

## **SUPPLEMENTAL LIFE QUESTIONS**

Please provide the following:

**1. Last 5 years of premium and claims experience as defined below:**

- Premium by year
- Average volume
- Average lives
- In force rate by period
- Claims paid, including interest
- Claim count
- Pending reserve by period
- Waiver of premium reserve by period (Life only)
- Conversion/portability charges if applicable

***A—As of the June 1, 2015, 568 active State employees are participating in the Supplemental Voluntary Life Insurance benefit, representing annual premiums of \$373,000. We do not track the premium on a yearly basis; however, as of July 1, 2012 there were 644 active State employees participating in the Supplemental Voluntary Life Insurance program and 597, as of June 1, 2014.***

***In 2014 our office began receiving quarterly reports from current vendors which includes claim payment information. For 2014 the reports received show 1 claim paid and for 2015, no claims paid.***

**2. Detailed plan design information**

- For each coverage, were there any plan design changes for the past 5 years?

***A—The Supplemental Life Insurance product was enhanced in 2014 to give new hires 6 months to enroll under the Guaranteed Issue provision along with an increase to the Guaranteed Issue limits. These limits were increased to \$100,000 for employees under age 60 and to \$30,000 for an employee's spouse under age 60. Additionally, when employees separate from employment the portability period was extended to the end of the month following the month in which the employee separates employment.***

- Were there any changes in rates due to a change in plan design?

***A—No***

**3. Current census file containing the following: Date of birth**

- Gender
- Zip code
- Coverage amount by product offering

- Salary
- Class (if applicable)
- State of residence

***A— Due to our confidentiality requirements, we are unable to release this information to non-vendors.***