

**CITY COUNCIL  
COMMUNICATION:**

**ITEM \_\_\_\_\_**

**OFFICE OF THE CITY MANAGER  
CITY OF DES MOINES, IOWA**

**02-428**

**SYNOPSIS -**

**AGENDA:**

AUGUST 19, 2002

Issuance of a Request for Proposals (RFP) to provide City paid and Supplemental (employee paid) life insurance for all City employees and Accidental Death and Dismemberment coverage for employees of the Wastewater Reclamation Facility (WRF). No changes in benefit levels will result.

**SUBJECT:**

CITY PAID AND  
SUPPLEMENTAL  
LIFE INSURANCE  
REQUEST FOR  
PROPOSALS

**FISCAL IMPACT -**

A reduction of \$0.01 per thousand dollars of coverage per month results in savings of approximately \$7,500 per year.

**TYPE:**

**RESOLUTION**  
ORDINANCE  
RECEIVE/FILE

**RECOMMENDATION -**

**Approve the issuance of a Request for Proposals to provide City paid and Supplemental (employee paid) life insurance and Accidental Death and Dismemberment insurance for City employees consistent with current benefit and eligibility levels and authorize the City legal department to negotiate and the Mayor to execute and the City Clerk to attest a contract to provide this benefit.**

**SUBMITTED BY:**

THOMAS TURNER  
HUMAN  
RESOURCES  
DIRECTOR

**BACKGROUND -**

The City provides, at no cost to employees, certain levels of term life insurance coverage depending on the employee's bargaining unit. Employees of the WRF are provided a small Accidental Death and Dismemberment policy. Additionally, MEA and SPM employees are able to purchase supplemental life insurance on themselves and their dependents. Principal Financial Group is the City's carrier for this insurance. Recently, as the costs of various benefit plans have been reviewed, staff noted the opportunity to reduce the cost of life insurance by placing this product out for competitive bidding. Human Resources and legal staff will review proposals with a representative

from SPM and each authorized bargaining unit invited to participate.

The factors and their weighting that will be used to evaluate proposals are:

City of Des Moines Based Company 10 Points

Cost 60 Points

Rate Guarantee (4 points per year - 5 years max) 20 Points

Administrative Services Provided 5 Points

Firm's Organization and Overall Qualifications 5 Points

Total 100 Points

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