

Amendment 1 to Group Life/AD&D Request for Proposal

Questions RE: Request for Proposal Group Life/AD&D

- 1) Can you provide open Life Waiver information?
Currently, there are no open life waivers.
- 2) Is current renewal information available?
We will not provide information on current renewal.
- 3) Can job titles be added to the census?
We are unable to add this information.
- 4) Are retirees subject to age reduction?
Yes all retirees are subject to age reduction.

- 5) Are retirees in an open or closed class?
Retirees are in a both open and closed class. Following are the class descriptions.

CLASS	CLASS NAME	BENEFIT	REDUCTION SCHEDULE
Class 1	Superintendents and Assistant Superintendent Administrators	\$100,000	to 65% at age 70; to 50% at age 75
Class 2	All Other Full Time Active Employees	\$50,000	to 65% at age 70; to 50% at age 75
Class 3	Retired Superintendents and Assistant Superintendent Administrators	\$100,000	to 65% at age 70; to 50% at age 75; terms at age 80
Class 4	Retired Administrators with 10 or more years of service	\$50,000	to 65% at age 70; to 50% at age 75; terms at age 80
Class 5 closed	Grandfathered Retired Superintendent	\$400,000	to 65% at age 70; to 50% at age 75
Class 6 closed	Grandfathered Retired Superintendent	Equal to amount in force at time of retirement; Minimum \$0 and Maximum \$750,000	to 50% at age 65 and to 25% at age 70; terminates at age 80

- 6) Please confirm that there are no employees currently electing the following coverages:
 - a. Spouse AD&D
Currently, there are 57 spouses that have AD&D.
 - b. Child AD&D
Currently, there are 101 children that have AD&D.
 Revised census is attached