



Solicitation Number: RFP #051623

CONTRACT

This Contract is between Sourcewell, 202 12th Street Northeast, P.O. Box 219, Staples, MN 56479 (Sourcewell) and Unum Group, 1 Fountain Square, Chattanooga, TN 37402, on behalf of its insuring subsidiaries, Colonial Life & Accident Insurance Company, 1200 Colonial Life Boulevard, Columbia, SC 29210; First Unum Life Insurance Company, 1225 Franklin Avenue, Suite 250, Garden City, NY 11530; and The Paul Revere Life Insurance Company, 1 Mercantile Street, Worcester, MA 01608 (Supplier).

Sourcewell is a State of Minnesota local government unit and service cooperative created under the laws of the State of Minnesota (Minnesota Statutes Section 123A.21) that offers cooperative procurement solutions to government entities. Participation is open to eligible federal, state/province, and municipal governmental entities, higher education, K-12 education, nonprofit, tribal government, and other public entities located in the United States and Canada. Sourcewell issued a public solicitation for Group Employee Benefits and Related Services from which Supplier was awarded a contract.

Supplier desires to contract with Sourcewell to provide equipment, products, or services to Sourcewell and the entities that access Sourcewell's cooperative purchasing contracts (Participating Entities).

1. TERM OF CONTRACT

A. **EFFECTIVE DATE.** This Contract is effective upon the date of the final signature below.

EXPIRATION DATE AND EXTENSION. This Contract expires July 19, 2027, unless it is cancelled sooner pursuant to Article 22. This Contract allows up to three additional one-year extensions upon the request of Sourcewell and written agreement by Supplier. Sourcewell retains the right to consider additional extensions beyond seven years as required under exceptional circumstances.

B. **SURVIVAL OF TERMS.** Notwithstanding any expiration or termination of this Contract, all payment obligations incurred prior to expiration or termination will survive, as will the following: Articles 11 through 14 survive the expiration or cancellation of this Contract. All other rights will cease upon expiration or termination of this Contract.

2. EQUIPMENT, PRODUCTS, OR SERVICES

A. EQUIPMENT, PRODUCTS, OR SERVICES. Supplier will provide the Equipment, Products, or Services as stated in its Proposal submitted under the Solicitation Number listed above. Supplier's Equipment, Products, or Services Proposal (Proposal) is attached and incorporated into this Contract.

All Equipment and Products provided under this Contract must be new and the current model. Supplier may offer close-out or refurbished Equipment or Products if they are clearly indicated in Supplier's product and pricing list. Unless agreed to by the Participating Entities in advance, Equipment or Products must be delivered as operational to the Participating Entity's site.

This Contract offers an indefinite quantity of sales, and while substantial volume is anticipated, sales and sales volume are not guaranteed.

B. WARRANTY. Supplier warrants that all Equipment, Products, and Services furnished are free from liens and encumbrances, and are free from defects in design, materials, and workmanship. In addition, Supplier warrants the Equipment, Products, and Services are suitable for and will perform in accordance with the ordinary use for which they are intended. Supplier's dealers and distributors must agree to assist the Participating Entity in reaching a resolution in any dispute over warranty terms with the manufacturer. Any manufacturer's warranty that extends beyond the expiration of the Supplier's warranty will be passed on to the Participating Entity.

C. DEALERS, DISTRIBUTORS, AND/OR RESELLERS. Upon Contract execution and throughout the Contract term, Supplier must provide to Sourcwell a current means to validate or authenticate Supplier's authorized dealers, distributors, or resellers relative to the Equipment, Products, and Services offered under this Contract, which will be incorporated into this Contract by reference. It is the Supplier's responsibility to ensure Sourcwell receives the most current information.

3. PRICING

All Equipment, Products, or Services under this Contract will be priced at or below the price stated in Supplier's Proposal.

When providing pricing quotes to Participating Entities, all pricing quoted must reflect a Participating Entity's total cost of acquisition. This means that the quoted cost is for delivered Equipment, Products, and Services that are operational for their intended purpose, and includes all costs to the Participating Entity's requested delivery location.

Regardless of the payment method chosen by the Participating Entity, the total cost associated with any purchase option of the Equipment, Products, or Services must always be disclosed in the pricing quote to the applicable Participating Entity at the time of purchase.

A. **SHIPPING AND SHIPPING COSTS.** All delivered Equipment and Products must be properly packaged. Damaged Equipment and Products may be rejected. If the damage is not readily apparent at the time of delivery, Supplier must permit the Equipment and Products to be returned within a reasonable time at no cost to Sourcewell or its Participating Entities. Participating Entities reserve the right to inspect the Equipment and Products at a reasonable time after delivery where circumstances or conditions prevent effective inspection of the Equipment and Products at the time of delivery. In the event of the delivery of nonconforming Equipment and Products, the Participating Entity will notify the Supplier as soon as possible and the Supplier will replace nonconforming Equipment and Products with conforming Equipment and Products that are acceptable to the Participating Entity.

Supplier must arrange for and pay for the return shipment on Equipment and Products that arrive in a defective or inoperable condition.

Sourcewell may declare the Supplier in breach of this Contract if the Supplier intentionally delivers substandard or inferior Equipment or Products.

B. **SALES TAX.** Each Participating Entity is responsible for supplying the Supplier with valid tax-exemption certification(s). When ordering, a Participating Entity must indicate if it is a tax-exempt entity.

4. PRODUCT AND PRICING CHANGE REQUESTS

Supplier may request Equipment, Product, or Service changes, additions, or deletions at any time. All requests must be made in writing by submitting a signed Sourcewell Price and Product Change Request Form to the assigned Sourcewell Supplier Development Administrator. This approved form is available from the assigned Sourcewell Supplier Development Administrator. At a minimum, the request must:

- Identify the applicable Sourcewell contract number;
- Clearly specify the requested change;
- Provide sufficient detail to justify the requested change;
- Individually list all Equipment, Products, or Services affected by the requested change, along with the requested change (e.g., addition, deletion, price change); and
- Include a complete restatement of pricing documentation in Microsoft Excel with the effective date of the modified pricing, or product addition or deletion. The new pricing restatement must include all Equipment, Products, and Services offered, even for those items where pricing remains unchanged.

A fully executed Sourcewell Price and Product Change Request Form will become an amendment to this Contract and will be incorporated by reference.

5. PARTICIPATION, CONTRACT ACCESS, AND PARTICIPATING ENTITY REQUIREMENTS

A. **PARTICIPATION.** Sourcewell's cooperative contracts are available and open to public and nonprofit entities across the United States and Canada; such as federal, state/province, municipal, K-12 and higher education, tribal government, and other public entities.

The benefits of this Contract should be available to all eligible Participating Entities that can legally access the Equipment, Products, or Services under this Contract. A Participating Entity's authority to access this Contract is determined through its cooperative purchasing, interlocal, or joint powers laws, and applicable law. Any entity accessing benefits of this Contract will be considered a Service Member of Sourcewell during such time of access. Supplier understands that a Participating Entity's use of this Contract is at the Participating Entity's sole convenience and Participating Entities reserve the right to obtain like Equipment, Products, or Services from any other source.

Supplier is responsible for familiarizing its sales and service forces with Sourcewell contract use eligibility requirements and documentation and will encourage potential participating entities to join Sourcewell. Sourcewell reserves the right to add and remove Participating Entities to its roster during the term of this Contract.

B. **PUBLIC FACILITIES.** Supplier's employees may be required to perform work at government-owned facilities, including schools. Supplier's employees and agents must conduct themselves in a professional manner while on the premises, and in accordance with Participating Entity policies and procedures, and all applicable laws.

6. PARTICIPATING ENTITY USE AND PURCHASING

A. **ORDERS AND PAYMENT.** To access the contracted Equipment, Products, or Services under this Contract, a Participating Entity must clearly indicate to Supplier that it intends to access this Contract. The services under this Contract will cease on the expiration of the Contract, except when agreed to in writing between the Participating Entity and Supplier (i.e. pursuant to the terms of any insurance policy issued by Supplier).

B. **ADDITIONAL TERMS AND CONDITIONS/PARTICIPATING ADDENDUM.** A Participating Entity may require additional terms and conditions or a Participating Addendum; the terms of which will be negotiated directly between the Participating Entity and the Supplier. Any negotiated additional terms and conditions must never be less favorable to the Participating Entity than what is contained in this Contract.

C. **GOVERNING LAW AND VENUE.** The governing law and venue for any action related to a Participating Entity's order will be determined by the Participating Entity making the purchase.

7. CUSTOMER SERVICE

A. **PRIMARY ACCOUNT REPRESENTATIVE.** Supplier will assign an Account Representative to Sourcwell for this Contract and must provide prompt notice to Sourcwell if that person is changed. The Account Representative will be responsible for:

- Maintenance and management of this Contract;
- Timely response to all Sourcwell and Participating Entity inquiries; and
- Business reviews to Sourcwell and Participating Entities, if applicable.

B. **BUSINESS REVIEWS.** Supplier must perform a minimum of one business review with Sourcwell per contract year. The business review will cover sales to Participating Entities, pricing and contract terms, administrative fees, sales data reports, performance issues, supply issues, customer issues, and any other necessary information.

8. REPORT ON CONTRACT SALES ACTIVITY AND ADMINISTRATIVE FEE PAYMENT

A. **CONTRACT SALES ACTIVITY REPORT.** Each calendar quarter, Supplier must provide a contract sales activity report (Report) to the Sourcwell Supplier Development Administrator assigned to this Contract. Reports are due no later than 45 days after the end of each calendar quarter. A Report must be provided regardless of the number or amount of sales during that quarter (i.e., if there are no sales, Supplier must submit a report indicating no sales were made).

The Report must contain the following fields:

- Participating Entity Name (e.g., City of Staples Highway Department);
- Participating Entity Physical Street Address;
- Participating Entity City;
- Participating Entity State/Province;
- Participating Entity Zip/Postal Code;
- Participating Entity Contact Name;
- Participating Entity Contact Email Address;
- Participating Entity Contact Telephone Number;
- Sourcwell Assigned Entity/Participating Entity Number;
- Item Purchased Description;
- Item Purchased Price;
- Sourcwell Administrative Fee Applied; and
- Date Purchase was invoiced/sale was recognized as revenue by Supplier.

- B. ADMINISTRATIVE FEE. In consideration for the support and services provided by Sourcewell, in reference to Table 13, Question 180 of Supplier's Proposal, the negotiated administrative fee Supplier will pay an administrative fee ("Administrative Fee") to Sourcewell on all:
- Colonial Life Products and Services provided to Participating Entities, will be the equivalent of two percent (2%) of sales revenue, payable as long as this Contract is in effect.
 - Unum Products and Services, will be the equivalent of two percent (2%) of new sales revenue (i.e. new lines of coverage) payable so long as this Contract is in effect, and not on any existing Unum in force premium.

Sourcewell does not solicit insurance products and services on behalf of awarded suppliers. The solicitation, placement and servicing of insurance remains the role of awarded suppliers and their distribution channels. Therefore, the proposed administration fee shall not be considered commissions and should not be paid to Sourcewell as commissions. The Administrative Fee must be included in, and not added to, the pricing. Supplier may not charge Participating Entities more than the contracted price to offset the Administrative Fee.

The Supplier will submit payment to Sourcewell for the percentage of Administrative Fee stated in the Proposal multiplied by the total sales of all Equipment, Products, and Services purchased by Participating Entities under this Contract during each calendar quarter. Payments should note the Supplier's name and Sourcewell-assigned contract number in the memo; and must be mailed to the address above "Attn: Accounts Receivable" or remitted electronically to Sourcewell's banking institution per Sourcewell's Finance department instructions. Payments must be received no later than 45 calendar days after the end of each calendar quarter.

Supplier agrees to cooperate with Sourcewell in auditing relevant transactions under this Contract to ensure that the Administrative Fee is paid on all items purchased under this Contract.

In the event the Supplier is delinquent in any undisputed Administrative Fee, Sourcewell reserves the right to cancel this Contract and reject any proposal submitted by the Supplier in any subsequent solicitation. In the event this Contract is cancelled by either party prior to the Contract's expiration date, the Administrative Fee payment will be due no more than 30 days from the cancellation date.

9. AUTHORIZED REPRESENTATIVE

Sourcewell's Authorized Representative is its Chief Procurement Officer. Supplier's Authorized Representative is the person named in the Supplier's Proposal. If Supplier's Authorized Representative changes at any time during this Contract, Supplier must promptly notify Sourcewell in writing.

10. AUDIT, ASSIGNMENT, AMENDMENTS, WAIVER, AND CONTRACT COMPLETE

A. **AUDIT.** Pursuant to Minnesota Statutes Section 16C.05, subdivision 5, the books, records, documents, and accounting procedures and practices relevant to this Contract are subject to examination by Sourcewell or the Minnesota State Auditor for a minimum of six years from the end of this Contract. This clause extends to Participating Entities as it relates to business conducted by that Participating Entity under this Contract. Upon at least thirty (30) days' written notice by Sourcewell and/or a Participating Entity, and upon execution of a non-disclosure agreement specific to any audit that complies with all applicable government data practice laws, Sourcewell and/or a Participating Entity, at its own cost, may verify records related to Supplier's compliance with obligations relating to this Contract. If permitted by law, Sourcewell and/or Participating Entity will share results of an audit with Supplier. The timing and scope of any audit is subject to Supplier's reasonable requirements regarding safety and security of its technical infrastructure and applicable law. Upon request by Sourcewell during the terms of this Contract, Supplier will provide a SOC1 Type II or other similar audit report as applicable to Supplier's services being provided, which has been performed within the past year, to Sourcewell.

B. **ASSIGNMENT.** Neither party may assign or otherwise transfer its rights or obligations under this Contract without the prior written consent of the other party and a fully executed assignment agreement. Such consent will not be unreasonably withheld. Any prohibited assignment will be invalid.

C. **AMENDMENTS.** Any amendment to this Contract must be in writing and will not be effective until it has been duly executed by the parties.

D. **WAIVER.** Failure by either party to take action or assert any right under this Contract will not be deemed a waiver of such right in the event of the continuation or repetition of the circumstances giving rise to such right. Any such waiver must be in writing and signed by the parties.

E. **CONTRACT COMPLETE.** This Contract contains all negotiations and agreements between Sourcewell and Supplier. No other understanding regarding this Contract, whether written or oral, may be used to bind either party. For any conflict between the attached Proposal and the terms set out in Articles 1-22 of this Contract, the terms of Articles 1-22 will govern.

