Manager Jimmy.Verble@Cigna.com 423.763.6703 Chattanooga, Tennessee Jim is the point person for day-to-day activities such as inquiries about billing, reporting, or our online tools. Jim began his career with Cigna in June 2013, with experience in disability claims, account management, and enrollment systems. Prior to joining Cigna, Jim worked at Unum as an enrollment specialist. Jim earned a Bachelor's Degree in Business from the University of Tennessee-Chattanooga..</p>	<p>i. Karen Toro karen.toro@usablelife.com 904-425-5888 (p) 904-866-4152 (f) ii. Strategic Account Manager Karen has been with USABLE Life since 2018 and has 14+ years of experience within the insurance industry. iii. Jacksonville, FL</p>	<p>Kelli Villamil Sr. Account Manager, Relationship Management 11811 N. Tatum Blvd. Suite 4055 Phoenix, AZ 85028 Phone: 480-977-5389 Cell: 480-294-2333 Email: Kelli.Villamil@lfg.com Kelli Villamil is responsible for developing an account-specific service plan designed to meet the needs of our employers. She serves as the primary relationship manager between Lincoln and the customer for her assigned accounts and seeks to develop relationships throughout the customers' organization. Kelli will work directly with you starting with the implementation process and will provide ongoing, consultative account management services throughout the life of the partnership, including each renewal. Kelli joined our organization in 2012 and has worked as both a short-term disability and long-term disability case manager. She has over nine years of industry experience holding positions in life insurance claims as well as personal insurance. Kelli received her Bachelor of Science degree in business with an emphasis in business management from the University of Colorado.</p>	<p>2b. The Account Team consists of Michael Prince, Senior Sales/Account Executive; Jane Gross, Client Service Director, and Edward Lee, Client Service Consultant/Account Manager. 2bi: Michael Prince 770-407-2414 mlprince@metlife.com Jane Gross 770-407-2440 jgross@metlife.com Edward Lee 813-673-3538 elee11@metlife.com 2bii. Michael Prince, Senior Sales/Account Executive has been with MetLife for 23 years. His diverse background, work experience and expertise in all lines of coverage within MetLife, allow him to be familiar with the complexities and challenges of large benefit programs to bring the customer and broker/consultant the right blend of creative and comprehensive solutions. Michael earned two bachelor's degrees in Psychology and Political Science from University of Tennessee-Chattanooga. Jane Gross, Client Service Director, has been with MetLife for 39 years. She began her career in the Group Life and Health Employee Benefits industry in 1979. She joined MetLife in 1980 and has held several roles of increasing responsibility in MetLife's Service and Product organizations. Jane earned a Bachelor of Business Administration degree from Muhlenberg College in Allentown, PA and an Associate of Applied Science degree in Banking, Insurance and Real Estate from Suffolk County Community College in Selden, NY. Edward Lee, Client Service Consultant/Account Manager has been with MetLife for eight years. He has seven years of insurance industry experience and with the public sector. As the single point of contact for all service inquiries, he partners with numerous MetLife areas to meet and exceed the service needs of our clients. Previously, Edward worked as a Client Service Consultant in the Specialty Market Unit at MetLife where he serviced the City of Springfield, Ohio and Montgomery County, Texas as well servicing several large school districts across the country. Prior to that, he was a New York City Police Officer. 2biii. Michael and Jane operate from our Atlanta, GA Southeast Customer Unit. Edward operates from MetLife's Tampa, FL office.</p>

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<p>2c. How does the proposing company rank nationally?</p> <p>i. By case/premium and products offered?</p> <p>ii. Provide proposing company's industry rating by AM Best, Fitch, Moody's, and/or Standard & Poor's.</p> <p><u>Points Value: 3</u></p>	<p>Products OfferedAs a top five carrier in new business sales and total book-of-business, Cigna has more than 50 years of disability insurance experience with more than 13,300 disability policies, covering over 7 million people and over \$2 billion in premium. More specific information follows:</p> <ul style="list-style-type: none"> • We managed over 93,523 LTD claims in 2018, with an average claim investigation and decision period of 36.6 days. Over 89.1 percent of LTD claims had a decision before the first benefit due date. • In all, 87 percent of LTD claims receive a Social Security offset within 36 months, which helps reduce the employer's plan cost. <p>Industry RatingsCurrent financial strength ratings for Life Insurance Company of North America (LINA), Cigna's underwriting company, are as follows:</p> <p>A.M. BestOn September 6, 2018, A.M. Best removed the Under Review with Negative Implications status of the financial strength rating of "A" and changed the outlook to Stable.</p> <p>Moody'sOn December 20, 2018, Moody's lowered the financial strength rating to "A2," removed Under Review for Possible Downgrade, and assigned Stable outlooks for all rated entities.</p> <p>FitchOn September 4, 2018, Fitch downgraded the financial strength rating to "A" and changed the outlook to Stable from Ratings Watch Negative.</p>	<p>i. USABLE Life is a top 25 carrier based on premiums.</p> <p>ii. A.M. Best = A (Excellent) Standard & Poor's = A- (Strong)</p>	<p>i. Lincoln is the number four life and health insurer by revenue according to Fortune, issue date May 21, 2018. Filtered by insurance industry: life, health (stock) companies only.</p> <p>ii. AM Best: A+, Fitch: A+, Moody's: A1, Standard & Poor's: AA-</p>	<p>2c. National RankingMetLife is a leading global provider of insurance, annuities and employee benefit programs in the U.S. MetLife is ranked number one in Fortune magazine's 2019 rankings of the 500 largest U.S. Insurance, Life and Health (Stock) companies.</p> <p>We also have the privilege of providing financial products and services to 96 of the top one hundred Fortune 500® companies, and over 85% of all Fortune 500® companies.</p> <p>2ci. Ranking By Case/Premium and Products Offered We have 13,760* LTD inforce customers covering over 5.01 million employees, which includes 468 LTD public sector customers. Our LTD inforce market share was 11.48%. This is according to the 2018 LIMRA U.S. Group Disability Sales and Inforce survey. We are ranked number four in the overall industry based upon total in-force book of business. As of year-end 2018, satisfaction with our overall Disability claims service was 95% for LTD. Satisfaction with overall service from Disability-related calls to our call centers was 95%.</p> <p>*Based on premiums and equivalents.</p> <p>2cii. Industry Ratings:Metropolitan Life Insurance Company's* (MLIC's) current financial strength ratings are as follows:</p> <ul style="list-style-type: none"> • A.M. Best: A+ Superior; • Fitch IBCA: AA- Very Strong; • Moody's: Aa3 High Quality; • Standard & Poor's: AA- Very Strong. <p>For ratings information and a more complete analysis of the financial strength of MLIC, please visit www.metlife.com and click on "About MetLife" and then "Ratings." *Ratings apply to MLIC's financial strength and claims paying ability and not the performance of any of its products.</p>

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<p>2d. Provide a list of the governmental and/or public entities, similar or greater in size (number of insured) to Broward County, that the Company has provided long term disability insurance coverage and related services for over the last five years.</p> <p>Vendor should provide references for similar work performed to show evidence of qualifications and previous experience. Refer to Vendor Reference Verification Form and submit as instructed. Only provide references for non-Broward County Board of County Commissioners contracts. For Broward County contracts, the County will review performance evaluations in its database for vendors with previous or current contracts with the County. The County considers references and performance evaluations in the evaluation of Vendor's past performance.</p> <p>i. Provide name, address, and verified current contact information, including telephone number and email address.</p> <p><u>Points Value: 3</u></p>	<p>Charlotte County Board of County Commissioners 18500 Murdock Cir # 536, Port Charlotte, FL 33948 Janine Hewitt, Benefits Coordinator 941.743.1244 Janine.Hewitt@charlottecountyfl.gov The School Board of Seminole County 400 E Lake Mary Blvd Sanford, FL 32773 Dawn Bontz, Director, Employee Benefits 321.512.9111 dawn_bontz@scps.k12.fl.us South Florida Water Management District 3301 Gun Club Road West Palm Beach, FL 33406 Donald White, Risk Administrator 561.682.6282 dwhite@sfwmd.gov</p>	<p>Per the RFP, USAbLe Life has provided Vendor Reference Verification Forms from the references below:</p> <ul style="list-style-type: none"> - Cumberland County Schools 2 North Main St, Suite 201 Crossville, TN 38555 Nathan Brock, Finance Director (931) 484-8212 finance@cumberlandcountyttn.gov - Franklin County Schools 851 Dinah Shore Blvd Winchester, TN 37398 Jenny Phillips, Payroll and Benefits Administrator (931) 967-1279 jennyphillips@franklincountyfinance.com - Madison County School District 210 NE Duval Ave Madison, FL 32340 Kathy Smith, Administrative Assistant (850) 973-1536 kathy.smith@mcsbfl.us 	<p>We would be happy to provide the requested references at a finalist presentation. We value our relationships and respect the privacy of our existing and prior customers. As a courtesy to our customers and in deference to their schedules, Lincoln has agreed to provide advance notice concerning who will be calling for a reference and when to expect their call.</p>	<p>Confirmed. We currently have 13,760 LTD inforce customers, 468 of which are public sector customers. Looking over the last five years that number would be even larger. Therefore, providing a list would greatly exceed the character limit allowed and would be challenging to secure all customers' approvals to list their names. We appreciate the County's understanding in this matter. We have provided four client references in the Vendor Reference Verification forms.</p>
<p>QUALITY OF SERVICE AND CUSTOMER SERVICE: (MAXIMUM POINTS 13)</p> <p>Refer to Questions 3a – 3c</p>				

