

**SERIAL 11107 S      EMPLOYEE LIFE INSURANCE**

**DATE OF LAST REVISION: June 11, 2015**

**CONTRACT END DATE: June 30, 2018**

**CONTRACT PERIOD THROUGH JUNE 30, ~~2015~~ 2018**

TO:                    All Departments

FROM:                Office of Procurement Services

SUBJECT:            Contract for **EMPLOYEE LIFE INSURANCE**

Attached to this letter is published an effective purchasing contract for products and/or services to be supplied to Maricopa County activities as awarded by Maricopa County on **December 14, 2011 (Eff. 07/01/12)**.

All purchases of products and/or services listed on the attached pages of this letter are to be obtained from the vendor holding the contract. Individuals are responsible to the vendor for purchases made outside of contracts. The contract period is indicated above.

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Wes Baysinger, Chief Procurement Officer  
Office of Procurement Services

**SD/mm**  
Attach

Copy to:            Office of Procurement Services  
                         Meg Blankenship, Employee Benefits and Health  
                         Chris Bradley, Employee Benefits and Health

(Please remove Serial 05197-S from your contract notebooks)

**ING EMPLOYEE BENEFITS, 7720 NORTH 16<sup>TH</sup> STREET, SUITE 150, PHOENIX, AZ 85020**

COMPANY NAME: Reliastar Life Insurance Company  
 DOING BUSINESS AS (DBA) NAME: ING Employee Benefits  
 MAILING ADDRESS: 7720 N. 16th Street, Suite 150 Phoenix, AZ 85020  
 REMIT TO ADDRESS: 7720 N. 16th Street, Suite 150 Phoenix, AZ 85020  
 TELEPHONE NUMBER: 602-328-8653  
 FACSIMILE NUMBER: 515-698-2198  
 WEB SITE: www.ing.us  
 REPRESENTATIVE NAME: Adam Bessette  
 REPRESENTATIVE TELEPHONE NUMBER: 602-328-8653  
 REPRESENTATIVE E-MAIL: adam.bessette@us.ing.com

	<u>YES</u>	<u>NO</u>	<u>REBATE</u>
WILL ALLOW OTHER GOVERNMENTAL ENTITIES TO PURCHASE FROM THIS CONTRACT:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
WILL ACCEPT PROCUREMENT CARD FOR PAYMENT:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	

NET 30 DAYS                       2% 10 DAYS NET 30 DAYS                       5% 30 DAYS NET 31 DAYS

<b>Title</b>	<b>Unit Price</b>	<b>Qty</b>	<b>UofM</b>	<b>Bidder Notes</b>
Basic Employee Life Rate	<del>\$0.04</del> <b>\$0.06</b>	1	price per thousand	Attached please find the completed Solicitation Agreement, Policy Bid for Life and AD&D, AM Best Confirmation, and Sample Reporting. ING believes that we are in full compliance with all the parameters outlined in the solicitation agreement. We appreciate the opportunity to expand our relationship with Maricopa County.
Dependant Children	\$0.10	1	price per thousand	
Basic AD&D Rate	<del>\$0.01</del> <b>\$0.015</b>	1	price per thousand	
Supplimental Employee AD&D Rate	\$0.02	1	price per thousand	
Supplimental Family AD&D Rate	\$0.035	1	price per thousand	

**ING EMPLOYEE BENEFITS, 7720 NORTH 16<sup>TH</sup> STREET, SUITE 150, PHOENIX, AZ 85020**

<b>Supplemental Life EE &amp; Spouse - Non-Smoker</b>			
<b>Title</b>	<b>Unit Price</b>	<b>Qty</b>	<b>UofM</b>
Under Age 25	\$0.032	1	price per thousand
25-29	\$0.038	1	price per thousand
30-34	\$0.05	1	price per thousand
35-39	\$0.056	1	price per thousand
40-44	\$0.074	1	price per thousand
45-49	\$0.12	1	price per thousand
50-54	\$0.184	1	price per thousand
55-59	\$0.312	1	price per thousand
60-64	\$0.528	1	price per thousand
65-69	\$0.76	1	price per thousand
70 and Older	\$1.408	1	price per thousand

<b>Supplemental Life EE &amp; Spouse - Smoker</b>			
<b>Title</b>	<b>Unit Price</b>	<b>Qty</b>	<b>UofM</b>
Under Age 25	\$0.052	1	price per thousand
25-29	\$0.056	1	price per thousand
30-34	\$0.064	1	price per thousand
35-39	\$0.109	1	price per thousand
40-44	\$0.155	1	price per thousand
45-49	\$0.308	1	price per thousand
50-54	\$0.567	1	price per thousand
55-59	\$0.578	1	price per thousand
60-64	\$0.896	1	price per thousand
65-69	\$1.096	1	price per thousand
70 and Older	\$1.80	1	price per thousand

**Portability Rates (Eff. 07/01/2015)**

<b>Age</b>	<b>Portability Rates, per \$1,000, Per Month</b>
<b>&lt;30</b>	<b>\$0.08</b>
<b>30-34</b>	<b>\$0.10</b>
<b>35-39</b>	<b>\$0.13</b>
<b>40-44</b>	<b>\$0.23</b>
<b>45-49</b>	<b>\$0.39</b>

50-54	\$0.64
55-59	\$1.00
60-64	\$1.56
65-69	\$2.80
70-74	\$5.00
75-79	\$8.30
80+	\$12.20

Coverage Type	Portability Rates, per \$1,000, Per Month
Life All Children	\$0.24
AD&D Employee or Spouse	\$0.035
AD&D All Children	\$0.07

PRICING SHEET: NIGP CODE 95363

Vendor Number: 2011000792 0

Certificates of Insurance Required

Contract Period: To cover the period ending **June 30, 2015 2018.**

## EMPLOYEE LIFE INSURANCE

### 1.0 INTENT

It is the intent of Maricopa County to solicit bids for life insurance for the employee's death for any reason and/or accidental death and dismemberment (AD&D) plans commencing July 1, 2012. This contractor shall bid on the following according to the specifications herein defined for:

- Employee Basic Life and AD&D, and employee and dependent Supplemental Life & AD&D
- Employee Basic Life and employee and dependent Supplemental Life, or
- Employee Basic AD&D and supplemental Employee and Dependent AD&D

### BACKGROUND

Maricopa County (the County) services employees in urban, suburban and rural areas within the County and in adjacent Counties. The County's active employees reside in the Phoenix metropolitan area as well as Gila Bend, Wickenburg, etc. The County has approximately 12,583 benefit eligible employees.