F. RELATIONSHIP OF THE PARTIES. The relationship of the parties is one of independent contractors, each free to exercise judgment and discretion with regard to the conduct of their respective businesses. This Contract does not create a partnership, joint venture, or any other relationship such as master-servant, or principal-agent.

11. INDEMNITY AND HOLD HARMLESS

Supplier must indemnify, defend, save, and hold Sourcewell, including their agents and employees, harmless from any claims or causes of action, including attorneys' fees incurred by Sourcewell or its Participating Entities, arising out of any material breach, negligent act or omission, or misconduct, in the performance of this Contract by the Supplier or its agents or employees; this indemnification includes injury or death to person(s) or property alleged to have been caused by some defect in the Equipment, Products, or Services under this Contract to the extent the Equipment, Product, or Service has been used according to its specifications. Sourcewell's responsibility will be governed by the State of Minnesota's Tort Liability Act (Minnesota Statutes Chapter 466) and other applicable law.

12. GOVERNMENT DATA PRACTICES

Supplier and Sourcewell must comply with the Minnesota Government Data Practices Act, Minnesota Statutes Chapter 13, as it applies to all data provided by or provided to Sourcewell under this Contract and as it applies to all data created, collected, received, maintained, or disseminated by the Supplier under this Contract.

13. INTELLECTUAL PROPERTY, PUBLICITY, MARKETING, AND ENDORSEMENT

A. INTELLECTUAL PROPERTY

1. *Grant of License.* During the term of this Contract:

a. Sourcewell grants to Supplier a royalty-free non-exclusive right and license to use the trademark(s) provided to Supplier by Sourcewell in certain advertising and promotional materials for the purpose of marketing Sourcewell's relationship with Supplier to Participating Entities.

b. Supplier grants to Sourcewell a royalty-free non-exclusive right and license to use Supplier's trademark(s) provided by Supplier in certain advertising and promotional materials for the purpose of marketing Supplier's relationship with Sourcewell, for use in the United States only, to Participating Entities. For the avoidance of doubt, the license granted by Supplier to Sourcewell shall be limited to the following promotional materials:

i. Sourcewell's Contract Directory located on Sourcewell's website and/or in a printed format for distribution by Sourcewell;

- ii. Sourcewell's Cooperative Purchasing (through Buy Sourcewell) located on Sourcewell's website;

Any and all other marketing materials shall be submitted to Unum for prior approval in as per Section 13.C., below.

2. *Limited Right of Sublicense.* The right and license granted herein includes a limited right of each party to grant sublicenses to their respective subsidiaries, distributors, dealers, resellers, marketing representatives, and agents (collectively "Permitted Sublicensees") in advertising and promotional materials for the purpose of marketing the Parties' relationship to Participating Entities. The sublicense granted hereunder will be subject to the terms and conditions of this Article and shall not exceed the rights granted pursuant to Section 1.b. of this Article 13. Each party will be responsible for any breach of this Article by any of their respective sublicensees.

3. *Use; Quality Control.*

a. Neither party may alter the other party's trademarks from the form provided and must comply with removal requests as to specific uses of its trademarks or logos.

b. Each party agrees to use, and to cause its Permitted Sublicensees to use, the other party's trademarks only in good faith and in a dignified manner consistent with such party's use of the trademarks. Upon written notice to the breaching party, the breaching party has 30 days of the date of the written notice to cure the breach or the license will be terminated.

4. *Termination.* Upon the termination of this Contract for any reason, each party, including Permitted Sublicensees, will have 30 days to remove all Trademarks from signage, websites, and the like bearing the other party's name or logo (excepting Sourcewell's pre-printed catalog of suppliers which may be used until the next printing). Each party must return all marketing and promotional materials, including signage, provided by the other party, or dispose of it according to requesting party's written directions, subject to any and all applicable record retention obligations it is subject to.

B. **PUBLICITY.** Any publicity regarding the subject matter of this Contract must not be released without prior written approval from the Authorized Representatives. Publicity includes notices, informational pamphlets, press releases, research, reports, signs, and similar public notices prepared by or for the Supplier individually or jointly with others, or any subcontractors, with respect to the program, publications, or services provided resulting from this Contract.

C. **MARKETING.** Any direct advertising, marketing, or offers with Participating Entities must be approved by both Parties. For Supplier created marketing, send all approval

requests to Steven Vermette, National Sales Leader. For all Supplier created marketing, send all approval requests to the Sourcewell Supplier Development Administrator assigned to this Contract.

D. ENDORSEMENT. The Supplier must not claim that Sourcewell endorses its Equipment, Products, or Services.

14. GOVERNING LAW, JURISDICTION, AND VENUE

The substantive and procedural laws of the State of Minnesota will govern this Contract. Venue for all legal proceedings arising out of this Contract, or its breach, must be in the appropriate state court in Todd County, Minnesota or federal court in Fergus Falls, Minnesota.

15. FORCE MAJEURE

Neither party to this Contract will be held responsible for delay or default caused by acts of God or other conditions that are beyond that party's reasonable control. A party defaulting under this provision must provide the other party prompt written notice of the default.

16. SEVERABILITY

If any provision of this Contract is found by a court of competent jurisdiction to be illegal, unenforceable, or void then both parties will be relieved from all obligations arising from that provision. If the remainder of this Contract is capable of being performed, it will not be affected by such determination or finding and must be fully performed.

17. PERFORMANCE, DEFAULT, AND REMEDIES

A. PERFORMANCE. During the term of this Contract, the parties will monitor performance and address unresolved contract issues as follows:

1. *Notification.* The parties must promptly notify each other of any known dispute and work in good faith to resolve such dispute within a reasonable period of time. If necessary, Sourcewell and the Supplier will jointly develop a short briefing document that describes the issue(s), relevant impact, and positions of both parties.
2. *Escalation.* If parties are unable to resolve the issue in a timely manner, as specified above, either Sourcewell or Supplier may escalate the resolution of the issue to a higher level of management. The Supplier will have 30 calendar days to cure an outstanding issue.
3. *Performance while Dispute is Pending.* Notwithstanding the existence of a dispute, the Supplier must continue without delay to carry out all of its responsibilities under the Contract that are not affected by the dispute. If the Supplier fails to continue without delay to perform its responsibilities under the Contract, in the accomplishment of all undisputed

work, the Supplier will bear any additional costs incurred by Sourcewell and/or its Participating Entities as a result of such failure to proceed.

B. DEFAULT AND REMEDIES. Either of the following constitutes cause to declare this Contract, or any Participating Entity order under this Contract, in default:

1. Nonperformance of contractual requirements, or
2. A material breach of any term or condition of this Contract.

The party claiming default must provide written notice of the default, with 30 calendar days to cure the default. Time allowed for cure will not diminish or eliminate any liability for liquidated or other damages. If the default remains after the opportunity for cure, the non-defaulting party may:

- Exercise any remedy provided by law or equity, or
- Terminate the Contract or any portion thereof, including any orders issued against the Contract.

18. INSURANCE

A. REQUIREMENTS. At its own expense, Supplier must maintain insurance policy(ies) in effect at all times during the performance of this Contract with insurance company(ies) licensed or authorized to do business in the State of Minnesota having an "AM BEST" rating of A- or better, with coverage and limits of insurance not less than the following:

1. *Workers' Compensation and Employer's Liability.*

Workers' Compensation: As required by any applicable law or regulation.

Employer's Liability Insurance: must be provided in amounts not less than listed below:

Minimum limits:

\$500,000 each accident for bodily injury by accident

\$500,000 policy limit for bodily injury by disease

\$500,000 each employee for bodily injury by disease

2. *Commercial General Liability Insurance.* Supplier will maintain insurance covering its operations, with coverage on an occurrence basis, and must be subject to terms no less broad than the Insurance Services Office ("ISO") Commercial General Liability Form CG0001 (2001 or newer edition), or equivalent. At a minimum, coverage must include liability arising from premises, operations, bodily injury and property damage, independent contractors, products-completed operations including construction defect, contractual liability, blanket contractual liability, and personal injury and advertising injury. All required limits, terms and conditions of coverage must be maintained during the term of this Contract.

Minimum Limits:

\$1,000,000 each occurrence Bodily Injury and Property Damage

\$1,000,000 Personal and Advertising Injury
\$2,000,000 aggregate for products liability-completed operations
\$2,000,000 general aggregate

3. *Commercial Automobile Liability Insurance.* During the term of this Contract, Supplier will maintain insurance covering all owned, hired, and non-owned automobiles in limits of liability not less than indicated below. The coverage must be subject to terms no less broad than ISO Business Auto Coverage Form CA 0001 (2010 edition or newer), or equivalent.

Minimum Limits:
\$1,000,000 each accident, combined single limit

4. *Umbrella Insurance.* During the term of this Contract, Supplier will maintain umbrella coverage over Employer's Liability, Commercial General Liability, and Commercial Automobile.

Minimum Limits:
\$2,000,000

5. *Network Security and Privacy Liability Insurance.* During the term of this Contract, Supplier will maintain coverage for network security and privacy liability. The coverage may be endorsed on another form of liability coverage or written on a standalone policy. The insurance must cover claims which may arise from failure of Supplier's security resulting in, but not limited to, computer attacks, unauthorized access, disclosure of not public data – including but not limited to, confidential or private information, transmission of a computer virus, or denial of service.

Minimum limits:
\$2,000,000 per occurrence
\$2,000,000 annual aggregate

Failure of Supplier to maintain the required insurance will constitute a material breach entitling Sourcewell to immediately terminate this Contract for default.

B. CERTIFICATES OF INSURANCE. Prior to commencing under this Contract, Supplier must furnish to Sourcewell a certificate of insurance, as evidence of the insurance required under this Contract. Within 15 days of the policy renewals, certificates will be mailed to Sourcewell, 202 12th Street Northeast, P.O. Box 219, Staples, MN 56479 or sent to the Sourcewell Supplier Development Administrator assigned to this Contract. The certificates must be signed by a person authorized by the insurer(s) to bind coverage on their behalf.

Supplier shall promptly notify Sourcewell of any cancellation non-renewal or material change to insurance policies required in this Agreement; but only in the event a policy is not replaced with coverage that meets the requirements of this agreement or there is a lapse in coverage.

Failure to request certificates of insurance by Sourcewell, or failure of Supplier to provide certificates of insurance, in no way limits or relieves Supplier of its duties and responsibilities in this Contract.

C. **ADDITIONAL INSURED ENDORSEMENT AND PRIMARY AND NON-CONTRIBUTORY INSURANCE CLAUSE.** Supplier agrees to list Sourcewell and its Participating Entities, including their officers, agents, and employees, as an additional insured via a blanket additional insured endorsement under the Supplier's commercial general liability insurance policy with respect to liability arising out of activities, "operations," or "work" performed by or on behalf of Supplier, and products and completed operations of Supplier. The policy provision(s) or endorsement(s) must further provide that coverage is primary and not excess over or contributory with any other valid, applicable, and collectible insurance or self-insurance in force for the additional insureds.

D. **WAIVER OF SUBROGATION.** Supplier waives and must require (by endorsement or otherwise) all its insurers to waive subrogation rights via blanket endorsement against Sourcewell and other additional insureds for losses paid under the applicable insurance policies required by this Contract or other insurance applicable to the Supplier or its subcontractors. The waiver must apply to all deductibles and/or self-insured retentions applicable to the required or any other insurance maintained by the Supplier or its subcontractors. Where applicable and permitted by law, Supplier must require similar written express waivers of subrogation and insurance clauses from each of its subcontractors.

E. **UMBRELLA/EXCESS LIABILITY/SELF-INSURED RETENTION.** The limits required by this Contract can be met by either providing a primary policy or in combination with umbrella/excess liability policy(ies), or self-insured retention.

19. COMPLIANCE

A. **LAWS AND REGULATIONS.** All Equipment, Products, or Services provided under this Contract must comply fully with applicable federal laws and regulations, and with the laws in the states and provinces in which the Equipment, Products, or Services are sold.

B. **LICENSES.** Supplier must maintain a valid and current status on all required federal, state/provincial, and local licenses, bonds, and permits required for the operation of the business that the Supplier conducts with Sourcewell and Participating Entities.

20. BANKRUPTCY, DEBARMENT, OR SUSPENSION CERTIFICATION

Supplier certifies and warrants that it is not in bankruptcy or that it has previously disclosed in writing certain information to Sourcewell related to bankruptcy actions. If at any time during this Contract Supplier declares bankruptcy, Supplier must immediately notify Sourcewell in writing.

Supplier certifies and warrants that neither it nor its principals are presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from programs operated by the State of Minnesota; the United States federal government or the Canadian government, as applicable; or any Participating Entity. Supplier certifies and warrants that neither it nor its principals have been convicted of a criminal offense related to the subject matter of this Contract. Supplier further warrants that it will provide immediate written notice to Sourcwell if this certification changes at any time.

21. PROVISIONS FOR NON-UNITED STATES FEDERAL ENTITY PROCUREMENTS UNDER UNITED STATES FEDERAL AWARDS OR OTHER AWARDS

Participating Entities that use United States federal grant or FEMA funds to purchase goods or services from this Contract may be subject to additional requirements including the procurement standards of the Uniform Administrative Requirements, Cost Principles and Audit Requirements for Federal Awards, 2 C.F.R. § 200. Participating Entities may have additional requirements based on specific funding source terms or conditions. Within this Article, all references to “federal” should be interpreted to mean the United States federal government. The following list only applies when a Participating Entity accesses Supplier’s Equipment, Products, or Services with United States federal funds.

A. **EQUAL EMPLOYMENT OPPORTUNITY.** Except as otherwise provided under 41 C.F.R. § 60, all contracts that meet the definition of “federally assisted construction contract” in 41 C.F.R. § 60-1.3 must include the equal opportunity clause provided under 41 C.F.R. §60-1.4(b), in accordance with Executive Order 11246, “Equal Employment Opportunity” (30 FR 12319, 12935, 3 C.F.R. §, 1964-1965 Comp., p. 339), as amended by Executive Order 11375, “Amending Executive Order 11246 Relating to Equal Employment Opportunity,” and implementing regulations at 41 C.F.R. § 60, “Office of Federal Contract Compliance Programs, Equal Employment Opportunity, Department of Labor.” The equal opportunity clause is incorporated herein by reference.

