



Group Life and AD&D proposal prepared by:

Minnesota Life Insurance Company, a Securian Company

City of Gainesville

RFP# RMDX-210000-GD Group Life Insurance

Due date: 09/30/2020 @ 3:00 PM EST



September 30, 2020

Procurement Division
Attn: Gayle Dykeman
200 E University Avenue, Rm 339
Gainesville, FL 32601
dykemangb@cityofgainesville.org
Submitted via DemandStar

Re: RFP for City of Gainesville – RFP# RMDX-210000-GD Group Life Insurance

Dear Gayle Dykeman,

On behalf of Securian Financial, I am pleased to provide this proposal for Life and Accidental Death & Dismemberment (AD&D) Insurance for employees of the City of Gainesville

We continue to be one of the most highly rated insurance companies in the United States because of our stability, integrity, and commitment to maintaining a strong balance sheet. As a mutual holding company, we've always focused on our customers. We take a long-term approach that positions us strongly regardless of what happens in the economy. By way of our business and purpose to help people build secure tomorrows, Securian Financial is built to provide reassurance during times of uncertainty.

By selecting Securian Financial, you will gain customized solutions, technology, and customer-centric service that continuously meets customer needs. Please contact me if you have any questions on these materials or need additional information.

Thank you for your consideration.

Sincerely,



Susan Munson-Regala
Vice President and Actuary

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Technical Proposal

The technical proposal is a narrative which addresses the scope of work, the proposed approach to the work, the schedule of the work, and any other information called for by the RFP which the bidder deems relevant.

Securian Financial specializes in customer-centric services to simplify the benefit process. By selecting Securian Financial as the Life and AD&D insurance provider, the City can count on us to deliver strategic insights to help make solid, long-term benefit decisions.

Proposal highlights

- Three-year rate guarantee effective January 1, 2021
- No minimum participation requirement
- No maximum age to issue coverage
- Most generous accelerated death benefit provision available in the market

Integration solution

- We make doing business together easy by investing in technology solutions to meet the evolving needs of customers
- Our highly credentialed benefit specialists ensure a successful relationship begins during implementation. As integration specialists, we can work with virtually any in-house or external benefit management program (employer, TPA, enrollment firm) to offer:
 - Mobile-optimized employee self-service to access service from any device
 - Online evidence of insurability (EOI) applications with instant approval
 - Claims paid up to one week faster with our online eClaims technology
 - Immediate access to claim status and evidence of insurability application status
 - Seamless incorporation of client's technology and processes

Claim Concierge

- Fast track claim services eliminate paper mail and waive death certificate requirements for qualifying claims under \$50,000
- Express assignment service available to satisfy funeral home payments or other rush payment for final expenses handled by designated funeral home response team. Same day claim review and callback to validate funeral home assignment. Securian managed payment communication with funeral home.
- Cash advance solutions available to a beneficiary to assist during a difficult financial season (up to \$25,000), prior to receipt of a death certificate or completed claim form from the beneficiary

Employee engagement and enrollment support

- Securian Financials' enrollment strategy is a five-pillar approach that ensures employers and employees have the right support and tools – exactly when they need them. It consists of: data analytics, customized marketing, decision support, effective enrollment, and post-enrollment optimization
- Benefit Scout™, an online decision-support experience, designed to educate employees about life insurance and supplemental health benefits offered through their employer. Engaging employees during their decision journey, Benefit Scout offers coverage considerations to help employees understand which benefits best fit their needs before they enroll
- Insights found from our data driven approach allows the marketing team to segment employees and recommend the most effective, targeted tactics and messaging

- Employee enrollment and management website
 - Single sign-on and mobile access
 - Contactless medical underwriting
- Licensed enrollment specialists available to provide virtual benefit fairs (due to Covid-19)

Customer-centric service

- The quality service we provide to our clients and their employees is unmatched
- Our goal is to make the best use of the City's time and do the heavy lifting for them, which is why there is one single point of contact, supported by a team of experts, to provide clear and efficient communication
- The Securian Financial team works flexibly and transparently to help identify the right path forward, delivering personalized service behind each custom program as demonstrated by our:
 - Overall satisfaction results – 99% of clients were satisfied with our service¹
 - Claims satisfaction results – 98%¹
 - Implementation results – 100% of new clients would recommend our implementation services²
 - Average client retention rate of 94.7%³ over the past 5 years

Financial Wellness solution

- Financial Wellness 360® is a flexible, comprehensive program that meets the needs of diverse workforces helping employees relieve financial stress. When employees are financially well, they are more engaged, more productive, and retire on time.
- **SmartDollar®** – Guided online program that takes a holistic approach to financial wellness, helping produce lasting behavior change
- **Advisor connection** – In-person worksite seminars given by program-certified registered financial professionals at no additional cost
- **Student loan assistance benefits through CommonBond for Business™** – Includes four options that can impact every member of the workforce – regardless of age - helping employers attract top talent and retain highly valuable team members
- **Lifestyle Benefits** – Self-services tools and resources embedded into the basic life plan and offered at no additional cost, including:
 - Beneficiary financial counseling
 - Travel assistance
 - Legacy planning
 - Legal, financial, and grief resources

Manage and Service Plan

Securian Financial understands the importance of providing a strong and proactive service plan for the City. This ongoing plan ensures we meet the needs of the City and can be adjusted to meet any specific requirements.

Account management

Securian Financial takes a unique and proven approach to staffing for this role. During the course of an RFP, we learn about the organization's culture and unique needs. This process allows us to select from a pool of highly experienced associates who are assigned based on the size and complexity of the City's plan. The account executive/account manager is assigned to a client before the finalist meeting.

The Account Executive works closely with our team of subject matter experts from claims, technology, enrollment, and administration to ensure the plan runs smoothly. The account executive will:

Provide management reports for claims and an annual financial accounting report.

Arrange annual stewardship meetings to perform an annual check in with the City using our Service Scorecard, a proprietary tool that measures client specific satisfaction with seven key relationship drivers. This tool allows the City to tell us if we are meeting expectations and provides valuable information to keep the plan on track.

Attend additional meetings as requested by the City to discuss contract changes, plan design consulting, financial reporting, plan activity, service, and any new enhancements.

Recommend ways to improve the current benefits management processes and make benefit staff's lives easier.

Financial reporting

Financial reporting for the City's plan is executed by our experience reporting team, led by Nicole Brown, Supervisor. The team provides the City's year-end experience report.

Customer service

Our customer service team, led by Missie Koenig, Director, provides all administrative duties, including providing conversion packages, processing conversion requests, processing assignments, viatical settlements, and transfers of ownership requests.

