



STATE OF OHIO
DEPARTMENT OF ADMINISTRATIVE SERVICES
GENERAL SERVICES DIVISION
OFFICE OF PROCUREMENT SERVICES
4200 SURFACE ROAD, COLUMBUS, OH 43228-1395

REQUIREMENTS CONTRACT: STATE OF OHIO, EMPLOYEE LONG TERM CARE (LTC) BENEFIT PROGRAM

CONTRACT NUMBER: CSP903610

EFFECTIVE DATES: 06/18/10 TO 09/30/12

The Department of Administrative Services has accepted Proposals submitted in response to Request for Proposal (RFP) No. CSP903610 that opened on April 9, 2010. The evaluation of the Proposal responses has been completed. The Offeror listed herein has been determined to be the highest ranking Offeror and has been awarded a Contract for the services listed. The respective Proposal response including, Contract Terms & Conditions, any Proposal amendment, special Contract Terms & Conditions, specifications, pricing schedules and any attachments incorporated by reference and accepted by DAS become a part of this Services Contract.

This Requirements Contract is effective beginning and ending on the dates noted above unless, prior to the expiration date, the Contract is renewed, terminated, or cancelled in accordance with the Contract Terms and Conditions.

This Requirements Contract is available to the Ohio Department of Administrative Services (DAS), Benefits Administration Services (BAS) Office as applicable.

The agency is eligible to make purchases of the contracted services in any amount and at any time as determined by the agency. The State makes no representation or guarantee that department will purchase the volume of services as advertised in the Request for Proposal.

Questions regarding this and/or the Services Contract may be directed to:

Ross Leider, CPPB
ross.leider@das.state.oh.us

This Requirements Contract and any Amendments thereto are available from the DAS Web site at the following address:



www.ohio.gov/procure

PART FIVE: AWARD OF THE CONTRACT

CONTRACT AWARD. DAS plans to award the Contract based on the schedule in the RFP, if the State decides the Project is in its best interests and has not changed the award date.

The signature page for the Contract is included as Attachment Four of this RFP. In order for an Offeror's Proposal to remain under active consideration, the Offeror must sign, the two (2) copies enclosed, in blue ink and return the signed Contracts to DAS with its response. Submittal of a signed Contract does not imply that an Offeror will be awarded the Contract. In awarding the Contract, DAS will issue an award letter to the selected Contractor. The Contract will not be binding on DAS until the duly authorized representative of DAS signs both copies and returns one (1) to the Contractor, the Agency issues a purchase order, and all other prerequisites identified in the Contract have occurred.

DAS expects the Contractor to commence work upon receipt of a state issued purchase order. If DAS awards a Contract pursuant to this RFP and the Contractor is unable or unwilling to commence the work, DAS reserves the right to cancel the Contract and return to the original RFP process and evaluate any remaining Offeror Proposals reasonably susceptible of being selected for award of the Contract. The evaluation process will resume with the next highest ranking, viable Proposal.

*CONTRACT. If this RFP results in a contract award, the Contract will consist of this RFP including all attachments, written addenda to this RFP, the Contractor's proposal, and written, authorized addenda to the Contractor's proposal. It will also include any materials incorporated by reference in the above documents and any purchase orders and change orders issued under the Contract. The Contractor will not include the Group Contract which, when executed, will be a separate agreement, though the Contractor remains responsible for ensuring that the completed Project meets the requirements of this Contract and performs according to the RFP Documents' requirements.¹

The form of the Contract is this one (1) page attachment to the RFP. Unless specifically excluded in this RFP, the Contract incorporates by reference all the documents identified above. The general terms and conditions for the Contract are contained in another attachment to the RFP. If there are conflicting provisions between the documents that make up the Contract, the order of precedence for the documents is as follows:

1. This RFP, as amended;
2. The documents and materials incorporated by reference in the RFP;
3. The Contractor's Proposal, as amended, clarified, and accepted by the State; and
4. The documents and materials incorporated by reference in the Contractor's Proposal.