B. **DAVIS-BACON ACT, AS AMENDED (40 U.S.C. § 3141-3148).** When required by federal program legislation, all prime construction contracts in excess of \$2,000 awarded by non-federal entities must include a provision for compliance with the Davis-Bacon Act (40 U.S.C. § 3141-3144, and 3146-3148) as supplemented by Department of Labor regulations (29 C.F.R. § 5, “Labor Standards Provisions Applicable to Contracts Covering Federally Financed and Assisted Construction”). In accordance with the statute, contractors must be required to pay wages to laborers and mechanics at a rate not less than the prevailing wages specified in a wage determination made by the Secretary of Labor. In addition, contractors must be required to pay wages not less than once a week. The non-federal entity must place a copy of the current prevailing wage determination issued by the Department of Labor in each solicitation. The decision to award a contract or subcontract must be conditioned upon the acceptance of the wage determination. The non-federal entity must report all suspected or reported violations to

the federal awarding agency. The contracts must also include a provision for compliance with the Copeland "Anti-Kickback" Act (40 U.S.C. § 3145), as supplemented by Department of Labor regulations (29 C.F.R. § 3, "Contractors and Subcontractors on Public Building or Public Work Financed in Whole or in Part by Loans or Grants from the United States"). The Act provides that each contractor or subrecipient must be prohibited from inducing, by any means, any person employed in the construction, completion, or repair of public work, to give up any part of the compensation to which he or she is otherwise entitled. The non-federal entity must report all suspected or reported violations to the federal awarding agency. Supplier must be in compliance with all applicable Davis-Bacon Act provisions.

C. CONTRACT WORK HOURS AND SAFETY STANDARDS ACT (40 U.S.C. § 3701-3708). Where applicable, all contracts awarded by the non-federal entity in excess of \$100,000 that involve the employment of mechanics or laborers must include a provision for compliance with 40 U.S.C. §§ 3702 and 3704, as supplemented by Department of Labor regulations (29 C.F.R. § 5). Under 40 U.S.C. § 3702 of the Act, each contractor must be required to compute the wages of every mechanic and laborer on the basis of a standard work week of 40 hours. Work in excess of the standard work week is permissible provided that the worker is compensated at a rate of not less than one and a half times the basic rate of pay for all hours worked in excess of 40 hours in the work week. The requirements of 40 U.S.C. § 3704 are applicable to construction work and provide that no laborer or mechanic must be required to work in surroundings or under working conditions which are unsanitary, hazardous or dangerous. These requirements do not apply to the purchases of supplies or materials or articles ordinarily available on the open market, or contracts for transportation or transmission of intelligence. This provision is hereby incorporated by reference into this Contract. Supplier certifies that during the term of an award for all contracts by Sourcewell resulting from this procurement process, Supplier must comply with applicable requirements as referenced above.

D. RIGHTS TO INVENTIONS MADE UNDER A CONTRACT OR AGREEMENT. If the federal award meets the definition of "funding agreement" under 37 C.F.R. § 401.2(a) and the recipient or subrecipient wishes to enter into a contract with a small business firm or nonprofit organization regarding the substitution of parties, assignment or performance of experimental, developmental, or research work under that "funding agreement," the recipient or subrecipient must comply with the requirements of 37 C.F.R. § 401, "Rights to Inventions Made by Nonprofit Organizations and Small Business Firms Under Government Grants, Contracts and Cooperative Agreements," and any implementing regulations issued by the awarding agency. Supplier certifies that during the term of an award for all contracts by Sourcewell resulting from this procurement process, Supplier must comply with applicable requirements as referenced above.

E. CLEAN AIR ACT (42 U.S.C. § 7401-7671Q.) AND THE FEDERAL WATER POLLUTION CONTROL ACT (33 U.S.C. § 1251-1387). Contracts and subgrants of amounts in excess of \$150,000 require the non-federal award to agree to comply with all applicable standards, orders or regulations issued pursuant to the Clean Air Act (42 U.S.C. § 7401- 7671q) and the Federal Water Pollution Control Act as amended (33 U.S.C. § 1251- 1387). Violations must be reported to the Federal

awarding agency and the Regional Office of the Environmental Protection Agency (EPA). Supplier certifies that during the term of this Contract will comply with applicable requirements as referenced above.

F. DEBARMENT AND SUSPENSION (EXECUTIVE ORDERS 12549 AND 12689). A contract award (see 2 C.F.R. § 180.220) must not be made to parties listed on the government wide exclusions in the System for Award Management (SAM), in accordance with the OMB guidelines at 2 C.F.R. §180 that implement Executive Orders 12549 (3 C.F.R. § 1986 Comp., p. 189) and 12689 (3 C.F.R. § 1989 Comp., p. 235), "Debarment and Suspension." SAM Exclusions contains the names of parties debarred, suspended, or otherwise excluded by agencies, as well as parties declared ineligible under statutory or regulatory authority other than Executive Order 12549. Supplier certifies that neither it nor its principals are presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation by any federal department or agency.

G. BYRD ANTI-LOBBYING AMENDMENT, AS AMENDED (31 U.S.C. § 1352). Suppliers must file any required certifications. Suppliers must not have used federal appropriated funds to pay any person or organization for influencing or attempting to influence an officer or employee of any agency, a member of Congress, officer or employee of Congress, or an employee of a member of Congress in connection with obtaining any federal contract, grant, or any other award covered by 31 U.S.C. § 1352. Suppliers must disclose any lobbying with non-federal funds that takes place in connection with obtaining any federal award. Such disclosures are forwarded from tier to tier up to the non-federal award. Suppliers must file all certifications and disclosures required by, and otherwise comply with, the Byrd Anti-Lobbying Amendment (31 U.S.C. § 1352).

H. RECORD RETENTION REQUIREMENTS. To the extent applicable, Supplier must comply with the record retention requirements detailed in 2 C.F.R. § 200.333. The Supplier further certifies that it will retain all records as required by 2 C.F.R. § 200.333 for a period of 3 years after grantees or subgrantees submit final expenditure reports or quarterly or annual financial reports, as applicable, and all other pending matters are closed.

I. ENERGY POLICY AND CONSERVATION ACT COMPLIANCE. To the extent applicable, Supplier must comply with the mandatory standards and policies relating to energy efficiency which are contained in the state energy conservation plan issued in compliance with the Energy Policy and Conservation Act.

J. BUY AMERICAN PROVISIONS COMPLIANCE. To the extent applicable, Supplier must comply with all applicable provisions of the Buy American Act. Purchases made in accordance with the Buy American Act must follow the applicable procurement rules calling for free and open competition.

K. ACCESS TO RECORDS (2 C.F.R. § 200.336). Supplier agrees that duly authorized representatives of a federal agency must have access to any books, documents, papers and records of Supplier that are directly pertinent to Supplier's discharge of its obligations under this Contract for the purpose of making audits, examinations, excerpts, and transcriptions. The right also includes timely and reasonable access to Supplier's personnel for the purpose of interview and discussion relating to such documents.

L. PROCUREMENT OF RECOVERED MATERIALS (2 C.F.R. § 200.322). A non-federal entity that is a state agency or agency of a political subdivision of a state and its contractors must comply with Section 6002 of the Solid Waste Disposal Act, as amended by the Resource Conservation and Recovery Act. The requirements of Section 6002 include procuring only items designated in guidelines of the Environmental Protection Agency (EPA) at 40 C.F.R. § 247 that contain the highest percentage of recovered materials practicable, consistent with maintaining a satisfactory level of competition, where the purchase price of the item exceeds \$10,000 or the value of the quantity acquired during the preceding fiscal year exceeded \$10,000; procuring solid waste management services in a manner that maximizes energy and resource recovery; and establishing an affirmative procurement program for procurement of recovered materials identified in the EPA guidelines.

M. FEDERAL SEAL(S), LOGOS, AND FLAGS. The Supplier cannot use the seal(s), logos, crests, or reproductions of flags or likenesses of Federal agency officials without specific pre-approval.

N. NO OBLIGATION BY FEDERAL GOVERNMENT. The U.S. federal government is not a party to this Contract or any purchase by a Participating Entity and is not subject to any obligations or liabilities to the Participating Entity, Supplier, or any other party pertaining to any matter resulting from the Contract or any purchase by an authorized user.

O. PROGRAM FRAUD AND FALSE OR FRAUDULENT STATEMENTS OR RELATED ACTS. The Contractor acknowledges that 31 U.S.C. 38 (Administrative Remedies for False Claims and Statements) applies to the Supplier's actions pertaining to this Contract or any purchase by a Participating Entity.

P. FEDERAL DEBT. The Supplier certifies that it is non-delinquent in its repayment of any federal debt. Examples of relevant debt include delinquent payroll and other taxes, audit disallowance, and benefit overpayments.

Q. CONFLICTS OF INTEREST. The Supplier must notify the U.S. Office of General Services, Sourcewell, and Participating Entity as soon as possible if this Contract or any aspect related to the anticipated work under this Contract raises an actual or potential conflict of interest (as described in 2 C.F.R. Part 200). The Supplier must explain the actual or potential conflict in writing in sufficient detail so that the U.S. Office of General Services, Sourcewell, and Participating Entity are able to assess the actual or potential conflict; and provide any additional information as necessary or requested.

R. U.S. EXECUTIVE ORDER 13224. The Supplier, and its subcontractors, must comply with U.S. Executive Order 13224 and U.S. Laws that prohibit transactions with and provision of resources and support to individuals and organizations associated with terrorism.

S. PROHIBITION ON CERTAIN TELECOMMUNICATIONS AND VIDEO SURVEILLANCE SERVICES OR EQUIPMENT. To the extent applicable, Supplier certifies that during the term of this Contract it will comply with applicable requirements of 2 C.F.R. § 200.216.

T. DOMESTIC PREFERENCES FOR PROCUREMENTS. To the extent applicable, Supplier certifies that during the term of this Contract will comply with applicable requirements of 2 C.F.R. § 200.322.

22. CANCELLATION

Sourcewell or Supplier may cancel this Contract at any time, with or without cause, upon 60 days' written notice to the other party. However, Sourcewell may cancel this Contract immediately upon discovery of a material defect in any certification made in Supplier's Proposal. Cancellation of this Contract does not relieve either party of financial, product, or service obligations incurred or accrued prior to cancellation.

Sourcewell

Colonial Life Accident & Insurance Company

DocuSigned by:
Jeremy Schwartz
By: C0FD2A139D06489...
Jeremy Schwartz
Title: Chief Procurement Officer
Date: 12/18/2023 | 10:40 AM CST

DocuSigned by:
Rob Quell
By: B26F30CED8A94C6...
Rob Quell
Title: Vice President
Date: 12/18/2023 | 10:39 AM CST

Approved:

DocuSigned by:
Chad Coauette
By: 48BAF71B0894454...
Chad Coauette
Title: Executive Director/CEO
Date: 12/18/2023 | 11:01 AM CST

RFP 051623 - Group Employee Benefits and Related Services

Vendor Details

Company Name: Colonial Life & Accident Insurance Company
1200 Colonial Life Boulevard
Address: Columbia, South Carolina 29210
Contact: Loi Parsons
Email: proposalcenter@coloniallife.com
Phone: 803-678-5976
Fax: 803-678-5908
HST#: 57-0144607

Submission Details

Created On: Friday March 31, 2023 09:51:38
Submitted On: Tuesday May 16, 2023 15:50:46
Submitted By: Loi Parsons
Email: proposalcenter@coloniallife.com
Transaction #: 811b9898-49ac-4f72-910f-82f392bf976e
Submitter's IP Address: 136.226.73.17

Specifications**Table 1: Proposer Identity & Authorized Representatives**

General Instructions (applies to all Tables) Sourcewell prefers a brief but thorough response to each question. Do not merely attach additional documents to your response without also providing a substantive response. Do not leave answers blank; respond "N/A" if the question does not apply to you (preferably with an explanation).

Line Item	Question	Response *
1	Proposer Legal Name (one legal entity only): (In the event of award, will execute the resulting contract as "Supplier")	Colonial Life & Accident Insurance Company / Unum Group
2	Identify all subsidiary entities of the Proposer whose equipment, products, or services are included in the Proposal.	Colonial Life is a stand-alone subsidiary of Unum Group, a Fortune 500 company. UNUM Group is a holding company for multiple wholly owned insurance companies. Colonial Life currently operates in 49 states and the District of Columbia. In New York, similar products, if approved, are underwritten by a Colonial Life affiliate, The Paul Revere Life Insurance Company.
3	Identify all applicable assumed names or DBA names of the Proposer or Proposer's subsidiaries in Line 1 or Line 2 above.	Colonial Life & Accident Insurance Company, Unum Group, and The Paul Revere Life Insurance Company.
4	Provide your CAGE code or Unique Entity Identifier (SAM):	CAGE Code IVLS4; this is for our parent company, Unum Group; Colonial Life does not have a CAGE Code.
5	Proposer Physical Address:	1200 Colonial Life Boulevard Columbia, SC 29210
6	Proposer website address (or addresses):	www.coloniallife.com
7	Proposer's Authorized Representative (name, title, address, email address & phone) (The representative must have authority to sign the "Proposer's Assurance of Compliance" on behalf of the Proposer and, in the event of award, will be expected to execute the resulting contract):	Rob Quell, Vice President Colonial Life & Accident Insurance Company 1200 Colonial Life Boulevard Columbia, SC 29210 proposalcenter@coloniallife.com (803) 678-5976
8	Proposer's primary contact for this proposal (name, title, address, email address & phone):	Loi Parsons, Senior Consultant/RFP Management Colonial Life & Accident Insurance Company 1200 Colonial Life Boulevard Columbia, SC 29210 LParsons@coloniallife.com (803) 678-5976
9	Proposer's other contacts for this proposal, if any (name, title, address, email address & phone):	Steve Vermette, National Sales Leader/ Colonial Life & Accident Insurance Company 1200 Colonial Life Boulevard Columbia, SC 29210 SRVermette@coloniallife.com (803) 678-6244