Maricopa County Government is a political subdivision of the State of Arizona and under the control of a five-member Board of Supervisors, elected every four years. In addition, seven departments are controlled by elected officials: Assessor, Treasurer, Recorder, Sheriff, County Attorney, Superintendent of Schools, and Clerk of Superior Court. A presiding judge leads the Superior Court System.

The County Manager reports to the Board of Supervisors and is responsible for the operation of those departments under the control of the Board (those not identified in the previous paragraph), and for implementation of Board policy. Four other officers support the County Manager: the Deputy County Manager, Chief Financial Officer, Assistant County Manager of Community Services and Assistant County Manager of Regional Development Services.

Interested firms should understand initial pricing shall be done by reverse auction through <http://www.bidsync.com/>.

### 2.0 Technical Specifications: Scope of Work

In addition to the minimum requirements (noted in Section 2.39), contracted services, must comply with the following:

- 2.1 The life insurance benefits are listed below. The life insurance plan design specifications herein must match exactly what you bid. If there are any variances, they must be clearly identified.
- 2.2 The accidental death and dismemberment plan of benefits is also listed below. The accidental death and dismemberment plan design is provided as a minimum benefit level. Plan design bids must meet the minimum plan design requirements described below. If there are any variances, they must be clearly identified.
- 2.3 Please review the Life Insurance Summary of Benefits, (**see Section 2.37**) for further information on the current benefit plan design provisions
- 2.4 The effective date of the contract will be July 1, 2012. The rates and plan design must be pre-determined and guaranteed for at least the first three (3) contract years.
- 2.5 Written, eight (8) month rate change notification must be given prior to the anniversary dates for years 4, 5 and 6 and will include supporting documentation. The first notification is due November 1, 2014, for year 4 of the contract (2015).
- 2.6 The awarded contractor will be required to accept from the County electronic eligibility, enrollment/coverage verification, and premium files needed to administer the plan. The County shall be the final determinant for all eligibility issues.

- 2.7 ~~Maricopa County's Employee Benefits Division will maintain and verify eligibility for all benefits. To be eligible for benefits, an employee must be regularly scheduled to work at least twenty (20) hours per week or be a contract employee who is eligible for benefits. Employees have the opportunity to enroll in supplemental and/or dependent coverage within thirty (30) days of their eligibility date. Elected officials are eligible the first day of employment. Newly hired, benefit eligible employees are eligible the first day of the month following date of hire. Existing non-benefit eligible employees who become benefit eligible, either by increasing the number of scheduled hours worked or transferring into a benefit eligible position are eligible the date of the event. A dependent may not be covered by more than one employee in the plan. A dependent cannot be covered as both an employee and a dependent.~~

**The Maricopa County Employee Benefits Division maintains and verifies eligibility for all benefits. To be eligible for benefits, an employee of Maricopa County or the Superior Court in and for Maricopa County (whose Compensation is paid by the County or through the County payroll) is eligible for life insurance benefits if he or she is employed to work at least 19 hours per week on a regular basis, or is eligible for benefits pursuant to the terms of a contract with the County. Employees have the opportunity to enroll in supplemental and/or dependent coverage within thirty (30) days of their eligibility date, unless otherwise extended by the Maricopa County Benefits Trust Administrator. Elected officials are eligible for coverage effective on the first day of employment. All other newly hired, or newly benefits-eligible employees are eligible for coverage effective on the first day of the third pay period following date of hire or date of benefits eligibility. A dependent may not be covered by more than one employee in the plan. A dependent cannot be covered as both an employee and a dependent. In response to the U.S. District Court ruling issued on October 17, 2014 in the matter of *Majors v. Horne*, same-sex marriage is now legal in Arizona, and same-sex couples legally married in other states are now recognized as legal spouses under Arizona law. For purposes of this contract, a dependent includes a legal spouse, including a same-sex spouse.**

- 2.8 If an employee did not enroll for supplemental life benefits when first eligible, the contractor must allow the employee to apply for additional benefits at any level (1 – 5 times annual salary) at any time with evidence of insurability.
- 2.9 The contractor must allow for qualified status changes under Section 125 within thirty (30) days of such change. Employees may add or increase supplemental life coverage by any level up to \$750,000 without evidence of insurability amounts greater than \$750,000.00 must have evidence of insurability up to a maximum of \$1,000,000. If the application is not approved for the increase in coverage, the employee will remain at the same level prior to applying for the increase unless the current level is below the evidence of insurability requirements. In this case, coverage will be increased to the next level as long as that level does not exceed \$750,000.
- 2.10 Decreases in supplemental life and/or dependent life coverage may be made at anytime.
- 2.11 The contractor must allow increases of one time annual salary at open enrollment without evidence of insurability, if supplemental life coverage is less than or equal to \$750,000. If an increase in supplemental coverage is requested more than one level then evidence of insurability is required. If the application is not approved for the increase in coverage, the employee will remain at the same level prior to applying for the increase unless the current level is below the evidence of insurability requirements. In this case coverage will be increased to the next level as long as that level does not exceed \$750,000.
- 2.12 The contractor must allow the employee to elect dependent life coverage for their eligible dependents within thirty (30) days of initial hire, within thirty (30) days of a qualified status change or during the open enrollment period.
- 2.13 If the employee's coverage has not changed, the contractor must not require evidence of insurability for the first \$100,000 of increased life amount due to increased annual earnings accumulated within a plan year. Evidence of insurability is required for any increased amount of

life insurance that exceeds \$100,000 unless the employee was previously declined for coverage. In this case evidence of insurability is required for any increases.

