

HENDRY COUNTY SCHOOL DISTRICT



Request for Proposals

RFP 25-00032

EMPLOYEE ANCILLARY AND SUPPLEMENTAL
INSURANCE PRODUCTS

ADDENDUM 2

1. Question: Can you please provide full certs / policies?

Answer: Full certs included in Addendum Attachment 1.

2. Question: Can you please provide a LTD claims list?

Answer: LTD claims experience is included in the original RFP document. This report is all that is available for this group's size.

3. Question: Can you please provide rate history over the experience period (or confirmation that is hasn't changed)?

Answer: Renewals for Basic Life and AD&D and Voluntary Life and AD&D are included as an attachment to Addendum 2.

4. Question: On the life incurred claim report, does this include retirees (premium and claims)?

Answer: Yes.

5. Question: Can you please confirm that retiree rates given are a monthly total for the amount? So, the rate comes out to \$2.13 per \$1,000.

Answer: Correct; \$2.13 per \$1,000 is the total monthly rate for retiree coverage.

6. Question: Can you please confirm the LTD rates are per \$100 monthly covered payroll vs. per \$10 of benefit?

Answer: Yes, the LTD rate basis is per \$100 of monthly covered payroll.

7. Question: Can you please confirm that everyone is all in 1 class for STD/LTD?

Answer: Confirmed; there are no class differentiators for STD/LTD.

8. Question: Is there an age reduction for Basic Life or Voluntary Life? If so, what is it?

Answer: There are no age reductions.

9. Question: Are there continuation options offered for Basic Life or Vol Life? Portability?

Answer: Yes, portability and conversion are both offered.

10. Question: Are there any additional benefit riders? AD&D riders?

Answer: Yes, additional riders are included for AD&D and Accelerated Life Benefit. See certificate of coverage.

11. Question: Is their current AD&D benefit equal to their Basic Life benefit and Vol Life Benefit?

Answer: Yes.

12. Question: All employees listed as “Driver/Transportation” are shown as not electing in the Basic Life. Can you please confirm that they are not benefit eligible?

Answer: Correct. Employees in the Driver/Transportation class (L5 on the Revised Census) are not eligible for basic life or vision.

13. Question: I see their current benefit is classed out by their number of years in service. For quoting purposes, can you please update the census to contain these classes?

Answer: See Revised Census.

14. Question: Are the Child Life/AD&D rates shown per \$1,000? Current rates show \$1.60/\$0.40.

Answer: That rate is for \$10,000. See Child Life/AD&D rates, below.

15. Question: The census shows child elections up to \$20,000. The summary reflects a child maximum benefit of \$10,000. Please confirm the child maximum benefit.

Answer: Child Life rates are the following.

- \$5,000 - .80, AD&D .20
- \$10,000 – 1.60, AD&D .40
- \$15,000 – 2.40, AD&D .60
- \$20,000 – 3.20, AD&D .80

16. Question: I see Vision elections on the census, but I don’t see any plan information sent over. Are you looking for quotes on the vision?

Answer: No, vision is not included in the RFP.

17. Question: Could we obtain reporting on currently utilized providers? If reporting includes submitted charges and ADA codes, we can also submit for a repricing analysis for projected discount savings.

Answer: No additional reporting is available.

18. Question: Is current out-of-network reimbursement based on allowed or submitted charges?

Answer: 90% or greater of submitted charges based on U&C.

19. Question: Please specify what you’re looking for in terms of Tech Credits (ie amount and/or percentage).

Answer: Please submit a flat dollar amount or a % of premium written on all plans sold.

20. Question: Are there any other spreadsheets or documents related to this RFP? If so, how do we gain access?

Answer: See posted Addendums.

21. Question: Please confirm working conditions (i.e. 1:1, online only)?

Answer: Benefit elections are made through Employee Navigator.

22. Question: Are there any pain points with the current carrier?

Answer: Dental plan pain points are lack of providers and balance billing.

23. Question: Can you please provide the current product plan designs and expectant plans for HI and Accident (new benefits)?

Answer: Plan benefit summaries are provided in the entire RFP document and certs posted with Addendum 1. Please quote standard HI and Accident benefit plan offerings.

24. Question: Do you have a provider utilization report to run a dental disruption?

Answer: No additional reporting is available. See answer to question 22.

25. Question: Are any commissions included under the current ASO arrangement? What commission arrangement would you like for this proposal?

Answer: See Agent of Record Compensation on page 7 of the RFP document.