Table 2: Company Information and Financial Strength

Line Item	Question	Response *
10	Provide a brief history of your company, including your company's core values, business philosophy, and industry longevity related to the requested equipment, products or services.	<p>Founded in 1939, Colonial Life has specialized in payroll-marketed, voluntary employee benefits for more than 75 years. Headquartered in Columbia, S.C., we offer a wide range of financial protection options, helping more than 3.7 million people in over 90,000 companies and organizations.</p> <p>Colonial Life has more than 60 years of public sector market expertise. Our first payroll deduction account was a state highway patrol unit in 1955 – and they're still a customer today.</p> <p>Currently, we work with 5,000 local governments, 41 state governments and 3,000 educational agencies to help manage the rising cost of employee benefits while providing the financial protection their employees need.</p> <p>In addition to our cost savings solutions, we're a pioneer of payroll deduction services and an innovator of enrollment technology. Our end-to-end capabilities and commitment to going above and beyond enable us to provide unmatched customer service.</p> <p>With nearly 13,000 sales representatives and 1,200 home office professionals, we're here to help during life's most challenging times.</p> <p>Colonial Life operates as a stand-alone subsidiary of Unum Group, a Fortune 500 company and holding company for multiple, wholly owned insurance companies providing financial protection benefits in the United States, the United Kingdom and Poland.</p> <p>Colonial Life currently operates in 49 states and the District of Columbia. In New York, similar products, if approved, are underwritten by The Paul Revere Life Insurance Company.</p>
11	What are your company's expectations in the event of an award?	In the event of an award, Colonial Life/Unum Group expects to be the employer-sponsored voluntary benefits product and services carrier of choice for Sourcewell members, within the parameters of the contract.
12	Demonstrate your financial strength and stability with meaningful data. This could include such items as financial statements, SEC filings, credit and bond ratings, letters of credit, and detailed reference letters. Upload supporting documents (as applicable) in the document upload section of your response.	<p>Colonial Life/Unum Group has a long tradition of consistent, profitable financial performance, prudent investment strategies and financial integrity. The results are evident in the quality of our investment portfolio and the ongoing strength of our balance sheet. Documentation of our financial stability has been uploaded.</p> <p>Our current ratings are as follows: A.M. Best: A Excellent Moody's: A3 Good Standard & Poor's: A Strong Fitch: A- Strong</p>
13	What is your US market share for the solutions that you are proposing?	Colonial Life has a 17% market share of large businesses with 500 employees or greater.
14	What is your Canadian market share for the solutions that you are proposing?	Our products and services are currently not offered in Canada.
15	Has your business ever petitioned for bankruptcy protection? If so, explain in detail.	No, Colonial Life/Unum Group has never petitioned for bankruptcy protection.
16	How is your organization best described: is it a manufacturer, a distributor/dealer/reseller, or a service provider? Answer whichever question (either a) or b) just below) best applies to your organization. a) If your company is best described as a distributor/dealer/reseller (or similar entity), provide your written authorization to act as a distributor/dealer/reseller for the manufacturer of the products proposed in this RFP. If applicable, is your dealer network independent or company owned? b) If your company is best described as a manufacturer or service provider, describe your relationship with your sales and service force and with your dealer network in delivering the products and services proposed in this RFP. Are these individuals your employees, or the employees of a third party?	<p>Colonial Life/Unum Group is best described as a service provider. Our distribution model is made up of two groups-Corporate Employees and Independent Agents. Additionally, we offer both wholesale and retail our products. Our 1099 sales hierarchy retails direct to consumer. When we wholesale our products, our 1099 Sales Hierarchy distributes through licensed Life & Health insurance brokers contracted with Colonial Life & Accident of which there are 18,000.</p> <p>Our Corporate employees include Senior Vice President of Sales (1), Vice Presidents of Sales (5 regions), Regional Broker Managers, Territory Sales Managers (50+), Territory Sales Managers and Territory Office Managers. Our 12,000 independent agents are 1099 individuals and include District General Agents, Agency Development Managers, Agency Sales Representatives, and Sales Coordinators. Furthermore, some individuals focus on public sector business while others focus on commercial business.</p>
17	If applicable, provide a detailed explanation outlining the licenses and certifications that are both required to be held, and actually held, by your organization (including third parties and subcontractors that you use) in pursuit of the business contemplated by this RFP.	<p>As a voluntary insurance carrier, Colonial Life/Unum Group are licensed to operate by the state insurance departments in each state we provide our products and services. We currently operate in 49 states and the District of Columbia. In New York, similar approved products are underwritten by an affiliate, The Paul Revere Life Insurance Company.</p> <p>Colonial Life's sales force and benefit counselors are required to be licensed by the state insurance department for which they provide services.</p>
18	Provide all "Suspension or Debarment" information that has applied to your organization during the past ten years.	Not applicable. Colonial Life/Unum Group has not been suspended or disbarred

Table 3: Industry Recognition & Marketplace Success

Line Item	Question	Response *
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19	Describe any relevant industry awards or recognition that your company has received in the past five years	<p>Every day, we tackle the challenges of changing markets, find new ways to be the best and deliver on our commitments. We're at the top of our industry, and staying there means we move quickly, drive change and expect results. To showcase our dedication to excellence, our company has received several awards, including:</p> <p>Industry Leader</p> <ul style="list-style-type: none"> •America's Most Innovative Companies – Fortune (2023) •World's Most Ethical Companies – Ethisphere (2021-2023) •Ranked #18 in Permanent Life on America's Best Insurance Companies – Forbes (2022) •Ranked #317 – Fortune 500 (1996-2022) •Runner-up in Best in Future of Customer Experience North America Awards – IDC (2022) •Ranked #1023 on Global 2000 – Forbes (2022) •Best of the Best of Chattanooga (finance category) – Chattanooga Times Free Press (2021-2022) •Best Life Insurance Companies in Chattanooga – Expertise (2021) •Life Health Ward's 50 Companies – Aon (2018-2022) <p>Corporate Social Responsibility</p> <ul style="list-style-type: none"> •The Civic 50 – Points of Light (2019-2022) •America's Most JUST Companies – JUST Capitol (2022-2023) •Scored 73 overall and ranked #20 out of 40 in the Financial industry on America's Most Responsible Companies – Newsweek (2019-2022) •Scored a B on the Carbon Disclosure Project (2022) •Trendsetter for Corporate Political Disclosure and Accountability – CPA-Zicklin Index (2016-2021) <p>Leading Employer</p> <ul style="list-style-type: none"> •America's Best Large Employers – Forbes (2023) •Ranked #54 overall and #2 in the Insurance category on America's Best Employers for New Graduates – Forbes (2021-2022) •Great Place to Work certified – Great Place to Work (2018-2022) •Best Employer: Excellence in Health & Well-being (gold level) – National Business Group on Health (2019-2022) •Ranked #49 for Best-In-State Employers – Forbes (2021) •Best of the Best of Chattanooga (employer category) – Chattanooga Times Free Press (2021-2022) •Best Places to Work in Chattanooga – EDGE Magazine (2021) •Ranked #601 on World's Best Employers – Forbes (2020) •100 Best Adoption-Friendly Workplaces – Dave Thomas Foundation for Adoption (2021- 2022) •Best Places to Work South Carolina – SCBIZ (2022) •Best Places to Work in Maine – Mainebiz (2022) <p>Diversity & Inclusion</p> <ul style="list-style-type: none"> •Best Places to Work for LGBTQ Equality – Human Rights Campaign Foundation (2018-2022) •Disability Equality Index (DEI) "Best Places to Work" – Disability: IN (2020-2022) •Ranked #39 overall and #7 in the Insurance category on America's Best Employers for Diversity – Forbes (2020-2022) •Leading Disability Employer – National Organization on Disability (NOD) (2020-2022) •World's Top Female Friendly Companies – Forbes (2021-2022) •3+ rating on the Women on Boards Gender Diversity Directory – 50/50 Women on Boards (2021-2022) •Gender-Equality Index – Bloomberg (2019-2021, 2023) •Top Companies for Executive Women (plus list) – NAFE (2020) •Top Companies for Executive Women – NAFE (2020-2021) •Inclusion Index – Diversity Best Practices (2020) •Ranked #147 on America's Best Employers for Women – Forbes (2019-2022) <p>INTERNATIONAL AWARDS</p> <p>U.K.</p> <ul style="list-style-type: none"> •Workplace Savings and Benefits Awards – Mental Health Initiative Provider of the Year and Group Risk Provider of the Year (2022) •Outstanding Innovation of the Year (Wellbeing) – COVER Healthcare Innovation Awards (2022) •Provider Service Rating – Corporate Advisor (2022) •Silver Award – The Armed Forces Covenant (2021) •GOLD Payroll Giving Quality Mark – Charities Aid Foundation (2020-2022) •Diversity Champion – Stonewall (2019-2022) •Benefits Innovation of the Year and Best Group Risk Provider of the Year – Workplace Savings & Benefits (2021) •Named a Best Group Risk Provider – Corporate Advisor (2020) •Customer Care Awards (Outstanding Customer Care - Individual Winner) – COVER (2020) <p>Poland</p> <ul style="list-style-type: none"> •Order of Financial Merit – Home & Market (2023) •Super Ethical Company – Business Pulse (2018-2023) •Insurer of the Year – Gazeta Ubezpieczeniowa magazine (2022) •CSR of the Highest Quality – Coalition of ProBono Leaders (2022) •Fair Play – Association of Polish Insurance and Reinsurance Brokers (2021-2022) •Best Employer – Gazeta Finansowa Weekly (2019-2022) •Best Employer in Poland – Kincentric (2018-2022) •Customer Friendly Company certificate – Experience Institute (2017, 2019, 2021) •Financial Emblem for Particular Insurance Products – Financial Newspaper (2019-2021) •Investor in Human Capital (2019-2021) •Index 500 of Trustworthy Companies – Home & Market (2021) •HR of Top Quality certificate – Polish Association of Human Resources Management (2017-2021) <p>Ireland</p> <ul style="list-style-type: none"> •Best Workplaces for Women™ – Great Place to Work (2023) •Ireland's Best Workplaces™ (Medium Category) – Great Place to Work (2023) •Best Workplaces in Tech – Great Place to Work (2022) •Great Place to Work certified – Great Place to Work (2022-2023) •Top 100 Companies – Ibec for Irish Business (2021)
20	What percentage of your sales are to the governmental sector in the past three years	2021: 12.76% 2020: 14.46% 2019: 15.02%
21	What percentage of your sales are to the education sector in the past three years	2021: 8.02% 2020: 7.74% 2019: 8.68%

22	List any state, provincial, or cooperative purchasing contracts that you hold. What is the annual sales volume for each of these contracts over the past three years?	North Central Service Cooperative 782380 2020: First Year Overrides/\$3,855.29 Renewals Overrides/\$43,555.10 2021: First Year Overrides/\$4,403.43 Renewals Overrides/ \$55,995.52 2022: First Year Overrides/\$1,141.86 Renewals Overrides/\$13,677.52	*
23	List any GSA contracts or Standing Offers and Supply Arrangements (SOSA) that you hold. What is the annual sales volume for each of these contracts over the past three years?	We currently do not have any GSA contracts.	*

Table 4: References/Testimonials

Line Item 24. Supply reference information from three customers who are eligible to be Sourcwell participating entities.

Entity Name *	Contact Name *	Phone Number *	
City of Hialeah	Robert Lloyd-Still	(305) 883-8059	*
City of Montgomery	Faye Gamble	(334) 241-2692	*
State of Connecticut	Martha Carlson	(860) 702-3302	*

Table 5: Top Five Government or Education Customers

Line Item 25. Provide a list of your top five government, education, or non-profit customers (entity name is optional), including entity type, the state or province the entity is located in, scope of the project(s), size of transaction(s), and dollar volumes from the past three years.

Entity Name	Entity Type *	State / Province *	Scope of Work *	Size of Transactions *	Dollar Volume Past Three Years *	
Education	Education	North Carolina - NC	Implementation and enrollment	See sales for past 3 years to the right.	2022 Sales: \$17,588,509 2021 Sales: \$13,559,257 2020 Sales: \$11,500,902	*
State Government	Government	Florida - FL	Implementation and enrollment	See sales for past 3 years to the right.	2022 Sales: \$10,248,544 2021 Sales: \$7,698,186 2020 Sales: \$7,612,017	*
County Government	Government	California - CA	Implementation and enrollment	See sales for past 3 years to the right.	2022 Sales: \$4,210,659 2021 Sales: \$3,542,896 2020 Sales: \$2,600,705	*
State Government	Government	North Carolina - NC	Implementation and enrollment	See sales for past 3 years to the right.	2022 Sales: \$1,787,849 2021 Sales: \$1,247,272 2020 Sales: \$858,541	*
Local Government	Government	Michigan - MI	Implementation and enrollment	See sales for past 3 years to the right.	2022 Sales: \$650,858 2021 Sales: \$918,009 2020 Sales: \$583,415	*

Table 6: Ability to Sell and Deliver Service

Describe your company's capability to meet the needs of Sourcwell participating entities across the US and Canada, as applicable. Your response should address in detail at least the following areas: locations of your network of sales and service providers, the number of workers (full-time equivalents) involved in each sector, whether these workers are your direct employees (or employees of a third party), and any overlap between the sales and service functions.

Line Item	Question	Response *	
26	Sales force.	<p>Colonial Life's sale force structure is comprised of 48 territories, 560 districts, 1,800 managers and 13,000 sales representatives for over 15,000 independent contractors dedicated to selling voluntary benefits nationwide.</p> <p>Since understanding benefits can be complex, we employ 5,300 benefits counselors to provide private consultation to help employees understand their benefits package and make the choices that best fit their lifestyles. During this individual session, the benefits counselor can review personalized salary illustrations, benefits statements, and election forms, to show the amount the employee is spending on each benefit, as well as the amount their employer is providing on each. This provides the employees with a tangible snapshot of the elections they have chosen.</p> <p>In addition to one-on-one meetings, our benefits counselors can also participate in a group meeting to review the benefits package that is available to the organization.</p>	*
27	Dealer network or other distribution methods.	<p>When a group meeting or personal counseling sessions is not practical, Colonial Life has an enrollment Call Center staffed with 40 full-time and part-time benefit counselors licensed in all states, available from 8 AM-8PM EST, Monday-Friday. We also have the capability to conduct virtual sessions online as well.</p> <p>Our Call Center can operate at high-volume capacity with the following support:</p> <ul style="list-style-type: none"> •E-mail response management •Telephony infrastructure, including Computer Telephony Integration (CTI) •Interactive Voice Response (IVR) technology •Ability to support bi-lingual communications with customers •Allows for integration with third-party applications/ enrollment platforms •All calls are recorded using the I3 call recording system and kept on our secure servers according to state retention requirements for UNUM Group •Call back feature to eliminate long hold period 	*

28	Service force.	<p>Premier services For decades, we've been working together with some of the largest organizations in the nation. And we'll be there with you from the start to the completion of your benefits season.</p> <p>There's no need to work with several different companies to get the job done. We can handle it all, from benefits communication to enrollment and ongoing, dedicated administration and service.</p> <p>After deploying a customized education and communication strategy either digitally or in print format, we help conduct the enrollment. Whether you're in one state, multiple state or nationwide, with a 9-5 staff or round-the-clock shifts, our end-to-end enrollment services can help manage every facet of your benefits process.</p> <p>As a national enrollment company, we have a nationwide footprint of benefit counselors who can provide consistent enrollment services throughout your organization.</p> <p>Our professional benefit counselors will visit your worksite and spend 1-to-1 time with each employee to provide simple, straightforward advice about the benefits you're already providing them – and additional voluntary benefits that fit their individual lifestyles and budgets. We can also provide counselors over the phone and/or virtually online.</p> <p>We can offer electronic return files and integration with a range of benefits administration and human resources systems, streamlining your enrollment process and easing your administrative burdens.</p> <p>In addition to our benefit counselors, the following professionals will be part of your dedicated service team: Strategic Account Manager-Primary home office point of contact responsible for the successful partnership between the client, broker and internal team.</p> <p>Implementation Manager-Drives the development and implementation of the enrollment strategy which includes managing key deliverables, identifying and securing required resources, monitoring expenses, and ensuring that plans are on track with enrollment objectives.</p> <p>Regional Enrollment Consultant-Simplifies and customizes the enrollment with our experienced National Enrollment Team (NET) of certified enrollment specialists.</p> <p>Enrollment Solutions Consultant-Benefits technology expert responsible for managing the exchange of electronic information between the client and Colonial Life.</p> <p>Regional Programs Manager-Responsible for developing and implementing a programs strategy to enhance program awareness and utilization by Increasing employee participation and attendance in the region they support. Drive the tactical implementation of strategic program initiatives for our enrollments.</p> <p>Client Specialist-Supports the Plan Administrator to ensure an exceptional customer experience and timely resolution to any account service question while directing the client to the tools and systems that allow for greater ease of doing business with us.</p> <p>Billing Coordinator-Assists clients with maintaining accurate payroll deductions and helps navigate the billing process.</p> <p>Local Sales & Service Team-Local level customer contact and support. The primary point of contact for daily account servicing issues. Develops strategies to address the core and voluntary benefits delivery challenges of the account through a customized combination of voluntary benefits products, benefits communication and education as well as enrollment fulfillment and support.</p>
29	Describe the ordering process. If orders will be handled by distributors, dealers or others, explain the respective roles of the Proposer and others.	N/A; our products and services are not ordered.