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<p>3a. Describe the proposing company's overall member service strategy.</p> <p>i. Include location, hours of operation, and duties of any call centers</p> <p>ii. Does the proposing company offer a toll-free and local telephone number to members?</p> <p>iii. Describe any web-based services available to members.</p> <p>iv. Describe call-center & customer service metrics monitored.</p> <p>Points Value: 5</p>	<p>Call CenterCigna's national intake service center is located in Plano, Texas. The national intake service centers have extended hours, Monday through Friday, 8:00 a.m. to 8:00 p.m. (EST), for disability and claims to readily accommodate various employer and employee locations. Experienced claim intake advocates handle claims whether submitted by phone, fax, or mail.Our Pittsburgh, Pennsylvania claim office provides a customer service advocate (CSA) or disability claim manager to respond to employee questions about the employer's plan design and coverage, which includes LTD claim status questions related to the following:• benefit checks issued date• check amount• length of the benefit period• confirmation of receipt of informationFor more complex LTD claim inquiries, the claim manager may engage a team leader or a clinical resource.The hours of operation for the Pittsburgh, Pennsylvania, disability claim office are 8:00 a.m. to 5:00 p.m. (EST), Monday through Friday.Phone NumberThe National Intake Service Centers are located at 1640 Dallas Parkway, Plano, TX 75093, and 25600 North Norterra Drive, Building A, Phoenix, AZ 85085. The phone number is 800.36Cigna.Web-based Customer Service Our web-based claim notification system allows employees to file a disability claim at their convenience. This process cuts claim reporting to as little as six minutes while capturing the information needed to begin the claim process. The employer's designated claim manager contacts employees who submit a claim online (or by mail or fax) and conducts an interview to gather additional in-depth information.Call-Center and Customer Services Metrics Monitored Intake Call Statistics Our year end 2018 average speed of answer was 27 seconds with an abandonment rate of 1.16 percent. The average call length was 10 minutes, 27seconds. Monitoring and Tracking Because of the complexity of calls received in our claim offices, we do not use a formal call tracking system; however, we randomly monitor calls for quality and training purposes.</p>	<p>i. LTD claims and customer service will be handled from our Westbrook, ME office. 8:00AM - 5:00PM ESTii. We offer a toll-free number for members.iii. Members may utilize AccessAble for processing qualifying life events, to annual enrollments and eligibility changes, our easy-to-use system helps to efficiently complete benefit tasks,and reduce paperwork. In addition, Administrators can allow employees to self-enroll. Features of the new enhanced platform include: -Enhanced security with full redundancy and disaster recovery -Improved and faster benefit selection -Online Evidence of Insurability in all states -Optional employee self-service -Improved responsiveness and mobile-friendlinessiv. Average Speed to Answer Target</p>	<p>Please note, telephonic intake is not applicable to Lincoln's LTD claim model. Lincoln offers both online and paper claim submission methods for LTD claim intake.i. Claims will be administered from our Charlotte, NC claim office. Our claim office serves as our customer service operation as we believe claimants receive the best service when they have direct access to their case managers. We provide a toll-free number to all of our claim offices, giving claimants direct access to their specific case manager for any questions, concerns, or issues. All of our offices are open Monday through Friday, 8:00 a.m. to 5:00 p.m. If a call is received after hours, the caller can leave a private voicemail message to be returned the next business day.ii. Yes.iii. Our customer portal, My Lincoln Portal(SM), is a secure one-stop destination for managing benefits online. It is optimized for use on desktop, tablet, and mobile devices.iv. At an individual customer service representative (CSR) level we measure productivity, call data integrity, customer service, adherence to schedule, after call work, attendance and reliability, and teamwork. CSRs are eligible for manager awarded incentives and recognition. These awards are provided to employees who go above and beyond to offer excellent service and work effort.</p>	<p>3ai. Our call centers in Dayton, OH; Warwick, RI; Oriskany, NY; and Omaha, NE are staffed with Customer Service Representatives. Callers are automatically routed to the location that can answer the call the fastest. Representatives are available M-F, 8:00 a.m. to 11:00 p.m., ET. They perform claim intake and can respond to general inquiries. A toll-free number allows employees to reach their assigned Claims Specialist's extension for any inquiries. A separate physician-only line offers medical providers streamlined access for questions or to respond to requests for information from the Claim Specialist.Our call centers offer IVR service that allows callers to report RTW dates and delivery dates for maternity claims, obtain information on claim status and make other types of general inquiries. IVR service is available: M-F, 6:30 a.m. to 11:00 p.m., ET; Sat, 6:30 a.m. to 8:00 p.m., ET; and Sun, 9:00 a.m. to 8:00 p.m., ET.We also use Cogito™ Dialog®, a secure, cloud-based application that provides real-time, in-call emotional intelligence on speaking behavior and offers immediate feedback to our Claims Specialists. Cogito reminds associates how to better serve the customer to provide the optimal experience (e.g., speak faster, slow down, listen, etc.). 3aaii. Yes. We are willing to provide you with a toll-free number at no additional cost. 3aiii. MyBenefits portal allows employees to file/check status of a claim, update/upload additional information for a claim, set up/manage direct deposits; be notified via email to visit MyBenefits to view new claims or claim status changes; access assigned Claim Specialist contact information, real-time claim status/payment details; forms and educational tools. 3aiv. Our customer service standard is to answer 80% of calls within 20 seconds, with an abandonment rate of less than 3%. In 2018, 83.8% of calls were answered within 20 seconds, with an abandonment rate of 1.4%. In 2018, satisfaction with overall service from Disability-related calls to our call centers was 95%.</p>

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<p>3b. Describe the proposing company's overall client service strategy.</p> <p>i. Will the client be provided an administrative manual?</p> <p>ii. Describe any web-based tools available to the client (e.g. report generation, death claim reporting, etc.).</p> <p>Points Value: 5</p>	<p>Administrative Manual Yes. We provide administration manuals to each client specific to the line(s) of business/services that client has selected. Web Based Tools • Online Reporting - The employer can generate custom searches and view summaries and trends. Operational reports provide up-to-date claim status and payment information that is refreshed daily and can be customized by the employer. Cigna also provides analytical information via online disability claim summary and trend reports (including benchmarking and year-over-year analyses). • Online Claim Submission - An employer or employee can submit a claim through CignaAccess.com. • Online Disability Claimant Self-Service - We provide employees with single sign-on (SSO) access to view data such as claim status, assigned Cigna claim manager, claim office, phone number, benefit start date, and claim-payment details. This information is also available via an automated phone system. • Work Wellness Website - We provide useful information for employees and their family members about how to submit a disability claim and what comes next, how to manage a specific condition at work, and how to access other valuable programs offered with their disability plan. • Online Billing - We provide employers with direct access to billing information.. • Absence Management Resource Center - We provide a unique, state-of-the-art resource to guide benefit managers and supervisors through their most commonly encountered challenges dealing with disability management and return-to-work issues. This resource also provides a script on how to communicate with disabled employees and employees who are still at work. • Online Enrollment - With our fully administered plans, we offer a convenient alternative to paper enrollment. • Online Forms - We provide quick access to employer-specific and standard forms through www.cigna.com. • Cigna's Online Medical EOI - Helps reduce the administrative burden of a paper process but also helps protect employees' medical privacy. Offers additional activity and match reports.</p>	<p>i. Yes, we will provide an administrative manual.ii. AccessAble - our primary benefits administration tool used by more than 10,000 brokers, group administrators, and members. AccessAble is our solution for simplifying benefits administration. From processing new hire enrollments and qualifying life events, to annual enrollments and eligibility changes, our easy-to-use system helps to efficiently complete benefit tasks, increase transaction accuracy, reduce paperwork for employers and employees, automate follow-ups with built-in tools, and track action items with an Activity Center. Benefit maintenance transactions are processed in real-time and can be initiated between billing cycles. With access 24 hours a day, seven days a week, administering benefits is more convenient than ever. Our recently enhanced AccessAble platform has a new look and feel and gives benefits administrators more self-service options. Administrators now have the flexibility to enroll their employees or allow employees to self-enroll. Features of the new enhanced platform include: -Auto-draft and automatic bill payment set-up -Enhanced security with full redundancy and disaster recovery -Improved and faster benefit selection - Instant quoting of voluntary benefits -Integration with the L&D group administration platform -Online Evidence of Insurability in all states -Optional employee self-service -Improved responsiveness and mobile-friendliness</p>	<p>Broward County's team includes Tim Rappold, the senior group benefit sales consultant, who has primary sales management responsibility, and Kelli Villamil, the senior account service manager, who focuses specifically on customer service. Together, these individuals work to ensure Broward County's overall satisfaction.i. Yes.ii. Our customer portal, My Lincoln Portal(SM), is a secure one-stop destination for managing benefits online. It is optimized for use on desktop, tablet, and mobile devices.</p>	<p>3bi. Edward Lee will serve as your Client Service Consultant/Account Manager. He will be responsible for the overall day-to-day administration of The County's account. Edward will provide materials to assist you in managing your MetLife LTD benefits. This may include an interactive demo, printed materials and other product information. He will work with you to identify training needs for your staff during implementation to ensure a seamless transition. At a minimum, he will provide your HR/benefit staff training on all systems, reporting and invoicing as necessary, using a combination of conference calls, webinars and other online resources.3bii. During implementation, Edward will review your reporting requirements with you. Requirements could include specific data to be reported, reporting frequency and, if necessary, custom reports. You or your designated representative can easily produce reports using the eReporting feature of our employer website, MetLink, at no additional charge. You can schedule recurring reports to ensure automatic delivery of critical business intelligence to those who need it. Reports are available in Excel or PDF format and are available weekly, monthly, quarterly, semi-annually and annually: • Claim Status Detail; • Claim Status Summary and Graph; • Distribution by Diagnosis Summary and Graph; • Duration by Diagnosis Summary and Graph; • Social Security Status Summary and Graph; • Statement of Health Report. The following monthly financial accounting reports are available at no additional charge: • Detailed Claim Report • Premium versus Claims In addition to the on-demand reports that you can run, your Client Service Consultant/Account Manager can run various additional reports based on summarized or detailed claims data for a defined date range. The following reports may also be requested: • Normative Data Report; • Program Summary Report (PSR) and Dashboard Reporting; • SIC and Customer Dashboard Reports.</p>

