

## ATTACHMENT 9: COST PROPOSAL

Note: The fees provided in this form will be used for RFP cost evaluation and in the awarded contract. The table below represents estimates for evaluation purposes only. Actual enrollment may go up or down, no minimum or maximum enrollment is guaranteed during the term of this contract. In the even of a mathematical error in the extension of fees, the unit price will prevail.

Pease see Attachments 3 and 4 for example information regarding covered members, monthly rates and total premiums. Attachment 4 is from April 2024 Census. Numbers below are from May 2024.

**Cost Proposal Guidelines:**

Offeror must complete all cells filled in Green.

Failure to complete this form in its entirety will result in your proposal being found non responsive.

This form will auto populate Total Monthly Premiums, Annual Premium, and Total Evaluated Cost. It is the Offeror's responsibility to make sure these costs are correct. If there is a discrepancy in calculation, please let the ARRC Contract Administrator know.

### Proposed Cost for First Term (1/1/2025 thru 12/31/2025)

Coverage Required	Monthly Premium	Covered Members	Total Monthly Premiums	Annual Premium
BASIC LIFE & AD&D MONTHLY COST (PER \$1,000 OF COVERAGE) Commission % should be standard and clearly illustrated.				
Non-Tobacco User Rate	\$ -	346	\$ -	\$ -
Tobacco User Rate	\$ -	45	\$ -	\$ -
OPTIONAL LIFE INSURANCE MONTHLY COST (PER \$1,000 OF COVERAGE) If the Offeror has a different age banding table, please include it. Commission % should be standard and clearly illustrated.				
Non-Tobacco User				
Under 35	\$ -	19	\$ -	\$ -
35-39	\$ -	15	\$ -	\$ -
40-44	\$ -	18	\$ -	\$ -
45-49	\$ -	24	\$ -	\$ -
50-54	\$ -	33	\$ -	\$ -
55-59	\$ -	36	\$ -	\$ -
60 & over	\$ -	14	\$ -	\$ -
Tobacco User				
Under 35	\$ -	3	\$ -	\$ -
35-39	\$ -	1	\$ -	\$ -
40-44	\$ -	1	\$ -	\$ -
45-49	\$ -	3	\$ -	\$ -
50-54	\$ -	0	\$ -	\$ -
55-59	\$ -	3	\$ -	\$ -
60 & over	\$ -	2	\$ -	\$ -
STANDARD LIFE Monthly Cost (Flat Rate)				
Non-Tobacco User Rate	\$ -	85	\$ -	\$ -
Tobacco User Rate	\$ -	12	\$ -	\$ -
DEPENDENT LIFE Monthly Cost (Flat Rate)				

Flat Rate	\$ -	79	\$ -	\$ -
<b>Total Proposed Cost for First Term</b>				\$ -
<b>Proposed Cost for Second Term (1/1/2026 thru 12/31/2026)</b>				
Coverage Required	Monthly Premium	Covered Members	Total Monthly Premiums	Annual Premium
BASIC LIFE & AD&D MONTHLY COST (PER \$1,000 OF COVERAGE) Commission % should be standard and clearly illustrated.				
Non-Tobacco User Rate	\$ -	346	\$ -	\$ -
Tobacco User Rate	\$ -	45	\$ -	\$ -
OPTIONAL LIFE INSURANCE MONTHLY COST (PER \$1,000 OF COVERAGE) If the Offeror has a different age banding table, please include it. Commission % should be standard and clearly illustrated.				
Non-Tobacco User				
Under 35	\$ -	19	\$ -	\$ -
35-39	\$ -	15	\$ -	\$ -
40-44	\$ -	18	\$ -	\$ -
45-49	\$ -	24	\$ -	\$ -
50-54	\$ -	33	\$ -	\$ -
55-59	\$ -	36	\$ -	\$ -
60 & over	\$ -	14	\$ -	\$ -
Tobacco User				
Under 35	\$ -	3	\$ -	\$ -
35-39	\$ -	1	\$ -	\$ -
40-44	\$ -	1	\$ -	\$ -
45-49	\$ -	3	\$ -	\$ -
50-54	\$ -	0	\$ -	\$ -
55-59	\$ -	3	\$ -	\$ -
60 & over	\$ -	2	\$ -	\$ -
STANDARD LIFE Monthly Cost (Flat Rate)				
Non-Tobacco User Rate	\$ -	85	\$ -	\$ -
Tobacco User Rate	\$ -	12	\$ -	\$ -
DEPENDENT LIFE Monthly Cost (Flat Rate)				
Flat Rate	\$ -	79	\$ -	\$ -
<b>Total Proposed Cost for Second Term</b>				\$ -

<b>Proposed Cost for Third Term (1/1/2027 thru 12/31/2027)</b>				
Coverage Required	Monthly Premium	Covered Members	Total Monthly Premiums	Annual Premium
BASIC LIFE & AD&D MONTHLY COST (PER \$1,000 OF COVERAGE) Commission % should be standard and clearly illustrated.				
Non-Tobacco User Rate	\$ -	346	\$ -	\$ -
Tobacco User Rate	\$ -	45	\$ -	\$ -

