

STATE OF NEW YORK

JUDICIARY

—REQUEST FOR BID—

**(This is not an order)
 BID MUST BE MADE ON THIS SHEET
 OR AS OTHERWISE SPECIFIED**

NYS OFFICE OF COURT ADMINISTRATION
 25 BEAVER STREET
 NEW YORK, NY 10004
 (Agency Name and Address)

Direct Inquiries to: Jeff Casper
 Phone: (212) 428-2867
 Email: JCASPER@courts.state.ny.us

Price to include delivery to (describe exact location and method of delivery)

PER RFB SPECIFICATIONS

Bid Number: OCA/JB-176	Commodity Group:
Opening Date: October 12, 2010 Time: 3:00 P.M.	Commodity Name: Group Life and Accidental Death & Dismemberment

OFFICE OF GENERAL SERVICES "GENERAL SPECIFICATIONS" (DECEMBER 1998) ARE FULLY INCORPORATED HEREIN.

<p>Agency's Specification of item(s) Required (include quantities)</p> <p>UCS ATTACHMENTS I, III AND IV MADE PART AND INCORPORATED HEREIN.</p>	<p>Bidder's Quotation and Specific Description of Item Offered</p> <p>ALL BID RESPONSES <u>MUST</u> BE ENTERED ON THE ENCLOSED BID RESPONSE FORM UNLESS SPECIFIED OTHERWISE HEREIN.</p>
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NOTICE TO BIDDERS

Pursuant to the Rules and Regulations of the Chief Administrator for the Courts, sealed bids for furnishing the item(s) in this Request for Bid will be received at the above address. When submitting a bid, you must:

1. Complete this form in its entirety using ink or typewriter and return with all other documents.
2. Explain any deviations or qualifications if your bid deviates from the specifications. If necessary, attach a separate sheet setting forth such explanations.

3. Sign the bid. The bid must be completed in the name of the bidder (corporate or other) and must be fully and properly executed by an authorized person.

4. INDICATE THE BID NUMBER, THE BID OPENING DATE AND TIME ON THE ENVELOPE CONTAINING THE SEALED BID.

5. Mail the bid to the above agency address in sufficient time for it to be received before the specified bid opening. **LATE BIDS WILL BE REJECTED.**

BIDDER HEREBY CERTIFIES THAT THE ABOVE QUOTED (OR OTHERWISE NOTED) PRICES ARE APPLICABLE TO ALL CUSTOMERS FOR COMPARABLE QUANTITIES, QUALITY, STYLES OR SERVICES.

BIDS MUST BE SIGNED

Bidder's Firm Name:		Employer's Federal Identification Number	
Address Street	City	State	Zip
Bidder's Signature		Official Title	
Printed or Typed Copy of Signature		Area Code/ Telephone Number Email:	

DOCUMENTS ENCLOSURE CHECKLIST

____ Fully executed Pricing Sheet: Bidder's response must include the Pricing Sheet, or it will be disqualified. The following documents must be fully executed and included in bidder's proposal. Failure to do so may disqualify bidder's response:

- ____ UCS Request for Bid Form with original signature
- ____ Attachment I, p.3 - Non-Collusive Bidding Certificate
- ____ Attachment I, p.4 - Corporate Acknowledgment
- ____ Attachment III - Vendor Responsibility Questionnaire
 - paper questionnaire or
 - questionnaire file online via Office of the State Comptroller (OSC) VendRep System
- ____ Attachment IV - Procurement Lobbying Forms
 - Disclosure of Prior Non-Responsibility Determination (UCS 420)
 - Affirmation of Understanding and Agreement (UCS 421)
 - Termination Clause (UCS 423)
- ____ List of at least three (3) references (names, contacts, addresses, phone numbers, emails)
- ____ List of Participating Providers for Combined Component A&B Option Plan only
- ____ Audited financial statements prepared in accordance with Generally Accepted Accounting Principles and annual reports for the past three (3) years
- ____ Organizational Chart with copies of resumes/diplomas
- ____ Certificate of Insurance (commercial general liability)
- ____ Original bid response + eight (8) complete copies
- ____ Signed Documents Enclosure Checklist