30	Describe in detail the process and procedure of your customer service program, if applicable. Include your response-time capabilities and commitments, as well as any incentives that help your providers meet your stated service goals or promises.	<p>The Colonial Life service organization is structured as follows:</p> <p>a.) Claims: Two things matter most when processing employee benefit claims: speed and accuracy. Our claims professionals work diligently to ensure that everyone who files a claim receives all the benefits to which they are entitled. And they do so quickly. Many of our claims are adjudicated the same day we receive them.</p> <p>We process approximately 800,000 claim filings each year, paying out more than \$700 million in benefits during a given year. We resolve 93.8% of claims filed electronically in 5 business days or less.</p> <p>b.) Policyholders: We know when it comes to financial protection, people have a lot at stake. So, when people need us most, we're at our best. Isn't that what benefits are really all about?</p> <p>That's why we constantly reach for a higher standard in all that we do. We work tirelessly to help our customers get the most from their benefits and pride ourselves on service that's as personal as it is professional.</p> <p>Our customer service teams are available to help you and your employees – before, during and after the enrollment – with the following:</p> <p>Quick, easy and caring claims processing. Insureds can file claims quickly and easily electronically or by mail or by fax. We can send automated notifications once the claim is received and when it has been processed</p> <p>Our toll free, automated voice response call center is available 24 hours a day, 365 days a year to provide support and quick responses for items such as, but not limited to: claim status, get mail and fax information, order service forms, change their address or telephone number, and file a wellness claim by phone.</p> <p>Through our website, policyholders can submit claims, access claim status information, make simple service requests, print service forms and email service questions to our Customer Contact Center.</p> <p>c.) Spanish language services. Our benefits and services are targeted to help your Spanish-speaking workforce – both by addressing their needs for health and income protection, and by communicating benefits information in ways they can understand. This means being able to communicate in their language of choice.</p> <p>From customized employee education and enrollment materials, to bilingual call centers and claim support, we have a specialized approach to serving our Spanish-speaking customers – one that ensures clear communication through the entire benefits process.</p> <p>Customer Service Specialists, including Spanish-speaking bilingual specialists, are available for more direct support Monday through Friday, 8 AM-8 PM (EST).</p> <p>d.) Plan Administrators: The last thing you need from any carrier is administrative hassles. We get that. That's why we make doing business with us as quick, simple and easy as possible, saving you valuable time and energy.</p> <p>Our online billing and administration services available at ColonialLife.com are designed with plan administrators in mind. These include:</p> <ul style="list-style-type: none"> •Deduction file submission. This quick and easy service enables us to reconcile your Colonial Life bill electronically. All you must do is submit an electronic file of your deduction information, and we do the rest. It not only saves you time, but you also can expect greater bill accuracy and quicker application of premiums. •Online bill and bill payment. View, print and download your open and settled bills from the past 12 months. Pay your bills through an agreement we have with SameDayPay online payment services. •Employee administration. Easily search at the employee level and view information such as policy status, coverage effective dates and policy/coverage type. You can also make necessary adjustments to employee-level data such as name/address changes, policy cancellations and policy reinstatements. •My correspondence. Instant notification and access to information about your Colonial Life business, including deduction change reports. •HRAnswersNow®. As a member of our website, you receive access to HRAnswersNow, an onlineresource designed by HR professionals and managed by Wolters Kluwer, a market-leading global information provider. Here you will find industry knowledge, sample policies and expert advice. <p>Service that's personal. We're proud to provide our customers with the speed and convenience of technology, but we never underestimate the need for professional, personal service. That's why we have experienced specialists available by email and phone to assist both you and your employees.</p> <p>Our dedicated telephone service and billing teams focus solely on providing quick, accurate and courteous account service. You can access account service through our secure plan administrator website, toll-free account service line and 24-hour fax. We also contact every new customer to ensure accurate billing and data exchange.</p> <p>Account Service Representatives are available for more direct support Monday through Friday from 8 AM-8 PM (EST).</p> <p>Our most recent goals and results are listed below:</p> <ul style="list-style-type: none"> •Speed of Answer Goal: Answer 80% of all calls in 40 seconds •Speed of Answer Result: Our average is 60% but we commonly meet or exceed this goal •Quality Goal: To achieve a composite quality audit score of 94% or higher. •Quality Result: 97.4% •Abandoned Calls Goal: Less than 5% •Abandoned Calls Result: Commonly meet or exceed this goal •Customer Satisfaction Goal: Measured through surveys conducted after the call, which the customers answer. •Goal is 96% •Customer Satisfaction Result: 97.28%
31	Describe your ability and willingness to provide your products and services to Sourcewell participating entities in the United States.	With our network of independent sales offices, local benefits counselors and a dedicated service team at the Colonial Life Home Office, we have the capabilities to fully service Sourcewell members in 49 states and the District of Columbia. In New York, Sourcewell members will be serviced by The Paul Revere Life Insurance Company.
32	Describe your ability and willingness to provide your products and services to Sourcewell participating entities in Canada.	We do not offer our products and services in Canada.
33	Identify any geographic areas of the United States or Canada that you will NOT be fully serving through the proposed contract.	With our national network of independent sales offices, local enrollment specialists, and dedicated team at Colonial Life's Home Office, we have the capabilities to fully service Sourcewell members in all geographic areas of the United States.

34	Identify any Sourcewell participating entity sectors (i.e., government, education, not-for-profit) that you will NOT be fully serving through the proposed contract. Explain in detail. For example, does your company have only a regional presence, or do other cooperative purchasing contracts limit your ability to promote another contract?	With our network of independent sales offices, local benefits counselors and a dedicated service team at the Colonial Life Home Office, we have the capabilities to fully service Sourcewell members in 49 states and the District of Columbia. In New York, Sourcewell members will be serviced by The Paul Revere Life Insurance Company.	*
35	Define any specific contract requirements or restrictions that would apply to our participating entities in Hawaii and Alaska and in US Territories.	There are no specific contract requirements or restrictions that would apply to Hawaii and Alaska. We currently do not provide our products and services to the five recognized US Territories of American Samoa, Guam, Northern Mariana Islands, Puerto Rico or the U.S. Virgin Islands.	*

Table 7: Marketing Plan

Line Item	Question	Response *
36	Describe your marketing strategy for promoting this contract opportunity. Upload representative samples of your marketing materials (if applicable) in the document upload section of your response.	<p>Once awarded the Sourcwell contract, we will disseminate an external press release to our industry outlets announcing the contract award.</p> <p>Next, we will develop a joint marketing plan to promote our relationship to your members via email blast. We also propose hosting a series of webinars to help educate members with topics such as:</p> <ul style="list-style-type: none"> • Why Voluntary; the benefits of supplemental insurance • War on Talent; building the public sector workforce • Benefits Customization • Benefits Modernization • Dependent Verification • Responding to the Gig Economy • Boosting your Talent ROI <p>Internally, we will use our corporate communications platforms – intranet and e-newsletters – to inform our sales force that the contract is awarded. Colonial Life National Practice Leaders will also communicate the availability of the Master Contract with their sales teams.</p> <p>Our sales force will be directed to complete an online training module as well as one of the two available classroom training modules that provides details on how to position the Sourcwell contract.</p> <p>The training outlines the rules of engagement and provides a road map for successfully leveraging the contract as follows:</p> <ul style="list-style-type: none"> • Use Sourcwell resources to develop a strategy: Landing Page, Membership, Usage Reports, Vendor Access. • Identify existing members and non-members in your territory. • Call on prospects that are both members and non-members. • Talking points: <ul style="list-style-type: none"> • Existing Members: Sourcwell awarded Colonial Life a contract that you can use for voluntary benefits. • Non- Members: Explain the benefits of cooperative purchasing and that they can become a member for free to access the Colonial Life contract and over 280 other contracts. <p>Resource pdfs and a marketing piece will be created to assist with the conversation. An example of the marketing piece is included at the end of this proposal.</p> <p>In order to leverage the Master Contract, sales representatives must submit documentation to receive the appropriate commission codes to complete the transaction.</p>
37	Describe your use of technology and digital data (e.g., social media, metadata usage) to enhance marketing effectiveness.	<p>Our Corporate Communications department communicates about the value of Colonial Life services, and the products and coverage, we offer in a variety of ways:</p> <ol style="list-style-type: none"> 1. Social media: Through numerous social media accounts (Facebook, LinkedIn, Instagram and four corporate Twitter accounts), we discuss why insurance coverage is important and share stories about our employees who provide our great service and customers who benefitted from it. The accounts have more than 60,000 followers and connections. 2. WorkLife: Our consumer brand journalism website (worklife.coloniallife.com) focuses on healthy living, workplace trends and benefits through workplace. It will have more than 400,000 page views. 3. WorkLife newsletter: Our WorkLife newsletter shares top content for plan administrators and more than 15,000 clients across the country 4. GaggleAMP: More than 300 of our leading sales professionals take advantage of a Colonial Life brand ambassador program to share stories and graphics of our products and services. <p>We use the data collected in each of these digital properties to measure how effective we are at educating and engaging with decision-makers and policyholders and potential customers. We measure success through reach, engagement (likes, comments, shares) and time on site metrics.</p> <p>Website: www.coloniallife.com Facebook: www.facebook.com/coloniallifebenefits Twitter: www.twitter.com/coloniallife LinkedIn: www.linkedin.com/company/colonial-life</p>
38	In your view, what is Sourcwell's role in promoting contracts arising out of this RFP? How will you integrate a Sourcwell-awarded contract into your sales process?	<p>When awarded the Sourcwell contract, we would develop a joint marketing plan to promote our relationship with to your members through an email campaign and series of webinars.</p> <p>There is an online training module as well as two classroom training modules available to Colonial Life sales representatives.</p> <p>The training outlines the rules of engagement and provides a road map for successfully leveraging the contract as follows:</p> <ul style="list-style-type: none"> • Use Sourcwell resources to develop a strategy: Landing Page, Membership, Usage Reports, Vendor Access. • Identify existing members and non-members in your territory. • Call on prospects that are both members and non-members. • Talking points: <ul style="list-style-type: none"> • Existing Members: Sourcwell awarded Colonial Life a contract that you can use for voluntary benefits. • Non- Members: Explain the benefits of cooperative purchasing and that they can become a member for free to access the Colonial Life contract and over 280 other contracts. <p>Resource pdfs and a marketing piece will be created to assist with the conversation. An example of the marketing piece is included at the end of this proposal.</p> <p>In order to leverage the Master Contract, sales representatives must submit documentation to receive the appropriate commission codes to complete the transaction.</p> <p>We know that a contract with Sourcwell is very valuable. A partnership between your 50,000+ members and our 6,000 agents will be very powerful. That's why we will continue to promote Sourcwell at meetings and conferences, to get the word out to our sales distribution channels on how we can provide a winning relationship with you and your members.</p>
39	Are your products or services available through an e-procurement ordering process? If so, describe your e-procurement system and how governmental and educational customers have used it.	<p>No, our products and services are not available through an e-procurement ordering process.</p>