Technology

Our technology team is lead by Adam Taylor, Director. With access to to a secure online website, benefits staff can quickly and easily review plan information and complete tasks, including:

- Securely submit claims online, reducing claim payment time by one week when compared to paper processes.
- Track the status of all claims and evidence of insurability applications, 24/7. Information is available at the detail level.
- Get customized reports delivered safely and securely.
- Access online administration manual and plan forms.
- Contact us to attach e-mails securely or for quick access to the account team.

We can establish different levels of accessibility to accommodate the organizational structure (e.g., central staff vs. branch representatives). Information is updated daily and sorting capabilities offer online flexibility.

Group claims

Cole Cruz, Manager, oversees the group claims unit that processes all life claims for the City's plan. Jolene McDermott, Team Leader, and Annie Melin and Neal Jaworski, Client Services Specialists, representing client services, work directly with the City during implementation and serve as the primary ongoing claims resources for the City.

the City's benefits staff or administrator submits claims online directly to Securian Financial through our online eClaims system. This eliminates or reduces the processing of paper – and increases the accuracy and speed of the claim. Claim submissions screens are customized to the City's specific plan design. We also accept a faxed copy of the death certificate via eClaims. The original copy does not need to be mailed.

Medical underwriting

Erin Wild, Chief Underwriter and Manager, oversees evidence of insurability processing and individual medical risk underwriting for the City's plan. Donna Thomas and Lisa Ramos, on behalf of client services, coordinate the medical underwriting implementation activities with the City.

We offer both paper and online evidence of insurability options for submitting applications. We use a simplified underwriting approach, with requirements tailored to the level of risk, for amounts above the guaranteed issue limit and coverage applied for outside an eligibility period. We deliver fast efficient underwriting services with solutions to fit every client.

City of Gainesville

GROUP LIFE INSURANCE PLAN DESIGN

9/30/2020

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Plan Details

Our intent is to match the current plan details as outlined in the certificate and/or policy included with the RFP. Please refer to the Deviations document for all deviations from the current plan details

Guaranteed Issue Opportunities and EOI Requirements

Note: All increases are subject to the actively at work provision in the policy.

Current Coverage Amounts

- All current amounts are guaranteed for all coverages

Newly Eligible Employees

- **Basic Life:** All coverage is guaranteed without EOI

Coverage Increases due to Salary Changes

- **Basic Life:** Guaranteed to the plan maximum

Proposal Terms and Conditions

- Quote is valid for 90 days and is based on census data submitted. If actual enrollment or plan design differs materially, we reserve the right to review and modify the rates as necessary.
- Individuals may be covered only once under the group policy. Employees cannot also be insured as a spouse or child, a child can only be insured by one parent, and an individual cannot be insured as both an ex-employee and a current employee.
- Rate Coverage Period: January 1, 2021 through December 31, 2023
- All coverage will be provided on a no loss/no gain basis up to the plan maximums noted.

- The contents of this plan are based on information provided to us in the request for proposal or by you, your broker or consultant, or your TPA. If the information is incomplete or inaccurate, we reserve the right to review and adjust rates. In addition, key terms of this proposal may change, such as which products are available and whether coverage will be issued by Minnesota Life Insurance Company or its affiliate, Securian Life Insurance Company.
- Rates assume City of Gainesville will administer the plan and maintain records.
- We reserve the right to review the appropriateness of the rates at any time in the event of plan design changes, modifications to the definition of eligible employees, or significant demographic changes in the group. We define significant changes to mean a change in the volume within a coverage or across coverages of more than . Actives and retirees are considered independent coverages. The baseline for calculating the total change in volume will be the volume provided in the RFP.
- Issued policies will comply with applicable state insurance laws and coverage restrictions or limits may apply.
- Securian Financial Group is licensed to do business in the United States and our proposal covers employees working in the U.S. We're happy to discuss solutions for your employees working outside the U.S. to meet the changing benefits needs of a global workforce.
- If selected as a finalist, Securian Financial Group's legal counsel will review the specifics of any sample contract, service agreement, or terms & conditions language and provide a list of items to discuss with client's legal counsel. We have found that this process can be completed efficiently and result in a mutually agreeable contract.
- It is the employer's obligation to determine the applicability of and compliance with any ERISA or DOL rules. Under Department of Labor rules, certain employee-pay-all group plans may not be subject to ERISA rules. However, the employer should consult counsel to determine if this plan falls within the exemption.

Terminations

- **Term life** - Terminates at retirement, loss of eligibility, or termination of employment.

Life Exclusions

- **Basic Life** – No exclusions

Implementation: a successful, solution-oriented approach

Choosing a benefits carrier is about making the most of your time and resources. By focusing on your needs and using proven strategies, Securian Financial simplifies the process.

An implementation manager will lead the transition, working with an established team of experts from underwriting, claims, technology, contracts, marketing and administration to ensure your plan is implemented as expected and on schedule.

Experience Securian Financial service

Our solution-oriented team will infuse process improvement throughout the implementation and introduce technology enhancements along the way.

We will work with you to optimize existing administration, such as:

- Policy class structure
- Coverage increase processing
- Billing and premium reporting
- Evidence of insurability
- Financial experience reporting
- Termination and coverage continuation
- Claim submission
- Employee unique ID consolidation



We care about your experience

Our team will guide you through every step of the implementation and make the transition as seamless as possible.

Implementation timeline

Your Securian Financial implementation manager will work closely with you at the start of implementation to customize the timeline accounting for your services and key dates.



1 Pre-implementation planning

Upon award, the assigned implementation manager and team of experts begin reviewing all request for proposal and proposal-related items.



2 Implementation kickoff meeting

Implementation kickoff meeting to launch our relationship and confirm:

- Roles and responsibilities
- Plan design
- Rates
- Financial wellness
- Next steps



3 Technology kickoff meeting

Technology kickoff meeting with client and administrator to confirm technology to be implemented and identify technology plan.



4 Process calls

Implementation meetings to review and establish processes:

- Marketing and communications
- Enrollment and medical underwriting
- New hire and termination processing
- Contracts and policy documents
- Premium and reporting
- Claims process



5 Detail technology

Detail technology requirements for file exchanges, connection method and secure file transfer.



6 Technology testing and move to production

Configure, test and move technical solutions to production.



7 Annual enrollment

Employees enroll for coverage.



8 Plan effective date

Coverage effective date with Securian Financial.



Securian Financial is the marketing name for Securian Financial Group, Inc., and its affiliates.



INSURANCE
INVESTMENTS
RETIREMENT

securian.com

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Qualifications

The response to the minimum qualification requirements should address each of the qualifications set out in the section below. Bidders must provide documentation which demonstrates their ability to satisfy all of the minimum qualification requirements. Bidders who do not meet the minimum qualification requirements or who fail to provide supporting documentation will not be further considered. If a prescribed format or required documentation for the response to minimum qualification requirements is stated below, bidders must use said format and supply said documentation.