NB: There is no Attachment II

The awarded vendor will be required to submit a Certificate of NYS Workers' Compensation Form (C-105.2) and a Certificate of NYS Disability Benefits Insurance Form (DB-120), or the appropriate form showing proof of exemption. See the Workers' Compensation website for further information in obtaining these documents from your insurance carrier: www.wcb.state.ny.us .

To be complete, a bidder's bid response must include ALL the above documents. All documents requiring an original signature must bear the BLUE INK signature of the same authorized individual. Signatory notarization must be that of the person whose signature is affixed to all required documents.

Company Name: _____

Authorized Officer's Name and Title: _____

Signature and Date: _____

***** GENERAL SPECIFICATIONS *****

I. The RFB/RFP Process

Note to Bidders

1. Attachment I - Standard Request for Bid Clauses & Forms (including Appendix A) and Attachment IV- Procurement Lobbying Law required forms

In addition to such other specifications and criteria as are presented herein, the NYS Unified Court System Attachment I- Standard Request for Bid Clauses & Forms (including Appendix A) , and Attachment IV - Disclosure of Prior Non-Responsibility Determination (UCS 420) as well as Affirmation of Understanding and Agreement (UCS 421) and Termination Clause (UCS 423) pursuant to the Procurement Lobbying Act, which must be downloaded or printed from the UCS Contract & Procurement website under “Addenda” for the appropriate solicitation, are incorporated and made a part of this solicitation.

2. Attachment III - Vendor Responsibility Questionnaire

The NYS Unified Court System (UCS) is required to conduct a review of a prospective contractor to provide reasonable assurances that the vendor is responsible. The required Vendor Responsibility Questionnaire is designed to provide information to assist UCS in assessing a vendor’s responsibility prior to entering into a contract with the vendor. Vendor responsibility is determined by a review of each prospective contractor’s legal authority to do business in New York State, business integrity, financial and organizational resources, and performance history (including references).

Bidders are invited to file the required Vendor Responsibility Questionnaire online via the New York State VendRep System or may choose to complete and submit a paper questionnaire. To enroll and use the New York State VendRep System, see the VendRep System Instructions available at www.osc.state.ny.us/vendrep or go directly to the VendRep System online at <https://portal.osc.state.ny.us>. For direct VendRep System user assistance, the OSC Help Desk may be reached at (866) 370-4672 or (518) 408-4672 or by email at helpdesk@osc.state.ny.us. Vendors opting to file a paper questionnaire can obtain the appropriate questionnaire from the VendRep website www.osc.state.ny.us/vendrep or may contact the Unified Court System or the Office of the State Comptroller for a copy of the paper form.

Bidders who file the Vendor Responsibility Questionnaire online via the OSC VendRep System are requested to checkmark the appropriate box on the Document Enclosure Checklist. If bidder files the Vendor Responsibility Questionnaire online, a paper copy is not required to be submitted with the bid. Bidders’ authorized signature of the RRB/RFP Form will serve as confirmation that bidders have knowingly filed their questionnaire online if the paper questionnaire is not included with the bidder’s submission.

Online RFB/RFP Package : Disclaimer

Bidders accessing any Unified Court System/Office of Court Administration (hereafter “UCS/OCA”)

solicitations and related documents from the New York State UCS website www.nycourts.gov/admin/bids under "Current Solicitations" shall remain solely and wholly responsible for reviewing the respective solicitation & bid documents on the Internet regularly, up to the scheduled date and time of the bid/proposal due date, to ensure their knowledge of any amendments, addenda, modifications or other information affecting the solicitation or bid documents in question.