- 2.14 The County will make the final determination on errors and has ultimate authority to correct any and all administrative errors.
- 2.15 The County will self-administer premiums. Premiums will be paid monthly based on twelve (12) cycles per plan year, or twenty-four (24) payroll cycles. Premiums are collected from the first two paychecks received in the month. Since the County pays wages on a bi-weekly basis, there are two paychecks from which premiums are not typically collected (when there are three paycheck dates in the month). Increases or decreases in premium are effective the same pay period in which the coverage is effective. For smoker to non-smoker status changes, the effective date of the premium decrease will be the next premium collection pay period following one year from the employee's quit date.
- 2.16 The County maintains the right to accept reject or cancel the contract at any time, if there is a significant change, in the County's opinion, in the contractor's operation of the plan, including but not limited to, satisfaction with customer and client service quality of the plan.
- 2.17 The contractor must provide, at least quarterly, a loss ratio report, reporting premium and incurred claims by line of business, and preferably by Department. Report data must be provided electronically in Excel compatible format. The contractor shall also provide a full annual accounting within three months of the end of the policy year. Please include examples of the standard reporting package.
- 2.18 The contractor shall be responsible for drafting, producing and distributing, subject to County review and approval, all communication materials, certificates of coverage, plan summaries and administrative forms. Such documents shall be produced in sufficient quantities to meet the needs of existing and future employees. All documents must be available electronically for posting on the County's Intranet and Internet Web sites. The contractor does not assume the cost of distribution of documents.
- 2.19 The contractor will print at their cost and provide, in bulk (drop shipment), plan certificates and/or summary of benefits, upon approval of such documents, for the number of employees (active and prospective) and locations provided by the County's Employee Benefits Division.
- 2.20 Eligibility for active employees will be provided electronically via custom interfaces created with data contained in ADP (EV-5). The contractor must be able to accept and process the eligibility file in a mutually agreed upon format and timeline. Contractor must also be able to generate an electronic exception report for the County within five (5) working days after processing the data from each file.
- 2.21 Rates should be quoted **net of commissions**, however, if commissions are built into the rates and cannot be stripped out of the rates they must be disclosed on each product (i.e., basic life, basic AD&D, supplemental life, etc.). **If commissions must be included in rates/contract, then those commissions must be paid to the County's broker of record.**
- 2.22 No additional fees will be paid beyond the premiums specified on your pricing exhibit.
- 2.23 No minimum participation requirements will be allowed.
- 2.24 The policy's or contract's rate and plan design change date and anniversary will fall on July 1st. All contract, benefit or rate changes will only occur on this date unless previously agreed to in writing by all parties.
- 2.25 The contractor must have the capability to accept electronic fund transfers.
- 2.26 The contractor will meet with the County's Employee Benefits Division personnel to establish administrative and claims payment procedures.

- 2.27 The County's Employee Benefits Division personnel will coordinate and train with Contractor personnel prior to open enrollment to support open enrollment meetings, fairs and/or presentations.
- 2.28 The contractor will be required to provide representatives to attend **Two (2)** group transition sessions **per year** for employees. The representative would be scheduled in Maricopa County at varied times and sites. The representatives would, at the request of the County, answer questions and/or make a brief presentation. No additional fees may be charged for this service.
- 2.29 The contractor will provide and pay for all enrollment, portability, and claim forms, checks, certificates of insurance, summary of benefits, identification cards, announcement forms, and any other forms required for proper administration of the benefit plan.
- 2.30 Actively at work provisions will be waived for transition of coverage, during the initial open enrollment period.
- 2.31 Takeover will be on a "no-loss, no-gain" basis; that is, no individual will lose coverage or be subject to a new evidence of insurability application solely on the basis of a change in **carrier**. The actively-at-work provision will be waived for individuals who are not actively-at-work (including those who are hospital confined) and who are not eligible for extended coverage under the current contractor's program(s).
- 2.32 Proceeds must be distributed via multiple options for beneficiaries such as assignment, retained asset account, single distribution, etc.
- 2.33 ~~The contractor must distribute at least 50% of the proceeds for the employee's death to the legal spouse, even if the employee failed to designate his/her legal spouse as at least 50% beneficiary, unless the legal spouse has completed a spousal waiver form of his/her beneficiary designation rights.~~
- 2.34 It is preferable that the contractor have online tools available for employee's use to calculate the amount of premium for the supplemental coverage prior to their enrollment or election.
- 2.35 Policy BID shall comply with the following plan design/schedule:
  - 2.35.1 Basic and Supplemental Employee Life Insurance
    - 2.35.1.1 Basic life coverage equal to one times annual salary (base pay plus special work assignment or management assignment pay) rounded up to the next highest \$1,000 increment. This coverage will not exceed \$750,000 and is paid 100% by Maricopa County.
    - 2.35.1.2 Supplemental employee life based on increments of 1, 2, 3, 4 or 5 times annual salary (as defined above) up to \$750,000 (not including basic coverage) without evidence of insurability rounded up to the next highest \$1,000 increment up to plan limit of \$1,000,000. Rates will be per \$1,000 coverage based on five (5) year age categories and provided on a tobacco and non-tobacco rate basis. This coverage is paid 100% by the employee.
    - 2.35.1.3 Coverage amounts will be the same (no reduction will be made) for all active employees, regardless of age.
    - 2.35.1.4 Minimum guarantee issue amount is one (1) times annual salary (as defined above) for Basic and **\$750,000** ~~\$500,000~~ for Supplemental coverage without evidence of insurability.

- 2.35.1.5 Accelerated death benefit, if diagnosed with a terminal illness and life expectancy is less than 12 months) is combined at 50% to a maximum of \$250,000.
- 2.35.1.6 Basic and supplemental coverage is portable without waiver of premium for employees whose employment has terminated and for whom application and payment of premium has been received within 45 days of termination. Portable coverage will not be reduced regardless of age.
- 2.35.1.7 Basic and supplemental coverage is portable without waiver of premium for employees who are on an unpaid personal (90 days), medical (180 days) or military leave (1 year) and for whom application and payment of premium has been received within forty-five (45) days of the end of such unpaid leave. The unpaid leave begin date is counted as the beginning of the pay period in which the employee did not receive any payment and not the last day actively worked.
- 2.35.1.8 No conversion coverage shall apply since all employees will have portable coverage available.
- 2.35.2 Dependent Life Insurance
  - 2.35.2.1 Children are defined as age fourteen (14) days to nineteen (19) years; less than twenty-five (25) years if a full time student; or any age if disabled.
  - 2.35.2.2 Supplemental spouse life rates should be age based and provided on a tobacco and non-tobacco rate basis.
  - 2.35.2.3 Maximum coverage is \$100,000 for spouse and \$20,000 for children. Minimum guarantee issue is \$50,000 for spouse and \$5,000 for children.
  - 2.35.2.4 Spouse and children elections can be made separately.
  - 2.35.2.5 Coverage increments are to be available in increments of \$10,000 for spouse and \$5,000 for children.
  - 2.35.2.6 Accelerated death benefit is 50% to \$50,000 for spouse and \$0 for children.
  - 2.35.2.7 The coverage should be underwritten as, non-participating experience rated or pooled.
  - 2.35.2.8 Spouse life coverage is portable if employee ports his/her own coverage. Child life coverage is not portable.
  - 2.35.2.9 Spousal life insurance amounts shall not exceed 100% of employee basic and supplemental coverage in accordance with Arizona law.
- 2.35.3 Accidental Death and Dismemberment (AD&D)
  - 2.35.3.1 Basic employee AD&D must match the life insurance coverage amount.
  - 2.35.3.2 Supplemental employee and family AD&D will be offered on a stand alone basis, in other words, employees can choose to purchase employee only or full family AD&D coverage.
  - 2.35.3.3 AD&D benefits for all coverage's will include but not be limited to the following by coverage type/levels (i.e., employee, spouse, children):