Notwithstanding the order listed above, change orders and amendments issued after the Contract is executed may expressly change the provisions of the Contract. If they do so expressly, then the most recent of them will take precedence over anything else that is part of the Contract.

¹ The RFP will be included in the list of documents to be part of a Side Agreement to the Group Contract. The "Group Contract" is a state insurance department filed and approved form.

*New language mutually agreed to within the paragraph.

ATTACHMENT NINE
COST SUMMARY FORM

UNSPSC CATEGORY CODE: 85000000 Healthcare Services
 85101700 Health Administration Services

DAS069 CSP902309 LTC RFP COST SUMMARY FORM A

Rates for a Tax Qualified Service Plan

The following table indicates the rates per \$1 of the Daily Benefit Amount.

Daily Benefit Amounts range from \$60 to \$300.

The plan pays 100% of the expenses up to 100% of the Daily Benefit Amount for care received in a nursing home (NH) facility.

The plan pays 100% of the expenses up to the Daily Benefit Amount times the Assisted Living Facility (ALF) percentage for care received in an ALF.

The plan pays 100% of the expenses up to the Daily Benefit Amount times the Home Care (HC) percentage for care received in a home unit/adult day care center.

The age of the enrollee determines the monthly contribution.

Commissions:	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded
Benefit Trigger:	2 of 6 ADLs	2 of 6 ADLs 100%/100%/50	2 of 6 ADLs	2 of 6 ADLs	2 of 6 ADLs 100%/100%/50			
NH/ALF/HC:	100%/100%/50%	%	100%/100%/50%	100%/100%/50%	%	%	%	%
Waiting Period:	90 days	90 days	90 days	90 days	90 days	90 days	90 days	90 days
Lifetime Maximum:	3 years	3 years	3 years	3 years	3 years	3 years	3 years	3 years
Inflation Protection:	Future GI Increase	Future GI Increase	Future GI Increase	Future GI Increase	Auto Inflation	Auto Inflation	Auto Inflation	Auto Inflation
Informal Care:	25% for 50 days	25% for 50 days	25% for 50 days	25% for 50 days	25% for 50 days	25% for 50 days	25% for 50 days	25% for 50 days
Respite Care:	50% for 21 days	50% for 21 days	50% for 21 days	50% for 21 days	50% for 21 days	50% for 21 days	50% for 21 days	50% for 21 days
Transitional Care:	3X DBA	3X DBA	3X DBA	3X DBA	3X DBA	3X DBA	3X DBA	3X DBA
Informal Caregiver Training:	3X DBA	3X DBA	3X DBA	3X DBA	3X DBA	3X DBA	3X DBA	3X DBA
Nonforfeiture:	No Nonforfeiture	No Nonforfeiture	Benefit Bank	Benefit Bank	No Nonforfeiture	No Nonforfeiture	Benefit Bank	Benefit Bank
Return of Contribution:	Excluded	Included	Excluded	Included	Excluded	Included	Excluded	Included

AGE									TOTALS
18-30	0.0834	0.0864	0.0926	0.0959	0.4263	0.4413	0.4732	0.4898	2.1889
31	0.0875	0.0906	0.0971	0.1006	0.4447	0.4603	0.4936	0.5109	2.2853
32	0.0918	0.0950	0.1019	0.1055	0.4639	0.4801	0.5149	0.5329	2.3860
34	0.1011	0.1046	0.1122	0.1161	0.5047	0.5223	0.5602	0.5798	2.6010