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<p data-bbox="54 245 667 323">3c. What materials/services do you provide to support non-English speaking employees and hearing impaired callers?</p> <p data-bbox="54 362 667 392"><u>Points Value: 3</u></p>	<p data-bbox="673 245 1283 1381">Non-English Speaking Telephonic/Customer ServiceCigna offices are culturally diverse, and we have employees assigned to various teams who speak fluent Spanish to provide assistance when needed. In addition, our teams use LanguageLine Solutions, which provides immediate access to translator services for more than 200 languages.Web and MobileMyCigna.com (mobile app and website) is available in English and Spanish.Click to ChatWe have a click-to-chat feature and automated text approval notifications; in addition, the data accessed via the interactive absence management system is provided in real time. We currently support English and we would redirect anyone else to our call team in order to utilize LanguageLine Solutions.Print Communication MaterialsWe have printed communication materials available in a variety of languages, including English, Spanish, Simplified Chinese, French, German, Arabic, and Hindi.Hearing Impaired CallersOur Lehigh Valley service center provides a toll-free number for callers with hearing impairments. Experienced customer service advocates (CSAs) handle calls, and responses are provided via a relay service. At this time, we do not have the ability to accommodate callers with hearing impairments in our regional claim offices.Individuals who have a hearing or speech impairment may use the Telecommunications Relay Service, accessible by dialing 711, or a TDD to connect to our customer service department.</p>	<p data-bbox="1289 245 1899 617">We offer product brochures in Spanish. In addition, the USABLE Life Customer Service Department utilizes the services of Language Line for foreign translation support, offering approximately 200 languages. Our representative conferences the translation service on an as-needed basis by call. Hearing impaired calls are typically instigated by the policy holder through an external vendor. Our Customer Service Representatives are available by email for additional support.</p>	<p data-bbox="1905 245 2515 539">In addition to bilingual claims case managers, we use language line services to communicate with the employer's Spanish-speaking population during the claims process. Our customer web portal, select enrollment materials, and claim forms can also be translated. We can address employer-specific communication requirements in more detail.We use TTY/TDD services to assist the hearing impaired.</p>	<p data-bbox="2521 245 3134 1421">Our call center can provide language interpretation and translation services for over 240 languages. Because the majority of our callers are English or Spanish speakers, our call center IVR service allows callers to choose to continue the call in either language.Our call centers are equipped for communication with speech or hearing-impaired callers. Callers may communicate with any of our call centers using a text telephone device and AT&T's Relay Services. Definitions of these services and numbers are provided below: • Telecommunication Devices for the Deaf (TDD)/Teletypewriters (TTY) – A typewriter-like device that sends typed messages over the telephone line to another TDD/TTY to communicate. • Relay Services – A communication link between TDD/TTY users and those who use a traditional telephone. The operator-guided service is provided 24/7/365. In most cases, there is no charge to access this service. Calls are handled in the strictest confidence. • AT&T Relay Service – 800-855-2880 (TDD/TTY), 800-855-2881 (TTY = Voice). We also have a library of communications materials that are available in Spanish. Additional materials can be translated on an as-needed basis. Subject to regulatory approval, our booklet/certificates can be translated into Spanish if you are willing to pay for the translation cost. In the event we are awarded the business, we will work with you during implementation to identify needs for booklet/certificates in other languages and determine how those needs can be accommodated.</p>
<p data-bbox="54 1440 667 1499">ENROLLMENT AND IMPLEMENTATION: (MAXIMUM POINTS 10)</p> <p data-bbox="54 1538 667 1577">Refer to Questions 4a – 4b</p>				

RFP/RLI/RFQ Number and Title	GEN2118079P2 - Group Long Term Disability Insurance			
Vendor Name	Life Insurance Company of North America	USABLE Life	Lincoln Financial Group	Metropolitan Life Insurance Company (MLIC)
<p>4a. Explain how you will work with the County to ensure a smooth implementation and open enrollment experience.</p> <p>i. Describe the role of the Implementation Manager.</p> <p>ii. Describe the interaction between the Implementation Manager and the County's Benefits staff.</p> <p>iii. Describe, in detail, your company's timeline for implementation.</p> <p><u>Points Value: 5</u></p>	<p>National Implementation Manager Role The County's implementation manager, Peggy Boures, will serve as the key contact for the overall account implementation for your group coverage. She will be responsible for review and documentation of plan design to support generation of contracts or agreements. The implementation manager will gather and negotiate account structure information, and identify and resolve issues.</p> <p>Implementation Process Cigna is committed to ensuring every client experiences an efficient, smooth, and accurate account implementation. At a high level, our process is as follows:</p> <ul style="list-style-type: none"> • Cigna receives confirmation of sale. • Cigna contacts the County to schedule the implementation kick-off meeting. • During the implementation kick-off meeting, we review the implementation guide, which includes the implementation schedule. • The County verifies plan designs and basic plan information. • Peggy Boures generates and distributes a package containing the forms needed to set up the account. • The County completes the forms. • Peggy works with the County's representative to finalize details in the implementation guide and begin the internal account implementation process. <p>Cigna supports enrollment activity, as discussed during initial implementation.</p> <ul style="list-style-type: none"> • Cigna sets up an electronic interface meeting to review data transmission options (as appropriate). • The Cigna implementation team verifies that the account is operational and setup tasks are complete. • The Cigna account management team conducts administration meetings with the employer to review ongoing processes. <p>Implementation Timing The implementation process will take approximately 10–12 weeks from the initial implementation meeting to the start date of the plan. This timing assumes a thorough communication campaign and a relatively standard installation. We have provided a sample implementation plan with our proposal response.</p> 	<p>i & ii. The Implementation Service Manager (ISM) will serve as single point of contact to ensure new groups have a smooth welcome to USABLE Life. ISMs assess the specific needs of new customers and customize a communications plan that outlines key stakeholders and responsibilities, as well as how and when information will be shared.</p> <p>iii. Sample timeline for implementation, including sample dates and responsible parties, is included with our proposal.</p>	<p>A successful implementation is a crucial first step in our ongoing business relationship. For Lincoln, the key to a smooth transition and implementation of coverage is working closely with customers to design the service requirements. Lincoln is committed to an implementation process that features mutually agreed upon timelines and responsibilities. Up front, Tim Rappold, the group benefit sales consultant, and the assigned account service manager will meet with Broward County to identify the desired outcomes and to develop a timetable and action plans. Once we have developed the timetable and action plans, Lincoln's implementation team will gather representatives from throughout our organization. This team will feature subject matter experts in the areas of:</p> <ul style="list-style-type: none"> • Compliance • Claims • Information Systems • Contracts • Underwriting • Billing • Taxes <p>The team will review the benefit plan, confirm service needs, and establish an implementation calendar. We will provide Broward County with documentation of the meeting results. Lincoln's implementation team manages the account implementation according to specific target dates. Throughout the process, we will inform Broward County of our progress and any outstanding issues. We do not consider the implementation finished until all items detailed on the implementation calendar are complete. We can provide a detailed implementation plan at a finalist stage once services are determined.</p>	<p>4ai. Your Client Service Consultant/Account Manager, Edward Lee maintains overall responsibility for managing the implementation for your MetLife LTD program including:</p> <ul style="list-style-type: none"> • Finalization of the plan design and account structure; • Creation of communication materials; • Coordination of all implementation activities; • Ongoing communication with you; • System loading; • Quality assurance checks; • Putting the plan into production in order to be claim ready by the effective date. <p>To ensure all of the objectives mentioned above are met, we will schedule an initial planning meeting with you and the members of your designated Client Service Team to discuss the following:</p> <ul style="list-style-type: none"> • Key contacts; • Implementation timeline and key milestones; • Your culture, people and methods of communication; • Our experience with enrollment and communications; • The initial and ongoing communications programs; • Employee access to your program. <p>We use the information gathered during this initial meeting to design an implementation and ongoing administration program that seamlessly flows into your benefit offering. Once enrollment is complete and the plan is effective, we provide ongoing support and service to ensure your program continues to operate smoothly.</p> <p>4a.ii. Implementation meetings involve you, Edward and other MetLife specialized resources: Implementation Leader, Billing Specialist, Underwriter and Account Executive. Meetings can be held face-to-face, via a conference call or virtual meetings. We will also discuss the need for onsite meetings with you and set the schedule accordingly. Depending on the products and services being implemented, additional meetings may also include Marketing, Eligibility and other representatives that you would like to include.</p> <p>4a.iii. Implementation Timeline: Our implementation lead times are measured in calendar days from notification of sale to effective date. For the LTD program being quoted, a lead time of three to six months is required, depending on complexity. Optimum is four months. Please see our sample implementation plan in Exhibit A.</p>

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4b. Are production and mailing costs for enrollment/member materials and mailings included in the proposed rates? <u>Points Value: 5</u>	Yes. We will provide enrollment materials, brochures, and forms (e.g., enrollment forms, applications, evidence of insurability, change forms). If requested, we will customize these materials to show the employer's name, policy number(s), and company logo to specifically match the insurance plan design.	Yes, production and mailing costs for enrollment/member materials and mailing is included in the proposed rates.	UW - PLEASE CONFIRM IF CREDIT INCLUDED OR ADDITIONAL COST WILL APPLY	Confirmed. Our rates include the preparation, printing and delivery of booklet/certificates for insured coverages.
ANALYSIS OF PROJECT SPECIFIC VENDOR QUESTIONNAIRE AND PERFORMANCE GUARANTEES: (MAXIMUM POINTS 20) Refer to Questions 5a – 5b				
5a. Project Specific Vendor Questionnaire <u>Points Value: 10</u>	We have completed the Project Specific Vendor Questionnaire.	USable Life has completed and submitted responses to the "Project Specific Vendor Questionnaire" form.	Please see attached.	Confirmed. We have provided our responses to the Project Specific Vendor Questionnaire.
5b. Performance Guarantees <u>Points Value: 10</u>	We have responded to the performance guarantees.	USable Life has completed and submitted responses to the "Performance Measures" form.	Please see attached.UW - PLEASE PROVIDE	Confirmed. We have provided our responses to the Performance Measures Form.

