



Town of North Providence Group Life Insurance (Term)

Proposals will be received at the Office of the Purchasing Agent, 2000 Smith Street, North Providence, Rhode Island, ground floor on Wednesday April 22, 2026 until 10:45am **SHARP. No bids will be accepted past 10:45am.**

Proposals will be opened in the North Providence Town Hall Assembly Room (Ground Level) at 11:00 a.m. Proposals must be sealed and plainly marked on the outside of the envelope what is being bid upon.

The Purchasing Board reserves the right to reject any all bids, to waive any informalities in the bids received and to accept the bid deemed most favorable to the interest of the Town.

INFORMATION FOR BIDDERS

1. Receipt and Opening of Proposals:

Sealed proposals (bids) will be accepted in the office of the Purchasing Agent, Town Hall, 2000 Smith Street, North Providence, R.I. until the time indicated in the Invitation for Bids, for the services designated in the Specifications and will then be publicly opened and read. No bids received thereafter will be considered.

2. Form of Bid

Proposals must be submitted on and in accordance with the bid proposal form included hereto, blank places must be filled in as noted, no change shall be made in the phraseology or in the item or items mentioned therein, must contain the name and proper address of the bidding firm, and must be signed by a responsible member of the firm with his signature and official title. Proposals which are not complete, or contain any omissions, erasures, alterations, addition or contain irregularities of any kind, may be rejected as informal.

3. Submission of Bids:

(a) Envelopes containing bids must be sealed and addressed to the office of the Purchasing Agent, and must be marked with the name and address of bidder, date and hour of bid opening, and name of item in bid call.

(b) The Purchasing Agent will decide when the specified time has arrived to open bids, and no bid received thereafter will be considered.

(c) Any bidder may withdraw his bid by written request at any time prior to the advertised time for opening. Telephone bids, amendments, or withdrawals will not be accepted.

(d) No bid may be withdrawn for a period of ninety (90) days from the date and time of opening.

(e) Negligence on the part of the bidder in preparing the bid confers no rights for the withdrawal of the bid after it has been opened.

(f) Proposals received prior to the time of opening will be securely kept, unopened. No responsibility will be attached to an officer or person for the premature opening of a proposal not properly addressed and identified.

(g) Two (2) copies of all documentation submitted. And (1) USB Flash drive is required.

(h) Bidders must have submitted a bidder information form to the North Providence Office of the Purchasing Agent upon receipt of specifications.

4. Acceptance or Rejection of Bid Proposal:

The Town reserves the right to award the bid by item and further reserves the right to reject any and all proposals or parts thereof, to waive any informality in the proposals received and to accept the proposal, cut parts thereof, which it deems to be most favorable to the best interest of the Town.

5. Qualifications of Bidder:

The Town may make such investigations as it deems necessary to determine the ability of the bidder to perform the work, and the bidder shall furnish to the Town all such information and data for this purpose as the Town may request. The Town reserves the right to reject any bid if the evidence submitted by, or investigation of such bidder fails to satisfy the Town that such bidder is properly qualified to carry out the obligations of the contract and to complete the work contemplated therein.

6. Supplementary Instructions to Bidders:

The bidder's attention is directed to the fact that all applicable State Laws, municipal ordinances, and the rules and regulations of all authorities having jurisdiction over construction of the project shall apply to the material throughout and they will be deemed to be included in the material the same as though herein written out in full.

Any exceptions to these specifications must be detailed in a separate attachment. Failure to do so will automatically disqualify the bidder. Successful bidder must be licensed to perform said service in the Rhode Island.

7. State Sales and Use Tax Exemption:

The owner hereby affirms that, in accordance with the Rhode Island Sales and Use Tax Laws, it is in possession of a bonafide Exemption Certificate.

Bidders and their Subcontractors and material suppliers shall not include in their Bids any Rhode Island State Sales and Use Taxes relative to the performance of the work that is covered by the exemption.

