

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: Reliance Standard Life Insurance DBA:

Reliance Standard Life

Authorized Representative Name/Title: Regional Sales Director - Jeff Smith

E-mail Address: shawn.martin@rqli.com FEIN: 36-0883760

Street Address: 800 Corporate Drive, Suite 100, Ft. Lauderdale, FL 33334

Mailing Address (if different): _____

Telephone: (954) 846-7372 Fax: (954) 846-7380

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

SIGNATURE OF AUTHORIZED REPRESENTATIVE: Jeff Smith

Jeff Smith _____ **DATE:** 9/25/20

SIGNER'S PRINTED NAME:

September 29, 2020

The City of Gainesville,
C/O Steve Varvel
Risk Manager
222 East University Avenue
Gainesville, FL 32601

RMDX-210000-GD
Group Life Insurance

Dear Sir/Madam:

On behalf of Reliance Standard Life Insurance Company, I am pleased to convey to you the enclosed Group Life, Insurance program for **The City of Gainesville** employees and retirees.

Based on our experience in the public sector, its clear **The City of Gainesville** is looking to identify a “long-term business partner” who can meet your distinctive service and financial needs. **The City of Gainesville** would like to provide its employees with a seamless Life Insurance program that is service oriented, high quality, and cost effective. Reliance Standard is confident that we can meet and exceed your expectations and look forward to working with your staff and employees.

Our experience in the public sector ensures that Reliance Standard understands the unique needs of your employees. A few of our current clients include **St. Johns Water District, Collier County, City of Pembroke Pines, Palm Beach County Firefighters**, and more.

We anticipate that serving **The City of Gainesville** will be especially gratifying— in part because it is rewarding to help public entities such as yours remain strong through sound and strategic fiscal stewardship. Striking a balance between investment in human capital and return on that investment is crucial to every organization, and we are among the forerunners in our industry helping policyholders to accomplish that.

All premiums are guaranteed for 36-months with an option to extend the rates for another 24 months if the loss ratios run at or below 80%.

Continuity Letter – Actively at work – See attachment for takeover provision.

Thank you for your trust. We look forward to a long-term mutually beneficial partnership.

Sincerely,

Jeff Smith

Jeff Smith
Regional Sales Director

Table of Contents

1. Bid Cover Page
2. Letter of Transmittal (LOT), Table of Contents and Client Service Team
3. Continuity of Coverage – Actively at work language
4. Exhibits
5. Group Life Pricing
6. Group Life Proposal
7. Addendum 1 - signed
8. Addendum 2 – signed
9. Certificate of Authority
10. General Liability Insurance Certificate
11. SUNBIZ
12. W-9
13. Diversity & Inclusion
14. Milam Insurance Agency License
15. Reliance Standard Financials - AM Best Ratings
16. Bereavement
17. OnCall Travel Assistance
18. ID Theft Recovery
19. Implementation Schedule

Client Service Team

Our National Accounts Team, located in Ft. Lauderdale, FL will be responsible for your overall service.

Regional Sales Director

Jeff Smith, CEBS brings over 25 years of employee benefits consulting and will be responsible for the managing The City of Gainesville Team and will be the executive liaison with Reliance Standard.

Senior Sales Consultant

Shawn Martin also brings over 25 years of employee benefits consulting and will be responsible for the overall strategic relationship between The City of Gainesville and Reliance Standard. Shawn has been with Reliance Standard for over 15 years and has successfully collaborated with many municipal entities across the State of Florida for Life, LTD and STD Insurance.

Regional Account Manager

Cheryl Johnson has been with Reliance Standard for over 16 years and will be your single point of contact responsible for overall day-to-day service, account administration, including claim inquiries, communication requests, contract updates and legal resolution.

Administrative Agreement Addressing Continuity of Group Life Coverage

POLICYHOLDER:
GROUP LIFE INSURANCE POLICY NUMBER: GL

Dear Sir or Madam:

This letter will confirm the administrative agreement by and between Reliance Standard Life Insurance Company (herein called the Company) and the above named Policyholder. This agreement takes effect on the effective date of the above referenced policy (the Policy).

The terms of the agreement are as follows:

The "actively at work" and "active work" (as defined in the Policy) requirements shall be modified for employees who are otherwise eligible but were not actively working on the effective date of the Policy, provided:

- (1) Full disclosure has been provided to the Company regarding employees not actively at work as of the date the Preliminary Application for Group Insurance was signed; and
- (2) A copy of the Prior Plan has been provided to the Company.

A. Modification Of Actively at Work Requirement

If an employee was insured under the Prior Plan on the day before the effective date of the Policy, the employee may become insured on the effective date of the Policy without meeting the Policy's actively at work requirement in accordance with the conditions specified below. Employees insured under the Prior Plan who are not actively at work on the effective date of the Policy must file for waiver of premium under the Prior Plan.

B. Payment Of Benefit

The benefits payable before the employee meets the actively at work requirement will be the lesser of:

- (1) The benefit payable under the Policy; or
- (2) The benefit which would have been payable under the terms of the Prior Plan if it had remained in force; reduced by any benefits payable under the Prior Plan; or
- (3) \$300,000, with respect to employees who are age 60 or older on the day before the Policy effective date.

With respect to item B. (1) above, the benefit payable under the Policy, increases in the benefit amount, whether automatic or subject to election (if applicable), will not apply while coverage is continued under this Continuity of Coverage agreement.

Employees provided coverage under this agreement are not eligible for coverage under the Policy's Waiver of Premium, Extension of Life Insurance in Event of Total Disability, or Accidental Death and Dismemberment provisions (if applicable). All other policy conditions, limitations, reductions and exclusions shall apply, except as otherwise noted in this agreement. Insurance will terminate in accordance with the Termination of Individual Insurance provisions under the Policy.