RFP/RLI/RFQ Number and Title	GEN2118079P2 - Group Long Term Disability Insurance			
Vendor Name	Life Insurance Company of North America	USAble Life	Lincoln Financial Group	Metropolitan Life Insurance Company (MLIC)
<p>ANALYSIS OF PLAN DESIGN QUESTIONNAIRE AND PRODUCT DETAILS: (MAXIMUM POINTS 20)</p> <p>Refer to Questions 6a – 6d</p>				
<p>6a. LTD Plan Design</p> <p><u>Points Value: 7</u></p>	Noted.	<p>Class 1 & Class 2:Percent of Salary = 60%Minimum Benefit Amount = \$100Maximum Benefit Amount = \$6,000Benefit Duration = RBDElimination Period = 90 DaysOwn Occupation = 5 years with loss of duties and loss of earningsSS Integration = Primary/FamilyGainful Earnings = 60%Work Incentive Benefit = 12 monthsMental/Nervous Limitation = 24 monthsDrug/Alcohol Limitation = 24 monthsSpecial Conditions Limitation = UnlimitedSurvivor Benefit = 3 monthsWorkers' Compensation = YesZero Day Residual = IncludedPre-Existing = 3/12</p>	Please see attached.UW - PLEASE PROVIDE	We are matching the current LTD plan design.
<p>6b. Maximum Benefit</p> <p><u>Points Value: 5</u></p>	Noted.	Maximum Benefit = \$6,000	Please see attached.UW - PLEASE PROVIDE	We are matching the current maximum benefit at \$6,000.

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<p data-bbox="54 241 344 266">6c. Return to Work Provision</p> <p data-bbox="54 305 204 331"><u>Points Value: 4</u></p>	<p data-bbox="663 241 746 266">Noted.</p>	<p data-bbox="1279 241 1902 388">To encourage return to work, benefits will not be reduced for employees who work while disabled until the employee's benefits and earnings together exceed 100% of pre-disability earnings.</p>	<p data-bbox="1902 241 2429 266">Please see attached.UW - PLEASE PROVIDE</p>	<p data-bbox="2518 241 3134 1793">We recognize that returning an individual to work, even in a limited capacity, increases the motivation and potential the individual will return to full-time employment. Our contract includes financial incentives intended to encourage employees to RTW either part or full time. Our work incentive allows an employee to participate in rehabilitative employment without losing benefit eligibility. The employee may earn up to 100% income replacement. The LTD rehabilitation incentives include one or more of the following benefits:• Work Incentive: Allows employee to earn up to 100% income replacement during first 12 months. After 12 months of benefits, the benefit is reduced by 50% of any earned compensation. Under this program, the below listed benefits may also be paid in conjunction with the monthly benefit and part-time earnings. • Rehabilitation Program Incentive: A 10% increase in the monthly benefit is provided to employee participating in a MetLife-approved rehabilitation program. • Family Care Incentive: During first 12 months, up to \$400 per month for each eligible family member is available for expenses incurred while the disabled employee attempts to RTW. • Moving Expense Incentive: Reimbursement is provided for expenses associated with moving to a new residence if moving is recommended as part of the MetLife-approved Rehabilitation Program.Under our Vocational Rehabilitation Program, a Rehabilitation Consultant authorizes payment of the Rehabilitation Incentive and Family Care Incentive for a period of time clearly stated in the rehabilitation plan. The employee's progress is closely monitored during the period to ensure that the goal continues to be the eventual return to full-time work. Benefits are payable provided the employee actively participates in an approved rehabilitation program under the direction of the consultant. If we determine that the employee is capable of participating in a rehabilitative program and refuses, the rehabilitation incentives as well as the monthly LTD benefits will cease.Please note, state variations may apply.</p>

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<p>6d. Guaranteed Open Enrollment at Inception of Agreement</p> <p><u>Points Value: 4</u></p>	Noted.	Yes, we will provide a true open enrollment at the inception of agreement.	Lincoln can offer annual enrollments that may be subject to evidence of insurability. Lincoln may agree to a modified enrollment on a case-by-case basis but we do not offer open enrollments.	Agreed.Our quote includes option A with true open enrollment as well as option B with auto-enrollment. Automatic Enrollment enrolls all employees automatically when eligible. Employees have the option to opt out of coverage at any time. This helps reduce only high risk enrollment while providing Disability insurance to those employees needing it most.
<p>PRICE: (MAXIMUM POINTS 20)</p> <p>Refer to Questions 7</p>				
<p>7. Submit your pricing in the Item Response Form in BidSync.*</p> <p><i>* Total points awarded for price will be determined by applying the following formula: (Lowest Proposed Price/Proposer's Price) x 20 = Price Score</i></p> <p><u>Points Value: 20</u></p>	REFER TO PURCHASING AGENT	REFER TO PURCHASING AGENT	REFER TO PURCHASING AGENT	REFER TO PURCHASING AGENT
<p>TOTAL NUMBER OF POINTS: (MAXIMUM POINTS 100)</p>				

Vendor Evaluation Criteria Response Matrix

RFP/RLI/RFQ Number and Title	GEN2118079P2 - Group Long Term Disability Insurance		
Vendor Name	The Prudential Insurance Company of America	ReliaStar Life Insurance Company	Standard Insurance Company
Vendor Address	751 Broad StreetNewark, NJ 07102-3777	20 Washington Avenue South, Minneapolis MN 55401	1100 SW Sixth Avenue, Portland, OR 97204
Evaluation Criteria	Vendor Response		
<p>LOCATION: (MAXIMUM POINTS 5)</p> <p>Refer to Question 1</p>			
<p>Refer to Vendor's Business Location Attestation Form and submit as instructed.</p> <p>A Vendor with a principal place of business location (also known as the nerve center) within Broward County for the last six months, prior to the solicitation submittal, will receive five points; a Vendor not meeting all of the local business requirements will receive zero points. The following applies for a Vendor responding as a Joint Venture (JV): if a member of the JV has 51% or more of the equity and meets all of the local business requirements, the JV will receive three points; if a member of the JV has 30 to 50% of the equity and meets all of the local business requirements, the JV will receive two points; and if a member of the JV has 10% to 29% of the equity and meets all of the local business requirements, the JV will receive one point.</p> <p><i>Submit your firm's State of Florida Department of Corporations website listing as evidence of your firm's primary business location.</i></p> <p><u>Points Value: 5</u></p>	<p>Prudential's headquarters is in Newark, NJ. The full address is:751 Broad StreetNewark, NJ 07102-3777</p>	<p>The proposed insurance products are issued by ReliaStar Life Insurance Company (Minneapolis, MN) which is a member of the Voya® family of companies. Voya Employee Benefits is a division of ReliaStar Life Insurance Company.Voya Employee Benefits Home Office: 20 Washington Ave S, Minneapolis, MN 55401.</p>	<p>Confirmed.</p>

RFP/RLI/RFQ Number and Title	GEN2118079P2 - Group Long Term Disability Insurance		
Vendor Name	The Prudential Insurance Company of America	ReliaStar Life Insurance Company	Standard Insurance Company
<p>COMPANY PROFILE, CHARACTERISTICS OF FIRM AND STAFFING: (MAXIMUM POINTS 12)</p> <p>Refer to Questions 2a – 2d</p>			
<p>2a. Provide basic information for the proposing company:</p> <p>i. Number of years offering Group Long Term Disability Insurance product;</p> <p>ii. Total number of current employees;</p> <p>iii. Average seniority of current employees;</p> <p>iv. Briefly describe the company’s organization, philosophy, management</p> <p><u>Points Value: 3</u></p>	<p>2a.i. We have been offering long-term disability coverage for 73 years.ii. Prudential has over 47,000 employees worldwide.iii. The average tenure of our disability unit is 8.2 years.iv. Founded in 1875, Prudential has been a leader in designing products, tools and solutions to help people grow and protect their wealth for more than 140 years. We are known for our ability to deliver on our promises to our customers and we are recognized as one of the world's most admired companies.We believe our company has the financial strength and depth of resources to deliver value for our customers, shareholders and other stakeholders while meeting our regulatory obligations. Prudential is a company with a history of promoting diversity and investing in corporate social responsibility. Since 2001, Prudential has been named one of the “Top 50 Companies for Diversity” by Diversity Inc.*With a dedication to increasing the financial wellness of our customers, we continue investing in tools to help people manage day-to-day finances, achieve important financial goals, and protect against key financial risks.*DiversityInc Top 50 Lists, 2018</p>	<p>i.43 yearsii. 652iii. 12+ years iv. Voya Employee Benefits is a member of the Voya® family of companies. It has been offering group insurance products for more than 90 years and worksite voluntary insurance products for more than 60 years. Its pedigree includes roots in Northwestern Aid Association, established in 1885, which merged with National Mutual Life Association to form Northwestern National Life Insurance Company in 1901. That company went public in 1995 as ReliaStar Life Insurance Company, and was purchased in 2000 by ING Groep N.V. Voya Financial, Inc., which rebranded from ING U.S., announced its Initial Public Offering (IPO) price on May 1, 2013, and began trading under the NYSE ticker symbol VOYA as a standalone company on May 2, 2013.</p>	<p>The Standard has been offering Group LTD since 1957. We currently have 3,035 employees total. The average tenure for our LTD employees is 6.28 years.Standard Insurance Company is an Oregon corporation. It is the largest wholly-owned subsidiary of StanCorp Financial Group, Inc. Standard Insurance Company was founded in 1906. We are licensed in all states except New York. We provide:</p> <ul style="list-style-type: none"> • Group and individual disability insurance and annuity products • Group life and accidental death and dismemberment insurance • Group dental and group vision • Absence management services • Retirement plan products <p>Standard Insurance Company is organized under a Board of Directors and executive officers. This includes a CEO and CFO. Standard Insurance Company’s Employee Benefits segment is managed by a Vice President. They are responsible for all aspects of our group insurance business. Another Vice President is responsible for the Individual Disability Insurance business. Other departments provide finance, accounting, marketing, IT, legal and human resources support. Each has its own Vice President. StanCorp Financial Group, Inc. is a wholly-owned subsidiary of Meiji Yasuda Life Insurance Company. Meiji Yasuda is a mutual insurance company headquartered in Tokyo, Japan.The Standard is a nationally recognized provider of group Disability, Life, Dental and Vision insurance. We provide insurance to approximately 25,600 groups covering more than 7 million employees nationwide (based on internal data developed by The Standard as of August, 2019). For more than 100 years, we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. We have earned a national reputation for quality products and superior service by always striving to do what is right for our customers.</p>