8. Commencement of Contract:

The successful bidder shall supply said policy July 1, 2026. First year is until June 30, 2027 subsequent years will be from July 1 through June 30. This contract is for one year and can renewed by the Town's option for a second, third fourth and fifth year. The Town may elect to increase or decrease the bid amounts according to CPI index upon extension.

The Town of North Providence is soliciting bids for Group Life Insurance (Term) coverage for its employees.

All bidders are asked to provide premium costs for group Life (term) policies. Each policy to be in the amount indicated on attached census sheets, and to be in effect for three years,

Please note: Insurance coverage must include RETIREES who wish to continue coverage after their retirement in accordance with the State of Rhode Island Act relating to Retirement (h.7823).

No reduction in the amount of coverage or termination at any stated age.

Census sheets enumeration the ages of all personnel shall submitted to the bidders. Other data such as the number of males and females in the group shall be provided so as to obtained an accurate premium quotation.

Successful bidders shall undertake to underwrite all policies and to do all necessary “paper work”, i.e., write up these policies, tabulating, expediting of claim adjustments and all other matters relating to the insurer.

The successful bidder shall protect all rights of all policy holders.

Lump sum payments or any benefits resulting from death while employed by the Town of North Providence or North Providence School Department shall rightfully belong to the insured of to his named beneficiary.

No riders of supplemental conditions which may adversely affect any of the people insured shall be attached or written into the policy. Any subterfuge encountered by the employer, via the Town, School Department or by the authorized agent, shall make the contract null and void. Any monies spent on such policies shall be returned to the Town.

The following tabulations are herein given is for proper evaluation of premium costs is estimated and may not be accurate count (see attached). Upon awarding of the contract, proper application will be made to the successful bidder.

Life insurance must include retirees and disabled retirees

Employees must have the ability to purchase additional insurance at the rates stated in bid up to 150 percent of the employer offered insurance.

Classifications	Life Amount
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Town of North Providence Employees

V	All Eligible Active Town Employees (1033 & Fire)	\$75,000
VI	All Eligible Active Town Employees (94)	\$30,000

All active Town employees (sections V and VI) shall have the option to purchase an additional one and half the Town policy at their own expense.

VII	Retired Town Employees	(9)	\$30,000
		(13)	\$60,000
		(4)	\$75,000

It is understood that the Town reserves the right to award the bid by item or alternate item, and further reserves the right to reject any and all proposals or parts thereof, to waive any informality in the proposals received and to accept the proposal or parts thereof, which it deems to be most favorable to the best interest of the Town.

The bidder will identify business entity as individual, or if doing business under an assumed name, indicate assumed name, partnership (naming partners) and indicate official capacity of person executing proposal and bid.

BIDDER: _____

ADDRESS: _____

DATE: _____ PHONE: _____

SIGNATURE: _____

Being a (Corporation, incorporated under the laws of the State of)

Partnership
Individual

Composed of officers, partners or owner as follows:

(President) (Owner) (Partner/s)

THE BIDDER SHALL STATE PROPOSALS SUCCESSFULLY COMPLETED FOR OTHER COMMUNITIES

Name of Agency and Address: _____

Description of Material: _____

Name, position, address and telephone number of Official who supervised work:

Name of Agency and Address: _____

Description of Material: _____

Name, position, address and telephone number of Official who supervised work:

BIDDER: _____

BY: _____

Zip Code	Date of Birth	Gender Code	Hire Date	Employment Status	Basic Life Amount
02886	01/20/1968	M	11/29/1999	A	\$ 75,000
02919	01/13/1963	M	12/11/2000	A	\$ 75,000
02919	07/14/1965	F	05/19/1986	A	\$ 75,000
02904	05/25/1967	F	05/05/1986	A	\$ 75,000
02911	09/29/1967	M	09/10/1984	A	\$ 30,000
02904	10/04/1965	M	02/12/1990	A	\$ 75,000
02904	05/02/1972	M	01/11/2002	A	\$ 75,000
02904	08/31/1958	F	10/08/2007	A	\$ 75,000
02919	08/15/1960	M	12/31/2007	A	\$ 75,000
02919	07/19/1970	M	07/05/1995	A	\$ 75,000
02917	08/14/1973	M	02/23/2004	A	\$ 75,000
02703	05/22/1975	M	09/21/1998	A	\$ 75,000
02882	07/12/1963	M	10/30/2007	A	\$ 75,000
02864	03/16/1968	M	07/05/1995	A	\$ 75,000
02920	10/04/1978	M	05/13/2003	A	\$ 75,000
02904	09/05/1961	M	06/12/2007	A	\$ 75,000
02822	07/11/1973	M	07/05/1995	A	\$ 75,000
02911	03/09/1969	F	04/18/1988	A	\$ 75,000
02888	10/15/1982	M	02/29/2016	A	\$ 75,000
02911	07/09/1971	M	12/01/1993	A	\$ 30,000
02919	11/25/1966	M	07/07/1986	A	\$ 75,000
02857	02/17/1974	M	09/22/2003	A	\$ 75,000
02911	08/02/1975	M	11/29/1999	A	\$ 75,000
02879	06/18/1983	M	04/06/2006	A	\$ 75,000
02919	08/19/1983	F	08/11/2005	A	\$ 75,000
02911	07/15/1964	M	09/27/1988	A	\$ 30,000
02919	11/29/1959	F	07/30/2001	A	\$ 75,000
06241	06/16/1975	M	01/14/2008	A	\$ 75,000
06277	05/31/1978	M	08/11/2005	A	\$ 75,000
02904	09/24/1972	M	05/24/1996	A	\$ 30,000
02904	03/28/1981	M	06/06/2005	A	\$ 30,000
02908	01/13/1977	M	07/02/2001	A	\$ 75,000
02828-2124	09/27/1983	M	08/11/2005	A	\$ 75,000
02911	02/28/1976	M	08/11/2005	A	\$ 75,000
02921	12/11/1977	M	10/15/2002	A	\$ 75,000
02816	11/14/1976	M	07/09/2001	A	\$ 75,000
02874	08/06/1982	M	08/11/2005	A	\$ 75,000
02874	04/16/1987	M	01/14/2008	A	\$ 75,000
02882	12/02/1971	M	11/15/1996	A	\$ 75,000
02904	07/06/1946	M	04/23/2007	A	\$ 75,000
02904	06/03/1950	M	03/15/2011	A	\$ 75,000
02911	07/20/1959	F	04/14/1980	A	\$ 75,000
02904	05/28/1966	M	12/01/2004	A	\$ 30,000
02908	11/10/1977	M	12/11/2000	A	\$ 75,000
02911	02/07/1978	M	12/11/2000	A	\$ 75,000
02911	01/01/1978	M	03/19/2007	A	\$ 30,000
02911	08/12/1959	M	03/21/2005	A	\$ 75,000
02904	05/18/1979	M	09/06/1999	A	\$ 30,000
02904	05/18/1981	M	03/17/2002	A	\$ 75,000

