

**Solicitation Number: RFP#100319****CONTRACT**

This Contract is between **Sourcewell**, 202 12th Street Northeast, P.O. Box 219, Staples, MN 56479 (Sourcewell) and **Colonial Life & Accident Insurance Company**, 1200 Colonial Life Boulevard, Columbia, SC 29210 (Vendor).

Sourcewell is a State of Minnesota local government agency and service cooperative created under the laws of the State of Minnesota (Minnesota Statutes Section 123A.21) that offers cooperative procurement solutions to its members. Participation is open to all levels of governmental entity, higher education, K-12 education, nonprofit, tribal government, and other public entities located in the United States and Canada.

Vendor desires to contract with Sourcewell to provide products or services to Sourcewell and its Members (Members).

**1. TERM OF CONTRACT**

- A. **EFFECTIVE DATE.** This Contract is effective upon the date of the final signature below.
- B. **EXPIRATION DATE AND EXTENSION.** This Contract expires November 22, 2023, unless it is cancelled sooner pursuant to Article 24. This Contract may be extended up to one additional one-year period upon request of Sourcewell and with written agreement by Vendor.
- C. **SURVIVAL OF TERMS.** Articles 11 through 16 survive the expiration or cancellation of this Contract.

**2. PRODUCTS OR SERVICES**

- A. **PRODUCTS OR SERVICES.** Vendor will provide the Products or Services as stated in Attachment A, which is attached and incorporated into this Contract. This Contract offers an indefinite quantity of sales, and while substantial volume is anticipated, sales and sales volume are not guaranteed.
- B. **LAWS AND REGULATIONS.** All Products or Services must comply fully with applicable federal laws and regulations, and with the laws of the state or province in which the Products or Services are sold.
- C. **DEALERS AND DISTRIBUTORS.** Upon Contract execution, Vendor will make available to

Sourcewell a means to validate or authenticate Vendor's authorized sales representatives related to this Contract. This list may be updated from time-to-time and is incorporated into this Contract by reference. It is the Vendor's responsibility to ensure Sourcewell receives the most current version of this list.

### **3. PRICING**

All Products or Services under this Contract will be priced as stated in Vendor's Proposal.

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

When providing pricing quotes to Members, all pricing quoted must reflect a Member'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 Member's requested delivery location.

### **4. PRODUCT AND PRICING CHANGE REQUESTS**

Vendor 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 Contract Administrator. This form is available from the assigned Sourcewell Contract 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 Products or Services affected by the requested change, along with the requested change (e.g., addition, deletion, price change)
- 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 Request Form will become an amendment to this Contract and be incorporated by reference.

### **5. MEMBERSHIP, CONTRACT ACCESS, AND MEMBER REQUIREMENTS**

A. MEMBERSHIP. Membership in Sourcewell is open to public and nonprofit entities across the United States and Canada; such as municipal, state/province, K-12 and higher education, tribal government, and other public entities.

The benefits of this Contract should be available to all Members that can legally access the Products or Services under this Contract. A Member's authority to access this Contract is determined through its cooperative purchasing, interlocal, or joint powers laws. Any entity accessing benefits of this Contract will be considered a Service Member of Sourcewell during such time of access. Vendor understands that a Member's use of this Contract is at the

Member's sole convenience and Members reserve the right to obtain like Products or Services from any other source.

Vendor is responsible for familiarizing its sales and service forces with Sourcewell membership requirements and documentation. Sourcewell reserves the right to add and remove Members to its roster during the term of this Contract.

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

## **6. MEMBER ACCESS AND EMPLOYER AGREEMENT**

A. MEMBER ACCESS AND PAYMENT. To access the contracted Products or Services under this Contract, Member must execute the Vendor's Account Information Form ("ATTACHMENT B"), which is attached and incorporated into this Contract. Members will be solely responsible for payment and Sourcewell will have no liability for any unpaid invoice or premium of any Member.

B. ADDITIONAL TERMS AND CONDITIONS. Additional terms and conditions to the Employer Agreement may be negotiated between a Member and Vendor, such as industry-specific requirements, legal requirements (such as affirmative action or immigration status requirements), or specific local policy requirements. Any negotiated additional terms and conditions must never be less favorable to the Member than what is contained in Vendor's Proposal.

C. SPECIALIZED SERVICE REQUIREMENTS. In the event that the Member requires service or specialized performance requirements (such as e-commerce specifications, specialized delivery requirements, or other specifications and requirements) not addressed in this Contract, the Member and the Vendor may enter into a separate, standalone agreement, apart from this Contract. Sourcewell, including its agents and employees, will not be made a party to a claim for breach of such agreement.

D. TERMINATION OF EMPLOYER AGREEMENT. Members may terminate the Employer Agreement, immediately upon notice to Vendor in the event of any of the following events:

1. The Member fails to receive funding or appropriation from its governing body

- at levels sufficient to pay for the goods to be purchased;
2. Federal or state laws or regulations prohibit the purchase or change the Member's requirements; or
  3. Vendor commits any material breach of this Contract or the additional terms agreed to between the Vendor and a Member.

E. **GOVERNING LAW AND VENUE.** The governing law and venue for any action related to the Employer Agreement will be determined by the Member making the purchase.

## **7. CUSTOMER SERVICE**

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

- Maintenance and management of this Contract;
- Timely response to all Sourcewell and Member inquiries; and
- Business reviews to Sourcewell and Members, if applicable.

B. **BUSINESS REVIEWS.** Vendor must perform a minimum of one business review with Sourcewell per contract year. The business review will cover sales to members, pricing and contract terms, administrative fees, 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, Vendor must provide a contract sales activity report (Report) to the Sourcewell Contract Administrator assigned to this Contract. A Report must be provided regardless of the number or amount of sales during that quarter (i.e., if there are no sales, Vendor must submit a report indicating no sales were made).

The Report must contain the following fields:

- Customer Name (e.g., City of Staples Highway Department);
- Customer Physical Street Address;
- Customer City;
- Customer State;
- Customer Zip Code;
- Customer Contact Name;
- Customer Contact Email Address;
- Customer Contact Telephone Number;
- Sourcewell Assigned Entity/Member Number;
- Insurance Product Description;
- Product Monthly Premium;

- Sourcewell Administrative Fee Applied; and
- Policy Inception Date.

B. **ADMINISTRATIVE FEE.** During the term of this Agreement, and in consideration for the support and services provided by Sourcewell, the Vendor will pay an administrative fee to Sourcewell on all new Products and Services provided to Members that have an effective date of January 1, 2021 or later. The Vendor will submit a check payable to Sourcewell for administrative fee of 2% of gross premiums paid by Sourcewell members under this Contract during each calendar quarter. Payments should note the Sourcewell-assigned contract number in the memo and must be mailed to the address above "Attn: Accounts Receivable." Payments must be received no later than 45 calendar days after the end of each calendar quarter.

Vendor agrees to cooperate with Sourcewell in auditing transactions under this Contract to ensure that the administrative fee is paid on all items purchased under this Contract.

In the event the Vendor is delinquent in any undisputed administrative fees, Sourcewell reserves the right to cancel this Contract and reject any proposal submitted by the Vendor 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.

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

## **10. ASSIGNMENT, AMENDMENTS, WAIVER, AND CONTRACT COMPLETE**

A. **ASSIGNMENT.** Neither the Vendor nor Sourcewell may assign or transfer any rights or obligations under this Contract without the prior consent of the parties and a fully executed assignment agreement. Such consent will not be unreasonably withheld.

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

C. **WAIVER.** If either party fails to enforce any provision of this Contract, that failure does not waive the provision or the right to enforce it.

D. **CONTRACT COMPLETE.** This Contract contains all negotiations and agreements between Sourcewell and Vendor. No other understanding regarding this Contract, whether written or

oral, may be used to bind either party.

E. 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, master-servant, principal-agent, or any other relationship.

#### **11. LIABILITY**

Vendor must indemnify, save, and hold Sourcewell and its Members, including their agents and employees, harmless from any claims or causes of action, including attorneys' fees, arising out of the performance of this Contract by the Vendor 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 Products or Services under this Contract to the extent the Equipment, Product, or Service has been used according to its specifications.