Minimum Qualifications

All insurance companies submitting proposals must be:

1. **Licensed by the State of Florida and have a record of good performance with governmental agencies within Florida.**

Confirmed. We have also included our Certificate of Authority to do business in the State of Florida in section E, as required in the RFP. Securian has extensive experience doing business in the State of Florida and currently provides coverage for 51 municipal agencies.

2. **Be willing to commit to the specified level of service and quality.**

Securian Financial take a unique approach to customer service ensuring that the City's subscribers, providers, and participating entities receive exceptional customer service. We specialize in creating customized administrative processes for our clients to meet the City's changing needs.

We invest in our future by doing the right thing today to make our customers' lives easier and retain them for life while contributing to ever increasing revenue and profitability. This vision statement guides our everyday interactions with valued clients and insured customers. Every interaction with our company is perceived as easy, friendly, and rational.

Claims and Medical Underwriting are paramount in successfully servicing our customers and we are proud of our industry leading results.

Claims

Claim processing time is measured by the number of days from receipt of all necessary information to the date of determination; our average for 2019 was 99.3% in 10 cal. Days; average of 2.4 calendar days.

Quality assurance is measured by auditing ten aspects of each claim, from data entry and payment accuracy to claim handling and judgment. Our 2019 overall accuracy result was 99.6%.

Medical Underwriting

Fast, flexible, and efficient underwriting is delivered through a solution that best fits the needs of the client. EOI strategies are built around our customer focused approach and include single sign-on, with separate User ID and password, pre-populated EOI, and paper EOI.

High quality underwriting with EOI status information exist at the client's fingertips. 99.1% receive a decision within 10 calendar days of receiving all necessary information and benefits staff have 24/7 access to EOI information; updated daily.

3. **Must provide a toll-free service to handle inquiries directly from plan members as well as City of Gainesville officials.**

Confirmed. We take a unique approach to customer service ensuring that the City's subscribers, providers, and participating entities receive exceptional customer service. This is achieved in the following ways:

- Each functional area (claims, medical underwriting, and administration) has a dedicated call center and dedicated toll-free number. This structure ensures that the caller is speaking to someone who is knowledgeable and has received training specific to their functional area.
- We do not employ complex phone trees. Rather, each call center is staffed with live Securian Financial representatives.
- The representatives have easy access to key plan information allowing them to provide responses that are specific to your plan and processes.
- Our claims area has an interactive voice response system and website allowing beneficiaries to access claim status 24/7.

4. Minimally, the insurance company must have an A M Best rating of A5 or its equivalent.

Confirmed. One of the most highly rated financial institutions in America, Securian receives very high ratings for financial strength and claim-paying ability. Our current A.M. Best rating is A+ (Superior).

5. Insurer must waive actively at-work requirement and guarantee no gain-no loss provision.

Yes. We waive the actively-at-work requirement at initial transition and grandfather all coverage on a no-loss/no-gain basis.

6. Must comply with schedule of benefits as described in Attachment 1.

Confirmed. Minnesota Life will comply with the schedule of benefits described in Attachment 1.

City of Gainesville
Pricing Proposal Response Form
GROUP TERM LIFE INSURANCE COVERAGE

RMDX-210000-GD

Group Life Insurer: Minnesota Life Insurance Company

Best's Rating: A+

Proposer Name: Securian Financial Group, Inc.

Toll Free Phone: 1-800-872-2214

Telephone: (651) 665-3500

FAX: (651) 665-6980

Agent/Broker: N/A

Telephone: N/A

FAX: N/A

Place rate for each year proposed, including any expected increases in rate.

Policy Year	Rate per \$ 1,000	Agent / Broker Remuneration - Commission
01/01/21-12/31/21	\$0.346	10%
01/01/22-12/31/22	\$0.346	10%
01/01/23-12/31/23	\$0.346	10%

Policy Year	Rate per \$ 1,000	Agent / Broker Remuneration - Fee Based
01/01/21-12/31/21	N/A	Matching the 10% commission currently in place
01/01/22-12/31/22	N/A	Matching the 10% commission currently in place
01/01/23-12/31/23	N/A	Matching the 10% commission currently in place

QUESTIONS: Attach necessary explanations and/or deviations.		Y / N
1. Does your proposed program comply with all applicable Florida and Federal Statutes? *To the best of my knowledge and belief		Yes
2. Will you waive actively at work provisions for currently covered City of Gainesville employees?		Yes
3. Does your proposal match current benefits without modification? Please state any exceptions.		Yes
4. Does the rate include Agent/Broker remuneration?		Yes
5. Describe claimant's payment options. We assume the City is payroll deducting for those coverages. If the employee terminates, the spouse and other eligible family members receive continuation options on a direct pay basis, depending on the terminating event. EFT or paper bills (quarterly, semi-annual, and annual) for the continued coverage are available. Our current default is check or direct deposit into the beneficiary's account. We offer a wide array of additional settlement options including interest bearing benefit accounts. We are continually evaluating our default options to ensure we meet the needs of our customers.		
6. Describe your waiver of premium provision. This provision is not currently in place on the plan, but can be added with an impact to rates. Certificate holders who provide proof of total and permanent disability as defined in the policy before age 60 are eligible to have premiums waived on all their term insurance coverage, including all riders. Their coverage will continue in force without payment of premiums during the uninterrupted period of total and permanent disability. Total disability is "a disability which occurs while a certificate holder's insurance is in force and which results from an accidental injury or an illness that continuously prevents the certificate holder from		

engaging in any occupation for which he or she is reasonably suited by education, training, or experience.” Permanent disability is “a total disability which has existed continuously for at least [nine months].”

Insurance will be continued under this rider, without payment of premium, until the earliest of: 1) the certificate holder's 65th birthday; or 2) the date the insured employee retires, including normal and early retirement; or 3) the date the certificate holder recovers so that he or she is no longer totally and permanently disabled; or 4) the date the certificate holder fails to furnish proof of continued disability when requested or refuses to submit to a required medical examination.