02857	02/29/1984 M	06/30/2006 A	\$	75,000
02828	06/06/1968 M	04/23/2007 A	\$	75,000
02911	04/17/1966 F	09/10/1998 A	\$	75,000
02888	07/19/1979 M	10/30/2007 A	\$	75,000
02865	01/06/1984 M	01/23/2006 A	\$	75,000
02828	08/14/1973 M	09/06/1999 A	\$	30,000
02908	02/25/1991 F	11/25/2024 A	\$	75,000
02904	10/29/1966 M	07/09/1997 A	\$	75,000
02828	06/16/1985 M	05/27/2008 A	\$	75,000
02896	09/19/1989 M	09/29/2015 A	\$	75,000
02904	10/28/1967 F	11/02/2009 A	\$	75,000
02917	10/09/1976 F	10/08/2011 A	\$	75,000
02865	09/16/1988 M	01/05/2012 A	\$	75,000
02921	01/02/1984 M	01/05/2012 A	\$	75,000
02865	01/08/1989 M	01/05/2012 A	\$	75,000
02865	01/25/1986 M	01/05/2012 A	\$	75,000
02865	09/01/1983 M	01/05/2012 A	\$	75,000
02828	05/14/1986 M	01/05/2012 A	\$	75,000
02814	06/25/1994 M	02/14/2022 A	\$	75,000
02910	11/27/1985 M	11/10/2012 A	\$	75,000
02864	10/09/1984 M	11/10/2012 A	\$	75,000
02831	09/24/1991 M	11/10/2012 A	\$	75,000
02777	12/12/1983 M	11/10/2012 A	\$	75,000
02911	04/18/1961 M	04/08/2013 A	\$	75,000
02904	05/20/1980 M	12/08/2008 A	\$	75,000
02911	07/04/1967 F	01/09/2017 A	\$	75,000
02830	05/29/1998 M	02/18/2026 A	\$	75,000
02879	01/20/1988 M	06/16/2015 A	\$	75,000
02825	08/25/1994 M	06/16/2015 A	\$	75,000
06277	03/15/1982 M	06/16/2015 A	\$	75,000
02888	09/18/1987 M	06/16/2015 A	\$	75,000
02882	03/23/1989 M	06/16/2015 A	\$	75,000
02894	12/11/1985 M	06/16/2015 A	\$	75,000
06351	03/26/1990 M	06/16/2015 A	\$	75,000
02919	08/31/1994 M	06/16/2015 A	\$	75,000
02816	10/21/1970 M	03/30/2015 A	\$	75,000
02904	03/25/1990 M	03/23/2015 A	\$	75,000
02886	08/18/1982 M	06/22/2015 A	\$	75,000
02865	07/14/1969 M	04/17/2017 A	\$	75,000
02904	01/01/1965 M	07/24/2017 A	\$	30,000
02919	08/06/1960 M	03/20/2017 A	\$	75,000
02917	11/14/1994 M	06/28/2025 A	\$	75,000
02891	03/11/1995 M	02/24/2018 A	\$	75,000
02838	06/29/1990 M	02/24/2018 A	\$	75,000
02919	01/07/1990 M	02/24/2018 A	\$	75,000
02904	11/10/1995 M	02/24/2018 A	\$	75,000
02911	04/22/1993 M	02/24/2018 A	\$	75,000
02886	05/09/1994 M	02/24/2018 A	\$	75,000
02888	10/10/1992 M	02/24/2018 A	\$	75,000
02814	03/30/1991 M	02/24/2018 A	\$	75,000