AGE									TOTALS
35	0.1060	0.1097	0.1177	0.1218	0.5263	0.5448	0.5842	0.6047	2.7152
36	0.1112	0.1151	0.1234	0.1278	0.5490	0.5682	0.6094	0.6307	2.8348
37	0.1167	0.1207	0.1295	0.1340	0.5726	0.5927	0.6356	0.6579	2.9597
38	0.1224	0.1266	0.1359	0.1405	0.5973	0.6182	0.6630	0.6862	3.0901
39	0.1284	0.1329	0.1425	0.1475	0.6231	0.6449	0.6916	0.7158	3.2267
40	0.1349	0.1396	0.1497	0.1550	0.6499	0.6726	0.7214	0.7466	3.3697
41	0.1433	0.1483	0.1591	0.1646	0.6834	0.7073	0.7586	0.7851	3.5497
42	0.1523	0.1576	0.1691	0.1749	0.7186	0.7438	0.7976	0.8256	3.7395
43	0.1618	0.1674	0.1796	0.1858	0.7557	0.7821	0.8388	0.8681	3.9393
44	0.1719	0.1779	0.1908	0.1975	0.7947	0.8225	0.8821	0.9130	4.1504
45	0.1827	0.1891	0.2028	0.2099	0.8357	0.8650	0.9276	0.9602	4.3730
46	0.1941	0.2009	0.2155	0.2230	0.8789	0.9097	0.9756	1.0098	4.6075
47	0.2062	0.2134	0.2289	0.2369	0.9243	0.9567	1.0260	1.0619	4.8543
48	0.2191	0.2267	0.2432	0.2516	0.9721	1.0061	1.0790	1.1168	5.1146
49	0.2328	0.2410	0.2584	0.2675	1.0222	1.0580	1.1346	1.1744	5.3889
50	0.2474	0.2561	0.2746	0.2843	1.0750	1.1126	1.1933	1.2350	5.6783
51	0.2661	0.2754	0.2954	0.3057	1.1157	1.1548	1.2384	1.2818	5.9333
52	0.2862	0.2962	0.3177	0.3288	1.1580	1.1986	1.2854	1.3304	6.2013
53	0.3078	0.3185	0.3417	0.3535	1.2020	1.2440	1.3342	1.3808	6.4825
54	0.3310	0.3426	0.3674	0.3803	1.2476	1.2912	1.3848	1.4332	6.7781
55	0.3560	0.3684	0.3952	0.4089	1.2949	1.3402	1.4373	1.4876	7.0885
56	0.3828	0.3962	0.4249	0.4398	1.3441	1.3911	1.4920	1.5441	7.4150
57	0.4116	0.4260	0.4569	0.4729	1.3951	1.4439	1.5486	1.6027	7.7577
58	0.4427	0.4582	0.4914	0.5086	1.4481	1.4987	1.6074	1.6636	8.1187
59	0.4761	0.4928	0.5285	0.5470	1.5030	1.5557	1.6683	1.7268	8.4982
60	0.5119	0.5298	0.5682	0.5881	1.5601	1.6147	1.7317	1.7923	8.8968
61	0.5612	0.5808	0.6229	0.6447	1.6543	1.7122	1.8363	1.9005	9.5129
62	0.6152	0.6367	0.6829	0.7067	1.7542	1.8156	1.9472	2.0153	10.1738
63	0.6745	0.6981	0.7487	0.7749	1.8601	1.9252	2.0647	2.1370	10.8832
64	0.7394	0.7653	0.8207	0.8495	1.9724	2.0414	2.1894	2.2660	11.6441
65	0.7834	0.8108	0.8696	0.9000	2.0206	2.0914	2.2429	2.3215	12.0402
66	0.8499	0.8797	0.9434	0.9765	2.1560	2.2314	2.3932	2.4769	12.9070
67	0.9222	0.9544	1.0236	1.0594	2.3004	2.3809	2.5534	2.6428	13.8371
68	1.0005	1.0356	1.1106	1.1495	2.4545	2.5404	2.7245	2.8198	14.8354
69	1.0856	1.1236	1.2050	1.2472	2.6190	2.7106	2.9071	3.0088	15.9069

