

INVITATION FOR BID NOTICE ISSUED: [10-13-2008](#)

COUNTY OF JEFFERSON, MISSOURI
Department of Administration
729 Maple Street
PO Box 100
Hillsboro, MO 63050
www.jeffcomo.org
636-797-5382

SPECIFICATION CONTACT
JACKIE WAGGONER
Benefits Specialist
636-797-5479

INVITATION FOR BID

2009 GROUP LIFE, ACCIDENTAL DEATH AND DISMEMBERMENT

BIDS SHALL BE ACCEPTED UNTIL:

THURSDAY, NOVEMBER 13, 2008, at 2:00 p.m. local time.

Thereafter, bids shall be opened in the County Commission Assembly Room.

THREE (3) COMPLETE COPIES OF SEALED BIDS MUST BE DELIVERED TO:

**Office of the County Clerk
Wes Wagner (636) 797-5478
County of Jefferson, Missouri
729 Maple Street
Hillsboro, MO 63050**

The outside of the envelope must contain the vendor's name, address and the following language:

SEALED BID FOR: 2008 GROUP LIFE, ACCIDENTAL DEATH AND DISMEMBERMENT

SUBMITTED BIDS ARE SUBJECT TO THE TERMS AND CONDITIONS OF THIS INVITATION FOR BID AND SPECIFICATIONS.

**The Agreement/Contract term is from:
01-01-2009 through 12-31-2009.**

The undersigned certifies that he/she has the authority to bind this company in an agreement/contract to supply the commodity or service in accordance with all terms, conditions, and pricing specified. Prices are firm during this agreement term, unless agreed upon in writing by the County. The County has the option to renew this agreement at the same terms and conditions as the original agreement for two (2) additional one-year terms with the written consent of the successful bidder. Price increases for renewals are not authorized unless approved in writing by the County.

_____	_____
Company Name	Authorized Agent (Print)
_____	_____
Address	Signature
_____	_____
City/State/Zip Code	Title
_____	_____
Telephone #	Date Tax ID #
_____	_____
E-mail	Fax #

TABLE OF CONTENTS:

Legal Notice and Invitation for Bid	Page 1
Table of Contents	Page 2
Bid Requirements	Page 3
Bidders Response and Contract	Page 5
Specifications	Page 8
Exceptions to Bid	Page 8

1.0 BID REQUIREMENTS

Bidder shall initial all pages and return where the Bid Document denotes “BIDDER’S INITIALS: _____”

1.1 BID SUBMISSION:

Submit bid form in triplicate (three copies) with specification pages, if applicable. No facsimile bids shall be accepted and shall be rejected. The Vendor prior to the submission dead line as stated on page 1 must submit all bids. Late bids will not be accepted and returned to the vendor unopened. The County reserves the right to request additional written or oral information from Respondents in order to obtain clarification.

1.2 BASIS OF BID AWARD:

Award may be made on an item-by-item basis to the lowest and best bidder(s) or award may be made to the lowest and best bid total, whichever provides the greatest value to the County from the standpoint of suitability to purpose, quality, service, previous experience, price, ability to deliver, or any other reason deemed to be in the best interest of the County. Quantities stated herein represent an estimate for the period stated. Orders shall be placed for actual requirements as needed. The County may reject any or all bids for any reason and may waive any informality. Bids submitted from a Missouri State Contract shall include a copy of the State Contract with the bid. Bid award does not constitute an order or obligation to order by the County. The issuance of a Purchase Order Number shall be construed as acceptance of a Contract with all terms, conditions, and prices firm during the length of the agreement terms.

1.3 BID AWARD:

It is further agreed that the Contract shall not be valid and binding upon the County until approved by the County Counselor, as to legal form and is subject to the Resolutions and Orders of the County of Jefferson, Missouri, and State and Federal Law. If no Bid or Bids have been awarded by the County Commission within thirty (30) days following the opening of the bids then all bids will be deemed Rejected.

1.4 BID PREPARATION:

1. Bidders are responsible for examination of drawings, specifications, schedules and instructions. Failure to do so will be at the bidder’s risk..
2. Each bidder shall furnish the information required by the invitation. The bidder shall sign all required documents. All deletions and erasures shall be initialed
3. Alternate bids for supplies or services other than specified shall not be considered unless authorized by invitation.
4. Bidder shall state a definite time for delivery of goods or for performance of services unless otherwise specified in the invitation for bid.
5. When specified, samples must be timely submitted and at no expense to the County.
6. Failure to adhere to all requirements may result in the response being disqualified as non-responsive.