RFP/RLI/RFQ Number and Title	GEN2118079P2 - Group Long Term Disability Insurance		
Vendor Name	The Prudential Insurance Company of America	ReliaStar Life Insurance Company	Standard Insurance Company
<p>2b. List Key Members of proposed Account Team who will provide professional, customer service, and/or technical support services on this contract. Include:</p> <p>i. Name and contact information;</p> <p>ii. Job title and number of years of service with current organization and brief resume covering, at minimum, the last five years;</p> <p>iii. Location of the office the proposed Account Team will be working from.</p> <p>Points Value: 3</p>	<p>2b.A national account executive will be assigned to Broward County Board of County Commissioners' account upon being named a finalist. The account executive will have overall responsibility for Broward County Board of County Commissioners' account and the account executive's team will manage the ongoing administration, serve as the single point of contact, and coordinate the resources needed for the seamless administration of the account. Additional details on the assigned account executive will be provided at the finalist stage.</p>	<p>Voya Employee Benefits' servicing model includes a designated Account Manager, assigned at implementation, who will customize and manage a project implementation plan that provides a smooth transition process for both the employer and their employees while ensuring all set-up requirements are met by the effective date. The Account Manager serves as a liaison between the employer and Voya Employee Benefits' Home Office operational teams to implement all aspects of the business including case installation, maintenance of ongoing account processes and customer service support. Adam Widett - Senior Sales RepresentativeAdam joined the Voya Financial® team in 2018 as a Senior Sales Representative in the Tampa, FL Regional Office. He brings with him 15 years of employee benefits experience. He specializes in healthcare and benefit planning. He has been recognized by the state of Florida to teach CE and educate on life insurance and financial planning. He earned a degree in Business from Miami University in Oxford, OH.Proposed account team will be working from our Tampa Regional Office. 1715 North Westshore Boulevard, Suite 300Tampa, FL 33607</p>	<p>Your team consists of local account management professionals in our Fort Lauderdale location as well as individuals in our centralized service locations in Portland, Oregon. Total responsibility for your satisfaction is shared by Jacqueline Coningsby, Employee Benefits Specialist and Alison Brogan, Account Manager.The Standard has provided a Team Chart within our attachments.</p>
<p>2c. How does the proposing company rank nationally?</p> <p>i. By case/premium and products offered?</p> <p>ii. Provide proposing company's industry rating by AM Best, Fitch, Moody's, and/or Standard & Poor's.</p> <p>Points Value: 3</p>	<p>2c. i. For 2018 inforceProduct - # of Clients - Part. Covered - Mkt Pos. - Mkt ShareLTD 1,600 + 2.6 million+ 7th 5.7%ii. The financial strength ratings for The Prudential Insurance Company of America are:AM Best: A+Fitch: AA-Moody's: Aa3Standard & Poor's: AA-</p>	<p>LINE OF BUSINESS RANKING MARKET SHARELTD #16 0.71% of industry (inforce)STD #21 0.53%Individual Disability #7 0.32%Group Life Insurance #13 1.9%Voluntary Benefits #9 2.2%AM Best: A (excellent)Fitch: A (Strong)Moody's: A2 (Good)Standard & Poor's: A+(Strong)</p>	<p>Group Long Term Disability • Ranking: 7th• Market Share: 5.25%Financial RatingsMoody's: A1, "Good"Standard & Poor's: A+, "Strong" A.M. Best: A, "Excellent"Duff and Phelps (Fitch) ResponseThe Standard actively participates in the ratings process with A.M. Best, Moody's and Standard & Poor's. We believe we receive a balanced perspective on our mix of business and our investments. We do not subscribe to the Duff and Phelps (Fitch) rating system.</p>

<p>RFP/RLI/RFQ Number and Title</p> <p>Vendor Name</p> <p>2d. Provide a list of the governmental and/or public entities, similar or greater in size (number of insured) to Broward County, that the Company has provided long term disability insurance coverage and related services for over the last five years.</p> <p>Vendor should provide references for similar work performed to show evidence of qualifications and previous experience. Refer to Vendor Reference Verification Form and submit as instructed. Only provide references for non-Broward County Board of County Commissioners contracts. For Broward County contracts, the County will review performance evaluations in its database for vendors with previous or current contracts with the County. The County considers references and performance evaluations in the evaluation of Vendor's past performance.</p> <p>i. Provide name, address, and verified current contact information, including telephone number and email address.</p> <p>Points Value: 3</p>	<p>GEN2118079P2 - Group Long Term Disability Insurance</p> <p>The Prudential Insurance Company of America</p> <p>2d. We have four cases of the governmental and/or public sector entities, similar or greater in size to Broward County Board of County Commissioners. The largest has 204,919 lives and the smallest has 8,170 lives.i. We will be happy to provide the Broward County Board of County Commissioners with our Reference Verification Forms upon reaching the finalist stage. We will approach our references and request permission to provide their contact information, because we have non-disclosure agreements in place with many customers and take the privacy and security of their information seriously.</p>	<p>ReliaStar Life Insurance Company</p> <p>During this time of year, Voya Employee Benefits receives a high volume of reference requests. Out of respect for our client's time and resources, we ask that our clients are only contacted should we be named a finalist. If Voya Employee Benefits is named a finalist for Broward County Board of County Commissioners, we will be happy to furnish complete Vendor Reference and Verification Forms. Harnett HealthContact: Kathie Smith, Human ResourcesTelephone: (910) 892-1000 ext. 4002Location: Dunn, NC 28335Products: Life/AD&D, Short Term Disability, Long Term Disability and FMLAAtlantic Corporation of Wilmington, Inc.Contact: Eryn Johnson, Human ResourcesTelephone: 910-398-6174 (Direct)Location: Wilmington, NC 28405Products: Life, Disability and FMLAWyndham Capital MortgageContact: Jennifer KeeverTelephone: 704-912-1579Location: Charlotte, NC 28210Products: Life and AD&D, Voluntary Short Term Disability, Voluntary Long Term Disability, Compass Critical Illness, Compass Accident and Compass Hospital Indemnity</p>	<p>Standard Insurance Company</p> <p>Confirmed.1. Brevard County Board of County Commissioners2725 Judge Fran Jamieson WayViera, FL 32940Jennifer Engle, Benefits Manager(321) 633-2031jennifer.engle@brevardfl.gov2. Augusta, GA535 Telfair StreetAugusta, GA 30901Schevella Nicholes, Benefit Analyst II(706) 821-2510snicholes@augustaga.gov3. Marion County Board of County Commissioners and Constitutional Officers601 SE 25th AvenueOcala, FL 34471Sheri Wiley, Risk and Benefits Manager(352) 438-2345Sheri.Wiley@marioncountyfl.org4. University of South Alabama307 N University BoulevardMobile, AL 36688Tina Stalmach, Director, HR Benefits(251) 460-6133tstalmach@southalabama.edu</p>
<p>QUALITY OF SERVICE AND CUSTOMER SERVICE: (MAXIMUM POINTS 13)</p> <p>Refer to Questions 3a – 3c</p>			

RFP/RLI/RFQ Number and Title	GEN2118079P2 - Group Long Term Disability Insurance		
Vendor Name	The Prudential Insurance Company of America	ReliaStar Life Insurance Company	Standard Insurance Company
<p>3a. Describe the proposing company’s overall member service strategy.</p> <p>i. Include location, hours of operation, and duties of any call centers</p> <p>ii. Does the proposing company offer a toll-free and local telephone number to members?</p> <p>iii. Describe any web-based services available to members.</p> <p>iv. Describe call-center & customer service metrics monitored.</p> <p>Points Value: 5</p>	<p>3a.i. People are at their best when working and making a contribution. Prudential developed this philosophy over the many years we have offered group disability products. It permeates every aspect of our disability claim management service and strengthens our commitment to helping customers better manage member absences and productivity. In our claimant-centric claim management model, disability claim managers continuously evaluate a member’s capacity to work and target resources (such as clinical, vocational, Social Security assistance, and Return to Life®) where they’ll have the greatest impact. ii. We provide a toll-free number for employees to call.iii. Our Employee Portal provides convenient access to information and services related to employees’ Group Disability benefits. • Enrollment/EOI Screening: During Open Enrollment and for new hires, employees can enroll online. • Claim Status, Eligibility, and Benefits Information: Employees have fast and convenient access to their claim, eligibility, and benefits information in a secure environment. • Online Claim Submission: Claimants can initiate a disability claim using our interactive website. We send employees related forms once a claim is initiated. Claimants can use the website to obtain payment information. Claimants can sign up for electronic funds transfer for their benefit payments, and they can provide information such as a return-to-work date or hospital or physician information. All correspondence sent to claimants is posted for them on the website. • Claim Updates: Employees can easily upload documents associated with a claim, such as an attending physician statement, medical certification, or other supporting documentation. • Forms: Employees may download and complete forms. iv. Service Performance Goals • 98% of return calls will be made within one business day. • 80% of calls received by the contact center will be answered within 20 seconds. Excluding those that abandon in less than 20 seconds. • Less than 2% of calls received will hang up while waiting to be answered.</p>	<p>Our disability member service team is located in Portland, ME. The hours of operation are 8 AM to 7 PM Eastern Time, Monday through Thursday and 8 AM to 6 PM on Friday. The toll free number is provided on claim forms and all correspondence. The claims center, which is located on Voya.com/claims, provides tools and self service capabilities which will assist in streamlining claims administration and employee claim experience. Our online claims system provides a convenient, simple way for you and your employees to submit disability claims electronically 24/7. We monitor the following customer service metrics. Average Speed of Answer, Average Call Duration, Abandonment Rate.</p>	<p>Our Disability Claims Center is located in Portland, OR. We do supply a toll-free number for claim intake that is staffed Monday through Friday 8 a.m. to 8 p.m. (EST). Employees can initiate a claim via our website any time, day or night. The web submission starts with an overview of the process and the information the employee needs to begin. The employee is then guided through a series of claim-related questions. If the employer has provided a data feed, some information (e.g., name and address) will pre-populate. After submitting their information, employees are provided with a confirmation and any remaining forms necessary to complete the claim. Employees also have the option to save their submission and continue it at another time. Employers can also initiate an online claim for an employee. Our call center measures metrics that include, but are not limited to, the following: • Number of calls received • % of calls answered within 30 seconds • Call abandonment rate • Average handle time • Average hold time • Average answer time</p>