In the event that an employee covered hereunder returns to active work for one full day and meets other eligibility requirements, coverage will be provided under the terms and conditions of the Policy without regard to this agreement. If any employee covered hereunder does not return to active work by the date the employee's coverage would end under the continuation or extension of benefits section of the Prior Plan, no coverage will be provided after such date until such employee returns to active work for one full day and meets all of the other Policy eligibility requirements. However, in no event will coverage provided under this agreement exceed twelve (12) months from the date the employee ceased to be actively at work. An employee covered hereunder whose coverage is terminated per the terms of this agreement may exercise their right to convert under the Policy.

This coverage is provided on a premium-paying basis. Coverage is being provided for Basic Life, Supplemental Life and Dependent Life, if applicable, according to the employee's applicable class shown on the Schedule of Benefits in the Policy. Coverage is provided under the Policy's Living Benefit/Accelerated Death Benefit/Imminent Death Benefit (as applicable) provided such benefit was included in the Prior Plan.

This Continuity of Coverage agreement does not apply to the following employees:

- (1) Employees who were not insured under the Prior Plan; or
- (2) Employees whose coverage under the Prior Plan does not include waiver of premium or extension of coverage; or
- (3) Employees whose insurance is being extended under the Prior Plan's waiver of premium or extension of coverage provision; or
- (4) Employees who were eligible for the waiver of premium provision under the Prior Plan, but failed to apply.

C. In the event the Policy includes Dependent coverage, the Home and Hospital Confinement Limitation will not apply to any Dependents who were insured under the Prior Plan on the last day it was in force up to the amount that was in effect under such Prior Plan. Any requested increases in Dependent Life Insurance coverage are subject to the Home and Hospital Confinement Limitation.

"Prior Plan" means any policy of group life insurance coverage sponsored by the Policyholder that has been replaced by coverage entirely or in part under the Policy. The replacement may be complete or partial with respect to the eligible class in which the employee is a member.

In addition, any benefit which was not provided under the Prior Plan will not be provided under this agreement.

This agreement constitutes the entire agreement (related to this subject matter) between the parties hereto. Any amendments or modifications of this agreement can only be made by a writing that is signed by both parties.

This agreement is subject to the laws of the state in which the policy is delivered.

This agreement is not considered to be part of the Policy, but will terminate in the event that the Policy terminates. All terms and conditions of the Policy remain in full force and effect as stated therein. In the event of any conflict between this agreement and the Policy, this agreement will govern.

RELIANCE STANDARD LIFE INSURANCE
COMPANY



Andrew B. Davison
Senior Vice President of Underwriting
November 19, 2014

Representative of the Policyholder

Signature

Name

Title

Date

PART 10 – EXHIBITS

The following documents/forms are included in this section:

- Drug-Free Workplace Form
- Bidder Verification Form
- Reference Form
- Living Wage Decision Tree (not applicable to this solicitation)
- Certification of Compliance with Living Wage (not applicable to this solicitation)

DRUG-FREE WORKPLACE FORM

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

Reliance Standard Life _____ 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 each employee engaged in providing the commodities or contractual services that are under bid a 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. 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.

Shawn Martin

Bidder's Signature

9/25/20

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.

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 employs 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?

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

If the answer is "YES", provide a copy of SunBiz registration or SunBiz Document Number (**#808591**)

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.

Reliance Standard Life

Bidder's Name

Jeff Smith / Regional Sales Director

Printed Name/Title of Authorized Representative

Jeff Smith

Signature of Authorized Representative

9/25/20

Date

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

REFERENCE FORM

Name of Bidder: Reliance Standard Life

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): 4/1/06 to current

Company Name: Palm Beach County Firefighters
Address: 7240 7th Place North
City, State Zip: West Palm Beach, FL 33441
Contact Name: Rick Rhodes
Phone Number: 561.209.2743 Fax Number: _____
Email Address (if available): Rick Rhodes <rrhodes@myffbenefits.com>

#2 Year(s) services provided (i.e. 1/2015 to 12/2018): 10/1/15 to current

Company Name: St. Johns River Water Management District
Address: 4049 Reid Street
City, State Zip: Palatka, FL 32177
Contact Name: Elizabeth Bennett
Phone Number: 386-329-4154 Fax Number: _____
Email Address (if available): ebennett@sjrwmd.com

#3 Year(s) services provided (i.e. 1/2015 to 12/2018): 7/1/11 to current

Company Name: Indian River State College
Address: 3209 Virginia Avenue
City, State Zip: Fort Pierce, FL 34981-5596
Contact Name: Julie Russakis
Phone Number: 772-462-7277 Fax Number: _____
Email Address (if available): jrussaki@irsc.edu

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

RMDX-210000-GD

Group Life Insurer: Reliance Standard Life

Best's Rating: A+

Proposer Name: Milam Insurance Strategies

Toll Free Phone: 877.268.7606 x 272

Telephone: 954.846.7372

FAX: 954.846.7380

Agent/Broker: Trace Milam

Telephone: 904.570.6019

FAX:

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	\$.365	Milam Insurance Strategies - 5%
01/01/22-12/31/22	\$.365	Milam Insurance Strategies - 5%
01/01/23-12/31/23	\$.365	Milam Insurance Strategies - 5%

Policy Year	Rate per \$ 1,000	Agent / Broker Remuneration - Fee Based
01/01/21-12/31/21		
01/01/22-12/31/22		
01/01/23-12/31/23		

QUESTIONS: Attach necessary explanations and/or deviations.	Y / N
1. Does your proposed program comply with all applicable Florida and Federal Statutes?	Yes
2. Will you waive actively at work provisions for currently covered City of Gainesville employees? See below Continuity of Coverage and attached.	No *
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. Check or ACH.	
6. Describe your waiver of premium provision. If an Insured becomes Totally Disabled while insured and while the policy is in force before reaching age 60 and is not able to work for at least 9 consecutive months, RSL will continue his/her life insurance benefit without premium payment to age 70. No further premium payments are necessary as long as he/she meets the Total Disability requirements of the Policy. You must notify us and file a claim within one year of the Insured's date of disability. For those employees who do not qualify for waiver of premium. RSL offers: CONTINUATION OF INDIVIDUAL INSURANCE: The insurance of an Insured may be continued, by payment of premium, beyond the date the Insured ceases to be eligible for this insurance, but not longer than: (1) twelve (12) months, if due to illness or injury; or (2) one (1) month, if due to temporary lay-off or approved leave of absence.	
7. Describe fully any exclusions or limitations to the coverage you are proposing. Specifically address: Suicide, piloting an airplane, skydiving or recreational diving. There are no exclusions with regard to Suicide, piloting an airplane, skydiving or recreational diving in our group life policy.	