#### **12. AUDITS**

Upon reasonable notice by Sourcewell, Vendor will allow Sourcewell auditors, at its own cost, to verify Vendor's compliance with obligations relating to this Contract. Sourcewell will share the results of an audit with Vendor. Vendor reserves the right to require the execution of a nondisclosure agreement, subject to disclosure limitations under applicable privacy law and Vendor's need to maintain the integrity of its technical infrastructure. Upon request by Sourcewell during the term of this Agreement, Vendor will provide a SOC1 Type II or other similar audit report as applicable to Vendor's services being provided, which has been performed within the past year, to Sourcewell.

This clause extends to Members as it relates to business conducted by that Member under this Contract.

#### **13. GOVERNMENT DATA PRACTICES**

Vendor 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, stored, used, maintained, or disseminated by the Vendor under this Contract.

#### **14. INTELLECTUAL PROPERTY**

As applicable, Vendor agrees to indemnify and hold harmless Sourcewell and its Members against any and all suits, claims, judgments, and costs instituted or recovered against Sourcewell or Members by any person on account of the use of any Equipment or Products by Sourcewell or its Members supplied by Vendor in violation of applicable patent or copyright laws.

## **15. PUBLICITY, MARKETING, AND ENDORSEMENT**

A. **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 Vendor individually or jointly with others, or any subcontractors, with respect to the program, publications, or services provided resulting from this Contract.

B. **MARKETING.** Any direct advertising, marketing, or offers with Members must be approved by Sourcewell. Materials should be sent to the Sourcewell Contract Administrator assigned to this Contract.

C. **ENDORSEMENT.** The Vendor must not claim that Sourcewell endorses its Products or Services.

## **16. GOVERNING LAW, JURISDICTION, AND VENUE**

Minnesota law governs this Contract. Venue for all legal proceedings out of this Contract, or its breach, must be in the appropriate state court in Todd County or federal court in Fergus Falls, Minnesota.

## **17. 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.

## **18. SEVERABILITY**

If any provision of this Contract is found to be illegal, unenforceable, or void then both Sourcewell and Vendor will be relieved of all obligations arising under such provisions. If the remainder of this Contract is capable of performance, it will not be affected by such declaration or finding and must be fully performed.

## **19. 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 Vendor 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 Vendor may escalate the resolution of the issue to a higher level of management. The Vendor will have thirty (30) calendar days to cure an outstanding issue.

3. *Performance while Dispute is Pending.* Notwithstanding the existence of a dispute, the Vendor must continue without delay to carry out all of its responsibilities under the Contract that are not affected by the dispute. If the Vendor fails to continue without delay to perform its responsibilities under the Contract, in the accomplishment of all undisputed work, any additional costs incurred by Sourcewell and/or its Members as a result of such failure to proceed will be borne by the Vendor.

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

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

Written notice of default and a reasonable opportunity to cure must be issued by the party claiming 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.

## 20. INSURANCE

A. **REQUIREMENTS.** At its own expense, Vendor 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.* Vendor 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). 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-Completed operations

\$2,000,000 general aggregate

3. *Commercial Automobile Liability Insurance.* During the term of this Contract, Vendor 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).

Minimum Limits:

\$1,000,000 each accident, combined single limit

4. *Umbrella Insurance.* During the term of this Contract, Vendor will maintain umbrella coverage over Workers' Compensation, Commercial General Liability, and Commercial Automobile.

Minimum Limits:

\$2,000,000

5. *Professional/Technical, Errors and Omissions, and/or Miscellaneous Liability.* During the term of this Contract, Vendor will maintain coverage for all claims the Vendor may become legally obligated to pay resulting from any actual or alleged negligent act, error, or omission related to Vendor's professional services required under this Contract.

Minimum Limits:

\$2,000,000 per claim or event

\$2,000,000 – annual aggregate

6. *Network Security and Privacy Liability Insurance.* During the term of this Contract, Vendor 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 Vendor'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 Vendor 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, Vendor must furnish to Sourcewell a certificate of insurance, as evidence of the insurance required under this Contract. Within 10 days of policy renewal date, renewal certificates must be mailed to Sourcewell, 202 12th Street Northeast, P.O. Box 219, Staples, MN 56479 or sent to the Sourcewell Contract Administrator assigned to this Contract. The certificates must be signed by a person authorized by the insurer(s) to bind coverage on their behalf. -Vendor will promptly notify customer of any cancellation, non-renewal or material change of insurance policy of any required limit in this agreement but only in the event a policy is not replaced with a policy that meets the requirements of this section or there is a lapse in coverage.

Upon request, Vendor must provide to Sourcewell certificates of insurance, within ten (10) days of a request. Failure to request certificates of insurance by Sourcewell, or failure of Vendor to provide certificates of insurance, in no way limits or relieves Vendor of its duties and responsibilities in this Contract.

C. ADDITIONAL INSURED ENDORSEMENT AND PRIMARY AND NON-CONTRIBUTORY INSURANCE CLAUSE. Vendor agrees to name Sourcewell and its Members, including their officers, agents, and employees, as an additional insured under the Vendor's commercial general liability insurance policy with respect to liability arising out of activities, "operations," or "work" performed by or on behalf of Vendor, and products and completed operations of Vendor. 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. Vendor waives and must require (by endorsement or otherwise) all its insurers to waive subrogation rights against Sourcewell and other additional insureds for losses paid under the insurance policies (except professional Liability, Technology E&O, and Cyber) required by this Contract or other insurance applicable to the Vendor 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 Vendor or its subcontractors. Where permitted by law, Vendor must require similar written express waivers of subrogation and insurance clauses from each of its subcontractors.

E. UMBRELLA/EXCESS LIABILITY. The limits required by this Contract can be met by either providing a primary policy or in combination with umbrella/excess liability policy(ies).

## 21. COMPLIANCE

A. LAWS AND REGULATIONS. All 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 Products or Services are sold.

B. **LICENSES.** Vendor must maintain a valid status on all required federal, state, and local licenses, bonds, and permits required for the operation of the business that the Vendor conducts with Sourcewell and Members.

## **22. BANKRUPTCY, DEBARMENT, OR SUSPENSION CERTIFICATION**

Vendor 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 Vendor declares bankruptcy, Vendor must immediately notify Sourcewell in writing.

Vendor 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 any Member. Vendor certifies and warrants that neither it nor its principals have been convicted of a criminal offense related to the subject matter of this Contract. Vendor further warrants that it will provide immediate written notice to Sourcewell if this certification changes at any time.

## **23. PROVISIONS FOR NON-UNITED STATES FEDERAL ENTITY PROCUREMENTS UNDER UNITED STATES FEDERAL AWARDS OR OTHER AWARDS**

Members 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. Members may also require additional requirements based on specific funding specifications. Within this Article, all references to “federal” should be interpreted to mean the United States federal government. The following list only applies when a Member accesses Vendor’s 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. Vendor 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. Vendor certifies that during the term of an award for all contracts by Sourcewell resulting from this procurement process, Vendor 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. Vendor

certifies that during the term of an award for all contracts by Sourcewell resulting from this procurement process, Vendor 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). Vendor 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. Vendor 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). Vendors must file any required certifications. Vendors 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. Vendors 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. Vendors 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, Vendor must comply with the record retention requirements detailed in 2 C.F.R. § 200.333. The Vendor further certifies that it will retain all records as required by 2 C.F.R. § 200.333 for a period of three (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, Vendor 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, Vendor 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).** Vendor agrees that duly authorized representatives of a federal agency must have access to any books, documents, papers and records of Vendor that are directly pertinent to Vendor'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 Vendor'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.

## **24. CANCELLATION**

Sourcewell or Vendor may cancel this Contract at any time, with or without cause, upon sixty (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 Vendor's Proposal.

Cancellation of this Contract does not relieve either party of financial, product, or service obligations incurred or accrued prior to termination.