Loss of life .....	Full Amount
Loss of both hands, both feet or sight of both eyes .....	Full Amount
Loss one hand and one foot .....	Full Amount
Loss of one hand or one foot and sight of one eye .....	Full Amount
Loss of one hand or one foot or sight of one eye .....	½ Full Amount
Quadriplegia .....	Full Amount
Paraplegia .....	½ Full Amount
Hemiplegia .....	½ Full Amount
Safe Driver .....	additional 10% to \$25K/seat belts additional 15% to \$40K for belt and airbag
Child Care .....	additional 3% to \$2K/year for up to 6 years/ (for children under 13 years old in a day care)
Dependent Education .....	additional 5% for up to 4 years (for children in post secondary school)
Occupational Assault .....	additional amount up to amount otherwise payable for this loss up to a max. of \$10K
Transportation (75+ miles from home) .....	additional 2% up to maximum of \$2K
Common Carrier .....	additional amount equal to AD&D amount otherwise payable for this loss up to a max. of \$50K.
Coma .....	an additional 2% of Full Amount per month for up to 12 months (\$24,000 max.)

2.36 TAX

No tax shall be levied. Bid pricing to include all costs, overhead, profit, and any taxes that may be levied. It is the responsibility of the bidder to determine any and all taxes and include the same in bid price.

2.37 **MANDATORY** Minimum Requirements

- 2.37.1 A.M. Best financial class size of IX or higher under last rating and an AM Best’s Rating of A- or better **(proof must be included in bid package).**
- 2.37.2 Licensed in State of Arizona.
- 2.37.3 Contractor shall have at least 3 accounts with populations of more than 5000 employees **(List shall be included in bid package on Attachment C).**

2.37.4 **Contractor shall be a direct writer of insurance. Bids from brokers will not be considered.**

2.38 USAGE REPORT:

The Contractor shall furnish the County a quarterly usage report delineating the acquisition activity governed by the Contract. The format of the report shall be approved by the County and shall disclose the quantity and dollar value of each contract item by individual unit.

2.39 INVOICES AND PAYMENTS:

2.39.1 The Contractor shall submit an Electronic detailed invoice before payment(s) can be made. At a minimum, the invoice must provide the following information:

- Company name, address and contact
- County bill-to name and contact information
- Contract Serial Number
- County purchase order number
- Invoice number and date
- Payment terms
- Date of service
- Quantity (number of days or weeks)
- Contract Item number(s)
- Description of Services)
- Pricing per unit of purchase
- Extended price
- Total Amount Due

2.39.2 Problems regarding billing or invoicing shall be directed to the using agency as listed on the Purchase Order.

2.39.3 Payment shall be made to the Contractor by Accounts Payable through the Maricopa County Vendor Express Payment Program. This is an Electronic Funds Transfer (EFT) process. After Contract Award the Contractor shall complete the Vendor Registration Form located on the County Department of Finance Vendor Registration Web Site ([www.maricopa.gov/finance/vendors](http://www.maricopa.gov/finance/vendors)).

2.39.4 EFT payments to the routing and account numbers designated by the Contractor will include the details on the specific invoices that the payment covers. The Contractor is required to discuss remittance delivery capabilities with their designated financial institution for access to those details.

2.40 TAX:

~~No tax shall be levied against labor. It is the responsibility of the Contractor to determine any and all taxes and include the same in proposal price.~~

2.41 DELIVERY:

It shall be the Contractor's responsibility to meet the proposed delivery requirements. Maricopa County reserves the right to obtain services on the open market in the event the Contractor fails to make delivery and any price differential will be charged against the Contractor.

### 3.0 CONTRACTUAL TERMS & CONDITIONS:

#### 3.1 CONTRACT TERM:

This Invitation for Bid is for awarding a firm, fixed price purchasing contract to cover a three (3) year term.

#### 3.2 OPTION TO RENEW:

The County may, at their option and with the approval of the Contractor, renew the term of this Contract up to a maximum of three (3) additional years, (or at the County's sole discretion, extend the contract on a month to month basis for a maximum of six (6) months after expiration). The Contractor shall be notified in writing by the Office of Procurement Services of the County's intention to renew the contract term at least thirty (30) calendar days prior to the expiration of the original contract term.

#### 3.3 PRICE ADJUSTMENTS:

Any requests for reasonable price adjustments must be submitted sixty (60) days prior to the Contract expiration date. Requests for adjustment in cost of labor and/or materials must be supported by appropriate documentation. If County agrees to the adjusted price terms, County shall issue written approval of the change. The reasonableness of the request will be determined by comparing the request with the (Consumer Price Index) or by performing a market survey.

#### 3.4 INDEMNIFICATION:

3.4.1 To the fullest extent permitted by law, Contractor shall defend, indemnify, and hold harmless County, its agents, representatives, officers, directors, officials, and employees from and against all claims, damages, losses and expenses, including, but not limited to, attorney fees, court costs, expert witness fees, and the cost of appellate proceedings, relating to, arising out of, or alleged to have resulted from the negligent acts, errors, omissions, mistakes or malfeasance relating to the performance of this Contract. Contractor's duty to defend, indemnify and hold harmless County, its agents, representatives, officers, directors, officials, and employees shall arise in connection with any claim, damage, loss or expense that is caused by any negligent acts, errors, omissions or mistakes in the performance of this Contract by the Contractor, as well as any person or entity for whose acts, errors, omissions, mistakes or malfeasance Contractor may be legally liable.

3.4.2 The amount and type of insurance coverage requirements set forth herein will in no way be construed as limiting the scope of the indemnity in this paragraph.