OPTIONAL LIFE INSURANCE MONTHLY COST (PER \$1,000 OF COVERAGE) If the Offeror has a different age banding table, please include it. Commission % should be standard and clearly illustrated.				
Non-Tobacco User				
Under 35	\$ -	19	\$ -	\$ -
35-39	\$ -	15	\$ -	\$ -
40-44	\$ -	18	\$ -	\$ -
45-49	\$ -	24	\$ -	\$ -
50-54	\$ -	33	\$ -	\$ -
55-59	\$ -	36	\$ -	\$ -
60 & over	\$ -	14	\$ -	\$ -
Tobacco User				
Under 35	\$ -	3	\$ -	\$ -
35-39	\$ -	1	\$ -	\$ -
40-44	\$ -	1	\$ -	\$ -
45-49	\$ -	3	\$ -	\$ -
50-54	\$ -	0	\$ -	\$ -
55-59	\$ -	3	\$ -	\$ -
60 & over	\$ -	2	\$ -	\$ -
STANDARD LIFE Monthly Cost (Flat Rate)				
Non-Tobacco User Rate	\$ -	85	\$ -	\$ -
Tobacco User Rate	\$ -	12	\$ -	\$ -
DEPENDENT LIFE Monthly Cost (Flat Rate)				
Flat Rate	\$ -	79	\$ -	\$ -
<b>Total Proposed Cost for Third Term</b>				\$ -

<b>Proposed Cost for Fourth Term (1/1/2028 thru 12/31/2028)</b>				
Coverage Required	Monthly Premium	Covered Members	Total Monthly Premiums	Annual Premium
BASIC LIFE & AD&D MONTHLY COST (PER \$1,000 OF COVERAGE) Commission % should be standard and clearly illustrated.				
Non-Tobacco User Rate	\$ -	346	\$ -	\$ -
Tobacco User Rate	\$ -	45	\$ -	\$ -
OPTIONAL LIFE INSURANCE MONTHLY COST (PER \$1,000 OF COVERAGE) If the Offeror has a different age banding table, please include it. Commission % should be standard and clearly illustrated.				
Non-Tobacco User				
Under 35	\$ -	19	\$ -	\$ -
35-39	\$ -	15	\$ -	\$ -
40-44	\$ -	18	\$ -	\$ -
45-49	\$ -	24	\$ -	\$ -

50-54	\$ -	33	\$ -	\$ -
55-59	\$ -	36	\$ -	\$ -
60 & over	\$ -	14	\$ -	\$ -
<b>Tobacco User</b>				
Under 35	\$ -	3	\$ -	\$ -
35-39	\$ -	1	\$ -	\$ -
40-44	\$ -	1	\$ -	\$ -
45-49	\$ -	3	\$ -	\$ -
50-54	\$ -	0	\$ -	\$ -
55-59	\$ -	3	\$ -	\$ -
60 & over	\$ -	2	\$ -	\$ -
<b>STANDARD LIFE</b> Monthly Cost (Flat Rate)				
Non-Tobacco User Rate	\$ -	85	\$ -	\$ -
Tobacco User Rate	\$ -	12	\$ -	\$ -
<b>DEPENDENT LIFE</b> Monthly Cost (Flat Rate)				
Flat Rate	\$ -	79	\$ -	\$ -
<b>Total Proposed Cost for Fourth Term</b>				\$ -

**Proposed Cost for Fifth Term (1/1/2029 thru 12/31/2029)**

Coverage Required	Monthly Premium	Covered Members	Total Monthly Premiums	Annual Premium
<b>BASIC LIFE &amp; AD&amp;D</b> MONTHLY COST (PER \$1,000 OF COVERAGE) Commission % should be standard and clearly illustrated.				
Non-Tobacco User Rate	\$ -	346	\$ -	\$ -
Tobacco User Rate	\$ -	45	\$ -	\$ -
<b>OPTIONAL LIFE INSURANCE</b> MONTHLY COST (PER \$1,000 OF COVERAGE) If the Offeror has a different age banding table, please include it. Commission % should be standard and clearly illustrated.				
<b>Non-Tobacco User</b>				
Under 35	\$ -	19	\$ -	\$ -
35-39	\$ -	15	\$ -	\$ -
40-44	\$ -	18	\$ -	\$ -
45-49	\$ -	24	\$ -	\$ -
50-54	\$ -	33	\$ -	\$ -
55-59	\$ -	36	\$ -	\$ -
60 & over	\$ -	14	\$ -	\$ -
<b>Tobacco User</b>				
Under 35	\$ -	3	\$ -	\$ -
35-39	\$ -	1	\$ -	\$ -
40-44	\$ -	1	\$ -	\$ -
45-49	\$ -	3	\$ -	\$ -
50-54	\$ -	0	\$ -	\$ -
55-59	\$ -	3	\$ -	\$ -
60 & over	\$ -	2	\$ -	\$ -

STANDARD LIFE					
Monthly Cost (Flat Rate)					
	Non-Tobacco User Rate	\$ -	85	\$ -	\$ -
	Tobacco User Rate	\$ -	12	\$ -	\$ -
DEPENDENT LIFE					
Monthly Cost (Flat Rate)					
	Flat Rate	\$ -	79	\$ -	\$ -
<b>Total Proposed Cost for Fifth Term</b>					\$ -
<b>Total Evaluated Cost</b>					\$ -

VOLUNTARY BENEFIT OPTIONS VALUE ADD		
<p><b>This section is optional.</b> Please provide a description of the voluntary benefit option(s) and the monthly rate per participant cost. The cost information provided below will not be a part of the Total Evaluated Cost. This additional information is being requested to provide a point-of-reference for possible negotiation of future options should ARRC choose to add any additional options.</p>		
No.	Description of Voluntary Benefit Option	Monthly Rate per Participant
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		