Signature Page Follows

100319-CLA

**Sourcewell**

DocuSigned by:  
By: Jeremy Schwartz  
C0FD2A139D06489...  
Jeremy Schwartz  
Title: Director of Operations &  
Procurement/CPO  
Date: 3/10/2021 | 9:49 PM CST

**Colonial Life & Accident Insurance Company**

By: Rob Quell  
Rob Quell  
Title: Vice President  
Date: March 10, 2021

**Approved:**

DocuSigned by:  
By: Chad Coquette  
7E42B8F817A64CC...  
Chad Coquette  
Title: Executive Director/CEO  
Date: 3/11/2021 | 6:15 AM CST

## Attachment A

### **RFP 100319 - Group Employee Benefits and Related Services**

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#### **Vendor Details**

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

#### **Submission Details**

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## Specifications

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

Line Item	Question	Response *
1	Proposer Legal Name (and applicable d/b/a, if any):	Colonial Life & Accident Insurance Company
2	Proposer Address:	1200 Colonial Life Boulevard Columbia, SC 29210
3	Proposer website address:	www.coloniallife.com
4	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):	Rob Quell, Vice President Colonial Life & Accident Insurance Company 1200 Colonial Life Boulevard Columbia, SC 29210 proposalcenter@coloniallife.com (803) 678-5976
5	Proposer's primary contact for this proposal (name, title, address, email address & phone):	Loi Parsons, Proposal Consultant Colonial Life & Accident Insurance Company 1200 Colonial Life Boulevard Columbia, SC 29210 LParsons@coloniallife.com (803) 678-5976
6	Proposer's other contacts for this proposal, if any (name, title, address, email address & phone):	Patrick McCullough, Regional Sales Director Colonial Life & Accident Insurance Company 1200 Colonial Life Boulevard Columbia, SC 29210 PMcCullough@coloniallife.com (803) 678-6980

**Table 2: Company Information and Financial Strength**

Line Item	Question	Response *
7	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.</p> <p>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>
8	What are your company's expectations in the event of an award?	In the event of an award, Colonial Life expects to be the employer-sponsored voluntary benefits product and services carrier of choice for Sourcwell members, within the parameters of the contract.
9	Demonstrate your financial strength and stability with meaningful data. This could include such items as AM Best Rating, Moody's Investors Service, Standard and Poors, Fitch, 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 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: A2 Good Standard &amp; Poor's: A Strong Fitch: A Strong</p>
10	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. Our products and services are currently not offered in Canada.
11	What is your Canadian market share, if any?	Our products and services are currently not offered in Canada.
12	Has your business ever petitioned for bankruptcy protection? If so, explain in detail.	No, Colonial Life has never petitioned for bankruptcy protection.
13	What is the legal relationship between the proposer and its agents/marketing representatives/brokers/distributors? How will the agents/marketing representatives/brokers/distributors be bound by terms of the Master Contract?	Colonial Life agents and brokers are independent contractors. To market to Sourcwell members, Colonial Life agents are asked to complete a training module and submit documentation to leverage the Master Contract.
14	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 is 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>
15	Provide all "Suspension or Disbarment" information that has applied to your organization during the past ten years.	Not applicable. Colonial Life has not been suspended or disbarred.

**Table 3: Industry Recognition & Marketplace Success**

Line Item	Question	Response *
16	Describe any relevant industry awards or recognition that your company has received in the past five years	<p>Colonial Life awards are as follows:</p> <ul style="list-style-type: none"> <li>Benefits Selling Readers Choice Awards, 2007-2015.</li> <li>Best at working with brokers</li> <li>Best service from enrollment company</li> <li>Best consumer-driven health care products</li> <li>Best prepared for health care reform</li> </ul>

## Best job embracing new technologies

- Best Places to Work in South Carolina (2006, 2008, 2010, 2012 and 2014). The prestigious designation by independent research firm, Best Companies Group, judged on factors including leadership and planning, corporate culture and communication, role satisfaction, work environment, relationship with supervisor, training and development, pay and benefits, and overall satisfaction.
- Palmetto Awards for excellence in communications from the International Association of Business Communicators - South Carolina Chapter (2012-2015)
- Start! Fit-Friendly Company, American Heart Association, 2007-2012, 2013, 2014 Workplace. This award recognizes employers who go above and beyond when it comes to their employees' health. The Columbia campus was recognized based on its on-site health resource center, regular lunch-and-learns on wellness topics, an on-site fitness center, healthy food options in the cafeteria and exercise programs such as walking groups.
- Safety Award, South Carolina Chamber of Commerce, 2007-2009, 2014, 2016
- Outstanding Corporation Award, Association of Fundraising Professionals, Central South Carolina Chapter, 2014
- Governor's Volunteer Award, 2014
- Spirit of the Midlands Award for Corporate Leadership, United Way of the Midlands, 2009-2010, 2014

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, the Unum Group has received several awards, including:

## Global awards

- Bloomberg Gender-Equality Index (2019)
- Ranked 267 on the Fortune 500 – the 23rd consecutive year we've been included on the list
- #1 for 40 consecutive years of leadership in group disability – Gen Re (Group & Individual Disability Market Surveys) (2018)
- Ranked one of the top 50 life and health insurance companies – Life Health Ward's 50 Company (2018)
- Received the Great Place to Work certification – Great Place to Work (2018)
- Top 100 Innovator in Diversity & Inclusion – Mogul (2018)
- Recognized trendsetter for Corporate Political Disclosure and Accountability – CPA-Zicklin Index (2016-2018)
- Most Influential Corporate Board Directors (Susan D. Devore, Cynthia L. Egan, Gloria C. Larson) – Women Inc.'s (2018)
- Scored an A- on the index – Carbon Disclosure Project (2016-2017)
- 107 Overall, 9th out of the "Financials" subset – Newsweek's Green Rankings (2017)
- Corporate Award – Education Commission of the States (2017)
- 140 Overall – Newsweek's Green Rankings (2016)
- Dow Jones Sustainability Index (2016)

## U.S. Awards

- Scored 100 percent on the Best Place to Work for LGBTQ Equality – Human Rights Campaign Foundation (2018-2019)
- Best in Class 401(k) Plans – PlanSponsor (2019)
- Ranked among the top 12 in the U.S. Insurance RepTrak rankings – Reputation Institute (2018)
- Scored 80 percent on the Disability Equality Index (DEI) "Best Places to Work" – American Association of People with Disability and the United States Business Leadership Network, now known as Disability: IN (2018)
- Hero Award for Pay Transparency – Payscale (2018)
- America's Best Employers – Forbes (2016-2017)
- Ranked #24 in the Finance/Banking/Insurance sector of Security Magazine's Security 500 Rankings (2017)
- Ranked #22 in the Finance/Banking/Insurance sector of Security Magazine's Security 500 Rankings (2016) Awards have also been given to

Poland and locations within the U.S. and U.K., including:

## U.S. Awards

## Portland, ME

- Spirit Award – United Way of Greater Portland (2017)
- Compass Award – Jobs for Maine's Graduates (2016) Columbia,

## S.C.

- America's Best Companies for Customer Service – Newsweek (2019)
- SC Branded Award for Charitable Impact, S.C. Chamber of Commerce (2018)
- Doing the Most Good Award – Salvation Army (2018)

		<ul style="list-style-type: none"> <li>• Impact Award for Diversity &amp; Inclusion – Columbia Chamber of Commerce (2018)</li> <li>• Voluntary Sales Growth Leader (Large Carrier) – Eastbridge Consulting (2017)</li> <li>• George L. Johnson Community Spirit Award – South Carolina Public Relations Society of America (2017)</li> <li>• Gold Award – United Way of the Midlands (2016-2017)</li> <li>• Partner of the Year – Richland County School District One (2016) Baton Rouge, LA.</li> <li>• Best Places to Work in Baton Rouge – Business Report's (2017-2018)</li> <li>• Ward's 50 Life &amp; Health Top Performers – Ward Benchmarking (2016)</li> <li>• Fastest-Growing Private Companies in America – Inc. 5000 (2016)</li> </ul>
17	What percentage of your sales are to the governmental sector in the past three years	2018: 12.76% 2017: 14.46% 2016: 15.02%
18	What percentage of your sales are to the education sector in the past three years	2018: 8.02% 2017: 7.74% 2016: 8.68%
19	List any state or cooperative purchasing contracts that you hold. What is the annual sales volume for each of these contracts over the past three years?	NJPA Contract #032414-CLA Effective date: 04.10.14-04.10.18 Sales Volume: \$424,889  NJPA Contract #030718-CLA Effective date: 05.14.18-05.14.22 Sales Volume: \$0
20	List any GSA contracts 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 21. Supply reference information from three customers who are eligible for Sourcewell membership.

