

## City of Lee's Summit Critical Illness Voluntary Benefit RFP Weighted Scoring Results

**Maximum Point Total: 100**

Evaluation Criteria	Weighting	Allstate	Met Life	Trustmark	The Hartford	Aflac
Competitive Product Pricing	25%	22.5	21.3	21.3	23.3	22.5
Contractual Provision & Benefit Strength	25%	22.5	22.5	22.5	23.0	22.5
Favorable Underwriting Conditions	25%	23.8	23.8	21.3	23.3	23.8
Ease of Administration & Technology Compatibility	25%	21.3	22.5	20.0	22.5	21.3
<b>Weighted Score</b>	<b>100%</b>	<b>90.0</b>	<b>90.0</b>	<b>85.0</b>	<b>92.0</b>	<b>90.0</b>

Insert Rating on a 100 Point Scale for Each Category	Weighting	Allstate	Met Life	Trustmark	The Hartford	Aflac
Competitive Product Pricing		90	85	85	93	90
Contractual Provision & Benefit Strength		90	90	90	92	90
Favorable Underwriting Conditions		95	95	85	93	95
Ease of Administration & Technology Compatibility		85	90	80	90	85

### Criteria Basis

#### Competitive Product Pricing

Our goal is to balance the need to provide meaningful benefits to employees and their families while ensuring pricing is affordable in the context of the overall benefit package. We evaluate pricing on each product individually and in aggregate to help make the best overall carrier recommendation.

#### Contractual Provision & Benefit Strength

Our analysis measures the number of covered benefits as well as the strength of the benefit payment for the claims that we know through experience and industry-wide reported statistics are filed most frequently.

#### Favorable Underwriting Conditions

We take in to consideration all components of the offer such as guarantee issue amounts, annual eligibility for enrollment, and limited or waived participation requirements which are essential to providing frictionless access to benefits for employees and efficient administration of the plans for the employer.

#### Ease of Administration and Technology Compatibility

In addition to providing access to meaningful and competitively priced benefits, we want to ensure that the selected carrier will provide enrollment, payroll deduction, premium remittance, build out options and support that make the implementation process as streamlined as possible based on existing technology, resource capabilities and constraints.

## City of Lee's Summit Accident Voluntary Benefit RFP Weighted Scoring Results

**Maximum Point Total: 100**

Evaluation Criteria	Weighting	Allstate	Met Life	Trustmark	The Hartford	Aflac
Competitive Product Pricing	25%	22.5	21.3	21.3	23.3	22.5
Contractual Provision & Benefit Strength	25%	22.5	22.5	22.5	23.0	22.5
Favorable Underwriting Conditions	25%	23.8	23.8	21.3	23.3	23.8
Ease of Administration & Technology Compatibility	25%	21.3	22.5	20.0	22.5	21.3
<b>Weighted Score</b>	<b>100%</b>	<b>90.0</b>	<b>90.0</b>	<b>85.0</b>	<b>92.0</b>	<b>90.0</b>

Insert Rating on a 100 Point Scale for Each Category	Weighting	Allstate	Met Life	Trustmark	The Hartford	Aflac
Competitive Product Pricing		90	85	85	93	90
Contractual Provision & Benefit Strength		90	90	90	92	90
Favorable Underwriting Conditions		95	95	85	93	95
Ease of Administration & Technology Compatibility		85	90	80	90	85

### Criteria Basis

#### Competitive Product Pricing

Our goal is to balance the need to provide meaningful benefits to employees and their families while ensuring pricing is affordable in the context of the overall benefit package. We evaluate pricing on each product individually and in aggregate to help make the best overall carrier recommendation.

#### Contractual Provision & Benefit Strength

Our analysis measures the number of covered benefits as well as the strength of the benefit payment for the claims that we know through experience and industry-wide reported statistics are filed most frequently.

#### Favorable Underwriting Conditions

We take in to consideration all components of the offer such as guarantee issue amounts, annual eligibility for enrollment, and limited or waived participation requirements which are essential to providing frictionless access to benefits for employees and efficient administration of the plans for the employer.

#### Ease of Administration and Technology Compatibility

In addition to providing access to meaningful and competitively priced benefits, we want to ensure that the selected carrier will provide enrollment, payroll deduction, premium remittance, build out options and support that make the implementation process as streamlined as possible based on existing technology, resource capabilities and constraints.

## City of Lee's Summit Universal Life w/ Long Term Care Voluntary Benefit RFP Weighted Scoring Results

**Maximum Point Total: 100**

Evaluation Criteria	Weighting	Allstate	Met Life	Trustmark	The Hartford	Aflac
Competitive Product Pricing	25%	N/A	N/A	25.0	N/A	N/A
Contractual Provision & Benefit Strength	25%	N/A	N/A	25.0	N/A	N/A
Favorable Underwriting Conditions	25%	N/A	N/A	25.0	N/A	N/A
Ease of Administration & Technology Compatibility	25%	N/A	N/A	25.0	N/A	N/A
<b>Weighted Score</b>	<b>100%</b>	<b>N/A</b>	<b>N/A</b>	<b>100.0</b>	<b>N/A</b>	<b>N/A</b>

Insert Rating on a 100 Point Scale for Each Category	Weighting	Allstate	Met Life	Trustmark	The Hartford	Aflac
Competitive Product Pricing		N/A	N/A	100	N/A	N/A
Contractual Provision & Benefit Strength		N/A	N/A	100	N/A	N/A
Favorable Underwriting Conditions		N/A	N/A	100	N/A	N/A
Ease of Administration & Technology Compatibility		N/A	N/A	100	N/A	N/A

Criteria Basis
<p><b>Competitive Product Pricing</b></p> <p>Our goal is to balance the need to provide meaningful benefits to employees and their families while ensuring pricing is affordable in the context of the overall benefit package. We evaluate pricing on each product individually and in aggregate to help make the best overall carrier recommendation.</p>
<p><b>Contractual Provision &amp; Benefit Strength</b></p> <p>Our analysis measures the number of covered benefits as well as the strength of the benefit payment for the claims that we know through experience and industry-wide reported statistics are filed most frequently. <b>Please note: while Allstate, Met Life, The Hartford and Aflac all offer various forms of life insurance, Trustmark is the only provider listed that provides a permanent life insurance with long term care benefits. Therefore, Trustmark is the sole carrier considered in this category.</b></p>
<p><b>Favorable Underwriting Conditions</b></p> <p>We take in to consideration all components of the offer such as guarantee issue amounts, annual eligibility for enrollment, and limited or waived participation requirements which are essential to providing frictionless access to benefits for employees and efficient administration of the plans for the employer.</p>
<p><b>Ease of Administration and Technology Compatibility</b></p> <p>In addition to providing access to meaningful and competitively priced benefits, we want to ensure that the selected carrier will provide enrollment, payroll deduction, premium remittance, build out options and support that make the implementation process as streamlined as possible based on existing technology, resource capabilities and constraints.</p>