26. Question: Can we get historical rate and plan change history for Life and Disability coverages? And can you please confirm when the current plans and rates went into effect?

Answer: Current plan and rates have been constant for the prior 24 months.

27. Question: There are several retirees that are in class "retiree Direct pay". Can we get more info on this? Are these retirees direct billed? Do they work with a TPA who bills and collects premium from this retiree population?

Answer: Retiree Direct and FRS pay are internal classifications used by the District to designate how the District collects premiums. There is no TPA. The District pays all retiree premiums directly to carriers.

28. Question: Please explain the 88 active employees who do not show any basic life coverage, but some of them are enrolled in Vol Life, VSTD, VLTD, or CI coverages.

Answer: See revised, classed out census. Class L5 is not eligible for basic life or dental. There is a good number of employees in their waiting period as well.

29. Question: Please explain inconsistencies on the census. Example, there is an employee born in 1966 with a salary of \$50,558 and Basic Life coverage of \$26,000. Based on the plan design, this employee should be getting 1x salary (51,000).

Answer: Some of these inconsistencies may be due to information transferring over from Plan Source to Employee Navigator that was based on outdated salaries. Please quote based on the Annual Base Salary provided in the census.

30. Question: Please provide occupations for all employees.

Answer: See revised census.

31. Question: Please provide confirmation all employees participate in both PERS/STRS and Social Security.

Answer:

32. Question: Is there a questionnaire included? We did not see one within the RFP, but one is mentioned under letter "h" on page 8.

Answer: There is no questionnaire. Please complete the Responder Acknowledgment Form on page 14 of the RFP and return with your proposal.

33. Question: Can we get an extension after receiving the updated information?

Answer: Due to the current timeline and Open Enrollment window, we are unable to extend the deadline.

34. Question: On page 5 of the RFP we are asked to provide a "network analysis for the Hendry County area within a 30-mile radius." Could you please clarify what information you would like provided for this request?

Answer: Provide participating providers for dental PPO, if available, and a disruption report compared to current dental carrier.

35. Question: Could you please confirm if you are requesting that retirees are to be included in the voluntary offer?

Answer: No. Retirees are not offered Voluntary Life.

36. Question: Which platform will the School District be using to enroll?

Answer: Employee Navigator.

37. Question: Are you able to provide the 4 tier elections/enrollment for Dental?

Answer: Due to the 2-tier class structure for dental, we are unable to provide a report that would specify whether those enrolled in "family" coverage only have a spouse or only have children enrolled. Dependents are included on the census.

38. Question: Can you please provide current Life and STD and LTD bills?

Answer: Attached to this addendum. The District self-bills; the current invoices are reports from Employee Navigator.

39. Question: The experience report is a voluntary incurred report. Is this inclusive of both EE and SP/CH? If so, can the exhibit be split between OPTL & DEPL?

Answer: Yes, the reporting includes dependents. No additional reporting is available.

40. Question: Please provide the rate history to correspond with the experience period (2019 to current).

Answer: Basic Life/AD&D and Vol Life/AD&D renewals since 2019 attached to this Addendum.

41. Question: Confirm the current Basic Life rate is the same for both Active and Retirees?

Answer: This is incorrect. Please refer to Exhibit B, included as an attachment to the RFP document.

42. Question: Considering the Retirees are retiree paid – is the District open to splitting Actives from Retirees?

Answer: We will consider both options, current and split class.

43. Question: Can you please provide the current certs?

Answer: All certs are included in Addendum 1.

44. Question: Are retirees eligible for any product coverage other than dental?

Answer: Yes, retirees are eligible for Group Retiree Life. They are Class L4.

45. Question: Are disability rates based on issue age or attained age?

Answer: Attained age.

46. Question: Please confirm whether the group participates in Social Security and if so, if any occupations are exempt.

Answer: Yes, we participate but have a small group of International Teachers that are exempt and are also ineligible to participate in our group insurance.

47. Question: Please confirm what (if any) state retirement plan the group participates in, and which classes participate.

Answer: All classes are enrolled in the Florida Retirement System.

48. Question: Please confirm whether the group prepares W-2s for STD claimants, or if the group requires the carrier to do so.

Answer: We would like the carrier to provide W-2s.

49. Question: Please confirm whether the group currently has telephonic claims service on the STD.

Answer: Yes, they do.

50. Question: Please provide experience from a 3 to 5-year period showing earned premium and number of insured lives by year and rate history.

Answer: 24 months have been provided.