7. Describe fully any exclusions or limitations to the coverage you are proposing. Specifically address:
Suicide, piloting an airplane, skydiving or recreational diving.
Life: No Exclusions

AD&D Exclusions: In no event will we pay the accidental death or dismemberment benefit where the insured's death or dismemberment is caused directly or indirectly by, results from, or where there is a contribution from, any of the following:

- Self-inflicted injury or self destruction, whether sane or insane; or
- Suicide or attempted suicide, whether sane or insane; or
- The insured's participation in or attempt to commit a crime, assault, felony, or any illegal activity, regardless of any legal proceedings, or the absence of any legal proceedings, thereto; or
- Bodily or mental infirmity, illness or disease; or
- The use of alcohol, drugs, medications, poisons, gases, fumes or other substances taken, absorbed, inhaled, ingested or injected, unless taken upon the advice of a licensed physician in the verifiable prescribed manner and dosage; or
- Motor vehicle collision or accident where the insured is the operator of the motor vehicle and this insured's blood alcohol level meets or exceeds the level at which intoxication is defined in the state where the collision or accident occurred, regardless of any legal proceedings, or the absence of any legal proceedings, thereto; or
- Infection, other than infection occurring simultaneously with, and as a direct result of, the accidental injury; or
- Medical or surgical treatment or diagnostic procedures or any resulting complications; or
- Travel in or descent from any aircraft, except as a fare-paying passenger on a regularly scheduled commercial flight on a licensed passenger aircraft carrier; or
- War or any act of war, whether declared or undeclared; or
- Service in the military of any nation.

8. Provide the name, address and telephone number of the office that will service this account. Also, provide the name of the person who will have overall responsibility for servicing this account.

Securian Financial home office, 400 Robert Street North, St. Paul, MN 55101, (651) 665-3500

Securian Financial takes a unique and proven approach to staffing for this role by assigning an account executive just before the finalist meeting. This approach ensures that we assign an account executive that has the appropriate capacity to take on a new client, and also allows us to assign the account executive who is the best fit based on what we have learned about the City's organization's culture and unique needs. The account executive is then selected from a pool of highly trained associates who are experienced and qualified to serve as the ongoing account executive based on the size and complexity of the City's plan.

9. Provide the location from which claims will be paid.

All claims are paid out of our headquarters office: 400 Robert Street North, St. Paul, MN 55101

10. What is the proposed claim office's current turnaround time (in business days) for life claims, from the receipt of properly completed claim forms to the mailing of the claim payment?

Statistics are for approved claims (denied claims are not included in percentages). Measured from date all necessary info/forms received to make claim determination (in calendar days) to date of payment.

In 2019 - 10 calendar days from receipt of all information: 99.3%

Average turnaround time in calendar days:

Comments:

Minnesota Life's proposed rates include 10% commission, matching the disclosed inforce commissions. If commission is removed going forward, rates will reduce.

RFP-RMDX-210000-GD – Group Life Insurance

BID COVER PAGE



Procurement Division
200 E University Avenue, Rm 339
Gainesville, FL 32601
 (352) 393-8789
 Issue Date: September 7, 2020

REQUEST FOR PROPOSAL: # RMDX-210000-GD
 Group Life Insurance

PRE-PROPOSAL MEETING: Non-Mandatory Mandatory N/A Includes Site Visit
DATE: N/A **TIME:** N/A
LOCATION: N/A

QUESTION SUBMITTAL DUE DATE: September 17, 2020, 3:00pm

DUE DATE FOR UPLOADING PROPOSAL: September 30, 2020, 3:00pm

SUMMARY OF SCOPE OF WORK:
 The Group Life Insurance program will provide eligible City of Gainesville employees and retirees with group life insurance. The city expects the selected vendor to place and administer the group life product for the initial term of the agreement of the three years. The City prefers a rate guarantee for three years. The benefit is paid by the employer.

For questions relating to this solicitation, contact: Gayle Dykeman, dykemangb@cityofgainesville.org

Bidder is not in arrears to City upon any debt, fee, tax or contract: Bidder is NOT in arrears Bidder IS in arrears
 Bidder is not a defaulter, as surety or otherwise, upon any obligation to City: Bidder is NOT in default Bidder IS in default

Bidders who receive this bid from sources other than City of Gainesville Procurement Division or DemandStar.com MUST contact the Procurement Division prior to the due date to ensure any addenda are received in order to submit a responsible and responsive offer. Uploading an incomplete document may deem the offer non-responsive, causing rejection.

ADDENDA ACKNOWLEDGMENT: Prior to submitting my offer, I have verified that all addenda issued to date are considered as part of my offer: **Addenda received (list all) #** 1, 2

Legal Name of Bidder: Minnesota Life Insurance Company
 DBA: Securian Financial
 Authorized Representative Name/Title: Susan Munson-Regala
 E-mail Address: Susan.Munson-Regala@securian.com FEIN: 41-0417830
 Street Address: 400 Robert Street North, St. Paul, MN 55101
 Mailing Address (if different): Same
 Telephone: (651) 665-5954 Fax: (651) 665-1541

By signing this form, I acknowledge I have read and understand, and my business complies with all General Conditions and requirements set forth herein; and,

Proposal is in full compliance with the Specifications. **If selected as a finalist, Securian Financial's legal counsel will review the specifics of any sample contract, service agreement, or terms and conditions language, and provide a list of items to discuss with the City's legal counsel. We have found that this process can be completed efficiently and result in a mutually agreeable contract.*

*Proposal is in full compliance with the Specifications except as specifically stated and attached hereto.

SIGNATURE OF AUTHORIZED REPRESENTATIVE: Susan Munson-Regala

SIGNER'S PRINTED NAME: Susan Munson-Regala **DATE:** 09/30/2020

BIDDER VERIFICATION FORM

LOCAL PREFERENCE (Check one)

Local Preference requested: YES NO

A copy of the following documents must be included in your submission if you are requesting Local Preference:

- Business Tax Receipt
- Zoning Compliance Permit

QUALIFIED SMALL BUSINESS AND/OR SERVICE DISABLED VETERAN BUSINESS STATUS (Check one)

Is your business qualified, in accordance with the City of Gainesville's Small Business Procurement Program, as a local Small Business? YES NO

Is your business qualified, in accordance with the City of Gainesville's Small Business Procurement Program, as a local Service-Disabled Veteran Business? YES NO

LIVING WAGE COMPLIANCE

See Living Wage Decision Tree:

(Check one)

- Living Wage Ordinance does not apply (check all that apply)
- Not a covered service
 - Contract does not exceed \$100,000
 - Not a for-profit individual, business entity, corporation, partnership, limited liability company, joint venture, or similar business, who or which employees 50 or more persons, but not including employees of any subsidiaries, affiliates or parent businesses.
 - Located within the City of Gainesville enterprise zone.
- Living Wage Ordinance applies and the completed Certification of Compliance with Living Wage is included with this bid.

NOTE: If Contractor has stated Living Wage Ordinance does not apply and it is later determined Living Wage Ordinance does apply, Contractor will be required to comply with the provision of the City of Gainesville's living wage requirements, as applicable, without any adjustment to the bid price.

REGISTERED TO DO BUSINESS IN THE STATE OF FLORIDA

Is Bidder registered with Florida Department of State's, Division of Corporations, to do business in the State of Florida?