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. Cheryl Johnson - Regional Account Manager 800 Corporate Drive, Suite 100 Ft. Lauderdale 33334 954.846.7374
9. Provide the location from which claims will be paid. Philadelphia, PA
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? 5 days

Comments:

- Accelerated death benefit - 75% to \$500,000
- Family and medical leave of absence coverage
- Bereavement counseling
- Waiver of Premium- Prior to age 60, waived to age 70
- Identity Theft Recovery for Employee & Dependents
- On Call Travel Assist for Employee & Dependents
- Continuation of coverage due to injury or illness for 12 months at Employer rates

*The "actively at work" and "active work" (as defined in the Policy) requirements shall be modified for employees who are otherwise eligible but were not actively working on the effective date of the Policy, provided:

(1) Full disclosure has been provided to the Company regarding employees not actively at work as of the date the Preliminary Application for Group Insurance was signed; and

(2) A copy of the Prior Plan has been provided to the Company.

A. Modification Of Actively at Work Requirement

If an employee was insured under the Prior Plan on the day before the effective date of the Policy, the employee may become insured on the effective date of the Policy without meeting the Policy's actively at work requirement in accordance with the conditions specified below. Employees insured under the Prior Plan who are not actively at work on the effective date of the Policy must file for waiver of premium under the Prior Plan.

Group Term Life Proposal

Prepared for



Presented by Milam Insurance Strategies, Inc.

September 24, 2020

"A+" rated, providing flexible, affordable
benefits solutions for over a century.

About this Proposal

This proposal outlines some of the features and benefits that we offer in our policy, but it is not a policy. The actual group insurance policy will contain additional provisions not fully described in this document. If there are any discrepancies between the proposal and the group insurance policy, the policy will control. The provisions are explained in basic terms and may be subject to some state restrictions.

We based the premium rate and plan design quotations on the underwriting data you gave us. Final premium rates, rate guarantee and plan provisions may change if:

- The terms of the proposal change;
- There is a change in the factors bearing on the risk to be assumed;
- Any information provided to us in connection with the underwriting of this proposal was incorrect; or
- There is a change in the law or regulation affecting the insurance coverage.

For further details of any of the coverages, including exclusions, any reductions or limitations, and the terms under which the policy may be continued in force or discontinued, contact your sales office.

This proposal is valid only if presented by a licensed insurance agent or broker who is appointed with RSL. It is valid until the date shown, unless we replace or withdraw it.

Plan Description & Cost Summary

Prepared For The City of Gainesville

Date: September 24, 2020

Proposal Expiration Date: December 23, 2020

Basic Life Plan Description

Eligibility

Class 1: Each Active Full-Time Charter Officer working 30 hours or more per week.*

Class 2: Each Active Full-Time Employee \$50,000 and Commissioner working 30 hours or more per week.*

Class 3: Retiree Retired Member.*

*Except any person working on a temporary or seasonal basis.

Benefit Descriptions

	Class 1	Class 2	Class 3
*Benefit Amount:	\$250,000	2x's Basic Annual Earnings to a maximum of \$50,000	50% of the Basic Life Amount to a maximum of \$25,000
Age Reduction:	35% of the pre-age 65 amount at age 65; and an additional 25% of the pre-age 65 amount at age 70; and an additional 20% of the pre-age 65 amount at age 75. Reduces to \$25,000 at retirement.	35% of the pre-age 65 amount at age 65; and an additional 25% of the pre-age 65 amount at age 70; and an additional 20% of the pre-age 65 amount at age 75. Reduces to \$25,000 at retirement.	Reduces by 10% of the original amount each year on your retirement anniversary.
Guarantee Issue:	\$250,000	\$50,000	\$25,000
**Living Benefit Rider:	75% to \$500,000	75% to \$500,000	75% to \$500,000
Waiver of Premium:	Included, disability starts before age 60 and lasts 9 months.	Included, disability starts before age 60 and lasts 9 months.	Excluded
Family Medical Leave Ext.:	Yes	Yes	No
Bereavement Counseling:	Yes	Yes	Yes
Travel Assistance:	Yes	Yes	Yes

If this Reliance Standard plan replaces an in-force plan, guarantee issue amounts will be capped at a maximum of 50% above the existing carrier's guarantee issue limits.

**This may be expressed as Accelerated Benefit or Imminent Death Benefit.

Basic Life Costs

Employer Contribution:	100%	Eligible Employees:	3,669
Employee Participation:	100%	Est. Participating Employees:	3,669

	Volume	Premium Rate per \$1000	Monthly Premium	Rate Guarantee
Basic Life:	\$116,731,500	\$0.365	\$42,606.99	36 Months *

Notes: All Benefits are rounded to the next higher \$1,000.

Premium/benefit is payable in US currency.

- Contingent 4th and 5th Year rate guarantee at same rates if loss ratio does not exceed 80%.

RELIANCE STANDARD
LIFE INSURANCE COMPANY

Confidential Proposal for Group Term Life
Broker Milam Insurance Strategies, Inc.

Page 4

Plan Details

Prepared For The City of Gainesville

Date: September 24, 2020

Proposal Expiration Date: December 23, 2020

Guarantee Issue

Any amount of insurance in excess of the Guarantee Issue amount listed in your Proposal Summary requires Evidence of Insurability that RSL must accept and approve. Your local sales office can provide Evidence of Insurability forms for you or you can download directly from our homepage - www.reliancestandard.com.

If this plan is replacing an existing plan, the guarantee issue amount may not exceed 50% more than the existing carrier's Guarantee Issue limit without prior approval from RSL.