Table 8: Value-Added Attributes

Line Item	Question	Response *
40	Describe any product, equipment, maintenance, or operator training programs that you offer to Sourcewell participating entities. Include details, such as whether training is standard or optional, who provides training, and any costs that apply.	Not applicable.
41	Describe any technological advances that your proposed products or services offer.	<p>As more of our daily interactions happen online, employees are expecting the same ease of service at work as they do when shopping online at Amazon.</p> <p>Especially when it comes to employees understanding the value of their benefits. We help balance your high-touch needs with high-tech by providing employees personalized resource materials so they can make informed decisions on their benefits - for themselves and their loved ones.</p> <p>We offer the following digital engagement tools:</p> <p>a.) Digital postcard. This postcard can be shared with the employees in advance of a benefits enrollment and houses all the high-level information you want to share about core and voluntary benefits you have available to them. You can embed videos or insert links for more information. It even allows for quick updates if something changes without having to change links. This can be shared with employees as an email or attached to your intranet as a URL. However, it cannot be found through online searches, so the information remains private. Analytics are available to track number of views and clicks to really evaluate engagement levels.</p> <p>b.) Email series. Engaging, interactive and educational, you can link to enrollment fliers or your benefits website. You can even offer appointment setting to schedule a 1-to-1 counseling session to discuss personalized options in greater detail.</p> <p>c.) Online appointment setting. Increase employee participation with the touch of a button. We've realized a 77% attendance rate by offering this easy to use scheduling option. Two different scheduling options available: 1.) Employees choose the date and time that best fits their schedule, or 2.) You can import a census and schedule time for them. The online scheduler is perfect for call center enrollments, too. Once scheduled, the employee will receive an appointment confirmation email with the option to save the appointment on their calendar. As the enrollment approaches, they'll receive a reminder email.</p> <p>d.) Digital benefits booklet. Want to offer a bit more detail on your benefits offering? Our digital benefits booklet can allow for similar features as the postcard with a bit more space to expand on the details. In addition to links, you can insert voice-overs to be ADA compliant.</p> <p>e.) Benefits education website. We believe that, if employees are better educated, they're better prepared to make important benefit decisions. Our Youville site serves as our pre-enrollment benefits education website that is customizable for accounts of 50+ lives. You can customize special messaging or announcements (announcements page) to promote wellness initiatives or any other messaging specific to the employee group.</p> <p>Measure success. With our digital options, we can measure the level of employee engagement - who's clicked, who's opened and who's engaged with the information you're sharing. This allows you to have follow-up conversations or understand where you can make improvements with your participation rates.</p> <p>Additionally, you can measure the interest and participation in the benefits that you offer. Is your wellness initiative a success? Are there nontraditional benefit options employees would like to see added to your package?</p> <p>As a single source solution - we're adaptable to your enrollment needs, too.</p> <p>If you have an existing benadmin system, we can connect directly with 30+ technology partners and start enrolling in a couple of days.</p> <p>But if you don't already have an enrollment system, you're more than welcome to use ours.</p> <p>With our Harmony enrollment system, we can offer real-time enrollment which offers better quality and timeliness in both web-based and offline options.</p> <p>Since Harmony's enrollment database is web-based, employers can receive daily snapshots of an enrollment's progress and employee response. The result is a benefits enrollment process where your goals, objectives and programs are effectively communicated with greater employee understanding and satisfaction.</p> <p>Harmony also brings flexibility to benefits enrollments, allowing employers to enroll employees anytime, anywhere. Benefits counselors can enroll employees face-to-face, co-browsing over the Internet or through a call center. Employee self-enrollment is also an option. Your Colonial Life benefits counselor will help you determine which system will best meet the needs of your account.</p> <p>After enrollment, our online resources help ensure compliance with ever-changing industry requirements.</p> <p>For instance, our plan administrators receive free access to CCH HRAnswersNow,® a human resource website that provides daily news, tips and research tools.</p> <p>Even our secure online billing and administrative services help eliminate manual reconciliations - You send your payroll deduction file, we reconcile your billing electronically and report any discrepancies.</p> <p>And policyholders can benefit from our modern services.</p> <p>We provide a simple and modern online claims experience:</p> <ul style="list-style-type: none"> •File a claim for any type of policy •Upload documents for any pending claim •24/7 access to policy and claim information <p>Employees can instantly upload required documentation by snapping photos or scans of doctor's reports and bills from their phone or computer. At the end of the process, employees can easily review the information they have entered and confirm that it's accurate. Once the claim has been submitted, employees receive a confirmation email and can return to the secure site at any time to follow the status of their claim.</p> <p>A good carrier partnership can provide employers the tools necessary to efficiently automate the enrollment process and streamline other HR tasks such as:</p> <ul style="list-style-type: none"> •Improving record-keeping •Reducing paperwork •Digitizing important historical documents •Ensuring compliance with the Affordable Care Act <p>The result is a simpler and more efficient way for employers to run their businesses.</p> <p>Though we focus on modern, digital solutions, we want to ensure every interaction feels like we care about you and your business.</p> <p>We balance technology, people and process together to make doing business with us easier.</p>

We're proud of the service we provide – and it shows in the feedback we get from our customers.

Data security. The nature of our work requires us to handle private customer information in greater volume and with greater regularity than in most other industries. To keep your data – and that of your employees – safe, we employ the following standards and practices:

- Mandatory security and market conduct certification for all benefit counselors to facilitate the safe handling of customer data
- Security practices meet the requirements of the HIPAA Security Rule (Health Insurance Portability and Accountability Act)
- Complete hard drive encryption employed on benefit counselors' laptops as well as up-to-date antivirus and Microsoft Critical Updates
- Do Not Print option for Social Security numbers on enrollment systems forms
- Unique logons and passwords for role-specific views on all websites
- Strict procedures that prohibit sending personal customer data through email or attached documents
- Tools to help facilitate the secure file transfer of sensitive data
- Dedicated resources in our Compliance and Regulatory Affairs Department and Corporate Security Department handling privacy and security-related matters
- A Colonial Life cross-functional Security Governance Council to promote the integration of security practices into the appropriate business processes and applications throughout the organization, such as sales, operations and information technology
- Security-focused design throughout the lifecycle of the software development process
- Access to your personal and/or account information and related sensitive data limited to only those who need it, with permission for individuals only to perform tasks related to their role. This information will be strictly controlled and not distributed to parties outside of the enrollment process.

Website security. All personal information in our computers is protected from unauthorized access by a secure firewall and database architecture. Only personnel who have a legitimate business reasons have access.

Areas of our website use secure methods of Internet communication to exchange personal information.

To enhance your experience on return visits to our site, we employ the use of cookies. Cookies store information on your hard drive that can expedite form completion and other activities.

While we may provide links to third party websites, these links are offered for informational purposes only. In no way do we endorse, sponsor or promote these websites or the content of these websites unless expressly noted.

Secure enrollment. Our enrollment system's databases and web servers are physically located in our secure data center. The web servers sit on an Internet site and provide security during transport by using Secure Sockets Layer (SSL) protocol. Databases are housed on a physically separate server and are not directly accessible to Internet resources or users.

SSL protocol provides server authentication and data integrity. A digital certificate verifies the connection to ensure that you are on the correct site and server, and not an imposter.

The SSL protocol encryption process prevents tampering and eavesdropping. This process involves using two types of encryption keys to increase performance and security.

Recognizing a secure server. As recommended by the U.S. National Institute for Standards and Technology (NIST), our site uses a 1024-bit asymmetric key, combined with a 128-bit symmetric key.

Some browsers may not support 128-bit symmetric encryption or may not have SSL enabled. In these cases, access to the enrollment system site would be denied.

Electronic signatures. The Global and National Commerce Act (or E-SIGN Act) allows for the use of electronic signature methods. We meet the requirements of the E-SIGN Act when collecting your electronic signature.

Account administration. When you register for the plan administrator section of our website, you will be required to provide us with certain information which may include your name, email address, mailing address, ZIP code, country, user name and password.

Individual users are responsible for maintaining the confidentiality of their user name and password and for all uses of their registration, whether they are authorized.

Secure file transfer. Designed to provide the highest level of security possible when sending and receiving sensitive data, this tool enables users to send, receive and recall sensitive information safely over a secure server. Downloading is easy, and the transfer/download history is available for 13 months.

To ensure private information is protected, this capability is only available on laptops managed by Colonial Life because these machines are registered and have security encryption software.

Secure email. In situations where using secure file transfer is not an option, the use of secure email is an expectable means of transmitting sensitive information securely via encrypted email messaging.

Maintaining security. We've had a time-out feature for the plan administrator section of our website to automatically log you off if there is no activity for 20 minutes after you initially signed in to the website.

42	Describe any "green" initiatives that relate to your company or to your products or services, and include a list of the certifying agency for each.	<p>The current "green" initiatives are in place on Unum Group campuses throughout the enterprise:</p> <ul style="list-style-type: none"> •Green Cleaning Program •Low flow faucets/toilets in many restrooms •Video conferencing technology to reduce business travel •Electronic marketing materials/forms/processing to reduce paper usage •"Night Watchman" automatic nightly PC shutdown •Earth Day activities to promote awareness and increase employee participation at work and home •Plastic and can recycling stations in break rooms •Battery recycling bins in lobbies •Resource Conservation Centers in office areas for recycling collection (on main campuses) •Individual recycling bins at common office areas •Recycling/disposal program for IT equipment, storage tapes and toner cartridges. •Energy-Star equipment purchased for all data center, office equipment and employee workstations •Duplex printing encouraged company-wide, printing/faxing equipment consolidation •Virtual servers to reduce number of physical servers, floor space and power consumption •Advanced software tools to monitor and temporarily disable servers during periods of non-use •T12 lights retrofitted to T8 cool lights to reduce energy consumption •Environmental purchasing policy •Ride Share/Ride Match program to reduce emissions from employee commutes •Teleworking/Flexible work schedules •Surplus office furniture donated to schools and other agencies •Furniture systems made with recycled materials •Motion sensors and energy efficient lighting systems •Planned replacement of inefficient lighting and HVAC Systems •USEMP/metering to monitor, track and reduce energy consumption •Replacement program for equipment with ozone-depleting systems •Collection of office supplies to distribute for reuse •Recycling of all metal and ceiling tile from project demolition •New carpet that can be 100% recycled, existing carpet reused or recycled
43	Identify any third-party issued eco-labels, ratings or certifications that your company has received for the equipment or products included in your Proposal related to energy efficiency or conservation, life-cycle design (cradle-to-cradle), or other green/sustainability factors.	Not applicable.
44	Describe any Women or Minority Business Entity (WMBE), Small Business Entity (SBE), or veteran owned business certifications that your company or hub partners have obtained. Upload documentation of certification (as applicable) in the document upload section of your response.	Colonial Life does not hold a WMBE or SBE accreditation. Colonial Life agents and brokers could hold (WMBE) or Small Business Entity (SBE) accreditations. Since these accreditations vary by each state, this request would need to be reviewed on an individual basis for each specific member request.
45	What unique attributes does your company, your products, or your services offer to Sourcewell participating entities? What makes your proposed solutions unique in your industry as it applies to Sourcewell participating entities?	<p>Cost savings solutions: We have a suite of cost-savings strategies that can be customized to address the specific needs of the public sector such as dependent verification and value-added programs.</p> <p>Retention and recruitment: Public sector competes with the private sector for talent. We can help employers create a benefits program that is seen as an investment in talent rather than just a business expense.</p> <p>Benefits customization: Benefit programs are in the midst of a transition from the strictly standardized to the highly personalized. Companies at the forefront of the wave are creating benefit programs that are more aligned with personal preferences. We can customize the benefits package, communication and education strategy as well as the enrollment experience.</p> <p>Benefits counselors: According to a recent LIMRA survey, 73% of Millennials surveyed want to meet with a trusted advisor before purchasing insurance. We have over 6,300 benefits counselors that can meet with your employees 1-to-1 (in-person or virtually) to help them understand what benefits options are available and what ones they need to fit their personal lifestyle.</p> <p>Benefits communication and education: The best partners should help balance your high-touch needs with high-tech solutions. For instance, providing employees personalized resource materials (i.e., web content, emails, one-to-one/ virtual meetings) so they can make informed decisions on their benefits - for themselves and their loved ones. We can prepare employees to make their enrollment decisions while communicating any plan changes or potential impacts.</p> <p>Benefits modernization: In today's "there's an app for that" environment, there are numerous opportunities to use technology to make things easier. We can provide solutions for modernizing your benefits programs to ease the burden on your financial and talent resources when improving your HR technology to streamline benefits enrollment and tackle daily administrative tasks.</p> <p>Core benefits enrollment: We can enroll your core benefits along with our voluntary products.</p>

Table 9: Performance Standards or Guarantees

Describe in detail your performance standards or guarantees, including conditions and requirements to qualify, claims procedure, and overall structure. You may upload representative samples of your performance materials (if applicable) in the document upload section of your response in addition to responding to the questions below.

Line Item	Question	Response *
46	Describe any performance standards or guarantees that apply to your services	In the normal course of business, Colonial Life/Unum Group does not provide performance guarantees to our employer clients. Each of our home office service departments have aggressive standards and expectations that are constantly being reviewed and measured. If Colonial Life/Unum Group is named a finalist in this RFP process, and we are provided your particular areas of concern, we will be happy to discuss specific performance guarantees.
47	Describe any service standards or guarantees that apply to your services (policies, metrics, KPIs, etc.)	In the normal course of business, Colonial Life/Unum Group does not provide performance guarantees to our employer clients. Each of our home office service departments have aggressive standards and expectations that are constantly being reviewed and measured. If Colonial Life/Unum Group is named a finalist in this RFP process, and we are provided your particular areas of concern, we will be happy to discuss specific performance guarantees.

Table 10: Payment Terms and Financing Options

Line Item	Question	Response *
48	Describe your payment terms and accepted payment methods.	This is not applicable to the products and services we are proposing.
49	Describe any leasing or financing options available for use by educational or governmental entities.	This is not applicable to the products and services we are proposing.
50	Describe any standard transaction documents that you propose to use in connection with an awarded contract (order forms, terms and conditions, service level agreements, etc.). Upload a sample of each (as applicable) in the document upload section of your response.	This is not applicable to the products and services we are proposing.
51	Do you accept the P-card procurement and payment process? If so, is there any additional cost to Sourcewell participating entities for using this process?	No. This is not applicable to the products and services we are proposing.

Table 11A: Depth and Breadth of Offered Products

Indicate below whether or not each line of coverage is included in your proposal. For each applicable line of coverage describe additional details regarding the proposed coverage offering, such as pricing or enhancements. For any line of coverage not included in your proposal, respond "N/A" or "not applicable" in the additional details column.

Line Item	Line of Coverage	Offered *	Standard Discount Available *	Details of program offering, price, enhancements *
52	Basic Life	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	We offer Basic Life insurance under our Group Term Life Insurance plan. Life insurance helps provide peace of mind and financial security for the people who matter to your member's employees, with flexibility to update coverage at each stage of life. We have uploaded sample rates for the offered Group Term Life plan. Discounting on group plans varies by industry and product mix.
53	Basic Accidental Death and Dismemberment	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	We offer Basic AD&D insurance under our Group Term Life Insurance plan. Life insurance helps provide peace of mind and financial security for the people who matter to your member's employees, with flexibility to update coverage at each stage of life. We have uploaded sample rates for the offered Group Term Life plan with AD&D. Discounting on group plans varies by industry and product mix.
54	Voluntary Life - Employee	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	We offer both individual and group Voluntary Life plans. Life insurance helps provide peace of mind and financial security for the people who matter to your member's employees, with flexibility to update coverage at each stage of life. We have uploaded sample rates for the offered individual and group life plans. Rates for our individual plans have been filed and approved by the State Insurance Department. Discounting on group plans varies by industry and product mix.
55	Voluntary Accidental Death and Dismemberment - Employee	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	We offer AD&D insurance as an option under both our basic and voluntary Group Term Life plans. Accidental death is offered as a rider under both our Individual Term Life 5000 and Individual Whole Life 5000 plans. Life insurance helps provide peace of mind and financial security for the people who matter to your member's employees, with flexibility to update coverage at each stage of life. We have uploaded sample rates for the offered individual and group life plans. Rates for our individual plans have been filed and approved by the State Insurance Department. Therefore, rate discounts are not available for individual plans. Discounting on group plans varies by industry and product mix.
56	Voluntary Life - Spouse	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	We offer both individual and group Voluntary Life plans. Life insurance helps provide peace of mind and financial security for the people who matter to your member's employees, with flexibility to update coverage at each stage of life. We have uploaded sample rates for the offered individual and group life plans. Rates for our individual plans have been filed and approved by the State Insurance Department. Therefore, rate discounts are not available for individual plans. Discounting on group plans varies by industry and product mix.
57	Voluntary Accidental Death and Dismemberment - Spouse	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	We offer AD&D insurance as an option under both our basic and voluntary Group Term Life plans. Accidental death is offered as a rider under both our Individual Term Life 5000 and Individual Whole Life 5000 plans. Life insurance helps provide peace of mind and financial security for the people who matter to your member's employees, with flexibility to update coverage at each stage of life. We have uploaded sample rates for the offered individual and group life plans. Rates for our individual plans have been filed and approved by the State Insurance Department. Therefore, rate discounts are not available for individual plans. Discounting on group plans varies by industry and product mix.
58	Voluntary Life - Child	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	We offer both individual and group Voluntary Life plans. Life insurance helps provide peace of mind and financial security for the people who matter to your member's employees, with flexibility to update coverage at each stage of life. We have uploaded sample rates for the offered individual and group life plans. Rates for our individual plans have been filed and approved by the State Insurance Department. Therefore, rate discounts are not available for individual plans. Discounting on group plans varies by industry and product mix.