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 22. 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.	2018 Sales: \$15,399,185 2017 Sales: \$13,732,041 2016 Sales: \$18,595,662
State Government	Government	Florida - FL	Implementation and enrollment	See sales for past 3 years to the right.	2018 Sales: \$8,941,428 2017 Sales: \$7,787,646 2016 Sales: \$6,718,264
County Government	Government	California - CA	Implementation and enrollment	See sales for past 3 years to the right.	2018 Sales: \$5,377,194 2017 Sales: \$5,173,416 2016 Sales: \$5,034,149
State Government	Government	North Carolina - NC	Implementation and enrollment	See sales for past 3 years to the right.	2018 Sales: \$2,240,561 2017 Sales: \$2,182,278 2016 Sales: \$2,218,968
Local Government	Government	Michigan - MI	Implementation and enrollment	See sales for past 3 years to the right.	2018 Sales: \$1,694,826 2017 Sales: \$1,232,942 2016 Sales: \$ 903,358

**Table 6: Ability to Sell and Deliver Service**

Describe your company's capability to meet the needs of Sourcewell Members across the US, and Canada if 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 *
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23	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>
24	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.</p> <p>Our Call Center can operate at high-volume capacity with the following support:</p> <ul style="list-style-type: none"> <li>• E-mail response management</li> <li>• Telephony infrastructure, including Computer Telephony Integration (CTI)</li> <li>• Interactive Voice Response (IVR) technology</li> <li>• Ability to support bi-lingual communications with customers</li> <li>• Allows for integration with third-party applications/ enrollment platforms</li> <li>• All calls are recorded using the I3 call recording system and kept on our secure servers according to state retention requirements for UNUM Group</li> <li>• Call back feature to eliminate long hold period</li> </ul>
25	Service force.	<p><b>Premier services</b> 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, 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.</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:</p> <ul style="list-style-type: none"> <li>• Account service representative – Assists with your billing administration process and handle service inquiries</li> <li>• Client consultant – Serves as your key contact in the home office during your evaluation of Colonial Life</li> <li>• Regional enrollment manager – Has primary responsibility for the training and performance of the National Enrollment Team (NET)</li> <li>• Client manager – Principal point of contact and responsible for the ongoing relationship with you</li> <li>• Billing manager and billing specialist – Ensures that the Colonial Life billing system is set up to support the account's payroll deduction</li> <li>• Enrollment data manager – Leads the necessary technical research, analysis and discussions required to exchange data with you</li> </ul>
26	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 \$35 million in benefits during a given month. Often, we can resolve nine out of every 10 claims within 10 working days.</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>

Our customer service teams are available to help you and your employees – before, during and after the enrollment – with the following:

Quick, easy and caring claims processing. Insureds can file claims quickly and easily by fax and, for wellness claims, by telephone or online. We can send automated telephone notifications once the claim is received and when it has been processed

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

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.

c.) Spanish language services. Our benefits and services are targeted to help your Spanish-speaking employees in ways they can understand. This means being able to communicate in their language of choice.

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.

Customer Service Specialists, including Spanish-speaking bilingual specialists, are available for more direct support Monday through Friday, 8 AM-8 PM (EST).

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.

Our online billing and administration services available at ColonialLife.com are designed with plan administrators in mind. These include:

- 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 online resource 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.

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.

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.

Account Service Representatives are available for more direct support Monday through Friday from 8 AM-7 PM (EST).

Our goals and results for 2018 are listed below:

- Speed of Answer Goal: Answer 80% of all calls in 40 seconds
- Speed of Answer Result: 45.7% of calls answered in 40 seconds; in 2018 we experienced a significant increase in call volumes reflective of the growth in our customer base with record setting sales. As we prepared for this growth, we hired a significant amount of new talent who were ramping up to proficiency during this time. These factors contributed to less than favorable results compared to goal.
- Quality Goal: To achieve a composite quality audit score of 94% or higher.
- Quality Result: 97.2%
- Abandoned Calls Goal: Less than 5%
- Abandoned Calls Result: 7.53%
- Customer Satisfaction Goal: Measured through surveys conducted after the call, which the customers answer. Goal is 96%
- Customer Satisfaction Result: 96.29%

27	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.	*
28	Identify any Sourcewell Member 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.	*
29	Define any specific contract requirements or restrictions that would apply to our Members 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 *
30	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 Sourcewell 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"> <li>Why Voluntary; the benefits of supplemental insurance</li> <li>War on Talent; building the public sector workforce</li> <li>Benefits Customization</li> <li>Benefits Modernization</li> <li>Dependent Verification</li> <li>Responding to the Gig Economy</li> <li>Boosting your Talent ROI</li> </ul> <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 Sourcewell 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"> <li>Use Sourcewell resources to develop a strategy: Landing Page, Membership, Usage Reports, Vendor Access.</li> <li>Identify existing members and non-members in your territory.</li> <li>Call on prospects that are both members and non-members.</li> <li>Talking points: <ul style="list-style-type: none"> <li>Existing Members: Sourcewell awarded Colonial Life a contract that you can use for voluntary benefits.</li> <li>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.</li> </ul> </li> </ul> <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>
31	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"> <li>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.</li> <li>WorkLife: Our consumer brand journalism website (<a href="http://worklife.coloniallife.com">worklife.coloniallife.com</a>) focuses on healthy living, workplace trends and benefits through workplace. It will have more than 400,000 page views in 2019.</li> <li>WorkLife newsletter: Our WorkLife newsletter shares top content for plan administrators and more leading sales professionals take advantage of a Colonial Life brand ambassador program to share stories.</li> </ol> <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: <a href="http://www.coloniallife.com">www.coloniallife.com</a> Facebook: <a href="https://www.facebook.com/coloniallifebenefits">www.facebook.com/coloniallifebenefits</a> Twitter: <a href="https://www.twitter.com/coloniallife">www.twitter.com/coloniallife</a> LinkedIn: <a href="https://www.linkedin.com/company/colonial-life">www.linkedin.com/company/colonial-life</a></p>

32	In your view, what is Sourcewell's role in pro Sourcewell- awarded contract into your sales	<p>When awarded the Sourcewell 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"> <li>• Use Sourcewell resources to develop a strategy: Landing Page, Membership, Usage Reports, Vendor Access.</li> <li>• Identify existing members and non-members in your territory.</li> <li>• Call on prospects that are both members and non-members.</li> <li>• Talking points:</li> <li>• Existing Members: Sourcewell awarded Colonial Life a contract that you can use for voluntary benefits.</li> <li>• 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.</li> </ul> <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 Sourcewell 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 Sourcewell 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>
33	Are your products or services available through e- procurement system and how government	No, our products and services are not available through an e-procurement ordering process.

Table 8: Value-Added Attributes

Line Item	Question	Response *
34	Describe any product, equipment, maintenance, or operator training programs that you offer to Sourcewell Members. Include details, such as whether training is standard or optional, who provides training, and any costs that apply.	Not applicable.
35	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: 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. 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. 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. 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. 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>

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.

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?

As a single source solution – we're adaptable to your enrollment needs, too.

If you have an existing benadmin system, we can connect directly with 30+ technology partners and start enrolling in a couple of days.

But if you don't already have an enrollment system, you're more than welcome to use ours.

With our Harmony enrollment system, we can offer real-time enrollment which offers better quality and timeliness in both web-based and offline options.

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.

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.

After enrollment, our online resources help ensure compliance with ever-changing industry requirements.

For instance, our plan administrators receive free access to CCH HRAnswersNow,® a human resource website that provides daily news, tips and research tools.

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.

And policyholders can benefit from our modern services.

We provide a simple and modern online claims experience:

- File a claim for any type of policy
- Upload documents for any pending claim
- 24/7 access to policy and claim information

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.