RFP/RLI/RFQ Number and Title	GEN2118079P2 - Group Long Term Disability Insurance		
Vendor Name	The Prudential Insurance Company of America	ReliaStar Life Insurance Company	Standard Insurance Company
<p>3b. Describe the proposing company's overall client service strategy.</p> <p>i. Will the client be provided an administrative manual?</p> <p>ii. Describe any web-based tools available to the client (e.g. report generation, death claim reporting, etc.).</p> <p>Points Value: 5</p>	<p>3b. Our service is fueled by the passion we bring to every customer relationship—a passion to help our customers design and administer benefits programs their employees will value and appreciate. We know how critical it is to understand our customers' culture, benefits plans, service needs, and expectations. We are focused on building mutually beneficial, long-term relationships with our customers. We have some of the best account teams in the business—experienced, responsive, and resourceful people who put our customers' needs first. Our teams provide customers with the information, materials, and support they need to help them choose the right plans, implement those plans smoothly, and run successful enrollments. We also provide a detailed report of key plan performance metrics that shows customers how to enhance their plan's performance year after year. With 84% of our revenue derived from our national accounts, Prudential is fundamentally a large-market carrier. We align our account management staff according to our customers' needs, with our most experienced staff partnering with our national account customers. Our national account teams average more than 20 years of experience. In fact, many national account executives who lead these teams have more than 30 years of experience.</p> <p>i. Yes. Broward County Board of County Commissioners will be provided with an administrative manual.</p> <p>ii. Our self-service web-based portals offer secure, 24/7 access to real-time information and make it easy for Broward County Board of County Commissioners to manage benefits or resolve administrative issues.</p> <p>Link 2 Benefits—Employer Portal Capabilities</p> <ul style="list-style-type: none"> Evidence of Insurability (EOI) Reporting Disability Claim Submission Billing Standard Claim Reporting Custom Claim Reporting Report Scheduler Online Tax Reporting Documents Forms 	<p>Yes, Voya Employee Benefits will provide an administrative manual. Our online services provide both general and individual participant information to HR contacts. These services include access to a variety of reports, policy documents, and forms, etc. Our online services are available 24/7 and include:</p> <p>Online Documents – Our web content tool provides employers with secure access to current and historical master contract information as well as their Voya Employee Benefits Administration Manual. With an online library for the documents that are important to you, this service enables you to use the intranet to access master contract information, administration guides and PDF's of administrative and claim forms.</p> <p>Online Billing – Online Billing provides easy convenient access to your billing invoices via the Internet. Update your headcounts and volumes online and make your premium payments via check, wire, or electronic funds transfer (EFT). Online Billing allows clients to use the intranet to view 13 months of invoice-payment history.</p> <p>Online Reports – Client access via the web is provided for various life, disability and medical underwriting reports. Access is available 24x7 except for regularly scheduled system maintenance. Claim status is available on a point-in-time basis (as of previous night). Employers have access to this information and varying report access rights can be set-up for client representatives within the same group contract number. Individual insureds do not have access to the online reporting tool.</p> <p>Online Evidence of Insurability – We offer the technical partner link, data file, and paper web EOI options for submitting evidence of insurability.</p> <p>Online Claims Center- Allows employers and employees to initiate claims online.</p>	<p>Yes, we will provide a manual. We offer our secure, online AdminEASE plan administration tools. The AdminEASE Advantage:</p> <ul style="list-style-type: none"> Reduce paperwork, increase the security of your data, and speed up plan administration from initiating claims to distributing forms Access contract and policy documents, view historical billing statements, billing and payment information, initiate and monitor claims, get administrative forms and download reports Billing • Current premium details and billing statement by billing division (daily) Up to 24 months of historical billing and payment information (daily) View detailed billing information by coverage (daily) Claims Management • Employer portion of LTD claims Daily claims status and payment information Disability claim trends and expenses (daily) with case management reports (quarterly) Medical Evidence (real-time) Status of medical evidence applications Details on insurance coverage approvals and benefit amount Step-by-step instructions for quick and easy completion of state-specific Evidence of Insurability applications Contract Documents (real-time) Get fast access to group policies, certificates, amendments and notices Print, email or post group certificates to company intranet Forms (real-time) Library of customized administrative and claim forms specific to an employer's coverage and provide links for employee to fill out form online and print Daily Reports Disability claim status Disability claims payment detail Quarterly Reports Disability benefits paid by diagnosis and occupation Disability claim duration by diagnosis and closure reason <p>The County's service team is led by Alison Brogan, an Account Manager who specializes in large case management. Alison is the County's primary contact. She will provide day-to-day support to Business Name, acting as the executive service contact for:</p> <ul style="list-style-type: none"> Strategic analysis of trends including financials and claims Quarterly/annual reviews Resolution of claim issues or other problems Implementation of value-added products and services

RFP/RLI/RFQ Number and Title	GEN2118079P2 - Group Long Term Disability Insurance		
Vendor Name	The Prudential Insurance Company of America	ReliaStar Life Insurance Company	Standard Insurance Company
<p>3c. What materials/services do you provide to support non-English speaking employees and hearing impaired callers?</p> <p>Points Value: 3</p>	<p>3c. Our Group Disability Claim Division offers Spanish-speaking capabilities on a toll-free line. When using our toll-free number, which can be found on our employee portal, claimants have the option to switch to a Spanish-speaking associate. We also accommodate other languages on an as-needed basis through LanguageLine Solutions, our translation provider. Interpretation services are available for over 140 foreign languages and dialects. In addition, we accept calls through Total Relay. This allows hearing-impaired individuals to type questions, which are sent to our customer service professionals, and to receive responses.</p>	<p>We do provide phone services to non-English speaking claimants but do not have the capability at this time for hearing impaired participants. We have employees who are fluent in Spanish and French. We also utilize the services of a language line contracted out to assist with phone calls and translation of records/letters.</p>	<p>We have bilingual (Spanish and English) employees who speak a variety of languages. We also use Lionbridge language translation services for over-the-phone interpretation. Lionbridge interprets more than 350 languages, including Spanish, Creole, Mandarin, Korean, Vietnamese, Somali, Russian, French and Arabic and is available 24/7. The Standard does allow the use of telephonic technologies phone carriers provide. Our Vocational Case Managers are well-versed in: • TTY technology• Cap Tel USB• Video Relay Services• DeafBlind variation• Speech to SpeechAdditionally, employees can initiate a claim via our website any time, day or night.</p>
<p>ENROLLMENT AND IMPLEMENTATION: (MAXIMUM POINTS 10)</p> <p>Refer to Questions 4a – 4b</p>			

RFP/RLI/RFQ Number and Title	GEN2118079P2 - Group Long Term Disability Insurance		
Vendor Name	The Prudential Insurance Company of America	ReliaStar Life Insurance Company	Standard Insurance Company
<p>4a. Explain how you will work with the County to ensure a smooth implementation and open enrollment experience.</p> <p>i. Describe the role of the Implementation Manager.</p> <p>ii. Describe the interaction between the Implementation Manager and the County's Benefits staff.</p> <p>iii. Describe, in detail, your company's timeline for implementation.</p> <p>Points Value: 5</p>	<p>4a. With consultative expertise built on years of experience, we'll lead the way to onboarding Broward County Board of County Commissioners' benefits program. For the implementation of Broward County Board of County Commissioners' account, we will establish a project team that comprises Prudential associates, Broward County Board of County Commissioners' staff, and any vendors Broward County Board of County Commissioners believes may add value to the process. i. Broward County Board of County Commissioners' implementation manager will be designated at notification of sale and will oversee the project to ensure it meets its stated objectives and will lead Broward County Board of County Commissioners' transition to the Prudential platform. Averaging more than 16 years' industry experience, our implementation managers are committed to collaborating with customers to make their onboarding process smooth and successful. We will work closely with Broward County Board of County Commissioners to:</p> <ul style="list-style-type: none"> • Confirm plan design provisions and details. • Review and document administrative practices to ensure all parties understand how the plan will function. • Engage system resources from Broward County Board of County Commissioners, their vendors, and Prudential to manage the data exchanges needed to administer the plan. • Assist with developing a communication campaign that educates Broward County Board of County Commissioners' staff and employees on any plan changes resulting from a change in carrier. • Capture and install requested reporting capabilities. • Support enrollment period activity. <p>ii. Through weekly teleconferences, we will ensure that all deliverable due dates are met. Prior to each meeting, we will ensure the plan is updated, create an agenda outlining the objectives for each meeting, and track and communicate open and completed activities with a tactically focused Activity Tracker.</p> <p>iii. We have included a sample implementation guide as Exhibit C.</p>	<p>To ensure a smooth process for both employers and employees, Voya Employee Benefits will provide a designated Account Manager who will coordinate the entire implementation process, assisting with any required paperwork, coordinating the new case set up with Home Office personnel and making sure all details are closely managed. The Account Manager's responsibilities include:</p> <ul style="list-style-type: none"> • Managing the implementation process including the gathering of information, development and management of timelines, facilitation of meetings, and coordination of documentation. • Serving as a single point person; providing expertise and training on operational processes. • Providing leadership to the internal Voya Employee Benefits implementation team. • Monitoring ongoing service levels and problem resolution as needed. We are very flexible with our implementation, and will work within the time-line that works best for the client. Obviously, the more lead-in time that we have the better; however, we will be sure to have all of the minimum requirements met by the effective date. Minimum time-frame required is 90 days from notification of sales to policy effective date. 	<p>The Standard has provided LTD to the County since 1995. Because of this, there is no implementation process and absolutely no interruption to services should the County choose to continue partnering with The Standard.</p>
<p>4b. Are production and mailing costs for enrollment/member materials and mailings included in the proposed rates?</p> <p>Points Value: 5</p>	<p>PDF documents are included. An additional charge applies for mailing costs.</p>	<p>Voya Employee Benefits provides resources in a variety of forms to build awareness and educate employers and employees regarding their benefit needs and to help make the enrollment experience easier. Our account management team will work with you to design and implement a customized enrollment campaign that utilizes a variety of communication tools including targeted emails and personalized enrollment packets. We standardly ship enrollment packets to the employer for distribution, the cost is included in the proposed rates.</p>	<p>Confirmed</p>