Bid Response/Proposal: Original and Copies

Bidders shall submit all the following required **original RFB/RFP documents**: Bid/Proposal; Executed RFB/RFP Form; Attachment I - pages 3 and 4 of 10; Attachment III - Vendor Responsibility Questionnaire (questionnaire may be filed electronically with OSC); Attachment IV - Disclosure of Prior Non-Responsibility Determinations UCS 420, Affirmation of Understanding and Agreement UCS 421 as well as Termination Clause UCS 423; and any other required documentation, brochures, etc. listed on the Document Enclosure Checklist. Failure to provide all original documents and the requested number of copies may result in disqualification of a bidder's response.

Binding Nature of Bid/Proposal on Bidders

All bids/proposals shall remain binding on bidders until such time as the Office of Court Administration (hereafter OCA) provides written notification of its intent to award the contract to a specific bidder or until the bidder withdraws its bid/proposal in writing, whichever occurs first.

Packaging, Identifying and Delivering of Bids/Proposals

Bidders may not submit their bid/proposal responses online.
Bids/Proposals must be clearly addressed and submitted to:

Jeff Casper
Senior Management Analyst
NYS Office of Court Administration
25 Beaver Street, R-840
New York, NY 10004

All envelopes/cartons must also be labeled with the following information on two sides:

"Deliver immediately to Jeff Casper"
"Sealed bid - Do not open"
"OCA/JB-176 due October 12, 2010 at 3:00 p.m."

Failure to seal and mark the bid/proposal as prescribed may result in non-delivery and/or rejection of the bid/proposal. Please note that bids/proposals must be received by the above-named OCA-designated person by October 12, 2010 at 3:00 p.m. at the latest or bids will be declared a "late bid" and they will be

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disqualified. It is recommended that bidders allow several extra days for shipping in order to meet the deadline.

No-Bids

Bidders are requested to send a no-bid letter to OCA, Attn: Jeff Casper, at the above address, should they decide not to answer this solicitation. The envelope shall be clearly marked in the lower left corner as follows: OCA/JB-176.

Rejected and Unacceptable Bids/Proposals

UCS reserves the right to reject any and all proposals or bids submitted in response to this solicitation. In addition, UCS may reject any bid/proposal from any bidder who is in arrears to the State of New York upon any debt or in the performance of any contract; or who has previously defaulted on any contractual obligation, (as vendor, surety or otherwise), or other obligation to the State of New York; or who has been declared not responsible or disqualified by any agency of the State of New York; or who has any proceeding pending against them relating to the responsibility or qualification to receive or perform public contracts; or whose proposal is incomplete in any material respect .

OCA also reserves the right to reject any bidder: (i) whose facilities and/or resources are, in the opinion of OCA, inadequate, too remote from the UCS locations to render services in a timely manner in accordance with all requirements of this solicitation; (ii) who does not provide references in accordance with the bid specifications, or whose references report significant failure to comply with specifications; or (iii) who are otherwise, in the opinion of OCA, unable to meet specifications.

Responsible Bidder

A bidder shall be defined as “responsible” in accordance with, but not limited to, references, past performance history, financial stability, the criteria set forth in paragraph 2 of the General Specifications (Attachment III-Vendor Responsibility Questionnaire) and the criteria set forth in the paragraph headed “Rejected and Unacceptable Bids/Proposals” as well as any other criteria necessary and reasonable to establish the bidder’s responsibility.

References

Bidders must submit with their bid response the names of at least three (3) client references in New York State (private, or governmental entities other than UCS) for whom bidder delivered similar services in the past three (3) years, including contact persons, telephone and fax numbers, and email addresses .

Supporting Presentation(s)

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The OCA/JBO may request bidder to make an oral and visual presentation(s) on an individual basis, in support of its proposal.

