

**CITY OF GALLATIN, TN
REQUEST FOR PROPOSAL
GROUP LIFE, AD&D, DEPENDENT LIFE, LONG TERM DISABILITY, AND
VOLUNTARY LIFE**

1. Proposals will be received by the City of Gallatin, at the Personnel Office, Gallatin, Tennessee until **Thursday, May 16, 2013, 4:00pm** for providing a Group Life, AD&D, Dependent Life, and Long Term Disability Plan with an effective date of July 1, 2013. The Voluntary Life Plan would be effective November 1, 2013, with a September enrollment date. There will not be an open enrollment period in June 2013. September 2013 will be the first enrollment period for the Voluntary Life Plan.
2. Proposals may be hand delivered or mailed to the attention of Amy Summers, Interim Personnel Official, City of Gallatin, 132 West Main Street, Gallatin, TN 37066. amy.summers@gallatin-tn.gov. **All proposals must be received by Thursday, May 16, 2013, NLT 4:00 p.m., in a sealed package, clearly identified "Bid Enclosed—Life and Long Term Disability Benefits". NO EXCEPTIONS. Slight changes to the proposals may be requested pending review of the submissions.**
3. The City reserves the right to accept or reject any and /or all proposals or to waive informalities in any proposals.
4. No proposals will be withdrawn for a period of ninety (90) days without the consent of the City of Gallatin.
5. Benefits and provisions are to be comparable to current plans. Any deviations should be outlined and attached to the proposal.
6. Rates are to be guaranteed for a minimum of two years. Three year rate guarantees will also be accepted.
7. Plan specifications and data required to provide your proposal are available upon request at amy.summers@gallatin-tn.gov. These include:
 - a. Outline of current plans
 - b. Claims experience
 - c. Employee census
8. Coverage for the plans outlined above with the exception of the Dependent Life and Voluntary Life is non-contributory. Voluntary Life coverage should be available in increments of \$10,000 to a maximum of \$500,000. All existing policies must be grandfathered for the current face amounts in force.
9. Financial carrier ratings from A.M. Best, Standard and Poor's, Fitch, and Moody's should be made available with your quote. Our preference is to have carriers with A- or above ratings.
10. The City currently has a contract in place for Short Term Disability that will not expire until June 30, 2014. We will not accept quotes on this product at this time.