3.4.3 The scope of this indemnification does not extend to the sole negligence of County.

#### 3.5 INSURANCE:

3.5.1 **Contractor, at Contractor's own expense, shall purchase and maintain the herein stipulated minimum insurance from a company or companies duly licensed by the State of Arizona and possessing a current A.M. Best, Inc. rating of B++. In lieu of State of Arizona licensing, the stipulated insurance may be purchased from a company or companies, which are authorized to do business in the State of Arizona, provided that said insurance companies meet the approval of County. The form of any insurance policies and forms must be acceptable to County.**

3.5.2 All insurance required herein shall be maintained in full force and effect until all work or service required to be performed under the terms of the Contract is satisfactorily completed and formally accepted. Failure to do so may, at the sole discretion of County, constitute a material breach of this Contract.

- 3.5.3 Contractor's insurance shall be primary insurance as respects County, and any insurance or self-insurance maintained by County shall not contribute to it.
- 3.5.4 Any failure to comply with the claim reporting provisions of the insurance policies or any breach of an insurance policy warranty shall not affect the County's right to coverage afforded under the insurance policies.
- 3.5.5 The insurance policies may provide coverage that contains deductibles or self-insured retentions. Such deductible and/or self-insured retentions shall not be applicable with respect to the coverage provided to County under such policies. Contractor shall be solely responsible for the deductible and/or self-insured retention and County, at its option, may require Contractor to secure payment of such deductibles or self-insured retentions by a surety bond or an irrevocable and unconditional letter of credit.
- 3.5.6 County reserves the right to request and to receive, within 10 working days, certified copies of any or all of the herein required insurance certificates. County shall not be obligated to review policies and/or endorsements or to advise Contractor of any deficiencies in such policies and endorsements, and such receipt shall not relieve Contractor from, or be deemed a waiver of County's right to insist on strict fulfillment of Contractor's obligations under this Contract.
- 3.5.7 The insurance policies required by this Contract, except Workers' Compensation, and Errors and Omissions, shall name County, its agents, representatives, officers, directors, officials and employees as Additional Insureds.
- 3.5.8 The policies required hereunder, except Workers' Compensation, and Errors and Omissions, shall contain a waiver of transfer of rights of recovery (subrogation) against County, its agents, representatives, officers, directors, officials and employees for any claims arising out of Contractor's work or service.
- 3.5.9 Commercial General Liability:
- Commercial General Liability insurance and, if necessary, Commercial Umbrella insurance with a limit of not less than \$2,000,000 for each occurrence, \$2,000,000 Products/Completed Operations Aggregate, and \$4,000,000 General Aggregate Limit. The policy shall include coverage for bodily injury, broad form property damage, personal injury, products and completed operations and blanket contractual coverage, and shall not contain any provision which would serve to limit third party action over claims. There shall be no endorsement or modification of the CGL limiting the scope of coverage for liability arising from explosion, collapse, or underground property damage.**
- 3.5.10 Automobile Liability:
- Commercial/Business Automobile Liability insurance and, if necessary, Commercial Umbrella insurance with a combined single limit for bodily injury and property damage of not less than \$2,000,000 each occurrence with respect to any of the Contractor's owned, hired, and non-owned vehicles assigned to or used in performance of the Contractor's work or services under this Contract.**
- 3.5.11 Workers' Compensation:
- 3.5.11.1 **Workers' Compensation insurance to cover obligations imposed by federal and state statutes having jurisdiction of Contractor's employees engaged in the performance of the work or services under this Contract; and Employer's Liability insurance of not less than \$1,000,000 for each accident, \$1,000,000 disease for each employee, and \$1,000,000 disease policy limit.**

3.5.11.2 Contractor waives all rights against County and its agents, officers, directors and employees for recovery of damages to the extent these damages are covered by the Workers' Compensation and Employer's Liability or commercial umbrella liability insurance obtained by Contractor pursuant to this Contract.

3.5.12 **Errors and Omissions Insurance:**

**Errors and Omissions insurance and, if necessary, Commercial Umbrella insurance, which will insure and provide coverage for errors or omissions of the Contractor, with limits of no less than \$1,000,000 for each claim.**

3.5.13 Certificates of Insurance.

3.5.13.1 **Prior to commencing work or services under this Contract, Contractor shall have insurance in effect as required by the Contract in the form provided by the County, issued by Contractor's insurer(s), as evidence that policies providing the required coverage, conditions and limits required by this Contract are in full force and effect. Such certificates shall be made available to the County upon ten (10) business days. BY SIGNING THE AGREEMENT PAGE THE CONTRACTOR AGREES TO THIS REQUIREMENT AND FAILURE TO MEET THIS REQUIREMENT WILL RESULT IN CANCELLATION OF CONTRACT.**

3.5.13.1.1 In the event any insurance policy (ies) required by this contract is (are) written on a "claims made" basis, coverage shall extend for two years past completion and acceptance of Contractor's work or services and as evidenced by annual Certificates of Insurance.

3.5.13.1.2 If a policy does expire during the life of the Contract, a renewal certificate must be sent to County fifteen (15) days prior to the expiration date.

3.5.14 Cancellation and Expiration Notice.

Insurance required herein shall not be permitted to expire, be canceled, or materially changed without thirty (30) days prior written notice to the County.

3.6 REQUIREMENTS CONTRACT:

3.6.1 Contractors signify their understanding and agreement by signing a bid submittal, that the Contract resulting from the bid will be a requirements contract. However, the Contract does not guarantee any minimum or maximum number of purchases will be made. It only indicates that if purchases are made for the materials contained in the Contract, they will be purchased from the Contractor awarded that item

3.6.2 County reserves the right to cancel Purchase Orders within a reasonable period of time after issuance. Should a Purchase Order be canceled, the County agrees to reimburse the Contractor but only for actual and documentable costs incurred by the Contractor due to and after issuance of the Purchase Order. The County will not reimburse the Contractor for any costs incurred after receipt of County notice of cancellation, or for lost profits, shipment of product prior to issuance of Purchase Order, etc.

3.6.3 **Contractors agree to accept verbal notification of cancellation from the County Procurement Officer with written notification to follow. By submitting a bid in response to this Invitation for Bids, the Contractor specifically acknowledges to be bound by this cancellation policy**

**3.7 UNCONDITIONAL TERMINATION FOR CONVENIENCE:**

Maricopa County may terminate the resultant Contract for convenience by providing sixty (60) calendar days advance notice to the Contractor.