Insurance

Awarded contractor(s) shall be required to maintain during the term of the contract, at their own cost and expense, workers' compensation and disability benefits insurance coverage as required under NYS law. Each bidder must provide with its proposal proof of such workers' compensation and disability benefits insurance coverage or, if it is legally exempt from such coverage, proof of exemption. Bidder must obtain the appropriate Workers' Compensation Board forms from its insurance carrier or licensed agent, or must follow the procedures set forth by the Workers' Compensation Board for obtaining an exemption from coverage. A manual listing required forms and procedures may be obtained on the Workers' Compensation Board website at: <http://www.wcb.state.ny.us/content/main/Employers/IM.pdf>. Bidders without web access may contact the Workers' Compensation Advocate for Business office at (800) 628-3331 for additional information. Please note that an ACORD Certificate of Insurance is NOT acceptable proof of New York State workers' compensation or disability benefits insurance coverage. Only the proper forms as prescribed by the NYS Workers' Compensation Board shall be acceptable.

Commercial General Liability Insurance (bodily injury and property damage on an occurrence basis), contractual and products/completed operations liability coverage, and auto liability with minimum limits as follows:

Bodily Injury and Property Damage	\$1 million, per occurrence, \$2 million, aggregate
Personal Injury and Advertising:	\$1 million aggregate
Contractual and Products/ Completed Operations Liability	\$2 million aggregate
Auto Liability, Combined single limits	\$1 million

Professional liability insurance in the minimum amount of \$1,000,000.00 per occurrence and \$3,000,000 aggregate coverage, with appropriate tail coverage.

All insurance coverages shall be obtained from commercial insurance carriers licensed to do business in the State of New York and shall name UCS as an additional insured or loss payee as appropriate, and shall

provide for at least thirty (30) days advance written notice to UCS of cancellation or non-renewal.

Confidentiality

Bidder acknowledges that any and all information, records, files, documents or reports contained in any media format provided to the bidder by the UCS, or which may be otherwise encountered and developed by bidder shall be considered extremely confidential and shall be handled accordingly at all times. Enrollee/member data and medical records shall be handled in accordance with all applicable State and Federal confidentiality laws and regulations. Neither the bidder nor any of its employees, servants, contractors, agents or volunteers shall at any time be permitted to utilize such confidential information for any purpose outside the scope of any resulting agreement without the express prior written authorization of the UCS. Any breach of this confidentiality by the bidder or by any of its employees, servants, subcontractors, agents, or volunteers may result in the immediate termination of any resulting agreement by the UCS and may subject the bidder to further penalties.

Independent Contractor Status

It is expressly understood and agreed that the awarded contractor's status shall be that of an independent provider of services and that no officer, employee, servant or subcontractor of the contractor is an employee of the UCS, OCA or State of New York. The awarded contractor shall be solely responsible for the work, assignment, compensation, benefits and personal conduct and standards of all such persons assigned to the provision of services. Nothing herein shall be construed to impose any liability or duty on the UCS, OCA or State of New York to persons, firms, consultants or corporations employed or engaged by the awarded contractor either directly or indirectly in any capacity whatsoever, nor shall the UCS, OCA or State of New York be liable for any acts, omissions, liabilities, obligations or taxes of any nature including, but not limited to, unemployment and Workers' Compensation insurance of the awarded contractor or any of its employees or subcontractors.

Subcontracting

If Bidder intends to subcontract any of the services or portion thereof required by this RFP/RFB, all subcontractors must be identified in bidder's proposal with a description of the services to be performed by the particular subcontractor.

Any changes in subcontractors by awarded contractor will be subject to the prior written approval of OCA/JBO.

The awarded contractor will be the prime contractor and will be responsible for all services required by this RFP/RFB. The UCS will communicate only with awarded contractor and the awarded contractor shall remain wholly liable for the performance by and payment to any such subcontractors, their employees, agents,

consultants or representatives.

