

**CITY OF GALLATIN, TN
REQUEST FOR PROPOSAL
SHORT TERM DISABILITY BENEFITS**

1. Sealed proposals will be received by the City of Gallatin, at the HR/Personnel Office, Gallatin, Tennessee until **Thursday, May 15, 2014, at 4:00 p.m.** for providing a Short Term Disability Plan with an effective date of July 1, 2014.
2. Proposals may be hand delivered or mailed to the attention of Debbie Johnson, Director of Human Resources, City of Gallatin, 132 West Main Street, Gallatin, TN 37066. debbie.johnson@gallatin-tn.gov. **All proposals must be received by May 15, 2014, NLT 4:00 p.m., in a sealed package, clearly identified “Bid Enclosed—Short 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 No proposals will be withdrawn for a period of ninety (90) days without the consent of the City of Gallatin.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. Please note the Schedule of Benefits section dealing with the definition of disability and Essential Duty. We also strongly prefer that proposals include Telephonic STD claim filing by the member.
6. Rates are to be guaranteed for a minimum of one year with the option to renew annually for additional year/s. Either a guaranteed flat dollar amount for each successive year or a guaranteed percentage change for each year **MUST** be included if carrier can do so. Multiple year rate guarantees will be accepted.
7. Plan specifications and data required to provide your proposal are enclosed. These include:
 - a.Outline of current STD plan
 - b.Claims experience
 - c.Employee census
8. Coverage for the plan outlined above is non-contributory.
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 Long Term Disability, Group Life/AD&D/Voluntary Life/Dependent Life that will not expire until June 30, 2015. We will not accept quotes on these products at this time, only STD quotes.
11. Current Carrier is Humana (2 Years)

CURRENT RATE - \$0.15 PER \$10 RENEWAL RATE - \$0.30 PER \$10