A good carrier partnership can provide employers the tools necessary to efficiently automate the enrollment process and streamline other HR tasks such as:

- Improving record-keeping
- Reducing paperwork
- Digitizing important historical documents
- Ensuring compliance with the Affordable Care Act

The result is a simpler and more efficient way for employers to run their businesses.

Though we focus on modern, digital solutions, we want to ensure every interaction feels like we care about you and your business.

We balance technology, people and process together to make doing business with us easier.

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 anti-virus 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.

36	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"> <li>• Green Cleaning Program</li> <li>• Low flow faucets/toilets in many restrooms</li> <li>• Video conferencing technology to reduce business travel</li> <li>• Electronic marketing materials/forms/processing to reduce paper usage</li> <li>• "Night Watchman" automatic nightly PC shutdown</li> <li>• Earth Day activities to promote awareness and increase employee participation at work and home</li> <li>• Plastic and can recycling stations in break rooms</li> <li>• Battery recycling bins in lobbies</li> <li>• Resource Conservation Centers in office areas for recycling collection (on main campuses)</li> <li>• Individual recycling bins at desks and common office areas</li> <li>• Recycling/disposal program for IT equipment, storage tapes and toner cartridges. This effort has resulted in more than 398 tons of electronics recycled since 2003.</li> <li>• Energy-Star equipment purchased for all data center, office equipment and employee workstations</li> <li>• Duplex printing encouraged company-wide, printing/faxing equipment consolidation</li> <li>• Virtual servers to reduce number of physical servers, floor space and power consumption</li> <li>• Advanced software tools to monitor and temporarily disable servers during periods of non-use</li> <li>• T12 lights retrofitted to T8 cool lights to reduce energy consumption</li> <li>• Environmental purchasing policy</li> <li>• Ride Share/Ride Match program to reduce emissions from employee commutes</li> <li>• Teleworking/Flexible work schedules</li> <li>• Surplus office furniture donated to schools and other agencies</li> <li>• Furniture systems made with recycled materials</li> <li>• Motion sensors and energy efficient lighting systems</li> <li>• Planned replacement of inefficient lighting and HVAC Systems</li> <li>• USEMP/metering to monitor, track and reduce energy consumption</li> <li>• Replacement program for equipment with ozone-depleting systems</li> <li>• Collection of office supplies to distribute for reuse</li> <li>• Recycling of all metal and ceiling tile from project demolition</li> <li>• New carpet that can be 100% recycled, existing carpet reused or recycled</li> </ul>
37	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.	<p>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.</p>
38	What unique attributes does your company, your products, or your services offer to Sourcewell Members? What makes your proposed solutions unique in your industry as it applies to Sourcewell members?	<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 2015 LIMRA survey, 73% of Millennials surveyed want to meet with a trusted advisor before purchasing insurance. We have over 5,300 benefits counselors that can meet with your employees 1-to-1 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 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>

39	Identify your ability and willingness to provide your products and services to Sourcewell member agencies in Canada.	Colonial Life currently does not offer our products and services in Canada.
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Table 9: Warranty [Performance Guarantee]

Provide a description of your company's service standards or performance guarantees as it applies to providing a high level of customer service to Sourcewell members and their employees. You may upload representative samples of your performance guarantee materials (if applicable) in the document upload section of your response in addition to responding to the questions below.

Line Item	Question	Response *
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Our Premier Client Services team will service Sourcewell members. From benefits communication to enrollment and ongoing, dedicated administration and service, the following professionals are part of your dedicated service team:

- Client consultant – Serves as your key contact in the home office during your evaluation of Colonial Life.
- Client manager – Principal point of contact and responsible for the ongoing relationship with you.
- Regional enrollment manager – Responsible for the training and performance of your enrollment team.
- Enrollment data manager – Leads the necessary technical research, analysis and discussions required to exchange data with you.
- Billing manager and billing specialist – Ensures that the Colonial Life billing system is set up to support the account's payroll deduction.
- Account service representative – Assists with your billing administration process and service inquiries.

#### Enrollment Services

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 the enrollment process.

Your assigned Enrollment Manager will help tailor a custom enrollment experience to work with your technology, preferences, schedules, locations and employees.

As a national enrollment company, we have a nationwide footprint of benefit counselors who can provide consistent enrollment services throughout your organization.

Your Enrollment Manager will work with our team of 5,300 benefits counselor to select the team and complete any additional training needed to implement your enrollment.

The benefits counselors will 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. This provides the employees with a tangible snapshot of the elections they have chosen.

Your Enrollment Data Manager will help determine what technology is required to exchange enrollment data with you.

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.

As a single source solution – we're adaptable to your enrollment needs, too.

If you have an existing benefits administration system, we can connect directly with 30+ technology partners and start enrolling in a couple of days.

But if you don't already have an enrollment system, you're more than welcome to use ours.

With our Harmony enrollment system, we can offer real-time enrollment which offers better quality and timeliness in both web-based and offline options.

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.

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.

After enrollment, our online resources help ensure compliance with ever-changing industry requirements.

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.

41	Claims handling metrics, such as turnaround time, incidence/accuracy, payment/financial accuracy, etc.	<p>We design our claims experience around the needs and lifestyles of our customers, to make it the best it can be. From easy-to-use online claims filing from any device, to fast processing and payment – customer service comes first. And it always will.</p> <p>We process more than 850,000 claims each year – many in just one day. And 95 percent of those who file a claim with us are satisfied with their experience</p> <ul style="list-style-type: none"> <li>•Our goal is to resolve 85% of all claims within 5 business days. In 2017, our average claim turnaround time from receipt to decision was:</li> <li>•93% in 5 business days or less</li> <li>•82% in 2 days</li> <li>•Over 60% in 1 day</li> <li>•95% of wellness claims in 4 days or less, which is as good or better than our key competitor.</li> </ul> <p>Our accuracy goal is 95%, which combines the results from all types of audits – random, target, and customer service errors. Our actual result for 2017 was 95%.</p> <p>Our financial accuracy goal is to be within ½ of 1% of all benefit dollars paid.</p> <p>We audit all business lines on a routine basis proportional to the volume of claims processed. We have 3 full time Claims Quality Assurance Coordinators.</p> <p>All claims decision makers are held to a minimum overall accuracy level. A fully trained specialist is authorized to make claim payments up to a defined dollar amount based on skill sets, experience, and individual performance. If the payment amount exceeds the approved authorization level, a lead specialist or manager must review the claim before releasing the payment. This practice provides another level of quality assurance in our Claims Department.</p> <p>We have also uploaded a snapshot of our exceptional claims experience.</p>
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42	Benefits communication and education	<p>We've found that the more employees understand their benefits, the more empowered they feel – and the more likely they are to participate in their benefits program. We will develop and implement a communications strategy that best supports your enrollment needs. This is provided at no charge, is available in both hard copy and electronic, based on your employees needs and preferences.</p> <p>We can 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: 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. b.) Email series. Engaging, interactive and educational, you can link to enrolment 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. 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. 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. 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+ employees. You can customize special messaging or announcements (announcements page) to promote wellness initiatives or any other messaging specific to the employee group.</p> <p>A benefits counseling session can help answer questions as employees navigate their benefit options. 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 recommend additional voluntary benefits that fit their individual lifestyles and budgets.</p> <p>Member Services Metrics With our digital benefits communication and education 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>Once an enrollment session has concluded, it's important to measure the results and determine how we can continue to support your employees.</p> <p>One way you can get helpful feedback is through our benefits counselor survey. During our 1-to-1 benefits counseling sessions, we provide employees with access to the survey. Once all the feedback is collected, we create a custom report to share with you to discuss employee engagement.</p> <p>A sample of this survey is included at the end of our response.</p>
43	Member services metrics	<p>Our goals and results for 2018 are listed below:</p> <ul style="list-style-type: none"> <li>• Speed of Answer Goal: Answer 80% of all calls in 40 seconds</li> <li>• Speed of Answer Result: 45.7% of calls answered in 40 seconds; in 2018 we experienced a significant increase in call volumes reflective of the growth in our customer base with record setting sales. As we prepared for this growth, we hired a significant amount of new talent who were ramping up to proficiency during this time. These factors contributed to less than favorable results compared to goal.</li> <li>• Quality Goal: To achieve a composite quality audit score of 94% or higher.</li> <li>• Quality Result: 97.2%</li> <li>• Abandoned Calls Goal: Less than 5%</li> <li>• Abandoned Calls Result: 7.53%</li> <li>• Customer Satisfaction Goal: Measured through surveys conducted after the call, which the customers answer. Goal is 96%</li> <li>• Customer Satisfaction Result: 96.29%</li> </ul>

