## AMENDMENT NO. 3 RFP NO. 604258-16 GROUP LIFE AND LONG-TERM DISABILITY

THIS AMENDMENT is made and entered into this day of 2022, by and between CLARK COUNTY, NEVADA (hereinafter referred to as "COUNTY"), and SUN LIFE ASSURANCE COMPANY OF CANADA (hereinafter referred to as "PROVIDER").
WITNESSETH:
WHEREAS, the parties entered into an agreement under RFP Number 604258-16, entitled "Group Life and Long-Term Disability" dated October 24, 2017 (hereinafter referred to as CONTRACT); and
WHEREAS, the parties desire to amend the CONTRACT.
NOW, THEREFORE, the parties agree to amend the CONTRACT as follows:
1. Page 1, 2 <sup>nd</sup> Paragraph,
ORGINALLY WRITTEN:
"WHEREAS, PROVIDER has the personnel and resources necessary to accomplish the PROJECT within the required schedule and with a budget allowance not to exceed \$177,865 annually for Group Life and not to exceed \$1,620,585 annually for Long Term Disability; and"
REVISED TO READ:
"WHEREAS, PROVIDER has the personnel and resources necessary to accomplish the PROJECT within the required schedule and budget allowance; and"
2. Page 1, Section I: Term of Contract, 1st Sentence,
ORGINALLY WRITTEN:

# REVISED TO READ:

and VIII herein."

"COUNTY agrees to retain PROVIDER for the period from January 1, 2018 through December 31, 2018, with the option to renew for seven (7), one-year periods subject to the provisions of Sections II and VIII herein."

"COUNTY agrees to retain PROVIDER for the period from January 1, 2018 through December 31, 2018, with the option to renew for four (4), one-year periods subject to the provisions of Sections II

3. Page 1, Section II: Compensation and Terms of Payment, Paragraph A, 1st and 2nd Sentence,

## ORGINALLY WRITTEN:

"COUNTY agrees to pay PROVIDER for the performance of services described in the Scope of Work (Exhibit A) for the not-to-exceed amount of \$177,865 annually for Group Life and not to exceed \$1,620,585 annually for Long Term Disability. COUNTY'S obligation to pay PROVIDER cannot exceed the not-to-exceed amount."

## REVISED TO READ:

"COUNTY agrees to pay PROVIDER for the performance of services described in the Scope of Work (Exhibit A), in accordance with the rates contained therein. COUNTY'S obligation to pay PROVIDER cannot exceed the referenced rates."

- 4. Amendment No. 2, Exhibit A, revised pages A-1 through A-6 have been replaced in their entirety with Exhibit A, revised pages A-1 through A-6 attached to this Amendment No. 3.
- 5. The revisions contained herein are effective as of January 1, 2023.

Except as expressly amended herein, the terms and conditions of the CONTRACT shall remain in full force and effect.

COUNTY: COUNTY OF CLARK, NEVADA	<b>PROVIDER:</b> SUN LIFE ASSURANCE COMPANY OF CANADA
Ву:	By: Mar Shores
JESSICA COLVIN Chief Financial Officer	MARC M. GROVER
Chief Financial Officer	AVP, National Accounts Underwriting

APPROVED AS TO FORM:

STEVEN B. WOLFSON, District Attorney

By:

ELIZABETH VIBERT Deputy District Attorney

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# RFP 604258-16 EXHIBIT A CONTRACT FOR GROUP LIFE AND LONG TERM DISABILITY INSURANCE SCOPE OF WORK REVISED PER AMENDMENT NO. 3

## I. Life Insurance

PROVIDER shall provide all full-time budgeted employees working at least 20 hours per week, and covered retirees basic life & basic accidental death and dismemberment coverage. To also provide basic life insurance coverage to all covered dependents.

In addition, PROVIDER shall also provide to all employees and their covered dependents, a voluntary supplemental life insurance program, and a separate supplemental accidental death & dismemberment (A.D. & D) insurance program. The coverage levels and policy provisions should be tailored to meet the characteristics and needs of Clark County Nevada & Affiliated Entity's Plan members and eligible dependents.

Basic and supplemental life coverage levels:

Clark County, University Medical Center, & Clark County Water Reclamation District, Regional Transportation Commission of Southern Nevada, Regional Flood Control District, Metro Appointed, Mt. Charleston Fire, Eighth Judicial District Court and Moapa Valley Fire District.:

Basic Life	
Employee	\$20,000.00
Retirees under age 70	
(retired after 5/1/96)	\$20,000.00
Retirees under age 70	
(retired between 10/15/91 4/30/96)	\$15,000.00
Retirees under age 70	
(retired before 10/15/91)	\$10,000.00
All retirees 70 & over	\$ 1,000.00
All NRS 287.0205 retirees reinstated prior	
to January 2010 have the above applicable	
retiree life insurance coverage amount.	
Surviving Spouse (1 grandfathered)	\$ 1,000.00
All other surviving spouses	-0-
All NRS 287.0205 retirees reinstated effective	
January 1, 2010 and after	-0-

M Plan

 County Manager
 \$100,000.00

 Class I
 \$50,000.00

 Class III
 \$35,000.00

 \$25,000.00
 \$25,000.00

Southern Nevada Health District:

Employee \$20,000.00

Retirees under age 70 \$20,000.00

All retirees 70 & over \$1,000.00

All surviving spouses -0
All NRS 287.0205 reinstated retirees -0-

Las Vegas Convention & Visitor's Authority:

Employee \$15,000.00

Retirees under age 70 \$15,000.00
All retirees 70 & over \$1,000.00
All surviving spouses -0-

