

Bid #4938

Life, AD&D and Dependent Life Insurance Questions & Answers

1. Please provide the Employee handbook or summary showing current benefits.

Answer: The Employee Handbook can be found on the following website:

<http://www.anderson-county.com/wp-content/uploads/2017/09/ACG-Handbook-Revised-3.20.2017.pdf>

2. Please provide current carrier billing, carrier rates, including any renewal action and three years of historical rate data.

Answer: 2015/16 - Current

Single Premium PMPM	\$25,000 Coverage Amount	Family Premium PMPM	\$25,000/ 5,000/5,000 Coverage Amount	65+ EE Premium PMPM	\$16,250 Coverage Amount	70+ EE Premium PMPM	\$12,500 Coverage Amount
\$	2.75	\$	3.75	\$	1.78	\$	1.38

Employee Paid Supplemental Insurance:

\$25,000 Face Amount

Basic Life Rates	\$	0.09	per \$1,000
Basic AD&D Rates	\$	0.02	per \$1,000

Supplemental Basic Term Life

Basic Life Rates	Age Rated per	\$1,000
Basic AD&D Rates	\$	0.04 per \$1,000

Supplemental Dependent Term Life

Option A	\$ 5,000.00	Face Amount Monthly Cost	\$	0.50
Option B	\$ 10,000.00	Face Amount Monthly Cost	\$	1.00
Option C	\$ 15,000.00	Face Amount Monthly Cost	\$	1.50

3. Please provide current carrier billing.

Answer: This is self-billed.

4. Please provide current carrier experience reporting to show claims vs. premium and any reserve dollars. Three year of this data would be great.

Answer: This information is not available.

5. Please provide the Waiver of Premium reporting if anyone is on Waiver of Premium

Answer: None are known.