44	Renewals metrics	<p>Colonial Life reviews each account annually for Group Product lines at least 90 days prior to their annual enrollment. Annually, over 90% of our accounts are renewed with no change to rates or plan design.</p> <p>Renewals are not applicable to our individual product lines since rates for those products have been filed and approved by the State Insurance Department and can only be changed if we change rates on all policies of that kind in the state where the policies were issued. Individual policies are guaranteed renewable for the life of the policy.</p>	*
45	Any additional performance or service guarantees	Each of our service departments have aggressive standards and expectations that are constantly being reviewed and measured. In fact, we have hired an external organization to conduct customer satisfaction surveys from our clients and policyholders. This includes key measurements such as Average Speed of Answer in our call centers, claims processing turnaround times, plan administrator satisfaction, etc. All of these results are compiled onto our Customer Service Scorecard which is posted semi-annually on our Plan Administrator website for our account customers to view. More specific performance guarantees are available upon request.	*

Table 10: Payment Terms and Financing Options

Line Item	Question	Response *	
46	What are your payment terms (e.g., net 10, net 30)?	This is not applicable to the products and services we are proposing.	*
47	Do you provide leasing or financing options, especially those options that schools and governmental entities may need to use in order to make certain acquisitions?	No. This is not applicable to the products and services we are proposing.	*
48	Briefly describe your proposed order process. Include enough detail to support your ability to report quarterly sales to Sourcewell as described in the Contract template. For example, indicate whether your dealer network is included in your response and whether each dealer (or some other entity) will process the Sourcewell Members' purchase orders.	This is not applicable to the products and services we are proposing.	*
49	Do you accept the P-card procurement and payment process? If so, is there any additional cost to Sourcewell Members 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 - Part 1**

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 *
50	Basic Life	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	<p>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.</p> <p>Discounting varies by industry for our group plans.</p>
51	Basic AD&D	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	<p>We offer Basic AD&amp;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&amp;D.</p> <p>Discounting varies by industry for our group plans.</p>
52	Voluntary Life - Employee	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	<p>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.</p> <p>Rates for our individual plans have been filed and approved by the State Insurance Department. Discounting varies by industry for our group plans.</p>
53	Voluntary AD&D - Employee	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	<p>We offer AD&amp;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.</p> <p>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..</p>
54	Voluntary Life - Spouse	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	<p>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.</p> <p>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.</p>
55	Voluntary AD&D - Spouse	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	<p>We offer AD&amp;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.</p> <p>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.</p>
56	Voluntary Life - Child	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<p>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.</p> <p>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.</p>

**Table 11B: Depth and Breadth of Offered Products - Part 2**

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 *
57	Short Term Disability	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	<p>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.</p> <p>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.</p>
58	Long Term Disability	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	We are not offering a Long Term Disability plan.
59	Dental	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	<p>We offer an individual dental plan. Dental insurance provides coverage for a variety of dental procedures, from routine cleanings to major services. Additional savings are available by visiting a network dentist.</p> <p>Rates for our individual plans have been filed and approved by the State Insurance Department. Therefore, rate discounts are not available for individual plans.</p>
60	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.
61	EAP	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	We are not offering an EAP plan.
62	Accident	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	<p>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.</p> <p>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.</p>
63	Critical Illness	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	<p>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.</p> <p>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.</p>
64	Cancer	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	<p>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.</p> <p>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.</p>
65	Gap	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input checked="" type="radio"/> Yes <input type="radio"/> No	<p>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.</p> <p>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.</p>
66	Other	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	We are not offering any other plans.

**Table 11C: Depth and Breadth of Offered Products - Part 3**

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 *	Attached to Line(s) of Coverage *
67	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.
68	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 5000 & Group Term Life
69	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.
70	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
71	COBRA	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Our position has been that COBRA does not apply because Colonial products pay an indemnity benefit that is unrelated to the actual medical expenses incurred. As the benefits they offer are not on an expense-incurred basis, they are not considered group health plans as defined under IRC rules for COBRA applicability. An exception would be dental plans offered by Colonial, as those products do offer benefits tied to the actual cost of treatment received.  A customer's own legal counsel is free to arrive at a different determination regarding COBRA applicability.
72	COLA	<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.
73	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/Critical Illness 1.0/Group Critical Care & Group Term Life AD&D Catastrophic Suite
74	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 Term Life AD&D Travel Suite
75	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 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.
76	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
77	Disappearance	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Group Term Life AD&D Travel Suite
78	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 Disability/Group Medical Bridge 1.0 and 7000/Group Term Life-limitation applicable to base plan.
79	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

**Table 11D: Depth and Breadth of Offered Products - Part 4**

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 *	Attached to Line(s) of Coverage *
80	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.
81	Grief Healing Services	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Group Term Life
82	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.
83	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.
84	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.
85	Legal Services	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Group Term Life
86	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.
87	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
88	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
89	Loss of speech and 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
90	Loss of speech or 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
91	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)
92	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.

**Table 11E: Depth and Breadth of Offered Products - Part 5**

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 *	Attached to Line(s) of Coverage *
93	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
94	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.
95	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 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.
96	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
97	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
98	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.
99	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.
100	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
101	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.
102	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.
103	Will Preparation	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No	Group Term Life

**Table 12: Pricing (Other) and Delivery**

Provide detailed pricing information for all products not covered in Tables 14 and 15A - 15F in this Table 12. Keep in mind that reasonable price and product adjustments can be made during the term of an awarded Contract as described in the RFP, the template Contract, and the Sourcewell Price and Product Change Request Form.

Line Item	Question	Response *
104	Describe your pricing model (e.g., line-item discounts or product- cate materials (if applicable) in the document upload section of your resp	Sample rates have been provided for the products being proposed as an uploaded document.
105	Quantify the pricing discount represented by the pricing proposal in this response. For example, if the pricing in your response represents a percentage discount from MSRP or list, state the percentage or percentage range.	This is not applicable to the products and services we are proposing.
106	Describe any quantity or volume discounts or rebate programs that you offer.	This is not applicable to the products and services we are proposing.
107	Propose a method of facilitating "sourced" products or related services, which may be referred to as "open market" items or "nonstandard options". For example, you may supply such items "at cost" or "at cost plus a percentage," or you may supply a quote for each such request.	This is not applicable to the products and services we are proposing.
108	Identify any element of the total cost of acquisition that is NOT included in the pricing submitted with your response. This includes all additional charges associated with a purchase that are not directly identified as freight or shipping charges. For example, list costs for items like pre-delivery inspection, installation, set up, mandatory training, or initial inspection. Identify any parties that impose such costs and their relationship to the Proposer.	This is not applicable to the products and services we are proposing.
109	If freight, delivery, or shipping is an additional cost to the Sourcewell Member, describe in detail the complete freight, shipping, and delivery program.	This is not applicable to the products and services we are proposing.
110	Specifically describe freight, shipping, and delivery terms or programs available for Alaska, Hawaii, Canada, or any offshore delivery.	This is not applicable to the products and services we are proposing.
111	Describe any unique distribution and/or delivery methods or options offered in your proposal.	This is not applicable to the products and services we are proposing.

**Table 13: Pricing Offered**

Line Item	The Pricing Offered in this Proposal is: *	Comments
112	a. the same as the Proposer typically offers to an individual municipality, university, or school district.	

**Table 14: Pricing by Line of Coverage**

State the proposed composite rate and annual premium for each applicable line of coverage. (Indicate "N/A" if not applicable.) Please note that calculated composites, per line of coverage, will be evaluated as part of the scoring criteria. The distribution or allocation of the respective percentage difference by employer group will be determined post-award.

\* The in force volumes and lives stated below were calculated based on a snapshot of the current Sourcewell program at time of analysis.