Compliance with Laws

The awarded contractor(s) must be compliant with all applicable federal, state and local laws, rules and regulations prior to and during the provision of all coverage and services under the contract resulting from this RFB/RFP. The awarded contractor(s) will be required to provide proof of workers compensation and disability benefits insurance coverage under New York State law or, if it is exempt from such coverage, proof of exemption.

Implied requirements

Products and services that are not specifically requested in this solicitation, but which are necessary to provide the functional capabilities proposed by the bidder, shall be deemed to be included in the offer except as specified herein.

Silence of specifications

The apparent silence of the specifications contained as a part of this package as to any detail or to the apparent omission of a detailed description concerning any point, shall be regarded as meaning that only the best commercial practices are to prevail. All interpretations of these specifications shall be made on the basis of this statement.

Pre-bid Conference

A pre-bid conference will be held on October 4, 2010 at 2:00 pm at the Office of Court Administration, 25 Beaver Street, Room 1106, New York, NY 10004. Participants are required to notify Jeff Casper of their planned attendance.

Questions

Any and all questions bidder may have in connection with this solicitation are to be directed **by email only** to the attention of:

Jeff Casper
JCASPER@courts.state.ny.us

Please indicate in "Subject" field: OCA/JB-176 Question(s).

The deadline to submit questions is September 27, 2010 before 5:00 pm. A written response to all submitted questions in the form of a Questions & Answers (Q&A) sheet will be posted on the UCS website at www.nycourts.gov/admin/bids under RFB# OCA/JB-176 two days prior to the pre-bid conference. The pre-

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bid conference will be the last opportunity for bidders to raise questions. A revised Q&A with any new questions and answers from the pre-bid conference, will also be posted on the UCS website. **No questions will be entertained after the pre-bid conference.**

IMPORTANT: All questions regarding this solicitation must be in writing and directed solely to the attention of the above-designated person. Contact by any prospective bidder, or any representative thereof, with any other personnel of the UCS/OCA in connection with this RFB/RFP may violate the Procurement Lobbying Act of 2005 (see Attachment IV), will jeopardize the respective bidder's standing and may cause rejection of its proposal.

Financial Stability

Each bidder shall provide a copy of its audited financial statements prepared in accordance with Generally Accepted Accounting Principles for the past three consecutive years, as well as copies of the bidder's last three (3) annual reports.

Termination

In the event of the termination of the contract, the UCS shall be obligated only for the premiums due up to and including the effective date of termination. Early termination of the contract for cause may result in, among other consequences, all remedies available at law to UCS and New York State, the awarded contractor both being declared "non-responsible" by the UCS/OCA, pursuant to the UCS and Office of the State Comptroller's guidelines on vendor responsibility and in the vendor's removal from the UCS/OCA's bidders list for future solicitations.

Estimated Quantities

Any quantity specified in this RFB/RFP constitutes an estimate only and accordingly, no commitment or guarantee to reach any specified volume of business is made or implied. Accordingly, the award shall be for an estimated quantity term contract. The actual numbers of enrollees will vary from month to month. Current census data as of August 13, 2010, is attached hereto as Exhibits A & B.

Term of Award

A single estimated quantity term contract will be awarded for an initial term of three (3) years. OCA/JBO reserves the right to renew such contract for two (2) additional one (1) year periods upon the same terms and conditions excluding price.

OCA/JBO further reserves the right to extend the contract for a period not to exceed one hundred and eighty (180) days upon written notification to contractor prior to the contract termination date or any of its renewal periods upon the same terms and conditions excluding price. Any such renewal or extension shall be subject to approval by OSC. .

*** * * DETAILED SPECIFICATIONS * * ***

**GROUP LIFE AND ACCIDENTAL DEATH
AND DISMEMBERMENT PLAN**

Purpose and Scope

Background

The Unified Court System's Supplemental Benefit Plan went into effect January 1, 1998 for all Judges and Justices, Management Confidential employees in negotiating unit 86 and unrepresented non-judicial employees in negotiating unit CT, who are not eligible for the New York City Management Benefits Fund.