Table 11B: Depth and Breadth of Offered Products

Indicate below whether or not each line of coverage is included in your proposal. For each applicable line of coverage describe additional details regarding the proposed coverage offering, such as pricing or enhancements. For any line of coverage not included in your proposal, respond "N/A" or "not applicable" in the additional details column.

Line Item	Line of Coverage	Offered *	Standard Discount Available *	Details of program offering, price, enhancements *
59	Short Term Disability	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	We offer both individual and group Short Term Disability plans. Disability insurance replaces a portion of an employee's income to help make ends meet if he or she becomes disabled from a covered accident or sickness. We have uploaded sample rates for the offered individual and group short term disability plans. Rates for our individual plans have been filed and approved by the State Insurance Department. Therefore, rate discounts are not available for individual plans. Discounting varies by industry for our group plans.

60	Long Term Disability	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	We offer group Long Term Disability plans. Disability insurance replaces a portion to an employee's income to help make ends meet if he or she becomes disabled from a covered accident or sickness. We have uploaded sample rates for the offered individual and group long term disability plans. Rates for our individual plans have been filed and approved by the State Insurance Department. Therefore, rate discounts are not available for individual plans. Discounting on group plans varies by industry and product mix.
61	Voluntary Incremental Long Term Disability (e.g. You may elect any level of coverage, in increments of \$100 between \$500 and \$5,000 per month, provided you don't insure more than 60% of your monthly income.)	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	We can offer this plan design based on case characteristics.
62	Allow for 70% all sources integration on Long Term Disability. (e.g. The normal maximum is 60%, but if an employee is receiving income from another source (PERA or Social Security Disability), the maximum benefit increases to 70% when all sources of income are considered.)	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	We can offer this plan design based on case characteristics.
63	Dental	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	We are not offering a Dental Plan
64	Vision	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	We are not offering a Vision Plan.
65	EAP	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	We offer an EAP service as part of our standard LTD plan. Alternately if LTD is not quoted it is an option on our Group Life products. We are not offering a standalone EAP plan.
66	Accident	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	We offer both individual and group Accident plans. Accident insurance helps offset unexpected medical expenses that can result from a fracture, dislocation or other covered accidental injury. We have uploaded sample rates for the offered individual and group accident plans. Rates for our individual plans have been filed and approved by the State Insurance Department. Therefore, rate discounts are not available for individual plans. Discounting on group plans varies by industry and product mix.
67	Critical Illness	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	We offer both individual and group Critical Illness plans. Critical illness insurance supplements major medical coverage by providing a lump-sum benefit that can be used to pay for the direct and indirect costs related to a covered critical illness. We have uploaded sample rates for the offered individual and group critical illness plans. Rates for our individual plans have been filed and approved by the State Insurance Department. Therefore, rate discounts are not available for individual plans. Discounting on group plans varies by industry and product mix.
68	Cancer	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	We offer both individual and group Cancer plans. Cancer insurance helps offset the covered out-of-pocket medical and indirect, non-medical expenses related to cancer than most plans don't cover. We have uploaded sample rates for the offered individual and group cancer plans. Rates for our individual plans have been filed and approved by the State Insurance Department. Therefore, rate discounts are not available for individual plans. Discounting on group plans varies by industry and product mix.
69	Gap	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	We offer both individual and group Gap (hospital indemnity) plans. Hospital indemnity insurance provides a lump-sum benefit for a covered hospital confinement or outpatient surgery to help with co-payments and deductibles. Rates for our individual plans have been filed and approved by the State Insurance Department. Therefore, rate discounts are not available for individual plans. Discounting on group plans varies by industry and product mix.
70	Other	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	We offer an individual Gunshot Wound plan. This plan provides benefits for a non-fatal accident gunshot wound that is the result of a covered accident. Rates for our individual plans have been filed and approved by the State Insurance Department. Therefore, rate discounts are not available for individual plans. Rates for our individual plans have been filed and approved by the State Insurance Department. Since this is an individual plan, rate discounts are not available.

Table 11C: Depth and Breadth of Offered Products

Indicate below whether or not each contract provision or enhancement is available as part of the coverages included in your proposal. For each applicable contract provision or enhancement identify the attached line(s) of coverage. For any contract provision or enhancement that is not available as part of the coverages included in your proposal, respond "N/A" or "not applicable" in the attached lines of coverage column.

Line Item	Provision/Enhancement	Included *	Extra Cost *	Line of Coverage benefit is attached to and/or details of program offering, price, enhancements *
71	Able to match all basic plan components for existing groups and new groups	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Our plans are standard in nature and filed in each state Department of Insurance.
72	Accelerated Death Benefit	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Individual Term Life 5000/Individual Whole Life Plus & Unum's Group Life
73	Business Travel	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to any of our proposed products.
74	Child Care Benefit	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Group Term Life AD&D Family Suite. Yes for Unum's Group LTD if on approved rehabilitation plan and Yes for Group AD&D as an optional benefit
75	COLA	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Unum's Group LTD proportionate loss provision will index prior monthly earnings based on the APR increase in the Consumer Price Index
76	Coma Benefit	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Individual Accident 1.0/Individual Accident 4000/Group Accident 4000/Critical Illness 1.0/Group Critical Care, Group Critical Illness 6000 & Group Term Life AD&D Catastrophic Suite. Unum's Group AD&D offers Coma as an optional Benefit
77	Common Carrier	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Individual Accident 1.0/Individual Accident 4000/Group Accident 4000 & Group Term Life AD&D Travel Suite. Unum's Group AD&D offers Common Carrier and Common Carrier with Motor Vehicle Benefit as options
78	Conversion to Individual Policy after Termination	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	Individual Accident 1.0/Individual Accident 4000/Cancer Assist/Critical Illness 1.0/Disability 1000/ISTD3000/Individual Medical Bridge/Individual Whole Life 5000/Dental PPO plans are portable at the same cost. Individual Term Life 5000 convertible in whole or part to a cash value life policy through age 75. Group Accident 1.0/Group Accident 4000 & Group Disability plans are portable at the same rates if the master policy remains in force. Group Term Life/Group Disability/Group Critical Care and Group Critical Illness 6000 are portable at slightly higher rates if the master policy remains in force. Group Cancer plan convertible to an individual cancer policy. Group Medical Bridge 1.0 & 7000 are not portable. Group Basic, Supplemental and Dependent Life can be converted subject to policy provisions. Unum's Group LTD can also offer conversion without EOI subject to policy provisions.
79	Dependent Education Benefit	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Group Term Life AD&D Family Suite / Unum's Group Life
80	Disappearance	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Group Term Life AD&D Family Suite and Unum's Group Life & AD&D.
81	Drug/Alcohol Limitation	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Individual Accident 1.0/Individual Accident 4000/Group Accident 1.0/Group Accident 4000-limitation applicable to riders, not base plan. Critical Illness 1.0/Disability 1000/ISTD3000/Individual Medical Bridge/Group Critical Care/Group Critical Illness 6000/Group Disability/Group Medical Bridge 1.0 and 7000/Group Term Life-limitation applicable to base plan. Group AD&D has core exclusion for operating a motor vehicle. Unum's Group LTD does not have a standard substance abuse limitations.
82	Felonious Assault	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Group Term Life AD&D Malicious Intent Suite. Unum's Group AD&D offers Felonious Assault benefit as an option
83	Employees can elect spouse and child life without having any employee voluntary life election	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Individual Term Life 5000/Individual Whole Life Plus-spouse term life policy is available whether or not the employee buys a policy. A separate policy is available for dependent children on our Individual Whole Life Plus plan./ Yes for Unum's Group Life
84	No salary tie on the employee voluntary life election	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Correct. Unum's Group life can offer flat increments up to a X times salary maximum.

Table 11D: Depth and Breadth of Offered Products

Indicate below whether or not each contract provision or enhancement is available as part of the coverages included in your proposal. For each applicable contract provision or enhancement identify the attached line(s) of coverage. For any contract provision or enhancement that is not available as part of the coverages included in your proposal, respond "N/A" or "not applicable" in the attached lines of coverage column.

Line Item	Provision/Enhancement	Included *	Extra Cost *	Line of Coverage benefit is attached to and/or details of program offering, price, enhancements *
85	Funeral Assistance	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and plans. Unum's Group AD&D can offer an optional Funeral Expense benefit
86	Grief Healing Services	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Group Term Life
87	Helmet Benefit	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and plans. Unum's Group Life offers Helmet Benefit.
88	Hemiplegia	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Additional information would be needed at the time of claim to determine if this is a covered condition. Unum's Group AD&D can offer this as an optional benefit.
89	Layoff/Leave of Absence Coverage	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and plans. Unum's Group Life coverage can be continued for employees on an approved leave of absence, approved sabbatical or covered layoff.
90	Legal Services	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Group Term Life/ Unum's LTD coverage can be quoted with value - added EAP services which include legal services.
91	Disability Continuation	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and plans
92	Loss of one limb	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Accident 1.0/Individual Accident 4000/Group Accident 1.0/Group Accident 4000/Group Term Life / Unum AD&D
93	Loss of Sight (One Eye)	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Group Accident 4000/Group Term Life / Unum AD&D
94	Loss of speech	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Accident 1.0/Individual Accident 4000/Group Accident 1.0/Group Accident 4000/Group Term Life / Unum AD&D
95	Loss of hearing	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Accident 1.0/Individual Accident 4000/Group Accident 1.0/Group Accident 4000/Group Term Life / Unum AD&D
96	Mental/Nervous Limitation	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Accident 1.0 Accident Riders/Individual Accident 4000 Riders/Critical Illness 1.0/Disability 1000/ISTD 3000 (unless employer selects Psychiatric or Psychological Conditions Benefit)/Medical Bridge 3000/Individual Medical Bridge/Group Accident 1.0 Riders/Group Accident 4000 Riders/ Group Disability (unless employer selects Psychiatric or Psychological Conditions Benefit)/Group Medical Bridge 1.0 & 7000 (unless Inpatient Mental & Nervous Benefit is elected)/ Unum's LTD does not standardly limit self-reported or Mental Illness claims though limited benefit periods are an option.
97	Online Reporting	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Enrollment summary reporting is available through the Plan Administrator website during enrollment. Unum's Group Life/ADD products include online claim reports.

Table 11E: Depth and Breadth of Offered Products

Indicate below whether or not each contract provision or enhancement is available as part of the coverages included in your proposal. For each applicable contract provision or enhancement identify the attached line(s) of coverage. For any contract provision or enhancement that is not available as part of the coverages included in your proposal, respond "N/A" or "not applicable" in the attached lines of coverage column.

Line Item	Provision/Enhancement	Included *	Extra Cost *	Line of Coverage benefit is attached to and/or details of program offering, price, enhancements *
98	Paraplegia	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Accident 1.0/Individual Accident 4000/Critical Illness 1.0/Group Accident 1.0/Group Accident 4000/Group Critical Care/Group Term Life AD&D Catastrophic Suite/ Unum's Group AD&D - Paralysis Benefit is an optional benefit that reduces the AD&D Benefit
99	Pension Contribution Benefit	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and plans.
100	Portability	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Individual Accident 1.0/Individual Accident 4000/Cancer Assist/Critical Illness 1.0/Disability 1000/ISTD3000/Individual Medical Bridge/Individual Whole Life 5000/Dental PPO plans are portable at the same cost. Individual Term Life 5000 convertible in whole or part to a cash value life policy through age 75. Group Accident 1.0/Group Accident 4000 & Group Disability plans are portable at the same rates if the master policy remains in force. Group Term Life/Group Disability/Group Critical Care & Group Critical Illness 6000 are portable at slightly higher rates if the master policy remains in force. Group Cancer plan convertible to an individual cancer policy. Group Medical Bridge 1.0 & 7000 are not portable. Unum's Group Life is portable subject to policy provisions
101	Quadriplegia	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Accident 1.0/Individual Accident 4000/Critical Illness 1.0/Group Accident 1.0/Group Accident 4000/Group Critical Care/Group Term Life AD&D Catastrophic Suite / Unum's Group AD&D - Paralysis Benefit is an optional benefit that reduces the AD&D Benefit
102	Rehabilitation Services	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Accident 1.0/Individual Accident 4000/Group Accident 1.0/Group Accident 4000/Group Medical Bridge 7000 if elected/ Unum's Group LTD includes Rehabilitation/RTW assistance including an additional 10% up to \$1,000 per month when in a Unum approved written rehabilitation plan.
103	Relocation Expense Benefit	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and plans.
104	Return to Work Incentive	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and plans. / Unum's Group LTD includes Rehabilitation/RTW assistance including an additional 10% up to \$1,000 per month when in a Unum approved written rehabilitation plan.
105	Seat Belt/Air Bag Benefit	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Group Term Life / Unum's Group Life & AD&D
106	Survivor Benefit	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and plans / Unum 's Group LTD includes a Survivor Benefit if an insured is receiving benefits and has been disabled for at least 180 days.
107	Travel Assistance	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and plans.
108	Will Preparation	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Group Term Life / Unum's Group Life provides simple will guidance drafting an attorney in the insured's state of residence

Table 11F: Depth and Breadth of Offered Products - Law Enforcement/Public Safety

Indicate below whether or not each contract provision or enhancement is available as part of the coverages included in your proposal. For each applicable contract provision or enhancement identify the attached line(s) of coverage. For any contract provision or enhancement that is not available as part of the coverages included in your proposal, respond "N/A" or "not applicable" in the attached lines of coverage column.