AGE									TOTALS
70	1.1779	1.2191	1.3075	1.3532	2.7945	2.8923	3.1019	3.2105	17.0569
71	1.2942	1.3395	1.4366	1.4868	2.9805	3.0848	3.3084	3.4241	18.3549
72	1.4221	1.4719	1.5785	1.6338	3.1789	3.2901	3.5286	3.6520	19.7559
73	1.5626	1.6173	1.7345	1.7952	3.3904	3.5091	3.7633	3.8951	21.2675
74	1.7169	1.7169	1.9058	1.9058	3.6160	3.6160	4.0138	4.0138	22.5050
75	1.8866	1.8866	2.0941	2.0941	3.8567	3.8567	4.2809	4.2809	24.2366
76	2.1061	2.1061	2.3378	2.3378	4.1410	4.1410	4.5965	4.5965	26.3628
77	2.3512	2.3512	2.6098	2.6098	4.4462	4.4462	4.9353	4.9353	28.6850
78	2.6248	2.6248	2.9135	2.9135	4.7739	4.7739	5.2990	5.2990	31.2224
79	2.9302	2.9302	3.2525	3.2525	5.1258	5.1258	5.6896	5.6896	33.9962
80	3.2712	3.2712	3.6310	3.6310	5.5037	5.5037	6.1091	6.1091	37.0300
81	3.6641	3.6641	4.0672	4.0672	5.9837	5.9837	6.6419	6.6419	40.7138
82	4.1043	4.1043	4.5558	4.5558	6.5055	6.5055	7.2211	7.2211	44.7734
83	4.5973	4.5973	5.1030	5.1030	7.0729	7.0729	7.8509	7.8509	49.2482
84	5.1495	5.1495	5.7159	5.7159	7.6898	7.6898	8.5357	8.5357	54.1818
TOTALS	53.9544	54.6384	59.8896	60.6488	117.6218	119.6835	130.5601	132.8485	729.8451

DAS069 CSP902309 LTC RFP COST SUMMARY FORM B

Rates for a Tax Qualified Service Plan Per \$1 - 5 Year HHC

The following table indicates the rates per \$1 of the Daily Benefit Amount.

Daily Benefit Amounts range from \$60 to \$300.

The plan pays 100% of the expenses up to 100% of the Daily Benefit Amount for care received in a nursing home (NH) facility.

The plan pays 100% of the expenses up to the Daily Benefit Amount times the Assisted Living Facility (ALF) percentage for care received in an ALF.

The plan pays 100% of the expenses up to the Daily Benefit Amount times the Home Care (HC) percentage for care received in a home unit/adult day care center.

The age of the enrollee determines the monthly contribution.

Commissions:	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded
Benefit Trigger:	2 of 6 ADLs	2 of 6 ADLs	2 of 6 ADLs	2 of 6 ADLs	2 of 6 ADLs			
NH/ALF/HC:	100%/100%/50%	100%/100%/50%	100%/100%/50%	100%/100%/50%	100%/100%/50%	100%/100%/50%	100%/100%/50%	100%/100%/50%
Waiting Period:	90 days	90 days	90 days	90 days	90 days	90 days	90 days	90 days
Lifetime Maximum:	5 years	5 years	5 years	5 years	5 years	5 years	5 years	5 years
Inflation Protection:	Future GI Increase	Future GI Increase	Future GI Increase	Future GI Increase	Auto Inflation	Auto Inflation	Auto Inflation	Auto Inflation
Informal Care:	25% for 50 days	25% for 50 days	25% for 50 days	25% for 50 days	25% for 50 days			
Respite Care:	50% for 21 days	50% for 21 days	50% for 21 days	50% for 21 days	50% for 21 days			
Transitional Care:	3X DBA	3X DBA	3X DBA	3X DBA	3X DBA	3X DBA	3X DBA	3X DBA
Informal Caregiver Training:	3X DBA	3X DBA	3X DBA	3X DBA	3X DBA	3X DBA	3X DBA	3X DBA
Nonforfeiture:	No Nonforfeiture	No Nonforfeiture	Benefit Bank	Benefit Bank	No Nonforfeiture	No Nonforfeiture	Benefit Bank	Benefit Bank
Return of Contribution:	Excluded	Included	Excluded	Included	Excluded	Included	Excluded	Included