YES NO (refer to Part 1, 1.6, last paragraph)

If the answer is "YES", provide a copy of SunBiz registration or SunBiz Document Number (# F1000004926)

If the answer is "NO", please state reason why: _____

DIVERSITY AND INCLUSION (Applies to solicitations above \$50,000)

Does your company have a policy on diversity and inclusion? YES NO

If yes, please attach a copy of the policy to your submittal.

Note: Possessing a diversity and inclusion policy will have no effect on the City's consideration of your submittal, but is simply being requested for information gathering purposes.

Minnesota Life Insurance Compnay, DBA: Securian Financial Group, Inc.

Bidder's Name

Susan Munson-Regala, Vice President and Actuary

Printed Name/Title of Authorized Representative

Susan Munson-Regala

Signature of Authorized Representative

09/30/2020

Date

This page must be completed and uploaded to DemandStar.com with your Submittal.

Diversity and Inclusion Policy

At Securian Financial, shared values are the fabric of our culture – the foundation for how we foster a culture of inclusion and embrace all dimensions of diversity.

We're committed to creating a welcoming environment where every voice is valued and heard, and our employees feel confident being themselves at work. Ultimately, we believe making diversity and inclusion long-term priorities helps us be a better company while delivering on our purpose: building secure tomorrows by doing the right thing today.

To do this, it is helpful to understand the definitions of diversity and inclusion. Diversity is not limited to race and gender – it encompasses everything that makes a person who they are today. Inclusion involves and empowers others, valuing our differences in a constructive and meaningful way. We all have a variety of backgrounds and experiences that makes us unique. Securian Financial believes that the more diverse and inclusive the conversation, the richer the results.

Every one of us can make a difference.

Every effort toward diversity and inclusion begins with our associates. We ask for your support to create a genuinely inclusive environment. Here's how you can help:

- Be you. Be authentic. Don't shy away from honest conversations.
- Treat people how they want to be treated – they may not think the same way you do.
- Remember, negative behavior can come from a lack of understanding rather than malice. Respect those whose reactions might not be the same as yours.
- See something, say something. If you notice something that feels wrong, speak up if you can, talk to your supervisor, or contact Employee Relations.
- Be accountable for your actions. Ask for clarification, apologize for misunderstandings – we always have more to learn.
- Embrace active inclusion in the workplace. Get to know someone outside of your circle of friends.
- Actively seek out different viewpoints to enrich and expand understanding.

We are all responsible for an inclusive workplace. If you see or hear troubling behavior, contact Employee Relations.

The D&I Council plays an important role in monitoring and driving progress on diversity and inclusion enterprise goals and initiatives. They work to identify areas of improvement, provide solutions, and cultivate an environment that will:

- Attract, develop, and retain diverse talent
- Foster an inclusive culture and engage associates
- Meet the needs of our customers and channel partners
- Increase our community impact

In July 2017, Securian Financial's CEO signed the CEO Action for Diversity & Inclusion pledge, a collaborative effort where companies stand committed to working together to source solutions and actions that can influence the national dialogue around diversity and inclusion efforts. This pledge is the largest CEO-driven business commitment to advance diversity and inclusion within the workplace. This commitment is driven by a realization that addressing diversity and inclusion is not a competitive issue, but a societal issue that CEOs can play a critical role in addressing.

DRUG-FREE WORKPLACE FORM

The undersigned bidder in accordance with Florida Statute 287.087 hereby certifies that


Minnesota Life Insurance Company, DBA: Securian Financial

does:

(Name of Bidder)

1. Publish a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the workplace and specifying the actions that will be taken against employees for violations of such prohibition.
2. Inform employees about the dangers of drug abuse in the workplace, the business's policy of maintaining a drug-free workplace, any available drug counseling, rehabilitation, and employee assistance programs, and the penalties that may be imposed upon employees for the drug abuse violations.
3. Provide each employee engaged in providing the commodities or contractual services that are under bid access to an online copy of the statement specified in subsection (1).
4. In the statement specified in subsection (1), notify the employees that, as a condition of working on the commodities or contractual services that are under bid, the employee will abide by the terms of the statement and will notify the employer of any conviction of, or plea of guilty or nolo contendere to, any violation of Chapter 893 or of any controlled substance law of the United States or any state, for a violation occurring in the workplace no later than five (5) days after such conviction.
5. Make a good faith effort to continue to maintain a drug-free workplace through implementation of this section.

As the person authorized to sign the statement, I certify that this bidder complies fully with the above requirements.


Bidder's Signature

09/30/2020
Date

In the event of a tie bid, bidders with a Drug Free Workplace Program will be given preference. To be considered for the preference, this document must be completed and uploaded to DemandStar.com with your Submittal.

210000-RFP-Group Life Insurance: RFP - Page 25 of 31

DRUG-FREE WORKPLACE FORM

The undersigned bidder in accordance with Florida Statute 287.087 hereby certifies that

_____ does:

(Name of Bidder)

1. Publish a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the workplace and specifying the actions that will be taken against employees for violations of such prohibition.
2. Inform employees about the dangers of drug abuse in the workplace, the business's policy of maintaining a drug-free workplace, any available drug counseling, rehabilitation, and employee assistance programs, and the penalties that may be imposed upon employees for the drug abuse violations.
3. ~~Give~~ Provide each employee engaged in providing the commodities or contractual services that are under bid ~~a~~ access to an online copy of the statement specified in subsection (1).
4. In the statement specified in subsection (1), notify the employees that, as a condition of working on the commodities or contractual services that are under bid, the employee will abide by the terms of the statement and will notify the employer of any conviction of, or plea of guilty or nolo contendere to, any violation of Chapter 893 or of any controlled substance law of the United States or any state, for a violation occurring in the workplace no later than five (5) days after such conviction.
- ~~5. Impose a sanction on, or require the satisfactory participation in a drug abuse assistance or rehabilitation program if such is available in the employee's community, by any employee who is so convicted.~~
- 6.5. Make a good faith effort to continue to maintain a drug-free workplace through implementation of this section.

As the person authorized to sign the statement, I certify that this bidder complies fully with the above requirements.

Bidder's Signature

Date

In the event of a tie bid, bidders with a Drug Free Workplace Program will be given preference. To be considered for the preference, this document must be completed and uploaded to DemandStar.com with your Submittal.

REFERENCE FORM

Name of Bidder: Securian Financial Group, Inc.

Provide information for three references of similar scope performed within the past three years. You may include photos or other pertinent information.