RFP/RLI/RFQ Number and Title	GEN2118079P2 - Group Long Term Disability Insurance		
Vendor Name	The Prudential Insurance Company of America	ReliaStar Life Insurance Company	Standard Insurance Company
<p>ANALYSIS OF PROJECT SPECIFIC VENDOR QUESTIONNAIRE AND PERFORMANCE GUARANTEES: (MAXIMUM POINTS 20)</p> <p>Refer to Questions 5a – 5b</p>			
<p>5a. Project Specific Vendor Questionnaire</p> <p><u>Points Value: 10</u></p>	Included.	Attached	Confirmed
<p>5b. Performance Guarantees</p> <p><u>Points Value: 10</u></p>	Our performance guarantees are included as Exhibit A.	Attached	Confirmed

RFP/RLI/RFQ Number and Title	GEN2118079P2 - Group Long Term Disability Insurance		
Vendor Name	The Prudential Insurance Company of America	ReliaStar Life Insurance Company	Standard Insurance Company
<p>ANALYSIS OF PLAN DESIGN QUESTIONNAIRE AND PRODUCT DETAILS: (MAXIMUM POINTS 20)</p> <p>Refer to Questions 6a – 6d</p>			
<p>6a. LTD Plan Design</p> <p><u>Points Value: 7</u></p>	Included.	Please refer to the attached Long Term Disability proposal for plan design details.	Confirmed
<p>6b. Maximum Benefit</p> <p><u>Points Value: 5</u></p>	\$6,000	\$6,000	Confirmed

RFP/RLI/RFQ Number and Title	GEN2118079P2 - Group Long Term Disability Insurance		
Vendor Name	The Prudential Insurance Company of America	ReliaStar Life Insurance Company	Standard Insurance Company
<p>6c. Return to Work Provision</p> <p><u>Points Value: 4</u></p>	<p>Included.</p>	<p>Screening for vocational rehabilitation takes place upon first notice of claim and is a critical component of our LTD claims management program. Our Vocational Rehabilitation Counselors review each new LTD claim with the designated claims analyst to determine if early vocational intervention can result in a successful return to work. They participate in our multidisciplinary claim roundtables along with our on-site physicians and nurses to benefit from understanding the medical condition(s) and anticipated recovery period specific to each disabled employee. If the medical condition is not expected to result in the ability to engage in return to work efforts early on, our vocational rehabilitation counselors continue to review the case and introduce services when appropriate as the medical condition improves. Our Vocational Rehabilitation Counselors reach out to the employer to confirm occupational requirements and have a discussion about possible workplace accommodations that would enable the employee to return to work. Evaluation of equipment modification and adaptive devices is completed to determine the specific needs of the employee and the best approach to facilitate a successful return to work. Some examples of workplace modifications include sit/stand work stations, ergonomic keyboards, lumbar chairs, adaptive phones for hearing impairment, and computer applications for visual impairment. Approximately 40% of LTD claim closures are a result of return to work.</p>	<p>Confirmed</p>
<p>6d. Guaranteed Open Enrollment at Inception of Agreement</p> <p><u>Points Value: 4</u></p>	<p>Included.</p>	<p>Our proposed offer includes a one-time open enrollment.</p>	<p>Confirmed</p>
<p>PRICE: (MAXIMUM POINTS 20)</p> <p>Refer to Questions 7</p>			

RFP/RLI/RFQ Number and Title	GEN2118079P2 - Group Long Term Disability Insurance		
Vendor Name	The Prudential Insurance Company of America	ReliaStar Life Insurance Company	Standard Insurance Company
<p>7. Submit your pricing in the Item Response Form in BidSync.*</p> <p><i>* Total points awarded for price will be determined by applying the following formula:</i></p> <p><i>(Lowest Proposed Price/Proposer's Price) x 20 = Price Score</i></p> <p><u>Points Value: 20</u></p>	REFER TO PURCHASING AGENT	REFER TO PURCHASING AGENT	REFER TO PURCHASING AGENT
TOTAL NUMBER OF POINTS: (MAXIMUM POINTS 100)			

Vendor Questionnaire Matrix

RFP/RLI/RFQ Number and Title		GEN2118079P2 Group Long Term Disability Insurance			
1. Legal business name:		Life Insurance Company of North America (LINA)	USABLE Life	Lincoln Life Assurance Company of Boston	Metropolitan Life Insurance Company (MLIC)
2. Doing Business As/ Fictitious Name (if applicable):		Cigna		Lincoln Financial Group	MetLife
3. Federal Employer I.D. no. (FEIN):		23-1503749	71-0505232	04-6076039	13-5581829
4. Dun and Bradstreet No.:		LINA's Dun & Bradstreet number is 007913957.		19-718-9090	00-698-7648
5. Website address (if applicable):		www.Cigna.com	www.usablelife.com	www.LFG.com	www.metlife.com
6. Principal place of business address:	Address Line 1	Two Liberty Place	17500 Chenal Parkway	150 N. Radnor Chester Road	200 Park Avenue
	Address Line 2	1601 Chestnut St.			
	City	Philadelphia	Little Rock	Radnor	New York
	State	Pennsylvania	Arkansas	PA	NY
	Zip Code	19192	72223	19087	10166
7. Office location responsible for this project:		Atlanta, Georgia	Jacksonville, FL	Fort Lauderdale, FL	1200 Abernathy Road, NEBuilding 600, Suite 150Atlanta, GA 30328
8. Telephone no.:		770.595.9310	(501) 375-7200	954-308-2879	770-407-2414
9. Fax no.:			(501) 235-8413	Not applicable.	770-407-2495
10. Type of business:	Type of Business (Select from the dropdown list)	Corporation	Corporation	Corporation	Corporation
	If Corporation, Specify the State of Incorporation	LINA was incorporated in the commonwealth of Pennsylvania.	Arkansas	Indiana	New York
	If General Partnership, Specify the State and County filed in	Not applicable.		Not applicable.	Not applicable.
	If Other, Specify the detail	Not applicable.		The Lincoln National Company is the parent company of Lincoln Life Assurance Company of Boston. The Lincoln National Corporation is incorporated in Pennsylvania.	Not applicable.
11. List Florida Department of State, Division of Corporations document number (or registration number if fictitious name):		Our state license number is 812200.	F01000005275	820368	810085
12. List name and title of each principal, owner, officer, and major shareholder:	a)	All of the shares of LINA are indirectly owned by Cigna Corporation, a publicly traded company	Jim Casey, President and CEO	Dennis R. Glass, President and Chief Executive Officer	Please see Exhibit B. Our principals and executive officers are of the same individuals.
	b)		Rich Macy, COO	Lisa M. Buckingham, Executive Vice President and Chief People, Place and Brand Officer	Metropolitan Life Insurance Company is a direct, wholly owned subsidiary of MetLife, Inc., a publicly traded entity.
	c)		John Moran, CFO	Ellen Cooper, Executive Vice President and Chief Investment Officer	Please see Exhibit B. Our principals and executive officers are of the same individuals.

RFP/RLI/RFQ Number and Title		GEN2118079P2 Group Long Term Disability Insurance			
1. Legal business name:		Life Insurance Company of North America (LINA)	USable Life	Lincoln Life Assurance Company of Boston	Metropolitan Life Insurance Company (MLIC)
	d)		Chris Calos, SVP National Group Sales	Dick Mucci, Executive Vice President, President, Group Protection	As of November, 2019, MetLife, Inc. is the only company holding a direct or beneficial ownership of more than 9.93% of Metropolitan Life Insurance Company.
13. AUTHORIZED CONTACT(S) FOR YOUR FIRM:	Contact Name 1	Scott Carlisle	Greg Sutton	Tim Rappold	Michael Prince
	Title	Vice President, National Accounts	Director, National/Public Sales	Senior Account Executive	Senior Sales/Account Executive
	E-Mail	Scott.Carlisle@Cigna.com	GSutton@usablelife.com	tim.rappold@lfg.com	mlprince@metlife.com
	Telephone No.	770.595.9310	(904) 302-8128	954-308-2879	770-407-2414
	Fax No.	860.697.7977	(904) 866-4152	Not applicable.	770-407-2495
	Contact Name 2	Laurie Levasseur	George Eppl	Chad Gracy	Michael McDermott - authorized to bind the Company
	Title	National Account Executive	Strategic Account Executive	Assistance Vice President	Vice President - National Accounts Group Benefits
	E-Mail	Laurie.Levasseur@Cigna.com	george.eppl@bcbsfl.com	Steven.Gracy@lfg.com	mmcdermott3@metlife.com
	Telephone No.	860.902.6277	(407) 833-7703	954-308-2873	770-407-2474
	Fax No.	None	(407) 804-4564	Not applicable.	770-407-2495
14. Has your firm, its principals, officers or predecessor organization(s) been debarred or suspended by any government entity within the last three years? If yes, specify details in an attached written response.	Click response	No	No	No	No
	If Yes, provide detailed response				Not applicable.
15. Has your firm, its principals, officers or predecessor organization(s) ever been debarred or suspended by any government entity? If yes, specify details in an attached written response, including the reinstatement date, if granted.	Click response	No	No	No	No
	If Yes, provide detailed response				Not applicable.
16. Has your firm ever failed to complete any services and/or delivery of products during the last three (3) years? If yes, specify details in an attached written response.	Click response	No	No	No	No
	If Yes, provide detailed response				Not applicable.
17. Is your firm or any of its principals or officers currently principals or officers of another organization? If yes, specify details in an attached written response.	Click response	Yes	No	No	No

