Scorecard - Life and Disability

	The Standard	New York Life	Aflac	LFG	The Hartford	Voya	MetLife
Organization Capabilities & Financial		4	F	F		-	F
Stability	5	4	5	5	5	5	5
Staff Qualifications	5	4	5	5	5	4	5
Plan Administration	4	4	4	4	4	4	4
Membership/Billing	5	5	5	5	5	5	5
Customer Service	3	3	4	5	5	5	5
Data Processing and IT Capabilities	5	5	5	5	5	5	5
Marketing & Communication	4	5	5	5	5	5	5
Reporting	4	5	5	5	5	5	5
Transition and Implementation	N/A	5	5	5	5	5	5
Match Current Plans	5	4	5	4	4	3	3
Manage Beneficiary	N/A	4	5	4	2	4	4
Credits or Fee Waivers	0	4	5	5	4	0	0
Technology Subsidy	0	5	5	5	0	0	0
Rate Guarantee	5	5	4	4	4	4	3
ER Cost	3	4	4	0	0	5	0
EE Cost	0	4	3	0	4	5	5
Average Score	3.4	4.4	4.6	4.1	3.9	4.0	3.7
Life and Disability ONLY							
Total Cost	\$2,322,202	\$1,934,569	\$2,128,714	\$2,344,826	\$2,137,456	\$1,824,907	\$1,752,218
ER Cost Change	(\$22,624)	(\$37,860)	(\$43,090)	\$0	\$11,860	(\$57,230)	\$25,118
EE Cost Change	\$0	(\$372,397)	(\$173,022)	\$0	(\$219,230)	(\$462,689)	(\$617,725)
Total	(\$22,624)	(\$410,257)	(\$216,112)	\$0	(\$207,370)	(\$519,919)	(\$592,607)
Implementation Credit	\$0	\$10,000	\$100,000	\$80,000	\$20,000	\$0	\$0
Technology Credit	0%	3%	3%	3%	0%	0%	0%

Scorecard - Leave Administration

	The Standard New York Life		Aflac LFG		The Hartford	Voya	a MetLife
Qualifications	5	5	3	4	5	5	5
Implementation	N/A	5	5	5	5	5	5
Service Team (without onsite considered)	4	4	5	4	5	5	5
Eligibility	5	5	5	5	4	4	4
Intake	4	4	5	4	5	5	5
Leave Certification	5	5	5	5	5	5	5
Validation & Escalation	5	5	5	5	5	5	5
Reporting	4	4	4	5	5	4	5
Communications	4	4	5	5	5	5	5
Return to Work	5	3	3	3	3	3	3
Add on Programming	4	4	4	4	4	5	5
Flexibility	5	3	5	4	3	4	5
Fiduciary	0	0	5	0	0	5	0
Implementation Credits	0	5	0	0	0	0	0
Onsite Provided	5	0	0	0	0	0	0
Take-Over Fees	N/A	3	5	5	5	4	3
ER Cost	5	5	5	4	4	4	4
Average Score	4.0	3.8	4.1	3.6	3.7	4.0	3.8
Leave Administration Only							
Total Cost	\$81,985	\$81,985	\$81,985	\$103,447	\$109,456	\$115,466	\$84,990
ER Cost Change	\$0	\$0	\$0	\$21,462	\$27,471	\$33,481	\$3,004
Total	\$0	\$0	\$0	\$21,462	\$27,471	\$33,481	\$3,004
Implementation Credits		\$82,000					
Take Over Costs		\$50 per open leave	Included with standard file	Included with standard file	Included	\$2,500	Not specified

Combined Scorecard

	The Standard	New York Life	Aflac	LFG	The Hartford	Voya	MetLife
Score	3.7	4.1	4.3	3.9	3.8	4.0	3.7
Total Cost	\$2,404,187	\$2,016,554	\$2,210,699	\$2,448,273	\$2,246,912	\$1,940,373	\$1,837,208
Total Change from Current	(\$22,624)	(\$410,257)	(\$216,112)	\$21,462	(\$179,899)	(\$486,438)	(\$589,603)
Total ER Change from Current	(\$22,624)	(\$37,860)	(\$43,090)	\$21,462	\$39,331	(\$23,749)	\$28,122
Total EE Change from Current	\$0	(\$372,397)	(\$173,022)	\$0	(\$219,230)	(\$462,689)	(\$617,725)
Implementation Credits	\$0	\$92,000	\$100,000	\$80,000	\$20,000	\$0	\$0
Technology Offset	0%	3%	3%	3%	0%	0%	0%