Living Benefit

The Living Benefit helps offset the high cost of medical care for a terminally ill employee by providing an advance payment of a portion of the death benefit in the case of a terminal illness.

"Terminal Illness" means an illness or physical condition that is Certified by a Physician to reasonably be expected to result in death in less than 12 months.

The Living Benefit is **an amount equal to** a percentage of the Death Benefit on the date of certification of Terminal Illness, subject to a **maximum amount**. Please see your proposal summary page for details.

The Insured may receive a single lump sum or installment payments mutually agreed upon by RSL and the Insured. The Living Benefit is payable one time only for any Insured covered under this Rider. The Death Benefit will be reduced by an amount equal to the Living Benefit.

The Insured must be covered under this rider for at least 60 days prior to being certified as Terminally Ill.

Any amount of insurance that continues under a Waiver of Premium provision, or is available under the Conversion Privilege, will be reduced to reflect the payment of the Living Benefit.

Conversion

The conversion privilege gives an Insured the right, under certain conditions, to continue life insurance protection under a non-term permanent insurance policy. We require no medical examination or other evidence of insurability – regardless of age or state of health – as long as application is made and the first premium is paid within 31 days of termination of insurance coverage.

Waiver of Premium

If an Insured becomes Totally Disabled while insured and while the policy is in force before reaching age * and is not able to work for at least * consecutive months, RSL will continue his/her life insurance benefit without premium payment. No further premium payments are necessary as long as he/she meets the Total Disability requirements of the Policy. You must notify us and file a claim within one year of the Insured's date of disability.

* please refer to the Waiver of Premium field of Benefit Descriptions on the proposal summary page for the age and months included in this proposal for each class.

Plan Details

Prepared For The City of Gainesville

Date: September 24, 2020

Proposal Expiration Date: December 23, 2020

Family and Medical Leave and Uniform Services Employment and Reemployment (USERRA) Extension

All employers should be up to date on 2 important federal laws pertaining to family/medical leave and military leave, The Family and Medical Leave Act (FMLA, 1993) and The Uniform Services Employment and Reemployment Rights Act (USERRA, 1994). While neither of these laws requires continuation of group life insurance, we support the intent of the laws with 2 specific continuation provisions.

Coverage can continue provided the employee is on a leave that the employer approves in accordance with the terms of FLMA or that is due to the employee entering the United States military service.

For leaves due to military service, the group policy does not cover any loss occurring while on active duty if the loss is caused by or arises out of such military service, including but not limited to war or act of war (declared or undeclared).

We provide the FMLA/USERRA Extension at no additional charge under the group life insurance contract, and all of the eligibility requirements apply.

Bereavement Counseling Services

We recognize everyone may need help from time to time, and may have no place to turn. Rather than let them face a tough situation alone, we provide a place for employees to turn when they need counseling. In cooperation with ACI Specialty Benefits (ACI), we offer a toll-free counseling service to all household members who experience the loss of a loved one. Professional counselors who are experienced with the human emotions associated with the death of a loved one are available to help those who want to reach out.

The counseling service is available at no cost, 24 hours a day, seven days a week.

During the installation of your Group Insurance plan, we will provide you with brochures outlining details of the Group Term Life Bereavement Counseling Services

Travel Assistance

Travel assistance services provide travel and medical assistance services for employees of our Policyholders while traveling on a trip in a foreign country or 100 miles or more from home.

Whether the travel is for business or pleasure your covered employees as well as their spouse and unmarried children under the age of 20 (under age 26 for full time students) are covered.

All travel assistance services are available 24 hours a day through a multilingual staff who are prepared to act quickly and efficiently to serve your employees.

Travel assistance services are provided through On Call International, LLC (On Call) and are not part of the insurance policy being proposed by Reliance Standard Life. On Call is not affiliated with us. We are not responsible for the content of the program or services provided or not provided by On Call. RSL has the right to discontinue offering these services at any time.

For full details about the travel assistance program including all services, limitations and exclusions, please contact your Regional Group Sales Representative.

Limitations

Prepared For The City of Gainesville

Date: September 24, 2020

Proposal Expiration Date: December 23, 2020

Benefit Schedule

The death benefits paid under an RSL Group Life Insurance program may be expressed in one of three ways:

- 1) As a multiple of earnings
- 2) As a percentage of earnings
- 3) As a flat amount. If the amount is \$150,000 or more, then
 - a) The basic coverage is the flat amount or 5 times earnings, whichever is less
 - b) Supplemental only coverage is limited to the flat amount, or 5 times earnings, whichever is less.
 - c) If coverage is basic plus supplemental, then the limit is 7 times earnings.

Basic Annual Earnings (BAE) usually excludes bonus, overtime and commissions earned by an employee. If you want bonus or commissions to be included in the definition, the amount is usually averaged over a time period which you designate and is outlined in the policy.

Limitation

Applicable to any life insurance coverage which is paid in whole or in part with employee contributions: In the event of death by suicide, while sane or insane, within two (2) years of the Insured's and/or Insured Dependent's, if applicable, effective date of insurance, RSL's payment will be limited to a refund of all life insurance premium paid prior to the date of death.

This provision may vary by state.

If an eligible person had previously been declined for life insurance coverage by RSL, had an application withdrawn or marked incomplete for any reason, or voluntarily terminated coverage with RSL, all future request for life insurance coverage will be subject to submission and RSL approval of proof of good health.

This provision may vary by state.



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: Reliance Standard Life

SIGNATURE: Shawn Martin

LEGIBLY PRINT NAME: Shawn Martin

DATE: 9/25/20



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: Reliance Standard Life

SIGNATURE: *Shawn Martin*

LEGIBLY PRINT NAME: Shawn Martin

DATE: 9/25/20



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.



**Florida
Department
of Insurance**

**RELIANCE STANDARD 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: November 15, 1951
No. 91-36-0883760

A handwritten signature in black ink that reads "Tom Gallagher".