1.5 MODIFICATION OR WITHDRAWAL OF BIDS:

Bids may be modified or withdrawn prior to the exact hour and date specified for receipt of bids, provided the modification or withdrawal is in writing and is delivered in the same manner as a bid submission.

1.6 LATE BIDS:

It is the responsibility of the bidder to deliver his bid or bid modification on or before the date and time of the bid closing to the Office of the County Clerk. Bids received late will be rejected and returned unopened to the bidder.

1.7 BID DEPOSITS:

Bid Deposits are not required unless specified in the specifications.

1.8 MATERIAL AVAILABILITY:

Bidders must accept responsibility for verification of material availability, product schedules and other pertinent data prior to submission of bid and delivery time. It is the responsibility of the bidder to notify the County immediately if the materials specified are discontinued, replaced, or not available for an extended period of time. All materials ordered by the County, shall be as needed. A sample of materials may be requested.

1.9 ALTERNATE BIDS:

Alternate Bids for items will be accepted except when stated “**NO SUBSTITUTIONS**”. Bidders must submit complete specifications on all alternate bids with the bid form. Alternate bids without complete specifications may be rejected. Alternate bids and exceptions to bid clauses must be clearly noted on the bid form. The County may accept or reject alternate bids; whatever is most advantageous to the County.

1.10 INCORPORATION OF DOCUMENTS:

The terms of the Bid Invitation, Bid Specifications, Bid Form are incorporated into the contract as if fully setout therein.

1.11 ADDENDA:

Addenda to bid specifications are incorporated by reference as if fully setout herein. It is the responsibility of the vendor to insure and verify that they are in receipt of and completed all attached addenda's prior to submission of bid forms. Verification is made by contacting the Office of Contracts, Grants, and Special Projects at (636) 797-5382, or by reviewing the County Web Site. (www.jeffcomo.org).

1.12 INSURANCE:

The Vendor/Contractor shall purchase and maintain in force, with an insurance company licensed to do business in the State of Missouri, at it's own expense, such insurance as will protect the Vendor/Contractor from claims which may arise out of or result from the Vendor/Contractor's execution of the work, whether such execution be by himself, his employees, agents, or by anyone for whose acts any of them may be liable. If any such work covered by the Contract is to be performed on County owned or leased premises, the Vendor agrees to carry liability and workman's compensation insurance, satisfactory to the County, and to indemnify the County against all liability, loss, and damage arising out of any injuries to persons and property caused by the Vendor, his sub-contractors, employees or agents. The insurance coverage shall be such as to fully protect the County and the general public from any and all claims for injury and damage resulting by any actions on the part of the Vendor/Contractor or its' forces as enumerated above. All policies must name the County as an additional insured and provide for thirty (30) days written prior to any material changes or cancellation.

THE COUNTY REQUIRES ORIGINAL CERTIFICATES OF INSURANCE BEFORE THE CONTRACT IS AWARDED.

- A. Required Not Required **Comprehensive General Liability Insurance**

The Vendor/Contractor shall maintain and keep in force of this Contract such comprehensive general liability insurance as shall protect them from claims which may arise from operations under this Contract, whether such operations be by themselves or by anyone directly or indirectly employed by them. The amounts of insurance shall be not less than \$1,000,000.00 combined single limit for any one occurrence covering both bodily injury and property damage, including accidental death.

- B. Required Not Required **Professional Liability Insurance**

The Vendor/Contractor shall provide the County with proof of Professional Liability Insurance, which shall protect the County against any and all claims, which might arise as a result of the operation of the Vendor/Contractor in fulfilling the terms of this Contract during the life of the Contract. The minimum amounts of such insurance will be \$1,000,000.00. Should any work be subcontracted, these limits will also apply.

- C. Required Not Required **Worker's Compensation Insurance:**
per Missouri Revised Statutes Chapter 287

The Vendor/Contractor shall maintain and keep in force of this Contract such worker's compensation insurance limits as required by the statues of the State of Missouri and Employer's Liability with limits no less than \$500,000.00.