**3.8 TERMINATION FOR DEFAULT:**

If the Contractor fails to meet deadlines, or fails to provide the agreed upon service/material altogether, a termination for default will be issued. The termination for default will be issued only after the County deems that the Contractor has failed to remedy the problem after being forewarned.

**3.9 TERMINATION BY THE COUNTY:**

If the Contractor should be adjudged bankrupt or should make a general assignment for the benefit of its creditors, or if a receiver should be appointed on account of its insolvency, the County may terminate the Contract. If the Contractor should persistently or repeatedly refuse or should fail, except in cases for which extension of time is provided, to provide enough properly skilled workers or proper materials, or persistently disregard laws and ordinances, or not proceed with work or otherwise be guilty of a substantial violation of any provision of this Contract, then the County may terminate the Contract. Prior to termination of the Contract, the County shall give the Contractor fifteen- (15) calendar day's written notice. Upon receipt of such termination notice, the Contractor shall be allowed fifteen (15) calendar days to cure such deficiencies.

**3.10 STATUTORY RIGHT OF CANCELLATION FOR CONFLICT OF INTEREST:**

Notice is given that pursuant to A.R.S. § 38-511 the County may cancel any Contract without penalty or further obligation within three years after execution of the contract, if any person significantly involved in initiating, negotiating, securing, drafting or creating the contract on behalf of the County is at any time while the Contract or any extension of the Contract is in effect, an employee or agent of any other party to the Contract in any capacity or consultant to any other party of the Contract with respect to the subject matter of the Contract. Additionally, pursuant to A.R.S § 38-511 the County may recoup any fee or commission paid or due to any person significantly involved in initiating, negotiating, securing, drafting or creating the contract on behalf of the County from any other party to the contract arising as the result of the Contract.

**3.11 OFFSET FOR DAMAGES;**

In addition to all other remedies at Law or Equity, the County may offset from any money due to the Contractor any amounts Contractor owes to the County for damages resulting from breach or deficiencies in performance of the contract.

**3.12 ADDITIONS/DELETIONS OF SERVICE:**

The County reserves the right to add and/or delete materials to a Contract. If a service requirement is deleted, payment to the Contractor will be reduced proportionately, to the amount of service reduced in accordance with the bid price. If additional materials are required from a Contract, prices for such additions will be negotiated between the Contractor and the County.

**3.13 SUBCONTRACTING:**

The Contractor may not assign a Contract or Subcontract to another party for performance of the terms and conditions hereof without the written consent of the County. All correspondence authorizing subcontracting must reference the Bid Serial Number and identify the job project.

3.14 AMENDMENTS:

All amendments to this Contract shall be in writing and approved/signed by both parties. Maricopa County Office of Procurement Services shall be responsible for approving all amendments for Maricopa County.

3.15 ACCESS TO AND RETENTION OF RECORDS FOR THE PURPOSE OF AUDIT AND/OR OTHER REVIEW:

3.15.1 In accordance with section MCI 367 of the Maricopa County Procurement Code the Contractor agrees to retain all books, records, accounts, statements, reports, files, and other records and back-up documentation relevant to this Contract for six (6) years after final payment or until after the resolution of any audit questions which could be more than six (6) years, whichever is latest. The County, Federal or State auditors and any other persons duly authorized by the Department shall have full access to, and the right to examine, copy and make use of, any and all said materials.

3.15.2 If the Contractor's books, records, accounts, statements, reports, files, and other records and back-up documentation relevant to this Contract are not sufficient to support and document that requested services were provided, the Contractor shall reimburse Maricopa County for the services not so adequately supported and documented.

3.15.3 **If at any time it is determined by the County that a cost for which payment has been made is a disallowed cost, the County shall notify the Contractor in writing of the disallowance. The course of action to address the disallowance shall be at sole discretion of the County, and may include either an adjustment to future claim submitted by the Contractor by the amount of the disallowance, or to require reimbursement forthwith of the disallowed amount by the Contractor by issuing a check payable to Maricopa County.**

3.16 AUDIT DISALLOWANCES:

If at any time it is determined by the County that a cost for which payment has been made is a disallowed cost, the County shall notify the Contractor in writing of the disallowance and the required course of action, which shall be at the option of the County either to adjust any future claim submitted by the Contractor by the amount of the disallowance or to require repayment of the disallowed amount by the Contractor forthwith issuing a check payable to Maricopa County.

3.17 VALIDITY:

The invalidity, in whole or in part, of any provision of the Contract shall not void or affect the validity of any other provision of the Contract.

3.18 RIGHTS IN DATA:

The County shall have the use of data and reports resulting from a Contract without additional cost or other restriction except as may be established by law or applicable regulation. Each party shall supply to the other party, upon request, any available information that is relevant to a Contract and to the performance thereunder.

3.19 RELATIONSHIPS:

In the performance of the services described herein, the Contractor shall act solely as an independent contractor, and nothing herein or implied herein shall at any time be construed as to create the relationship of employer and employee, partnership, principal and agent, or joint venture between the County and the Contractor.

3.20 CERTIFICATION REGARDING DEBARMENT AND SUSPENSION

- 3.20.1 The undersigned (authorized official signing for the Contractor) certifies to the best of his or her knowledge and belief, that the Contractor, defined as the primary participant in accordance with 45 CFR Part 76, and its principals:
- 3.20.1.1 are not presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from covered transactions by any Federal Department or agency;
  - 3.20.1.2 have not within 3-year period preceding this Contract been convicted of or had a civil judgment rendered against them for commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (Federal, State or local) transaction or contract under a public transaction; violation of Federal or State antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property;
  - 3.20.1.3 are not presently indicted or otherwise criminally or civilly charged by a government entity (Federal, State or local) with commission of any of the offenses enumerated in paragraph (2) of this certification; and
  - 3.20.1.4 have not within a 3-year period preceding this Contract had one or more public transaction (Federal, State or local) terminated for cause of default.
- 3.20.2 Should the Contractor not be able to provide this certification, an explanation as to why should be attached to the Contact.
- 3.20.3 The Contractor agrees to include, without modification, this clause in all lower tier covered transactions (i.e. transactions with subcontractors) and in all solicitations for lower tier covered transactions related to this Contract.