Tom Gallagher
Treasurer and Insurance Commissioner

RECEIVED
DEC 05 1991
W. E. PARTON



[Department of State](#) / [Division of Corporations](#) / [Search Records](#) / [Search by Entity Name](#) /

[Previous On List](#) [Next On List](#) [Return to List](#)

[Events](#) [Name History](#)

Detail by Entity Name

Foreign Profit Corporation

RELIANCE STANDARD LIFE INSURANCE COMPANY

Filing Information

Document Number	808591
FEI/EIN Number	36-0883760
Date Filed	06/08/1951
State	IL
Status	ACTIVE
Last Event	NAME CHANGE AMENDMENT
Event Date Filed	09/10/1965
Event Effective Date	NONE

Principal Address

2001 MARKET ST
STE 1500
PHILADELPHIA, PA 19130

Changed: 05/16/2001

Mailing Address

2001 MARKET ST
STE 1500
PHILADELPHIA, PA 19130

Changed: 05/16/2001

Registered Agent Name & Address

CHIEF FINANCIAL OFFICER

200 E. GAINES ST
TALLAHASSEE, FL 32399-0000

Name Changed: 03/17/2003

Address Changed: 04/29/2014

Officer/Director Detail

Name & Address

Title Chairman

SHERMAN, DONALD
590 MADISON AVE
30TH FL
NEW YORK, NY 10022

Title Secretary, VP

DENARO, CHARLES T
2001 MARKET ST
SUITE 1500
PHILADELPHIA, PA 19103

Title Director

MEEHAN, JAMES N
153 E 53RD ST 49TH FLR
NEW YORK, NY 10022

Title Director, Executive VP

BURGHART, THOMAS
2001 MARKET ST STE 1500
PHILADELPHIA, PA 19103

Title Director

HIRSH, STEVEN
590 MADISON AVE
30TH FL
NEW YORK, NY 10022

Title Director

KIRATSOUS, STEPHAN
590 MADISON AVE
30TH FL
NEW YORK, NY 10022

Title Director

LITVACK, JAMES
590 MADISON AVE
30TH FL
NEW YORK, NY 10022

Title President, CEO, Director

FAZZINI, CHRISTOPHER
2001 MARKET ST
STE 1500
PHILADELPHIA, PA 19130

Title Senior VP

COHEN, WARREN
2001 MARKET ST
STE 1500
PHILADELPHIA, PA 19130

Title Senior VP

COULTER, CHAD
2001 MARKET ST
STE 1500
PHILADELPHIA, PA 19130

Title Senior VP, CFO, Treasurer

Lutter, Thomas
2001 MARKET ST
STE 1500
PHILADELPHIA, PA 19130

Title Senior VP

Albanese, John
2001 MARKET ST
STE 1500
PHILADELPHIA, PA 19130

Title Director

SAVAGE, NITA
590 MADISON AVE
30TH FLOOR
NEW YORK, NY 10022

Title Director

INOUE, DAI
590 MADISON AVE
30TH FLOOR
NEW YORK, NY 10022

Title Senior VP, COO

MARSTERS, MARK
2001 MARKET ST
STE 1500
PHILADELPHIA, PA 19130

Title Senior VP

BOUTIN, SCOTT
2001 MARKET ST
STE 1500
PHILADELPHIA, PA 19130

Title Senior VP

HARRIS, ROBIN
2001 MARKET ST
STE 1500
PHILADELPHIA, PA 19130

Title Senior VP

SHAW, DAVID
2001 MARKET ST
STE 1500
PHILADELPHIA, PA 19130

Title Senior VP

WHITEHEAD, DAVID
2001 MARKET ST
STE 1500
PHILADELPHIA, PA 19130

Title Director

WADA, KIYOSHI
590 MADISON AVE
30TH FLOOR
NEW YORK, NY 10022

Title VP, Appointed Actuary

SHISSLER, HARRY
 2001 MARKET ST
 STE 1500
 PHILADELPHIA, PA 19130

Annual Reports

Report Year	Filed Date
2018	04/25/2018
2019	04/01/2019
2020	03/12/2020

Document Images

03/12/2020 -- ANNUAL REPORT	View image in PDF format
04/01/2019 -- ANNUAL REPORT	View image in PDF format
04/25/2018 -- ANNUAL REPORT	View image in PDF format
04/27/2017 -- ANNUAL REPORT	View image in PDF format
04/27/2016 -- ANNUAL REPORT	View image in PDF format
04/30/2015 -- ANNUAL REPORT	View image in PDF format
04/29/2014 -- ANNUAL REPORT	View image in PDF format
04/25/2013 -- ANNUAL REPORT	View image in PDF format
04/25/2012 -- ANNUAL REPORT	View image in PDF format
04/28/2011 -- ANNUAL REPORT	View image in PDF format
04/26/2010 -- ANNUAL REPORT	View image in PDF format
04/23/2009 -- ANNUAL REPORT	View image in PDF format
05/08/2008 -- ANNUAL REPORT	View image in PDF format
05/02/2007 -- ANNUAL REPORT	View image in PDF format
05/02/2006 -- ANNUAL REPORT	View image in PDF format
05/02/2005 -- ANNUAL REPORT	View image in PDF format
04/30/2004 -- ANNUAL REPORT	View image in PDF format
05/01/2003 -- ANNUAL REPORT	View image in PDF format
05/28/2002 -- ANNUAL REPORT	View image in PDF format
05/16/2001 -- ANNUAL REPORT	View image in PDF format
05/15/2000 -- ANNUAL REPORT	View image in PDF format
04/30/1999 -- ANNUAL REPORT	View image in PDF format
03/27/1998 -- ANNUAL REPORT	View image in PDF format
02/06/1997 -- ANNUAL REPORT	View image in PDF format
	View image in PDF format

[01/30/1996 -- ANNUAL REPORT](#)

[04/24/1995 -- ANNUAL REPORT](#)

[View image in PDF format](#)

[Previous On List](#)

[Next On List](#)

[Return to List](#)

[Events](#)

[Name History](#)

Form **W-9**
(Rev. October 2018)
Department of the Treasury
Internal Revenue Service

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.