02919	12/01/1988 M	11/20/2017 A	\$	75,000
02904	01/03/1968 F	05/01/2018 A	\$	75,000
02911	04/15/2000 M	06/28/2025 A	\$	75,000
02809	03/21/1994 M	12/08/2018 A	\$	75,000
02911	06/18/1996 M	12/08/2018 A	\$	75,000
02857	11/26/1987 M	12/08/2018 A	\$	75,000
02904	05/10/1943 M	01/18/2021 A	\$	30,000
02904	02/06/2003 M	09/02/2025 A	\$	30,000
02904	02/06/2003 M	09/02/2025 A	\$	75,000
02910	04/25/1989 M	04/01/2019 A	\$	75,000
02879	02/28/1997 M	04/01/2019 A	\$	75,000
02919	12/30/1995 M	04/01/2019 A	\$	75,000
02904	01/24/2002 M	10/12/2020 A	\$	30,000
02911	05/03/1991 M	07/15/2019 A	\$	30,000
02911	12/20/1979 F	02/18/2020 A	\$	75,000
02886	05/27/1994 M	03/02/2020 A	\$	75,000
02864	01/28/1998 F	03/02/2020 A	\$	75,000
02910	08/02/1990 M	03/03/2020 A	\$	75,000
02911	05/14/1959 M	06/27/2020 A	\$	75,000
02888	05/11/1991 M	01/02/2021 A	\$	75,000
02891	06/14/1996 M	01/02/2021 A	\$	75,000
02857	05/27/1991 M	01/02/2021 A	\$	75,000
02865	01/24/1991 M	01/02/2021 A	\$	75,000
02809	06/20/1998 M	10/10/2020 A	\$	75,000
02895	12/20/1973 M	09/30/2020 A	\$	75,000
02860	11/19/1970 F	12/14/2020 A	\$	75,000
02911	12/21/1961 M	09/18/2024 A	\$	30,000
02911	10/10/1985 M	07/13/2024 A	\$	75,000
02886	06/08/1969 F	04/06/2021 A	\$	75,000
02865	04/07/1990 M	04/05/2021 A	\$	75,000
02771	10/25/1969 M	04/13/2021 A	\$	75,000
02861	09/20/1990 F	06/29/2021 A	\$	75,000
02891	07/16/1998 M	09/20/2021 A	\$	75,000
02904	01/28/1967 M	11/22/2021 A	\$	30,000
02865	07/12/1963 M	02/13/2022 A	\$	75,000
02830	07/08/1995 F	02/14/2022 A	\$	75,000
02893	02/22/1994 M	02/14/2022 A	\$	75,000
02919	02/17/1968 M	06/05/2023 A	\$	75,000
02911	12/21/2004 M	03/09/2022 A	\$	30,000
02904	11/21/1999 M	05/02/2022 A	\$	30,000
02911	07/13/1967 M	06/18/2022 A	\$	75,000
02914	05/29/1999 M	07/19/2022 A	\$	75,000
02915	12/28/1973 M	03/13/2023 A	\$	75,000
02911	04/03/1971 M	04/10/2023 A	\$	75,000
02864	06/30/1993 F	04/24/2023 A	\$	75,000
02904	06/25/1993 F	04/24/2023 A	\$	75,000
02816	05/03/1987 M	05/22/2023 A	\$	75,000
02895	04/04/1969 F	05/22/2023 A	\$	75,000
02911	10/11/2001 M	08/28/2023 A	\$	30,000
02911	02/01/2005 F	09/23/2024 A	\$	75,000

