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| **RFP Qualitative Questions - Short- and Long-Term Disability**  |   |
| **RATING QUESTIONS** |  |
|  | **Response** | **Explanation, if applicable** |
| Please confirm that the cost of all administration and clinical reviews are inherent in your quoted pricing. |   | *50 words. N/A ok.* |
| Confirm that your pricing includes run out claims. |   | *50 words. N/A ok.* |
| Are you are able to administer claims when both pre-tax and post-tax benefit deductions have been made? |   | *50 words. N/A ok.* |
| Are there any additional fees or costs that could be charged back to the employer? | *100 words.* | *50 words. N/A ok.* |
| Please outline your thresholds (if applicable), if any, for recalculation of rates, reserves and retention (e.g., enrollment change of greater than 15%). | *100 words.* | *50 words. N/A ok.* |
| What is the proposed fee guarantee period? | *50 words.* | *50 words. N/A ok.* |
| What credibility did you assume in developing your quote? | *50 words.* | *50 words. N/A ok.* |
| If 100% credibility was not used, what manual rate was used in developing your quote? | *50 words.* | *50 words. N/A ok.* |
| **CLAIMS AND ENROLLMENT QUESTIONS** |  |
|  | **Response** | **Explanation, if applicable** |
| What was your most previous year customer retention for each line of coverage being requested (STD, LTD)? | *50 words.* | *50 words. N/A ok.* |
| Do you offer employers real-time online access to claim information (e.g., claim status, approval dates)? |   | *50 words. N/A ok.* |
| Will the employer have the ability to customize employee correspondence templates? (e.g., benefit approval letters )? |   | *50 words. N/A ok.* |
| Will employees (claimants) have access to real-time claim status information online? |   | *50 words. N/A ok.* |
| At the time of a claim denial, do your internal processes require an outbound call to the employee? |   | *50 words. N/A ok.* |
| Can you do both self-billing and list billing? Is there an additional charge for list billing not included in your quoted pricing? |   | *50 words. N/A ok.* |
| The group currently offers LTD only. If the group offers STD through a separate carrier partner how will STD & LTD be coordinated between different carrier partners? |   | *50 words. N/A ok.* |