RFP/RLI/RFQ Number and Title		GEN2118079P2 Group Long Term Disability Insurance			
1. Legal business name:		Life Insurance Company of North America (LINA)	USAbLe Life	Lincoln Life Assurance Company of Boston	Metropolitan Life Insurance Company (MLIC)
	If Yes, provide detailed response	Some officers of LINA are also officers of other companies that are affiliated with LINA. LINA's corporate practices prohibit its principals and officers from serving in such a capacity for non-affiliated organizations where such service would create an actual or apparent conflict of interest, and all officers are required to certify compliance annually.			MetLife, Inc. is a 68,000 employee company with approximately 900 officers. To the best of our knowledge and belief, none of the principals or officers included in this proposal are currently principals or officers of another organization.
18. Have any voluntary or involuntary bankruptcy petitions been filed by or against your firm, its parent or subsidiaries or predecessor organizations during the last three years? If yes, specify details in an attached written response.	Click response	No	No	No	No
	If Yes, provide detailed response				Not applicable.
19. Has your firm's surety ever intervened to assist in the completion of a contract or have Performance and/or Payment Bond claims been made to your firm or its predecessor's sureties during the last three years? If yes, specify details in an attached written response, including contact information for owner and surety.	Click response	No	No	No	No
	If Yes, provide detailed response				Not applicable.
20. Has your firm ever failed to complete any work awarded to you, services and/or delivery of products during the last three (3) years? If yes, specify details in an attached written response.	Click response	No	No	No	No
	If Yes, provide detailed response				Not applicable.
21. Has your firm ever been terminated from a contract within the last three years? If yes, specify details in an attached written response.	Click response	Yes	No	Yes	No
	If Yes, provide detailed response	Group insurance policies are continuously in force until terminated by either party. The termination of group insurance policies is a routine occurrence, which can take place due to cost, product features, availability of related products or features with the same company, satisfaction with service, or other reasons.		We consider any details to be proprietary and confidential and do not disclose such information.	Not applicable.

RFP/RLI/RFQ Number and Title		GEN2118079P2 Group Long Term Disability Insurance			
1. Legal business name:		Life Insurance Company of North America (LINA)	USable Life	Lincoln Life Assurance Company of Boston	Metropolitan Life Insurance Company (MLIC)
22. Living Wage solicitations only: In determining what, if any, fiscal impacts(s) are a result of the Ordinance for this solicitation, provide the following for informational purposes only. Response is not considered in determining the award of this contract. Living Wage had an effect on the pricing. If yes, Living Wage increased the pricing by ____% or decreased the pricing by ____%.	Click response	N/A	N/A	N/A	N/A
	If Yes, provide detailed response				Not applicable.

Vendor Questionnaire Matrix

RFP/RLI/RFQ Number and Title		GEN2118079P2 Group Long Term Disability Insurance		
1. Legal business name:		The Prudential Insurance Company of America	ReliaStar Life Insurance Company	Standard Insurance Company
2. Doing Business As/ Fictitious Name (if applicable):			Voya Financial	Standard Insurance Company
3. Federal Employer I.D. no. (FEIN):		22-1211670	41-0451140	93-0242990
4. Dun and Bradstreet No.:		006973804	00-696-2468	00-790-9153
5. Website address (if applicable):		www.prudential.com	www.voya.com	www.standard.com
6. Principal place of business address:	Address Line 1	80 Livingston Avenue	20 Washington Avenue South	1100 SW Sixth Avenue
	Address Line 2			
	City	Roseland	Minneapolis	Portland
	State	New Jersey	Minnesota	OR
	Zip Code	07068	55401	97204
Country		U.S.	Hennepin	USA
7. Office location responsible for this project:		Roseland, New Jersey	Tampa Regional Office 1715 North Westshore Blvd, Ste. 300 Tampa FL 33607	Miami Sales and Service Office: 800 Corporate Drive, STE 210 Fort Lauderdale, FL 33334
8. Telephone no.:		(786) 208-2747	813-727-0999	(954) 771-6828
9. Fax no.:		(973) 548-5727	N/A	(954) 771-7086
10. Type of business:	Type of Business (Select from the dropdown list)	Corporation	Corporation	Corporation
	If Corporation, Specify the State of Incorporation	New Jersey	Minnesota	Oregon
	If General Partnership, Specify the State and County filed in	Not applicable.	N/A	
	If Other, Specify the detail	Not applicable.	N/A	
11. List Florida Department of State, Division of Corporations document number (or registration number if fictitious name):		Not applicable, as we are not incorporated in Florida. Our Florida Department of Insurance License is included as Exhibit D.		
12. List name and title of each principal, owner, officer, and major shareholder:	a)	As of December 31, 2018, 413 million shares of Common Stock were outstanding*. Based on a review of Schedules 13D and G filed with the SEC, as of December 31, 2018, Vanguard, BlackRock and Wellington are the only beneficial owners of more than 5% of Common Stock. Vanguard owns 7.8% (32.0 million shares), BlackRock owns 6.7% (27.7 million shares) and Wellington owns 5.1% (20.9 million shares). To our knowledge, with the exception of those listed above and as disclosed in the 2018 Proxy Statement, no person or entity has more than 5% voting power or is the beneficial owner of more than 5% of our Common Stock. * Weighted average; 2018 Fourth Quarter Financial Statement, Prudential.	ReliaStar Life Insurance Company is not a public company. Its shareholder is Voya Holdings Inc.	J. Greg Ness – Chairman, President & Ex. Officer; Dan McMillan – VP Employee Benefit

RFP/RLI/RFQ Number and Title		GEN2118079P2 Group Long Term Disability Insurance		
1. Legal business name:		The Prudential Insurance Company of America	ReliaStar Life Insurance Company	Standard Insurance Company
	b)	Our list of executive officers is provided as Exhibit E.		Floyd Chadee – Sr. VP & Chief Financial Officer; Scott Hibbs – VP& Chief Invest Officer
	c)			Sally Manafi – VP, Corp Actuary & Chief Risk Officer; David O'Brien – Sr. VP, Info Technology
	d)			Rob Erickson – VP, Chief Acctg Officer & Treasurer; Susan Bruechner – VP, Human Resources
13. AUTHORIZED CONTACT(S) FOR YOUR FIRM:	Contact Name 1	Christopher Murray	Adam Widett	Jacqueline Coningsby
	Title	National Sales Executive	Senior Sales Representative	Employee Benefits Specialist
	E-Mail	Christopher.Murray@Prudential.com	Adam.Widett@voya.com	Jacqueline.Coningsby@standard.com
	Telephone No.	(786) 208-2747	954-240-1560	(954) 995-1330
	Fax No.	Not applicable	N/A	(813) 879-2431
	Contact Name 2	Julie Anderson	Rodney Dodson	Alison Brogan
	Title	Senior Sales Support Associate, National Sales	Executive Regional Manager	Account Manager
	E-Mail	julie.anderson@prudential.com	Rodney.Dodson@voya.com	Alison.Brogan@standard.com
	Telephone No.	(973) 548-3718	704-943-1435	(813) 967-7131
Fax No.	Not applicable	N/A	(813) 879-2431	
14. Has your firm, its principals, officers or predecessor organization(s) been debarred or suspended by any government entity within the last three years? If yes, specify details in an attached written response.	Click response	No	No	No
	If Yes, provide detailed response			
15. Has your firm, its principals, officers or predecessor organization(s) ever been debarred or suspended by any government entity? If yes, specify details in an attached written response, including the reinstatement date, if granted.	Click response	No	No	No
	If Yes, provide detailed response			
16. Has your firm ever failed to complete any services and/or delivery of products during the last three (3) years? If yes, specify details in an attached written response.	Click response	No	No	No
	If Yes, provide detailed response			
17. Is your firm or any of its principals or officers currently principals or officers of another organization? If yes, specify details in an attached written response.	Click response	No	No	No
	If Yes, provide detailed response			

RFP/RLI/RFQ Number and Title		GEN2118079P2 Group Long Term Disability Insurance		
1. Legal business name:		The Prudential Insurance Company of America	ReliaStar Life Insurance Company	Standard Insurance Company
18. Have any voluntary or involuntary bankruptcy petitions been filed by or against your firm, its parent or subsidiaries or predecessor organizations during the last three years? If yes, specify details in an attached written response.	Click response	No	No	No
	If Yes, provide detailed response			
19. Has your firm's surety ever intervened to assist in the completion of a contract or have Performance and/or Payment Bond claims been made to your firm or its predecessor's sureties during the last three years? If yes, specify details in an attached written response, including contact information for owner and surety.	Click response	No	No	No
	If Yes, provide detailed response			
20. Has your firm ever failed to complete any work awarded to you, services and/or delivery of products during the last three (3) years? If yes, specify details in an attached written response.	Click response	No		No
	If Yes, provide detailed response			
21. Has your firm ever been terminated from a contract within the last three years? If yes, specify details in an attached written response.	Click response	No		No
	If Yes, provide detailed response			
22. Living Wage solicitations only: In determining what, if any, fiscal impacts(s) are a result of the Ordinance for this solicitation, provide the following for informational purposes only. Response is not considered in determining the award of this contract. Living Wage had an effect on the pricing. If yes, Living Wage increased the pricing by ___% or decreased the pricing by ___%.	Click response	N/A	N/A	No
	If Yes, provide detailed response			