Print or type. See Specific Instructions on page 3.	<p>1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.</p> <p>Reliance Standard Life Insurance Company</p>	
	<p>2 Business name/disregarded entity name, if different from above</p>	
	<p>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.</p> <p><input type="checkbox"/> Individual/sole proprietor or single-member LLC <input checked="" type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate</p> <p><input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ _____</p> <p>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.</p> <p><input type="checkbox"/> Other (see instructions) ▶ _____</p>	<p>4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):</p> <p>Exempt payee code (if any) <u>5</u></p> <p>Exemption from FATCA reporting code (if any) _____</p> <p><small>(Applies to accounts maintained outside the U.S.)</small></p>
	<p>5 Address (number, street, and apt. or suite no.) See instructions.</p> <p>2001 Market Street, Suite 1500</p>	Requester's name and address (optional)
	<p>6 City, state, and ZIP code</p> <p>Philadelphia, PA 19103-7090</p>	
	<p>7 List account number(s) here (optional)</p>	

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.

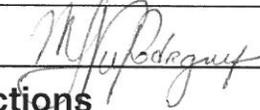
Social security number									
				-			-		
or									
Employer identification number									
3	6								
				-			-		
3 6 - 0 8 8 3 7 6 0									

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 ▶ 	Date ▶ 01/06/2020
------------------	----------------------------------------------------------------------------------------------------------------	-------------------

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-INT (interest earned or paid)

- 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.

Compliance Training

Each year RSL provides different compliance training to ensure RSL employees are aware of relevant state and federal regulations. Part of our responsibility as an organization is to ensure we remain compliant to myriad laws and regulations. Within HR this includes ensuring our business practices don't violate laws such as FMLA, FLSA, ACA, NLRA, and many others. It requires that we conduct the recruitment process lawfully, appropriately verify the employment status of new hires through the I-9 process, adhere to all federal and local regulations regarding pay practices, and train our employees and people managers on a variety of compliance topics. Taking these actions, and others, helps protect the organization from potential penalties and litigation. Even more, they are simply the right thing to do.

With this in mind, Human Resources offers, ongoing compliance training through the Thomson Reuters We Comply online learning platform.

Below is a listing of courses that are periodically assigned to RSL employees through the Thomson Reuters We Comply online learning system.

Schedule of program assignments varies each year. Employees are automatically enrolled in compliance courses. Employees are required to complete all assigned compliance training within 30 days of assignment.

Preventing Discrimination and Harassment

This course is designed to meet promote a workplace free from harassing behavior. Employees may receive a version of the training that varies by state and/or role in the organization (people leader of individual contributor). Each version is designed to meet specific federal, state and local laws and regulations with regard to harassment and discrimination training.

Avoiding Retaliation

(People Leaders Only)

This course helps people leaders understand what retaliation is and how to avoid it while carrying out their day-to-day responsibilities. It teaches people leaders how to respond to complaints, how to remain impartial, how to adopt sound management practices, and what to consider in order to avoid the appearance of retaliation.

Workplace Diversity and Inclusion

This Workplace Diversity and Inclusion training course covers legal workplace protections that all employees need to be aware of. It emphasizes the importance of treating everyone with respect and dignity, and demonstrates how embracing workplace diversity is a sound business strategy. It covers the legal aspect as well as changing behavioral norms and expectations.

RELIANCE STANDARD

LIFE INSURANCE COMPANY

A MEMBER OF THE TOKIO MARINE GROUP

Preventing Workplace Bullying

This program describes the various forms of workplace bullying and explains both how to avoid bullying and how to respond to it in others. It addresses abusive bosses, client and vendors, as well as bullying between co-workers.

Managing within the Law Basic and Advanced

(People Leaders Only)

This course details the most important legal issues that managers need to be aware of to perform their jobs effectively and to comply with the law. The Advanced course builds on the Basics course by addressing additional topics that are somewhat more complex. Laws regarding labor relations, minimum wage, overtime, safety and discrimination/harassment — to name just a few — all impact management practices and every manager needs to conduct themselves within the law.

Treating Everyone with Respect

This module discusses the importance of creating and maintaining a respectful workplace and provides employees with examples of acceptable and unacceptable behavior.

HIPAA Privacy and Security

Employees will receive a version of the training that correlates to their state requirements.

This HIPAA training course explains the basic principles of the Health Insurance Portability and Accountability Act (HIPAA). It covers fundamental HIPAA privacy and security principles, such as administrative, physical and technical safeguards, handling and use of protected health information, and many others. HIPAA compliance and HIPAA training is essential in insurance where individuals share details of their health, personal lives, and finances when they are at their most vulnerable.

Frequently Asked Questions

Click [here](#) to get answers to Frequently Asked Questions about the RSL HR Compliance program.

Compliance Training in Other Departments

Additional compliance programs may be assigned at any time by various departments within RSL, including: Legal, IS, and Finance. These programs typically relate to specific RSL compliance policies or government regulations that impact RSL business processes. These programs include, but are not limited to:

Ethics and Code of Conduct Training

This course is designed to meet and maintain Delphi's Code of Conduct policy, which outlines standards of ethical conduct for our employees to prevent illegal, unethical or unsafe acts. This program is offered through the Legal Department.

FLORIDA DEPARTMENT of FINANCIAL SERVICES

MILAM INSURANCE STRATEGIES

7849 MOUNT RANIER DRIVE
JACKSONVILLE FL 32256

Agency License Number L0999327

Location Number: 295939

Issued On 04/25/2017

Pursuant To Section 626.0428, Florida Statutes, This Agency Location Shall Be In The Active Full-Time Charge Of A Licensed And Appointed Agent Holding The Required Agent Licenses To Transact The Lines Of Insurance Being Handled At This Location.

Pursuant To Subsection 626.172(4), Florida Statutes, Each Agency Location Must Display The License Prominently In A Manner That Makes It Clearly Visible To Any Customer Or Potential Customer Who Enters The Agency Location.


