

**VOLUNTARY BENEFITS: CRITICAL ILLNESS UNIVERSAL LIFE LEGAL SERVICES PERMANENT WHOLE LIFE**

**'15/27/P**

**Listed below are questions that have been raised concerning the aforementioned RFP.**

- Q. Regarding your protocol of 10% participation that is necessary to be in place for voluntary employee benefits offering, what is your typical protocol for how you find out participation percentages?
- A. We offer open enrollment opportunity to city employees, if the number of interested enrollees is 10% then we allow the benefit, if it is less then we don't. throughout the plan period we monitor enrollment if it drops below 10% we withdraw and cancel benefit.