02917	10/15/1974 F	07/31/2023 A	\$	75,000
02920	07/19/1998 M	01/02/2024 A	\$	75,000
02919	06/18/1994 M	01/02/2024 A	\$	75,000
02818	06/08/2004 M	01/02/2024 A	\$	75,000
02809	07/12/2002 M	01/02/2024 A	\$	75,000
02809	04/10/2001 M	01/02/2024 A	\$	75,000
02865	10/16/1978 M	09/06/2023 A	\$	75,000
02904	09/01/1998 F	10/10/2023 A	\$	75,000
02904	02/02/2004 M	11/15/2023 A	\$	30,000
02904	05/13/1968 F	11/27/2023 A	\$	75,000
02904	05/08/1964 F	01/15/2024 A	\$	75,000
02919	02/06/1998 M	07/13/2024 A	\$	75,000
02915	06/04/1997 M	07/13/2024 A	\$	75,000
02814	03/12/2002 M	07/13/2024 A	\$	75,000
02882	08/08/1998 M	07/13/2024 A	\$	75,000
02904	09/17/1997 M	07/13/2024 A	\$	75,000
02911	04/24/2003 M	07/13/2024 A	\$	75,000
02804	05/02/1987 M	04/01/2024 A	\$	75,000
02911	06/05/1964 M	04/22/2024 A	\$	75,000
02904	08/09/1998 M	05/06/2024 A	\$	75,000
02919	09/04/1974 F	05/20/2024 A	\$	75,000
02904	05/01/1999 F	02/17/2025 A	\$	75,000
02893	09/30/1994 F	02/17/2025 A	\$	75,000
02889	10/25/2004 M	06/28/2025 A	\$	75,000
02911	08/09/2002 M	06/28/2025 A	\$	75,000
02910	12/04/1993 M	06/28/2025 A	\$	75,000
02911	04/07/2001 M	06/28/2025 A	\$	75,000
02864	02/18/1981 F	03/07/2025 A	\$	75,000
02703	04/08/1998 M	11/24/2025 A	\$	75,000
02920	05/26/2005 M	05/05/2025 A	\$	75,000
02911	01/24/1991 F	09/29/2025 A	\$	75,000
02888	09/02/1963 M	10/27/2025 A	\$	75,000
02816	12/29/1968 M	10/20/2025 A	\$	75,000
02911	09/22/1972 F	11/04/2025 A	\$	75,000
02896	08/02/2000 F	11/23/2025 A	\$	75,000
02857	05/11/1990 M	11/24/2025 A	\$	30,000
02908	01/03/1964 M	12/01/2025 A	\$	30,000
02907	01/27/1993 F	12/22/2025 A	\$	75,000
02919	12/20/1966 M	02/05/2026 A	\$	75,000
02882	4/23/1938 F	R	\$	30,000.00
02904	7/31/1939 M	1/12/1977 R	\$	30,000.00
02904	3/15/1954 M	5/7/1984 R	\$	30,000.00
02904	8/8/1941 M	11/1/1971 R	\$	30,000.00
02911	12/27/1927 M	R	\$	30,000.00
02904	2/14/1954 M	7/30/1979 R	\$	30,000.00
02904	3/27/1951 F	R	\$	30,000.00
02904	1/19/1937 M	R	\$	30,000.00
02904	4/30/1950 M	11/26/1974 R	\$	30,000.00
02904	10/8/1944 M	8/1/1998 R	\$	60,000.00
02904	8/5/1961 F	3/7/1988 R	\$	60,000.00

02828	1/10/1952	M	2/4/2008	R	\$	60,000.00
02904	1/7/1950	F	12/6/1982	R	\$	60,000.00
02908	12/14/1950	M	1/4/2011	R	\$	60,000.00
02895	6/5/1957	F	7/6/1995	R	\$	60,000.00
02904	2/10/1961	F	10/13/1981	R	\$	60,000.00
02896	7/19/1958	F	2/14/1983	R	\$	60,000.00
02904	6/28/1954	F	3/1/2000	R	\$	60,000.00
02917	7/13/1935	M	6/16/2014	R	\$	60,000.00
02911	7/31/1944	F	2/1/1983	R	\$	60,000.00
02911	11/21/1955	F	2/14/1994	R	\$	60,000.00
02904	1/30/1944	M	3/13/2006	R	\$	60,000.00
02919	6/14/1962	M	8/13/1989	R	\$	75,000.00
02816	4/22/1965	M	7/5/1995	R	\$	75,000.00
02911	9/6/1964	M	4/24/1987	R	\$	75,000.00
06234	9/22/1960	M	8/31/1989	R	\$	75,000.00

Employee Supplemental Amount Spouse Life Amount Spouse Date of Birth Spouse Gender

\$ 40,000

\$ 450,000

\$ 200,000

\$ 40,000 \$ 30,000 12/2/1981 F

\$ 90,000 \$ 30,000 11/21/1981 F

\$	50,000
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\$ 500,000

\$ 20,000 \$ 30,000 9/21/1964 M

\$ 20,000
\$ 40,000

\$ 70,000

\$ 195,000
\$ 150,000

\$ 30,000 9/4/1966 M

\$ 30,000 8/5/1966 F

\$

15,000

Child Life Amount Comments

\$ 10,000

\$ 10,000

\$ 10,000 Grandfathered

\$ 20,000

\$ 10,000