#1 Year(s) services provided (i.e. 1/2015 to 12/2018): 01/01/2009 - Current

Company Name: Palm Beach County
Address: 100 Australian Avenue, Suite 200
City, State Zip: Paul Beach, FL 33406
Contact Name: Andrea Mackey, Manager
Phone Number: (561) 233-5405 Fax Number: N/A
Email Address (if available): amackey@pbcgov.org

#2 Year(s) services provided (i.e. 1/2015 to 12/2018): 10/01/2010 - Current

Company Name: Orange County Public Schools
Address: 445 West Amelia Street
City, State Zip: Orlando, FL 32801
Contact Name: Lynda Krapp, Sr. Administrator, Risk Management, Benefits
Phone Number: (407) 317-3200 Fax Number: N/A
Email Address (if available): lynda.krapp@ocps.net

#3 Year(s) services provided (i.e. 1/2015 to 12/2018): 01/01/2011 - Current

Company Name: Florida Gulf Coast University
Address: Office of Procurement Services 10501 FGCU Boulevard South
City, State Zip: Fort Myers, FL 33965
Contact Name: Debby LaRocco, Assistant Director of Benefits & Wellness
Phone Number: (239) 590-1406 Fax Number: N/A
Email Address (if available): dlarocco@fgcu.edu

Request for Taxpayer Identification Number and Certification

Give Form to the requester. Do not send to the IRS.

▶ Go to www.irs.gov/FormW9 for instructions and the latest information.

See Specific Instructions on page 3.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.
Minnesota Life Insurance Company

2 Business name/disregarded entity name, if different from above

3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes.

Individual/sole proprietor or single-member LLC C Corporation S Corporation Partnership Trust/estate

Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ _____
 Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.

Other (see instructions) ▶ _____

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):
 Exempt payee code (if any) 5
 Exemption from FATCA reporting code (if any) _____
(Applies to accounts maintained outside the U.S.)

5 Address (number, street, and apt. or suite no.) See instructions.
400 Robert Street N

6 City, state, and ZIP code
St. Paul, MN 55101

7 List account number(s) here (optional)

Requester's name and address (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number

--	--	--	--	--	--	--	--	--	--

or

Employer identification number

4	1		0	4	1	7	8	3	0
---	---	--	---	---	---	---	---	---	---

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here Signature of U.S. person ▶ *Patricia Blair* Date ▶ 1/22/2020

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
 - Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
 - Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
 - Form 1099-S (proceeds from real estate transactions)
 - Form 1099-K (merchant card and third party network transactions)
 - Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
 - Form 1099-C (canceled debt)
 - Form 1099-A (acquisition or abandonment of secured property)
- Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.
- If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.*

State of Florida



Department of State

I certify from the records of this office that MINNESOTA LIFE INSURANCE COMPANY, is a corporation organized under the laws of Minnesota, authorized to transact business in the State of Florida, qualified on July 13, 1948.

The document number of this corporation is 804408.

I further certify that said corporation has paid all fees and penalties due this office through December 31, 1998, that its most recent annual report was filed on February 9, 1998, and its status is active.

I further certify that said corporation has not filed a Certificate of Withdrawal.

Given under my hand and the
Great Seal of the State of Florida
at Tallahassee, the Capitol, this the
Nineteenth day of October, 1998



CR2EO22 (2-95)

Sandra B. Northam

Sandra B. Northam
Secretary of State

MINNESOTA LIFE INSURANCE COMPANY

is hereby authorized to transact
insurance in the state of Florida.

This certificate signifies that the company
has satisfied all requirements of the
Florida Insurance Code for the issuance
of a license and remains subject to
all applicable laws of Florida.

Date of Issuance: January 15, 1948

No. 98-41-0417830



Bill Nelson

Treasurer and Insurance Commissioner



Florida
Department
of Insurance

Exceptions to the RFP

Bidders may take exceptions to any of the terms of this RFP unless the RFP specifically states where exceptions may not be taken. Should a bidder take exception where none is permitted, the proposal will be rejected as non-responsive. All exceptions taken must be specific, and the bidder must indicate clearly what alternative is being offered to allow the City a meaningful opportunity to evaluate and rank proposals.

Where exceptions are permitted, the City shall determine the acceptability of the proposed exceptions and the proposals will be evaluated based on the proposals as submitted. The City, after completing evaluations, may accept or reject the exceptions. Where exceptions are rejected, the City may request that the bidder furnish the services or goods described herein or negotiate an acceptable alternative.

NOTE: Bidders are strongly encouraged to submit any deviations or exceptions to the City before the question submittal deadline or proposals are due, so that based upon the City's response in the addendum, the bidder can determine if it is in their best interest to submit a response or not.

If selected as a finalist, Securian Financial's legal counsel will review the specifics of any sample contract, service agreement, or terms and conditions language, and provide a list of items to discuss with the City's legal counsel. We have found that this process can be completed efficiently and result in a mutually agreeable contract.

Investigation of Alleged Wrongdoings, Litigations/Settlements/Fines/Penalties

As a major life insurance company, Securian Financial is regularly involved in litigation regarding claims and other legal activities that can arise in the normal course of business. In the past 3 years, there have been no state, local, or federal regulatory actions filed against our group division relative to these matters. We are involved in litigation dealing with contested claims and are periodically involved in litigation relating to sales and marketing practices or the conduct of agents. We do not expect any current litigation to result in a material loss to the company.



City of Gainesville

Budget and Finance Department
Purchasing Division

Addendum Publish Date: September 10, 2020

Group Life Insurance Bid No.: RMDX-210000-GD ADDENDUM NO. 1

Bid Due Date: September 30, 2020, 3:00pm

NOTE: The original Specifications remain in full force and effect except as revised by the following changes which shall take precedence over anything to the contrary:

Please find attached:

- a) Excel version of Attachment 2 – Retiree Life Insurance Census
- b) Excel version of Attachment 3 – Risk Life Insurance Census
- c) Copy of the Cone of Silence period information (Financial Procedures Manual Section 41-424 Prohibition of lobbying in procurement matters).

ACKNOWLEDGMENT: Each Proposer shall acknowledge receipt of this Addendum No. 1 by his or her signature below, **and a copy of this Addendum to be returned with proposal.**

CERTIFICATION BY PROPOSER

The undersigned acknowledges receipt of this Addendum No. 1 and the Proposal submitted is in accordance with information, instructions, and stipulations set forth herein.

PROPOSER COMPANY NAME: Securian Financial Group, Inc.

SIGNATURE: *Susan Munson-Regala*

LEGIBLY PRINT NAME: Susan Munson-Regala

DATE: 09/10/2020



City of Gainesville

Budget and Finance Department
Purchasing Division

CITY OF
GAINESVILLE

FINANCIAL SERVICES
PROCEDURES MANUAL

41-424 Prohibition of lobbying in procurement matters

Except as expressly set forth in Resolution 170116, Section 9, during the Cone of Silence as defined herein no person may lobby, on behalf of a competing party in a particular procurement process, City Officials or employees, except the Procurement Division or the procurement designated staff contact person. Violation of this provision shall result in disqualification of the party on whose behalf the lobbying occurred.