1.13 BID SUBMISSIONS

Bids submitted on separate forms are NOT acceptable unless specified in the Bid Document. Failure to complete bid forms to the satisfaction of the County may result in rejection of your bid. It is the responsibility of each bidder before submitting a bid to examine ALL documents thoroughly, and request written or oral interpretation of clarifications soon after discovering any conflicts, ambiguities, errors, or omissions in the bidding documents. Request for clarification must be received prior to bid openings.

1.14 BID OPENINGS

Bids will be publicly opened and read aloud at the time indicated on page 1. The bidders and the public are invited but not required to attend the formal opening of the bids. No decisions relating to the award of a contract or agreement will be made at the opening.

1.15 BID TABULATIONS

Bid Tabulations are not available for 5 to 7 business days following the Bid Opening. Bid submissions are open for public review at the time of the Bid Opening. Bid tabulations are posted on the County's web-site address, www.jeffcomo.org. **NO COPIES** of bid tabulations are sent to vendors.

2.0 BID RESPONSE AND CONTRACT

2.1 BIDDER REPRESENTATIONS:

The Bidder, by executing the Bid form certifies that:

- A. The bid complies with Invitation for Bid form and Bid Specifications.
- B. Bidder is not debarred or suspended from participation in Federal Assistance programs.

2.3 CERTIFICATION OF INDEPENDENT PRICE DETERMINATION:

- A. The prices in the bid shall be independently determined, without consultation, communication, or agreement for the purpose of restricting competition as to any matter relating to price with any bidder or other person.
- B. Unless otherwise required by law, the prices shall not have been knowingly disclosed by the bidder prior to opening.
- C. No attempt has been made or will be made by the bidder to induce any other person or firm to submit or not to submit a bid.

2.4 PRICE:

The price(s) specified in this bid shall be firm and not subject to contingency or reservation. If the Vendor fails to honor stated prices as submitted in the Bid Form or Contract, the County reserves the right to obtain the same items from the next lower vendor who submitted a bid price for the item. The original vendor shall be responsible for the difference in price and required to make restitution to the County for the difference in price. The bidder represents prices specified in the bid do not exceed current selling price for the same or substantially similar good or service, and are the same as or lower than other prices charged to the bidder's most favored customer. In the event the stated prices are determined to be higher than the prices for which Supplier has sold the items, or services, to others, this contract price shall be reduced accordingly. **Bid prices are ALL INCLUSIVE: (Shipping, Handling, Delivery, and Assembly to locations specified by the County). Prices shall be firm for ALL County departments and locations for term of the agreement.**

2.5 MISSOURI DOMESTIC PRODUCT PROCUREMENT ACT:

Bidder represents that the goods provided comply with Sections 34.350 to 34.359, RSMo, known as the Domestic Product Procurement Act. The Act encourages the purchase of products manufactured or produced in the United States, State of Missouri, and County of Jefferson, Missouri. Bidder shall include proof of compliance with the Act with the bid when requested.

2.6 DEFINITIONS:

- A. The term "County" means the County of Jefferson, Missouri and its designated representatives.
- B. The term "Vendor" means Supplier, Contractor, and Seller and includes designated representatives.
- C. The term "IFB" means Invitation for Bid.
- D. The term "Agreement/Contract" means Binding Agreement, Contract, Request for Purchase, Order.

2.7 INSPECTION, ACCEPTANCE AND APPROVALS:

Goods shall at all times and places, including the period of manufacture, are subject to inspection and test by County. County will accept or give notice of rejection of goods delivered within a reasonable time after receipt. Acceptance shall not waive any warranty. All goods supplied are subject to final inspection and acceptance by County notwithstanding payment, prior inspections or approvals. County may require prompt replacement or correction of rejected goods at Supplier's expense, including a reduction in price for rejected goods. Supplier shall not resubmit rejected goods to County without prior written approval and instructions from County. In addition, Supplier shall identify resubmitted goods as previously rejected. Supplier shall provide and maintain a quality assurance and control system acceptable to County.