The benefits in the supplemental plan are administered by the Judiciary Benefits Office (JBO) of the Unified Court System - Office of Court Administration. The Supplemental Benefits Plan consists of three separate insurance components: (1) Life and AD&D Insurance currently offered by Unum; (2) Vision Care currently offered by Davis Vision; and (3) A Supplemental Dental Program currently offered by GHI.

There is currently no cost to the employee for these benefits whether in active or retiree status.

The contract between First Unum Life Insurance Company and the New York State Unified Court System (UCS) is for the Life and AD&D Insurance component which expired in April 2010. UCS elected to exercise its right to extend the term of the Agreement upon the expiration of the second renewal term thereunder for the period April 1, 2010 through September 30, 2010.

Hence, The New York State Unified Court System's Office of Court Administration is seeking bids for an existing statewide Group Life and Accidental Death and Dismemberment plan as more fully describable hereafter.

Currently, qualified Active employees are eligible for coverage under the Group Life and AD&D plan. Qualified retirees are eligible for a flat-rate Group Life Insurance. Census data as of August 13, 2010, is attached hereto as Exhibits A & B.

The estimated monthly cost of the existing policy is \$24,000/monthly.

Program Requirements

Contribution by Employee - None

Eligibility - Active Employees - Judges, Justices, Management Confidential and other non-judicial unrepresented employees who are working at least half time on a regularly scheduled basis.

Eligibility - Retired Employees - The Group Life Plan is continued in retirement providing the employee meets a ten year service requirement, and retire directly from the UCS.

Enrollment - Enrollment is maintained solely by the Unified Court System - Judiciary Benefits Office.

Enrollment Maintenance - The Insurer will be responsible for the following:

- Determine whether services (payment) was provided to eligible Enrollees;
- Account billings are in compliance with the terms of the Agreement;
- Records are kept of all payments provided;
- Compliance with all applicable laws and regulations.
- Bidders shall describe their systems in place that ensure security and confidentiality of employee data.

Pricing/Rates

Pricing/rates will be firm for the first year of the contract. Bidders shall underwrite this plan without payment of commissions. The Group Life and Accidental Death & Dismemberment rates shall be quoted separately on a monthly enrollee basis per thousand. Claims shall be handled directly between the Judicial Benefits Office and contractor.

Bidder must declare in months, how long their rates shall be guaranteed during the initial three (3) year contract term and further define how premium rates for subsequent contract renewals or extensions will be

determined. Bidder shall also indicate any guaranteed caps for future rate/price increases.

Estimated quantities - Any requirements specified in this solicitation constitutes estimates only, and accordingly, no commitment or guarantee to reach any specified volume of business is made or implied.

All pricing shall be a factor in the evaluation. Bidder shall define the terms used for pricing. Please quote rates separately on a monthly employee basis per thousand.

Effective Dates of Coverage/Waiting Periods

New Employee: 28 days

Transfer: First day of the month following transfer

Termination: Last day worked

Life Insurance Conversion and/or Portability Continuation

Group life insurance ends on the day an employee terminates or otherwise loses eligibility to remain in the group program. Employees may convert (Conversion) current life coverage to a whole life policy if they lose eligibility for the group policy. Portability offers group term Life/AD&D coverage in the same amounts the employee had as an active employee and is available until they reach age 75.

Portability is only available if the reason for the loss of coverage is termination, retirement without the requisite qualifications to maintain group coverage, or a reduction in hours of less than half time. Portability is not an option if the employee has a Negotiating Unit change to a represented position. Employees must apply for continued coverage by completing a Portability or a Conversion form. The application must be submitted with the required premium within 45 days after their group insurance coverage ends directly to the insurance carrier.

Portability should include Accelerated Death Benefits and Waiver of Premium as long as they are available under the group plan. Employees that port their coverage, return to work, and again become insured under the plan are eligible to port their coverage again, subject to the maximums.