3.21 ALTERNATIVE DISPUTE RESOLUTION:

- 3.21.1 After the exhaustion of the administrative remedies provided in the Maricopa County Procurement Code, any contract dispute in this matter is subject to compulsory arbitration. Provided the parties participate in the arbitration in good faith, such arbitration is not binding and the parties are entitled to pursue the matter in state or federal court sitting in Maricopa County for a de novo determination on the law and facts. If the parties cannot agree on an arbitrator, each party will designate an arbitrator and those two arbitrators will agree on a third arbitrator. The three arbitrators will then serve as a panel to consider the arbitration. The parties will be equally responsible for the compensation for the arbitrator(s). The hearing, evidence, and procedure will be in accordance with Rule 74 of the Arizona Rules of Civil Procedure. Within ten (10) days of the completion of the hearing the arbitrator(s) shall:
- 3.21.1.1 Render a decision;
  - 3.21.1.2 Notify the parties that the exhibits are available for retrieval; and
  - 3.21.1.3 Notify the parties of the decision in writing (a letter to the parties or their counsel shall suffice).
- 3.21.2 Within ten (10) days of the notice of decision, either party may submit to the arbitrator(s) a proposed form of award or other final disposition, including any form of award for attorneys' fees and costs. Within five (5) days of receipt of the foregoing, the opposing party may file objections. Within ten (10) days of receipt of any objections, the arbitrator(s) shall pass upon the objections and prepare a signed award or other final disposition and mail copies to all parties or their counsel.

3.21.3 Any party which has appeared and participated in good faith in the arbitration proceedings may appeal from the award or other final disposition by filing an action in the state or federal court sitting in Maricopa County within twenty (20) days after date of the award or other final disposition. Unless such action is dismissed for failure to prosecute, such action will make the award or other final disposition of the arbitrator(s) a nullity.

3.22 VERIFICATION REGARDING COMPLIANCE WITH ARIZONA REVISED STATUTES §41-4401 AND FEDERAL IMMIGRATION LAWS AND REGULATIONS:

3.22.1 By entering into the Contract, the Contractor warrants compliance with the Immigration and Nationality Act (INA using e-verify) and all other federal immigration laws and regulations related to the immigration status of its employees and A.R.S. §23-214(A). The contractor shall obtain statements from its subcontractors certifying compliance and shall furnish the statements to the Procurement Officer upon request. These warranties shall remain in effect through the term of the Contract. The Contractor and its subcontractors shall also maintain Employment Eligibility Verification forms (I-9) as required by the Immigration Reform and Control Act of 1986, as amended from time to time, for all employees performing work under the Contract and verify employee compliance using the E-verify system and shall keep a record of the verification for the duration of the employee's employment or at least three years, whichever is longer. I-9 forms are available for download at USCIS.GOV.

3.22.2 The County retains the legal right to inspect contractor and subcontractor employee documents performing work under this Contract to verify compliance with paragraph 3.22.1 of this Section. Contractor and subcontractor shall be given reasonable notice of the County's intent to inspect and shall make the documents available at the time and date specified. Should the County suspect or find that the Contractor or any of its subcontractors are not in compliance, the County will consider this a material breach of the contract and may pursue any and all remedies allowed by law, including, but not limited to: suspension of work, termination of the Contract for default, and suspension and/or debarment of the Contractor. All costs necessary to verify compliance are the responsibility of the Contractor.

3.23 ~~VERIFICATION REGARDING COMPLIANCE WITH ARIZONA REVISED STATUTES §§35-391.06 AND 35-393.06 BUSINESS RELATIONS WITH SUDAN AND IRAN:~~

~~3.23.1 By entering into the Contract, the Contractor certifies it does not have scrutinized business operations in Sudan or Iran. The contractor shall obtain statements from its subcontractors certifying compliance and shall furnish the statements to the Procurement Officer upon request. These warranties shall remain in effect through the term of the Contract.~~

~~3.23.2 The County may request verification of compliance for any contractor or subcontractor performing work under the Contract. Should the County suspect or find that the Contractor or any of its subcontractors are not in compliance, the County may pursue any and all remedies allowed by law, including, but not limited to: suspension of work, termination of the Contract for default, and suspension and/or debarment of the Contractor. All costs necessary to verify compliance are the responsibility of the Contractor.~~

3.24 CONTRACTOR LICENSE REQUIREMENT:

3.24.1 The Respondent shall procure all permits, insurance, licenses and pay the charges and fees necessary and incidental to the lawful conduct of his/her business, and as necessary complete any required certification requirements, required by any and all governmental or non-governmental entities as mandated to maintain compliance with and in good standing for all permits and/or licenses. The Respondent shall keep fully informed of existing and future trade or industry requirements, Federal, State and Local laws,

ordinances, and regulations which in any manner affect the fulfillment of a Contract and shall comply with the same. Contractor shall immediately notify both Office of Procurement Services and the using agency of any and all changes concerning permits, insurance or licenses.

- 3.24.2 Respondents furnishing finished products, materials or articles of merchandise that will require installation or attachment as part of the Contract, shall possess any licenses required. A Respondent is not relieved of its obligation to possess the required licenses by subcontracting of the labor portion of the Contract. Respondents are advised to contact the Arizona Registrar of Contractors, Chief of Licensing, at (602) 542-1525 to ascertain licensing requirements for a particular contract. Respondents shall identify which license(s), if any, the Registrar of Contractors requires for performance of the Contract.

**3.25 STRATEGIC ALLIANCE for VOLUME EXPENDITURES (\$AVE)**

The County is a member of the \$AVE cooperative purchasing group. \$AVE includes the State of Arizona, many Phoenix metropolitan area municipalities, and many K-12 unified school districts. Under the \$AVE Cooperative Purchasing Agreement, and with the concurrence of the successful Respondent under this solicitation, a member of \$AVE may access a contract resulting from a solicitation issued by the County. If you do not want to grant such access to a member of \$AVE, please so state in your proposal. In the absence of a statement to the contrary, the County will assume that you do wish to grant access to any contract that may result from this Request for Proposal.

**3.26 INTERGOVERNMENTAL COOPERATIVE PURCHASING AGREEMENTS (ICPA's)**

County currently holds ICPA's with numerous governmental entities throughout the State of Arizona. These agreements allow those entities, with the approval of the Contractor, to purchase their requirements under the terms and conditions of the County Contract. Please indicate on Attachment A, your acceptance or rejection regarding such participation of other governmental entities. Your response will not be considered as an evaluation factor in awarding a contract.