AGE									TOTALS
18-30	0.1008	0.1043	0.1119	0.1158	0.5148	0.5329	0.5714	0.5915	2.6434
31	0.1057	0.1094	0.1173	0.1214	0.5370	0.5558	0.5961	0.6169	2.7596
32	0.1108	0.1147	0.1230	0.1273	0.5602	0.5798	0.6218	0.6436	2.8812
33	0.1163	0.1204	0.1291	0.1336	0.5843	0.6047	0.6486	0.6712	3.0082
34	0.1220	0.1263	0.1354	0.1402	0.6094	0.6307	0.6764	0.7001	3.1405
35	0.1280	0.1325	0.1421	0.1471	0.6356	0.6578	0.7055	0.7302	3.2788
36	0.1343	0.1390	0.1491	0.1543	0.6629	0.6862	0.7358	0.7617	3.4233
37	0.1409	0.1458	0.1564	0.1618	0.6915	0.7157	0.7676	0.7944	3.5741

AGE									TOTALS
38	0.1478	0.1529	0.1641	0.1697	0.7213	0.7465	0.8006	0.8286	3.7315
39	0.1550	0.1604	0.1721	0.1780	0.7524	0.7787	0.8352	0.8644	3.8962
40	0.1628	0.1685	0.1807	0.1870	0.7848	0.8122	0.8711	0.9015	4.0686
41	0.1730	0.1791	0.1920	0.1988	0.8252	0.8541	0.9160	0.9481	4.2863
42	0.1839	0.1903	0.2041	0.2112	0.8678	0.8981	0.9633	0.9969	4.5156
43	0.1953	0.2022	0.2168	0.2244	0.9125	0.9445	1.0129	1.0484	4.7570
44	0.2076	0.2149	0.2304	0.2385	0.9596	0.9932	1.0652	1.1025	5.0119
45	0.2206	0.2283	0.2449	0.2534	1.0092	1.0445	1.1202	1.1594	5.2805
46	0.2344	0.2426	0.2602	0.2693	1.0613	1.0985	1.1780	1.2193	5.5636
47	0.2490	0.2577	0.2764	0.2860	1.1162	1.1552	1.2390	1.2823	5.8618
48	0.2645	0.2738	0.2936	0.3039	1.1738	1.2149	1.3029	1.3485	6.1759
49	0.2811	0.2910	0.3120	0.3230	1.2344	1.2776	1.3702	1.4181	6.5074
50	0.2988	0.3093	0.3317	0.3433	1.2981	1.3435	1.4409	1.4913	6.8569
51	0.3214	0.3326	0.3568	0.3692	1.3473	1.3944	1.4955	1.5478	7.1650
52	0.3456	0.3577	0.3836	0.3970	1.3984	1.4473	1.5522	1.6065	7.4883
53	0.3716	0.3846	0.4125	0.4269	1.4514	1.5022	1.6111	1.6674	7.8277
54	0.3997	0.4137	0.4437	0.4592	1.5065	1.5592	1.6722	1.7307	8.1849
55	0.4298	0.4449	0.4771	0.4938	1.5637	1.6184	1.7357	1.7964	8.5598
56	0.4622	0.4784	0.5130	0.5310	1.6231	1.6799	1.8016	1.8647	8.9539
57	0.4971	0.5145	0.5518	0.5711	1.6847	1.7436	1.8700	1.9354	9.3682
58	0.5346	0.5533	0.5934	0.6142	1.7486	1.8098	1.9409	2.0089	9.8037
59	0.5749	0.5950	0.6381	0.6605	1.8150	1.8785	2.0147	2.0851	10.2618
60	0.6182	0.6398	0.6862	0.7102	1.8839	1.9498	2.0911	2.1643	10.7435
61	0.6777	0.7014	0.7522	0.7786	1.9976	2.0675	2.2173	2.2949	11.4872
62	0.7429	0.7689	0.8246	0.8535	2.1183	2.1924	2.3513	2.4336	12.2855
63	0.8145	0.8430	0.9041	0.9357	2.2461	2.3248	2.4932	2.5805	13.1419
64	0.8929	0.9241	0.9911	1.0258	2.3818	2.4651	2.6438	2.7363	14.0609
65	0.9459	0.9790	1.0499	1.0867	2.4400	2.5254	2.7084	2.8032	14.5385
66	1.0264	1.0623	1.1393	1.1792	2.6035	2.6946	2.8899	2.9910	15.5862
67	1.1136	1.1525	1.2361	1.2793	2.7779	2.8751	3.0835	3.1914	16.7094
68	1.2082	1.2505	1.3411	1.3881	2.9640	3.0677	3.2900	3.4051	17.9147
69	1.3109	1.3568	1.4551	1.5060	3.1626	3.2732	3.5105	3.6333	19.2084
70	1.4224	1.4721	1.5789	1.6340	3.3746	3.4927	3.7458	3.8769	20.5974
71	1.5629	1.6176	1.7348	1.7955	3.5991	3.7251	3.9950	4.1349	22.1649
72	1.7173	1.7774	1.9062	1.9729	3.8387	3.9730	4.2610	4.4100	23.8565