Line Item	Provision/Enhancement	Included *	Coverage Offered to Paid Employees?	Coverage Offered to Volunteer Employees?	Coverage Offered for On the Job Coverage?	Coverage Offered for Off the Job Coverage?	Details of program offering, price, enhancements
109	Accident Medical Expense	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Please note that we have included product information and sample rates for our Gunshot Wound plan that is available for line-of-duty shootings.
110	Accidental Death and Dismemberment	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services. Unum's AD&D products cover qualifying paid employees but not volunteers.
111	Bereavement	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
112	Bulletproof Vest	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
113	Bomb Scare	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
114	Burial & Cremation	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
115	Felonious Assault & Violent Crime	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
116	Child Care Benefit	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
117	Child Survivor Benefit	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
118	College Education	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
119	Home Alteration/Vehicle Modification	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
120	Owned/Leased Aircraft	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
121	Pilot	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
122	Coma	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
123	Burn	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
124	COBRA	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
125	HIV	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
126	Hepatitis	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
127	Medical	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
128	Evacuation/Repatriation	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
129	Rehabilitation	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.

Table 11G: Depth and Breadth of Offered Products - Municipal Workers/Special Districts

Indicate below whether or not each contract provision or enhancement is available as part of the coverages included in your proposal. For each applicable contract provision or enhancement identify the attached line(s) of coverage. For any contract provision or enhancement that is not available as part of the coverages included in your proposal, respond "N/A" or "not applicable" in the attached lines of coverage column.

Line Item	Provision/Enhancement	Included *	Coverage Offered to Paid Employees?	Coverage Offered to Volunteer Employees?	Coverage Offered for On the Job Coverage?	Coverage Offered for Off the Job Coverage?	Details of program offering, price, enhancements
130	Accident Medical Expense	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
131	Accidental Death and Dismemberment	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
132	COBRA	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
133	Coma	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
134	Home Alteration/Vehicle Modification	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
135	Medical Evacuation/Repatriation	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
136	Rehabilitation	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
137	Child Care Center Benefit	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
138	Child Survivor Benefit	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
139	College Education Benefit	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.

Table 11H: Depth and Breadth of Offered Products - Schools (Employees and Volunteers)

Indicate below whether or not each contract provision or enhancement is available as part of the coverages included in your proposal. For each applicable contract provision or enhancement identify the attached line(s) of coverage. For any contract provision or enhancement that is not available as part of the coverages included in your proposal, respond "N/A" or "not applicable" in the attached lines of coverage column.

Line Item	Provision/Enhancement	Included *	Coverage Offered to Paid Employees?	Coverage Offered to Volunteer Employees?	Coverage Offered for On the Job Coverage?	Coverage Offered for Off the Job Coverage?	Details of program offering, price, enhancements
140	Accident Medical Expense	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
141	Accidental Death and Dismemberment	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
142	Crisis Death	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
143	Bereavement and Trauma	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
144	Bomb Scare	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
145	Catastrophic Benefit	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
146	COBRA	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
147	Coma	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
148	Home Alteration/Vehicle Modification	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
149	Medical Evacuation/Repatriation	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
150	Rehabilitation	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
151	Child Care Benefit	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
152	College Education Benefit	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
153	Child Survivor Benefit	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
154	Coverage to/from activity or event	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
155	Overnight stays related to the activity	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.

Table 11I: Depth and Breadth of Offered Products - Emergency Services (Fire, Police, EMS, etc.)

Indicate below whether or not each contract provision or enhancement is available as part of the coverages included in your proposal. For each applicable contract provision or enhancement identify the attached line(s) of coverage. For any contract provision or enhancement that is not available as part of the coverages included in your proposal, respond "N/A" or "not applicable" in the attached lines of coverage column.

Line Item	Provision	Enhancement	Included *	Coverage Offered to Paid Employees?	Coverage Offered to Volunteer Employees?	Coverage Offered for On the Job Coverage?	Coverage Offered for Off the Job Coverage?	Details of program offering, price, enhancements
156	Permanent Impairment for heart		<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
157		No age reduction or benefit reduction due to age	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
158		No qualification periods	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
159	Permanent Impairment for Illness		<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
160		No qualification periods	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
161		Pay based on impairment rating regardless of ability to work (e.g. not tied to disability)	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
162	Family Expense Benefit		<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
163		Reimbursement without daily maximum	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
164		Including loss of income	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
165	Disability		<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
166		Lifetime benefit available for total disability due to Injury for volunteers/part-time employees; up to a 5-year benefit period for full-time employees	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
167		Lifetime benefit available for total disability due to Injury for volunteers/part-time employees; up to a 5-year benefit period for full-time employees	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
168		Benefit up to Age 67 or 5 years, whichever is greater, for total disability due to illness for volunteers/part-time employees; up to a 5-year benefit period?	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
169		Partial disability from injury or illness pays up to 100% limit of total disability benefit amount and up to Age 67 or 5 years, whichever is greater, for volunteers/part-time employees.	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
170	First Responder Assistance Program (FRAP)		<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
171		Not just for PTSD, all needs whether personal or vocational in nature	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	As the enrollment entity for Alliant, Colonial Life benefit counselors can offer filed and approved products Firefighter Cancer and First Responder PTSD in certain states.
172		Available to family members living in member's/employee's residence	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
173		Included with our A&H offering	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
174	24-Hour AD&D Policy		<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
175		FRAP can be included as well	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.
176		Option to include an additional Line of Duty Injury Death Benefit	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable to our proposed products and services.

Table 12: Pricing Offered

Line Item	The Pricing Offered in this Proposal is: *	Comments
177	a. the same as the Proposer typically offers to an individual municipality, university, or school district.	Sample rates have been provided for the Colonial Life and Paul Revere (NY) individual and group products being proposed as an uploaded document. Rates for our individual plans have been filed and approved by the State Insurance Department. Therefore, rate discounts are not available for individual plans. Discounting varies by industry and product mix for our group plans. For our Unum Group products Pricing will be determined at a case level utilizing the specific plan design and demographics of the group. Experience rating thresholds depend upon product/enrolled lives. For new business, this is 100+ enrolled for STD, 250+ enrolled for LTD/LIFE/ASO STD, and 1000+ for FMLA. Unum offers package discounts which vary based upon the product lines, employee contributions, case size, and other factors.

Table 13: Audit and Administrative Fee

Line Item	Question	Response *
178	Specifically describe any self-audit process or program that you plan to employ to verify compliance with your proposed Contract with Sourcewell. This process includes ensuring that Sourcewell participating entities obtain the proper pricing, that the Vendor reports all sales under the Contract each quarter, and that the Vendor remits the proper administrative fee to Sourcewell. Provide sufficient detail to support your ability to report quarterly sales to Sourcewell as described in the Contract template.	The Colonial Life Premier Client Managers/Unum Group will work closely with Sourcewell to make sure all proposals are handled based on the agreed upon information and conditions.
179	If you are awarded a contract, provide a few examples of internal metrics that will be tracked to measure whether you are having success with the contract.	If Colonial Life/Unum Group is awarded the Sourcewell contract, we would use the following metrics to track and measure whether we are having success with the contract. -Number of new clients who used contract -Number of existing clients who used contract -Number of existing cases who joined Sourcewell -Total new sales attributable to contract
180	Identify a proposed administrative fee that you will pay to Sourcewell for facilitating, managing, and promoting the Sourcewell Contract in the event that you are awarded a Contract. Sourcewell does not solicit insurance products and services on behalf of awarded suppliers. The solicitation, placement and servicing of insurance remains the role of awarded suppliers and their distribution channels. Therefore, the proposed administration fee shall not be considered commissions and should not be paid to Sourcewell as commissions. This fee is typically calculated as a percentage of Vendor's sales under the Contract or as a per-unit fee; it is not a line-item addition to the Member's cost of goods. (See the RFP and template Contract for additional details.)	This is not applicable to the products and services we are proposing

Exceptions to Terms, Conditions, or Specifications Form

Only those Proposer Exceptions to Terms, Conditions, or Specifications that have been accepted by Sourcewell have been incorporated into the contract text.

Documents

Ensure your submission document(s) conforms to the following:

1. Documents in PDF format are preferred. Documents in Word, Excel, or compatible formats may also be provided.
2. Documents should NOT have a security password, as Sourcewell may not be able to open the file. It is your sole responsibility to ensure that the uploaded document(s) are not either defective, corrupted or blank and that the documents can be opened and viewed by Sourcewell.
3. Sourcewell may reject any response where any document(s) cannot be opened and viewed by Sourcewell.
4. If you need to upload more than one (1) document for a single item, you should combine the documents into one zipped file. If the zipped file contains more than one (1) document, ensure each document is named, in relation to the submission format item responding to. For example, if responding to the Marketing Plan category save the document as "Marketing Plan."

- [Pricing](#) - Colonial Pricing.pdf - Tuesday May 16, 2023 15:42:26
- [Financial Strength and Stability](#) - Financial Strength & Stability Info.pdf - Tuesday May 09, 2023 09:17:30
- [Marketing Plan/Samples](#) - Marketing Plan & Samples.pdf - Tuesday May 09, 2023 09:19:21
- WMBE/MBE/SBE or Related Certificates (optional)
- Warranty Information (optional)
- [Standard Transaction Document Samples](#) - Standard Transaction Document Samples.pdf - Tuesday May 09, 2023 09:19:37
- [Upload Additional Document](#) - Additional Documents Sourcewell.zip - Tuesday May 16, 2023 15:38:37

Addenda, Terms and Conditions

PROPOSER AFFIDAVIT AND ASSURANCE OF COMPLIANCE

I certify that I am the authorized representative of the Proposer submitting the foregoing Proposal with the legal authority to bind the Proposer to this Affidavit and Assurance of Compliance:

1. The Proposer is submitting this Proposal under its full and complete legal name, and the Proposer legally exists in good standing in the jurisdiction of its residence.
2. The Proposer warrants that the information provided in this Proposal is true, correct, and reliable for purposes of evaluation for contract award.
3. The Proposer, including any person assisting with the creation of this Proposal, has arrived at this Proposal independently and the Proposal has been created without colluding with any other person, company, or parties that have or will submit a proposal under this solicitation; and the Proposal has in all respects been created fairly without any fraud or dishonesty. The Proposer has not directly or indirectly entered into any agreement or arrangement with any person or business in an effort to influence any part of this solicitation or operations of a resulting contract; and the Proposer has not taken any action in restraint of free trade or competitiveness in connection with this solicitation. Additionally, if Proposer has worked with a consultant on the Proposal, the consultant (an individual or a company) has not assisted any other entity that has submitted or will submit a proposal for this solicitation.
4. To the best of its knowledge and belief, and except as otherwise disclosed in the Proposal, there are no relevant facts or circumstances which could give rise to an organizational conflict of interest. An organizational conflict of interest exists when a vendor has an unfair competitive advantage or the vendor's objectivity in performing the contract is, or might be, impaired.
5. The contents of the Proposal have not been communicated by the Proposer or its employees or agents to any person not an employee or legally authorized agent of the Proposer and will not be communicated to any such persons prior to Due Date of this solicitation.
6. If awarded a contract, the Proposer will provide to Sourcewell Participating Entities the equipment, products, and services in accordance with the terms, conditions, and scope of a resulting contract.
7. The Proposer possesses, or will possess before delivering any equipment, products, or services, all applicable licenses or certifications necessary to deliver such equipment, products, or services under any resulting contract.
8. The Proposer agrees to deliver equipment, products, and services through valid contracts, purchase orders, or means that are acceptable to Sourcewell Members. Unless otherwise agreed to, the Proposer must provide only new and first-quality products and related services to Sourcewell Members under an awarded Contract.
9. The Proposer will comply with all applicable provisions of federal, state, and local laws, regulations, rules, and orders.
10. The Proposer understands that Sourcewell will reject RFP proposals that are marked "confidential" (or "nonpublic," etc.), either substantially or in their entirety. Under Minnesota Statutes Section 13.591, subdivision 4, all proposals are considered nonpublic data until the evaluation is complete and a Contract is awarded. At that point, proposals become public data. Minnesota Statutes Section 13.37 permits only certain narrowly defined data to be considered a "trade secret," and thus nonpublic data under Minnesota's Data Practices Act.
11. Proposer its employees, agents, and subcontractors are not:
 1. Included on the "Specially Designated Nationals and Blocked Persons" list maintained by the Office of Foreign Assets Control of the United States Department of the Treasury found at: <https://www.treasury.gov/ofac/downloads/sdnlist.pdf>;
 2. Included on the government-wide exclusions lists in the United States System for Award Management found at: <https://sam.gov/SAM/>; or
 3. Presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from programs operated by the State of Minnesota; the United States federal government or the Canadian government, as applicable; or any Participating Entity. Vendor certifies and warrants that neither it nor its principals have been convicted of a criminal offense related to the subject matter of this solicitation.

By checking this box I acknowledge that I am bound by the terms of the Proposer's Affidavit, have the legal authority to submit this Proposal on behalf of the Proposer, and that this electronic acknowledgment has the same legal effect, validity, and enforceability as if I had hand signed the Proposal. This signature will not be denied such legal effect, validity, or enforceability solely because an electronic signature or electronic record was used in its formation. - Rob Quell, Vice President, Colonial Life & Accident Insurance Company

The Proposer declares that there is an actual or potential Conflict of Interest relating to the preparation of its submission, and/or the Proposer foresees an actual or potential Conflict of Interest in performing the contractual obligations contemplated in the bid.

Yes No

The Bidder acknowledges and agrees that the addendum/addenda below form part of the Bid Document.

Check the box in the column "I have reviewed this addendum" below to acknowledge each of the addenda.

File Name	I have reviewed the below addendum and attachments (if applicable)	Pages
Addendum_4_Group_Employee_Benefits_RFP_051623 Mon May 1 2023 07:57 AM	<input checked="" type="checkbox"/>	2
Addendum_3_Group_Employee_Benefits_RFP_051623 Thu April 27 2023 08:10 AM	<input checked="" type="checkbox"/>	1
Addendum_2_Group_Employee_Benefits_RFP_051623 Thu April 6 2023 12:12 PM	<input checked="" type="checkbox"/>	1
Addendum_1_Group_Employee_Benefits_RFP_051623 Thu March 30 2023 03:46 PM	<input checked="" type="checkbox"/>	1