Jeff Atwater
Chief Financial Officer
State of Florida

For over 100 years, Reliance Standard has been a leader in employee benefits and retirement services. We offer a broad portfolio of employee benefit solutions that provide millions of people with benefits to protect and secure their financial future. We help companies take care of their employees by delivering a unique experience that features innovative tools and advanced technology to address a fast-evolving marketplace.

About Reliance Standard

In 2019 Reliance Standard continued to be one of the top group benefits carriers, and the fastest growing voluntary benefits carrier, in the U.S.

Financial Strength

AM BEST: A+ "Superior"
(affirmed November 2019)

Standard & Poor's: A+ "Strong"
(affirmed March 2020)

Financial Highlights

(as of 12/31/2019)

2019 direct written group premium: \$1.4B

2019 fixed/indexed annuity revenue: \$1.4B

Key Facts

Founded 1907 in Chicago, IL, as the Central Standard Life Insurance Co.

Administrative Offices: Philadelphia, PA

Employees: 2,000

US-based Service Locations: 27

Employer customers: 26,000+

Individual customers: 3 million+

Formed Delphi Financial Group in 1987

Joined Tokio Marine Group in 2012

Developed first fully integrated leave/absence mobile application

Client Retention



Claimant Satisfaction



Net Promoter Score



38% higher than the insurance industry average of 37

Client Satisfaction



Unless otherwise noted, data reflects Reliance Standard/Matrix through 12/31/19.

Notice: This brochure has been developed to illustrate and highlight products offered by Reliance Standard Life Insurance Company and Matrix Absence Management and is not a contract. All of the information contained in this brochure is subject to the applicable group insurance policy provisions and may be subject to change. For cost and further detail of any of the coverages, including exclusions, any reductions or limitations, and the terms under which the policy may be continued in force or discontinued, contact your sales office.

RELIANCE STANDARD
A MEMBER OF THE TOKIO MARINE GROUP

www.reliancestandard.com

Insurance products and services are provided through Reliance Standard Life Insurance Company in all states (except New York), the District of Columbia, Puerto Rico and the U.S. Virgin Islands. In New York, Insurance products and services are provided through First Reliance Standard Life Insurance Company, home office New York, NY. Product availability and features may vary by state.

RELIANCE STANDARD

A MEMBER OF THE TOKIO MARINE GROUP

Bereavement Support Services Comfort and Guidance for Challenging Times



Bereavement Support Services provide confidential and professional support services to all covered employees and family members to cope with the loss of a loved one—at no extra cost.

Your Reliance Standard Life Insurance Policy offers access to unlimited and confidential telephonic grief counseling, legal and financial consultation when you need it most. Professional clinicians, who are experienced in dealing with grief, are available to discuss any concerns and offer comfort to those in need of support.

Grief Counseling

- **Unlimited** Telephonic Assessment and Referral
- Global Network of 52,000+ Licensed Providers

Legal and Financial Services

- **Unlimited** Phone Consultation for Any Financial Issue
- **Unlimited** Phone Consultation for Any Legal Issue
- Online Legal and Financial Resource Center Including Document Preparation

Program Access

- All Covered Employees and Family Members Eligible, Regardless of Location or Relationship
- 24/7, 365 Days-a-year Dedicated Toll-Free Line, Always Live Answer



Questions or to Access Services

Contact ACI Specialty Benefits toll-free at

855-RSL-HELP

(855-775-4357)

rsli@acieap.com

Bereavement Benefit services are provided by ACI Specialty Benefits, under agreement with Reliance Standard Life Insurance Company.

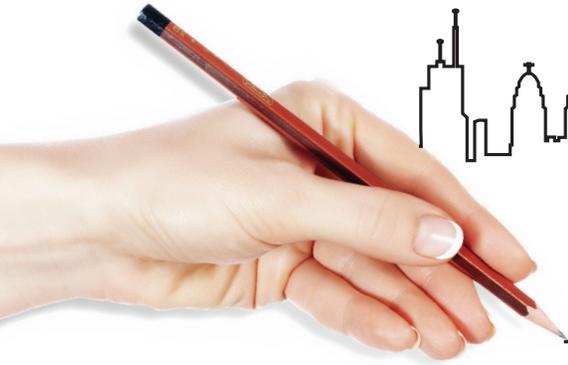
Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY. Product availability and features may vary by state.

Powered by



RS-1948 (07/2016)

Your 24/7 Travel Emergency Companion



Draw on our Value Added Services.

Sure, we all expect our trips to go off without a hitch, and most times they do. However, if you experience an emergency when traveling—no matter how big or how small—you have **around-the-clock access** to On Call International's 24-hour, toll-free travel assistance services. Whether you need help with an illness or injury, lost passport, missing luggage or even a prescription refill, you can rest assured you (and your covered dependents!) have access to a personal travel emergency companion anytime you're more than 100 miles away from home.

Provided with your benefits coverage through

RELIANCE STANDARD
A MEMBER OF THE TOKIO MARINE GROUP

Administered By



On Call International is not affiliated with Reliance Standard Life Insurance Company or First Reliance Standard Life Insurance Company. Reliance Standard is not responsible for the content of the On Call travel assistance services, and is not responsible for, and cannot be held liable for, any services provided or not provided by On Call.

Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY.

On Call is not responsible for the unavailability or results of any medical, legal or transportation services. You are responsible for obtaining all services not directly provided by On Call and for the expenses associated with them.

24-Hour Travel Assistance

On Call International provided through Reliance Standard



In the U.S., toll free
(800) 456-3893



Worldwide, collect
(603) 328-1966

Administered By



RELIANCE STANDARD
A MEMBER OF THE TOKIO MARINE GROUP

For emergency medical, legal and travel assistance information and referral service 24 hours a day, 365 days a year, call the numbers below.

To place a collect call, dial the INTERNATIONAL COUNTRY CODE:
_____ followed by On Call's collect call number.

Identity Theft Full Restoration Services and Real-time Card Monitoring



Draw on the protection provided by your benefits.

The Identity Theft Crisis

Identity theft is the fastest growing crime in the United States. In 2016, the identity fraud incidence rate increased by 16 percent, with 15.4 million victims.¹ It was the third most commonly reported consumer complaint.²

What can you do?