\*\* The in force composite rate stated below was derived from a snapshot of current Sourcewell program membership volume, premium, and lives.

Line Item	Line of Coverage	Current In Force Composite	Current Volume	Current Lives	Current Annual Premium	Proposed Composite *	Proposed Annual Premium *
113	Basic Life	0.100	719,982,250	17,283	864,373	Not applicable. Our coverages are not true group but rather group/individual hybrid plans. Therefore, we typically rate by age and/or age band rather than composite rates.	Not applicable. Our coverages are not true group but rather group/individual hybrid plans. Therefore, we typically rate by age and/or age band rather than composite rates.

114	Basic AD&D	0.020	558,720,583	15,175	133,819	Not applicable. Our coverages are not true group but rather group/individual hybrid plans. Therefore, we typically rate by age and/or age band rather than composite rates.	Not applicable. Our coverages are not true group but rather group/individual hybrid plans. Therefore, we typically rate by age and/or age band rather than composite rates.
115	Voluntary Life - Employee	0.165	863,119,623	7,745	1,706,364	Not applicable. Our coverages are not true group but rather group/individual hybrid plans. Therefore, we typically rate by age and/or age band rather than composite rates.	Not applicable. Our coverages are not true group but rather group/individual hybrid plans. Therefore, we typically rate by age and/or age band rather than composite rates.
116	Voluntary Life - Spouse	0.182	215,036,894	3,576	468,982	Not applicable. Our coverages are not true group but rather group/individual hybrid plans. Therefore, we typically rate by age and/or age band rather than composite rates.	Not applicable. Our coverages are not true group but rather group/individual hybrid plans. Therefore, we typically rate by age and/or age band rather than composite rates.
117	Voluntary Life - Child	0.121	30,318,030	3,058	44,048	Not applicable. Our coverages are not true group but rather group/individual hybrid plans. Therefore, we typically rate by age and/or age band rather than composite rates.	Not applicable. Our coverages are not true group but rather group/individual hybrid plans. Therefore, we typically rate by age and/or age band rather than composite rates.
118	Voluntary AD&D	0.020	1,458,890,583	9,844	350,344	Not applicable. Our coverages are not true group but rather group/individual hybrid plans. Therefore, we typically rate by age and/or age band rather than composite rates.	Not applicable. Our coverages are not true group but rather group/individual hybrid plans. Therefore, we typically rate by age and/or age band rather than composite rates.
119	Short Term Disability	0.334	4,587,277	7,024	1,841,147	Not applicable. Our coverages are not true group but rather group/individual hybrid plans. Therefore, we typically rate by age and/or age band rather than composite rates.	Not applicable. Our coverages are not true group but rather group/individual hybrid plans. Therefore, we typically rate by age and/or age band rather than composite rates.
120	Long Term Disability	0.299	28,795,733	5,874	1,032,335	Not applicable. Our coverages are not true group but rather group/individual hybrid plans. Therefore, we typically rate by age and/or age band rather than composite rates.	Not applicable. Our coverages are not true group but rather group/individual hybrid plans. Therefore, we typically rate by age and/or age band rather than composite rates.

**Table 15A: Pricing - Life & DI Marketing Discretion - Basic Life****Line Item 121. Basic Life Marketing Discretion**

Eligible Employees	Minimum Discount - Current Rates *	Minimum Discount - Renewal Rates *	Rate Guarantee (In Months) *
Less than 100	Customized rates will be provided for Basic Group Term Life based on a census from the account and upon request from Sourcewell members.	Customized rates will be provided for Basic Group Term Life based on a census from the account and upon request from Sourcewell members.	Customized rates will be provided for Basic Group Term Life based on a census from the account and upon request from Sourcewell members.
100 - 500	Customized rates will be provided for Basic Group Term Life based on a census from the account and upon request from Sourcewell members.	Customized rates will be provided for Basic Group Term Life based on a census from the account and upon request from Sourcewell members.	Customized rates will be provided for Basic Group Term Life based on a census from the account and upon request from Sourcewell members.
500 - 1,000	Customized rates will be provided for Basic Group Term Life based on a census from the account and upon request from Sourcewell members.	Customized rates will be provided for Basic Group Term Life based on a census from the account and upon request from Sourcewell members.	Customized rates will be provided for Basic Group Term Life based on a census from the account and upon request from Sourcewell members.

**Table 15B: Pricing - Life & DI Marketing Discretion - Voluntary Life****Line Item 122. Voluntary Life Marketing Discretion**

Eligible Employees	Minimum Discount - Current Rates *	Minimum Discount - Renewal Rates *	Rate Guarantee (In Months) *
Less than 100	Customized rates will be provided for Voluntary Group Term Life based on a census from the account and upon request from Sourcewell members.	Customized rates will be provided for Voluntary Group Term Life based on a census from the account and upon request from Sourcewell members.	Customized rates will be provided for Voluntary Group Term Life based on a census from the account and upon request from Sourcewell members.
100 - 500	Customized rates will be provided for Voluntary Group Term Life based on a census from the account and upon request from Sourcewell members.	Customized rates will be provided for Voluntary Group Term Life based on a census from the account and upon request from Sourcewell members.	Customized rates will be provided for Voluntary Group Term Life based on a census from the account and upon request from Sourcewell members.
500 - 1,000	Customized rates will be provided for Voluntary Group Term Life based on a census from the account and upon request from Sourcewell members.	Customized rates will be provided for Voluntary Group Term Life based on a census from the account and upon request from Sourcewell members.	Customized rates will be provided for Voluntary Group Term Life based on a census from the account and upon request from Sourcewell members.

**Table 15C: Pricing - Life & DI Marketing Discretion - STD****Line Item 123. Short Term Disability Marketing Discretion**

Eligible Employees	Minimum Discount - Current Rates *	Minimum Discount - Renewal Rates *	Rate Guarantee (In Months) *
Less than 100	Rates for individual plans can't be discounted. Census review determines possible rate adjustment for group plan.	Rates for individual plans can't be discounted. Census review determines possible rate adjustment for group plan.	Rates for individual products can only be changed with approval from State Insurance Department, and only if we change rates on all policies of that kind in the state where the policies were issued. Census review determines rate guarantee for group plan.
100 - 500	Rates for individual plans can't be discounted. Census review determines possible rate adjustment for group plan.	Rates for individual plans can't be discounted. Census review determines possible rate adjustment for group plan.	Rates for individual products can only be changed with approval from State Insurance Department, and only if we change rates on all policies of that kind in the state where the policies were issued. Census review determines rate guarantee for group plan.
500 - 1,000	Rates for individual plans can't be discounted. Census review determines possible rate adjustment for group plan.	Rates for individual plans can't be discounted. Census review determines possible rate adjustment for group plan.	Rates for individual products can only be changed with approval from State Insurance Department, and only if we change rates on all policies of that kind in the state where the policies were issued. Census review determines rate guarantee for group plan.

**Table 15D: Pricing - Life & DI Marketing Discretion - STD (Contributory)****Line Item 124. Short Term Disability (Contributory) Marketing Discretion**

Eligible Employees	Minimum Discount - Current Rates *	Minimum Discount - Renewal Rates *	Rate Guarantee (in Months) *
Less than 100	Rates for individual plans can't be discounted. Census review determines possible rate adjustment for group plan.	Rates for individual plans can't be discounted. Census review determines possible rate adjustment for group plan.	Rates for individual products can only be changed with approval from State Insurance Department, and only if we change rates on all policies of that kind in the state where the policies were issued. Census review determines rate guarantee for group plan.
100 - 500	Rates for individual plans can't be discounted. Census review determines possible rate adjustment for group plan.	Rates for individual plans can't be discounted. Census review determines possible rate adjustment for group plan.	Rates for individual products can only be changed with approval from State Insurance Department, and only if we change rates on all policies of that kind in the state where the policies were issued. Census review determines rate guarantee for group plan.
500 - 1,000	Rates for individual plans can't be discounted. Census review determines possible rate adjustment for group plan.	Rates for individual plans can't be discounted. Census review determines possible rate adjustment for group plan.	Rates for individual products can only be changed with approval from State Insurance Department, and only if we change rates on all policies of that kind in the state where the policies were issued. Census review determines rate guarantee for group plan.