All NRS 287.0205 reinstated retirees

effective January 1, 2010 and after -0-

Las Vegas Valley Water District:

Employee \$10,000.00

Retirees under age 70 \$10,000.00
All retirees 70 & over \$1,000.00

Henderson Public Library District:

Employee \$10,000.00

Retirees under age 70 \$10,000.00
All retirees 70 & over \$1,000.00
All surviving spouses -0-

All NRS 287.0205 reinstated retirees

effective January 1, 2010 and after -0-

Boulder City Library:

Employee \$10,000.00

Retirees under age 70 \$10,000.00
All retirees 70 & over \$1,000.00
All surviving spouses -0-

All NRS 287.0205 reinstated retirees

effective January 1, 2010 and after -0-

Basic Dependent Life is all provided to all active employees and paid by the employer. Coverage amounts are:

Spouse	\$5,000
Per Child	\$2,500
Child(ren) under the age of six (6) months	\$1,000

Supplemental Voluntary Term Life Insurance Coverage

Employee monthly supplemental life insurance coverage in \$10,000.00 increments, to a maximum of \$500,000.00. Dependent spouse coverage is also available in \$10,000.00 increments to a maximum of \$250,000.00.

Dependent child(ren) life insurance coverage in \$2,500.00 increments to a maximum of \$20,000.00 per covered dependent child.

Supplemental Voluntary Accidental Death & Dismemberment Coverage

Employee monthly supplemental life insurance coverage in \$10,000.00 increments, to a maximum of \$300,000.00. Dependent coverage is also available based on enrollment tier and a percentage of employee's face value

## Rates (per 1,000)

## <u>Basic</u>

	Previous Rate	Rate as of 1/1/2023 through 12/31/2025
Basic Life Insurance Rate	\$0.030	\$0.035
Basic AD&D	\$0.012	\$0.012
Basic Dependent	\$1.54	\$1.54

## Employee Voluntary

Age Band	Participating Employees	Monthly Rate
29&under	213	\$0.060
30-34	313	\$0.080
35-39	507	\$0.090
40-44	529	\$0.11
45-49	660	\$0.16
50-54	610	\$0.30
55-59	490	\$0.50
60-64	297	\$0.66
65-69	92	\$1.27
70-74	20	\$2.06
75&older	9	\$2.06

## Spouse Voluntary

Age Band	Participating Employees	Monthly Rate
29&under	38	\$0.050
30-34	99	\$0.070
35-39	<u>1</u> 93	\$0.080
40-44	178	\$0.110
45-49	239	\$0.190
50-54	229	\$0.310
55-59	182	\$0.500
60-64	114	\$0.640
65-69	74	\$0,730
70-74	23	\$0.930
75-79	12	\$1.160

Child Voluntary Rate \$0.140 Employee Voluntary AD&D \$0.030 Family Voluntary AD&D \$0.040

#### 11. Long Term Disability

PROVIDER shall provide all full-time budgeted employees working at least 20 hours per week long term care coverage.

Long term disability coverages:

Clark County, & Clark County Water Reclamation District, Regional Transportation Commission of Southern Nevada, Regional Flood Control District, Southern Nevada Health District, Mt. Charleston Fire, Eighth Judicial District Court and Moapa Valley Fire District:

# 1) Management Employees:

4 month elimination period 60% of basic salary at time of disability Maximum monthly benefit of \$12,500 Own occupation - unlimited

To age 65

Rate: \$39.02

## 2) Non-Management Employees:

4 month elimination period

60% of basic salary at time of disability Maximum monthly benefit of \$6,000

Own occupation - 5 years

To age 65 Rate: \$15.28

## 3) Park Police

4 month elimination period 60% of basic salary at time of disability Maximum monthly benefit of \$5,000 Own occupation – 2 years

To age 65 Rate: \$15.28

## 4) District Attorney Investigators Association (DAIA)

4 month elimination period
60% of basic salary at time of disability
Maximum monthly benefit of \$6,000
Own occupation – 5 years

To age 65 Rate: \$15.28

## 5) Water Reclamation Management

4 month elimination period 60% of basic salary at time of disability Maximum monthly benefit of \$12,500 Own occupation – to SSNRA or 5 years

To age 65 Rate: \$39.02

## 6) Water Reclamation Non-Management

4 month elimination period 60% of basic salary at time of disability Maximum monthly benefit of \$6,000

Own occupation - to SSNRA or 5 years

To age 65 Rate: \$15.28

## 7) RTC Management

4 month elimination period 60% of basic salary at time of disability Maximum monthly benefit of \$12,500 Own occupation – to SSNRA or 5 years

To age 65 Rate: \$39.02

## 8) RTC Non-Management

4 month elimination period 60% of basic salary at time of disability Maximum monthly benefit of \$6,000 Own occupation – to SSNRA or 5 years

To age 65 Rate: \$15.28 Southern Nevada Health District
 180 day elimination period
 60% of basic salary at time of disability

Maximum monthly benefit of \$7,500

Own occupation - 2 years

To age 65

Rate: \$12.02

Management Offsets: workers compensation, occupational disease law, unemployment compensation law, compulsory benefit act or law, automobile no-fault insurance plan, or any other act or law of like intent, the rail road retirement act, any labor management trustee, union or employee benefit funded in whole or part by Clark County (or participating employer), salary continuation that exceeds 100% of pre-disability earnings, employment separation settlement, any amount due to income replacement or lost wages the employee would receive by compromise, settlement or other method as a result of a claim for any other income benefit.

Non-management Offsets: include all management offsets as well as, any other group insurance plan, any government retirement system as a result of the employee's job or his/her employer, social security.