2.8 WARRANTY:

Unless otherwise agreed to in writing by the parties, Supplier warrants that items ordered to specifications will conform thereto and to any drawings, samples or other descriptions furnished or adopted by County, or, if not ordered to specifications will be fit and sufficient for the purpose intended, and that all items will be new, merchantable, of good material and workmanship, and free from defect. Such warranties, together with Supplier's service warranties and guarantees, if any, shall survive inspection, test, acceptance of, and payment for the items and shall run to County and its assigns. Except for latent defects, the County shall give notice of any nonconformity to the Supplier within one (1) year after acceptance. County may

return for credit or require prompt correction or replacement of the defective or non-conforming goods or have the defective good corrected or replaced at Supplier's expense. Return to Supplier of any defective or non-conforming goods and delivery to County of any corrected or replaced goods shall be at Supplier's expense. Defective or non-conforming items shall not be corrected or replaced without written authorization by County. Goods required to be corrected or replaced shall be subject to the provisions of this clause and the clause hereof entitled "Inspection, Acceptance and Approvals" in the same manner and to the same extent as goods originally delivered under this contract.

2.9 PAYMENT:

County will pay Supplier for goods upon delivery to, submission of certified invoices and acceptance. The County will not be responsible for articles or services furnished without a purchase order. Price is tax-exempt.

2.10 CHANGE ORDER:

County may make changes within the general scope of this contract. If any such changes cause an increase or decrease in the cost of or the time required for the performance of any part of the work, whether changed or not changed by any such order, an equitable adjustment shall be made in the price or delivery schedule or both, and any change order shall be in writing. Any claim by a Supplier for adjustment under this clause shall be asserted within fifteen (15) days from the date of receipt of this written order directing the change, provided, however, County, if it decides that the facts justify such action, may receive and act upon such claim asserted at any time prior to final payment.

2.11 DELIVERIES:

Deliveries shall be made in strict accordance with any delivery schedule contained in the bid specification or contract and in the exact quantity ordered. Failure to adhere to delivery schedule is reason for termination in accordance with the "termination" clause. Deliveries are to be made at locations specified by the County at time of Order.

2.12 RESPONSIBILITY FOR SUPPLIES:

Pursuant to Section 290.560 RSMo, Supplier/Contractor shall employ only Missouri laborers and laborers from nonrestrictive states except that other laborers may be used when Missouri laborers or laborers from nonrestrictive states are not available, or are incapable of performing the particular type of work involved, if so certified by the contractor and approved by the County. Except as otherwise provided, Supplier shall be responsible and bear all risks for loss and damage to goods until delivery at County's facilities, regardless of F.O.B. point, point of inspection or acceptance; and if the goods are rejected.

2.13 SUBCONTRACTS:

Supplier shall not enter into any subcontract(s) in excess of \$25,000 or 20% of this contract price; whichever is less, for any goods without County's prior written approval.

2.14 CHOICE OF LAW:

This bid and contract shall be governed and interpreted according to the laws of the State of Missouri. Venue for any court action shall be in Jefferson County, Missouri.

2.15 TERMINATION:

- A. General: Performance of work may be terminated by the County in whole, or from time to time in part, whenever County shall determine that such termination is in the best interests of County with a thirty (30) day written notice. The Vendor may terminate the Agreement/Contract upon a sixty (60) day prior notice in writing. In the event of any termination of the Agreement/Contract by the Vendor, the County may purchase such supplies and/or services similar to those terminated and for the duration of the Agreement/Contract period the Vendor will be liable for all costs in excess of the established contract pricing.
- B. Bankruptcy or Insolvency: In the event bankruptcy proceedings are commenced by or against Supplier or under any provisions of the United States Bankruptcy Act or for the appointment of a receiver or trustee or a general assignment for the benefit of creditors of either party, County shall be entitled to terminate without further cost or liability. The County may cancel the Agreement/Contract or affirm the Contract and hold the Vendor responsible for damages.
- C. Default: County may terminate the whole Contract or any part in either of the following circumstances:
 - C-1. If supplier fails to deliver the items required by the contract within the time specified; or
 - C-2. If supplier fails to perform any of the other provisions of the contract, or so fails to make progress as to endanger performance of the contract in accordance with its terms, and in either of these two circumstances does not cure such failure within a period of ten (10) days after notice from County specifying such failure.

In the event of termination under subparagraph 1, County shall have the right to procure, on such terms and in such manner as it may deem appropriate, items similar to those terminated, and to recover from Supplier the excess cost for such similar items provided, however, Supplier shall not be liable for such excess costs where the failure upon which the termination is based has arisen out of causes beyond the control of Supplier and without the fault or negligence of Supplier. Such causes shall be deemed to include fires, floods, earthquakes, strikes, and acts of the public enemy. The rights of County provided in subparagraph 1 shall be in addition to any other rights provided by law or the contract.