There will be no spouse or dependent coverage.

Method of Award

A single contract will be awarded to the bidder achieving the highest, overall percentage rating based upon the criteria set forth below. The UCS shall establish an evaluation committee to review all proposals received in a timely manner pursuant to the following criteria and assigned weights:

1. Financial offerings including rates, charges, interest credits, operating costs and other charges. 70%
2. Service capabilities for claims administration including financial and claims control, member support services, client reports, and systems and data transmission capability. 10%
3. Conformance with this solicitation's specifications and compliance with the terms, conditions and other provisions of this request for proposal. 10%
4. Overall financial and organizational resources and experience in providing the range and scope of the benefits programs requested for similar size employee groups. 10%

Claims Processing

The Insurer will be responsible for processing all claims submitted under the Program and maintaining a computerized system capable of accurately processing claims;

Timely payment of claims including;

1. Developing and maintaining system that guarantees accuracy of claim payment;
2. Maintaining accounting records necessary to support claim payments and providing reasonable access to those records for State audit requests;
3. Assigning adequate staff to resolve claim disputes on a timely basis;

4. Recovering monies due to fraud, returning all monies recovered and reporting fraud to appropriate authorities;
5. Identifying and recovering monies as the result of overpayments;
6. Maintaining the security of the claims file; and
7. Maintaining a back-up system and disaster recovery system for processing claims in the event that the primary claims payment system fails or is not accessible.

Questions

1. Provide a step-by-step description of your proposed methodology for processing claims;
2. Describe how your system and procedures maintain claimant confidentiality;

Requirements for UCS Reporting to Qualified Bidder

The exchange of information between the Qualified Bidder and the UCS may be required to be made in an encrypted manner, depending on the Bidder's ability to mask Social Security Numbers. The Bidder is required to have a system capable of removing encrypted files containing employee information, the specific format of which is to be determined.

Post Conditions

- successful/failure notification is emailed to UCS
- if the file fails, Bidder will be required to receive file on an ad-hoc basis.

Files

While the layouts of the files are tentative, the Bidder should confirm that the following layouts will be acceptable:

Audit Report

Field Name	Start	End	Field Length	Comments
Retiree Status			1	Yes = Retiree No = Active
Claimant Last Name			20	
Claimant First Name			20	
Claimant Middle Initial			1	
Claim Number				
Member Social Security Number			4	Mask the first 5 digits
Coverage			4	LIFE = Life Insurance AD&D = AD&D Insurance
Date of Occurrence			10	mm/dd/year
Payment Date			10	mm/dd/year
Insurance Paid			13	Dollars
Interest Paid			13	Dollars
Total Amount Paid			13	Dollars

DETAILED SPECIFICATIONS

Coverage Terms - Active Employees -

<u>Age</u>	<u>Life Insurance</u>	<u>AD&D Insurance</u>
Up to Age 65	\$50,000	\$50,000
Age 65 but not 70	\$25,000	\$25,000
Age 70 and above	\$20,000	\$20,000

Coverage Terms - Retirees

Regardless of age	\$15,000	N/A
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1. Bidder shall assume:
 - a. Life Insurance and AD&D are to be fully insured.
 - b. Premiums billed and paid monthly within 30 days of due date.
 - c. Life Insurance claims handling from employee/beneficiary to JBO to carrier. JBO shall certify eligibility and coverage.
 - d. Cost of booklets/informational material shall be paid by the carrier.
2. Bidder shall describe how premium taxes are determined.
3. For experience rated policies please indicate whether the premiums will be on a dividend basis.
4. Please describe to what extent is your rating manual and/or experience?

