

The State of Delaware

Life Insurance Benefit Request for Proposals (RFP)

State Employee Benefits Committee Meeting

March 21, 2025

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Feedback from SEBC members on the draft life insurance RFP

- Feedback from SEBC members included two questions about the following topics referenced in the RFP:
 - Coordinating Waiver of Premium with Hartford (Section IV.C.2. Proposal Selection Criteria, Page 26)
 - Statement in the RFP that “converted rates are higher than ported rates” and “premiums based on Securian’s pooled rates will be higher than those paid by active employees” (Section II.A.2. Program Information, Pages 5-6)
- Updates to the draft RFP were made to reflect the following additional comments from SEBC members:
 - Clarify expectation that ported/converted life insurance coverage would include the “modest enhancements” included in two of the four life insurance plan design options for vendors to quote on (Section II.B. Scope of Services, Page 7)
 - Clarify that the Proposal Review Committee (PRC) may include designees of SEBC members, who themselves may be designees of the offices/organizations listed in the description of the PRC (Section IV.C.1. Proposal Review Committee, Page 24)

Next steps

- SEBC to vote on approval of the final life insurance RFP.
- SBO will compile responses from the life insurance surveys which were distributed to employees (both current and potential plan participants) in early March and will provide the results of the surveys to the Proposal Review Committee (PRC) to review alongside RFP bid responses.