C-3. In the event of the Supplier's non-compliance with the provisions as set forth, this Contract may be cancelled, terminated or suspended in whole or in part and the supplier may be declared ineligible for further County contracts. The rights and remedies of the County provided in this paragraph shall not be exclusive but are in addition to any remedies provided in this Contract or as provided for by law.

2.16 NOTICE AND SERVICE THEREOF:

Any notice from the County shall be in writing and considered delivered and the service thereof completed when said notice is posted, by certified or regular mail, to the Supplier, at the address stated on the bid form.

2.17 CONTRACT TERM:

Performance shall be governed solely by the terms and conditions as set forth in the Invitation for Bid, Bid Specifications, Bid Form and the Contract notwithstanding any language contained on any invoice, shipping order, bill of lading or other document furnished the Seller at any time and the acceptance by the County for any goods furnished.

2.18 COMPLIANCE WITH APPLICABLE LAWS:

Supplier warrants it has complied with all applicable laws, rules and ordinances of the United States, Missouri or any other Governmental authority or agency in the manufacture or sale of the goods, including but not limited to all provisions of the Fair Labor Standards Act of 1938, as amended.

2.19 ACTS OF GOD:

No party shall be liable for delays, nor defaults due to Acts of God or the public enemy, riots, strikes, fires, explosions, accidents, governmental actions of any kind or any other causes of a similar character beyond its control and without its fault or negligence.

2.20 SELLER'S INVOICES:

Invoices shall contain the following information. Contract number (if any), Purchase Order Number, Item number, contract description of goods or services, sizes, quantities, unit prices and extended totals. Invoices for and inquiries regarding payment should be addressed to the County Accounts Payable Clerk.

2.21 APPROVAL:

It is agreed the acceptance of a Bid shall not be valid and binding upon the County until approved by the County Purchasing Agent, County Commission, and the County Counselor.

2.22 RENEWAL OPTION:

The County reserves the right to negotiate the contract for one (1) additional one-year term with the written consent of the awarded vendor. If the contractor/vendor request an increase in compensation for any renewal period, the vendor shall notify the Office of Contracts, Grants, and Special Projects no less than 60 days prior to the end of the contract period. The County shall notify the Vendor of the intent to exercise the renewal option. However, failure to notify the Vendor does not waive the County's right to exercise the renewal option.

2.23 INDIVIDUAL, PARTNERSHIPS, CORPORATIONS:

Indicate: [] Individual: [] Partnership: [] Corporation.

Incorporated in the State of _____.

VENDORS ARE REQUIRED TO SUBMIT 3 COMPLETE COPIES OF ALL PAGES OF THE INVITATION FOR BID AND BID FORMS WITH ORIGINAL SIGNATURES

ALL DOCUMENT PAGES MUST BE INITIALED AND RETURN

3.0 INFORMATION QUESTIONNAIRE

Bidders must submit written answers to all of the following questions that apply to their bid proposal. If a question does not apply, please explain why it is not applicable.

3.1 QUALIFICATIONS

Those Agents or Brokers and Carriers bidding must:

- Be licensed in the State of Missouri.
- Be actively engaged in the general insurance business.
- Be experienced in writing all forms of insurance covered in the specifications upon which they bid.
- Be capable of providing exemplary service for the coverage to be provided.
- Carriers must have an acceptable financial rating.
- The insurance company or companies used in bidding this insurance must be specified for the lines of coverage each is affording.

3.2 COMPANY INFORMATION

A. How many years has your company been in the group insurance business? _____ years.

B. What insurance product is your company's primary business focus?
(i.e., life, health, dental, etc)?

C. Who will be the assigned group service representative and what is the location of the representative's office?

Name: _____

Phone Number: _(_____)_____

Address: _____

Fax: _(_____)_____ E-Mail: _____

D. Which company office will be responsible for claims administration and paying claims?

E. Does your company currently underwrite other public sector employers or local government groups in the State of Missouri? Please provide a listing of the group name, number of lives and the type of coverage.

F. What is your company's financial rating? Please provide supporting documents.

3.4 PLAN ADMINISTRATION

A. What is the turn around time for processing claims?

B. What is the appeal process for denied claims?

C. Does the plan require more than one (1) open enrollment per contract year?

D. Under what conditions are late enrollees allowed into the plan?

E. Explain the established procedures for covered employees needing assistance with plan specifications, claim status, payment or dispute.

a. Who will the employee contact be?