Cone of Silence period means the period between the issue date which allows for immediate submittals to the City of Gainesville Procurement Division in response to an invitation to bid, or a request for proposal, or qualifications, or information, or an invitation to negotiate, as applicable, and the time that City Officials or the Procurement Division, or City Department awards the contract.

Lobbying means when a person seeks to influence or attempt to influence City Officials or employees with respect to a decision of the City, except as authorized by procurement procedures.



City of Gainesville

Budget and Finance Department

Purchasing Division

Addendum Publish Date: September 18, 2020

Group Life Insurance

Bid Number: RMDX-210000-GD

ADDENDUM #2

Bid Due Date: September 30, 2020, 3:00pm

NOTE: The original Specifications remain in full force and effect except as revised by the following changes which shall take precedence over anything to the contrary:

Please find attached to this Addendum or added to the DemandStar posting, named:

- Addendum 2-Attachment 1-Retiree Census
- Addendum 2-Attachment 2-Life E-Contract-Symetra
- Addendum 2-Attachment 3-Symetra Invoice_2020-09
- Copy of the Code of Silence period information (Financial Procedures Manual Section 41-424 Prohibition of lobbying in procurement matters).

1. Question:

The retiree census only contains DOB and zip code. Please provide a retiree census that includes gender, date of birth, dates of retirement, and amount of life insurance coverage for each retiree insured.

Answer:

Please see the attached Excel Report "Addendum 2-Attachment 1-Retiree Census". The dates are through July 31, 2020.

2. Question:

Can active and retiree experience be split/reported separately? Please provide the following experience data separately for each line of life coverage from 2015 to 2020:

- Annual paid premiums
- Annual paid claims
- Average annual volume
- A premium rate history for each line of coverage
- A detailed list of all death claims paid

Answer: Provided. It is a blended rate and blended experience.



City of Gainesville

Budget and Finance Department

Purchasing Division

3. Question:

- a. If active and retiree coverage cannot be split, Please provide a detailed listing of all death claims incurred between 2015 and 2020.
- b. Please provide claim reporting for the past 3 years?

Answer: Please see the attached Excel Report "Addendum 2-Attachment 1-Retiree Census". The dates are through July 31, 2020.

4. Question:

Please provide a copy of a recent monthly billing statement/premium remittance statement to compare census volumes to reported volumes.

Answer: See "210000-Addendum2-Attachment 3-Symtra Invoicd_2020-09" attached

5. Question:

Please provide a list of open Waiver of Premium claims, including gender, date of birth, date of disability, and amounts of life coverage for all current disabled insureds.

Answer: Not applicable to this solicitation.

6. Question:

Please provide a premium rate history from 01/01/2015 to 2020 for each line of Life and AD&D coverage, including current rates.

Answer: Rate history has been provided. AD&D is not applicable to this solicitation.

7. Question:

Please provide a copy of the current Life and AD&D policy or certificate so that our proposal can match current plan provisions as closely as possible. If this isn't available, please provide the following:

- Plan design (benefits, maximums, guaranteed issue limits, etc.)
- Waiver of premium parameters (e.g. disabled prior to age 60, 9 month elimination period, terminates at age 65), if no waiver of premium – how long may disableds continue to be covered under a premium payment arrangement?
- Age reduction schedule
- Any guaranteed issue opportunities available at annual enrollment

Answer: Current Life policy has been provided. AD&D is not applicable to this solicitation.

8. Question:

Is the retiree group open to future retirees? If not, when did the group close?

Answer: Yes

9. Question:

Have there been any significant plan design changes in the last several years (i.e. change in benefit schedules, acquisitions, mergers)?

Answer: No

10. Question:

Will the life insurance plan be self-administered/self-billed by the employer, or will the insurance carrier be responsible for maintaining individual employee records and for generating monthly invoices?

Answer: Carrier will be responsible



City of Gainesville

Budget and Finance Department

Purchasing Division

11. Question:

Is an implementation credit requested?

Answer: No

12. Question:

What level of commissions should be included in our proposed rates?

Answer: Current commission is 10%.

13. Question:

It appears that the city may currently offer a supplemental life and AD&D plan, as well as dependent life. We may be able to provide better rates if both the basic and supplemental plans are marketed together. Please provide census and experience by line of coverage if you are interested in quotes on any existing supplemental plans.

Answer: We are not soliciting for the voluntary benefit at this time

14. Question:

Please provide a description of your claims submission process; including such items as information gathering, submission, follow up and resolution.

Answer:

City is notified by family. City researches information and communicates with funeral home (if applicable). Vendor is notified. City contacts and meets with beneficiary of record to complete and process necessary documents. City submits documents to vendor. Vendor contacts City with any questions. Vendor sends payout to beneficiary and notifies City payment was made.

15. Question:

Please provide the details of your current portability and conversion administration process.

Answer:

This is employer paid for employees and retirees. There is no portability or conversion if employee separates service prior to retirement.

16. Question:

Do you currently use a TPA or software vendor for you benefits enrollment and eligibility? If so, can the name of the vendor be released?

Answer: Not applicable to this solicitation.

17. Question:

For purposes of coordinating waiver of premium with the LTD plan, what is your LTD definition of disability?

Answer: We do not offer LTD.

18. Question:

Please describe your Evidence of Insurability process; including such things as submission, follow-up and notification.

Answer: There is no EOI on the Group Life benefit.



City of Gainesville

Budget and Finance Department

Purchasing Division

19. Question:

Please describe any established file transfers you have in place today.

Answer: None. Vendor will need to be able to interface with Workday

20. Question: What's the best way to communicate with your employees during enrollment and throughout the year?

Answer: Not applicable.

21. Question:

Are current beneficiary designations held electronically or on paper?

Answer: Both

22. Question:

Who holds current beneficiary designations?

Answer: City

23. Question:

What is the process to share beneficiary information with the current carrier?

Answer: This information is given upon death of an employee/retiree

24. Question:

Are designation details (e.g. name, class, share) stored as system data, images or both?

Answer: System

22. Question:

Please provide the current contract for employees and retirees including any addendums for the City's life insurance.

Answer: See Attached, "210000-Addendum 2-Attachment 2-Life E-Contract-Symetra"

23. Question: What are the current rates for the retiree and employee life insurance?

Answer: Provided

24. Question: Does your life insurance benefit include an age reduction for retirees and employees?

Answer: No

25. Question: Does the City currently have a broker servicing the Life insurance? If yes, who is the current broker?

Answer: Gallagher Benefits Services

26. Question:

What compensation is the broker receiving?