**3.27 PUBLIC RECORDS:**

All Offers submitted and opened are public records and must be retained by the Records Manager at the Office of Procurement Services. Offers shall be open to public inspection after Contract award and execution, except for such Offers deemed to be confidential by the Office of Procurement Services. If an Offeror believes that information in its Offer should remain confidential, it shall indicate as confidential, the specific information and submit a statement with its offer detailing the reasons that the information should not be disclosed. Such reasons shall include the specific harm or prejudice which may arise. The Records Manager of the Office of Procurement Services shall determine whether the identified information is confidential pursuant to the Maricopa County Procurement Code.

**3.28 INFLUENCE**

As prescribed in MC1-1202 of the Maricopa County Procurement Code, any effort to influence an employee or agent to breach the Maricopa County Ethical Code of Conduct or any ethical conduct, may be grounds for Disbarment or Suspension under MC1-902. An attempt to influence includes, but is not limited to:

- 3.28.1 A Person offering or providing a gratuity, gift, tip, present, donation, money, entertainment or educational passes or tickets, or any type valuable contribution or subsidy,
- 3.28.2 That is offered or given with the intent to influence a decision, obtain a contract, garner favorable treatment, or gain favorable consideration of any kind.

**If a Person attempts to influence any employee or agent of Maricopa County, the Chief Procurement Officer, or his designee, reserves the right to seek any remedy provided by the Maricopa County Procurement Code, any remedy in equity or in the law, or any remedy provided by this contract.**

3.29 POST AWARD MEETING:

The Contractor shall be required to attend a post-award meeting with the Using Agency to discuss the terms and conditions of this Contract. This meeting will be coordinated by the Procurement Officer of the Contract.



## Amendment

ReliaStar Life Insurance Company

A member of the Voya™ family of companies

Administrative Office: P.O. Box 20, Minneapolis, MN 55440

Group Name: **Maricopa County**  
Group Number: **67444-3**  
Effective Date of Amendment: **October 17, 2014**

### Amendment #3 to Serial No. 11107

Basic Life, Basic AD&D  
Supplemental Life, PAI

The purpose of Amendment #3 is to remove in its entirety Section 2.7 of Technical Specifications: Scope of Work, and substitute the following language:

2.7 The Maricopa County Employee Benefits Division maintains and verifies eligibility for all benefits. To be eligible for benefits, an employee of Maricopa County or the Superior Court in and for Maricopa County (whose Compensation is paid by the County or through the County payroll) is eligible for life insurance benefits if he or she is employed to work at least 19 hours per week on a regular basis, or is eligible for benefits pursuant to the terms of a contract with the County. Employees have the opportunity to enroll in supplemental and/or dependent coverage within thirty (30) days of their eligibility date, unless otherwise extended by the Maricopa County Benefits Trust Administrator. Elected officials are eligible for coverage effective on the first day of employment. All other newly hired, or newly benefits-eligible employees are eligible for coverage effective on the first day of the third pay period following date of hire or date of benefits eligibility. A dependent may not be covered by more than one employee in the plan. A dependent cannot be covered as both an employee and a dependent. In response to the U.S. District Court ruling issued on October 17, 2014 in the matter of *Majors v. Home*, same-sex marriage is now legal in Arizona, and same-sex couples legally married in other states are now recognized as legal spouses under Arizona law. For purposes of this contract, a dependent includes a legal spouse, including a same-sex spouse.

II. The parties agree to the foregoing amendment, effective October 17, 2014, and further agree these paragraphs contain all the changes made by this Amendment. All other terms of the original Contract, No. 11107-S, remain in full force and effect and are not affected by this Amendment.

Authorized Approval Signatures:

ReliaStar Life Insurance Company

Signature: Denise Lofgren Date: 12.16.2014  
Printed Name: Denise Lofgren  
Title: VP

Maricopa County

Signature: [Signature] Date: 12/16/14  
Printed Name: Wally L. Baysinger  
Title: CFO

*Voya Internal Servicing/Sales Information*

Primary Selling Office: **Phoenix**

Primary Servicing Office: **Phoenix**

Primary Sales Representative: **Adam Bessette**

Primary Client Representative: **Denise Lofgren on behalf of Phoenix Sales Office**

AMD



## Request for Amendment

ReliaStar Life Insurance Company

A member of the Voya™ family of companies

Administrative Office: P.O. Box 20, Minneapolis, MN 55440

Please confirm the following information:

Group Name: **Maricopa County**

Group Number: **67444-3**

Effective Date of Amendment: **July 1, 2015**

### Amendment #5:

Basic Life, Basic AD&D

Supplemental Life, PAI

The purpose of this Amendment #5 is to set forth the agreement between ReliaStar Life Insurance Company ("ReliaStar") and Maricopa County regarding the rates that ReliaStar will, under Contract No. 11107-S for Employee Life Insurance (effective 07/01/12) (the "Contract"), charge to employee policy holders after their employment with Maricopa County terminates ("Portability Rates"). The parties agree to supplement Exhibit B, Section 2.0 of the Contract with the following Portability Rates:

Age	Portability Rates, per \$1,000, Per Month
<30	\$0.08
30-34	\$0.10
35-39	\$0.13
40-44	\$0.23
45-49	\$0.39
50-54	\$0.64
55-59	\$1.00
60-64	\$1.56
65-69	\$2.80
70-74	\$5.00
75-79	\$8.30
80+	\$12.20

Coverage Type	Portability Rates, per \$1,000, Per Month
Life All Children	\$0.24
AD&D Employee or Spouse	\$0.035
AD&D All Children	\$0.07

The parties agree that the foregoing amendment shall become effective July 1, 2015, and further agree these paragraphs contain all of the changes made by this Amendment #5. All other terms of the original Contract No. 11107-S remain in full force and effect and are not affected by this Amendment #5.

Authorized Approval Signatures:

ReliaStar Life Insurance Company

Signature: Denise Lofgren Date: 6.2.15  
Printed Name: Denise Lofgren  
Title: VP

Maricopa County

Signature: Jamey Foley Date: 6/7/15  
Printed Name: Jamey Foley  
Title: DUPD

*Voya Internal Servicing/Sales Information*

Primary Selling Office: **Phoenix**

Primary Servicing Office: **Phoenix**

Primary Sales Representative: **Adam Bessette**

Primary Client Representative: **Denise Lofgren on behalf of Phoenix Sales Office**

AMD