Name: _____

Address: _____

Telephone Number: (_____) _____

- Is there a toll free customer service number available? _____

Number: (_____) _____

- How will final disposition be determined?

F Will your company agree to relieve Jefferson County of any involvement in claims handling?

G What is the extent of employee involvement in the filing of claims? Explain claim-filing processes and submit sample claim forms.

H. What utilization management processes are in place to assure the appropriateness of charges?

I. What internal audit processes are practiced to evaluate the claims examiners claims payment accuracy rate per claims processed?

J. What loss ratio have you based the plan's rates on?

K. Are quoted rates contingent on final enrollment results?
If so, what percentage of the employee base is required to enroll in the plan?

L. Do you estimate or otherwise establish a reserve for incurred but unreported claims on the renewal date under this policy? Please describe, including the amount of these reserves.

M. Will you make any charges against experience other than paid claims and reserves or estimates noted above? If yes, please describe in detail.

N. Will the company guarantee that plan coverage will be provided for the amount of bid for at least twelve months, except for breach of contract? Will the company guarantee the amount of the bid for 24 months?, 36 months?

O. Will you submit an operating statement within 90 days after the end of the policy year. Will this operating statement include a complete accounting of all money remitted to and disbursed by your company during the policy year, plus a listing of any and all reserves set up by your company? Will you submit this information upon the request of the County within 60 days of written request for same?

P. Please supply copies of your company's contract, certificate of coverage, enrollment forms, billing invoice and administrative requirements, and sample summary plan description.

4.0 SPECIFICATIONS (The following specifications apply to all coverage:)

4.1 Bidders will submit proposals for coverage and benefits exactly as per bid specifications of this invitation for bid. Rate and premium quotations must be submitted on the attached “Premium Quotation Sheet”. However, proposals, which differ from the specifications herein, must be accompanied by detailed explanations of how the proposed plan differs from the specifications and the bidder will list such deviations on the “Exception Section” of the bid form. Each bid will include a comprehensive list of exclusions and limitations. All bid proposals must comply with applicable Federal, State Laws, and the Internal Revenue Code and other relevant regulations.

4.2 The County prefers to award the bid to those companies most nearly complying with the bid specifications. Alternate bids will be considered if complete specifications accompany the bid form and if all exceptions to the County’s specifications are clearly listed in the exceptions section of the bid form.

4.3 Additional information related to the present plans and other supplemental information can be obtained and/or reviewed in the office of Jackie Waggoner, Insurance and Benefits Specialist, located at 729 Maple Street, Hillsboro, Missouri 63050, (636) 797-5479. **Fees associated with the copying of materials and postage will apply.**

4.4 ELIGIBILITY:

All full-time regular employees of Jefferson County working a minimum of 35 hours per week.

4.5 ELIGIBILITY DATE:

Eligibility date is defined as the first day of the month following a full calendar month of continuous employment for new employees.

4.6 EVIDENCE OF INSURABILITY:

Evidence of insurability is not required and pre-existing conditions are waived except for employees who do not elect to participate in the program within 31 days following their date of eligibility.

4.7 ADMINISTRATION:

- A. The County will provide the selected carrier with an initial listing of covered participants and monthly additions and deletions.
- B. The carrier will provide the County Benefits Administration representatives with a claim administration kit, instructions, and claim forms to be available to employees.

5.0 BIDDING REQUIREMENTS

- A: A statement must accompany each bid, stating that the bid meets or exceeds specifications and all policies issued will meet or exceed the specifications. Exceptions to the bids must be listed in detail for the bid to be considered, setting out the language and the page on which they are located.
- B. All Lines of insurance included in the bids will be considered available individually unless otherwise stated by the insurance company. If the total bid has a built-in price advantage because the company is bidding on multiple coverage, the company must also list the price for each coverage if taken separately.
- C. The company or companies receiving the bid award agrees to provide the appropriate policy or policies, within 30 days after bid award and an insurance binder effective immediately upon notification.

6.0 REQUIRED COVERAGE:

All employees in active employment \$10,000.00 Life and \$10,000.00 AD&D Insurance. Bidder will list percentages of reduction in effect at age 70.

7.0 QUOTATION SHEET:

Cents per \$1,000.00 - \$ _____