AGE									TOTALS
73	1.8869	1.9530	2.0945	2.1678	4.0941	4.2374	4.5445	4.7035	25.6817
74	2.0733	2.0733	2.3014	2.3014	4.3666	4.3666	4.8469	4.8469	27.1764
75	2.2782	2.2782	2.5288	2.5288	4.6572	4.6572	5.1695	5.1695	29.2674
76	2.5433	2.5433	2.8231	2.8231	5.0004	5.0004	5.5504	5.5504	31.8344
77	2.8392	2.8392	3.1515	3.1515	5.3690	5.3690	5.9596	5.9596	34.6386
78	3.1696	3.1696	3.5183	3.5183	5.7648	5.7648	6.3989	6.3989	37.7032
79	3.5383	3.5383	3.9275	3.9275	6.1897	6.1897	6.8706	6.8706	41.0522
80	3.9501	3.9501	4.3846	4.3846	6.6460	6.6460	7.3771	7.3771	44.7156
81	4.4246	4.4246	4.9113	4.9113	7.2256	7.2256	8.0204	8.0204	49.1638
82	4.9562	4.9562	5.5014	5.5014	7.8558	7.8558	8.7199	8.7199	54.0666
83	5.5515	5.5515	6.1622	6.1622	8.5409	8.5409	9.4804	9.4804	59.4700
84	6.2184	6.2184	6.9024	6.9024	9.2858	9.2858	10.3072	10.3072	65.4276
TOTALS	65.1529	65.9792	72.3199	73.2367	142.0350	144.5240	157.6588	160.4216	881.3281

CONTRACTOR INDEX

CONTRACTOR AND TERMS:

The Prudential Insurance Company of America
440 S. LaSalle Street
36th Floor
Chicago, IL 60605

CONTRACT NO.: CSP903610-1 (06/30/12)

PAYMENT TERMS: Net 30

Remit To Address:
The Prudential Insurance Company of America
Attn: Group Long Term Care
P.O. Box 101430
Atlanta, GA 30392-1430

CONTRACTOR'S CONTACT: Mr. Cary Swider

Telephone: (312)-542-3014
Fax: (973) -548-6630
E-Mail: cary.swider@prudential.com