To protect you and your family from this devastating loss of time, money and security, Reliance Standard and your employer have provided you with a full service ID Recovery Program that will perform the recovery process for you should you or a member of your family fall victim to identity theft.

In addition to the recovery program, you also have access to real-time card monitoring through WalletArmor®. WalletArmor® is an interactive, easy-to-use vault for protecting your wallet's contents, passwords and important personal documents.

Privacy Advocates®

InfoArmor employs a dedicated team of professionals that provide world class service and expertise in identity theft restoration.

In the event of identity theft, the victim will be assigned a dedicated Privacy Advocate that will act on behalf of the customer to restore their identity.

The victim will know their Privacy Advocate by name and will be able to have a personal proponent for their identity restoration.

Privacy Advocates are Certified Identity Theft Risk Management Specialists by the Institute of Fraud Risk Management.

Do you suspect your personal information has been compromised? Call toll free: **1.855.246.7347**

Want to protect the contents of your wallet and important personal documents? Enroll in WalletArmor® today!

www.reliancestandard.com/walletarmor

ID Theft Recovery Services

Should you or anyone in your family fall victim to identity theft, InfoArmor® will provide restoration services including:

- ▶ Dedicated InfoArmor Privacy Advocates® to act on your behalf
- ▶ Identity restoration experts with CITRMS® Certification
- ▶ Investigation and confirmation of fraudulent activity including known, unknown and potentially complicated sources of identity theft
- ▶ Resolution of key issues by maintaining and explaining your rights
- ▶ Placing phone calls and preparing appropriate documentation on your behalf including anything from dispute letters to defensible complaints
- ▶ Assist in issuing fraud alerts and victim's statements when necessary, with the three consumer credit reporting agencies: Federal Trade Commission, Social Security Administration and the U.S. Postal Service
- ▶ Completing and providing copies of all documentation, correspondence, forms and letters for your records
- ▶ Contacting, following up and escalating issues with affected agencies and institutions
- ▶ Providing restoration beyond just credit including criminal, DMV and medical

WalletArmor®

WalletArmor® provides Online Credential Monitoring on the Internet's Underground economy. We'll know quickly if there is fraudulent activity. You'll receive an alert from InfoArmor® letting you know your personal information has been compromised. We work with businesses to identify and replace essential cards and documents, and we contact the authorities. WalletArmor® stores and secures valuable information for easy retrieval.

The WalletArmor® encrypted vault secures and monitors:

- ▶ User IDs & Passwords
- ▶ ATM Cards
- ▶ Credit Cards
- ▶ Checking Accounts
- ▶ Driver's Licenses
- ▶ Health Insurance Cards
- ▶ Vehicle Insurance Cards records, etc.

Do you suspect your personal information has been compromised? Call toll free:

1.855.246.7347

Want to protect the contents of your wallet and important personal documents? Enroll in WalletArmor® today!

www.reliancestandard.com/walletarmor

RELIANCE STANDARD
A MEMBER OF THE TOKIO MARINE GROUP

INFOARMOR®
DETECTION IS THE NEW PREVENTION

¹ Federal Trade Commission, "Consumer Sentinel Network Data Book 2016, March 2017."

² Javelin Strategy and Research: 2017 Identity Fraud Report.

IDENTITY THEFT RECOVERY SERVICES ARE PROVIDED BY INFOARMOR. INFOARMOR IS NOT AFFILIATED WITH RELIANCE STANDARD LIFE INSURANCE COMPANY (RSL) OR FIRST RELIANCE STANDARD LIFE INSURANCE COMPANY (FIRST RSL). THE IDENTITY THEFT RECOVERY SERVICES PROVIDED BY INFOARMOR ARE NOT PART OF ANY INSURANCE POLICY, AND NEITHER RSL NOR FIRST RSL IS RESPONSIBLE FOR ANY ACTS OR OMISSIONS OF INFOARMOR IN CONNECTION WITH OR ARISING UNDER THE IDENTITY THEFT RECOVERY SERVICES.

Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY.

ID Theft services not available in IA and WA.

Implementation Schedule

Effective Date: January 1, 2021



	Task	Responsible Person	Due Date	Actual Completion Date	Comments
1.	Implementation Manual forwarded to The City of Gainesville	Implementation Team/ Account Manager	45 days prior to effective date		Implementation Manual contains pertinent information relating to the implementation of your account.
2.	Set up and conduct Client conference call. Conference Call Agenda: <ul style="list-style-type: none"> • Review Implementation Manual with client • Review Key Contact information • Document Work/Plan Design Coordination 	Implementation Team/ Account Manager	45 days prior to effective date		
3.	Contact Information <ul style="list-style-type: none"> • Confirm all client contacts including phone number, address and email • Present National Account Team to client 	Implementation Team/ Account Manager	45 days prior to effective date		
4.	Document Work/Plan Design Coordination <ul style="list-style-type: none"> • Copy of prior Policy or Certificates • Copy of Plan Design • Application/Binder Check 	Implementation Team/ Account Manager	45 days prior to effective date		
5.	Document Work Issuance/Deliverables <ul style="list-style-type: none"> • Deliver and discuss final Plan Administrator Guide with client including <ul style="list-style-type: none"> - Final policy - Booklet/Certs. - Premium Payment Instructions - Claim Processing Instructions 	Implementation Team/ Account Manager	30 days prior to effective date		

- Booklet Printing Instructions					
	Task	Responsible Person	Due Date	Actual Completion Date	Comments
6.	<ul style="list-style-type: none"> • Order and distribute Booklets 	Implementation Team/ Account Manager	20 days prior to effective date		
7.	<ul style="list-style-type: none"> ○ Arrange “Meet and Greet” Conference Call with Claims and Premium Admin Team. 	Implementation Team/ Account Manager	10-days prior to effective date		
8.	Coordinate Post Implementation meeting with client and Account Manager to discuss progress and any outstanding issues.	Implementation Team/ Account Manager	20 days after effective date.		