**Table 15E: Pricing - Life & DI Marketing Discretion - LTD****Line Item 125. Long Term Disability Marketing Discretion**

Eligible Employees	Minimum Discount - Current Rates *	Minimum Discount - Renewal Rates *	Rate Guarantee (in Months) *
Less than 100	We are not quoting LTD	We are not quoting LTD	We are not quoting LTD
100 - 500	We are not quoting LTD	We are not quoting LTD	We are not quoting LTD
500 - 1,000	We are not quoting LTD	We are not quoting LTD	We are not quoting LTD

**Table 15F: Pricing - Life & DI Marketing Discretion - LTD (Contributory)****Line Item 126. Long Term Disability (Contributory) Marketing Discretion**

Eligible Employees	Minimum Discount - Current Rates *	Minimum Discount - Renewal Rates *	Rate Guarantee (in Months) *
Less than 100	We are not quoting LTD	We are not quoting LTD	We are not quoting LTD
100 - 500	We are not quoting LTD	We are not quoting LTD	We are not quoting LTD
500 - 1,000	We are not quoting LTD	We are not quoting LTD	We are not quoting LTD

**Table 16: Audit and Administrative Fee**

Line Item	Question	Response *
127	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 Members 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.	The Colonial Life Premier Client Managers will work closely with Sourcewell to make sure all proposals are handled based on the agreed upon information and conditions.
128	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 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
129	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. 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.

**Table 17: 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 "MarketingPlan."
- [Financial Strength and Stability](#) - Financial Strength & Stability Info.pdf - Friday September 27, 2019 12:37:25
  - [Marketing Plan/Samples](#) - Marketing Plan & Samples.pdf - Friday September 27, 2019 12:37:51
  - WMBE/MBE/SBE or Related Certificates (optional)
  - Warranty Information (optional)
  - [Pricing](#) - Pricing.pdf - Friday September 27, 2019 12:40:12
  - [Additional Document](#) - Additional Documents.pdf - Friday September 27, 2019 12:41:35

**PROPOSER ASSURANCE OF COMPLIANCE****PROPOSER'S AFFIDAVIT**

The undersigned, authorized representative of the entity submitting the foregoing proposal (the "Proposer"), swears that the following statements are true to the best of his or her knowledge.

1. The Proposer is submitting its proposal under its true and correct name, the Proposer has been properly originated and legally exists in good standing in its state of residence, the Proposer possesses, or will possess before delivering any products and related services, all applicable licenses necessary for such delivery to Sourcewell member agencies. The undersigned affirms that he or she is authorized to act on behalf of, and to legally bind the Proposer to the terms in this Contract.
2. The Proposer, or any person representing the Proposer, has not directly or indirectly entered into any agreement or arrangement with any other vendor or supplier, any official or employee of Sourcewell, or any person, firm, or corporation under contract with Sourcewell, in an effort to influence the pricing, terms, or conditions relating to this RFP in any way that adversely affects the free and open competition for a Contract award under this RFP.
3. The contents of the Proposer's proposal have not been communicated by the Proposer or its employees or agents to any person not an employee or agent of the Proposer and will not be communicated to any such persons prior to the official opening of the proposals.
4. The Proposer has examined and understands the terms, conditions, scope, contract opportunity, specifications request, and other documents in this solicitation and affirms that any and all exceptions have been noted and included with the Proposer's Proposal.
5. The Proposer will, if awarded a Contract, provide to Sourcewell Members the /products and services in accordance with the terms, conditions, and scope of this RFP, with the Proposer-offered specifications, and with the other documents in this solicitation.
6. The Proposer agrees to deliver 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.
7. The Proposer will comply with all applicable provisions of federal, state, and local laws, regulations, rules, and orders.
8. The Proposer understands that Sourcewell will reject RFP proposals that are marked "confidential" (or "nonpublic," etc.), either substantially or in their entirety. Under Minnesota Statute §13.591, Subd. 4, all proposals are considered nonpublic data until the evaluation is complete and a Contract is awarded. At that point, proposals generally become public data. Minnesota Statute §13.37 permits only certain narrowly defined data to be considered a "trade secret," and thus nonpublic data under Minnesota's Data Practices Act.

The Proposer understands that it is the Proposer's duty to protect information that it considers nonpublic, and it agrees to defend and indemnify Sourcewell for reasonable measures that Sourcewell takes to uphold such a data designation.

☒ 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. - Michelle White, Vice President

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.

## ATTACHMENT B: ACCOUNT INFORMATION FORM



Producer Contact: 1.800.43VOICE, Option 2, 2

Fax Forms to 1.800.543.8573 or email to [newaccountservicecenter@coloniallife.com](mailto:newaccountservicecenter@coloniallife.com)

### Account Information

Account name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: (\_\_\_\_) \_\_\_\_\_ Fax: (\_\_\_\_) \_\_\_\_\_

If this account is associated with another Colonial Life or one of its affiliates' accounts, please provide the name and BCN of the account or master group number: \_\_\_\_\_

Account billing address (if different from above address): \_\_\_\_\_

Contact person for billing and service: \_\_\_\_\_  
 First Name Middle Initial Last Name Title

E-mail address: \_\_\_\_\_

Are there locations that will be written in NY? ☐ Yes ☐ No

Number of benefit-eligible employees: \_\_\_\_\_ Federal Tax ID: \_\_\_\_\_

Exact nature of business: \_\_\_\_\_

Will a third party administer, reconcile and/or remit the premium deductions? ☐ Yes ☐ No

If yes, is the third party a: ☐ Payroll Company ☐ Professional Employer Organization ☐ Other \_\_\_\_\_

Please indicate name, address, phone number and contact person \_\_\_\_\_

\*A Premium Services and Administration Agreement may be needed.

Will any deductions be made pretax? ☐ Yes ☐ No If yes, include Flex Plan Supplemental Form.

Will the employer be contributing any premium toward the Colonial Life benefits? ☐ Yes ☐ No

If applicable to your state and company position, as allowed by law, please signify if domestic partner or civil union relationships are recognized by your company? ☐ Yes ☐ No

### IMPORTANT COMPENSATION DISCLOSURE INFORMATION

Colonial Life is committed to helping working Americans and their families minimize personal financial risk with a comprehensive offering of voluntary benefits through the workplace. Colonial Life compensates producers to facilitate the sale and delivery of these valuable benefits. This compensation might include commissions as well as various incentives and awards.

We support the full disclosure of compensation programs for our products, and your insurance advisor can provide you with complete information about these programs. You may also learn additional information about our compensation programs by contacting our Plan Administrator Service Center at 1.800.256.7004.

Initials of Authorized Officer \_\_\_\_\_

Is employer/account paying a fee to an insurance advisor for this placement of Colonial Life insurance? ☐ Yes ☐ No

If yes, list advisor(s) names \_\_\_\_\_

A completed Compensation Consent and Disclosure Form 62291 is required for each insurance advisor receiving a fee.

If fee is paid in the future, it is the employer's responsibility to notify Colonial Life of the change.

The employer account (and/or its assigns) agrees to forward promptly all insurance premiums payroll deducted from its employees to Colonial Life & Accident Insurance Company (hereafter Colonial Life) for payment of employee insurance coverage and to notify Colonial Life promptly of the names of any employees to cease deductions because of termination from employment or otherwise. If the employer fails to notify Colonial Life that an individual's employment has terminated, that an individual has otherwise ceased deductions or where there is some other misunderstanding between the employer and employee concerning the payroll deductions, Colonial Life agrees to reimburse the employer up to one (1) month's premium in the event of loss by the employer as long as a claim has not been paid. Refund of premiums on flexible benefit plan accounts will be made payable to the employee. The issuance of any coverage paid for by payroll deduction pursuant to this agreement does not relieve the employer of the requirements of Workers' Compensation Laws of their state.

Signed at: \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_  
 City and State

Print Name and Title of Authorized Officer \_\_\_\_\_

Signature of Authorized Officer \_\_\_\_\_

Submitted by \_\_\_\_\_ Producer # \_\_\_\_\_ Producer Telephone Number \_\_\_\_\_