Answer: 10% Commission

27. Question:

What vendor or platform does the City use for their payroll system?

Answer: The City Currently uses CGI Advantage and will be transitioning to Workday sometime next year.

28. Question:

Does the City currently have an online enrollment system?

Answer: Yes



City of Gainesville

Budget and Finance Department

Purchasing Division

29. Question:

If so, is the current broker paying for the online enrollment system?

Answer: No

ACKNOWLEDGMENT: Each Proposer shall acknowledge receipt of this Addendum No. 2 by his or her signature below, **and a copy of this Addendum to be returned with proposal.**

CERTIFICATION BY PROPOSER

The undersigned acknowledges receipt of this Addendum No. 2 and the Proposal submitted is in accordance with information, instructions, and stipulations set forth herein.

PROPOSER COMPANY NAME: Securian Financial Group, Inc.

SIGNATURE: *Susan Munson-Regala*

LEGIBLY PRINT NAME: Susan Munson-Regala

DATE: 09/18/2020



City of Gainesville

Budget and Finance Department
Purchasing Division

CITY OF _____
GAINESVILLE

FINANCIAL SERVICES
PROCEDURES MANUAL

41-424 Prohibition of lobbying in procurement matters

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Cone of Silence period means the period between the issue date which allows for immediate submittals to the City of Gainesville Procurement Division in response to an invitation to bid, or a request for proposal, or qualifications, or information, or an invitation to negotiate, as applicable, and the time that City Officials or the Procurement Division, or City Department awards the contract.

Lobbying means when a person seeks to influence or attempt to influence City Officials or employees with respect to a decision of the City, except as authorized by procurement procedures.

Financial Wellness 360™

Research shows that finances are the number one source of daily stress for U.S. adults¹. Our Financial Wellness 360™ program offers comprehensive, flexible solutions to help reduce financial stress.

SmartDollar®: A guided online experience

SmartDollar® is a guided online program that takes a holistic approach to financial wellness, producing lasting behavior change. Securian Financial has invested in bringing SmartDollar® at exclusive rates. A customized quote is provided upon request.

- Acting as an online personal financial coach, SmartDollar® meets users where they are and helps them from the day they start the program all the way through their retirement
- Personalized content is based on participant goals and delivered in clear simple steps
- With over 25 years of experience in the financial wellness space, more than 4.5 million people have been helped with their personal finances
- Free content to help navigate financial stress caused by COVID-19 can be found www.smartdollar.com/hope, no strings attached



Implementing Financial Wellness 360 can:

- Provide employees with strategies for long-term financial success
- Potentially reduce health care costs
- Enhance employee benefits, recruiting effectiveness, and engagement

Advisor Connection: Worksite seminars

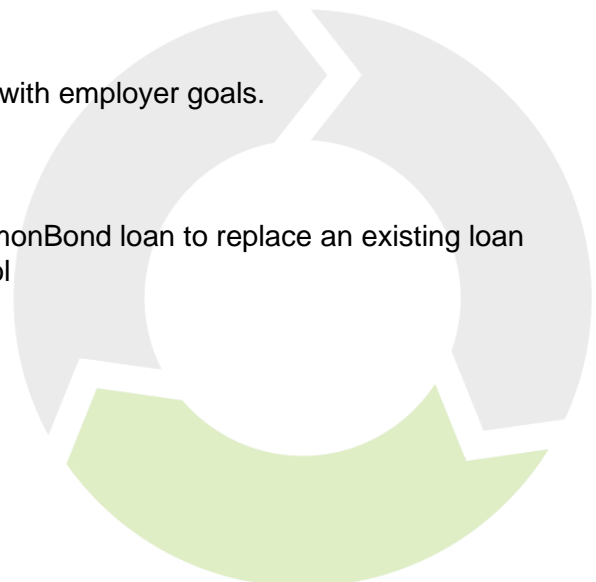
Helps employees address financial stress with convenient on-site seminars – at no additional cost to employers or employees.

- Seminar topics are relevant to employees, including personal finance and retirement strategies
- An in person experience allows employees to learn directly from program-certified, licensed financial advisors
- Employees may schedule a complimentary consultation

CommonBond: Student loan assistance

Attract and retain top talent with multiple solutions to align with employer goals.

- Employer contribution to employees' student loans
- Student loan evaluation online debt management tool
- Student loan refinancing
- Employees can save by taking out a low interest CommonBond loan to replace an existing loan
- Low-interest loans to pay for college or graduate school







¹PWC, Employee Financial Wellness Survey, 2017.

Lifestyle Benefits: Self-service resources

Lifestyle Benefits are a suite of self-service resources to help employees address today's financial challenges and plan for tomorrow.

As part of being insured with Securian Financial, active U.S. employees have automatic access to the following resources. There is no additional fee or enrollment. These programs are available to spouses and insurance-eligible children even if they are not covered under the life insurance program.

- **Travel assistance services from RedpointWTP LLC** – While traveling 100 or more miles from home, plan participants have access to pre-trip planning and emergency services. These include medical relocation and medical or security evacuation, assistance replacing lost or stolen luggage or other critical items, repatriation or mortal remains, and much more. Visit www.LifeBenefits.com/travel
- **Legal, financial, and grief recourses from LifeWorks by Morneau Shepell** – Whether it is creating a will or advice on a legal matter, getting a handle on financial security, or struggling to cope with the loss of a loved one – employees can get the professional support they need. Resources include templates to create a will and other key legacy documents, complimentary 30-minute face-to-face consultation with an attorney, unlimited telephone consultation with attorneys and counselors, and much more. Visit www.LifeBenefits.com/LFG (user name: lfg, password: resources)
- **Legacy planning resources from Securian Financial** – This website provides self-help tools for getting a person's affairs in order in advance as well as for dealing with the loss of a loved one. In addition to the online tools and resources available, funeral concierge service allows for coverage verification and direct payment to the funeral home so that services can be provided before the insurance settlement becomes available. Visit www.Securian.com/legacy
- **Beneficiary financial counseling from PricewaterhouseCoopers LLP** – Beneficiaries receiving \$25,000 or more will be invited to access professional guidance to help them make sound financial decisions regarding their policy proceeds. Resources include assessment, workbooks, newsletter, website, and more. Access information is provided with claims payment

Services provided by Morneau Shepell, PricewaterhouseCoopers LLP, and RedpointWTP LLC are their sole responsibility. The services are not affiliated with Securian Financial or its group contracts and may be discontinued at any time. Certain terms, conditions, and restrictions may apply when utilizing the services. To learn more, visit the provider websites.