5. What accelerated benefit options do you provide? Include your highest benefit with percentage and dollar amount.
6. Bidder shall explain any entries in 'Other Charges' column.
7. Bidder shall indicate whether rates are guaranteed for more than a year, and if so, for how long. Bidder shall also indicate whether bidder guarantees its retention formula, and if so, for how long. Bidder shall describe any guaranteed caps on future rate increases.
8. What services and materials, i.e. brochures, beneficiary designations, related forms, etc. would not be included in your premium?
9. Bidder shall describe bidder's annual experience-rated renewal procedures in terms of:
 - a. How much advance notification is provided?
 - b. When do rate changes become effective?
10. Bidder shall indicate what interest rate is charged for late payment of premium and from what date after the due date the interest is charged.
11. Bidder shall indicate the basis for first year level of life and AD&D reserves as well as for subsequent policy years.

Claims Administration

1. Bidder shall describe bidder's regular method of claims processing in detail, as well as any alternate or special procedures, indicating their effect on bidder's retention or costs.
2. Bidder shall provide sample claim forms and other materials furnished to participants and beneficiaries.
3. Bidder shall indicate which claim office or offices will pay claims; where they are located; and whether

there is a toll-free number available to claimants/beneficiaries.

4. Bidder shall indicate whether bidder has a staff committed to work on New York State Unified Court System claims.
5. Bidder shall indicate bidder's normal 'in office' turnaround time, i.e. the time lag from when a claim is received by the claim office and until it is paid and/or acted upon.
6. Bidder shall describe in progressive steps the action bidder would take in investigating/auditing a claim.
7. Bidder shall describe fully bidder's 'pre' and 'post' audit procedures to ensure proper payment of claims.
8. Bidder shall maintain an accounting system for purposes of audit and examination of any books, documents, papers and records maintained in support of the contract.

PRICING SHEET

Company submitting Bid: _____

Please provide pricing per thousand on the following items:

Life Insurance Premiums for Active Employees:

Up to Age 65 _____

Age 65 but not 70 _____

Age 70 and above _____

Life Insurance Premiums for Retirees:

Regardless of Age _____

Accidental Death & Dismemberment (AD&D) Premiums for Active Employees:

Up to Age 65 _____

Age 65 but not 70 _____

Age 70 and above _____

Name & Title: _____

Signature: _____ Date: _____

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5. Bidder shall explain any entries in 'Other Charges' column.

6. Bidder shall indicate whether rates are guaranteed for more than a year, and if so, for how long. Bidder shall also indicate whether bidder guarantees its retention formula, and if so, for how long. Bidder shall describe any guaranteed caps on future rate increases.

7. What services and materials, i.e. brochures, beneficiary designations, related forms, etc. would not be included in your premium?

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8. Bidder shall describe bidder's annual experience-rated renewal procedures in terms of:

a. How much advance notification is provided?

b. When do rate changes become effective?

9. Bidder shall indicate what interest rate is charged for late payment of premium and from what date after the due date the interest is charged.

10. Bidder shall indicate the basis for first year level of life and AD&D reserves as well as for subsequent policy years.

Claims Administration

1. Bidder shall describe bidder's regular method of claims processing in detail, as well as any alternate or special procedures, indicating their effect on bidder's retention or costs.

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2. Please provide samples of claim forms and other materials that may be furnished to participants and beneficiaries.

3. Bidder shall indicate which claim office or offices will pay claims; where they are located; and whether there is a toll-free number or website available to claimants/beneficiaries.

4. Bidder shall indicate whether bidder has a staff committed to work on New York State Unified Court System claims.

5. Bidder shall indicate bidder's normal 'in office' turnaround time, i.e. the time lag from when a claim is received by the claim office and until it is paid and/or acted upon.

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6. Bidder shall describe in progressive steps the action bidder would take in investigating/auditing a claim.

7. Bidder shall describe fully bidder's 'pre' and 'post' audit procedures to ensure proper payment of claims.

8. Bidder shall describe their accounting system for purposes of audit and examination of any books, documents, papers and records maintained in support of the contract.